

TANF in

Puerto Rico

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Editorial coordinator

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R E C I N T O M E T R O



Building Human Services
Research Partnerships

Puerto Rico

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Building Human Services Research Partnerships: Puerto Rico

TANF in Puerto Rico

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Prologue

The main purpose of the *Building Human Services Research*

Partnerships in Puerto Rico project is to promote effective research and the development of a culture and practice of evidence-

based policy making on low-income families and children in Puerto Rico. Under the leadership and support of Inter-Metro, the Project has brought together key stakeholders to develop partnerships in order to advance research and eventually lead to effective policies and programs, particularly Head Start and Public Assistance. The

Project's website can be accessed at www.metro.inter.edu/hsrppr.

The Project is carried out through a collaborative network, led by a Work Group that promotes awareness of the need for research, spearheads the development of research questions, and guides the studies undertaken by various researchers financially supported by the Project. Key members of the Faculty and Staff at IAUPR-MC, work in partnership with academics from other universities, the Administrators of the Administration for Socioeconomic Development of the Family (ADSEF) and of the Administration for Integral Care and Early Childhood Development (ACUDEN), and top executives from various NGOs and think tanks to formulate questions and guide research.

While there is an ample body of research, very little of it has

been performed locally or recently, or specifically about Head Start and Temporary Assistance to Needy Families. There is insufficient information that can validate the policies regulating these two

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Prologue

programs among Puerto Rican children and families, particularly since the onset of the economic crisis of the last ten years.

Why are there so few families participating in the TANF program? Why are there so many eligible children not benefiting from Head Start or Early Head Start? What are the reasons women stay in TANF for such a short time? The lack of answers to these and other questions because of insufficient research leads to the development of stereotypes that contribute to the ongoing oppression and marginalization of the disadvantaged.

Completed Studies are reported in four volumes including this one, as follows:

1. *Puerto Rican children and families: Our starting point*
2. *TANF in Puerto Rico*
3. *Head Start and TANF: Moving forward*
4. *Poverty in Puerto Rico*

The researchers whose work is included in these four volumes are making substantial contributions to the level of knowledge about the poor, their needs and characteristics, the challenges they face, the range of services received, the gaps in service, and the identification of best practices and opportunities for collaboration in the services provided by these programs.

The expectations that we had as members of the work group were surpassed as we analyzed the outcomes of the research, the willingness and openness of government officials to share data and information and to incorporate recommendations offered by

the group members, and the interest demonstrated by program providers to identify best practices.

In summary, this project has created new opportunities for young professionals and emerging leaders to participate in research activities and to use the results of these activities in the decision making process.

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Profile of temporary assistance to
needy families and the current status
of the economy of Puerto Rico

Carlos Rivera-Galindo & José I. Alameda-Lozada

Introduction

This paper addresses the Temporary Assistance to Needy

Families (TANF) program in Puerto Rico. It provides a profile of TANF participants and explores changes in their

characteristics, including by rural and urban geographical areas, and describes the diverse family's socioeconomic profile. The

information is organized in three sections: Section 1 assesses the general information of the TANF program in Puerto Rico and the United States. It pays attention to the TANF profile in Puerto Rico and its difference to that of United States. Section 2 assesses the Puerto Rican economy, the labor market, transfer payments

and the underground economy. Section 3 describes the general

profile of TANF beneficiaries.

The TANF program: Puerto Rico and United States

In general terms, the TANF program in the United States

provides temporary financial assistance for women and families

with one or more dependent children. It provides financial

assistance to help pay for food, shelter, utilities, and expenses other than medical. The U.S. Congress created the Temporary

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Carlos Rivera - Galindo & José I. Alameda - Lozada Assistance for Needy Families (TANF) program in 1996 as a

block grant to “*end welfare as we know it.*” TANF replaced Aid to Families with Dependent Children (AFDC),¹ which had provided

cash assistance to poor families with children since 1935. TANF

introduced a 60-month time limit on program participation

and increased work and work-related activity requirements on

participants.

The Law also gave the states incentives to shrink their welfare caseloads and forced them to limit families to five years or less of federal money. That federal money was converted into block

grants, and the states got flexibility to spend it as long as their state plans were consistent with TANF goals of self-sufficiency

and family preservation and stability. Some states, if they could afford it, gave poor families fairly wide latitude in how they “earned” their aid. School, job training, substance-abuse treatments, and other socially oriented programs were part of the offer.

TANF work participation standards were one of the most important goals of this welfare reform. This is so because TANF work participation was meant to establish some fairness between

taxpayers and welfare recipients by requiring recipients to work, or prepare for work, as a condition of receiving assistance.

Nonetheless, the TANF program in Puerto Rico has been framed

differently than in the United States. Unlike the U.S., Puerto Rico and the rest of the territories do not have Supplemental Security Income (SSI). Therefore, economic assistance to the Aged

(category A), the Blind (category B) and the Disabled (category

D) is still covered under TANF, in addition to the *regular* TANF, 1 In 1996, Congress enacted Welfare Reform through the Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA). This law replaced AFDC with TANF. At the core of the TANF program were the work participation requirements in Section 407 of the act.

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(Category C). The SSI program provides monthly benefits to

low-income in the 50 states, the District of Columbia, and the

Northern Mariana Islands. The states and other jurisdictions

have the option of supplementing their residents' SSI payments and may choose to have the additional payments administered by the federal government.

Nearly 90% of TANF participants in the U.S. are women with dependent children. Locally, because of the inclusion of the other categories under TANF, only 60% are women, mostly living alone, with some sort of disability. Therefore, the TANF program in Puerto Rico has been mainly moving toward a social safety net for elderly and persons with disabilities rather than temporary assistance and work participation. Finally, the current and long-lasting economic recession has undermined governmental financial resources to complement federal funds of TANF programs.

A general trend of Puerto Rican economy since 2006

General background

Puerto Rico has undergone a rapid economic transformation since the 1940's Post-War era. In sixty five years, the Island's economy changed from being a predominantly agricultural economy to an industrial one. But even in the midst of very fast output growth rates in the industrialization process, the Island suffered from high unemployment rates; low participation rates in the labor force; and significant levels of poverty and income inequality among social classes.

Rapid economic growth and increases in the labor force

were experienced from the 1950s until the 1970s. During that time, a set of federal incentives, known as Section 936, of the U.S. Internal Revenue Code, buoyed a positive growth

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Carlos Rivera - Galindo & José I. Alameda - Lozada rate under a U.S. Congress special tax for U.S. manufacturing

corporations. Section 936, signed at end of 1976, supported industrial development based on high-technology firms such as pharmaceuticals, electronics, computers, medical devices and canned-foods. Meanwhile, profits from companies funded local banking sectors, including commercial banks and mortgage banks, by providing low financing costs.

More recently, the Puerto Rican economy has entered into a deep and sustained recession. In 2006, the special federal tax breaks for U.S. corporate income were finally repealed. Although the repealing action was undertaken originally in 1996, Congress and President Clinton signed a ten-year phase-out period (1996 to 2006). After 2006, many American businesses left their Island operation. Also, expected investment from mainland firms stagnated or were abandoned and excluded from the firms' operational plans.

Labor market profile and underground economy

The labor market has always been a disturbing element in the economic growth process. One significant challenge is the size

and prevalence of the underground or concealed employment in the informal economy.² Fernando Ramos (1989), in his Harvard thesis, found that concealed employment was a significant phenomenon for the end of the 1980's. Ramos stated as follows:

... If we include these individuals as employed, the male unemployment rate would fall from 15.7 to 10.4 and the female rate would fall from 13.9 to 11.2. The evidence is consistent with the view that concealed workers are constrained from formal sector employment.

² See Ramos, Fernando A. (1989), *The Concealed Labor Market in Puerto Rico; Three Essays of Labor Essays on unemployment, migration, and labor market adjustment: The case of Puerto Rico* (p. 138). (Ph.D. Dissertation). Harvard University.

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Research done by the consulting firm Estudios Técnicos in 2010, suggested that the informal (underground) economy in Puerto Rico ranged between 23.6% and 27.2% of total Gross National Product (GNP);³ that is close to \$17 billion of non-reported and/or under-reported earnings and/or profits from employees and business.

A recent study from Congressional Research Services, (CRS), (2016) confirms underground economy association with poverty rates.⁴ At 2014, 46.2% of the population in Puerto Rico had family income below the federal poverty threshold, representing approximately 1.62 million people. Children's poverty rate (58.4%) is over the general poverty rate for persons aged 18 to 64 (43.5%). Furthermore, children's rates are also over persons

aged 65 and older (40.4%). The CRS report states that the large informal economy has also implications for the level of poverty in Puerto Rico.

...If individuals omit informal-sector earnings when reporting their incomes in official surveys, family income may be undercounted, which may result in an overestimate of families with incomes below the official poverty threshold. That is, some families identified as being in poverty may have incomes that are above the federal poverty threshold when income from both formal- and informal-sector work is considered.

Furthermore, most recent studies raised the issue of the labor participation rates of men and women, and their relationship to the transfer payments. The next section summarizes such studies.

3 Estudios Técnicos, Inc. (August 2010). *Estudio sobre la Economía Informal*.

Sponsored by Government Development Bank.

4 Mach, A. L. (February 3, 2016). *Puerto Rico and Health Care Finance: Frequently Asked Questions*. Congressional Research Services.

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Carlos Rivera - Galindo & José I. Alameda - Lozada *Employment and transfer payments*

A group of empirical studies supported such previous conclusion about concealed workers (Burtless and Sotomayor, 2006; Enchautegui and Freeman, 2006, and Segarra, 1999).⁵

Burtless and Sotomayor examined the effects of five transfer programs: the Nutritional Assistance program, unemployment insurance, Social Security retirement and disability benefits, government-provided health insurance, and TANF. According to their conclusion, all of these programs have important work-discouraging effects because they reduce benefit payments to recipients who find employment. The study documented cases in which an increase in earned income may be more than offset by reductions in various public assistance payments.

...Low-income Puerto Ricans enjoy relatively generous income supplements and retirement benefits without imposing heavy tax burdens on highly compensated workers. The transfers received by less affluent citizens depress the incentive for them to work or to migrate to the mainland to find better jobs or wages. Because the Commonwealth does not have to pay for all these transfers, benefits are almost certainly more generous than would be the case if their full cost fell on Island taxpayers. As a result, relatively generous redistribution on behalf of Puerto Rico's poor, aged, and disabled populations reduces employment rates below where they would be if all transfers in the Island were financed with taxes imposed on Puerto Rican residents.

The authors emphasized the importance of linking program benefits with incentives to seek employment or to increase the hours of work. An example of such a program is the Earned Income

5 In: S. Collins, B. Bosworth y M. Soto-Class (Eds.), *The Economy of Puerto Rico: Restoring Growth* (pp. 152-188). Washington D.C.: CNE/Brookings.

Tax Credit in the United States, which provides a supplement to earnings. In contrast, a typical assistance program, such as Puerto Rico's Nutritional Assistance Program, discourages work among recipients by reducing benefits to those who find employment.

About the TANF program, the authors concluded:

...The low workforce participation rates in Puerto Rico's TANF program indicate that the program has been less successful than most in pushing aid recipients into jobs or job preparation. On the other hand, Puerto Rico has been more successful than most states in reducing the number of adults and households collecting benefits under TANF.

The TANF's work participation rates for local residents were found to be at 6.6% (2002), while that for United States is 33.4%, ranging from the lowest rate of 8.3%, in Maryland and the highest rate of 84.9%, in Kansas. This conclusion is consistent with Román-Oquendo and Pérez (2002).

In the case of Puerto Rico, has resulted in both an insufficient proportion of women making the transition to work and

precarious employment outcomes for those who find jobs...

TANF implementation data show that only 28% of recipients in Puerto Rico have entered the labor force, as of 2002.

Data from 2013 TANF work participation is shown in Table

1. Puerto Rico's rate was 21.5%; while the U.S. average reached 33.5%. The lowest rates belong to Rhode Island with 11.6% and

Washington, 13.3%. The top two ranked states were Wyoming and Maine, 78.6% and 76.6%, respectively. Meanwhile, there were ten U.S. jurisdictions that had not fulfilled work participation adjusted standards. Among them is Puerto Rico, which has not been able to meet the target of 45.3%.

STATE	ALL-FAMILIES RATE		
	Participation Rate	Adjusted Standard 2/	Met Target
Wyoming	78.6%	48.4%	Yes
Maine	76.6%	50.0%	Yes
New Hampshire	76.3%	50.0%	Yes
North Dakota	74.1%	7.8%	Yes
Illinois	69.0%	50.0%	Yes
Mississippi	63.0%	50.0%	Yes
Georgia	61.9%	0.0%	Yes
South Dakota	57.3%	50.0%	Yes
Kentucky	54.7%	30.6%	Yes
Michigan	53.3%	*	Yes
New Mexico	51.7%	20.6%	Yes
Nebraska	51.3%	0.0%	Yes
Idaho	51.1%	50.0%	Yes
Ohio	50.9%	50.0%	Yes
Maryland	50.4%	30.5%	Yes
Alabama	48.8%	30.4%	Yes
Connecticut	47.8%	22.8%	Yes
Massachusetts	47.4%	44.5%	Yes
Hawaii	46.8%	0.0%	Yes
Oregon	46.5%	50.0%	No
Minnesota	45.1%	38.4%	Yes

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Carlos Rivera - Galindo & José I. Alameda - Lozada María Enchautegui and Richard Freeman (2006) focused on the strikingly low employment rates of men. The main finding is that men's low employment rate is "off the map" in comparison with other countries. The primary reason for the low men employment rates, is because Puerto Rico's relationship with the United States has produced an economic environment that discourages work

on both, the supply and demand sides of the labor market. This

hypothesis suggests that the close ties between the Island and the mainland have been double edged, offering Puerto Ricans many

of the benefits of living in a highly advanced economy but also

contributing to the employment problem.

TABLE 1.

Temporary Assistance for Needy Families combined TANF

and SSP-MOE work participation rate. Fiscal year 2013.

Continued on the next page.

Florida	44.6%	33.4%	Yes
District of Col.	44.3%	43.3%	Yes
North Carolina	43.8%	19.8%	Yes
Virginia	43.1%	34.6%	Yes
Alaska	42.8%	42.2%	Yes
Montana	40.2%	39.2%	Yes
Arkansas	39.5%	0.0%	Yes
Delaware	39.3%	19.3%	Yes
Vermont	39.3%	41.5%	No
West Virginia	36.5%	29.1%	Yes
Iowa	36.4%	19.7%	Yes
Nevada	36.4%	50.0%	No
Guam	35.5%	50.0%	No
Wisconsin	33.8%	50.0%	No
United States	33.5%		
Indiana	32.8%	24.5%	Yes
Kansas	32.5%	6.5%	Yes
New York	32.5%	18.6%	Yes
South Carolina	31.9%	29.2%	Yes
Utah	29.9%	11.9%	Yes
Tennessee	28.6%	20.6%	Yes
Oklahoma	27.1%	20.8%	Yes
Pennsylvania	25.8%	30.6%	No
California	25.1%	50.0%	No
Colorado	24.2%	40.3%	No
Louisiana	23.6%	2.8%	Yes
Missouri	22.4%	23.1%	No
New Jersey	21.8%	5.4%	Yes
Puerto Rico	21.5%	45.3%	No
Arizona	20.8%	12.1%	Yes
Texas	20.2%	2.2%	Yes
Virgin Islands	16.0%	0.0%	Yes
Washington	13.3%	21.1%	No
Rhode Island	11.6%	6.1%	Yes

Continued from the previous page.

2/Statutory standards of 50% for all-families rate and 90% for 2-parent rate are adjusted by each state’s caseload reduction credit.

Source: TANF <http://www.acf.hhs.gov/programs/ofa/resource/wpr2013>

Eillen Segarra-Alméstica (1999) investigated the effects of changes in the Nutritional Assistance program (NAP) program upon men’s labor supply in Puerto Rico in 1982-1985. She focused on two-parent families with a working-age husband. The study concluded that changes in NAP had not significant effects over the married-men work efforts, but it may have perversely affected the work efforts of wives.

Female			Male			Both Sex			Age
Pr (E) 2004	Pr (E) 2012	Pr (E) 2012 v 2004	Pr (E) 2004	Pr (E) 2012	Pr (E) 2012 v 2004	Pr (E) 2004	Pr (E) 2012	Pr (E) 2012 v 2004	
0.000	0.000	-0.018	0.094	0.094	0.000	0.115	0.097	-0.008	62 +
0.054	0.040	-0.014	0.347	0.347	0.000	0.435	0.388	-0.047	55 a 64
0.031	0.475	0.440	0.669	0.669	0.000	0.679	0.236	-0.443	45 a 54
-0.037	0.489	0.526	0.750	0.669	-0.081	0.788	0.600	-0.188	34 a 44
-0.060	0.469	0.529	0.624	-0.153	-0.777	0.777	0.229	-0.548	25 a 34
-0.119	0.244	0.360	0.417	-0.142	-0.565	0.282	0.331	-0.051	15 a 24
-0.093	0.000	0.093	0.050	-0.139	-0.189	0.129	0.050	-0.079	16 a 19
-0.045	0.280	0.333	0.430	-0.095	-0.525	0.251	0.329	-0.078	Total

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The probability of formal employment

Table 2 depicts the probability to find formal employment

for years 2004 and 2015. For the year 2004, the probability for

women, between 20 to 24 years old, was 0.36, but it was 0.24

for the year 2015; a drop of 11.6 points. The probability for a

male in 2004 was 0.52 but dropped to 0.43 at year 2015. For all

women, the declined was from 0.33 to 0.29. The highest level of probability for both sexes was found at age cohort (class) of 34 to 44 years old. Even then, it was higher for men at 0.788 and 0.72, while for women, the ratios were 0.53 and 0.49. In both cases, the probability to find a formal job declined but, the probability for males is higher than females for any given age cohort.

The data on employment status suggests that the probabilities have deteriorated significantly since the beginning of the recession in Puerto Rico and that the drop has been more pronounced among males than among females. Even so, the probabilities for men to find jobs is higher than for women. The data suggest that the demand for employment in Puerto Rico has collapsed and this has impacted the probability of employment.

General Profile of TANF Participants

General Program Description of TANF in Puerto Rico

The TANF program was reauthorized under the 2005 Deficit Reduction Act. According to the data base of the Administration for Socioeconomic Development of the Family (ADSEF in Spanish) there were 65,744 participants in the TANF program 2015 (see Table 3). This figure represented 12,216 persons less than the number of participants in June 2013 that was 77,960 persons, for a decline of 15.6%. The adjusted benefits per month were close to \$130.00 per month or \$7.37 less than 2013.

2013 vs	2014 vs	2015 vs	2016 vs	2017 vs
0.97	0.93	0.92	1.02	1.02
Number children per case				
1.02	1.02	1.02	1.02	1.02
Number adults per case				
2.02	1.98	1.92	1.92	1.92
Persons per household, mean				
38.21	39.29	41.09	41.09	41.09
Age, mean				
14.84	14.84	14.39	14.39	14.39
Months receiving TANF, mean				
137.22	134.87	129.82	129.82	129.82
Benefits w adjustments (\$)-monthly				
77,960	71,461	62,744	62,744	62,744
Number of cases (N)				

As of June

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The mean age of participants depicted suggests an increase of 2.9 years; from 38.21 at 2013 to 41.09 at 2015; persons per household have kept almost unchanged at 2.00 persons.

Table 4 shows percentiles of TANF program participants.

The 50% percentile, the median, depicts that years of age has been increasing; 37 at 2013; 40 at 2014 and 43 at 2014.

Notwithstanding, the benefits have been declining from \$72 (2013); \$70 (2014) and \$64 (2015).

The TANF program has a significant proportion of women

participation. By 2013, there were 48,296 female and 29,661 male

cases (see Table 5). Close to 62% of participants were female. This proportion has kept steadily for years 2014 and 2015, although

the female participants have declined by 7,493 overall between

2013 and 2015. Meanwhile, male participants declined by 4,723.

Table 6 provides information on the different TANF categories.

The two main categories are regular (C) and disabled (D); both amounted 49,249 persons for a 75% of total participants in 2015.

By 2013, these two categories represented 80% of the total. The

third category was aged for 24.4% in 2015. This category showed

an increasing trend; from 15,104 in 2013 to 16,609 at 2015;

while regular TANF depicted a strong decline from 37,413 at

2013 to 28,866 in 2015.

Participants by municipality

As shown in Table 7, municipalities with high population density, such as San Juan, Ponce and Bayamón, were the three main losing TANF participants (3,532) for 29% of total decline.

Top ten municipalities, including Humacao, Carolina, Vega Baja,

Caguas, Toa Alta, Guayama and Trujillo Alto, amounted to 5,288

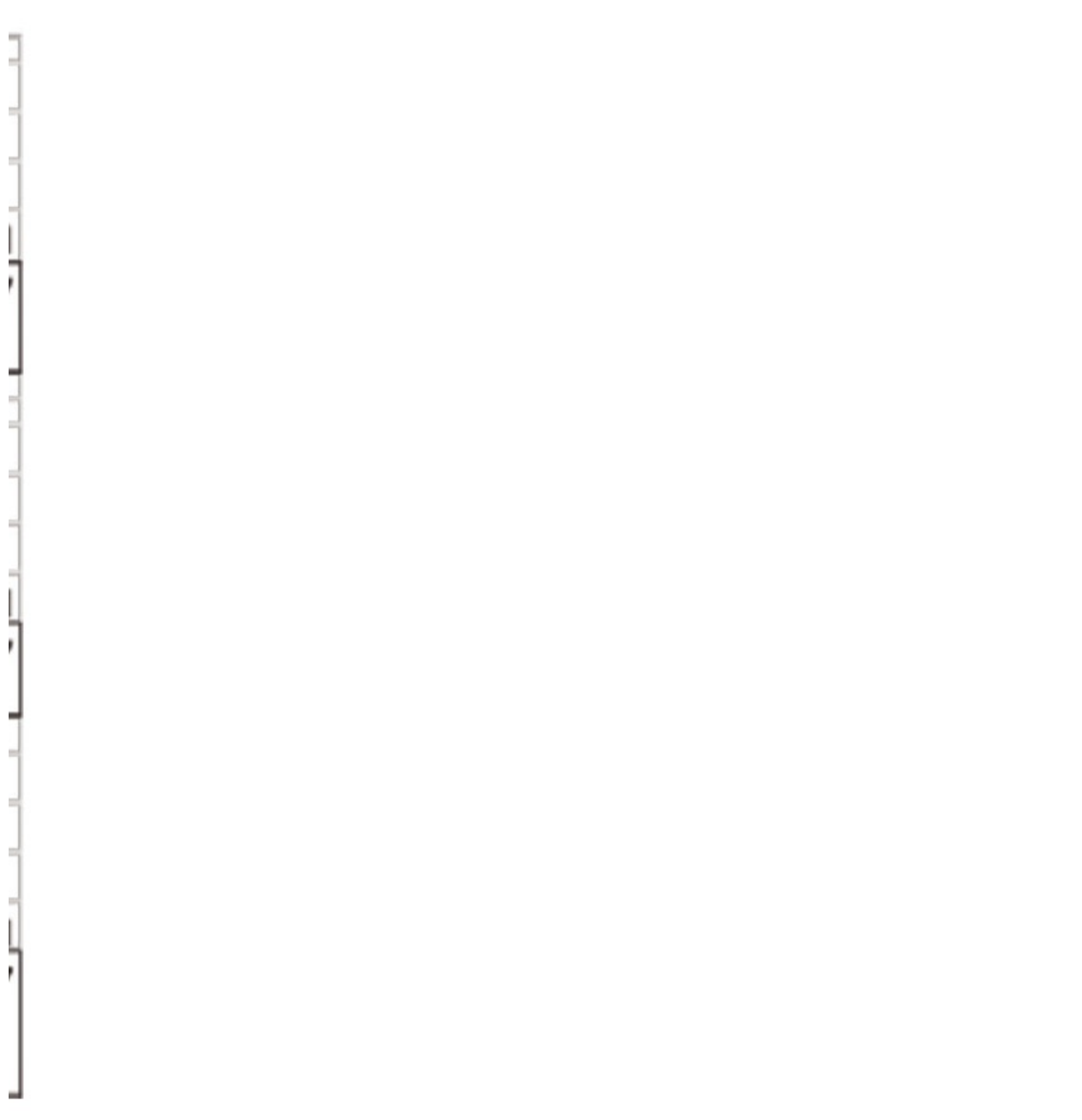
losses, for a 43.3% of the total drop. Conversely, San Lorenzo,

Culebra and Cayey gained participants. Garrochales and

Sabana Hoyos; both wards of Arecibo, gained 28 participants.

Clearly, there are many municipalities in which participants

Persons per household unit	Montros rec TANF	Benefits w adj	% Children	% Adults	Age	AS of June , 2013 Percentiles
1	0	\$64.00	0	1	13	25.0%
1	2	\$72.00	0	1	37	50.0%
3	28	\$207.00	2	1	60	75.0%
Persons per household unit	Montros rec TANF	Benefits w adj	% Children	% Adults	Age	AS of June , 2014 Percentiles
1	0	\$64.00	0	1	14	25.0%
1	1	\$70.00	0	1	40	50.0%
3	28	\$207.00	2	1	62	75.0%
Persons per household unit	Montros rec TANF	Benefits w adj	% Children	% Adults	Age	AS of June , 2015 Percentiles
1	0	\$64.00	0	1	15	25.0%
1	0	\$64.00	0	1	43	50.0%
3	27	\$207.00	2	1	65	75.0%



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Gender Distribution

	2013	%	2014	%	2015	%
Total	17,990	100.00%	17,461	100.00%	18,744	100.00%
M	13,061	38.02%	12,164	38.01%	15,698	37.93%
W	0	0.00%	0	0.00%	5,498	13.02%
F	4,829	13.92%	4,752	13.98%	4,083	11.59%
Unbilled	3	0.00%	5	0.00%	1	0.00%

2013-2014	%	2013	%	2014	%	2013
5	0.00%	1	0.00%	5	0.00%	3
48,328	95.00%	40,803	81.99%	44,522	89.99%	48,328
5	0.00%	5	0.00%	0	0.00%	0
23,184	37.92%	24,398	38.01%	21,184	30.82%	23,184
15,991	100.00%	24,744	100.00%	17,491	100.00%	15,991

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Types of services	Frequency, 2013	Percent, 2013	Frequency, 2014	Percent, 2014	Frequency, 2015	Percent, 2015
AE-A	12,104	10.4%	12,226	21.8%	16,069	24.4%
AE-B	221	0.3%	218	0.3%	203	0.3%
AE-C	32,413	48.0%	33,007	46.2%	28,866	43.9%
AE-D	24,876	31.9%	22,402	31.4%	20,383	31.0%
AE-G	143	0.2%	112	0.2%	97	0.1%
AE-T	203	0.3%	160	0.2%	126	0.2%
Total	77,960	100.0%	71,461	100.0%	62,744	100.0%

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Changes, 2013-2012	Fredency, 2012	Fredency, 2014	Fredency, 2013	
-5214	6,109	7,258	8,623	SAN JUAN
-617	3,068	3,298	3,282	PONCE
-201	2,213	2,387	2,714	BAYAMON
-408	993	1,214	1,401	HUMACAO
-313	1,960	1,987	2,273	CAROLINA
-304	828	990	1,162	VEGA BALA
-271	1,846	1,931	2,117	CAGUAS
-262	782	892	1,020	TOA ALTA
-221	1,090	1,227	1,341	GUAYAMA
-244	709	862	923	TRUJILLO ALTO
-223	842	971	1,068	LAS PIEDRAS
-212	1,144	1,204	1,326	YABUCOA
-207	606	721	813	JUANA DIAZ
-204	821	906	1,022	TOA BAJA
-201	633	722	834	NAGUABO
-177	216	622	693	AGUAS BUENAS
-172	730	822	902	FALARDO
-171	882	962	1,026	RIO GRANDE
-170	824	928	994	SAN SEBASTIAN
-168	1,062	1,082	1,233	MANATI
-163	796	884	928	CATAÑO
Changes, 2013-2012	Fredency, 2012	Fredency, 2014	Fredency, 2013	
4	110	110	108	GARROCHALES
9	1,022	1,072	1,016	CAYEY
12	24	32	12	CULEBRA
24	229	223	202	SABANA HOYOS
64	998	964	934	SAN LORENZO
-12,216	62,744	71,481	77,980	Total

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	2013	2014	2015	2013-15
Total	77,960	71,481	62,744	100.0%
HEAD FAMILY	42,448	42,272	40,081	61.0%
SON	12,382	10,988	9,624	14.8%
DAUGHTER	11,262	10,227	9,078	13.8%
SPOUSE	3,428	3,262	3,108	4.7%
GRANDSON	1,497	1,224	1,084	1.8%
GRANDDAUGHTER	1,431	1,188	1,019	1.5%
BROTHER	362	340	307	0.5%
SISTER	330	313	280	0.4%
NEPHEW	222	202	214	0.3%
	88.3%	88.4%	88.8%	

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have declined while only few show an upward trend in TANF participants.

Table 8 shows the composition of the households in the

TANF program. The main household category is head of family representing 61% in year 2015; and 58.3% in year 2013. Family

head of household dropped 5,357 representing a 43.9% of total

decline of TANF participants. Son and daughter accounted for a

combined rate of 28.4% in year 2015.

Table 9 depicts beneficiaries of TANF by need. The first category, beneficiaries with no income to support basic needs, accounts for 61.7% (2013) to 63.4% (2015) of total. The second category

seems to be quite similar and is related to little or no income to fulfill basic needs across the three-year span.

Age, disability and employment status

Tables 10 and 11 show TANF Participants by Age, Disability and Employment status. Table 10 assesses the number of participants and Table 11 does it as a percentage. Persons of 60 years and over account for 19% of the total; Disabled persons are 14% of total; Persons unemployed and disabled and searching for a job is 22%. Unemployed persons 50 years and older, is nearly 4%.

Information gathered about TANF categories during the last four-years in Puerto Rico, show that Regular TANF beneficiaries have decreased at an annual average rate of -12.5%. Other categories trended similarly at an average rate of -4.9%. The total TANF beneficiaries decreased at a rate of -8.5%. Table 12 depicts basic information using total period rates.

