

# Object-centered interviews in mixed methods: Yielding the emotions of overseas migrant households in family financial socialization

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## ABSTRACT

This interdisciplinary methods paper talks about how families receiving overseas remittances discuss, decide and act about finance (what is called family financial socialization). Money matters yield delicate family dynamics, and families and their members hesitate to talk about money to others. Usual verbal interview methods may not be enough to surface emotions when remittance senders and receivers engage with each other surrounding family finances. On this score, visual methods provide opportunities to innovate mixed methods projects while trying to surface the lived experiences of people through visual stimuli. This paper shares the story of a mixed methods project—done in two rural municipalities in the Philippines—that implemented a visual method called object-centered interviews (OCIs). OCI participants (N = 69) recruited for this study came from a household survey (N = 443 migrant and 463 non-migrant households) done in research sites. In terms of data analysis, phenomenological reduction was employed to the OCI answers; major themes from the visual and verbal interview answers were then presented as a metaphorical visual display. “Cuts” of survey data and the major phenomenological themes were then integrated. The OCI as a visual method and an elicitation interview technique became useful in further understanding the behaviors and emotions of migrant families during family financial interactions. Psychologists, from various sub-fields, may find the use of objects during interviews helpful when research participants become verbally tight-lipped to narrate their lived experiences and emotions on ordinary and sensitive topics.

## 1. Introduction

This interdisciplinary methods paper talks about how a visual method was used in a mixed methods study about family finance. The context here is a process called family financial socialization (Gudmunson and Danes, 2011), or how family members discuss, decide and act about money and finance. Family finance dynamics reveal delicate matters about how family relationships and emotions influence financial matters, especially if money and finance remain to be topics that people hesitate to talk about (Mulu-Mutuku and Gichiku, 2016).

Financial decisions form part of people’s important life-shaping decisions (Frydman and Camerer, 2016). Within a family context, financial matters also form a pillar to sustain sound family relationships. Even with the family as its universe, personal and family finance naturally receive influences from cognitive and neural processes (Frydman and Camerer, 2016). Financial decision making also does not operate in a

vacuum: individuals decide with people around them influencing their decisions. The lived experiences of families on family finance thus become ripe for family financial socialization research (Lacsina and Opiniano, 2017) which may have to carry an inter-disciplinary character (to include perspectives from Psychology).

Decades of research in the twin fields of Economic Psychology and Behavioral Economics have demonstrated the role of the human mind and emotions in financial decisions and actions. On this score, quantitative methods had long engulfed the methodological traditions of both economic psychology and behavioral economics. Qualitative methods remain subservient or supplementary to their quantitative counterparts in economic psychology research. All the more that mixed methods research remains less used in psychological methods (Roberts and Povee, 2014; Creamer and Reeping, 2020). What more if we move ahead and use visual methods in mixed methods psychological research (Reavey, 2021), and lurking in the background is the

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quantitative-versus-qualitative “paradigm wars” that persist in psychology (Creamer and Reeping, 2020)?

Visual methods provide opportunities for research methods in psychology and the other social sciences to “create a richer picture of the topic under study” (Reavey, 2021: p. 25). Possibly, visual methods operating in tandem with qualitative and quantitative methods can capture other dimensions of family finance. Capturing both the observed financial behaviors (quantitative) and the lived experiences and emotional dispositions (qualitative) of families provide challenges to researchers who want to broaden understandings of family financial socialization.

This paper shares the experience of a doctoral project (Human Geography) that employed a mixed methods design with an accompanying visual method called object-centered interviews (OCIs). Of interest here is determining up to what extent that semblances of actual financial interactions by families receiving overseas remittances from migrant breadwinners get captured by visual methods. The paper will first underscore the value of visual methods in social science, in psychological and in mixed methods research. What follows are discussions on object elicitation interviews and on using mixed methods and visual methods in family finance studies, especially since families do not easily disclose financial matters. The body of the paper then presents the use of OCIs in a mixed methods project on remittances and rural hometown investing. The paper ends with lessons and reflections on how visual and verbal data from OCIs were analyzed together with quantitative data.

## 2. Literature and methodological review

### 2.1. How visual methods enhance social science research and psychological inquiry

Using visual methods benefits social science researchers in the context of analyzing individuals and groups of people. Grady (2008) says visual methods allow researchers to see different patterns of how people organize themselves, regardless of the level of social organization (e.g., family, kin, village, etc.). In relation, visual methods enable researchers to construct narratives about people that transition from one view of society to another (example: zooming out to everyone; zooming in to oneself). Visual methods also let researchers see “complex and rapid interactions by numerous actors” that carry large aggregate impacts (say, an entire community) or micro-level impacts (involving a few people, such as family members). Finally, visuals help arouse emotional responses that may wholly or partly reflect people’s similar or different emotional dispositions across levels of social organization (Grady, 2008).

As for psychological inquiry, visual methods help researchers obtain information that other data gathering methods (e.g., verbal interviews) may not be able to access. Visual methods also help research participants voice out feelings and dispositions that matter to them. Visual methods likewise see visual and verbal presentations of data evoke and engage with emotions (Frith et al., 2008). Thus, for psychology researchers, visual methods become valuable in obtaining meaning from, and in transforming, people’s experiences that are both verbal and visual (Reavey and Johnson, 2011).

Visual methods see the researcher merge verbal and visual data “to create a richer picture of the topic under study”. The context here is that people experience the world not only through narratives but also through visual images that are “situated in specific settings (space) and bodies (embodiment)” (Reavey, 2021: p. 25). Using visual methods helps researchers bear witness “to the participant’s ‘world-making,’ rather than acting from the position of a detached observer” (Reavey, 2021: p. 33).

### 2.2. Visual methods as complementary to verbal data: the role of object elicitation interviews

If verbal and visual data provide represent people’s lived experiences, then visual methods complement verbal research methods. That is why interviews using objects may need to elicit explanations, meanings and reflections from participants. The aim of what are called object elicitation interviews (Wallig, 2017) is to make participants reflect on their experiences that matter in their world. Object elicitation calls on participants to ponder on the meaning and importance of objects, and how do they relate themselves to these objects (Wallig, 2017).

Object elicitation interviews can differ. When the participant brings an object, s/he somewhat controls the interview and determines how her/his lived experience is discussed (Wallig, 2017). If the interviewer, however, brings an object and asks participants to reflect, in a sense there is shared control between the interviewer and the participant. Regardless of how object elicitation occurs, participants of visual methods activities provide “unrehearsed, in-the-moment reflections on the lived experience,” in the here and now (Wallig, 2017: p. 213). Object interviews also see both research subjects and (their brought) objects producing knowledge; the object-interview here occupies “a space in which objects, subjects, and events continuously fold together” (Nordstrom, 2013: p. 243).

### 2.3. Psychology and mixed methods

Mixed methods appear to be used less often than either qualitative or quantitative methods in psychological research. Some analysts attribute the still-muted influence of mixed methods to the tradition of using behavioral, positivist methods in psychological research (Roberts and Povee, 2014). Systematic reviews of journals in the psychological sciences revealed fewer published works employing mixed methods (Roberts and Povee, 2014; also in Timans et al., 2019: p. 202). These trends do not mean, however, that psychology had abandoned mixed methods in published studies (Creamer and Reeping, 2020).

The related development here is how psychological researchers perceive the other sibling of mixed methods, qualitative methods—viewed as “an adjunct of mixed methods approaches” (in Reavey, 2021: p. 23). Others even looked at the qualitative phases of mixed methods projects as “secondary or ‘tokenized’” (in Bartholomew and Lockard, 2018: p. 3).

### 2.4. Visual methods in mixed methods psychological research

Mixed methods in psychology continues as some researchers try out some “innovative” methods. On this score, some scholars have encouraged the use of visual methods in mixed methods (Shannon-Baker and Edwards, 2018) and in psychology (Reavey, 2021). Mixed methods is aligned with visual methods since both methods complement and capture multiple truths from diverse human experiences, and from people’s intertwined material and social worlds (Nordstrom, 2013: p. 372). Using both sets of methods captures both the verbal and visual articulations of things; leaving out data that research participants cannot verbalize makes these forms of visual data “absent” (Nordstrom, 2013: p. 372). Mixed methods and visual methods can capture two things: the human experience beyond the “level of the spoken word” (Reavey, 2021: p. 23), and new understandings about the entire range of people’s lives and (complex) social relationships (Nordstrom, 2013: p. 372).

Using visual methods in tandem with mixed methods, whichever is the overarching research design and the approach that is part of that design, also presents innovation to investigate social phenomena (Shannon-Baker and Edwards, 2018; Nordstrom, 2013). When visual

and verbal qualitative methods get employed together with quantitative methods, both the breadth and depth of a multi-dimensional social phenomenon are captured.

The use of visual methods in mixed methods research remains in its infancy. On this score, lessons on how visual data are analyzed and integrated with verbal qualitative data, and with quantitative data, remain wanting. Shannon-Baker (2015) used self-portraits in her study and she then quantitized visual data and presented data matrices. Rule and Harrell (2006) asked their research participants to produce symbolic drawings. Similar with Shannon-Baker (2015), Rule and Harrell (2006) quantitized the visual data and presented thematically answers from elicitation interviews. O'Connell (2013) incorporated drawings, timelines and photo-elicitation in her interviews. When these visual data were integrated with quantitative data, O'Connell (2013) also quantitized the visual data and presented some case studies.

These three studies (Rule and Harrell, 2006; O'Connell, 2013; Shannon-Baker, 2015) integrated visual data with other qualitative and quantitative data through quantitizing visual images, writing cases, and making cross comparisons. Having said, what if the visual data are analyzed through qualitative analytical designs? For instance, the phenomenological study of CohenMiller (2018) saw her interview research participants thrice apart from asking them to produce drawings three times. Their drawings and elicitation answers became an integrated analysis in CohenMiller's phenomenological reduction effort.