	2012	2014	2013	
Total	62,744	71,461	77,960	100%
NO INCOME FOR BASIC NEEDS	41,661	44,828	48,108	67%
LITTLE INCOME/RESOURCES FOR NEEDS	11,678	15,202	14,032	18%
NO PROBLEM APPLIED	7,338	8,344	9,607	12%
NEEDS TO ECONOMIC SUPPORTS	1,030	1,181	1,327	1%
CHILD WITH SPECIAL NEEDS	93	1,094	1,173	1%
NO INCOME TO PAY BASIC UTILITY SERVICES	877	977	1,122	1%
NEEDS OTHER MERCHANDISE FOR PERSONAL USE	229	247	207	0%
OTHER NEEDS AND SERVICES	462	222	204	0%
UNEMPLOYMENT AND DISABILITY	361	424	444	0%
UNEMPLOYMENT	320	367	393	0%
PERSON WITH ADDRESS	128	192	188	0%
	62%	62%	62%	

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Date: month, year			
June, 2012	June, 2014	June, 2013	
62,744	71,461	77,960	Total
15,750	13,033	13,415	person of 60 years and over
11,500	12,865	14,754	less than 21 years old
9,459	10,345	11,028	do not apply
9,354	9,873	10,226	disabled physically/mentally
8,734	9,422	10,264	unemployed and disabled
2,720	6,230	6,980	searching for job
1,807	1,927	2,337	one parent taking care of child less than 6 years
1,432	1,439	1,429	unemployed with 60 years old and over
1,100	1,128	1,148	unemployed with 50 years old and over
4,242	2,112	6,022	Other categories
69,496	69,349	71,898	Sub-total sum
92.2%	95.8%	92.2%	Sub-total sum (%)





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Date: month, year	June, 2013	June, 2014	June, 2015
Other categories	7.8%	6.6%	5.4%
unemployed with 50 years old and over	1.2%	1.4%	1.4%
unemployed with 60 years old and over	1.9%	2.0%	2.2%
one parent taking care of child less than 6 years	2.9%	2.7%	2.7%
searching for job	9.0%	8.7%	8.7%
unemployed and disabled	13.2%	13.2%	13.3%
disabled physically/mentally	13.2%	13.8%	14.2%
do not apply	14.2%	14.2%	14.3%
less than 21 years old	18.9%	18.0%	17.0%
person of 60 years and over	17.2%	18.2%	19.3%



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TANF Categories	2013	2014	2015	2016	% Changes
Regular	37,413	33,007	28,866	23,436	-37.4%
% Regular	48.0%	46.5%	43.9%	40.4%	
Others	40,547	38,424	36,878	34,234	-14.8%
% Others	52.0%	49.3%	47.3%	44.3%	
Total	77,960	71,431	65,744	57,670	-25.2%

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Carlos Rivera - Galindo & José I. Alameda - Lozada Conclusions

The Administration for Socioeconomic Development of the

Family (ADSEF) is in charge of the TANF program in Puerto

Rico. The scope of TANF in Puerto Rico goes beyond its counterpart in the U.S. because of high participation levels by the elderly, children and the disabled. This suggests the need for particular strategies and a new approach to address the challenges faced by persons in poverty and joblessness. This report leads to the following conclusions: The program focuses mainly on females; two out of three are women. The typical family is main headed by a woman. Participants are mainly adult, and the mean age is increasing. Nearly a third of participants are disabled. Participants live in urban and in high population density areas. Participants have no-income or little income to fulfill basic needs. TANF participants are heterogeneous in at least five concrete categories: (a) developmental age stages; (b) educational level; (c) place of residence: urban or rural; (d) type of neighborhood; (e) non-traditional family structure. It is recommended that the TANF agency explore the possibility of enhancing its data system to incorporate more detail information about TANF participants. Many fields within the data base were not completed. The exit reason for example, was not available. TANF categories should be more clearly defined. Category C heads of households were not clearly identifiable. It is also recommended that the agency follow up on clients after termination to document success and stability in participation in the labor market or document level of need among former participants. Although many efforts have been made, the actual work participation rates are low and are really unreachable work targets relative to the states. TANF program objectives should be reexamined in view of the dire economic circumstances affecting the Island and the extreme needs of the most vulnerable populations it is intended to serve.

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of participants in the TANF program

in Puerto Rico in April 2016

Héctor R. Cordero-Guzmán

Executive summary

The purpose of this report is to present and discuss the characteristics of participants in the Temporary Assistance to Needy Families (TANF) program in Puerto Rico. The TANF program provides cash assistance to individuals and families that live below poverty and are undergoing difficult economic circumstances. This report is part of the project on Building Human Services Research Partnerships in Puerto Rico supported by the Office of Policy, Research and Evaluation (OPRE) of the U.S. Department of Health and Human Services.

A detailed analysis of the TANF case data for the month of April 2016 suggests that:

- In the months between June 2015 and April 2016 there were an average of 62,815 monthly participants in the TANF program.
- The number of participants has been declining significantly over time from 65,689 in June of 2015 down to 57,973 in April 2016 for a decline of 7,716 cases over the eleven-month period or a rate of decline of close to 701 cases per month.
- There are 6 separate TANF categories in Puerto Rico: Category A for the elderly, Category B for blind persons,

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Category C also known as the “regular TANF program,”

Category D for disabled persons, Category G, known as the “general category,” and the sixth Category T includes children not living with their relatives.

- There are three large categories in the TANF program in Puerto Rico. About 16,488 (or 28.4%) of participants are in Category

A covering the elderly, close to 23,439 (or 40.4%) are in Category C or the regular TANF program, and 17,651 persons (or 30.4%) are in Category D for persons with disabilities.

- The age distribution of participants in the TANF program by category varies significantly as some of the eligibility criteria for the various categories include age as a factor.

- The vast majority of TANF cases only have one adult in the household and there is not much difference across TANF categories.

- In TANF Category C, close to 37% of the households have one child, 38.2% of households have two children, 19.2% of the households have three children, and 5.5% of the households have four children or more.

- The most common answer given in terms of the type of challenge that the applicant or participants in the program are facing and that leads families to participate in the program was “No Tiene Ingresos Para Necesidades Básicas [does not

have enough income for basic needs]” with 70.1% for Category A, 69.6% for Category B, 57.3% for Category C, 67% for Category D, 42.6% for Category G, close to 53% for Category T and 63.9% for the total TANF caseload.

- The bulk of participants in the TANF program have completed less than a high school education and between 15% and 30%, depending on the category, have completed a high school degree.
- About 31.4% of participants in the Regular TANF Category C program were young males not disabled and 30.3% were young females not disabled. Another 30.9% of participants in the regular TANF Category C were female adults not disabled.
- Close to 19.6% of participants in TANF program Category A for seniors were males not disabled and about 10.5% were disabled senior males. Close to 47.2% of participants were senior females not disabled, and the rest, about 21.8% of participants in TANF program Category A, were senior disabled females.
- In terms of TANF program Category D for disabled persons, about 46.6% of participants in this category were disabled adult males, and the other 50% were disabled adult females.
- In terms of overall participation in the TANF program the

proportion of male adults not disabled was 1.1% or 640

cases out of a total caseload of 57,973.

- The average monthly benefit level for participants in TANF program Category A for the elderly was \$66, it was \$68 for participants in TANF Category B for the blind, it was \$68 for participants in TANF program Category D for the disabled, close to \$32 on average for TANF program participants in category G, and \$35 on average for participants in TANF program category D.
- Participants in TANF program Category C received an average monthly household benefit of \$207.89.

Data on the Temporary Assistance to Needy Families

(TANF) program in Puerto Rico

The purpose of this report is to present and discuss the characteristics of users in the Temporary Assistance to Needy Families (TANF) program in Puerto Rico. The TANF program provides cash assistance to individuals and families that live below poverty and are undergoing difficult economic circumstances. This report is part of the project on Building Human Services Research Partnerships in Puerto Rico supported by the Office of Policy, Research and Evaluation (OPRE) of the U.S. Department of Health and Human Services. One of the main goals of the project is to produce information on the characteristics of children and families living below poverty in Puerto Rico

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with a particular emphasis on the population participating in the TANF program and the Head Start program and to provide research information and support that can help improve policy-making. This paper focuses on the caseload data for the month of April 2016 and supplements reports produced by professors Alameda and Rivera-Galindo with more detailed profiles on the characteristics of the population participating in the TANF program over the last few years.

Sources of data

The data for the project comes from administrative records of the Department of the Family, the government agency that administers the TANF program in Puerto Rico. The Department collects information on program participants and keeps a record with basic information for every case that is enrolled in the TANF program. The record includes information on the relevant dates related to the management of the case; the type of program the persons are participating in; information on the head of household and the relation of each case to the head of household; the municipality where the person resides; the level of benefit; the number of months in the program; the age of the person; their gender; the number of adults in the house-

hold; number of children in the household; marital status of the person; whether the person has any documented disabilities; a code for the type of issue or challenge that led each case into the program; the employment status; the number of years and type of completed schooling; and whether the person receives any additional income. The data for each active recipient and case is added to the master data file every month. The period under study includes the last 11 months between June of 2015 and April 2016 but the focus of the detailed data analysis and recipient profile are the cases that were active for the month of April 2016.

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Types of TANF programs in Puerto Rico

TANF cases in Puerto Rico are listed under six different type of sub-programs: Category A provides support for persons older than 65 years of age that meet the eligibility criteria for TANF and is labeled “ancianos [elderly];” Category B provides support for blind persons that meet TANF eligibility criteria and is labeled “ciegos [blind];” Category C, known as “regular TANF,” provides support for children from birth until the age of 18 and their families; Category D provides support for persons older than 18 with a total and permanent disability that meet other TANF eligibility requirements and is labeled “Incapacitados [disabled];” Category G provides support for adults that have a temporary disability and to children under 18 with a permanent disability that meet other TANF eligibility criteria and is labeled “general;” and Category T provides support for children up until the age of 18 that do not live with their relatives and is labeled “niños con tutores

[children with caregivers].”

The income eligibility criteria for these programs is very similar in that families have to live below poverty and have access to minimal assets or other economic resources. Each of the programs supports a different sub-population and there are separate program categories for the elderly, blind persons, regular TANF (low income parents with dependent children), disabled persons, the general category, and the sixth category that includes children not living with their relatives.

Main characteristics by program type

Given the different eligibility rules for the different TANF sub-categories we would expect significant demographic variation in the characteristics of participants depending on the type of TANF program that they are eligible for and enrolled in. The data presented in this report do confirm that demographic characteristics

	Frequency	Percent	Valid Percent	Percent
201506	65689	9.5	9.5	9.5
201507	65388	9.5	9.5	19.0
201508	65501	9.5	9.5	28.4
201509	64702	9.4	9.4	37.8
201510	64665	9.4	9.4	47.2
201511	63607	9.2	9.2	56.4
201512	63256	9.2	9.2	65.5
201601	61088	8.8	8.8	74.4
201602	60217	8.7	8.7	83.1
201603	58881	8.5	8.5	91.6
201604	57973	8.4	8.4	100.0
Total	690967	100.0	100.0	

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of clients vary depending on the particular TANF subcategory that they are enrolled in.

Characteristics of program participants between June 2015 and April 2016

In the months between June 2015 and April 2016 there were an average of close to 62,815 monthly participants in the TANF program but the data suggest that the number of participants has

been declining significantly over time from 65,689 in June of 2015

down to 57,973 in April 2016 for a decline of 7,716 cases of over the 11-month period or a rate of 701 cases per month. The decline in the number of cases is puzzling and it is not immediately clear whether it has to do with a lower entry rate into the program, a

faster exit rate or other form of attrition, more cases reaching the 60-month time limit, or some other factor. (See Table 1.)

TABLE 1.

Date (year/month) of emission.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Ancianos	16488	28.4	28.4	28.4
	Ciegos	194	.3	.3	28.8
	Regular TANF	23439	40.4	40.4	69.2
	Incapacitado	17651	30.4	30.4	99.7
	General	101	.2	.2	99.8
	Niños con Tutores	100	.2	.2	100.0
	Total	57973	100.0	100.0	

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Characteristics of participants in the program in April 2016

by TANF program category

In the month of April 2016, there were about 57,973 participants in the TANF program in Puerto Rico. About 16,488 (or 28.4%) in Category A covering the elderly, about 194 (or .3%) in Category B covering the blind, about 23,439 (or 40.4%) in Category C or the regular TANF program, about 17,651 persons (or 30.4%) in Category D for persons with disabilities, about 101 persons (.2%) in Category G or the general program, and

100 persons (.2%) in Category T for persons under 18 not living

with their relatives. The largest category, with about 40.4% of the cases, is Category C or the regular TANF program, the second

largest category with 30.4% of the cases is Category D for per-

sons with disabilities, and the third largest category is Category A for the elderly with about 28.4% of the participants. Categories

B, G, and T are relatively small and together amount for less than 1% of all TANF cases in Puerto Rico. (See Table 2.)

TABLE 2.

Category of emission/service (April 2016).

Participants in the TANF program receive their grants on a

monthly basis but there are provisions in the program that enable

Categorías de emisión/servicio.		Categorías de emisión/servicio.						
Total	Niños con tutores	Generales	Discapacitados	TANF Regular	Ciegos	Adultos	Count	
23252	87	88	12760	21282	182	16100	Count	EMISION REGULAR
82.3%	87.0%	87.1%	89.3%	90.8%	92.4%	97.6%	% within Categoría	
4451	3	13	1881	2147	9	388	Count	EMISION SUPLEMENTARIA
7.7%	3.0%	12.9%	10.7%	9.2%	4.6%	2.4%	% within Categoría	
27873	100	101	17651	23439	194	16488	Count	
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	% within Categoría	

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supplementary payments. Supplementary payments accounted for about 7.7% of the total payments with a slightly higher proportion for the disabled (at 10.7%) and the general category at 12.9%. (See Table 3.)

Demographic characteristics of participants in April 2016

In terms of the gender composition of the various TANF categories we can see that overall about 37.8% of the participants in the TANF program in Puerto Rico were males and about 62.2% of the participants were female. In Category A, about 69.5% of the participants were female, Category B is more evenly balanced with 47.4% female, in Category C close to 65.1% of the participants were female, and Category D includes 51.9% female. The last two categories, Category G and Category T have 46.5% female and 56% female respectively.

The categories that include persons with disabilities have a more even gender balance compared to Category A for the elderly and Category C that includes the regular TANF program which have a much higher proportion of females at 69.5% and 65.1% respectively. (See Table 4 and Figure 1.)

The age distribution of participants in the TANF program by

category varies significantly as some of the eligibility criteria for the various sub-categories include age as a factor. Category A

for the elderly includes persons that are over 65 years of age;
 Category B for blind persons includes participants across a wide
 range of ages; about 63% of participants in Category C are
 younger than 19 years of age and another 30% are between the
 ages of 20 and 39. Participants in Category D for persons with
 disabilities concentrate in the ages between 30 and 69 years of
 age with about 40% being between 50 and 59 years of age. The
 bulk of participants in the general Category G and Category T
 are persons under the age of 19 years. (See Table 5.)

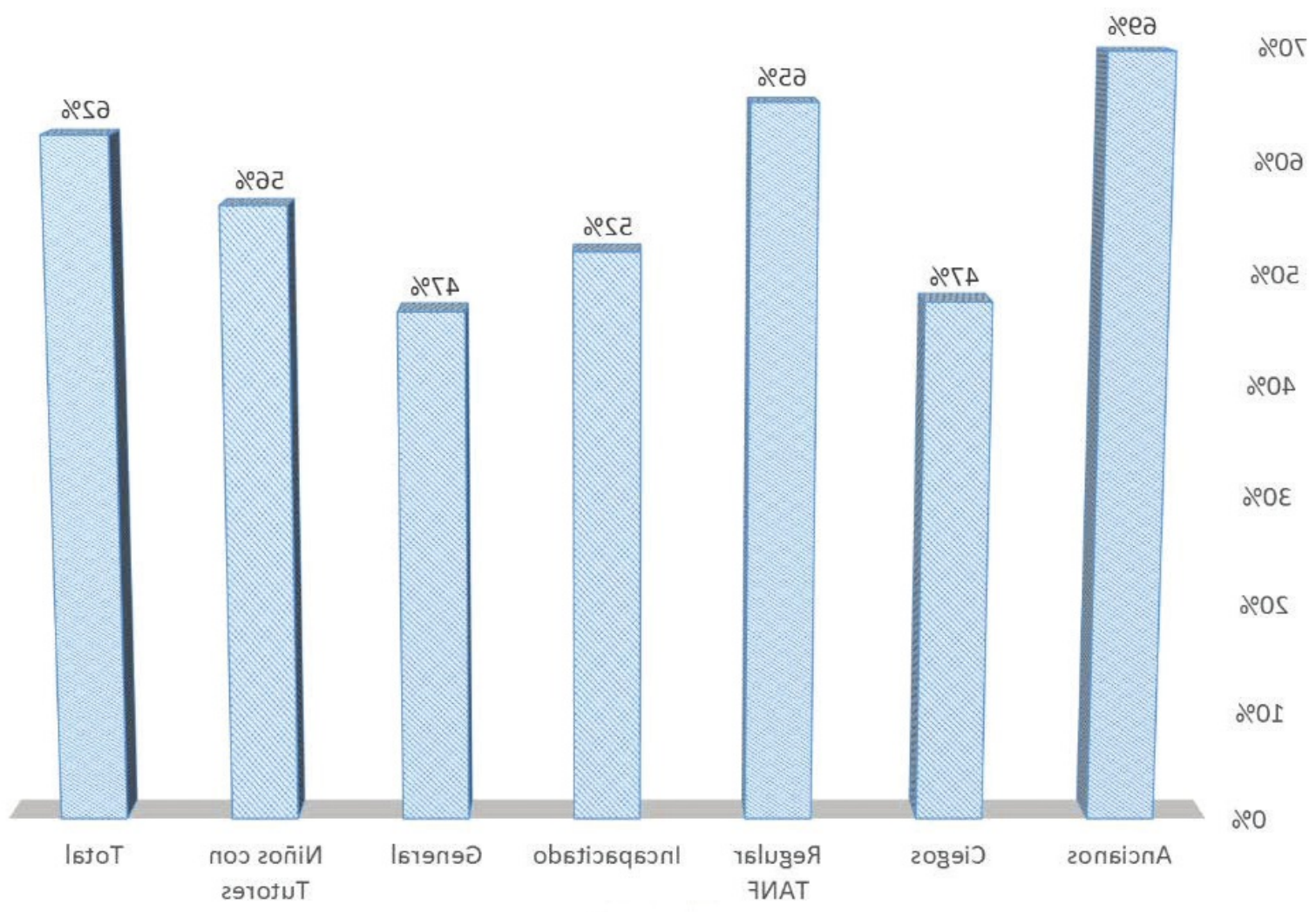
		Categorías de emisión/servicio						
		General	Discapacitados	Regular TAFE	Ciegos	Antiguos		
		Tutores					Count	
		Niños con					% within	
		Tutores					Category	
Total								
21911	44	24	8491	8191	102	2029	Count	Hombr
37.8%	44.0%	23.2%	48.1%	34.9%	52.6%	30.2%	% within	Category
36661	26	47	9160	12247	92	11429	Count	Mujer
62.2%	26.0%	46.2%	21.9%	62.1%	47.4%	69.2%	% within	Category
27925	100	101	17621	23438	194	16488	Count	
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	% within	Category

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		Categorías de emisión/servicio						
		Regular		Ciegos	Ancianos			
		TANF	Incapacitados	General	Tutores	Niños con	Total	
0 to 9	Count	0	1	30	33		9373	
	% within Category	0.0%	2.5%	32.7%	33.0%		16.2%	
10 to 19	Count	0	4	48	52		2629	
	% within Category	0.0%	2.1%	42.2%	52.0%		9.8%	
20 to 29	Count	1	22	1381	4		2430	
	% within Category	0.0%	11.3%	17.2%	4.0%		9.4%	
30 to 39	Count	4	20	2086	3		2000	
	% within Category	0.0%	10.3%	15.3%	11.9%		8.6%	
40 to 49	Count	11	36	3870	3		4986	
	% within Category	1.1%	18.6%	42.2%	3.0%		8.6%	
50 to 59	Count	26	69	7064	4		7660	
	% within Category	3.2%	32.6%	50.0%	4.0%		13.2%	
60 to 69	Count	2420	39	3142	1		8813	
	% within Category	33.1%	20.1%	17.8%	0.0%		12.5%	
70 to 79	Count	7123	3	16	0		7202	
	% within Category	43.2%	1.2%	3.2%	0.0%		15.4%	
80 to 89	Count	3001	0	2	0		3006	
	% within Category	18.2%	0.0%	0.0%	0.0%		2.5%	
90 to 99	Count	784	0	2	0		786	
	% within Category	4.8%	0.0%	0.0%	0.0%		1.4%	
over 100	Count	28	0	0	0		28	
	% within Category	4.1%	0.0%	0.0%	0.0%		1.1%	
	Count	16488	194	17621	100		25273	
	% within Category	100.0%	100.0%	100.0%	100.0%		100.0%	

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TABLE 5.

Date (year/month) of emission.

TANF in Puerto Rico 45

Close to 99% of the participants in the Category A for the elderly were over age 65, 93.3% of participants in Category B for the blind are persons between the ages of 18 and 64 years of age, 62.1% of

participants in the regular TANF Category C are under the age of

17 and 37.4% are between the ages of 18 and 64. Close to 98.9%

of participants in the TANF program Category D for persons with

disabilities are between the ages of 18 and 64 while 75.2% of participants in TANF Category G were under the age of 17 and 85%

of participants in Category T were under the age of 17. Clearly, the TANF category C program serves a high proportion of children

and a more limited number of parents. (See Table 6.)

Differences in age by type of TANF program are confirmed in

Figure 2 that shows differences in the average age of participants for each TANF category.

The information on head of household suggests that close to 90%

of participants in Category A were considered heads of household, 74.4% of participants in Category B for the blind, 32.6% of participants in TANF regular Category C were considered as heads

of household, about 78.4% of TANF participants in Category D

were considered heads of household, about 14.9% of participants

in Category G and close to 18% of participants in Category T

were considered heads of household. The number of household

heads in TANF C is relatively modest at 7,640 cases out of a total caseload of 57,973 persons. (See Table 7 and Figure 3.)

Data on the number of adults in the household suggest that the

vast majority of TANF cases only have one adult in the house-

hold and there is not much difference for the other main TANF

categories. (See Table 8.)

In terms of the number of children the focus will be on Cat-

egory C were about 37% of households had one child, 38.2%

of households had two children, 19.2% of the households have

three children, and 5.5% of the households have four children

or more. (See Table 9.)

	Categorías de emisión/servicio.						
	Total	Niños con Tutores	General	Incapacitado	Regular TAFE	Ciegos	Ancianos
Lo thru 17	14726	82	76	2	14527	3	0
% within Categoría	25.4%	82.0%	75.2%	0%	62.1%	1.2%	0.0%
18 thru 64	26278	14	22	17422	8763	181	140
% within Categoría	42.8%	14.0%	24.8%	98.9%	37.4%	93.3%	8%
65 and over	16669	1	0	191	119	10	16348
% within Categoría	28.8%	1.0%	0.0%	1.1%	2%	2.2%	99.2%
	27973	100	101	17621	23439	194	16488
% within Categoría	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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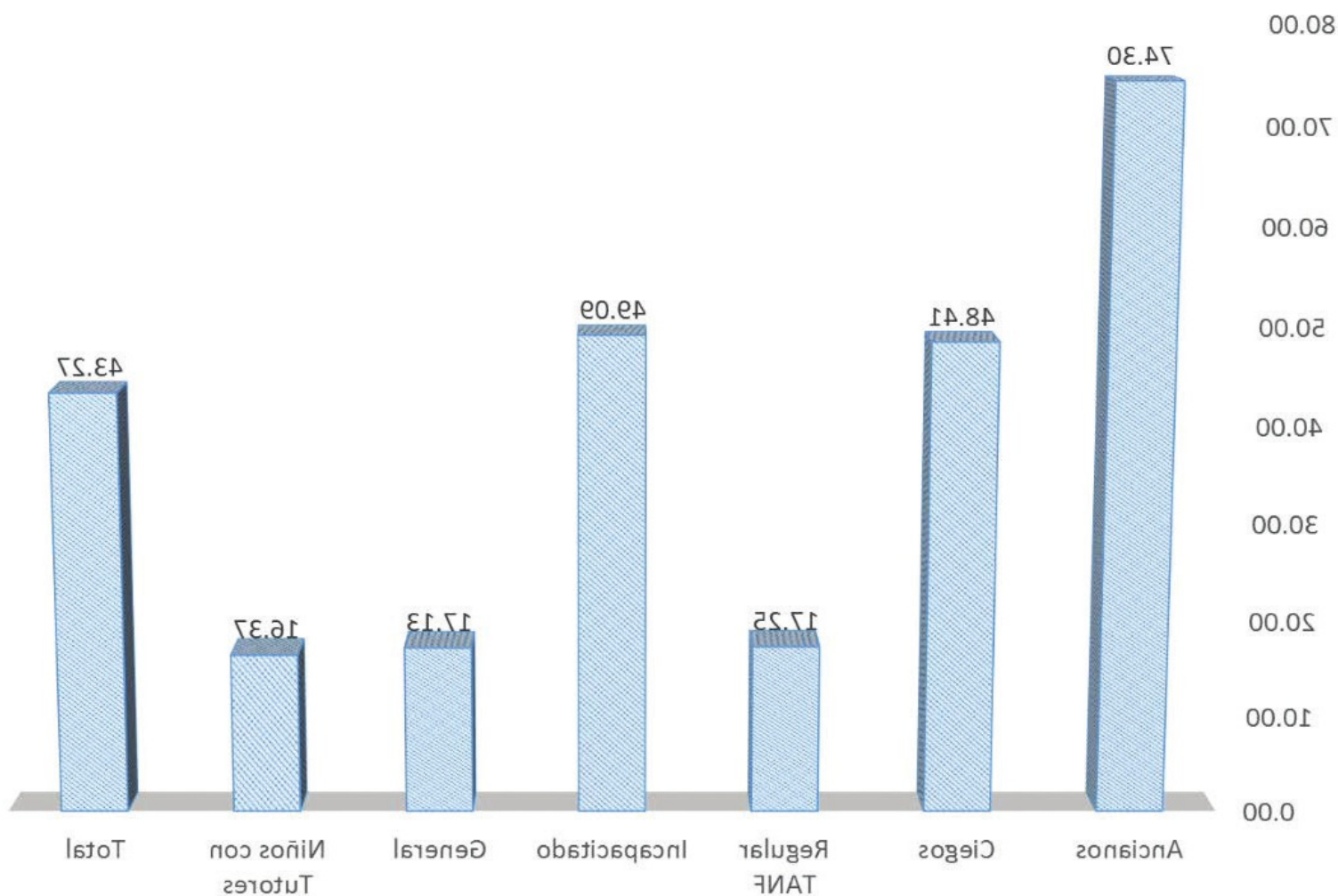
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		Categorías de emisión/servicio						
		General	Incapacitado	TANF Regular	Ciegos	Antiguos		
		Niños con Tutores					Count	Member
21476	82	86	3817	12799	49	1643	Count	Member
37.0%	82.0%	82.1%	21.6%	67.4%	22.3%	10.0%	% within Category	
36497	18	12	13834	7640	142	14842	Count	Head of Family
63.0%	18.0%	14.9%	78.4%	32.6%	74.7%	90.0%	% within Category	
27973	100	101	17621	23439	194	16488	Count	
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	% within Category	

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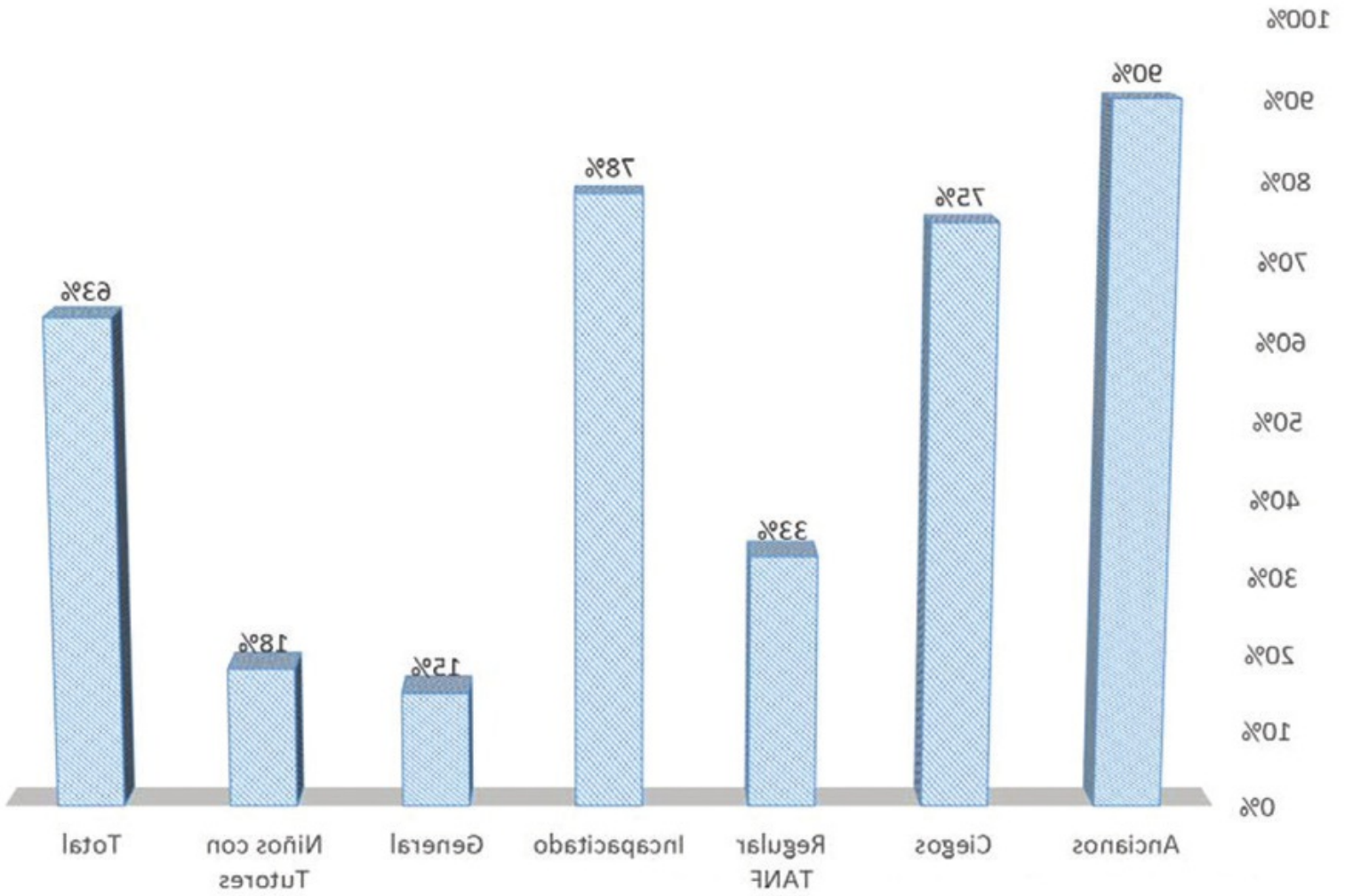
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		Categoría de emisión/servicio					Total
		Adultos	Ciegos	TANF Regular	Incapacitados	General	Niños con Tutores
0	Count	0	2	338	0	22	72
	% within Categoría	0.0%	1.0%	1.4%	0.0%	24.2%	72.0%
1	Count	12860	186	21242	17034	24	26
	% within Categoría	96.8%	22.9%	90.6%	96.2%	23.8%	26.0%
2	Count	228	6	1779	613	18	2
	% within Categoría	3.2%	3.1%	7.6%	3.2%	17.8%	2.0%
3	Count	0	0	74	4	4	0
	% within Categoría	0.0%	0.0%	3%	0%	4.0%	0.0%
4	Count	0	0	2	0	0	0
	% within Categoría	0.0%	0.0%	0%	0.0%	0.0%	0.0%
	Count	16488	194	23439	17621	101	100
	% within Categoría	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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Number of adults b

Categoría de emisión/servicio	Categorías de emisión/servicio					
	Antiguos	Ciegos	TANF Regular	Incapacitados	General	Niños con Tutores
0	Count	16488	190	10	17638	3
% within Categoría		100.0%	97.9%	0%	99.9%	3.0%
1	Count	0	4	8666	13	84
% within Categoría		0.0%	2.1%	37.0%	1%	84.0%
2	Count	0	0	8951	0	13
% within Categoría		0.0%	0.0%	38.2%	0.0%	13.0%
3	Count	0	0	4491	0	0
% within Categoría		0.0%	0.0%	19.2%	0.0%	0.0%
4	Count	0	0	1066	0	0
% within Categoría		0.0%	0.0%	4.2%	0.0%	0.0%
5	Count	0	0	198	0	0
% within Categoría		0.0%	0.0%	.8%	0.0%	0.0%
6	Count	0	0	27	0	0
% within Categoría		0.0%	0.0%	.2%	0.0%	0.0%
Count	16488	194	53439	17651	101	100
% within Categoría	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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		Categorías de emisión/servicio.					Total
		General	Incapacitados	Regular TAFE	Ciegos	Anceianos	Niños con Tutores
ADOL	Count	0	0	1	0	0	1
	% within Categoría	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
MADRE ADULTO-SOLTERA	Count	0	148	204	1	107	760
	% within Categoría	0.0%	8.8%	2.2%	.2%	6.8%	1.3%
CASADO	Count	6	1676	727	23	2480	4942
	% within Categoría	2.9%	9.2%	3.2%	1.1%	12.0%	8.2%
CASADO/SEPARADO	Count	2	248	203	2	121	276
	% within Categoría	2.0%	1.4%	.9%	1.0%	.7%	1.0%
RELACION DE CONVIVENCIA	Count	13	811	942	9	404	2180
	% within Categoría	12.9%	4.6%	4.0%	4.6%	2.5%	3.8%
DIVORCIADO	Count	0	2203	488	21	2264	4977
	% within Categoría	0.0%	12.2%	2.1%	10.8%	13.7%	8.6%
MEMOR EMANICIPADO	Count	0	1	0	0	0	1
	% within Categoría	0.0%	.0%	0.0%	0.0%	0.0%	0.0%

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MADRE SOLTERA MENOR	Count	7	0	371	29	0	0	407
% within Categoria		0%	0.0%	1.6%	.2%	0.0%	0.0%	7%
NA	Count	0	0	2	1	0	0	3
% within Categoria		0.0%	0.0%	0%	0%	0.0%	0.0%	0%
OTRO ESTADO CIVIL	Count	104	0	277	67	1	0	449
% within Categoria		6%	0.0%	1.2%	.4%	1.0%	0.0%	8%
PADRE SOLTERO MENOR	Count	1	0	7	1	0	0	9
% within Categoria		0%	0.0%	0%	0%	0.0%	0.0%	0%
RELA	Count	1	0	1	3	0	0	5
% within Categoria		0%	0.0%	0%	0%	0.0%	0.0%	0%
SEPARADO	Count	714	10	269	1083	0	1	2377
% within Categoria		4.3%	2.2%	2.4%	6.1%	0.0%	1.0%	4.1%
SOLTERO	Count	7665	124	19204	10944	79	94	38110
% within Categoria		46.5%	63.9%	81.9%	62.0%	78.2%	94.0%	62.7%
VIUDO	Count	2620	4	113	436	0	0	3173
% within Categoria		12.9%	2.1%	.2%	2.2%	0.0%	0.0%	2.2%
	Count	16488	194	23439	17621	101	100	27973
% within Categoria		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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The information on the marital status of participants in the

TANF program suggests that there are significant differences by

TANF category. These differences reflect age variation across the categories but also reflect different incidence & rates by type of TANF program. The overwhelming majority of participants in

the TANF program, close to 65.7%, were considered single and

the proportion varies by TANF category from a low of 46.5% for participants in TANF program Category A for the elderly to 63.9% for Category B for the blind, 81.9% for participants in the regular TANF program category C and 62% of participants in Category D for the disabled. (See Table 10.)