## 2.5. Family finance studies: any room for mixed methods?

Let us now look at the methods in family finance research. Studies in this field (as well as in related themes like financial literacy and consumer finance) predominantly used quantitative methods. That is even if very few studies in consumer finance used qualitative methods and designs (see book chapters in Xiao, 2016). For example, Burgoyne et al. (2007) employed qualitative interviews with married couples and then analyzed their financial practices using grounded theory. Solheim et al. (2011) analyzed written essays of some 217 students about how family financial interactions. Romo (2014) explored 27 sets of parent-children views on family financial disclosure, analyzing answers to 15-min qualitative interviews with children and a written questionnaire (transmitted by postal mail) answered by their parents.

Mixed methods, however, may remain to be a voice in the wilderness for family finance research. Xiao and Tao's review of consumer finance research noticed a "lack of diverse research methods" (2020: p. 17). A survey of the literature on family financial decision making did not recommend using qualitative or mixed methods (Kim et al., 2017). A review of a specific research theme in the Journal of Family and Economic Issues, "family matters," found no published mixed methods studies. Although, JFEI reviews in other thematic areas like "financial behavior research," "financial socialization," and "well-being and stability among low-income families" have recommended the use of qualitative and mixed methods (in Dolan, 2020).

## 2.6. Family finance and the challenges of 'non-disclosure' by households

The clamor to use qualitative and mixed methods in family finance studies reflects how family finance dynamics operate. Financial decisions are among life's relevant decisions that get influenced by cognitive and neural processes (Frydman and Camerer, 2016). Financial decisions also operate within the sphere of human relations and in relational and cultural contexts. Financial decision-making also does not see individuals deciding entirely by themselves (e.g., Baisden et al., 2018).

These being said, mixed methods provides some promises to broaden the understanding of financial dynamics and practices by families. However, one usual challenge in family finance research is when respondents refuse to disclose family financial matters. Personal or household finance concerns are private matters, and making people talk about those concerns takes much effort (Mulu-Mutuku and Gichiku, 2016). This is where elicitation techniques may help address these methodological concerns. Barton (2015) says elicitation techniques—be they visual, verbal or written—reduce the power imbalances between researchers and research participants, while making participants elaborate their lived experiences. Elicitation techniques can either see respondents arrange stimulus materials, construct materials in response to stimuli, or explain stimulus materials (Barton, 2015).

## 2.7. Interdisciplinary theoretical 'underpinnings' in family finance

Family finance falls under economic psychology, a branch of applied psychology that covers "the science of economic mental life and behavior" (Ranyard and Ferreira, 2018: p. 5). A twin field of economic psychology is behavioral economics, which "studies and describes economic decision-making" in the context that "actual human behavior is less rational, stable, and selfish ... due to bounded rationality, limited self-control and social preferences" (Samson, 2020: p. 146).

This current paper sought to describe behaviors surrounding family financial interactions when migrants abroad and family members at home deal with household finances. In terms of theory, we find value in the Family Financial Socialization Model by social work scholars Clint Gudmunson and Sharon Danes (2011). This model states that an individual's financial behaviors and capabilities start in the family—the family being the fundamental agent of financial interactions. The individual backgrounds of family members, as well as interactions between and among them, eventually influence individual and family financial behaviors and well-being. A good quality family relationship may positively influence financial attitudes and eventual financial behaviors and financial well-being (Gudmunson and Danes, 2011).

Family financial interactions or socialization have long been analyzed in economic psychology. From the standpoint of family relationships, economic and social psychologist Stefanie Sonnenberg (2018) surveyed the literature on the economic psychology of family-level financial decision making and of money management. On both fronts, economic psychologists have recognized the "psychological complexity of family life" (Sonnenberg, 2018: p. 356) since family members display different relationship patterns, and they are also emotionally bonded. Sonnenberg (2018) also notes that family relationships span long periods of time, with financial concerns also forming part of those relationships.

For financial decision-making, financial decisions (e.g., by couples) are shaped by social psychological factors like relationship quality, histories of decision-making, gender dynamics, and one's perceived financial expertise. Family financial decision-making also sees family members make (joint) decisions without much planning or effort (Sonnenberg, 2018). As for money management, families employ various strategies to control and manage finances. Money management dynamics in families are also gendered; economic psychology studies have looked at social norms within families. One instance is a "norm" wherein the wife's extra incomes are the family's, but the husband's extra incomes are his (Sonnenberg, 2018).

The Family Financial Socialization model (Gudmunson and Danes, 2011) and how economic psychology has analyzed family finance dynamics (Sonnenberg, 2018) provide interdisciplinary insights on how families interact about money. The family has been unpacked as a unit of

analysis, yet [Sonnenberg \(2018\)](#) thinks theoretical and research paucity prevail on family finance studies in economic psychology. One challenge may be methodological: To what extent do usual quantitative or qualitative methods capture semblances of actual dynamics surrounding family finance? Methods like surveys, interviews and diaries produce self-reporting data, leaving little room for validation with, say, at least another family member. As well, determining what it means to be family may provide indications of families' actual financial practices ([Sonnenberg, 2018](#): p. 367).

## 2.8. 'Capturing' family finance dynamics through object-centered interviews

This current literature review has surveyed the place of visual methods in social science and psychological research, as well as in mixed methods research. As for the specialized field of family finance studies, mixed methods remains less explored. On this score, a methodological realization surfaces: usual surveys or verbal interviews show insufficiency in capturing semblances of actual family financial interactions ([Sonnenberg, 2018](#)).

What if doing visual methods helps? For family finance studies, a method that can assist researchers is the object-centered interview. OCIs seek to prompt conversations around particular topics, combining interviews with props during either face-to-face or remote interviewing. Either the interviewer introduces objects or the interviewee shows objects that s/he owns. Objects here can be static (interviewees will be asked to comment on, but not interact with, these objects) or interactive (things that the interview handles or produces during the interview) ([Taylor and Lynch, 2016](#)). Verbal elicitation interviews then follow. The OCIs assists respondents in information recall and accuracy. On the flipside, OCI answers produce self-reporting bias (the same with usual verbal interviews); conducting this method can also be resources and time-intensive ([Taylor and Lynch, 2016](#)). The OCI study of Kaye and colleagues (2014) combined interactive objects (financial maps, financial calendars and index cards answered by interviewees) and static objects (contents of participants' wallets, computers and mobile devices used to track finances) during interviews with 14 residents in an American community.

Noting the difficulties of making families talk about money ([Mulu-Mutuku and Gichiku, 2016](#)), I attempted to blend OCIs with a household survey. I focused on overseas migrants and their families, whose family financial decision-making and money management dynamics may be unique. This is given the physical absence of the migrant breadwinner and the exponential amounts of remittance incomes received (which easily influence family financial behaviors). All the more that money matters within migrant families reveal delicate concerns. It will be interesting to see up to what extent OCIs and partner qualitative and quantitative methods have captured semblances of family financial interactions beside overseas remittances.

## 3. The mixed methods effort using a visual method

I now share how my mixed methods project employed OCIs to capture semblances of migrant families' financial socializations or interactions. I draw this current paper from a doctoral project at The University of Adelaide in Australia (Overseas remittances and rural hometown investing: Towards an understanding of the migration-and-local development nexus). This project is not primarily rooted in psychology, but in human geography (with a focus on migration studies). Nevertheless, psychology, economics, development studies, the policy sciences and human geography make up the disciplinary leanings of this project. The topic of focus, overseas migration and remittances, matters for a major migrant-origin country—the Philippines—given the presence of Filipino temporary and permanent migrants in over-200 countries, and the billions in foreign remittances these migrants have sent to their Philippine homeland over a 45-year period. International

migration has been a major demographic and economic phenomenon for the Philippines ([Opiniano, 2021](#)).

### 3.1. History of a mixed methods tool

The author employed a 10-year-old mixed methods tool on remittances and rural hometown investing, called the Remittance Investment Climate Analysis in Rural Hometowns (RICART). The thrust of RICART<sup>1</sup> is to conjointly determine the investment-conduciveness of a rural hometown and find out the financial capabilities of remittance owners ([Ang and Opiniano, 2016](#)). Those research objectives of RICART were intentionally integrated ([Bartholomew and Lockard, 2018](#)) from the start of the research process, until a mixed methods conclusion or meta-inference surfaces ([Creamer, 2018](#)).

RICART had been implemented in four rounds and in six Philippine municipalities across eight years (for reference, see [Ang & Opiniano, 2020](#)). Municipalities were chosen for their proximity and remoteness from a nearby city. These RICART rounds had employed household surveys (unit of analysis: migrant and non-migrant households and some remitters) and a rapid rural appraisal (unit of analysis: the municipality). The same survey questionnaires, interview guides and secondary data collection protocols were used since the beginning.

### 3.2. Methodological reflections and the doctoral project

The previous four rounds of RICART ([Ang and Opiniano 2016a, 2016b, 2016c, 2020](#)) have provided methodological lessons to its implementers. The most striking lesson learned was that migrant families consistently do not disclose as much information about their remittance behaviors and practices. Respondents even mistakenly tagged RICART researchers as agents for financial scammers. These lessons thus prompted the researcher to make adjustments in implementing the fifth round of RICART through my doctoral project. To overcome the challenge of respondents not disclosing their financial behaviors and practices, that is where I conducted OCIs to yield more qualitative information about migrant families' financial interactions.

The research sites of "RICART 5" are San Nicolas, Ilocos Norte province (some 484 kms. northwest of Manila) and Moncada, Tarlac province (some 150 kms. northeast of Manila). San Nicolas is sandwiched between two cities while Moncada is some 30 kms. distant from the provincial capital city. On this score, RICART 5 employed a fully integrated mixed methods research design or FIMMR ([Creamer, 2018](#)). Around 906 households from the two towns (N = 443 migrant and 463 non-migrant households) participated in a household survey, with sample sizes determined through statistical power (confidence interval of  $\alpha = 95$  percent and 0.5 power [medium effect size]). Simultaneous with rolling out these surveys was conducting a rapid qualitative inquiry<sup>2</sup> ([Beebe, 2017](#)) that included key informant interviews with local stakeholders, documentary data collection, participant observation, and the OCIs with migrant households and some overseas migrants.