The proportion that is married varies by category from a high of 16.4% for participants in TANF program Category A for the elderly, 11.9% for participants in TANF program Category B for the blind, only about 3.2% of participants in the regular TANF Category C program, and 9.5% for participants in Category D persons with disabilities. (See Table 11 and Figure 4.)

Disability status also varies significantly by TANF program category as disability is a criterion used to assign persons into a different TANF subprograms. Close to 32.6% of participants in TANF program Category A for the elderly had a verified disability, 98.5% of participants in TANF program Category B for the blind had a verified disability, 5.4% of participants in the regular TANF program Category C had a verify disability, 97.5% of participants in TANF Category D had a verified disability as did 74.3% of those participating in Category G TANF program. Overall, close to 41.6% of all TANF cases in Puerto Rico had some disability including 5.4% of regular TANF category C cases. (See Table 12 and Figure 5.)

The Department of the Family collects data on the type of

challenge that the applicant or participants in the program are

		Categorías de emisión/servicio					
		Niños con Tutores		Regular TANF		Ancianos	
Total		General	Incapacitados	Ciegos			
23028	Count	92	12975	22982	171	1408	00.
91.2%	% within Categoría	94.1%	90.2%	96.8%	88.1%	82.0%	
4942	Count	6	1676	727	23	2480	Married
8.2%	% within Categoría	3.0%	9.2%	3.2%	11.9%	12.0%	
22973	Count	101	17651	23439	194	16488	
100.0%	% within Categoría	100.0%	100.0%	100.0%	100.0%	100.0%	

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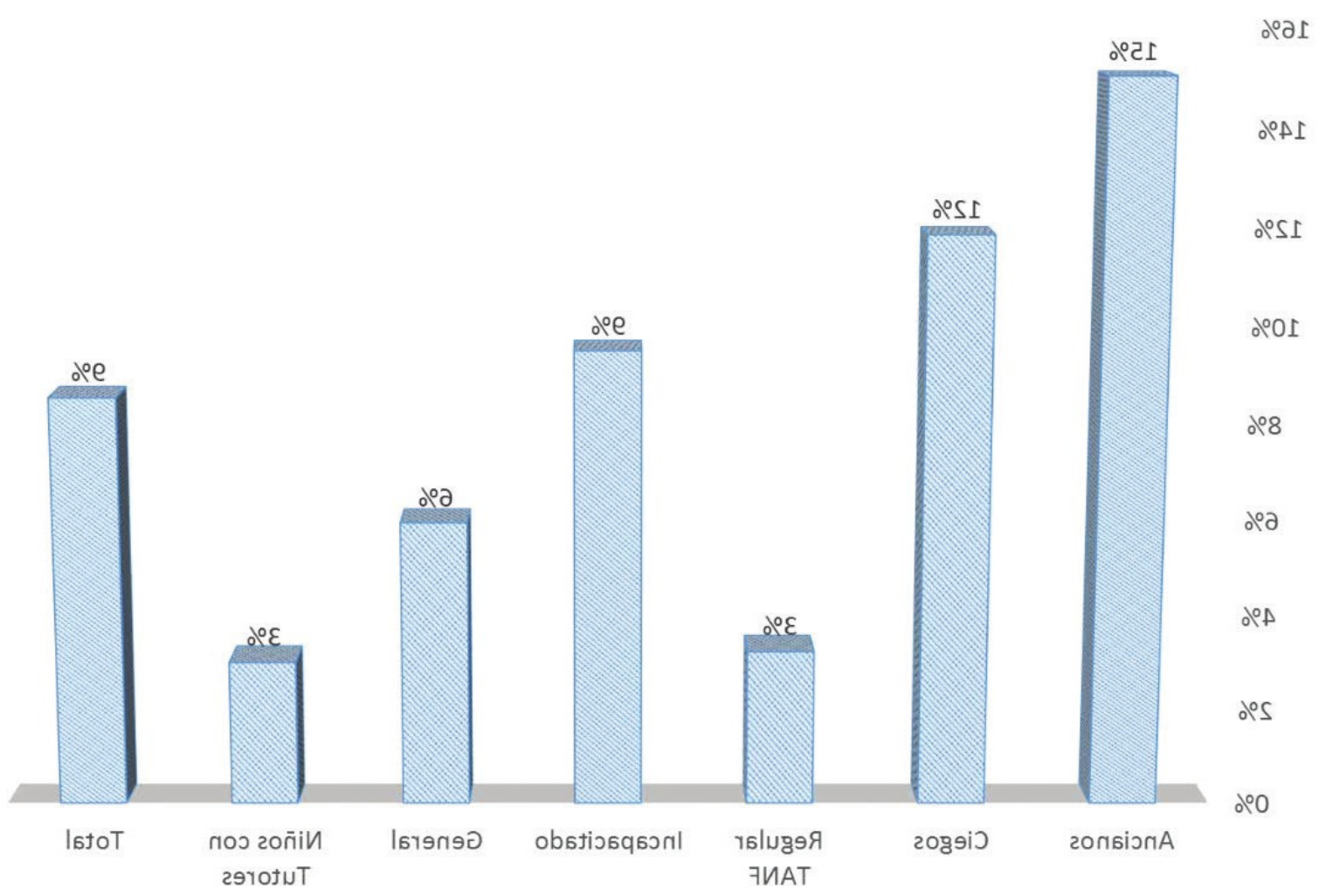
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		Categorías de emisión/servicio.					Total
		General	Incapacitado	TANF Regular	Ciegos	Antiguos	
		Niños con Tutores					
1	Count	28	432	22171	3	11111	33842
	% within Categoría	22.7%	2.2%	94.6%	1.2%	67.4%	28.4%
2	Count	72	17218	1288	191	2377	24131
	% within Categoría	4.0%	97.2%	2.4%	98.2%	32.6%	41.6%
	Count	101	17821	23439	194	16488	27973
	% within Categoría	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

TANF in Puerto Rico 57

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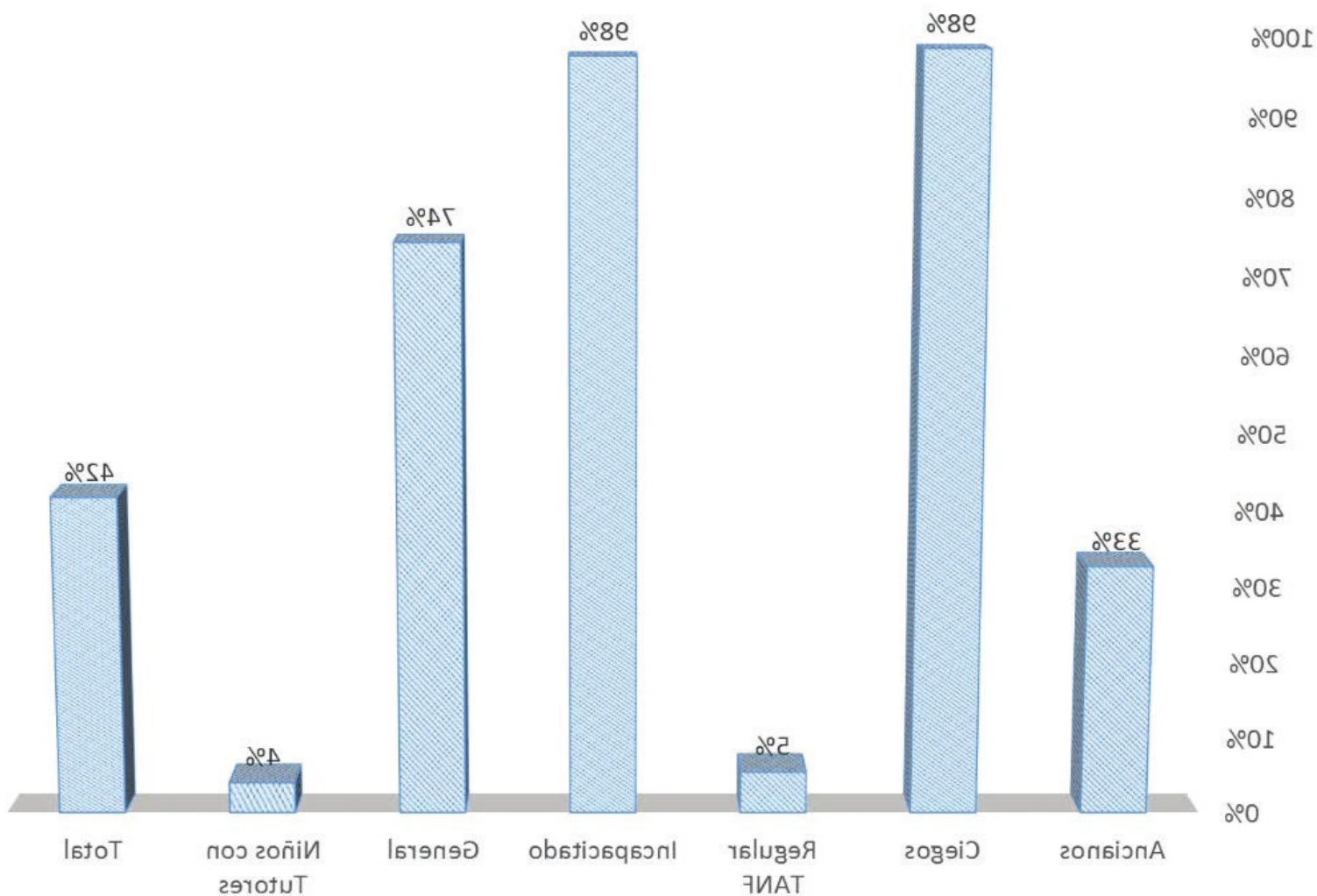
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facing and that leads families to participate in the program.

These data, however, do not really provide the kind of informa-

tion or level of nuance that can allow us to re-examine the par-

ticular circumstances that these households are going through

and that leads them to continue in the program. The field de-

scriptions appear redundant and are somewhat confusing and

the overwhelming reason given for participating in the TANF

program has to do with lack of access to income or other re-

sources. This field likely serves as a way to flag and confirm

that the income and resource verifications in the case have been

made, or that other particular and relevant evidence have been

submitted to the department and verified so that the case can

be active.

The potential categories for this variable include: Necesidad

De Albergue [needs shelter], Ref. Ayuda Legal [referred by legal

aid], Persona Sin Dirección [person without address], Perso-

na Con Dirección [person with address], Desempleo [unem-

ployed], Desahucio Vivienda [evicted from home], Desempleo
E Incapacidad [unemployed and disabled], No Tiene Ingresos
Necesidades Básicas [does not have income for basic needs], No
Dinero Para Pagar Agua/Luz/Renta [does not have income to
pay water, electricity or rent], Necesidad Otros Artículos Uso
Person/Hog [needs personal or household items], Poco/No In-
greso/Recursos Para Necesidades (Unidad Familiar) [little or
no income for family needs], Necesidad De Sostén Económi-
co [needs economic support], Compl. Estudios Secundarios/
Superior-Ref [completing studies], Empleado Público Cesan-
teado [laid off government worker], Familia Necesita Vivi-
enda [family needs housing], Huelga Empleados/Lugar Em-
pleo [strike in workplace], Indocumentado [undocumented],
Información Sobre Servicios De Agencias [information about
agency services], Referido Oficina De Seg. Soc. [referred by so-

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cial security office], Información Protegida [protected informa-
tion], Limitación Física O Mental [physical or mental limita-
tion], Nec. Dinero Serv. Méd, Transp, R-Xs, Lab [needs money
for medical needs], Menor Necesidades Especiales [minor with
special needs], Problema No Aplica [problem does not apply],
Niños Abandonados Por Uno O Ambos Padres [children aban-

done by one or more parents], No Acepta Acción [does not accept action], Otras Necesidades Y/O Servicios [other needs or services], Perdió Empleo Por Lim Física/Mental [lost job due to physical or mental limitation], Pérdida Vivienda Por Fuego/Inund/Desas [lost housing due to fire, flooding, disaster], Solicitud Para Localizar Familiares [looking for relatives], Anciano/Incapacitado Sin Vivienda [elderly/disabled without housing], Vivienda Pésimas Condiciones-Ref. [housing in sub-standard conditions].

The most common answer given in terms of the type of challenge that the applicant or participants in the program are facing and that leads families to participate in the program was “No Tiene Ingresos Necesidades Básicas [does not have income for basic needs]” with 70.1% for Category A, 69.6% for Category B, 57.3% for Category C, 67% for Category D, 42.6% for Category G, close to 53% for Category T and 63.9% for the total TANF caseload. The second most common category was “Poco/No Ingreso/Recursos Para Necesidades (Unidad Familiar) [little or no income for family needs]” with 16.6% for Category A, 15.5% for Category B, 18.6% for TANF Category C, 17.6% for Category D, 17.8% for Category G, 14.0% for Category T and 17.7% for the total TANF caseload. The third most popular category was “Problema No Aplica [problem does not apply]” which likely refers to young children who are not coded individually but get the code assigned to their head of

household. (See Table 13.)

Total	Categorías de emisión/servicio						Count	
	Niños con Tutores	General	Incapacitado	Regular TANF	Ciegos	Ancianos		
18	0	0	11	1	0	4	Count	NECESIDAD DE ALBERGUE
0%	0.0%	0.0%	1%	0%	0.0%	0%	% within TANF	
1	0	0	0	0	0	1	Count	REF. AYUDA LEGAL
0%	0.0%	0.0%	0%	0%	0%	0%	% within TANF	
72	0	0	29	0	0	13	Count	PERSONA SIN DIRECCIÓN
1%	0.0%	0.0%	3%	0%	0%	1%	% within TANF	
179	0	0	141	2	0	32	Count	PERSONA CON DIRECCIÓN
3%	0.0%	0.0%	8%	0%	0%	2%	% within TANF	
278	0	0	140	23	0	43	Count	DESEMPLEO
2%	0.0%	0.0%	8%	4%	0%	3%	% within TANF	
305	0	0	238	13	1	20	Count	DESEMPLEO E INCAPACIDAD
2%	0.0%	0.0%	13%	1%	2%	3%	% within TANF	
3700	63	43	1182	1342	132	1129	Count	NO TIENE INGRESOS
63.9%	63.0%	42.6%	67.0%	27.3%	69.6%	70.1%	% within TANF	NECESIDADES BÁSICAS

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NO DINERO PARA PAGAR AGUALUZRENTA	Count	274	1	260	238	4	1	778
% within TAFE	17%	2%	11%	14%	40%	10%	13%	
NECESIDAD OTROS ARTICULOS USO PERSONHOHOS	Count	118	1	222	130	1	2	202
% within TAFE	7%	2%	11%	7%	10%	10%	20%	9%
POCOVINO INGREC PARA NECESID.(UNID.FAMI)	Count	2728	30	4388	3101	18	14	10228
% within TAFE	16.6%	12.2%	18.6%	17.6%	17.8%	14.0%	17.7%	
NECESIDAD DE SOSTÉN ECONOMICO	Count	207	4	408	240	7	2	888
% within TAFE	13%	2.1%	17%	14%	8%	20%	12%	
ED12	Count	0	0	0	3	0	0	3
% within TAFE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0%
EDPA	Count	0	0	1	8	0	0	7
% within TAFE	0.0%	0.0%	0%	0%	0.0%	0.0%	0%	0%
COMPL. ESTUDIOS SECUNDARIOS SUPERIOR-REF	Count	4	0	11	1	0	0	18
% within TAFE	0%	0.0%	0%	0%	0.0%	0.0%	0.0%	0%
EMDE	Count	8	0	4	3	0	0	13
% within TAFE	0%	0.0%	0%	0%	0.0%	0.0%	0%	0%

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EMDI	Count	15	0	0	2	0	0
	% within TANF	1%	0.0%	0.0%	1%	0.0%	0.0%
EMPLEADO PÚBLICO CESANTADO	Count	1	10	0	10	0	0
	% within TANF	0%	2%	0%	1%	0.0%	0.0%
FAMILIA NECESITA VIVIENDA	Count	0	0	0	0	0	1
	% within TANF	0.0%	0.0%	0.0%	0.0%	0.0%	0%
INDOCUMENTADO	Count	0	2	0	0	0	2
	% within TANF	0.0%	0.0%	0.0%	0.0%	0.0%	0%
INFORMACIÓN PROTEGIDA	Count	1	0	2	0	0	23
	% within TANF	0%	0.0%	1%	0.0%	0.0%	0%
LIMITACIÓN FÍSICA O MENTAL	Count	1	0	8	0	0	2
	% within TANF	0%	0.0%	0%	0.0%	0.0%	0%
NEC. DINERO SERV. MED, TRANSP, R-XS, LAB	Count	3	1	8	0	0	12
	% within TANF	0%	2%	0%	0.0%	0.0%	0%
MENOR NECESIDADES ESPECIALES	Count	0	0	8	276	0	787
	% within TANF	0.0%	0.0%	0%	33%	0.0%	14%

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PROBLEMA NO APLICA	Count	1250	19	3662	1251	22	14	6252
% within TAFE		7.6%	9.8%	12.6%	7.3%	24.8%	14.0%	10.8%
NIÑOS ABANDONADOS POR UNO O AMBOS PADRES	Count	0	0	46	1	0	0	47
% within TAFE		0.0%	0.0%	.2%	.0%	0.0%	0.0%	.1%
OTRAS NECESIDADES Y/O SERVICIOS	Count	129	1	77	128	1	2	398
% within TAFE		1.0%	.2%	.3%	.9%	1.0%	2.0%	7%
PERDIO EMPLEO POR LIM FISCAMENTAL	Count	0	0	1	1	0	0	2
% within TAFE		0.0%	0.0%	.0%	.0%	0.0%	0.0%	.0%
SOLICITUD PARA LOCALIZAR FAMILIARES	Count	1	0	0	0	0	0	1
% within TAFE		.0%	0.0%	0.0%	0.0%	0.0%	0.0%	.0%
SADA	Count	1	0	0	1	0	0	2
% within TAFE		.0%	0.0%	0.0%	.0%	0.0%	0.0%	.0%
SAFI	Count	2	0	0	6	0	0	11
% within TAFE		.0%	0.0%	0.0%	.0%	0.0%	0.0%	.0%
SAME	Count	3	0	0	8	0	0	11
% within TAFE		.0%	0.0%	0.0%	.0%	0.0%	0.0%	.0%

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1	0	0	0	0	0	1	Count	SMCN
%0.	%0.0	%0.0	%0.0	%0.0	%0.0	%0.	% within TANF	
9	0	0	5	0	0	7	Count	SMLE
%0.	%0.0	%0.0	%0.	%0.0	%0.0	%0.	% within TANF	
1	0	0	0	0	0	1	Count	JMM2
%0.	%0.0	%0.0	%0.0	%0.0	%0.0	%0.	% within TANF	
1	0	0	0	0	0	1	Count	ANCIA/INCAPACITADO SIN VIVIENDA
%0.	%0.0	%0.0	%0.0	%0.0	%0.0	%0.	% within TANF	
27273	100	101	17621	53439	194	16488	Count	
%0.001	%0.001	%0.001	%0.001	%0.001	%0.001	%0.001	% within TANF	

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In terms of employment status, The Department of the Family collects some data meant to verify employment status related to the eligibility of participants in the program. The categories for the employment variable includes categories that are based on age, childcare responsibilities, connection to the labor market, disability status, persons in school in part-time or full-time status. The most common categories mentioned for persons in TANF category C were “menor de 21 años [under 21 years of age]” with 38.8%, “no aplica [does not apply]” with 24.9%, “desempleado buscando empleo [unemployed looking for work]” with 13.6%,

“familia un solo padre cuida niño menor 6 años [family with one parent that cares for children under 6 years of age]” with 5.8%, “padr/madr/enc.cuida niño<5 [father, mother caring for children under 5]” with 2.7%, “incapacitado física o mentalmente [physically or emotionally disabled]” with 2.4%. “padr/madr/enc.cuida niño<12 meses [father, mother caring for children under 12 months]” with 2.2%, “desempleado e incapacitado [unemployed and disabled]” with 2.1%. (See Table 14.)

The bulk of participants in the TANF program have completed less than a high school education and between 15% and 30% depending on the category have completed a high school degree. (See Table 15.)

As part of the analysis, I combined information in the variables for gender, age category, and disability status (disabled or not disabled) to create a new variable that includes the information on all three. If a person was age 17 and under they were labeled “young,” if a person was between the ages of 18 and 64 they were classified as “adult” and if the person was age 65 and older they were classified as “senior.” (See Table 16.)

About 31.4% of participants in the Regular TANF Category C program were young males not disabled, another 30.3% young females not disabled. This means that close to 61.7% of participants in TANF C were under 17 years of age. Another 30.9% of participants in the regular TANF program Category C were

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female adults not disabled. TANF Category C, then, is essentially a program for adult women (30.9%) with children (61.7%).

Close to 19.6% of participants in TANF program Category A for senior were males not disabled, about 10.5% were disabled senior males, close to 47.2% were senior females not disabled, and about 21.8% of participants in TANF program Category A were senior disabled females. In terms of TANF program Category D for disabled persons, about 46.6% of participants in this category were disabled adult males, and the other 50% were disabled adult females. In terms of overall participation in the TANF program the proportion of male adults not disabled was 1.1% or 640 cases out of a total caseload of 57,973.

In terms of number of persons in the household, close to 96.8% of TANF program participants in Category A, 95.9% of TANF program participants in Category B, and 96.5% of participants in TANF program Category D are in households with only one participant in the program. Looking at TANF program Category C it appears that about 34.1% of the cases are in households with two participants, 37.4% of the cases are households with three participants, 20.7% of the cases are in households with four persons, and 7.9% are in larger households. (See Table 17.)

Figure 6 includes information on the average number of children, adults, and total number of persons in the household for participants in the different categories of the TANF program. In terms of the number of months participating in the TANF program the data suggest that 95.3% of participants in TANF program Category A have been in the program for less than one year, 83.5%

of participants in TANF program Category B for the blind, 87.1%

of participants in TANF category D, also do not appear to be on the time clock. Looking at TANF program Category C it appears that

26.5% of participants have been in the program for one year, 21.6%

have been in the program for two years, 18.8% have been in the program for three years, 17.4% have been in the program for four years, and 15% are in their fifth year in the TANF program. (See Table 18.)

Total	Categorías de emisión/servicio					Count	
	Tutores Niños con	General	Incapacitados	Regular TANF	Ciegos		
12841	1	0	140	130	2	1192	PERSONA DE 60 AÑOS O MÁS
25.1%	1.0%	0.0%	4.5%	.6%	2.6%	12.6%	% within TANF
8	0	0	3	4	0	1	RECIBE COMPENSACIÓN DE EMPLEO
.0%	0.0%	0.0%	.0%	.0%	0.0%	.0%	% within TANF
252	0	0	4	251	0	0	PADRAMDRENC.CUIDA NIÑO<12 MESES
.9%	0.0%	0.0%	.0%	2.5%	0.0%	0.0%	% within TANF
633	0	0	7	626	0	0	PADRAMDRENC.CUIDA NIÑO<5 AÑOS O INCAP.
1.1%	0.0%	0.0%	.0%	2.7%	0.0%	0.0%	% within TANF
1330	0	3	19	1304	1	3	FAM.UN SOLO PADRE CUIDA NIÑO MENOS AÑOS
2.4%	0.0%	3.0%	.1%	2.8%	.2%	.0%	% within TANF
47	0	0	20	2	0	22	CUID
.1%	0.0%	0.0%	.1%	.0%	0.0%	.1%	% within TANF
79	0	1	8	69	0	1	PADR.SOLO CON NIÑO INC.REQ.CUID.CONTINUO
.1%	0.0%	1.0%	.0%	.3%	0.0%	.0%	% within TANF

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1010	5	1	812	113	6	79	Count	DESEMPLADO MAYOR DE 50 AÑOS
18%	50%	10%	46%	2%	31%	2%	% within TANF	
1434	0	0	81	17	0	1336	Count	DESEMPLADO MAYOR DE 60 AÑOS
52%	00%	00%	2%	1%	00%	81%	% within TANF	
7200	1	2	6020	202	72	873	Count	DESEMPLADO E INCAPACITADO
159%	10%	50%	343%	51%	371%	23%	% within TANF	
4733	4	10	1093	3191	7	428	Count	DESEMPLADO BUSCANDO EMPLEO
82%	40%	29%	62%	136%	36%	56%	% within TANF	
480	1	1	178	182	1	114	Count	DESEMPLADO NO BUSCA EMPLEO
8%	10%	10%	10%	8%	2%	7%	% within TANF	
18	0	0	12	2	0	1	Count	DESEMPLADO TEMPORERO
0%	00%	00%	1%	0%	00%	0%	% within TANF	
31	0	0	0	31	0	0	Count	EMBARAZO MENOR 2 MESES/COND.MÉD.CERTIF
1%	00%	00%	00%	1%	00%	00%	% within TANF	
90	0	0	0	90	0	0	Count	EMBARAZO DE 6 MESES O MÁS CERT.MÉDICA
2%	00%	00%	00%	4%	00%	00%	% within TANF	
16	0	0	4	8	0	4	Count	EMPLEADO HASTA 23 HORAS
0%	00%	00%	0%	0%	00%	0%	% within TANF	
2	0	0	1	4	0	0	Count	EMPLEADO HASTA 24 HORAS
0%	00%	00%	0%	0%	00%	00%	% within TANF	

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EMBA	Count	0	0	0	1	0	1
% within TAFE	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
EMPLEADO A TIEMPO PARCIAL	Count	31	0	85	1	134	25%
% within TAFE	2%	0.0%	3%	1%	1%	1%	2%
EMPLEADO TIEMPO COMPLETO	Count	9	0	138	1	148	3%
% within TAFE	1%	0.0%	6%	1%	1%	1%	3%
ESTUDIANTE EMPLEO A TIEMPO COMPLETO	Count	0	0	10	1	11	0%
% within TAFE	0.0%	0.0%	0%	0%	0%	0%	0%
ESTUDIANTE A TIEMPO COMPLETO	Count	0	1	480	1	482	9%
% within TAFE	0.0%	2%	20%	3%	1%	1%	9%
ESTUDIANTE A TIEMPO PARCIAL	Count	0	0	75	2	77	1%
% within TAFE	0.0%	0.0%	3%	0%	0%	0%	1%
PARTICIPANTE EXENTO EN TAFE	Count	7	1	31	1	40	1%
% within TAFE	0%	2%	1%	2%	0%	0%	1%
ME18	Count	0	0	177	13	190	3%
% within TAFE	0.0%	0.0%	8%	1%	1%	1%	3%
MEJOR DE 21 AÑOS	Count	1	1	310	178	30	320
% within TAFE	0%	2%	38%	1%	2%	2%	1%
NO APLICABLE	Count	894	15	2839	824	52	7623
% within TAFE	24%	0.2%	24%	48%	58%	5%	13%