<sup>1</sup> RICART first developed in 2011 by the author and a Filipino economist, Dr. Alvin P. Ang, given a research prize from an international network of development researchers (for more details see [www.gdn.int/rural-hometown-investing](http://www.gdn.int/rural-hometown-investing)).

<sup>2</sup> Beebe defined the rapid qualitative inquiry as a team-based applied research approach that: a) Focuses on an insider's perspective of the phenomenon; b) Uses triangulation (i.e. multiple sources); and c) Implements iterative data analysis and additional data collection over a period of at least eight-to-12 weeks ([Beebe, 2017](#)). RQI is used when the issues being studied are not yet clearly defined, and when there is no sufficient time or other resources to conduct long-term, traditional qualitative research methods like ethnography.

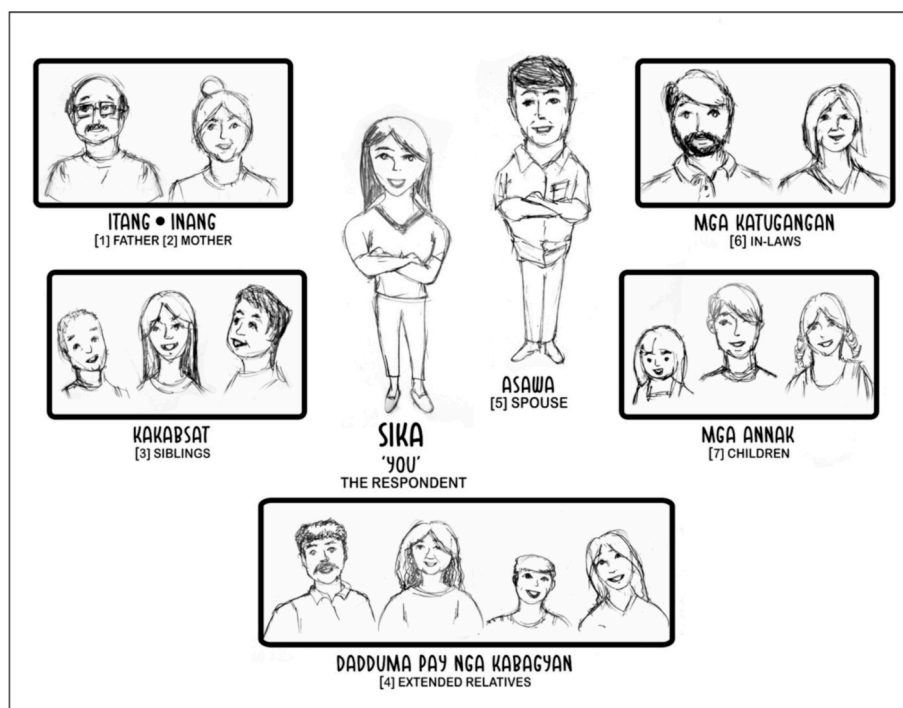


Fig. 1. Object-centered interview answer sheet of a household's socialization moments surrounding family finance (sample). Sketch by Mr. Walter Lingon.

### 3.3. The 'object' that elicited emotions and experiences on family financial interactions

In RICART 5, I employed OCIs by using three "objects." These interactive objects are sheets filled with drawings that aided respondents' efforts at answering. This paper will share one of those doodle sheets, titled *Me and My Family, on Money* (see Fig. 1). This doodle sheet shows sketches of the respondent in a universe with two sets of families: her/his immediate family (when the respondent was under its care) and her/his own family (the latter to accommodate married respondents). This sheet also contained sketches of respondents' extended family members and her/his in-laws, given the role of extended family members in overall Filipino family rearing (Aguilar, 2009). OCIs were conducted in local languages as respondents' answers were then translated in English.

I and field interviewers asked respondents to recall how do they discuss money matters with their immediate and extended family members. Respondents scribbled and answered dyadically, for example respondent → mother, respondent → children, respondent → spouse, etc. Respondents used arrows and scribbled text to describe their family financial interactions during their childhood and adulthood stages. The doodle sheet asked respondents to "describe a process," with the images of family members becoming stimuli "to prompt thoughts that are largely tacit or rarely articulated" (Barton, 2015: p. 194). The specific elicitation technique employed here is stimulated recall, in which the object stimulates "participants' description of mental processes after the fact" (Barton, 2015: p. 195). Employing OCIs also checked three major assertions of the Family Financial Socialization model (Gudmunson and Danes, 2011): that family members are the fundamental agents of one's financial socialization; that the family is the starting point of all learning about money; and that financial relationships evolve in the course of the life cycle. OCI answers also gave cues if a good-quality family relationship may or may not positively influence financial attitudes (Gudmunson and Danes, 2011).

### 3.4. Sampling and data collection

Migrant household respondents to the OCIs came from the surveys. Through nested sampling, these OCI respondents were selected because: a) They were identified to have savings, investments and/or enterprises in San Nicolas and Moncada through the survey; and b) They agreed to be interviewed again after accomplishing the survey. I also recruited participants who are overseas migrants (even if they were not part of the surveys) because the overseas migrant interacts with family members from their destination; capturing their lived experience from that location and vantage point matters. For San Nicolas, migrant remitters were found in Hong Kong (all women) while a male seafarer was interviewed in San Nicolas. For Moncada, a male migrant worker was visited in Singapore while a female dual citizen (Filipino and American) was interviewed in the hometown.

The researcher collected sufficient OCI answers from 69 respondents through the *Me and My Family, on Money* doodle sheet, and through their answers in the elicitation interviews. Some 32 interviewees came from San Nicolas (including seven migrants and a seafarer) and 37 from Moncada (two of whom were migrants). It is also to be noted that hometown-based OCI respondents (N = about 60 of the 69 participants) were interviewed at least a month after they have answered the survey.

The types of families and their migrant breadwinners vary: married, single and separated families; migrants who are on temporary statuses (e.g., migrant workers) and who have permanently settled abroad. This variety of respondent profiles allowed for a broader look at various financial socialization behaviors regardless of prevailing family types and relationships.

## 4. Mixed methods analysis and integration

### 4.1. Household survey

The survey covered six themes. Among the themes tackled are family financial socialization and the concept of financial capabilities (Sheraden and Ansong, 2016). The latter concept covers financial literacy, financial inclusion (i.e. having a bank account) and financial

functionings (saving, investing and doing business in the rural municipality). For data analysis, cuts of data (Uprichard and Dawney, 2019) were taken from survey results. I used descriptive statistical results on a) The frequency of family discussions about money and about handling money (frequency counts); and b) Behaviors and the role of emotions in financial decision-making (mean and standard deviation).

#### 4.2. OCI sheets and elicitation answers

Answers given during these OCIs helped produce descriptive phenomenological analyses on their family financial interactions. Each accomplished doodle sheet and transcribed and translated elicitation interview answers were collected and coded. Phenomenological reduction and bracketing were done “using ... that person’s world-view in order to understand the meaning of what that person is saying” (Hycner, 1985: p. 281). A repertory grid was also used to code significant statements and produce sub-themes and major themes. Four rounds of first-cycle coding and another four rounds of second-cycle coding were done, until the major themes and sub-themes surfaced from the analysis.

Seven financial behaviors were coded and thematized: spending, economizing (to include budgeting), borrowing, financial mentoring, saving, investing and entrepreneurship. Of interest here are saving, investing and entrepreneurship given RICART’s aim of determining the use of remittances for such purposes in rural hometowns. Codes were also clustered to make the sub-themes and themes, per financial behavior and putting together the themes from each financial behavior into an integrated whole. The codes and themes were developed regardless of respondents’ financial behaviors (i.e., spending, saving, etc.). A phenomenological outcomes space (Larsson and Holmström, 2009) was produced from the OCIs (thus, from both visual and verbal data). Four major themes and some sub-themes were formulated here.

Interviewees were given participation information sheets prior to the interviews. Upon their approval, they signed informed consent forms to proceed with the audio-recorded interviews. Prior to the interviews, respondents accomplished demographic profile sheets (or the robotfoto). The accomplished OCI doodle sheets, for their part, were scanned and kept. No sample of a respondent’s accomplished OCI sheet will be shown here, out of respect to the confidentiality agreement with respondents.

#### 4.3. Mixed methods integration

The cuts of survey data and the phenomenological outcomes space were integrated with the use of the pillar integration process (PIP). The PIP is a type, format and technique of a joint display table to systematically integrate quantitative results and qualitative findings during the analysis phase (Johnson et al., 2019). PIP happens in four stages. Researchers first list the quantitative results and qualitative findings on the rear ends of the joint display table. Afterwards, researchers match the appropriate quantitative and qualitative data. These matched data were then checked if there are data that match and do not match. Finally, the researcher developed meta-inferences through pillar building which is the middle column of the PIP joint display table (for more on the PIP, see Johnson et al., 2019).

### 5. Outcomes on implementing and analyzing visual data, and integrating OCIs with the household survey

This section briefly presents how visual data from OCIs were analyzed, what came out of such qualitative analysis of visual and verbal data, and the result of integrating visual and verbal data with quantitative results.

#### 5.1. OCI data ‘visualized’ through phenomenology

The OCI data —both visual and verbal— were presented graphically

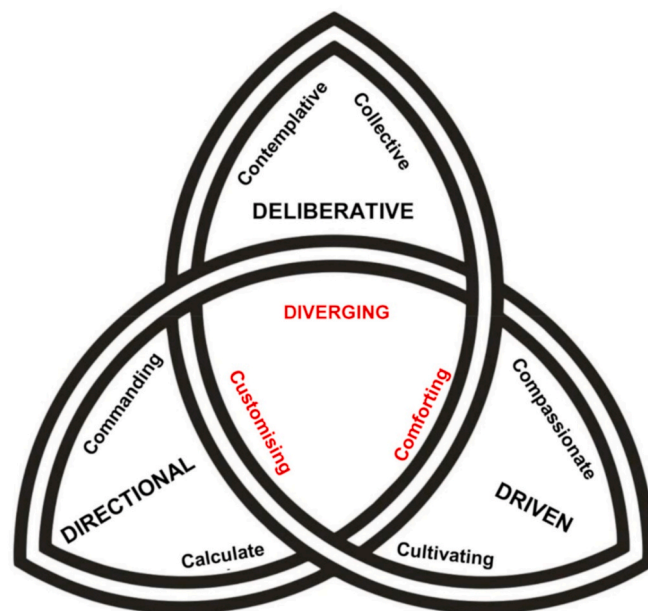


Fig. 2. The Knot of Behaviors on Family Financial Socialization by Migrant Households. (a phenomenological outcomes space).