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NEGO	Count	17	0	0	0	0	0	0	0
% within TANF		1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NP20	Count	8	0	0	0	0	0	0	0
% within TANF		0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
NEGOCIO PROPIO MÍNIMO 25 HORAS	Count	10	0	20	11	1	0	0	0
% within TANF		1%	0.0%	1%	1%	10%	0.0%	0.0%	0.0%
OTRO STATUS DE EMPLEO	Count	64	1	41	100	1	0	0	0
% within TANF		4%	2%	6%	100%	10%	0.0%	0.0%	0.0%
INCAPACITADO FÍSICAMENTE	Count	293	82	224	1242	12	0	0	0
% within TANF		3.6%	43.8%	24%	41.0%	18.8%	1.0%	0.0%	0.0%
PROG. REHAB. DE ADICTO A DROGAS/ALCOHOL	Count	2	1	2	76	0	0	0	0
% within TANF		0%	2%	0%	4%	0.0%	0.0%	0.0%	0.0%
PREA	Count	0	0	0	2	0	0	0	0
% within TANF		0.0%	0.0%	0.0%	0%	0.0%	0.0%	0.0%	0.0%
RETIRADO DE EMPLEO	Count	22	0	2	3	0	0	0	0
% within TANF		2%	0.0%	0%	0%	0.0%	0.0%	0.0%	0.0%
PARTICIPA TANF BAJO TÍTULO VI	Count	0	0	13	6	0	0	0	0
% within TANF		0.0%	0.0%	1%	0%	0.0%	0.0%	0.0%	0.0%
	Count	16488	194	23439	17621	101	100	100	22273
% within TANF		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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Total	Categorías de emisión/servicio						
	Niños con Tutores	General	Incapacitados	TANF Regular	Ciegos	Anianos	
1	0	0	0	0	0	1	Count
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	% within TANF
464	0	0	244	122	7	28	Count
8.8%	0.0%	0.0%	1.4%	7.0%	3.6%	4.0%	% within TANF
16	0	0	10	1	0	2	Count
0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	% within TANF
1808	2	42	1262	473	3	12	Count
3.1%	2.0%	44.6%	7.2%	2.0%	1.2%	1.0%	% within TANF
122	0	0	24	97	0	1	Count
2.5%	0.0%	0.0%	1.0%	4.0%	0.0%	0.0%	% within TANF
374	0	0	36	333	2	0	Count
6.0%	0.0%	0.0%	2.0%	14.0%	1.0%	0.0%	% within TANF

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EST. PARCIAL 1ER AÑO POSTSECUNDARIA	Count	1	0	87	16	0	101
	% within TANF	0%	0%	4%	1%	0%	2%
EST. TIEMPO COMPLETO 2DO AÑO POSTSEC.	Count	0	0	90	6	0	96
	% within TANF	0%	0%	4%	0%	0%	2%
EST. PARCIAL 2DO AÑO POSTSECUNDARIA	Count	0	0	20	4	0	24
	% within TANF	0%	0%	1%	0%	0%	0%
EST. TIEMPO COMPLETO 3ER AÑO POSTSEC.	Count	0	2	39	6	0	47
	% within TANF	0%	1%	2%	0%	0%	1%
EST. PARCIAL 3ER AÑO POSTSECUNDARIA	Count	0	0	16	4	0	20
	% within TANF	0%	0%	1%	0%	0%	0%
EST. TIEMPO COMPLETO 4TO AÑO POSTSEC.	Count	0	0	26	2	0	32
	% within TANF	0%	0%	1%	1%	0%	1%
EST. PARCIAL 4TO AÑO POSTSECUNDARIA	Count	1	0	7	4	0	12
	% within TANF	0%	0%	0%	0%	0%	0%
EST. TIEMPO COMPLETO 5TO AÑO POSTSEC.	Count	0	0	10	2	0	12
	% within TANF	0%	0%	0%	0%	0%	0%
EST. PARCIAL 5TO AÑO POSTSECUNDARIA	Count	0	0	1	0	0	1
	% within TANF	0%	0%	0%	0%	0%	0%

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PRIMER GRADO, ESTUDIANTE	Count	11	1	1282	0	3	2	1311
% within TAFE		1%	2%	2%	0%	3%	2%	5.3%
SEGUNDO GRADO, ESTUDIANTE	Count	24	1	999	0	1	6	1032
% within TAFE		1%	2%	4.3%	0%	1%	0%	1.8%
TERCER GRADO, ESTUDIANTE	Count	20	0	906	0	2	9	947
% within TAFE		1%	0%	3.9%	1%	2%	0%	1.6%
CUARTO GRADO, ESTUDIANTE	Count	31	1	842	0	0	10	892
% within TAFE		2%	2%	3.6%	0%	0%	10%	1.2%
QUINTO GRADO, ESTUDIANTE	Count	24	1	732	0	1	3	769
% within TAFE		1%	2%	3.1%	0%	1%	3%	1.3%
SEXTO GRADO, ESTUDIANTE	Count	33	0	614	0	1	6	622
% within TAFE		2%	0%	2.6%	1%	1%	0%	1.2%
SÉPTIMO GRADO, ESTUDIANTE	Count	14	0	676	0	3	7	718
% within TAFE		1%	0%	2.9%	1%	3%	7%	1.2%
OCTAVO GRADO, ESTUDIANTE	Count	12	0	269	0	0	6	608
% within TAFE		1%	0%	2.4%	1%	0%	0%	1%

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NOVENO GRADO, ESTUDIANTE	Count	23	0	218	39	1	6	287
	% within TANF	1%	0%	22%	2%	1%	6%	10%
SEGUNDO AÑO ESCUELA SUP., ESTUDIANTE	Count	7	0	419	16	2	2	449
	% within TANF	0%	0%	18%	1%	2%	2%	8%
TERCER AÑO ESCUELA SUP., ESTUDIANTE	Count	12	1	284	21	1	2	321
	% within TANF	1%	2%	12%	1%	1%	2%	6%
CUARTO AÑO ESCUELA SUP., ESTUDIANTE	Count	27	1	231	94	0	2	389
	% within TANF	3%	2%	10%	2%	0%	2%	7%
GRADO ASOCIADO	Count	28	2	221	228	0	1	210
	% within TANF	2%	1%	11%	13%	0%	1%	9%
KINDERGARDEN	Count	0	0	1100	0	1	3	1104
	% within TANF	0%	0%	47%	0%	1%	3%	19%
MAESTRÍA	Count	2	0	12	19	0	0	33
	% within TANF	0%	0%	1%	1%	0%	0%	1%
GRADO ESCOLAR NO APLICA	Count	1308	10	4026	729	14	7	6122
	% within TANF	79%	22%	173%	43%	139%	7%	106%
PRIMER GRADO, NO ESTUDIANTE	Count	133	3	32	227	0	0	1028
	% within TANF	44%	12%	1%	12%	0%	0%	18%

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1308	1	0	270	22	4	1011	Count	SEGUNDO GRADO, NO ESTUDIANTE
2.3%	1.0%	0.0%	1.2%	.1%	2.1%	6.1%	% within TAFE	
1828	0	0	380	32	2	1438	Count	TERCER GRADO, NO ESTUDIANTE
3.2%	0.0%	0.0%	2.2%	.1%	2.6%	8.7%	% within TAFE	
1888	1	1	467	28	10	1361	Count	CUARTO GRADO, NO ESTUDIANTE
3.3%	1.0%	1.0%	2.6%	.2%	2.2%	8.3%	% within TAFE	
1687	0	0	473	26	2	1123	Count	QUINTO GRADO, NO ESTUDIANTE
2.9%	0.0%	0.0%	2.7%	.2%	2.6%	7.0%	% within TAFE	
2710	0	1	817	138	10	1744	Count	SEXTO GRADO, NO ESTUDIANTE
4.7%	0.0%	1.0%	4.6%	.6%	2.2%	10.6%	% within TAFE	
2089	1	1	889	249	10	939	Count	SÉPTIMO GRADO, NO ESTUDIANTE
3.6%	1.0%	1.0%	2.0%	1.1%	2.2%	2.7%	% within TAFE	
2149	4	4	827	331	12	938	Count	OCTAVO GRADO, NO ESTUDIANTE
3.7%	4.0%	4.0%	4.9%	1.4%	7.7%	2.7%	% within TAFE	
3006	0	2	1288	228	14	1144	Count	NOVENO GRADO, NO ESTUDIANTE
2.2%	0.0%	2.0%	7.3%	2.4%	7.2%	6.9%	% within TAFE	
1259	2	0	614	478	2	430	Count	SEGUNDO AÑO ESCUELA SUP., NO ESTUDIANTE
2.6%	2.0%	0.0%	3.2%	2.0%	2.6%	2.6%	% within TAFE	

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1888	0	3	837	222	8	404	Count	TERCER AÑO ESCUELA SUP., NO ESTUDIANTE
3.3%	0.0%	3.0%	4.7%	5.4%	4.1%	3.0%	% within TANF	
11067	2	8	2329	3222	49	2381	Count	CUARTO AÑO ESCUELA SUP., NO ESTUDIANTE
10.1%	2.0%	7.9%	30.4%	13.9%	22.3%	14.4%	% within TANF	
1252	1	1	222	874	2	88	Count	PRIMER AÑO NO EST. POSTSECUNDARIA
5.6%	1.0%	1.0%	3.1%	3.7%	2.6%	.2%	% within TANF	
1379	1	1	680	242	10	141	Count	SEGUNDO AÑO NO EST. POSTSECUNDARIA
5.4%	1.0%	1.0%	3.9%	5.3%	2.5%	.9%	% within TANF	
477	0	0	267	123	2	22	Count	TERCER AÑO NO EST. POSTSECUNDARIA
8%	0.0%	0.0%	1.2%	1.7%	1.0%	.3%	% within TANF	
441	1	1	261	113	1	64	Count	CUARTO AÑO NO EST. POSTSECUNDARIA
8%	1.0%	1.0%	1.2%	.2%	.2%	.4%	% within TANF	
163	0	0	93	42	0	22	Count	QUINTO AÑO NO EST. POSTSECUNDARIA
3%	0.0%	0.0%	.2%	.5%	0.0%	.2%	% within TANF	
2133	0	3	384	1078	6	622	Count	SIN NINGUNA ESCOLARIDAD
3.7%	0.0%	3.0%	5.2%	4.6%	3.1%	4.0%	% within TANF	
22223	100	101	17221	23439	124	12488	Count	
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	% within TANF	

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		Categorías de emisión/servicio					Total
		General	Capacitados	Regular TAFE	Ciegos	Adultos	
Missing	Count	0	0	1	0	0	1
	% within Categoría	0.0%	0.0%	.0%	0.0%	0.0%	0.0%
Male, Young, Not Disabled	Count	4	2	7322	0	0	7400
	% within Categoría	4.0%	.0%	31.4%	0.0%	0.0%	12.8%
Male, Adult, Not Disabled	Count	2	100	304	1	42	640
	% within Categoría	2.0%	1.1%	1.7%	.2%	.3%	1.1%
Male, Senior, Not Disabled	Count	0	2	10	0	3237	3261
	% within Categoría	0.0%	.0%	.1%	0.0%	10.0%	2.0%
Male, Young, Disabled	Count	44	0	04	3	0	111
	% within Categoría	43.0%	0.0%	.3%	1.2%	0.0%	2.2%
Male, Adult, Disabled	Count	1	8224	323	01	17	8080
	% within Categoría	1.0%	40.0%	1.2%	40.0%	.1%	12.0%

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Male, Senior, Disabled	Count	1733	7	9	64	0	0	1813
% within Category		10.2%	3.6%	.0%	.4%	0.0%	0.0%	3.1%
Female, Young, Not Disabled	Count	0	0	7111	3	2	42	7128
% within Category		0.0%	0.0%	30.3%	.0%	2.0%	42.0%	12.3%
Female, Adult, Not Disabled	Count	21	2	7233	217	12	9	7257
% within Category		.3%	1.0%	30.9%	1.2%	14.9%	9.0%	13.0%
Female, Senior, Not Disabled	Count	7781	0	61	12	0	1	7822
% within Category		47.2%	0.0%	.3%	.1%	0.0%	1.0%	13.2%
Female, Young, Disabled	Count	0	0	29	0	26	1	26
% within Category		0.0%	0.0%	.1%	0.0%	22.7%	1.0%	.1%
Female, Adult, Disabled	Count	30	87	783	8818	4	3	9252
% within Category		.2%	44.8%	3.3%	20.0%	4.0%	3.0%	16.8%
Female, Senior, Disabled	Count	3297	3	30	110	0	0	3740
% within Category		21.8%	1.2%	.1%	.6%	0.0%	0.0%	6.2%
Count		16488	194	23439	17621	101	100	27973
% within Category		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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Total	Categorías de emisión/servicio					
	Niños con Tutores	General	Incapacitados	TANF Regular	Ciegos	Adultos
33430	63	26	17028	137	186	12960
27.7%	63.0%	22.4%	66.2%	.6%	22.9%	66.8%
9193	34	20	616	7987	8	228
12.9%	34.0%	16.8%	3.2%	34.1%	4.1%	3.2%
8292	3	12	3	8777	0	0
12.2%	3.0%	11.9%	.0%	37.4%	0.0%	0.0%
4871	0	8	4	4829	0	0
8.4%	0.0%	7.9%	.0%	20.7%	0.0%	0.0%
1320	0	2	0	1342	0	0
2.3%	0.0%	2.0%	0.0%	2.7%	0.0%	0.0%
270	0	0	0	270	0	0
.2%	0.0%	0.0%	0.0%	1.2%	0.0%	0.0%
26	0	0	0	26	0	0
.1%	0.0%	0.0%	0.0%	.2%	0.0%	0.0%
8	0	0	0	8	0	0
.0%	0.0%	0.0%	0.0%	.0%	0.0%	0.0%
2293	100	101	17621	23439	194	16488
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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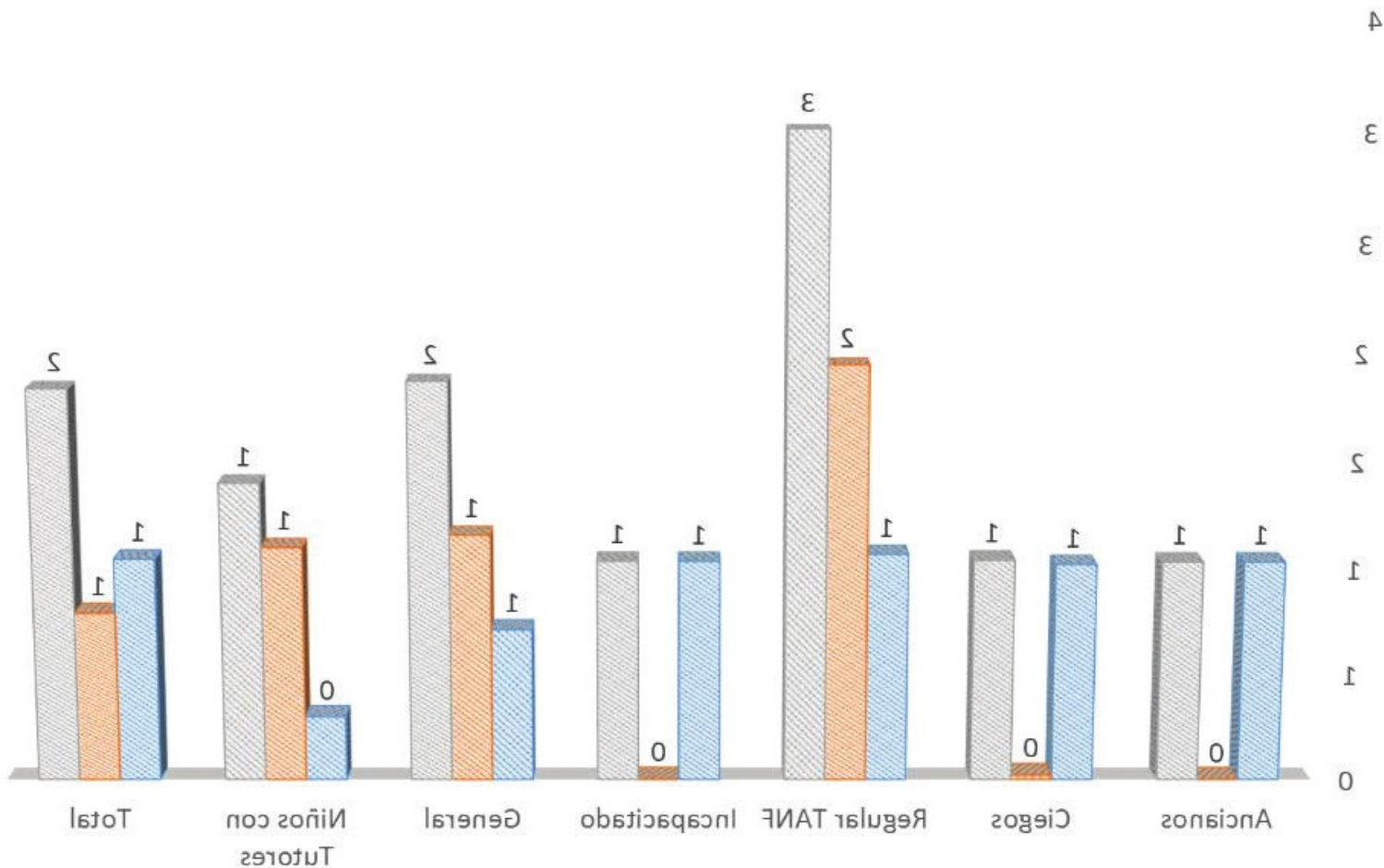
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TABLE 17.

Number of persons in the household
by category of emission/service.

NUMBER OF PERSONS IN HOUSEHOLD

Personas en el hogar
 Cantidad de niños
 Cantidad de adultos



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Categorías de emisión/servicio							
	Anticuarios	Ciegos	TANF Regular	Incapacitados	General	Niños con Tutores	Total
1.00	Count	12707	162	6211	12369	91	37638
	% within Categoría	92.3%	83.2%	26.2%	87.1%	90.1%	64.9%
2.00	Count	192	3	2022	427	0	2677
	% within Categoría	1.2%	1.2%	21.6%	2.4%	0.0%	9.8%
3.00	Count	126	2	4398	326	0	4827
	% within Categoría	.8%	2.6%	18.8%	1.8%	0.0%	8.4%
4.00	Count	128	7	4077	310	2	4224
	% within Categoría	.8%	3.6%	17.4%	1.8%	2.0%	7.8%
5.00	Count	303	16	3219	1109	8	4625
	% within Categoría	1.8%	8.2%	12.0%	6.3%	7.9%	8.2%
6.00	Count	24	1	66	103	0	194
	% within Categoría	.1%	.2%	.3%	.6%	0.0%	.3%
7.00	Count	3	0	34	2	0	39
	% within Categoría	.0%	0.0%	.1%	.0%	0.0%	.1%
8.00	Count	0	0	31	4	0	32
	% within Categoría	0.0%	0.0%	.1%	.0%	0.0%	.1%
9.00	Count	2	0	21	1	0	24
	% within Categoría	.0%	0.0%	.2%	.0%	0.0%	.1%
	Count	16488	194	23439	17621	101	27923
	% within Categoría	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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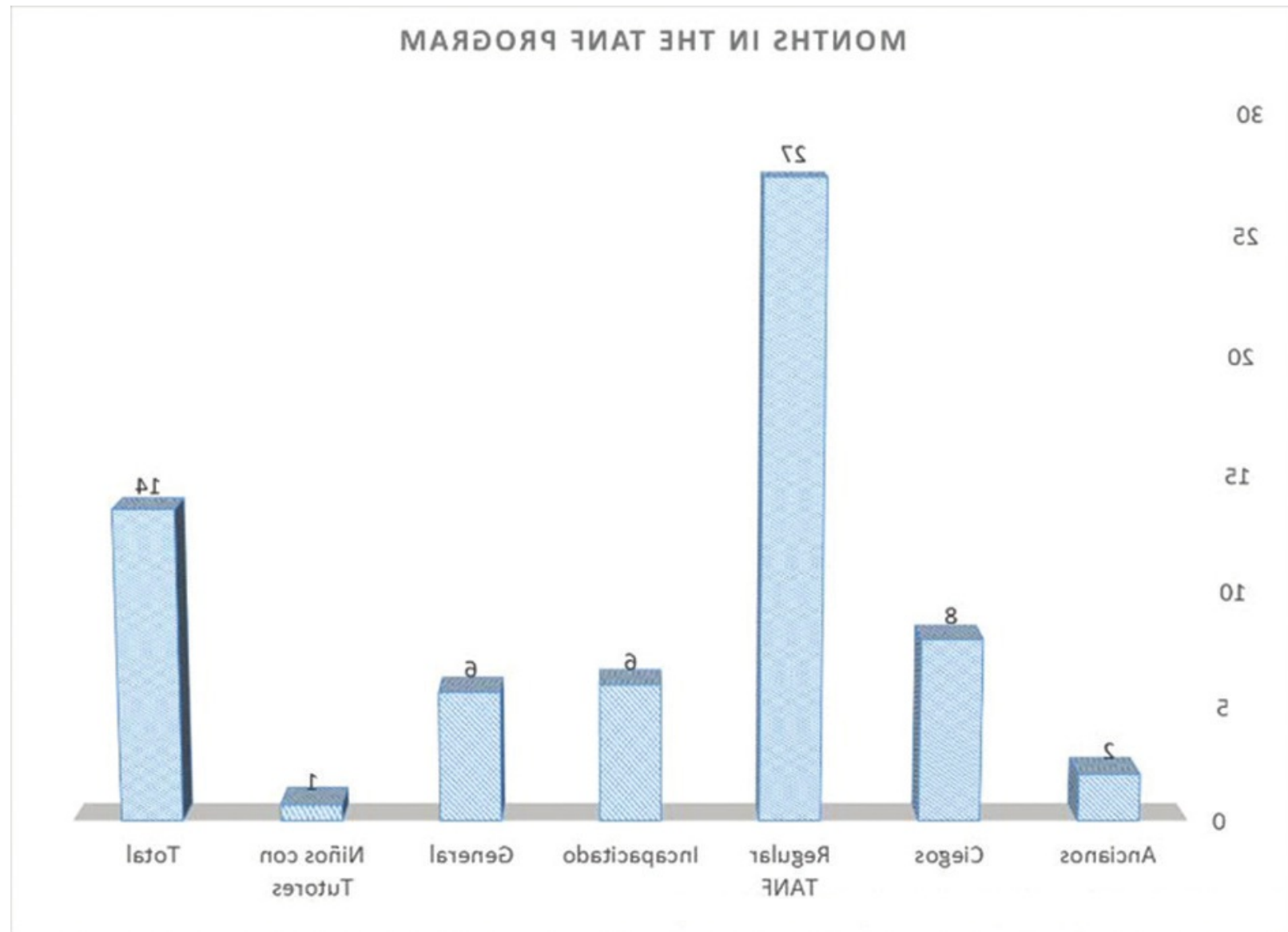
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In terms of average number of months in the program, it appears that participants in TANF regular program Category C have been an average of 27 months or slightly over two years.

(See Figure 7.)

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Only a small proportion of participants in the TANF program of any type had some earned income. (See Table 19.)

Similarly, a very small fraction had access to other forms of income. (See Table 20.)

Figure 8 suggests that a very small proportion of less than 5% of participants in any of the categories have direct income or receive some other form of income.

In terms of benefit levels, close to 98.4% of participants in TANF Category A for the elderly receive less than \$99 dollars per month, about 96.4% of participants in TANF Category B for the blind receive less than \$99 per month. Close to 96.3% of participants in TANF Category D for disabled receive less

than \$99 dollars per month and all of the participants in TANF categories G and T also receive less than \$99 dollars per month.

Close to 5.5% of participants in TANF program Category C receive less than \$99 dollars, about 33.3% receive between \$100 and \$199, close to half, 49.1%, receive between \$200 and \$299, and about 11% of participants in TANF program Category C receive between \$300 and \$399 per month for their household.

(See Table 21.)

The average monthly benefit level for participants in TANF program Category A for the elderly was \$66, it was \$68 for participants in TANF Category B for the blind, it was \$68 for participants in TANF program Category D for the disabled, close to \$32 on average for TANF program participants in category G, and \$35 on average for participants in TANF program category D. Participants in TANF program Category C received an average monthly benefit of \$207.89 for participants in their household. (See Figure 9.)

Cases sometimes undergo penalties or other administrative challenges or sanctions and are rendered inactive or are flagged in the file pending a particular review. The overwhelming majority of cases in the month of April 2016 close to 57,713 out of 57,973 were considered still active. (See Table 22.)

		Categoría de emisión/servicio						
		General	Incapacitado	Regular TANF	Ciegos	Anticipo		
Total	Niños con Tutores						Count	% within Categoría
27210	98	101	17272	23119	194	16426	Count	100.0%
99.2%	98.0%	100.0%	99.6%	98.6%	100.0%	99.6%	% within Categoría	
463	2	0	79	320	0	62	Count	Con Ingreso Devengado
.8%	2.0%	0.0%	.4%	1.4%	0.0%	.4%	% within Categoría	
27273	100	101	17651	23439	194	16488	Count	100.0%
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	% within Categoría	

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		Categoría de emisión/servicio						
		General	Incapacitado	Regular TANF	Ciegos	Anticipo		
Total	Niños con Tutores						Count	% within Categoría
22822	98	97	17009	22712	187	12722	Count	100.0%
99.3%	98.0%	99.0%	99.4%	99.9%	99.4%	99.2%	% within Categoría	
2118	2	4	642	727	7	736	Count	Con Ingreso No Devengado
3.7%	2.0%	4.0%	3.6%	3.1%	3.6%	4.2%	% within Categoría	
27273	100	101	17651	23439	194	16488	Count	100.0%
100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	% within Categoría	

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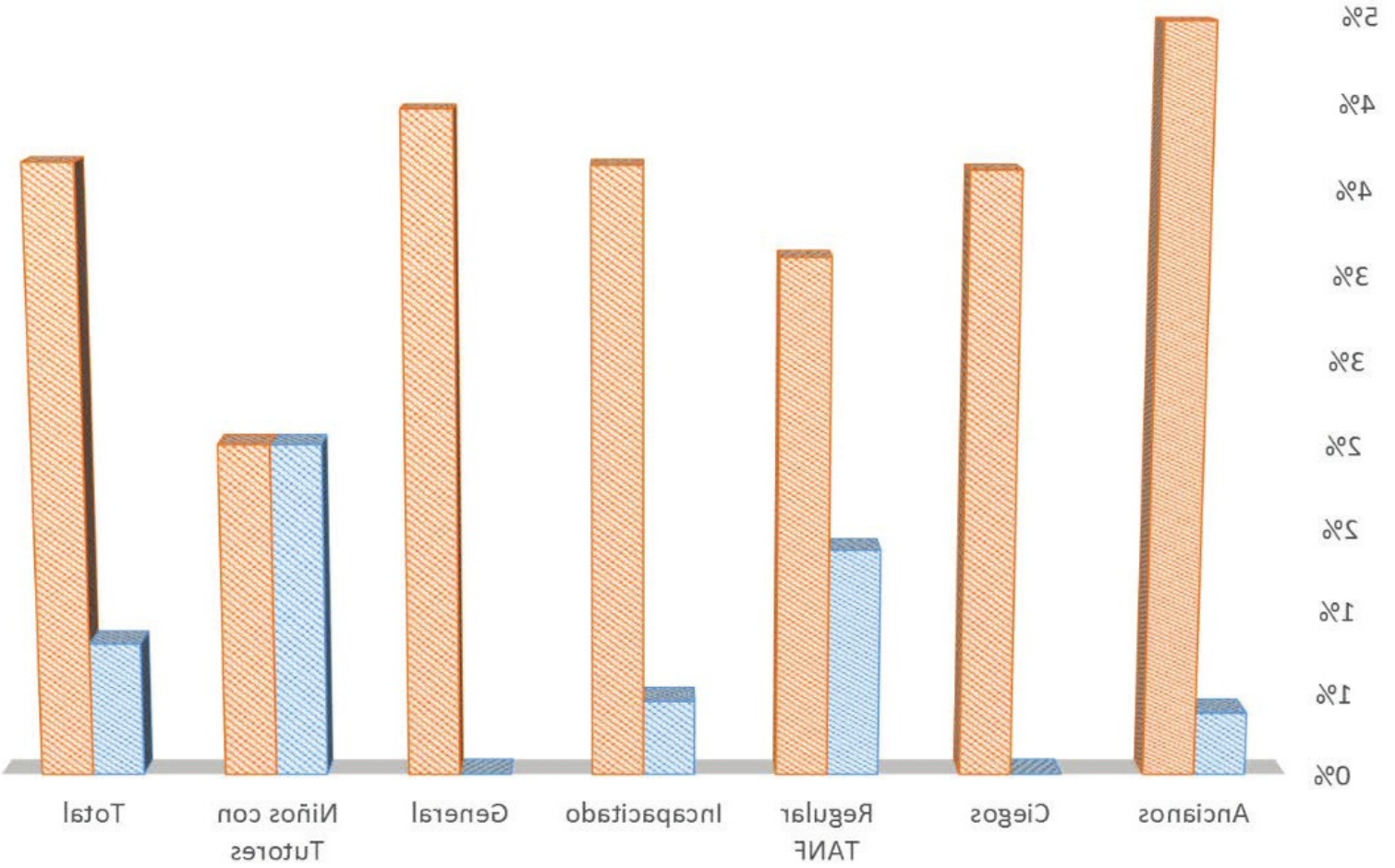
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		Categorías de emisión/servicio					Total
		Antiguos	Ciegos	Regular TANF	Incapacitados	General	Niños con Tutores
Lowest thru 99	Count	16231	187	1299	17006	101	100
	% within Categoría	98.4%	96.4%	2.2%	96.3%	100.0%	100.0%
100 to 199	Count	227	7	7803	642	0	0
	% within Categoría	1.6%	3.6%	33.3%	3.7%	0.0%	0.0%
200 to 299	Count	0	0	11217	0	0	0
	% within Categoría	0.0%	0.0%	49.1%	0.0%	0.0%	0.0%
300 to 399	Count	0	0	2286	0	0	0
	% within Categoría	0.0%	0.0%	11.0%	0.0%	0.0%	0.0%
400 to 499	Count	0	0	227	0	0	0
	% within Categoría	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%
500 to 599	Count	0	0	7	0	0	0
	% within Categoría	0.0%	0.0%	.0%	0.0%	0.0%	0.0%
	Count	16488	194	23439	17621	101	100
	% within Categoría	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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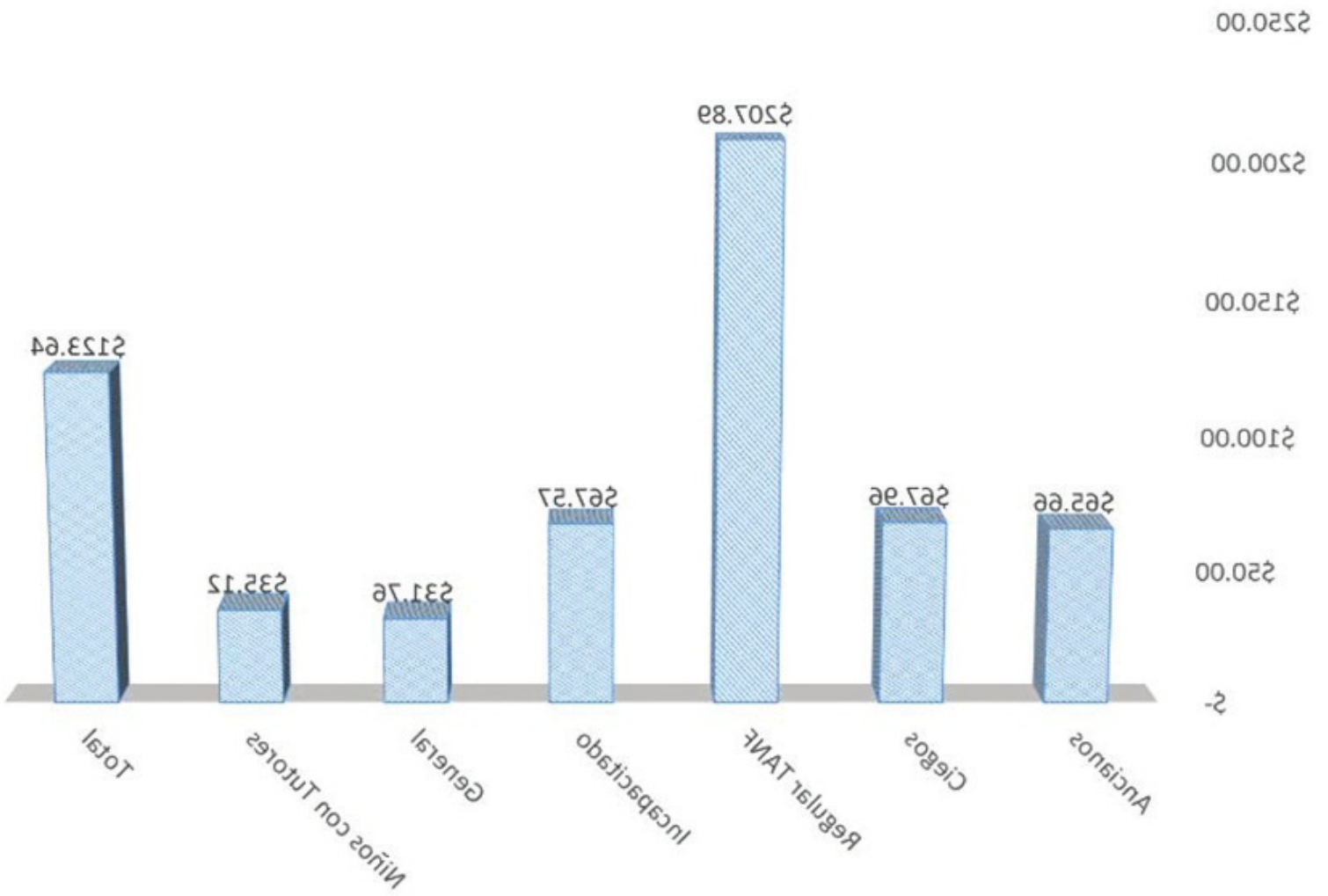
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AVERAGE MONTHLY BENEFIT PER HOUSEHOLD



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	Categorías de emisión/servicio						
	Total	Niños con Tutores	General	Incapacitado	TANF Regular	Ciegos	Antiguos
ACCUEG	133	0	0	2	128	0	0
% within Categoría	2.5%	0.0%	0.0%	0.0%	2.5%	0.0%	0.0%
ACTIVO	27713	100	101	17294	23247	194	16477
% within Categoría	99.6%	100.0%	100.0%	99.7%	99.2%	100.0%	99.9%
INACTIVO	6	0	0	2	4	0	0
% within Categoría	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
PENDREVI	121	0	0	20	60	0	11
% within Categoría	2.5%	0.0%	0.0%	3.2%	3.2%	0.0%	1.1%
	27973	100	101	17294	23439	194	16488
% within Categoría	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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Some conclusions

This report discussed the characteristics of users in the Temporary Assistance to Needy Families (TANF) program in Puerto Rico. The TANF program provides cash assistance to individuals and families that live below poverty and are undergoing difficult economic circumstances. The TANF program in Puerto Rico appears to be relatively small and focuses very poor populations of elderly, disabled persons, and women with young children in the household. Program benefits are very modest and appear unlikely to cover household needs.