through a metaphorical visual display, which “depicts in a metaphorical and, at times, poetic way the nature of the topics or themes found” in a qualitative study (Verdinelli and Scagnoli, 2013: p. 368). These kinds of data displays “illustrate models, theories, or frameworks and represent the connection between themes and subthemes” (Verdinelli and Scagnoli, 2013: p. 368). Diagrams or symbols were used as metaphors to represent the connection between themes and sub-themes. For validation purposes, two outside researchers critiqued the phenomenological outcomes space developed here.

Given the sufficient visual and verbal answers from 69 OCI participants, a Knot of Behaviors on Family Financial Socialization by Migrant Households was formulated (see Fig. 2) as a phenomenological outcomes space. I visualized the phenomenological themes with the use of a knot since family interactions are easily intertwined. Both serene and problematic family situations (financial matters included) pass through that knot of interconnected family relations.

Briefly about this outcomes space: This Knot of Behaviors revealed three sets of behaviors remittance households employ when interacting about finance and overseas remittances. The three major financial socialization behaviors identified from the OCIs were Directional (behaviors that provide instructions and guidance), Deliberative (behaviors that gauge the pros and cons of financial decisions and actions in a cooperative manner), and Driven behaviors (those that motivate family members to initiate certain financial actions). A fourth set of behaviors, Diverging behaviors (situational financial decisions and actions that appear or mitigate how family issues affect family finances), acts as an intervening strategy to the three major behaviors mentioned earlier.

#### 5.2. Outcome of integrating mixed methods data, including visual methods data

The researcher integrated the Knot of Behaviors and salient survey results on emotions and financial decision-making through the PIP (see Fig. 3). On this score, two mixed methods inferences were made. First, remittances-induced family financial socialization operates within the transnational family-rearing situations of migrant households. This situation then leads these families to do the following: vary the times they talk about family finance; display rationally bound behavioral dispositions on financial decision-making; and account for the feedback,

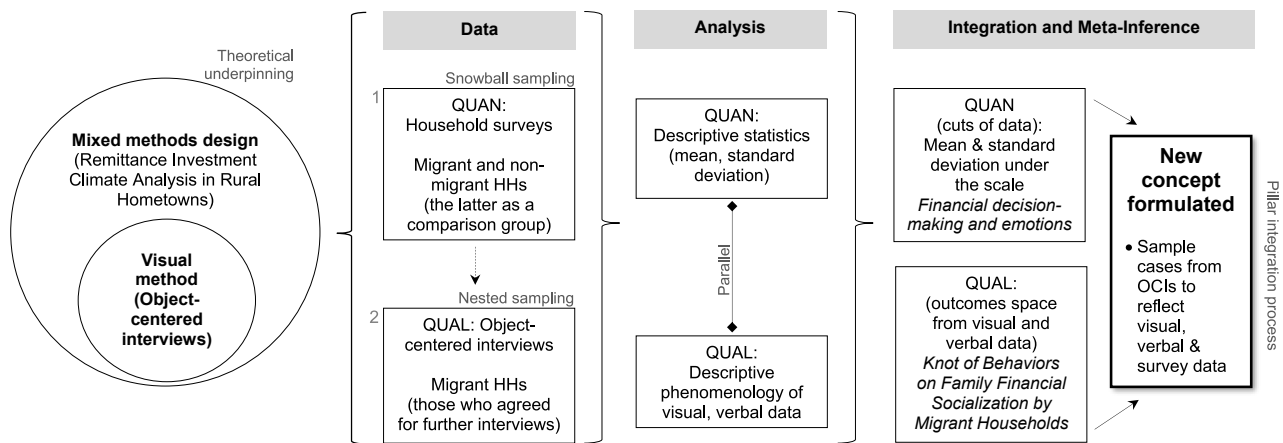


Fig. 3. Mixed methods research diagram for this paper (adopting diagrams in Shannon-Baker and Edwards, 2018).

emotions and eventual economic benefits of financial actions to family members.

Second, the emotion-laden decision making and actions by migrant families can be described into a new construct: emotional earmarking. This construct refers to the conjoint designation of finances and emotions for certain financial purposes. Emotional earmarking sees migrant families allocate (excess) incomes for certain financial purposes; set specific economic goals for their families; and identify specific family members who will use and/or receive these funds. Emotional earmarking also shows how money is a social process that attaches itself to a variety of social relations, like in families receiving overseas remittances. Emotional earmarking came out with the help of the PIP joint display that put visual and verbal qualitative data together with survey results.

## 6. Discussion and reflections

This methods paper shares the experience of an interdisciplinary research project that uses object-centered interviews to determine the behaviors of Filipino migrant families when interacting about money. This paper forms part of a mixed methods tool called RICART that determined the outcomes and processes of using remittances in two rural birthplaces of migrants in the Philippines. I present here reflections on the OCIs conducted, on how the analysis of visual and verbal data showed some measure of uniqueness, and on the gains of combining visual and mixed methods.

OCIs tried to elicit participants' emotions and lived experiences on family financial interactions through stimulated recall. Doodle sheet answers scribbled by participants revealed their recollections of the mental processes (Barton, 2015: p. 195) they and their families went through when interacting about finance. Most household survey participants from both San Nicolas and Moncada bared that they first learned about finance from themselves. When the doodle sheet was employed, most of them learned about finance through informal interactions with loved ones (especially parents), not through teachable moments. The doodle sheet Me and My Family, on Money thus helped validate aggregated survey results and probe further migrant families' experiences with money.

The doodle sheet and the verbal elicitation interview have produced unrehearsed, in-the-moment answers (Wallig, 2017: p. 213) on participants' lived experiences with family finance. Of course, their answers reveal self-reported data. In terms of how they answered, some respondents gave short answers while others expounded on their experiences with the help of anecdotes. Nevertheless, OCI participants gave approximations of the varied ways that they behave when interacting about finance. This variety of behaviors was reflected in the Knot of Behaviors on Family Financial Socialization by Migrant Households,

itself showing how people organize themselves (Grady, 2008). The visual and verbal data helped the researcher weave narratives of varied family financial interactions —according to financial purpose, to the dyadic actors involved in specific interactions (e.g., spouses, parents to children), and to the family situations that prevail within migrant households.

As mentioned earlier, visual and verbal data were integrated in the qualitative analysis. This integration effort may be a better way to analyze these data, reflecting the visual and verbal facets of participants' family financial socialization. The metaphorical visual display for the Knot of Behaviors already represents the visual and verbal dimensions of migrant families' financial interactions.

The mixed methods integration effort provided the researcher with excitement. For one, the pillar integration process (Johnson et al., 2019) became a suitable joint display table to put the visual, verbal and numeric data together. For another, the integration effort led to a fruitful discovery: the new construct called emotional earmarking. That new construct provided the fitting climax to integrating visual data with verbal and numeric data.

Then again, does emotional earmarking reveal the extent in which the visual, verbal and numeric data surfaced the economic psychology of families' financial interactions (in Sonnenberg, 2018)? A limitation of this paper is that the visual data, like the elicitation interview answers and survey responses, are self-reported data. The researcher did not conduct qualitative interviews with one other family member apart from the OCI participant. To compensate, triangulating data from visual, verbal and survey methods provided some semblances of actual family financial socialization dynamics by these Filipino migrant families. The different family financial interactions by these OCI participants also bared the "psychological complexity of family life" (Sonnenberg, 2018: p. 356), with international migration and remittances providing unique nuances given the physical separation of family members. Visual and mixed methods helped capture the breadth and depth of remittances-induced family financial interactions. My efforts to consciously integrate qualitative and quantitative data during the entire research process, as what the fully integrated mixed methods research (FIMMR) design entails (Creamer, 2018), also helped.

While the psychology discipline continues to mostly employ quantitative methods, qualitative methods and eventually mixed methods find value in further discovering how the human mind operates when making financial decisions. These financial decisions and actions (agency) then operate in immediate familial and perhaps geographic environments and contexts (structure). The researcher thus builds from the research recommendations of LeBaron-Black and Kelley (2021): further studies on family financial socialization can become more interesting by using mixed methods.

In the context of psychotherapy research, Bartholomew and Lockard

(2018: p. 17) wrote a message that reveals the value of mixed methods in psychology: the conduct of “robust, rigorous mixed methods studies can contribute substantially to enhancing clinical knowledge, and usher in an integrative approach to psychotherapy science that values the interplay between quantitative variables (e.g., symptom change) and lived experiences (e.g., clients’ voices)”. What more if psychology joins other disciplines in investigating social phenomena using mixed methods and visual methods? My exploratory attempt at doing mixed methods research in economic psychology, with the aid of a visual method, showed how mixed methods can provide deeper understandings of family financial interactions and their associated emotions. The lessons from these mixed methods data thus hope to contribute improving the financial behaviors and family-level interactions about money by overseas migrants and their families.

### Informed consent

Informed consent was obtained from all individual participants included in the author’s referenced studies. Ethical approval was gained from the Human Research Ethics Committee (HREC) of The University of Adelaide.

### Author statement and declaration of conflicting interests

This methods paper was developed as part of the doctoral project titled Overseas Remittances and Rural Hometown Investing in Two Philippine Rural Municipalities: Towards an Understanding of the Migration-and-Local Development Nexus (completed in May 2021).

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### Credit author statement

The researcher did the following: Conceptualization, Methodology, Investigation, Formal analysis, Visualization, Writing – Original Draft, and Writing – Review and Editing.

### Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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