There are very few able bodied adult males participating in the TANF program (640 cases out of a total caseload of 57,973) and the 30.9% of participants in the regular TANF program Category C that were female adults without a disability were caring for one or more young children in their home. In order for these participants to enter the labor force, there is a need to better understand work scheduling and employment availability issues; their residential location, how accessible it is and any transportation challenges; access and costs of childcare for young children; and a range of other personal, family and household related issues and labor market challenges. Close to 13% of TANF category C participants, or 3,191 cases said that they were unemployed and looking for work and 49 participants appeared to have some connection to employment. Efforts to connect TANF participants to work should start with those cases and recognize that without a better understanding of barriers to employment, the kinds of resources that are needed to sustain employment, and the individual and public policy

benefits of having young women with young children seek full-time employment versus other forms of employment training and labor market supports.

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There are some conclusions that can be drawn from an analysis of the program data and the detailed comparative analysis of the case data for the month of April 2016:

- In the months between June 2015 and April 2016 there were an average of around 62,815 monthly participants in

the TANF program.

- The number of participants has been declining significantly

over time from 65,689 in June of 2015 down to 57,973 in

April 2016 for a decline of 7,716 cases of over the 11-month

period or a rate of 701 cases per month.

- There are 6 separate TANF categories: Category A for the

elderly, Category B for blind persons, Category C known

as the regular TANF program, Category D for disabled per-

sons, Category G, the general category, and the sixth Cat-

egory T includes children not living with their relatives.

- There are three large categories in the TANF program. About

16,488 (or 28.4%) of participants are in Category A cover-

ing the elderly, close to 23,439 (or 40.4%) are in Category

C or the regular TANF program, and 17,651 persons (or

30.4%) are in Category D for persons with disabilities.

- The age distribution of participants in the TANF program by category varies significantly as some of the eligibility criteria for the various categories include age as a factor.

- The vast majority of TANF cases only have one adult in the household and there is not much difference across TANF categories.

- In TANF Category C, close to 37% of the households have one child, 38.2% of households have two children, 19.2% of the households have three children, and 5.5% of the households have four children or more.

- The most common answer given in terms of the type of challenge that the applicant or participants in the program

are facing and that leads families to participate in the program was “No Tiene Ingresos Para Necesidades Básicas [does not have income for basic needs]” with 70.1% for

Category A, 69.6% for Category B, 57.3% for Category C,

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67% for Category D, 42.6% for Category G, close to 53%

for Category T and 63.9% for the total TANF caseload.

- The bulk of participants in the TANF program have completed less than a high school education and between 15% and 30%, depending on the category, have completed a high school degree.

- About 31.4% of participants in the Regular TANF Cat-

egory C program were young males not disabled, another 30.3% young females not disabled. This means that close to 61.7% of participants in TANF C were under 17 years of age. Another 30.9% of participants in the regular TANF program Category C were female adults not disabled. TANF Category C, then, is essentially a program for adult women (30.9%) with children (61.7%).

- Close to 19.6% of participants in TANF program Category A for seniors were males not disabled and about 10.5% were disabled senior males. Close to 47.2% of participants were senior females not disabled, and the rest, about 21.8% of participants in TANF program Category A, were senior disabled females. In terms of TANF program Category D for disabled persons, about 46.6% of participants in this category were disabled adult males, and the other 50% were disabled adult females.

- In terms of overall participation in the TANF program the proportion of male adults not disabled was 1.1% or 640 cases out of a total caseload of 57,973.

- The average monthly benefit level for participants in TANF program Category A for the elderly was \$66, it was \$68 for participants in TANF Category B for the blind, it was \$68 for participants in TANF program Category D for the disabled, close to \$32 on average for TANF program partici-

pants in category G, and \$35 on average for participants in

TANF program category D.

- Participants in TANF program Category C received an average monthly benefit of \$207.89 for participants in the household.



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Acknowledgements

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All disclaimers apply. Any opinions expressed or errors are the sole responsibility of the author.

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School of Public Affairs Baruch College

City University of New York

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Welfare (TANF) benefits

for eligible women vs.

federal minimum-wage salary

Vicente Feliciano

Executive summary

Welfare transfers are an important support for the income of

disadvantaged people in Puerto Rico, but they have also

created an imbalance in the incentives that people have in order

to participate in the labor market. This is not the only factor, but is one of the factors responsible for the lack of dynamism in the Puerto Rican labor market.

One of the main findings of this study is that the total value of the benefits from welfare, in some cases, is greater than income

from a minimum wage salary. If the salary available in the market is the same or less than the welfare benefits a person could access by being out of the labor force, then it would be irrational—in the economic sense—to try to find and maintain a job (i.e. employment). In fact, since leisure has an economic value, the decision to enter the labor market will be influenced by the difference of the minimum salary available with the sum of the different transfer (i.e. welfare) payments a person could obtain outside the workforce.

The low minimum salary for a part-time job makes it unattractive for a person to enter the workforce. In the case of a full-time job, the scenario changes. In this case, for a family of one 95

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individual, it would be attractive to enter the workforce since the salary for a full-time job exceeds the benefits package of the transfer payments.

Another important consequence of this situation is that an undetermined number of people who benefit from welfare benefits work in the informal job market, which is part of the underground economy. This situation is a matter of concern in terms of allocation of resources because some families that have certain levels of income are receiving benefits from welfare programs, perhaps to the detriment of families with lower levels of income and more need.

Federal programs such as Head Start and Early Head Start

could help mothers with full-time jobs, particularly if they are combined with other programs (i.e. childcare and pre-kinder) so that children could be in a supervised and safe environment for the whole day.

There are a few alternatives that have focused on closing the gap between the welfare benefits package and income from a minimum-wage salary. In 2006, the government of Puerto Rico established a public policy giving work credit to people with incomes below \$10,000 a year. However, this credit was eliminated in 2014 as part of the fiscal restructuring of the Puerto Rico government.

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I. Introduction

The Inter American University of Puerto Rico, Metropolitan Campus together with Human Services Research Partnership

Puerto Rico (HSRPPR) has developed an initiative in which, to-

gether with the private and public sectors of the Island, promote the need to evaluate the approach, services and practices in relation to poor families and children in Puerto Rico.

One of the programs under evaluation by the research committee is the Temporary Assistance for Needy Families (TANF) Program. TANF Program purpose is to help needy families achieve self-sufficiency. The program provides temporary financial assistance while aiming to get people off that assistance through employment. States receive block grants to design and operate programs that accomplish at least one of the purposes of the TANF

Program.

Preliminary results show that some women who are eligible to receive TANF benefits choose not to work in the formal economy at a minimum-wage salary and instead, continue to receive government assistance.

Throughout the document, it is discussed whether it is beneficial or disadvantageous to work at a minimum-wage salary or decide not to work in order to receive all the welfare benefits.

Federal Poverty Threshold 2015							Total Household Members
400%	300%	200%	500%	120%	133%	100%	
\$47,080	\$35,310	\$23,540	\$48,200	\$17,925	\$12,654	\$11,770	1
\$63,750	\$47,740	\$31,825	\$64,180	\$23,892	\$17,187	\$15,930	2
\$83,900	\$62,570	\$41,710	\$85,580	\$31,852	\$23,132	\$20,990	3
\$107,000	\$80,750	\$53,165	\$112,760	\$42,468	\$30,828	\$27,320	4
\$143,410	\$107,550	\$70,710	\$150,340	\$57,291	\$42,782	\$37,410	5
\$190,580	\$143,710	\$94,475	\$201,140	\$76,722	\$57,838	\$50,270	6
\$254,250	\$190,110	\$126,740	\$270,460	\$103,702	\$77,111	\$67,330	7
\$338,900	\$254,270	\$168,820	\$361,180	\$138,272	\$103,384	\$88,900	8

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Vicente Feliciano

II. Family structure analysis

To perform the following analysis in the table below, the federal poverty threshold for 2015 was taken into consideration.

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The profiles that will be presented in the following section were produced using the database Integrated Public Use Microdata Series (IPUMS). This tool is one of the biggest databases that feed the U.S. Census Bureau's American Community Survey from

2000 to 2013, and the Puerto Rico Community Survey (also part

of the Census Bureau) from 2005 to 2013. The variables that were

used for Advantage's estimates were: total family income, number

of family members in a household, marital status, any health in-

surance coverage and number of children in the household.

When the profiles developed for Puerto Rico are analyzed, de-

mographic changes in the population from 2010 to 2013 can be

observed. The age cohorts that have been affected the most by the demographic changes are the youngest groups, where a considerable reduction is observed. These groups are the ones that show

the biggest percentages without health insurance.

As shown on Table 2, when age cohorts are analyzed, the popu-

lation 19 years old and younger has shown the largest decrease in recent years. In contrast, the population 65 years old and older is increasing.

Table 3 shows the annual family income per household mem-

ber for Puerto Rico in 2013. It is important to note that the

family composition that prevails in the Island is a household

with three individuals. The data also indicates that 16.4% of the total population has an income of less than \$5,000 a year. However, 19.2% of the total population has an income more than \$50,000 a year.

The population in Puerto Rico that does not have medical insurance total a little more than 239,000 people, which represents about 6.62% of the population. The average family size of the uninsured population is a family of three individuals. From this group (meaning households of three), more than 9,000 people have incomes of \$10,000 a year. There is a significant group of families that are comprised of only one individual.

Changes in Total Population - Puerto Rico				
Change %	Change #	2013	2010	
-8.3%	(83,877)	258,233	1,014,410	Less than 20 years
-2.5%	(38,703)	708,807	747,246	20 to 34 years
-2.8%	(13,663)	473,874	487,239	35 to 44 years
-2.7%	(24,746)	904,171	928,917	45 to 64 years
0.0%	23,942	299,992	242,251	65 years or more
-2.9%	(107,047)	3,912,089	3,722,133	Total

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Annual Family Income by Family Size: Puerto Rico 2013												
Total	1	2	3	4	5	6	7	8	9	10	11	12
Less than \$2,000	160,264	127,264	131,026	101,821	42,249	16,334	8,076	3,860	2,066	0	0	0
\$2,001 - \$10,000	241,329	27,810	83,861	61,949	39,797	10,222	7,027	1,918	0	0	0	0
\$10,001 - \$12,000	77,142	100,682	72,666	71,147	30,086	12,772	4,223	0	690	4,188	0	0
\$12,001 - \$20,000	42,132	107,401	80,229	28,661	22,102	9,722	7,119	1,872	1,222	0	0	0
\$20,001 - \$25,000	31,481	82,212	71,060	20,922	30,212	13,627	10,438	2,184	667	0	0	0
\$25,001 - \$30,000	12,222	64,211	70,718	20,140	22,680	8,027	2,162	2,221	738	0	0	0
\$30,001 - \$22,000	14,224	22,084	47,829	22,772	22,974	10,826	1,264	0	0	0	0	0
\$22,001 - \$40,000	12,730	32,202	44,277	22,274	12,883	11,461	6,323	1,201	0	0	0	0
\$40,001 - \$42,000	4,284	22,778	32,492	37,916	20,222	4,969	1,206	0	1,226	0	0	0
\$42,001 - \$50,000	6,030	24,274	30,823	33,229	18,294	7,290	1,271	271	1,222	0	0	0
More than \$50,000	68,161	107,183	164,208	212,660	82,227	32,964	2,860	4,669	3,031	2,107	1,401	0
No Data	0	149	0	22	497	0	0	0	0	0	0	0
Total	227,224	822,880	844,800	788,004	360,219	140,020	20,220	20,221	11,223	2,120	2,107	1,401

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TABLE

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Total	1	2	3	4	5	6	7	8	11	12	Total
Less than \$2,000	20,091	6,332	4,217	2,827	1,680	0	119	141	0	0	32,703
\$2,001-\$10,000	2,706	6,889	4,220	3,191	1,267	261	0	0	0	0	22,164
\$10,001-\$12,000	7,670	6,877	2,604	4,432	2,241	831	238	0	0	0	28,283
\$12,001-\$20,000	7,462	8,120	7,222	2,698	2,060	219	413	0	0	0	28,930
\$20,001-\$25,000	3,310	2,288	7,447	4,090	1,488	202	184	0	0	0	22,309
\$25,001-\$30,000	1,799	4,227	6,221	2,229	342	0	0	0	0	0	12,928
\$30,001-\$32,000	948	2,322	4,211	4,232	3,193	1,023	21	62	0	0	16,342
\$32,001-\$40,000	207	1,111	2,028	2,047	1,689	0	26	223	0	0	8,881
\$40,001-\$42,000	223	1,638	2,777	2,893	3,463	144	0	0	0	0	11,138
\$42,001-\$50,000	381	1,432	3,122	1,718	1,618	1,722	104	102	0	0	10,392
More than \$50,000	7,067	4,328	8,120	9,220	2,727	2,612	687	0	922	228	39,277
Total	22,164	49,230	27,022	41,690	22,048	7,370	1,222	828	922	228	239,400

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Among the population without medical insurance, about 58,000 people should qualify for the Puerto Rico government’s “Mi Salud” program for the medically indigent since their incomes are less than \$10,000 annually. (See Table 4.)

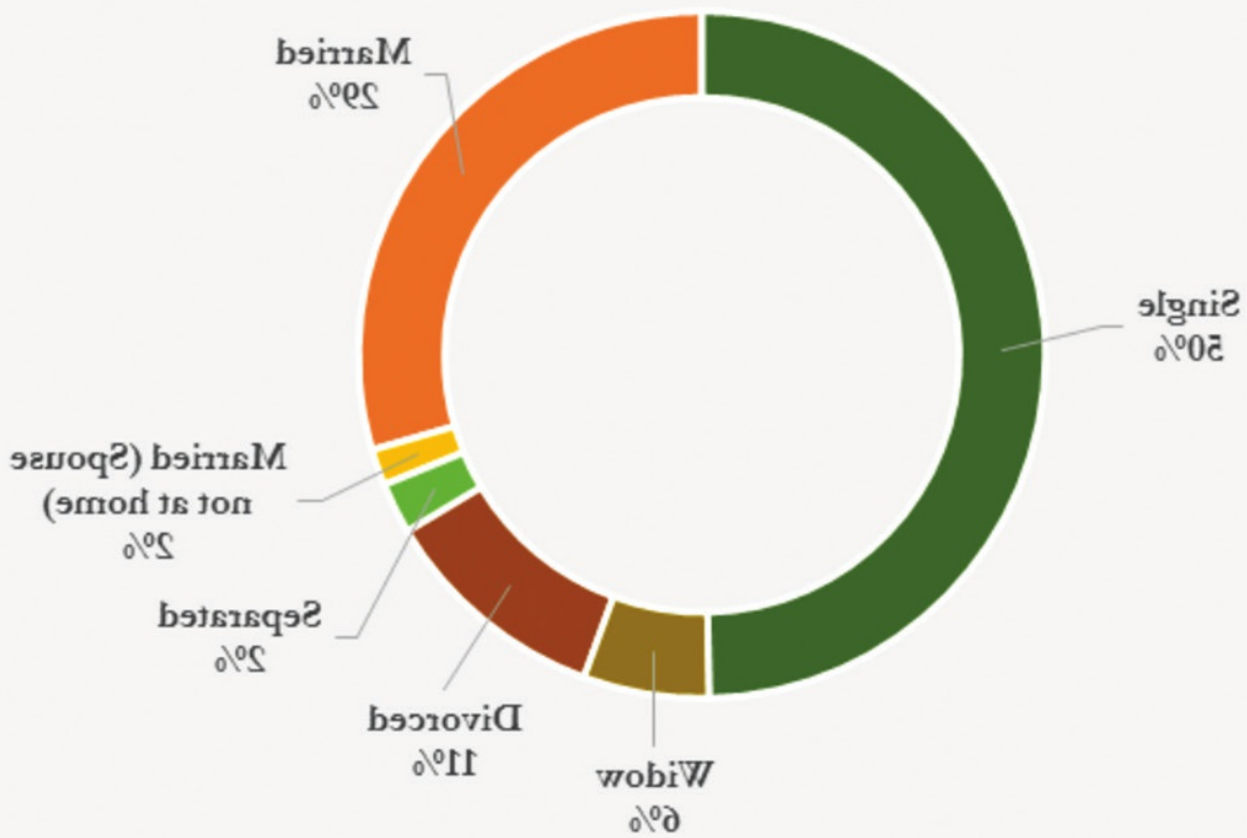
Figure 1 and Tables 1 through 10 are categorized by marital status and annual family incomes. It is important to note that half the population in Puerto Rico is single, while 29% is married.

About 48% of the single individuals in 2013 were women.

Of these women, more than 207,000 have incomes of less than \$5,000 a year. (See Table 11.)

When the information is broken down and distributed by number of children in the home, the data shows there are more than 700,000 households in Puerto Rico comprised of single women with no children. (See Table 12.)

Family Distribution by Marital Status:
Puerto Rico 2013



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FIGURE

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Annual Family Income by Family Size - Marital Status: Married

Total	1	2	3	4	5	6	7	8	9	10	11	12
1002402	301	17807	250032	225130	80230	151	180	0	0	0	0	0
More than \$20,000	13807	22807	80230	225130	28748	15880	3148	1711	370	0	118	570
\$42,001-\$20,000	12327	15290	13966	12704	2182	5038	325	0	0	0	0	0
\$40,001-\$42,000	4043	0	0	0	0	0	0	0	0	0	0	0
\$24,202	0	0	0	0	0	0	0	0	0	0	0	0
\$23,001-\$40,000	18170	16662	18224	4270	3234	1701	386	0	0	0	0	0
\$30,001-\$32,000	57048	18290	50661	8720	5930	200	0	0	0	0	0	0
\$25,001-\$30,000	36048	53907	16840	2987	3501	415	0	0	0	0	0	0
\$20,001-\$25,000	41742	50222	14822	8032	5718	1427	329	161	0	0	0	0
\$15,001-\$20,000	26030	57032	17720	0232	1830	874	733	296	0	0	0	0
\$10,001-\$15,000	49000	1887	18811	6661	292	203	0	0	0	1432	0	0
\$5,001-\$10,000	36690	17138	13877	7836	22	472	688	0	0	0	0	0
Less than \$5,000	27916	13343	1322	2801	5912	470	827	0	0	0	0	0

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Annual Family Income by Family Size - Marital Status: Married (Spouse not at home)

Total	1	2	3	4	5	6	7	8	9	10	11	12
61230	16172	7826	13423	0232	6900	2704	2746	1202	168	222	73	84
More than \$20,000	6041	382	1028	5660	1828	603	80	470	0	222	73	84
\$42,001-\$20,000	180	301	1220	367	360	0	133	0	0	0	0	0
\$40,001-\$42,000	143	0	604	32	108	0	202	0	0	0	0	0
\$32,001-\$40,000	261	513	270	1006	887	222	0	172	0	0	0	0
\$30,001-\$32,000	323	634	404	222	384	418	61	210	0	0	0	0
\$22,001-\$30,000	310	824	1223	023	633	101	217	222	0	0	0	0
\$20,001-\$22,000	029	290	1087	043	483	187	310	88	10	0	0	0
\$12,001-\$20,000	081	764	2262	1101	221	142	200	100	0	0	0	0
\$10,001-\$12,000	1222	626	1646	662	404	313	334	0	0	0	0	0
\$2,001-\$10,000	2780	864	1011	372	372	0	0	0	0	0	0	0
Less than \$2,000	2969	2722	1040	170	1000	487	0	0	0	0	0	0

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TABLE

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Annual Family Income by Family Size - Marital Status: Separated												
Total	1	2	3	4	5	6	7	8	9	10	11	12
Less than \$2,000	8,257	2,311	3,306	5,180	1,241	161	0	0	0	0	0	0
\$2,001 - \$10,000	4,520	5,464	5,177	1,825	1,406	80	772	74	0	0	0	0
\$10,001 - \$15,000	2,568	1,633	1,218	1,718	537	122	0	0	0	36	117	0
\$15,001 - \$20,000	1,887	3,567	5,552	976	707	599	0	0	0	0	0	0
\$20,001 - \$25,000	5,053	1,772	1,500	320	433	201	506	0	0	0	0	0
\$25,001 - \$30,000	229	1,641	5,030	1,326	378	411	0	0	0	0	0	0
\$30,001 - \$35,000	726	945	598	407	352	106	0	0	0	0	0	0
\$35,001 - \$40,000	915	303	175	170	110	76	0	0	0	0	0	0
\$40,001 - \$45,000	568	305	129	664	386	73	0	0	0	0	0	0
\$45,001 - \$50,000	474	136	129	972	203	145	138	0	0	0	0	0
More than \$50,000	1,339	5,133	2,421	1,592	880	500	347	0	0	0	553	26
No Data	0	11	0	0	0	0	0	0	0	0	0	0
Total	50,586	19,034	18,249	15,219	6,606	2,193	1,366	74	106	117	553	26

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TABLE

MS 2013.

IPUce:

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Annual Family Income by Family Size - Marital Status: Divorced												
Total	1	2	3	4	5	6	7	8	9	10	11	12
Less than \$2,000	45,555	13,460	9,998	4,511	1,389	284	106	111	131	0	0	0
\$2,001 - \$10,000	58,550	11,211	6,222	5,947	1,769	598	340	81	0	0	0	0
\$10,001 - \$15,000	54,652	11,342	8,034	5,191	1,545	391	575	0	540	149	0	0
\$15,001 - \$20,000	16,041	10,508	6,465	5,911	1,291	900	599	0	0	0	0	0
\$20,001 - \$25,000	13,643	10,546	8,269	3,576	1,690	314	665	0	0	0	0	0
\$25,001 - \$30,000	7,359	7,343	6,263	5,887	1,745	591	0	0	128	0	0	0
\$30,001 - \$35,000	2,914	6,161	6,238	1,607	265	460	0	0	0	0	0	0
\$35,001 - \$40,000	2,107	4,581	4,714	5,187	1,048	931	335	0	0	0	0	0
\$40,001 - \$45,000	1,993	3,424	3,840	1,100	1,126	99	0	0	68	0	0	0
\$45,001 - \$50,000	5,777	5,762	1,652	1,212	925	182	0	0	540	0	0	0
More than \$50,000	16,298	8,730	15,290	7,548	4,981	5,034	205	669	208	0	539	172
Total	164,060	89,884	79,628	35,080	18,152	6,524	2,798	861	1,724	149	539	172

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TABLE

MS 2013.

IPUce:

Sour

Annual Family Income by Family Size - Marital Status: Widow

Income	1	2	3	4	5	6	7	8	9	10	11	Total
More than \$20,000	7,232	4,250	2,285	3,780	5,650	803	437	320	21	0	180	24,105
\$15,001-\$20,000	313	1,407	324	852	330	0	0	0	0	0	0	3,526
\$10,001-\$15,000	448	3,471	1,700	662	1,051	155	0	0	0	0	0	6,527
\$5,001-\$10,000	521	1,740	1,612	1,127	508	460	0	0	0	0	0	7,328
\$3,001-\$5,000	1,605	5,904	5,036	1,038	383	300	0	0	0	0	0	16,103
\$2,001-\$3,000	5,777	3,682	3,273	1,155	522	0	0	0	0	0	0	11,252
\$1,001-\$2,000	4,384	7,371	4,535	3,334	840	307	606	0	0	0	0	20,173
\$501-\$1,000	7,708	8,180	3,884	1,021	1,145	440	107	0	0	0	0	25,407
\$10,001-\$15,000	50,350	8,403	5,554	488	810	375	122	0	0	0	0	63,522
\$5,001-\$10,000	30,107	8,871	5,261	943	628	0	157	0	0	0	0	43,047
\$2,001-\$5,000	55,732	6,792	1,264	1,497	706	172	102	0	0	0	0	63,377
Total	90,918	20,222	20,305	13,006	9,551	3,108	1,237	213	245	334	180	214,285

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TABLE

MS 2013.

IPUce:

Sour

Annual Family Income by Family Size - Marital Status: Single

Income	1	2	3	4	5	6	7	8	9	10	11	12	Total
More than \$20,000	30,250	18,145	6,451	11,043	4,617	1,324	2,437	504	503	510	1,424	630	302,200
\$15,001-\$20,000	2,008	13,223	13,411	10,243	4,012	443	567	828	0	0	0	0	30,202
\$10,001-\$15,000	5,505	6,004	12,517	10,628	15,772	5,550	745	0	0	0	0	0	60,000
\$5,001-\$10,000	3,250	1,180	5,000	3,040	6,550	643	703	0	0	0	0	0	16,326
\$3,001-\$5,000	2,600	14,004	10,624	5,821	12,261	6,235	703	0	0	0	0	0	81,565
\$2,001-\$3,000	8,528	14,070	33,635	37,012	13,674	3,003	1,333	1,600	280	0	0	0	104,771
\$1,001-\$2,000	10,202	5,140	3,817	3,810	1,822	2,240	7,057	1,770	436	0	0	0	132,330
\$501-\$1,000	55,216	3,424	4,014	3,115	6,450	2,330	934	1,528	0	0	0	0	102,224
\$10,001-\$15,000	52,380	32,262	43,257	47,524	50,615	8,226	5,000	0	414	5,120	0	0	182,663
\$5,001-\$10,000	28,223	37,401	34,010	41,022	37,776	9,646	2,483	1,052	0	0	0	0	200,308
\$2,001-\$5,000	83,771	17,180	10,700	7,053	35,403	15,312	7,302	5,055	1,032	0	0	0	303,350
Total	231,108	205,802	448,250	407,713	231,284	81,121	41,102	15,240	8,105	5,825	1,424	630	1,204,002

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Annual Family Income by Family Size - Single Women												
Total	1	2	3	4	5	6	7	8	9	10	11	12
105'785	41'298	38'424	22'267	41'642	17'628	2'494	3'893	1'671	1'250	0	0	0
25'001-\$20'000	13'797	17'128	26'668	23'192	13'834	4'505	3'045	648	0	0	0	0
\$10,001-\$20,000	10'843	18'115	19'265	25'091	10'852	3'271	1'985	129	1'327	0	0	0
\$12,001-\$20,000	8'220	13'015	19'048	16'615	8'935	3'517	2'786	387	198	0	0	0
\$20,001-\$25,000	2'189	9'253	17'926	13'300	9'293	4'623	2'086	1'089	121	0	0	0
\$25,001-\$30,000	3'218	7'668	16'182	15'039	6'244	5'044	717	941	169	0	0	0
\$30,001-\$35,000	3'636	7'716	8'634	14'727	7'105	3'338	215	179	0	0	0	0
\$35,001-\$40,000	1'899	3'924	9'892	16'289	3'818	3'813	2'251	765	0	0	0	0
\$40,001-\$45,000	1'158	5'259	6'641	11'446	6'356	1'448	329	128	0	0	0	0
\$45,001-\$50,000	1'106	3'201	2'998	6'889	2'951	1'897	141	662	602	0	0	0
More than \$50,000	11'218	8'297	29'666	21'209	20'623	9'335	2'798	635	799	350	628	352
No Data	0	0	0	0	0	0	0	0	0	0	0	0
Total	105'785	130'224	212'050	259'775	111'684	43'312	50'867	6'974	3'696	1'677	628	356

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Annual Family Income by Number of Children - Single Mother Household

Total	8	7	6	5	4	3	2	1	0	
150,200	0	0	22	861	2,773	6,223	17,721	22,224	120,200	Less than \$2,000
102,244	0	0	0	332	1,001	2,280	6,218	8,020	84,626	\$2,001 - \$10,000
88,205	0	23	0	62	420	2,883	2,032	7,077	72,038	\$10,001 - \$12,000
73,425	0	0	0	40	71	230	2,272	2,307	63,712	\$12,001 - \$20,000
63,840	0	0	0	0	213	1,040	3,032	3,202	20,443	\$20,001 - \$25,000
49,822	0	0	0	0	0	0	1,843	3,720	44,232	\$25,001 - \$30,000
42,874	0	0	0	0	0	606	818	2,224	41,426	\$30,001 - \$32,000
42,881	0	0	0	0	0	272	1,323	2,444	38,202	\$32,001 - \$40,000
30,362	0	0	0	0	20	321	313	2,216	27,462	\$40,001 - \$42,000
22,226	0	0	0	0	0	0	202	1,203	23,218	\$42,001 - \$50,000
137,018	0	0	0	28	72	320	1,132	2,133	130,122	More than \$50,000
202	0	0	0	0	0	0	0	0	202	No Data
867,322	0	23	22	1,400	4,637	12,278	38,323	64,637	742,620	Total

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III. Eligibility criteria for welfare programs

Supplemental Nutritional Assistance Program (SNAP)

The Supplemental Nutritional Assistance Program known as

SNAP offers economic assistance to poor families and individuals

so they can fulfill their nutritional needs. SNAP recipients must use 75% of the benefits in food and 25% in cash.

SNAP requirements in Puerto Rico are as follows: a resident of

Puerto Rico with a maximum \$2,000 in capital (i.e. savings ac-

counts, checking accounts, etc.). Households with a family member 60 years or older can have a capital of \$3,000. In order to qualify, households in Puerto Rico must fulfill a net income limit that varies according to the number of members in the household. The net income is calculated subtracting the deductions per type of income and number of family members, as well as some allowed expenses to the household's total income. The maximum benefits per month and maximum annual incomes are presented in Table 13.

<u>Maximum Annual Income</u>	<u>Maximum Net Income</u>	<u>Maximum Benefit</u>	<u>Family Size</u>
\$2,790	\$233	\$112	1
\$2,592	\$466	\$216	2
\$7,188	\$599	\$312	3
\$8,256	\$713	\$410	4
\$9,912	\$826	\$499	5
\$11,316	\$943	\$599	6
\$12,708	\$1,059	\$699	7
\$14,076	\$1,173	\$776	8
\$12,468	\$1,289	\$874	9
\$16,908	\$1,409	\$972	10
\$18,276	\$1,523	\$1,069	11
\$19,632	\$1,636	\$1,167	12
\$21,036	\$1,753	\$1,264	13
\$22,428	\$1,869	\$1,362	14
\$23,796	\$1,983	\$1,459	15
\$25,122	\$2,096	\$1,557	16
\$26,526	\$2,213	\$1,654	17
\$28,116	\$2,343	\$1,752	18

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Section 8

The Section 8 Program was created under the U.S. Department of Housing and Urban Development (HUD) in 1974. The objective of the program is to provide housing for low-income families, as well as elderly and disabled people, by providing financial assistance in the form of vouchers to cover a portion of monthly housing rentals. Eligibility for the program is based on meeting income and employment requirements. The program is available to U.S. citizens and legal immigrants.

In Puerto Rico, municipal and central government agencies administer the Section 8 Program. The program benefits are provided in the form of vouchers that help families with the cost of finding a house or apartment rental that fulfills their needs. The vouchers are limited and there are waiting lists.

In order to qualify for the program, HUD established that a household's income must be 50% or less than that of the median income of the designated area where the family will reside. Family size and composition also is taken into account. Table 14 shows the income limits in Puerto Rico for fiscal year 2015.

Table 15 shows the Fair Market Rent¹ (FMR), which is determined by HUD according to the number of bedrooms in various metropolitan areas of Puerto Rico. See the Appendix for more information.

¹ Fair Market Rent is a term in real estate that indicates the amount of money that a given property

would command, if it were open for leasing at the moment. The term is an important concept both in the Housing and Urban Development's ability to determine how much of the rent is covered by the government for those tenants who are part of Section 8, as well as by other governmental institutions.

Income Limits Puerto Rico: Section 8 Program - 2012

	Family Median Income							
	\$19,700							
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Low Income	\$13,250	\$15,150	\$17,050	\$18,900	\$20,420	\$21,920	\$23,420	\$24,920
Very Low Income	\$8,300	\$9,420	\$10,520	\$11,800	\$12,720	\$13,700	\$14,620	\$15,600
Extra Low Income	\$2,000	\$2,700	\$3,400	\$4,100	\$4,700	\$5,250	\$5,820	\$6,400

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Fair Market Rent Documentation System

Final FY2015 Metropolitan Area Summary

Metropolitan Area Name	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom	FMR Percentage
Yanco, PR MSA	\$330	\$349	\$419	\$560	\$730	40
Barraunditas-Aibonito-Quevedillas, PR HUD Metro FMR Area	\$314	\$350	\$450	\$519	\$570	40
San Juan-Guaynabo, PR HUD Metro FMR Area	\$464	\$505	\$601	\$810	\$975	40
Caguas, PR HUD Metro FMR Area	\$415	\$453	\$550	\$709	\$901	40
Arecibo, PR HUD Metro FMR Area	\$370	\$390	\$468	\$647	\$860	40
San Germán-Cabo Rojo, PR MSA	\$335	\$354	\$455	\$599	\$718	40
Ponce, PR MSA	\$400	\$455	\$506	\$734	\$884	40
Mayagüez, PR MSA	\$375	\$396	\$475	\$630	\$798	40
Guaymas, PR MSA	\$331	\$415	\$558	\$691	\$773	40
Fajardo, PR MSA	\$435	\$455	\$545	\$795	\$850	40
Agüadilla-Isabcla-San Sebastián, PR MSA	\$450	\$443	\$530	\$683	\$755	40
Puerto Rico Average	\$381	\$409	\$500	\$679	\$780	-

TANF in Puerto Rico 117

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WIC Program

The Women, Infants and Children (WIC) Program provides food to low-income pregnant, post-partum and breastfeeding women, infants and children until the age of five. The program also provides nutritional education and support for pregnant and breastfeeding women. The U.S. Department of Agriculture (USDA) funds the WIC Program and each state administers its own program. To qualify, the woman must live or work close to the WIC Clinic and meet certain income criteria. The WIC eligibility Table 16 is shown in the next page.

Temporary Assistance for Needy Families (TANF) Program

The Temporary Assistance for Needy Families (TANF) Program is designed to help needy families achieve self-sufficiency. The program provides temporary financial assistance while aiming to get people off that assistance through employment. States receive block grants to design and operate programs that accomplish at least one of the purposes of the TANF Program.

The program goal is to reduce poverty by helping and training people to get employment. In order to achieve that, the program offers counseling and assistance through a network of community resources to participants and employers. The program also provides incentives to employers that hire TANF participants, such as a 100% subsidy in salaries for 12 months.

Tables 17a and 17b show the amount of monthly benefit a family can receive, given the number of members and the adjusted categories of basic needs. These needs include food, clothing, personal effects, electricity, water and

gasoline.

Income Eligibility Guide* - WIC Program

<u>Bi-weekly</u>	<u>Bi-monthly</u>	<u>Semi monthly</u>	<u>Monthly</u>	<u>Annual</u>	<u>Household Size</u>
\$410	\$831	\$900	\$1,800	\$21,200	1
500	1,120	1,213	2,426	29,101	2
702	1,409	1,520	3,021	36,612	3
849	1,698	1,839	3,677	44,123	4
999	1,986	2,122	4,243	51,634	5
1,138	2,272	2,462	4,929	59,142	6
1,282	2,564	2,778	5,522	66,650	7
1,427	2,853	3,091	6,181	74,167	8
142	289	313	626	7,211	Additional Member

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* Guide fr

Needy Families Puerto Rico: TANF
 Monthly Amount of Cash according to Household Size by Category

A. CATEGORY

Household size	Recognized Basic Needs 100%	Adjusted Basic Needs (50%)	Recognized Basic Needs 185%
Additional persons	\$124.00	\$62.00	\$229.00
12 persons	\$1,230.00	\$765.00	\$2,831.00
11 persons	\$1,406.00	\$703.00	\$2,601.00
10 persons	\$1,282.00	\$641.00	\$2,372.00
9 persons	\$1,158.00	\$579.00	\$2,142.00
8 persons	\$1,034.00	\$517.00	\$1,913.00
7 persons	\$910.00	\$455.00	\$1,684.00
6 persons	\$786.00	\$393.00	\$1,454.00
5 persons	\$662.00	\$331.00	\$1,225.00
4 persons	\$538.00	\$269.00	\$995.00
3 persons	\$414.00	\$207.00	\$766.00
2 persons	\$290.00	\$145.00	\$537.00
1 person	\$166.00	\$83.00	\$307.00

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**B. CATEGORÍA DE ELDERLY (A), BLIND (B), HANDICAP (D), GENERAL (G)
& CHILDREN (T)**

\$64.00	\$64.00	ELDERLY (A)
\$64.00	\$64.00	BLIND (B)
\$64.00	\$64.00	HANDICAP (G)
\$35.00	\$35.00	CHILDREN WITH GUARDIANS (T)

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“Mi Salud” Program

“Mi Salud” is the public health insurance offered by the Government of Puerto Rico to the population that has no access or cannot afford private medical insurance. The program is administered by the Puerto Rico Health Insurance Administration. Mi Salud offers a very complete medical coverage compared with available private insurance in the market. The maximum poverty threshold to qualify for the program is up to 200%, which translates to a maximum income for one individual of \$800 a month. The maximum income for one individual under the federal section of Mi Salud is \$400 a month. Table 18 shows the eligibility categories for Mi Salud.

Subsidy for telephone service through the Universal Service Fund This program provides a subsidy of \$12.75 a month for tele-communication services to the low-income population. The subsidy is earmarked for regular landline telephones or cellphones, and can be used with any service plan. In Puerto Rico, \$9.25 of the subsidy is given through the Lifeline of the Universal Service Fund and the remaining \$3.50 by the central government. The eligibility guidelines are similar to those of other programs.

Water and electricity subsidies

The Puerto Rico Aqueduct and Sewer Authority (PRASA) offers a subsidy of around 30% of the eligible person’s monthly water bill. To qualify, the beneficiary must be a participant of the SNAP or TANF Programs, or be 65 years or older. These income and age requirements are the same as those needed to qualify for a similar subsidy with the Puerto Rico Electric Power Authority

(PREPA), but in this case, the subsidy only applies to the first 425

kilowatts (kW) of consumption. College students can also qualify

for the subsidy. Depending on the fuel adjustment, this subsidy

can vary between \$7 and \$9 a month.

"MI Salsud" Eligibility Criteria

4	3	2	1	0	Indigence Level PRHIA	
					Indigence Level Medical Assistance	Family Size
Income exceeds minimum level. Not eligible	\$251 to \$800	\$401 to \$250	\$201 to \$400	\$0 to \$200	\$400	1
	\$645 to \$990	\$496 to \$644	\$249 to \$495	\$0 to \$248	\$495	2
	\$768 to \$1,180	\$591 to \$767	\$296 to \$590	\$0 to \$295	\$590	3
	\$892 to \$1,370	\$686 to \$891	\$344 to \$685	\$0 to \$343	\$685	4
	\$1,015 to \$1,500	\$781 to \$1,014	\$391 to \$780	\$0 to \$390	\$780	5
	\$1,139 to \$1,750	\$876 to \$1,138	\$439 to \$875	\$0 to \$438	\$875	6
	\$1,262 to \$1,940	\$971 to \$1,261	\$486 to \$970	\$0 to \$485	\$970	7
	\$1,386 to \$2,130	\$1,066 to \$1,385	\$534 to \$1,065	\$0 to \$533	\$1,065	8
	\$1,509 to \$2,350	\$1,161 to \$1,508	\$581 to \$1,160	\$0 to \$580	\$1,160	9
	\$1,633 to \$2,510	\$1,256 to \$1,632	\$629 to \$1,255	\$0 to \$628	\$1,255	10
	\$1,756 to \$2,700	\$1,351 to \$1,755	\$676 to \$1,350	\$0 to \$675	\$1,350	11
	\$1,880 to \$2,890	\$1,446 to \$1,879	\$724 to \$1,445	\$0 to \$723	\$1,445	12
	\$2,003 to \$3,080	\$1,541 to \$2,002	\$771 to \$1,540	\$0 to \$770	\$1,540	13
	\$2,127 to \$3,270	\$1,636 to \$2,126	\$819 to \$1,635	\$0 to \$818	\$1,635	14
	\$2,250 to \$3,460	\$1,731 to \$2,249	\$866 to \$1,730	\$0 to \$865	\$1,730	15

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IV. Part-time and full-time income analysis

Congress is the entity that determines the federal minimum wage. In Puerto Rico, Act 80 of 1998, also known as The Minimum Wage, Vacation, and Sick Leave Act of Puerto, established that federal minimum-wage regulations automatically apply to Puerto Rico. In addition, businesses that are not covered by the federal law must pay a minimum salary that is at least 70% of the current minimum wage

In the past few years, increases in minimum wage have taken place gradually within a three-year period. The last time that the minimum wage was increased was in 2009, and this is the rate that prevails today (\$7.25 per hour).

A person with a part-time job working 20 hours a week at the minimum wage (\$7.25 per hour) would earn a gross salary of \$7,540 a year. However, taking into account the regulatory deductions such as Social Security (6.2% of the salary), Medicare 1.45% and disability (0.30%), this person would have a net income of \$6,942 annually, or \$579 monthly. Using the same analysis for a full-time worker (40 hours a week) earning

minimum wage, means this individual would earn \$13,905 net

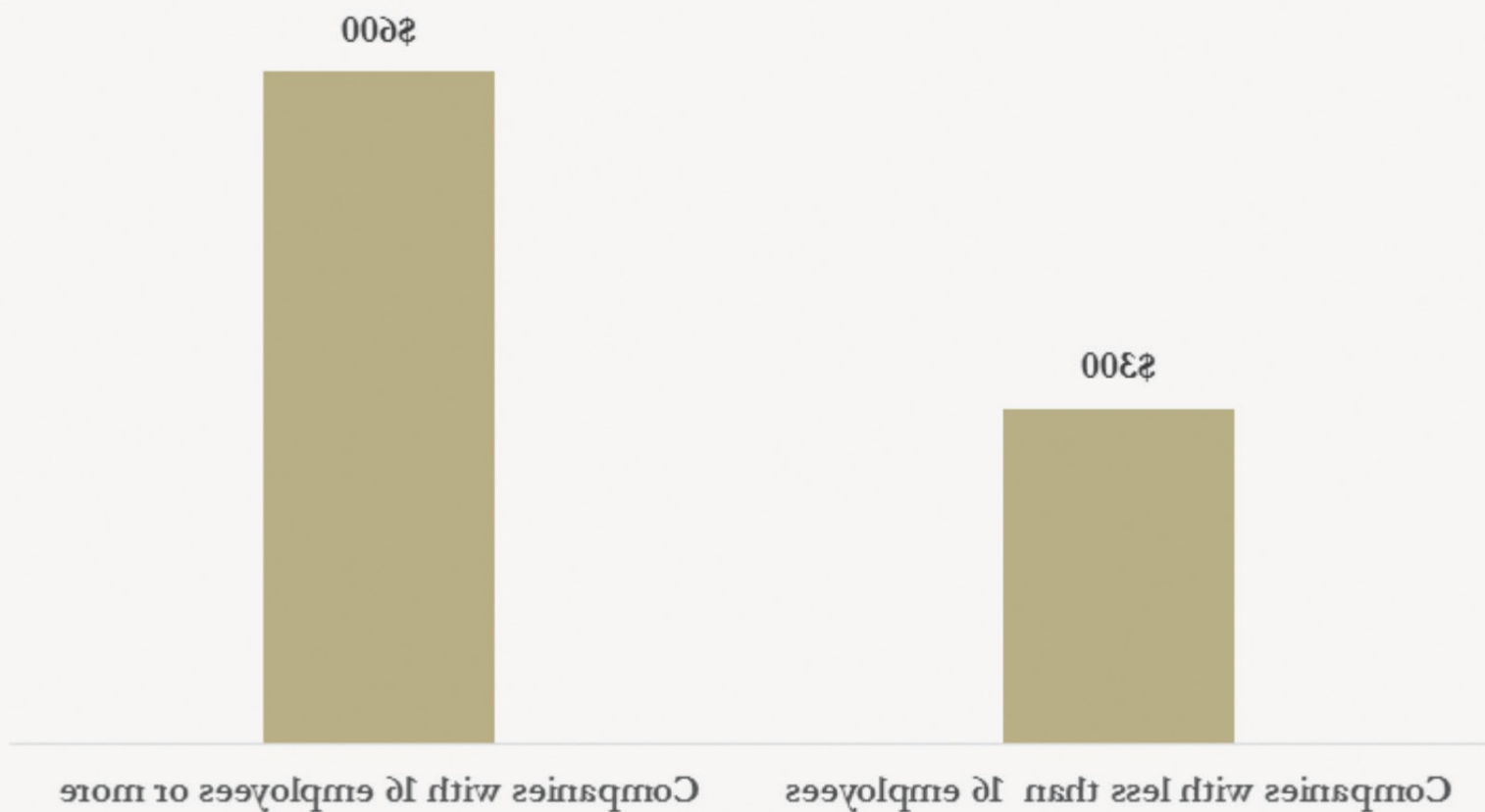
income annually, or \$1,158 monthly. (See Table 19.)

Both full-time and part-time employees would qualify for the Christmas Bonus, which is stipulated by Puerto Rico law, as long as they work more than 700 hours a year. (See Figure 2.)

Part Time and Full Time Minimum Salary Analysis

<u>Full Time Worker</u>	<u>Part Time Worker</u>	<u>Deduction %</u>	
2,080	1,040		Worked Hours
\$7.25	\$7.25		Wage per Hour
\$12,080	\$7,540		Gross Salary
			Deductions
\$234.90	\$467.48	0.20%	Social Security
\$218.00	\$109.33	1.45%	Medicare
\$21.00	\$21.00	0.30%	Disability
\$1,174.92	\$597.81		Total Deductions
\$13,905	\$6,942		Net Annually Salary

Christmas Bonus



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V. Quantitative analysis of benefits

Transfers, or welfare benefits, are an important means of financial support for basic living expenses for the low-income population in Puerto Rico. However, they have created an imbalance in the incentives that people have to participate in the

labor force. This is not the only factor, but is one of the factors that are responsible for the lack of dynamism of the Island's labor market. Some studies have demonstrated that the decision to participate in the labor market with a minimum-wage job is influenced by the relative value of the welfare programs available in the Island.

Transfers, especially those from the federal government, have strong repercussions in Puerto Rico's economy. Even though Puerto Rico does not qualify for several federal programs under the same conditions as those of the 50 states, the higher poverty level in the Island results in federal transfers representing a relatively a bigger portion of an eligible individual's income compared with the same individual in the U.S.

It is important to differentiate between two types of transfers:

entitlements and those that are awarded. The first ones are those in which individuals have entitlement because of past contributions, such as Social Security, unemployment and retirement plans. The second ones are those received by individuals who have not made contributions. In this category would be included SNAP transfers, Medicaid and the Pell Grant for college students.

The majority of transfers from the Puerto Rican government are entitlements since they are mostly payments of retirement plans. The exact amount of Puerto Rico government transfers in this category are unknown, but the amount should be small and consist of payments to the government's health plan and some contributions to public housing.

TANF gives cash and support services to help families with children under 18 years old to reach economic self-sufficiency. The individuals who received TANF benefits lack resources to satisfy their basic needs.

TANF benefits have a limited length of time. Normally, individuals that qualify for this program also qualify for other government transfers. Some of these programs are SNAP, Medicaid, Early Head Start, Head Start and WIC. These participants also qualify for subsidies in the payments of electric power, water and telephones.

The PRASA subsidy is around 30% of the monthly water bill.

To qualify, the beneficiary must be a participant of the SNAP or

TANF Programs, or be 65 years or older. These income and age

requirements are the same as those needed to qualify for a similar subsidy with PREPA, but in this case, the subsidy only applies to the first 425 kilowatts (kW) of consumption. College students

can also qualify for the subsidy. Depending on the fuel adjust-

ment, this subsidy can vary between \$7 and \$9 a month.

It is undeniable that welfare benefits to individuals and families sometimes exceed the income they could have if they work

at a minimum-wage job. For example, the public medical insurance (Mi Salud) has a very comprehensive coverage com-

pared with private medical insurance. However, if an individual

would have to pay for a private medical plan with “Mi Salud”

benefits, he/she would be paying around \$200 monthly. This

amount was obtained by asking for an estimate for a medical

plan with the same benefits as Mi Salud. The Platinum coverage was the private insurance category that most fits the Mi Salud coverage. They were used as estimates for individual, couple and family plans.

On the other hand, the majority of families qualify for Section 8, but the vouchers are subject to availability. To assign a value to TANF in Puerto Rico 129

this benefit, the fair market value (FMR) numbers were analyzed to quantify the value. The number was adjusted by the number of individuals in the household.

The individuals who qualify for all of the aforementioned benefits can also qualify for WIC and Head Start benefits. The value of these programs is difficult to quantify because their approval is subject to evaluation in a family-by-family basis.

The next table (Table 20) shows the additional assistance that an individual can receive if he/she qualifies for the TANF Program. For a household of two individuals, the total benefit package is estimated at nearly \$965 a month. As previously mentioned before, the benefits package could be higher if the individuals or families also qualify for other programs, such as WIC and Head Start, which require individual evaluations.

Household Size	Subsidy of		Puerto Rico Telecommunications Regulatory Board	Departamento de Salud "Mi Salud"	Department of Housing Section 8	Department of Family Affairs SNAP	Total Benefits
	Electric Power	Water					
1	\$8	\$7.11	\$12.75	\$126	\$409	\$112	\$707
2	\$8	\$7.11	\$12.75	\$312	\$409	\$216	\$965
3	\$8	\$7.11	\$12.75	\$487	\$500	\$312	\$1,329
4	\$8	\$7.11	\$12.75	\$487	\$500	\$410	\$1,424
5	\$8	\$7.11	\$12.75	\$487	\$679	\$499	\$1,692
6	\$8	\$7.11	\$12.75	\$487	\$679	\$599	\$1,792
7	\$8	\$7.11	\$12.75	\$487	\$780	\$679	\$1,973
8	\$8	\$7.11	\$12.75	\$487	\$780	\$776	\$2,070

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Including TANF:

A traditional worker-consumer will not dedicate time to work

if the opportunity cost of working is equal or higher than the income from working those hours. In other words, if the available

salary in the market is equal or less than the benefits the individual could be receiving without work, it would be irrational—in the economic sense—to try to get and maintain a job.

In fact, since leisure has an economic value for individuals, the decision to be active in the labor market requires the available

salary to be higher than what the individual could get without

working. The problem that this situation creates in Puerto Rico is that for the majority of workers, the available salary is the minimum wage, which is below that of the value of the welfare ben-

efits for people who do not work.

A similar analysis was made in 2006 by the Center for a New Economy (CNE by its Spanish acronym)) and the Brookings Institution.² Using the minimum wage and the public welfare programs available in 2003, the authors calculated the net monthly benefits for different types of consumers-workers and how that affected the decision of working versus not working and receiving transfer benefits. The possibility of working at minimum wage, even with two minimum-wage salaries in the family, is small since the net monthly income of a full-time worker at minimum wage will cause the loss of the majority of welfare benefits. In most cases, if a family sees that their benefit package will be affected by the salary obtained from working, family members decide to stop working.

² Burtless, G. & Sotomayor, O. (2006). Labor Supply and Public Transfers. In chapter 3 of *The economy of Puerto Rico: Restoring growth*. Brookings Institution and Centro para la Nueva Economía, Washington, D.C.

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V i c e n t e F e l i c i a n o

The next table (Table 21) shows the benefits package including the TANF Program. TANF classifies a family's basic needs in three categories: 50%, 100% and 185%. These basic needs are adjusted according to food, clothing, personal effects, electricity, water and fuel. Basic needs do not include housing.

Clearly, when Section 8 is included, the benefits package is extremely attractive. Section 8 is a determinant factor in the decision to participate in the labor market.

Estimated Benefits Adjusted by TANF Monthly Benefits and Family Size

Household Size	PAN	TANF	Telephone Subsidy	Water Subsidy	PREPA Subsidy	"Mi Salud"	Sub-total	Section 8	Total
Basic Needs TANF 50%	1	\$112	\$83	\$12.75	\$7.11	\$8	\$379	\$109	\$488
	2	\$216	\$145	\$12.75	\$7.11	\$8	\$701	\$409	\$1,110
	3	\$315	\$207	\$12.75	\$7.11	\$8	\$1,030	\$500	\$1,530
	4	\$410	\$269	\$12.75	\$7.11	\$8	\$1,193	\$500	\$1,693
	5	\$499	\$331	\$12.75	\$7.11	\$8	\$1,344	\$679	\$2,023
	6	\$599	\$393	\$12.75	\$7.11	\$8	\$1,506	\$679	\$2,185
	7	\$679	\$455	\$12.75	\$7.11	\$8	\$1,648	\$780	\$2,428
	8	\$776	\$517	\$12.75	\$7.11	\$8	\$1,807	\$780	\$2,587
Basic Needs TANF 100%	1	\$112	\$166	\$12.75	\$7.11	\$8	\$156	\$409	\$871
	2	\$216	\$290	\$12.75	\$7.11	\$8	\$315	\$409	\$1,225
	3	\$315	\$414	\$12.75	\$7.11	\$8	\$487	\$500	\$1,743
	4	\$410	\$538	\$12.75	\$7.11	\$8	\$672	\$500	\$1,952
	5	\$499	\$662	\$12.75	\$7.11	\$8	\$847	\$679	\$2,324
	6	\$599	\$786	\$12.75	\$7.11	\$8	\$1,009	\$679	\$2,578
	7	\$679	\$910	\$12.75	\$7.11	\$8	\$1,187	\$780	\$2,883
	8	\$776	\$1,034	\$12.75	\$7.11	\$8	\$1,374	\$780	\$3,104

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Household Size	PAN	TANF	Telephone Subsidy	Water Subsidy	PREPA Subsidy	"Mi Salud"	Sub-total	Section 8	Total
1	\$112	\$307	\$12.75	\$7.11	\$8	\$156	\$603	\$409	\$1,012
2	\$216	\$537	\$12.75	\$7.11	\$8	\$315	\$1,093	\$409	\$1,502
3	\$315	\$766	\$12.75	\$7.11	\$8	\$487	\$1,595	\$500	\$2,095
4	\$410	\$995	\$12.75	\$7.11	\$8	\$672	\$1,919	\$500	\$2,419
5	\$499	\$1,225	\$12.75	\$7.11	\$8	\$847	\$2,338	\$679	\$2,917
6	\$599	\$1,454	\$12.75	\$7.11	\$8	\$1,009	\$2,597	\$679	\$3,276
7	\$679	\$1,684	\$12.75	\$7.11	\$8	\$1,187	\$2,877	\$780	\$3,657
8	\$776	\$1,913	\$12.75	\$7.11	\$8	\$1,374	\$3,203	\$780	\$3,983

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**VI. Quantitative evaluation and analysis of
monetary and non-monetary benefits
transferred to eligible TANF beneficiaries
versus minimum-wage salary**

The following tables present a comparative analysis of the economic value of welfare programs versus a full-time and part-time job at minimum wage (\$7.25 per hour). This benefit package is a conservative one and does not include 100% of the assistance that families can get.

Table 22 presents the benefit package without TANF and Section 8. Without these two programs, there is a substantial difference in the package. When the family size gets bigger, the benefits package also gets bigger, increasing the difference between the package and a minimum-wage job. This situation discourages the decision to get a job when family sizes increase.

Table 23 shows the benefits package including TANF and Section 8. The analysis was made using the TANF basic needs at

100%. The inclusion of these programs make the benefits package more attractive and discourage even more the decision to enter or return to the labor force. It is important to note that Section 8 has a limited amount of vouchers, which results in many eligible individuals unable to benefit.

In summary, for an eligible family, it becomes very unattractive for individuals to work part-time at a minimum-wage job.

In a full-time job scenario, the situation changes. It could be more attractive to work full-time at minimum wage because that salary would exceed the benefits package. Table 24 indicates that without TANF and Section 8, a full-time salary at minimum wage is attractive. However, when these two programs are incorporated into the analysis, the scenarios change.

(See Table 25.)

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V i c e n t e F e l i c i a n o

Welfare transfers are an important support for the income of disadvantaged people in Puerto Rico, but they have also created an imbalance in the incentives that people have in order to participate in the labor market. This is not the only factor, but is one of the factors responsible for the lack of dynamism in the Puerto Rican labor market.

According to the scenarios presented throughout the document, there are no big differences in income that could encourage an individual to enter the labor force. The eligibility criteria of federal and Puerto Rico welfare

programs are tied to income

criteria. Therefore, any additional formal income to the family would affect the benefits package. This is why many families decide not to work in the formal job market.

However, due to the Island's economic situation and the relatively high cost of living in Puerto Rico, an indeterminate number of individuals who benefit from welfare benefits work in the informal job market. Thus, these families can complement their income without losing their welfare benefits.

This situation is a matter of concern in terms of allocation of resources because some families that have certain levels of income are receiving welfare benefits, perhaps to the detriment of families with lower levels of income and more need.

**Benefits Estimate without TANF and Section 8
v. Part Time Salary at Minimum Wage**

<u>Household Size</u>	<u>Estimate of Economic Assistance</u>	<u>Part Time at Minimum Wage Estimate</u>	<u>Difference</u>
1	\$296	\$579	\$283
2	\$556	\$579	\$23
3	\$829	\$579	\$251
4	\$924	\$579	\$346
5	\$1,013	\$579	\$435
6	\$1,113	\$579	\$535
7	\$1,193	\$579	\$615
8	\$1,290	\$579	\$712

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TABLE 22.

Benefits Estimate with TANF and Section 8 v. Part Time Salary at Minimum Wage

<u>Household Size</u>	<u>Estimate of Economic Assistance</u>	<u>TANF Section 8</u>	<u>Total</u>	<u>Part Time at Minimum Wage Estimate</u>	<u>Difference</u>
1	\$296	\$166	\$871	\$279	\$292
2	\$256	\$290	\$1,222	\$279	\$676
3	\$829	\$414	\$1,743	\$279	\$1,162
4	\$924	\$238	\$1,962	\$279	\$1,384
5	\$1,013	\$662	\$2,324	\$279	\$1,776
6	\$1,113	\$786	\$2,278	\$279	\$2,000
7	\$1,193	\$910	\$2,883	\$279	\$2,302
8	\$1,290	\$1,034	\$3,104	\$279	\$2,226

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**Benefits Estimate without TANF and Section 8
v. Full Time Salary at Minimum Wage**

<u>Household Size</u>	<u>Estimate of Economic Assistance</u>	<u>Estimate Minimum Wage at Full Time</u>	<u>Difference</u>
1	\$290	\$1,150	\$860
2	\$550	\$1,150	\$600
3	\$820	\$1,150	\$330
4	\$924	\$1,150	\$226
5	\$1,013	\$1,150	\$137
6	\$1,113	\$1,150	\$37
7	\$1,193	\$1,150	\$43
8	\$1,290	\$1,150	\$140

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TABLE

Benefits Estimate with TANF and Section 8 v. Full Time Salary at Minimum Wage

<u>Household Size</u>	<u>Estimate of Economic Assistance</u>	<u>TANF</u>	<u>Section 8</u>	<u>Total</u>	<u>Estimate at Full Time at Minimum Wage</u>	<u>Difference</u>
1	\$290	\$100	\$400	\$871	\$1,150	\$288
2	\$250	\$200	\$400	\$1,250	\$1,150	\$90
3	\$280	\$414	\$200	\$1,743	\$1,150	\$582
4	\$224	\$238	\$200	\$1,002	\$1,150	\$804
5	\$1,013	\$602	\$670	\$2,324	\$1,150	\$1,190
6	\$1,113	\$780	\$670	\$2,578	\$1,150	\$1,420
7	\$1,103	\$910	\$780	\$2,883	\$1,150	\$1,725
8	\$1,200	\$1,034	\$780	\$3,104	\$1,150	\$1,940

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TABLE

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VII. Conclusions and public policy recommendations

This report concludes that it is not convenient for a family that receives welfare benefits to work part-time at minimum wage.

This result changes with a full-time job scenario and an increase in family size. However, economic conditions must be created in

order for individuals to find full-time jobs opportunities. A few alternatives have been developed by the Puerto Rico government

to reduce the gap between a welfare benefits package and the income from a minimum-wage salary.

In 2006, a law was established to give a work credit to those individuals earning less than \$10,000 a year. This credit was eliminated in 2014 with the fiscal

restructuring of the Puerto Rico

government.

Today, a new tax credit for working families with children, with households making between \$7,500 and \$25,000 a year is being negotiated in the Puerto Rico Legislature. This new tax credit would help families that comply with their tax contributions but cannot benefit from any welfare program because they do not meet the income-eligibility criteria. This new tax credit would encourage family members to find full-time jobs.

Other programs such as Head Start and Early Head Start could help mothers get full-time jobs. To reinforce this effort, changes should be made in the provision of services to extend service hours to children, provided this is achieved with the same budget.

According to Head Start's Performance Standards (45 CFR 1301-1311), classes in Head Start should be a maximum of six hours daily, with 4 hours of optimum time.

According to the findings and conclusions of this report, Advantage presents the following recommendations:

- Evaluate the option of more Head Start Centers operating in two shifts of four (4) hours daily. (There are more than 40 centers already operating with AM/PM Programs.)

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- The full-day service of the Head Start Centers should give priority to working families. These families also should have priority in selecting between the morning and afternoon programs.
- Evaluate the feasibility of payments for additional daycare hours to complete a full-day care service between Head Start and other programs.
- Evaluate the feasibility of providing complementary services to Head Start through childcare vouchers.
- Coordination between The Administration for Integral Development of Childhood (ACUDEN, in Spanish) and the Education Department to share facilities and services with the Head Start and Pre-Kinder programs. Between these two programs, children could receive services the whole day.
- Re-evaluate the TANF requirement criteria and program implementation in order to meet program goals.
- Re-incorporate the tax credit for low-income working families.

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Appendix

Fair Market Rent Documentation System

Final FY2015 Puerto Rico FMR Local Area Summary

Locality Name	Metropolitan Area Name	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	FMR Percentage
Aguada Municipio, PR	Puerto Rico HUD Nonmetro Area	\$319	\$237	\$402	\$527	\$612	40
Aguada Municipio, PR	Aguadilla-Isabela-2 on 2 basis PR M2A	\$420	\$443	\$530	\$683	\$722	40
Aguadilla Municipio, PR	Aguadilla-Isabela-2 on 2 basis PR M2A	\$420	\$443	\$530	\$683	\$722	40
Aguas Buenas Municipio, PR	San Juan-Guayabo, PR HUD Metro FMR Area	\$464	\$502	\$601	\$810	\$972	40
Aibonito Municipio, PR	Barranquitas-Aibonito Quebradillas, PR HUD Metro FMR Area	\$314	\$330	\$420	\$519	\$570	40
Añasco Municipio, PR	Aguadilla-Isabela-2 on 2 basis PR M2A	\$420	\$443	\$530	\$683	\$722	40
Arecibo Municipio, PR	Arecibo, PR HUD Metro FMR Area	\$370	\$390	\$468	\$647	\$660	40
Arroyo Municipio, PR	Guayama, PR M2A	\$331	\$412	\$528	\$691	\$773	40
Barceloneta Municipio, PR	San Juan-Guayabo, PR HUD Metro FMR Area	\$464	\$502	\$601	\$810	\$972	40
Barranquitas Municipio, PR	Barranquitas-Aibonito-Quebradillas, PR HUD Metro FMR Area	\$314	\$330	\$420	\$519	\$570	40

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40	\$272	\$810	\$601	\$202	\$464	2 an Juan-Guaynabo, PR HUD Metro FMR Area	Bayamon Municipio, PR
40	\$218	\$299	\$422	\$324	\$332	2 an German-Cabo Rojo, PR MSA	Cabo Rojo Municipio, PR
40	\$201	\$299	\$220	\$123	\$112	Caguas, PR HUD Metro FMR Area	Caguas Municipio, PR
40	\$660	\$617	\$168	\$290	\$370	Arecibo, PR HUD Metro FMR Area	Camuy Municipio, PR
40	\$272	\$810	\$601	\$202	\$464	2 an Juan-Guaynabo, PR HUD Metro FMR Area	Canovanas Municipio, PR
40	\$272	\$810	\$601	\$202	\$464	2 an Juan-Guaynabo, PR HUD Metro FMR Area	Carolina Municipio, PR
40	\$272	\$810	\$601	\$202	\$464	2 an Juan-Guaynabo, PR HUD Metro FMR Area	Cataño Municipio, PR
40	\$201	\$299	\$220	\$423	\$412	Caguas, PR HUD Metro FMR Area	Cayey Municipio, PR
40	\$820	\$292	\$242	\$422	\$432	Fajardo, PR MSA	Ceiba Municipio, PR
40	\$270	\$219	\$420	\$320	\$314	Barranquitas, Aibonito, Quebradillas, PR HUD Metro FMR Area	Ciales Municipio, PR
40	\$201	\$299	\$220	\$423	\$412	Caguas, PR HUD Metro FMR Area	Cidra Municipio, PR
40	\$612	\$222	\$402	\$222	\$319	Puerto Rico HUD Nonmetro Area	Comerio Municipio, PR
40	\$272	\$810	\$601	\$202	\$464	2 an Juan-Guaynabo, PR HUD Metro TMR Area	Comerio Municipio, PR

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Corozal Municipio, PR	<i>San Juan-Guaynabo, PR HUD Metro FMR Area</i>	\$464	\$502	\$601	\$810	\$975	40
Culebra Municipio, PR	Puerto Rico HUD Nonmetro Area	\$319	\$327	\$405	\$527	\$615	40
Dorado Municipio, PR	<i>San Juan-Guaynabo, PR HUD Metro FMR Area</i>	\$464	\$502	\$601	\$810	\$975	40
Fajardo Municipio, PR	<i>Fajardo, PR MSA</i>	\$432	\$455	\$545	\$792	\$850	40
Florida Municipio, PR	<i>San Juan-Guaynabo, PR HUD Metro FMR Area</i>	\$464	\$502	\$601	\$810	\$975	40
Guánica Municipio, PR	<i>Yauco, PR MSA</i>	\$330	\$349	\$419	\$560	\$730	40
Guayama Municipio, PR	<i>Guayama, PR MSA</i>	\$331	\$412	\$558	\$691	\$773	40
Guayanilla Municipio, PR	<i>Yauco, PR MSA</i>	\$330	\$349	\$419	\$560	\$730	40
Guaynabo Municipio, PR	<i>San Juan-Guaynabo, PR HUD Metro FMR Area</i>	\$464	\$502	\$601	\$810	\$975	40
Gurabo Municipio, PR	<i>Caguas, PR HUD Metro FMR Area</i>	\$415	\$423	\$550	\$799	\$901	40
Hatillo Municipio, PR	<i>Arecibo, PR HUD Metro FMR Area</i>	\$370	\$390	\$468	\$647	\$660	40
Hormigueros Municipio, PR	<i>Mayagüez, PR MSA</i>	\$375	\$396	\$475	\$630	\$798	40
Humacao Municipio, PR	<i>San Juan-Guaynabo, PR HUD Metro FMR Area</i>	\$464	\$502	\$601	\$810	\$975	40
Isabela Municipio, PR	<i>Aguadilla-Isabela-San Sebastián, PR MSA</i>	\$420	\$443	\$530	\$683	\$725	40
Jayuya Municipio, PR	Puerto Rico HUD Nonmetro Area	\$319	\$327	\$405	\$527	\$615	40
Juana Díaz Municipio, PR	<i>Ponce, PR MSA</i>	\$400	\$422	\$506	\$734	\$884	40

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40	\$275	\$810	\$601	\$205	\$464	Metro FMR Area San Juan-Guaynabo, PR HUD
40	\$718	\$299	\$452	\$324	\$332	M2A San German-Cabo Rojo, PR
40	\$752	\$683	\$230	\$443	\$420	Agencia-Isabela-San Sebastian PR M2A
40	\$612	\$257	\$402	\$327	\$319	Puerto Rico HUD Nominero Area
40	\$275	\$810	\$601	\$205	\$464	Metro FMR Area San Juan-Guaynabo, PR HUD
40	\$275	\$810	\$601	\$205	\$464	Metro FMR Area San Juan-Guaynabo, PR HUD
40	\$820	\$792	\$242	\$422	\$432	Edificio PR M2A
40	\$275	\$810	\$601	\$205	\$464	Metro FMR Area San Juan-Guaynabo, PR HUD
40	\$612	\$257	\$402	\$327	\$319	Puerto Rico HUD Nominero Area
40	\$270	\$219	\$420	\$320	\$314	Barrundines-Aibonito- Quevedillas, PR HUD Metro TMR Area
40	\$798	\$630	\$472	\$396	\$372	Manguez, PR M2A
40	\$752	\$683	\$230	\$443	\$420	Agencia-Isabela-San Sebastian PR M2A
40	\$275	\$810	\$601	\$205	\$464	Metro FMR Area San Juan-Guaynabo, PR HUD
40	\$275	\$810	\$601	\$205	\$464	Metro TMR Area San Juan-Guaynabo, PR HUD

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Naranjito Municipio, PR	<i>San Juan-Guaynabo, PR HUD Metro FMR_Area</i>	\$464	\$502	\$601	\$810	\$975	40
Orocovis Municipio, PR	<i>Barranquitas-Aibonito-Quebradillas, PR HUD Metro FMR_Area</i>	\$314	\$350	\$420	\$519	\$570	40
Patillas Municipio, PR	<i>Guayama, PR MSA</i>	\$331	\$412	\$558	\$691	\$773	40
Peñuelas Municipio, PR	<i>Yauco, PR MSA</i>	\$330	\$349	\$419	\$560	\$730	40
Ponce Municipio, PR	<i>Ponce, PR MSA</i>	\$400	\$422	\$506	\$734	\$884	40
Quebradillas Municipio, PR	<i>Barranquitas-Aibonito-Quebradillas, PR HUD Metro FMR_Area</i>	\$314	\$350	\$420	\$519	\$570	40
Rincón Municipio, PR	<i>Aguadilla-Isabela-San Sebastian, PR MSA</i>	\$420	\$443	\$530	\$683	\$725	40
Río Grande Municipio, PR	<i>San Juan-Guaynabo, PR HUD Metro FMR_Area</i>	\$464	\$502	\$601	\$810	\$975	40
Sabana Grande Municipio, PR	<i>San Germán-Cabo Rojo, PR MSA</i>	\$335	\$354	\$425	\$599	\$718	40
Salinas Municipio, PR	<i>Puerto Rico HUD Nonmetro Area</i>	\$319	\$327	\$405	\$527	\$615	40
San Germán Municipio, PR	<i>San Germán-Cabo Rojo, PR MSA</i>	\$335	\$354	\$425	\$599	\$718	40
San Juan Municipio, PR	<i>San Juan-Guaynabo, PR HUD Metro FMR_Area</i>	\$464	\$502	\$601	\$810	\$975	40
San Lorenzo Municipio, PR	<i>Caguas, PR HUD Metro FMR_Area</i>	\$415	\$423	\$550	\$799	\$901	40

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40	\$275	\$280	\$230	\$443	\$420	Agua de la Isla - 2 on 2 position PR M2A	San Sebastián Municipio, PR
40	\$215	\$227	\$102	\$327	\$319	Puerto Rico HUD Nonmetro Area	Santa Isabel Municipio, PR
40	\$275	\$810	\$201	\$202	\$464	San Juan-Guaynabo, PR HUD Metro FMR Area	Tos Alta Municipio, PR
40	\$275	\$810	\$201	\$202	\$464	San Juan-Guaynabo, PR HUD Metro FMR Area	Tos Baja Municipio, PR
40	\$275	\$810	\$201	\$202	\$464	San Juan-Guaynabo, PR HUD Metro FMR Area	Trijillo Alto Municipio, PR
40	\$215	\$227	\$402	\$327	\$319	Puerto Rico HUD Nonmetro Area	Utardo Municipio, PR
40	\$275	\$810	\$201	\$202	\$464	San Juan-Guaynabo, PR HUD Metro TMR Area	Vega Alta Municipio, PR
40	\$275	\$810	\$201	\$202	\$464	San Juan-Guaynabo, PR HUD Metro FMR Area	Vega Baja Municipio, PR
40	\$215	\$227	\$402	\$327	\$319	Puerto Rico HUD Nonmetro Area	Vieques Municipio, PR
40	\$881	\$731	\$206	\$122	\$100	Ponce PR M2A	Villalba Municipio, PR
40	\$275	\$810	\$201	\$202	\$464	San Juan-Guaynabo, PR HUD Metro FMR Area	Yabucoa Municipio, PR
40	\$730	\$220	\$419	\$349	\$330	Yauco PR M2A	Yauco Municipio, PR

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Comments on

ABC Consulting study for HSRPPR

“Beneficios de las personas elegibles al TANF

vs. escenario de salario mínimo federal”

Héctor R. Cordero-Guzmán

This study is divided into seven sections that cover three main

topics: the first is a demographic analysis of the low-income

population using IPUMS data from the Puerto Rico Community

Survey (PRCS) for 2013. More details need to be presented as

to exactly what file was used (1yr, 3yr or 5ys) and the actual years covered. The report mentions that the variables analyzed include: *total family income, number of own family members in the household, marital status, any health insurance coverage, and number of own children in the household.*

The demographic section starts by showing population change

for the major age groups and then proceeds to prepare a table

of family income by number of household members. While this

is interesting information, it is hard for the reader to get a clear sense of the proportion of the population below poverty by family size and that critical information can be presented in a separate table or highlighted in the present table. There are too many numbers and the table is hard to follow.

On page 105 of the report the authors highlight that there are

over 58,000 persons that qualify for health subsidy but do not

appear to be receiving the health plan (Mi Salud) because they

did not have health insurance. This is an important point to

consider later on when making estimates of the cost\benefit of

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participating in programs compared to working. It is important

to know the proportion of the population that is eligible for

various subsidies (the denominator) compared to the propor-

tion of the population that actually receives each of the sub-

sidies (the numerator) in order to produce accurate estimates

of program participation and an adequate cost-benefit analysis.

The paper appears to include evidence that not all those eligible actually participate in every program but the cost-benefit analysis does not take this probability of program use and participa-

tion into account.

The tables on family income by household members by marital

status are interesting but the information needs to be summarized in a way that is easier for the reader to understand and follow the trends in the data from table to table. What is the relationship

between marital status, number of household members, and in-

come? How do these tables help us understand the eligible popu-

lations for the various programs? It is not clear from looking at all these panels what that relationship is between marital status, number of household members, and household income and that

should be clarified.

The data seems to suggest that there are close to 1 million per-

sons married and about 1.7 million that are single. Also on page

105 the authors argue that 48% of the 1.7 million single persons

in Puerto Rico are women and they suggest that about 207,000

received incomes of less than \$5,000 a year. These are persons in extreme poverty that presumably qualify for various programs

but that is not stated clearly in the report. *The authors then proceed to show a table with the number of single women by number of own children in the household and find that of the 867,322 single women about 742,620 do not have any own children. This suggests that according to the author's data 85.6% of single women in Puerto Rico not have any own children in the household. This is quite relevant for understanding the prevalence of single moth-*

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erhood in Puerto Rico and for understanding the proportion of

the population that will be eligible for TANF and other related

programs mentioned in the report that focus on families with

young children (such as WIC and Head Start). Again, there is a

need to be clear on what proportion of the population of single

women is actually eligible for the various subsidies and programs that are mentioned in the report and what proportion actually

receives them.

It is critical to stress that while the demographic narrative is

interesting, it is somewhat confusing to try to understand what

percent of the population is eligible for the different types of programs based on their characteristics and, more importantly, what

proportion of the eligible population is actually enrolled and, in fact, receiving subsidies from the various programs. Information

on actual take-up rates and program participation is critical to

understanding the actual trade-offs between “welfare participa-

tion” and work.

Section III of the report provides a detailed analysis of main eligibility criteria for the various programs including PAN, section 8, WIC, TANF, Mi Salud (Health Plan), telephone, water, and

electricity subsidies. The data presented in the section discusses some basic eligibility criteria and includes tables on the various income thresholds for the different programs and estimates of

what look like the maximum payments allowed for recipients in

each of the programs. The TANF benefit estimates on pages 135-

136, for example, presents estimates of payments under three

different need scenarios and family sizes. This section does not

include information on the actual proportion of the population

that is eligible for each subsidy and the proportion of the population that actually receives each subsidy.

It is important to note that eligibility for the PAN program

and for the health program (Mi Salud) allow for some family in-

come which needs to be taken into account when evaluating the

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cost/benefits of participating in the programs versus working. It is not an “all or nothing” proposition as many families that receive some work income are also eligible for PAN and Mi Salud. Some portion of the subsidy is retained even if some income is generated and the report does not acknowledge or incorporate that.

The next section IV of the report focuses on estimating how much a minimum wage worker in Puerto Rico would earn under a part-time scenario and a full-time scenario. This section is relatively clear but, again, the earnings estimates from work do

not incorporate the fact that some subsidies remain even after some work income is generated. There are households where all the income comes from aid, there are households where all the income comes from work and related (and receive no subsidies),

and there are households that have work related income *and also receive some subsidies* and the estimates in this report, particularly Table 25 on page 142, do not account for this.

Section V of the report tries to engage in a quantitative analysis of benefits compared to the potential income received from work.

Table 20 on page 132 presents some estimates of the monthly benefit by household size of the family receiving subsidies from

the PAN program, section 8, the health subsidy program (Mi Salud), telephone, electricity, and water subsidy. It presents the total benefits estimated for households with one and up to 8 persons.

Section VI presents the quantitative analysis comparing a family working full or part-time at the minimum wage of \$7.25 per

hour. The authors argue that their estimate of subsidies received is a conservative estimate because they do not include all of the programs that a family could receive and particularly mentions the WIC program and the Pell grants. These two programs are

received by families and individuals with particular characteristics and under particular circumstances including pregnant women

(or with young children) or college students. Rather than specu-

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lating that some families could also receive these subsidies, the study could have provided an estimate of the proportion of the

population in each of those two categories (low income college students and women with children under 1, 2 or 3 years of age)

and included those numbers in the estimates for the relevant households. It is also debatable whether the Pell Grant program can be considered “welfare” in any meaningful sense.

The first scenario that the paper presents is a scenario where the person receives some subsidies but not the TANF program or section 8 and compares estimated subsidies with earnings from part-time work. It finds that for one and two person households working part-time yields more than relying on subsidies.

Adding the TANF subsidies (as estimated in the paper) and section 8 subsidies in Table 23 on page 140 the authors suggest that there is an advantage of receiving all subsidies over working part-time. Again, these estimates do not account for the fact that some subsidies remain with part-time work.

Comparing subsidies without the TANF program and section 8 compared to full-time earnings in Table 22 on page 139 suggest that full-time earnings are a considerable advantage over partial subsidies.

The key table in the paper is Table 25 on page 142 that compares total subsidies, including what this study estimates of the value of TANF and section 8 benefits, compared to the estimates of full-time earnings for households of various sizes.

The table would appear to show that a family with one member working full-time would earn \$1,159 and a family of three persons would also earn \$1,159 and if a family of three received all of the subsidies including TANF and section 8 they could receive \$1,743 per month in subsidies and benefits and that appears to be an advantage of \$585 over full time minimum wage work. These were the numbers that were used in the “Krueger Report” to argue that there was an “advantage of welfare over work.”

Benefits Estimate with TANF and Section 8 v. Full Time Salary at Minimum Wage

Household Size	Estimate of Economic Assistance	TANF	Section 8	Total	Full Time at Minimum Wage Estimate	Difference
1	\$200	\$100	\$400	\$871	\$1,159	\$288
2	\$220	\$00	\$400	\$1,252	\$1,159	\$99
3	\$220	\$414	\$200	\$1,743	\$1,159	\$585
4	\$224	\$238	\$200	\$1,902	\$1,159	\$743
5	\$1,013	\$002	\$670	\$2,324	\$1,159	\$1,190
6	\$1,113	\$780	\$670	\$2,572	\$1,159	\$1,420
7	\$1,103	\$010	\$780	\$2,883	\$1,159	\$1,722
8	\$1,200	\$1,034	\$780	\$3,104	\$1,159	\$1,946

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There are several challenges with the numbers in this Table 25

of the ABC Report on page 142.

1. The table assumes that all households use all subsidies.

Data presented in the report shows not all eligible persons

use health (Mi Salud) or housing subsidies, for example.

The report needs to factor the probability of participation

and take-up rates into the estimates of the value of subsi-

dies over work. Does the report include any data on what

proportion of households of different sizes that actually re-

ceive all the mentioned subsidies?

2. The estimates in the table assume everyone gets the maxi-

mum potential payment. This is in theory and we need

to examine actual program data to see what are the actual

benefit levels by household size. Very few cases get maxi-

mum potential benefit in all the programs because funds

are capped.

3. Assumes a household labor supply of one person that is

the same (and unaffected) by household size or the age\ gender composition of the household. Larger households, depending on the age of members, are likely to have higher labor supply and it is unreasonable to assume that a household with 8 members will have the same labor supply as a household with one member. Estimating earning for just one member in large households lowers the estimates of earned income and increases the relative value of the subsidies. The report should look at actual household composition, household size, and labor supply data in order to make more realistic estimates of potential earnings for households of different sizes and composition.

4. The estimates do not account for fact that many households would still be eligible for Mi Salud and PAN subsidies if earning at minimum wage or earning below poverty level.

The estimates assume either all subsidy income or all work income but the authors do not contemplate or analyze the cost\benefit calculation for households that receive some subsidies and also generate some income.

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5. The report does not provide nuanced estimates of cost\benefit analysis for households with different composition and various mixes of adults and children. A household of three persons could have one adult and two children, two adults and

one child, or three adults, and the eligibility for benefits and subsidies will be different for different types of households.

The report does not take this into account.

In the next page, I present two corrections to the estimates presented in the report.

1. First, I corrected the numbers for TANF payments based on actual TANF Data for June 2015 on average benefit levels by household size. The column labeled “TANF real” is the actual average amount of TANF benefits by household size.

2. Second, I make some adjustments to the labor supply.

Households with up to three members are left with one worker. Households with 4 members have a 1.25 labor supply. Households with 5 and 6 members have 1.5 labor supply, and households with 7 and 8 members have labor supply of 2.0. Changes in labor supply assumptions for larger households follow empirical trends in labor supply by household size.

3. I also added data on TANF participation from the case load data for June 2015. In June 2015, there were 65,733 TANF cases out of over 1.6 million persons in poverty (estimated using 2013 PRCS data).

Adjusted TANF Payment and Work Supply Estimates

TANF Data June 2015

Cumulative Percent	Adjusted TANF	% of cases	adj diff	adj worker	adj	orig	worker	adj total	total	total original	total	TANF	Adjusted	Family Size
24.5	3227	24.5	(387)	122	(387)	(88)	122	77	67	87	40	16	26	1
71.0	11042	16.8	(22)	122	(22)	6	122	104	13	122	40	20	22	2
87.8	10876	16.2	380	122	380	284	122	123	10	143	200	44	82	3
92.2	2822	8.8	24	144	232	803	122	161	27	162	200	238	24	4
93.3	1833	5.8	23	133	823	122	122	102	30	124	200	62	103	5
98.8	378	.6	431	133	1011	141	122	120	378	128	200	12	113	6
100.0	84	.1	2	18	1188	124	122	147	374	183	200	10	123	7
100.0	8	.0	36	18	1228	122	122	127	17	104	200	1034	120	8

Adjusted difference

Adjusted work supply

Adjusted TANF



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FIGURE

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Héctor R. Cordero - Guzmán

- Making adjustments using actual TANF benefit amounts and modifying the labor supply estimates for larger households reduces the purported advantages of “welfare” (subsidies) over work significantly. It is also important to keep in mind that not all those eligible receive aid and that not all aid ends with paid work.

- Data shows 71% of cases are 1 or 2 person households (where the economic advantage of work over program benefits are largest).
- 16.7% of all TANF cases (or close to 10,876 cases) are in 3 person households where there is presumably some advantage of program participation over work.
- For discussion purposes, 3 person households are assumed to include one female adult and two minor children. For those limited number of households, there may be a small advantage of program participation over work. There should be discussion about the costs and desirability, from a social and public policy perspective, of reducing benefits for low income women with small children.
- If we assume a 3 person household with two working adults and one child, the advantages of work over welfare are clear [$\$1,159 \times 2 = \2318 compared to between $\$1,539$ (my estimate) and $\$1,743$ (the report's estimate) of the value of benefits].
- The revised data in the report, particularly when compared to the actual caseload data by household size, suggest that for 71% of TANF cases the value of benefits and subsidies is lower than what they could receive from work. For close to 27% of TANF cases in households between 3-6 members there could be (assuming the household can get all subsidies) some advantage of the value of subsidies over full time minimum wage work. Note that this includes less

than 20,000 persons out of an estimated poverty population of 1.6 million persons.

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Some additional observations on the relationship between

TANF caseload and employment in Puerto Rico:

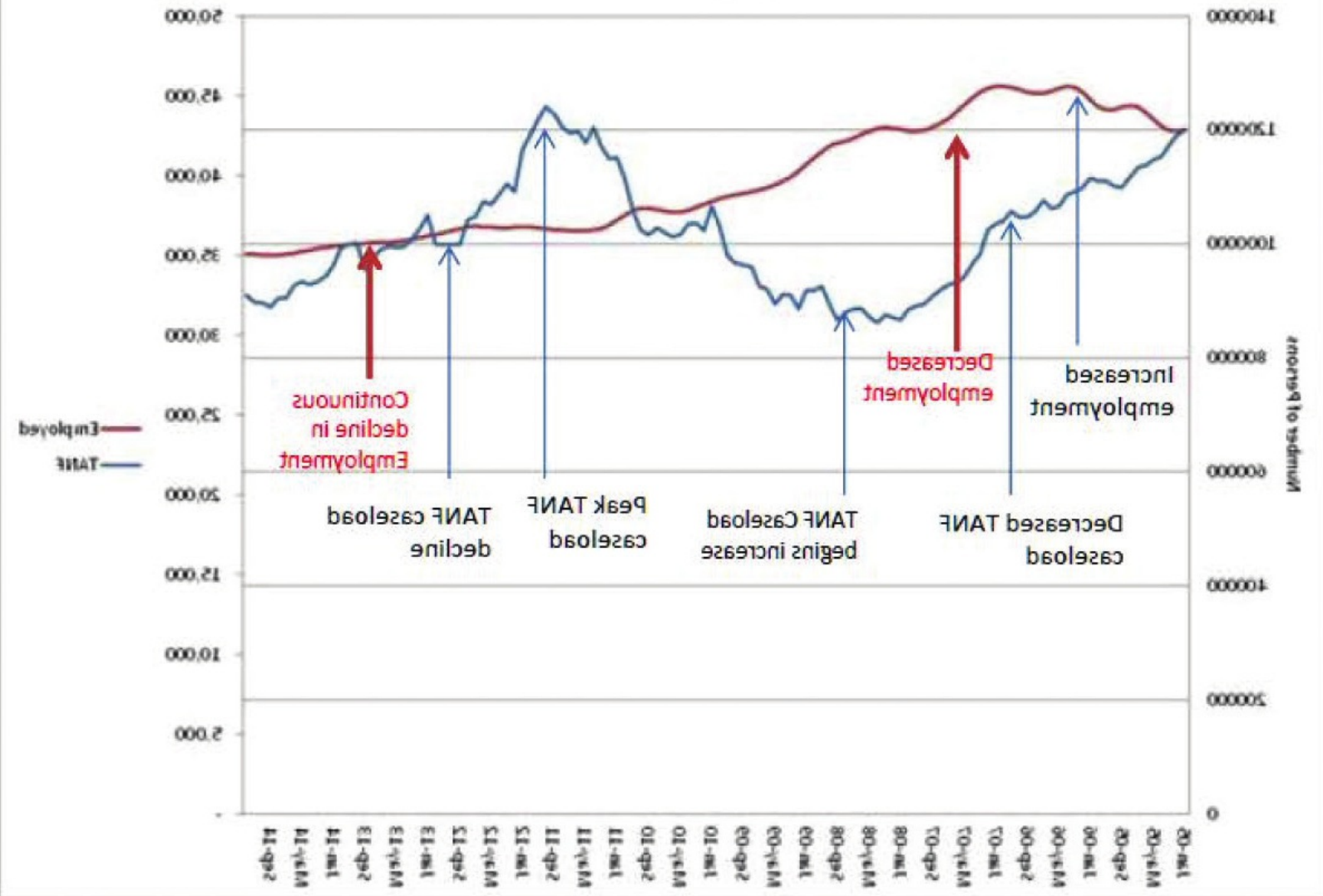
- Looking at the historical trend of employment levels and TANF caseloads in Puerto Rico helps clarify the relationship

between employment and TANF participation.

- The data show that as employment grew, TANF participation declined but about a year after employment started to collapse there was an increase in TANF use until the rate of employment decline leveled off—and time limits started to kick in—starting a reduction in the TANF case load.

- The timing of the data is clear that changes in the TANF caseload follows changes in employment and not the other way around. Declines in employment drive TANF use and it is clear that TANF use is not what drives employment levels in Puerto Rico.

Persons Employed and TANF Case Load



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The ABC Consulting report: “Beneficios de las Personas Elegibles

al Tanf Vs. Escenario de Salario Mínimo Federal” concludes with a series of recommendations. My sense is that the comments in the

first two paragraphs of the recommendations are not sustained by

the data. The employment collapse in Puerto Rico is not due to

TANF or welfare programs and there is abundant labor supply and

people willing to work in Puerto Rico with an unemployment rate

consistently over 10 percent and over 100,000 people looking for

work. As was stated, the employment pattern in the table above is not explained by patters of use of the TANF program.

The third and fourth paragraphs of the recommendations on a

work credit through the tax code seem sensible as does the recom-

mendation that the head start program adjusts to work schedules.

The list of recommendations offered on TANF about redesign

are not clearly spelled out and the reader has no idea what the

authors mean by “Re-evaluate and redesign the TANF program.”

In what ways? How? Exactly why?

Many of the recommendations focus on Head Start which is

not a program that was analyzed in the report. It is not clear

where many of these recommendations come from and what they

have to do with the materials presented in the report.

In sum, this report is interesting but has a number of challenges that compromise its conclusions:

1. The demographic analysis is confusing and limited.
2. It does not present precise estimates and information on the size and composition of eligible populations by program including TANF, the PAN program, section 8, the health subsidy program (Mi Salud), telephone, electricity, and water subsidy.
3. It does not present information on take-up rates and access to the various programs and subsidies [including TANF, the PAN program, section 8, the health subsidy program (Mi Salud), telephone, electricity, and water subsidy] and the

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proportion of eligible persons that actually receive each subsidy. In fact, the only table that helps us understand eligibility and access is on health insurance (Table 4 on p. 104) and it provides evidence that not all eligible persons receive the health care subsidy (Mi Salud).

4. The report does not distinguish between the labor supply of men and the labor supply of women and how they are affected by access to subsidies and household composition and sizes. The report also does not consider how disability status impacts both program participation (particularly in TANF) and work status.

5. Some of the subsidy estimates included and used in the report are theoretical and therefore inflated and not derived from actual program data. Actual TANF program data shows that average TANF payments are lower than those used in this report.

The study provides a lot of valuable information and a very useful framework that should be discussed and can be revised, updated, and improved but, as is, the report is fine for academic discussion but without an analysis of the actual population eligible and participating in the various programs and subsidies considered, and without more accurate estimates of the size and availability of the subsidies to the actual population, it is of limited use and applicability for public policy making.

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Aiding in the domestic violence

survivors, TANF services and

independent self-sufficiency

in Puerto Rico

Rafael A. Boglio-Martínez & Luisa R. Seijo-Maldonado

Abstract

This essay presents the results of the first phase of a broader project that seeks to examine the effects of domestic violence on the capacity of participants of the Temporary Assistance to Needy Families (TANF) program to transition into self-sufficiency and independent well-being in Puerto Rico. We are interested

specifically on how domestic violence hinders TANF participants from complying with program mandates and thwarts their efforts to obtain a job and maintain it. In this first phase of the research, we conducted a literature review from which we identified key issues and factors to be explored in subsequent phases. We also gathered preliminary data on the prevalence of domestic violence among TANF participants in Puerto Rico's western region. Ultimately, we aim to investigate how the physical, emotional and mental health problems resulting from the experience of domestic violence pose challenging life conditions which hamper the ability of survivors to meet TANF's requirements and benefit fully from its resources as well as achieve and sustain TANF's goal of economic independence.

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Our research expects to identify lapses in TANF's current application of its domestic violence policies and provide useful recommendations for successful implementation of mandated benefits as well as additional services needed to better serve that population.

I. Introduction

Domestic violence (DV) is one of the many challenging life situations faced by women seeking or receiving benefits from the welfare state, including the Temporary Assistance to Needy Families (TANF) program. At first glance, DV seems unrelated to TANF's core mission of assisting needy families achieve self-sufficiency. However, DV is correlated with a number of situations and problems that overlap with TANF's service area, such as single headed households, unemployment and poverty. DV is a painful cause of separation and/or divorce, which leads some women with children to form single headed households and experience financial hardships due to loss of income. Also, DV imposes a number of obstacles, including health and mental health problems, which limit survivors from seeking or maintaining employment. Finally, the experience of domestic violence becomes so cumbersome for some women that it impedes the achievement of their educational and/or employment goals, both of which are key determinants of poverty and welfare assistance. Thus, the presence of DV among TANF participants is not incidental or irrelevant. DV is imbricated in a number of factors/problems that mire women in unemployment, poverty and welfare assistance.

The relation of DV with poverty and welfare assistance has

been noted by policy makers and addressed in important welfare policies. The inclusion of the Family Violence Option (FVO) in Title I of the Personal Responsibility and Work Opportunity Reconciliation ACT (PROWRA) of 1996, which transformed the longstanding Aid to Families with Dependent Children (AFDC) into TANF, is an example of the incorporation of DV considerations in welfare policies. As its title suggests, PROWRA substituted the need-based, open-ended AFDC with the more requirement-based TANF, which had a

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five year time limit and required participants to enroll in human capital formation programs and obtain employment during the participant's lifespan in the program. PROWRA'S heavy emphasis on personal responsibility was counterbalanced by the FVO, a clause that acknowledged that DV constitutes a barrier for women trying to transition out of both poverty and welfare assistance programs (Orloff, Zarnow & Cornwall, 2011). The recognition of DV as a factor that interferes with the efforts of TANF participants to achieve self-sufficiency was significant, especially in a policy reform guided by the notion that personal

responsibility and individual effort was the key to achieving individual well-being. The FVO offered states managing TANF services the option of offering "good cause waivers" of some of

the new TANF requirements, such as time limits, child support cooperation and employment securement (*ibid.*, p. 3). It also required TANF caseworkers to screen participants for DV and to refer those with DV experiences to support services. The FVO, then, functioned as an oasis for women attempting to overcome poverty while dealing with domestic violence in their lives.

However, the FVO has been underutilized. DV has not received the same attention as other barriers impeding the successful transition of participants into the workforce, such as ineffective training programs, lack of access to transportation and childcare, mental health problems, and a depressed labor market for people with low education levels. In Puerto Rico, DV's impact on TANF recipients has been under-examined despite the increasing visibility and acceptance of DV as a problem negatively impacting women's lives.

In response to that oversight, our study seeks to examine the effects of DV on the capacity of TANF participants to transition into self-sufficiency and independent well-being in Puerto Rico. Our research is interested specifically on how DV hinders TANF participants from complying with program mandates and thwarts

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their efforts to obtain a job and maintain it. In order to do so, our research aims to investigate how DV's physical, emotional and mental health problems generate challenging life conditions which hamper the ability of TANF women to pursue, achieve and sustain economically independent lives.

This research agenda aims to achieve three main objectives.

First, we seek to broaden the prevailing understanding of the needs and challenges faced by TANF participants beyond the commonly documented barriers. We will do this by documenting the DV experience among TANF participants. This will allow us to further contextualize the life of TANF participants in relation to a central feature of power in contemporary Puerto Rico: Patriarchy. Second, we attempt to clarify how the DV experience impedes TANF participants from meeting program requirements, including securing and maintain gainful employment. We are particularly interested in exploring the effects of the following on participant outcomes:

- Direct or indirect actions by the participant's partner or ex-partner;
- The physical, emotional and mental problems resulting from the exposure to violence;
- The level of awareness and sensitivity to DV exhibited by TANF case managers;
- The access to and quality of domestic violence support services.

Finally, we aim to transform our findings into relevant recommendations for future analysis of TANF participants and necessary changes and innovations in TANF services and requirements. The analysis of domestic violence and its meaning and repercussions for TANF participants will point to key areas of future considerations for both TANF caseworkers and evaluators.

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II. Literature Review

Methodology

We conducted a thorough search for relevant scientific research

that intersected TANF, DV, employment and poverty in Puerto

Rico and the United States in order to identify the keys issues and factors on which to focus our research in subsequent phases. Our

search relied on various databases, specifically EBSCOhost and

ProQuest, and targeted specialized journals in the social sciences dealing with the welfare system, domestic violence, family issues and poverty. We sought research from all social science disciplines in order to develop an interdisciplinary perspective on the issue.

We intentionally searched for research studies with a variety of

methodological orientations in order to evaluate different types

of data and evidence: Quantitative and qualitative studies, sur-

vey research as well as case studies, evaluation studies and policy analysis. We also expanded our search to non-published master

and doctoral studies produced in the University of Puerto Rico,

Río Piedras Campus. Furthermore, we searched for reports pro-

duced by nonprofit advocacy organizations in the U.S. who have

examined the Family Violence Option. Finally, we examined the

available statistics from the 2010 U.S. Census, national police

records and domestic violence advocacy agencies. The following

literature review was produced based on this literature search.

DV, Gender and Poverty

Although the concept of domestic violence captures any vio-

lent incident occurring between intimate partners regardless of

who generates it, the reality is that women bear the brunt of the weight of this phenomenon. A comparative study sponsored by

the World Bank on gender violence in Latin America and the Caribbean, which also included U.S. data, found that between 80%

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and 90% of female homicides were perpetrated by their male

partners (Beihl, 2005). In Puerto Rico, the DV statistics gathered by the Puerto Rican Police Department confirm the staggering

gender inequality documented throughout the hemisphere. For

example, women were the victim in 9,785 of the 12,045 DV in-

cidents reported in 2014.¹ Moreover, the statistics on female ho-

micides reveal that 84% of women murdered died at the hands

of their partner or ex-partner (Oficina de la Procuradora de las

Mujeres, 2004). Thus, domestic violence manifests the gender in-

equality faced by women in all areas of their lives.

DV's gender dynamic implies that all women are exposed to the

risk and actual manifestations of intimate partner violence regardless of their socioeconomic status.

However, studies have shown that poverty can be predictive of male partner violence against women

(Bassuk, Dawson & Huntington, 2006). For example, the above

cited World Bank study found that while women from all social

classes throughout Latin America and the Caribbean are exposed

to DV those with lower incomes exhibit higher rates of physical

abuse: 12% of women with incomes between \$7,500-\$14,000 as

opposed to only 4.4% of women earning from \$50,000-\$74,000

(*ibí d.*, p. 11). In the U.S., a study on violence in lower income communities sponsored by the U.S. Department of Justice found

that women living in these communities were twice as likely to

experience intimate partner violence as women living in higher income neighborhoods (Benson &

Litton Fox, 2004, p. 1).

Low income status is associated not only with higher incidence of DV, but also with more severe manifestations of violence. A review of several U.S. national surveys on family violence led Bassuk, Dawson & Huntington (2006) to conclude that “severe violence against both women and children is greatest among

1 Data retrieved on June 14, 2015 from <http://policia.pr.gov/estadisticas-de-violencia-domestica/>

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families with low incomes or with male partners who are unemployed or have lower occupational status” (p. 388). Highlight-

ing the male partner’s employment status is important because it

re-enforces the gender dynamics inherent to DV. Lenton (1995)

suggest that there is an association between men’s low income

status and their patriarchal values, particularly the strong belief in the legitimacy of violence in their interactions with intimate partners. Thus, women in the lower end of the income scale

confront domestic violence as a particularly acute expression of patriarchy.

Finally, some studies have correlated DV with poverty. Laurie

Pompa’s (2007) research on TANF’s Family Violence Option in

Texas led her to conclude that “[t]he threat of poverty and the

inability to support themselves and their children is one of the

many reasons low income victims of domestic violence stay with

their abusive partners” (p. 242). Many women experiencing DV

opt against leaving their partners not because they have resigned themselves to a life of violence, but rather because they do not

have the financial means to live independently and provide for her children. Andrea Hetling's (2005) study on DV as a barrier to self-sufficiency also emphasizes the financial aspects of DV: "High on the list of obstacles for women escaping abuse is the lack of the financial resources to move and support themselves and their children. As mentioned above, the lack of money, credit or belongings is the most commonly recognized barrier (sic)" (p. 24).

The literature on DV and poverty documents the pervasive presence of intimate partner violence. Therefore, DV emerges from this literature as a relevant issue for all poverty-reduction programs, including TANF. These programs would benefit from acknowledging the presence of DV in the lives of impoverished women and addressing its effects on their economic goals of self-sufficiency, income generation and/or employment.

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DV and employment

Unlike the research on poverty, research studies on the relationship between DV and unemployment has produced mixed and contradictory results. Some studies find that DV limits women's capacity to obtain and maintain employment, while others suggest that DV might actually motivate survivors to find work as a means to leave their abusive relationship (Meisel et

al. 2003, pp. 1192-1193). Although there is no clear correlation between DV and employment history (Tolman & Raphael, 2000), the literature suggests a number of factors associated with DV that negatively impact women's capacity to secure and maintain employment.

DV entails not only physical and emotional abuse, but also economic abuse. After all, DV is about power and control and employment offers women an independent source of income which can be leveraged against the partner's attempts to control their lives. Thus, for many women, DV expresses itself in the form of economic dependence. Abusive partners create conditions which impede women from working, including outright prohibitions against seeking employment and/or enforcing a lone breadwinner family arrangement (Hetlin, 2005; Pompa, 2007). Moreover, a number of studies have linked DV to job loss. Raphael & Tolman (1997) found that DV survivors do seek employment and have significant work history, but they are unable to maintain their employment due to DV incidents. Denise Findlay's study of employment discrimination against DV survivors in North Dakota found that two thirds of the DV survivors surveyed reported being harassed by their abusers at work and half admitted to missing work due to DV incidents (p. 991). This study also found that women were either fired or had to quit their jobs due to DV related "work interferences," such as emotional instability, loss of productivity and absences.

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Finally, Findlay found that some employers fired DV survivors as a means to avoid the risk of violence in the workplace.

Other research studies highlight an indirect relation between DV and employment. In our current post-industrial economy, education is positively correlated with employment and income.

A number of studies have linked DV to lower educational achievements and human capital deficiencies (Anne Lowan, Schmidt, &

Wiley, 2006; Hetling, 2005; Pilkinton, 2010). Hetling (2005)

contends that abusive partners interfere with women's academic aspirations and sabotage their job training experiences by refus-

ing to babysit or denying them transportation. Pilkinton (2010)

argues that inadequate education and poor job training translates into a lack of job experience and/or low paying jobs for survivors.

DV's web of power and control extends into women's educational

goals, thwarting them and, therefore, preventing women from obtaining a job or moving up the ranks.

Besides education, DV is also indirectly linked to unemployment due to the serious health and mental health consequences

of abuse. Tolman & Raphael's (2000) literature review on the

relation between welfare and DV found that DV is consistently

associated with a number of health and mental health issues

that negatively impact the survivors' physical well-being and

emotional stability: Depression, anxiety, drug and/or alcohol use and post-traumatic stress disorder (PTSD), among others.

Besides affecting their health, all of these conditions interfere with women's job performance. Recent case studies of employment barriers for DV survivors receiving TANF conducted in

California (Anne Lowan, Schmidt, & Wiley, 2006; Meisel et al., 2003) and Maine (Butler et al., 2008) confirm the presence of mental health problems among survivors—especially depression, anxiety and PTSD—and document their impact on their employment status: higher rates of unemployment and lower

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rates of job retention. Meisel et al. (2003) emphasize that PTSD and controlled substance abuse among DV survivors are associated with lower employment rates. Finally, Carasco-Portiño et al. (2007) points out that DV's impact on women's lives is cumulative and, therefore, women who have been exposed to abuse over longer periods of time express more severe health and mental health issues (p. 56). Highlighting DV's cumulative effect on women's health and mental health is important because it provides a basis for understanding the employment history of survivors with chronic conditions.

In sum, the literature suggests that the impact of DV on a

woman's work history is something that needs to be questioned

and assessed. Although every case will be different, the literature reviewed consistently identifies three factors should be examined in order to determine if DV interfered or is interfering

with a woman's ability to find and keep a job: DV's physical

and mental health effects (especially depression, anxiety and PTSD), DV's impact on women's educational goals, and DV's work interference. However, the literature cautions against establishing a spurious casual relation between DV and its effects and unemployment. Determining the role played by these factors in a woman's work history requires much more than merely establishing their presence. The severity, type and onset of DV abuse needs to be specified and connected to job search, qualification and performance (Meisel et al., 2003). More research is needed to help clarify how DV affects employment, particularly the timing of DV and its impact on productivity (*ibid.*, p. 1209). Research of these issues in Puerto Rico can contribute to clarify the complex dynamics of this phenomenon and help suggest policy solutions to such problems. Nevertheless, programs focused on aiding women transition into the workforce, such as TANF, should invest time and effort in documenting and addressing these factors.

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DV and the Welfare State

The above documented prevalence of domestic violence in the lives of impoverished and unemployed women implicates DV in another experience common to these women: welfare

assistance. Women facing violence and poverty, unemployment and/or financial hardship often seek assistance from the state to help cope and/or overcome their life situations. The welfare state, with its educational and cash assistance programs and counseling services, is one of the primary resources used by women dealing with both violence and financial insecurity (Casey et al., 2010; Hetling, 2005). In fact, research studies have firmly established numerous correlations between DV and welfare assistance.

Research studies have confirmed that DV is very much present in the population of female welfare recipients. Tolman & Raphael (2000) found that there is a higher prevalence of domestic violence among welfare recipients in the U.S. than in the general population. According to their study, between 34% and 65% of welfare recipients reported lifetime experience with domestic violence, rates that exceed the averages (ranging around 20%) found for women in the general population (p. 660). Anne Lown, Schmidt & Wiley's (2006) more recent study found a much lower percentage, 28%. However, whether DV's presence is equal to the general population or over-represented among welfare recipients, the point is that DV cannot be overlooked by those working in or researching welfare state programs.

Meisel et al.'s (2003) study on the effects of DV on employment among welfare recipients in California found that DV

survivors were more likely to be unemployed, on welfare and not transitioning off welfare (p. 1,200). Studies like these expose the intricate connection among DV, unemployment and welfare assistance. DV's correlation with unemployment and TANF in Puerto Rico 177

poverty leads to its disproportionate presence among welfare program participants. Despite this indirect relation, DV's impact on women's lives is not irrelevant to their participation in welfare assistance programs. DV is one of the underlying reasons for noncompliance with welfare program requirements.

For example, Tolman & Raphael (2000) reviewed studies in the U.S. that document how women experiencing DV have problems transitioning off welfare programs. Conversely, they also discuss studies in which women who obtained restraining orders against abusive partners were six times more likely to abandon welfare assistance programs (p. 668). Thus, whether keeping women on welfare programs or contributing to high dropout rates, DV seems to matter in the way impoverished women relate to the welfare state.

There are cases in which DV has a direct relation with welfare assistance. Research studies have demonstrated that DV survivors use the welfare state as a tool to contend with and overcome DV (Casey et al. (2010). Some survivors seek assistance from welfare programs to alleviate their financial hardships resulting from economic abuse in their relations. Other survivors apply for welfare programs in order to secure the economic resources necessary—disposable income, health benefits, housing, and

food stamps—to leave their abusive relations and provide for themselves and their children. Interestingly, programs designed to address a different set of needs, such as income or housing, are being used strategically and surreptitiously by DV survivors to pull together enough resources to achieve the economic independence necessary to leave their abusive partners. The welfare state's failure to recognize that DV is the underlying problem motivating the use of some of its programs often leads to a mismatch between the resources needed and sought and program requirements and goals.

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TANF and DV

TANF is the most recent reformed version of a welfare assistance program originally authorized under Title IV of the Social Security Act of 1935: *Grants to States for Aid to Dependent Children* (ADC). The original goal of ADC was to secure the welfare of

minors growing up in single (mostly female) headed households, either because the women had children out of wedlock or due to spousal death (Smith Barusch, 2012). The economic challenges

faced by these households often resulted in children being sent to live with relatives or abandoned in orphanages. ADC sought to

improve the welfare of these minors by providing the economic

assistance that would help keep them living with their biological families. To be sure, ADC was not a novel welfare proposal, but

improve the welfare of these minors by providing the economic assistance that would help keep them living with their biological families. To be sure, ADC was not a novel welfare proposal, but

improve the welfare of these minors by providing the economic

assistance that would help keep them living with their biological families. To be sure, ADC was not a novel welfare proposal, but

rather was based on existent state funded mother's and widow's pension programs. Like those pension programs, ADC reflected the ideological prominence of the nuclear family sustained by the male breadwinner at the foundation of the U.S. welfare system (Trattner, 1999). The newly emerging federal welfare state would substitute the male breadwinner in his absence.

Over time, ADC underwent a series of reforms that changed its coverage and modified its focus. These changes stand as a testament to the transformations undergone by the U.S. welfare state over the twentieth century. In 1950, ADC was substituted by the Assistance to Families with Dependent Children (AFDC). As part of the expansionist era of the U.S. welfare state, AFDC offered pensions to both dependent children and adult caretakers, and also added a social service component to the program (*ibid.*). In 1961, AFDC was expanded further to include families in which

both parents were present, but the breadwinner was unemployed or incapacitated. Although these reforms increased the resources available, they changed the focus of the program from children to the family or caretakers. This change is significant because the

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notion of family or parental pensions seems to divert attention away from the fundamental premise that gave birth to the pro-

gram: Guaranteeing the well-being of dependent children. Today,

the program is much more associated in the collective imagination as a pension to unemployed mothers than to dependent children

in need, an association that impacts how this program is perceived by the public.

The conservative reforms that have restructured the U.S. welfare state since the 1980s also left their mark on AFDC. In 1988, the Family Support Act transformed the program from an open-ended income support program for dependent children in needy homes to one that would offer temporary assistance to parents who were now required to find employment. In other words, AFDC was no longer going to be conceived as a pension, but rather as a temporary assistance program whose main goal was to aid caretakers' transition into the workforce. This new emphasis was made apparent by the new Jobs Opportunity and Basic Skills Program (JOBS) that is now an integral part of AFDC.

The Personal Responsibility and Work Opportunity Reconciliation ACT (PROWRA) of 1996 substituted AFDC with TANF and, in so doing, solidified the program's focus on caretaker self-sufficiency and independence from the welfare state (Colón, 2011). Although TANF retained its original goal of assisting families take care of their dependent children, this goal was no longer going to be pursued through an open-ended income support strategy. In fact, this strategy was now conceived as part of the problem trapping these families in poverty and the welfare state.

According to the PROWRA, AFDC undermined its participant's work ethic by providing financial incentives to those who stayed out of the workforce (Butler et al., 2008, p. 51). AFDC provided participants with a steady income that displaced the need for obtaining a salary from the private sector. By contrast, TANF conceives that children's well-being will be attained through caretaker

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employment, not welfare benefits. Thus, the notion that welfare

assistance was a response to problems in the labor market and

social barriers facing those in poverty gave way to a conservative view of the social safety net and its participants. According to this view, welfare assistance, despite its well-intentioned goals, ended up undermining the sense of personal responsibility.

This loss of personal responsibility was perceived as generat-

ing other problems. According to welfare reformers, AFDC also

promoted non-nuclear family structures, such as single female

headed households, by making resources available to women

and children living without a male breadwinner. According

to reformist policymakers, citizens were adapting their family

structure to fit the program's eligibility criteria (Velázquez Torres, 2010). In response to this, TANF's new goals included pro-

moting self-sufficiency by ending caretaker welfare dependence,

reducing out of wedlock pregnancies and promoting nuclear or

two-parent households (Pilkinton, 2010). By addressing both is-

ssues, employment and family structure, TANF sought to address

the problems faced by both welfare participants and the overbur-

dened welfare state.

To be sure, TANF still provides cash assistance to its partici-

pants. However, its goal of economic self-sufficiency is pursued

by means of a dual strategy: human capital development and la-

bor force attachment (Hildebrandt and Stevens, 2009). TANF

stimulates its participants to complete their high school diplo-

mas and obtain new entre-level job skills through workshops. The

program also requires its participants to enter the labor force as soon as possible (six months after entering the program for those that are work ready and thirty months for those who enter with less than a high school diploma and very little work experience).

According to TANF, these strategies will help participants, mostly single mothers, work their way out of poverty by securing a job

that provides them with income as well as work experience to

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move up to better paying jobs and achieve economic independence in five years (*ibid.*).

Interestingly, PROWRA included the issue of domestic violence

as a factor to consider in evaluating the capacity of participants to comply with TANF's new educational and work requirements. DV

was incorporated through the Family Violence Option (FVO) authorized by PROWRA. The FVO is not a mandated part of TANF,

but rather is an optional resource that states could choose to implement. Initially, only a few states chose to adopt it, but currently almost all jurisdictions provide participants with its benefits. The FVO offered participants a number of waivers from TANF requirements in order to allow DV survivors the flexibility necessary to successfully complete the program. The FVO allowed TANF administrators to exempt DV survivors from time limit, residency

requirements, child support cooperation and family cap provisions (PROWRA, Title IV, Subtitle A, Section 402(a)(7)). It also called for TANF caseworkers to screen for DV survivors and refer those

identified to programs that could assist them. In all, the Family Violence Option is a tacit recognition that the personal responsibility emphasized by the program is conditioned and often limited by social factors impinging on participant's lives. Domestic violence is an important enough factor in the lives of TANF participants that PROWRA offered states the option of considering it in the process of assisting its participants achieve self-sufficiency.

PROWRA's inclusion of the FVO marks the first time in this

program's long history (ADC-AFDC-TANF) that DV is identi-

fied as a relevant issue. Its inclusion, however, was not a response to a recent sudden increase in DV

among program participants.

In all probability DV was present in the lives of ADC and AFDC

participants as well and played a role in generating their need for and continued presence in these programs. However, DV was not

consciously integrated into these programs' considerations in part because both programs were conceived as need-based pensions.

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DV is tangential to the goals of such a program. TANF's restructuring of AFDC introduced new goals, such as ending prolonged reliance on welfare assistance and promoting employment. These new goals brought DV to the fore due to its correlation with poverty, unemployment and reliance on welfare benefits. All three converge problematically in TANF's new mission. Thus, the FVO's inclusion in PROWRA responds much more to the new goals introduced by TANF than to the identification of DV as an emerging trend impacting participants.

Research studies on TANF's implementation of the FVO and its efficacy addressing DV have produced mixed results. A recent report on TANF's impact on domestic violence survivors funded jointly by two advocacy-oriented nonprofit organizations, Legal Momentum and the National Resource Center on Domestic Violence, summarize these mixed results. According to the report, some studies have shown that TANF has played an important

role in assisting DV survivors leave their abusive relations (Casey et al., 2010, p. 3). According to DV survivor's interviewed, TANF

made an important financial contribution that allowed them to break with their partners. Moreover, the authors identified a number of factors that account for those cases in which TANF proved to have a positive effect on DV survivors:

- Good communication between TANF personnel and DV assistance programs;
- The presence of TANF personnel in DV assistance programs;
- Waivers that facilitated entry into the program;
- TANF's cash transfers and assistance with referrals to DV programs.

Besides being factors identified with TANF's success in particular states, these factors are presented as best practices that should be heeded and adopted by other jurisdictions.

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However, the report also documents cases in which TANF was found to be failing DV survivors. This report, as well as other research studies, identifies poor implementation as the underlying cause of TANF's ineffective dealings with DV survivors. Poor implementation expresses itself primarily through ineffective case management. The report points to caseworker indifference and/or hostility towards DV survivors as one of the main problems.

Some caseworkers are not aware of the FVO and, therefore, do not screen for domestic abuse (p. 10). Others are judgmental of participant's lifestyles and withhold the FVO benefits because

they believe that female participants brought the violence upon themselves. Still others are insensitive to the DV experience and, therefore, deter participants from being forthcoming about their DV situation. Finally, caseworker insensitivity is manifested through burdensome requirements: They require police reports and hospital records before they even accept that DV is occurring. Other research studies on TANF's dealings with DV survivors find similar case management deficiencies. The National Law Center on Homelessness & Poverty produced a report based on their analysis of TANF programs in New York City, Washington, D.C. and San Francisco. The study revealed that implementation of the FVO was ineffective and inadequate (National Law Center on Homelessness & Poverty, 2009, p. 4). The report emphasized that TANF offices were failing to screen and offer social services to DV survivors. Without proper screening, participants were unable to receive FVO waivers and, thus, were at a higher risk of losing benefits due to DV-related noncompliance with program requirements. Likewise, Lindhorst, Casey & Meyers' (2010) observational study of TANF intake interviews in Georgia, Michigan, New York and Texas found that only 9% of participants were asked about their previous or current DV experiences. In many cases, the interview questionnaires used by TANF personnel did not even have a DV question. Moreover, the study mentions cases where the

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case manager did not follow up on cues about the presence of DV

expressed independently by participants. Lastly, research studies have found that participants lacked knowledge about the FVO,

which points to deficiencies in case manager's orientation about

TANF's benefits (Pompa, 2007, pp. 251-2).

The report by the National Law Center on Homelessness & Poverty also found that less than 10% of domestic violence survivors reveal their DV experience to TANF caseworkers. Like the Casey et al. study, they found that caseworker insensitivity due to their belief system, which justifies DV or blames women for it, explained why women hesitate to reveal their DV situation.

Other studies argue that nondisclosure is a result of participant fear of further governmental involvement in their lives (Butler

et al., 2008, p. 52). According to them, some participants fear that case workers might use that information to justify removing

their children. This same study also documents cases in which women were not aware they were living in a violent relationship until the TANF case worker inquired about DV as part of

the screening process (*ibid.*, pp. 57-58). This datum proves the importance of the FVO since it makes TANF's screening process

another place in which DV can be identified, especially among a population in need.

Other studies found that case workers simply documented the

presence of DV in participants, but did not refer them to service programs nor did they offer waivers from TANF time and work

requirements. Even worse, some case workers dissuaded partici-

pants from using the waivers. The overall effect of this pattern of dismissing the FVO has resulted in very few participants benefiting from its waivers. Lindhorst, Casey & Meyers's study revealed that only 3% of participants received good cause waivers under

the FVO. Tolman & Raphael's (2000) research found a higher

percentage of TANF participants with FVO waivers, between 5%

and 10%. However, both findings present percentages that are

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significantly lower than the percentage of women known to have

experienced DV among the welfare seeking population, which

range between 28% and 65%. These percentages suggest that DV

survivors are being under-identified and not being offered the

benefits available to them.

Finally, some studies suggest that despite TANF's commitment

to assist DV survivors, its financial benefits are inadequate for participants trying to leave their abusive partners. As discussed above, many survivors seek assistance from the welfare state in

order to secure the financial means necessary to break with their partners. Many survivors who cannot secure those means return

to live with their abusers. Thus, while screening and service referral are important, they are not as crucial for survivors in helping them make the decision to leave as access to disposable income.

Studies like Casey et al. (2009) and Butler et al. (2008) contend that if TANF is really committed to assist DV participants achieve self-sufficiency, it should increase the financial benefits offered.

This would help retain those participants that would otherwise

leave the program to return to live with their violent partners.

In all, the literature documents how TANF benefits and FVO

implementation have worked against complying with its objec-

tive of assisting DV survivors who qualify for TANF benefits. Re-

search in Puerto Rico focusing on these barriers could help con-

firm their presence as barriers in the island as well as enhance our understanding of how they function as such. In the meantime,

we offer the following suggestions on how to address current de-

ficiencies based on the insights gained from the literature:

1. Case worker training and capacity-building

- TANF programs need to provide comprehensive training to its case workers and administrators on domestic violence, its relation to TANF and the FVO. TANF employees should be aware of the FVO policy and related benefits.

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- Case workers should receive training on interpersonal communicative practices with DV survivors, including how to conduct interviews, appropriate language use and how to read linguistic and body cues.
- Case workers need to develop empathy and supportive strategies that promote participant disclosure and facilitate information-gathering.

2. The TANF programs need to develop standardized protocols for DV screening

- Intake questionnaires should include a mandatory and appropriate section dedicated to DV screening. This section should include much more than simply asking whether they have experienced DV. It should include variables and scales that detect

past and current experiences with DV, assess its severity, identify services needed and evaluate its impact on the participant's capacity to comply with program requirements.

- Case workers should be offered a standardized definition of DV as well as clear guidelines on how to communicate TANF's interest in DV to survivors.

This will ensure that participants are receptive to the screening process rather than fearful or suspicious.

- TANF should develop and implement program evaluations to ensure the effectiveness of its screening process and personnel.

3. TANF should establish clear guidelines on how to manage DV survivors once identified

- TANF needs to develop standardized processes for service program referrals according to the type and severity of DV identified.

- TANF needs to develop standardized guidelines on the benefits or waivers offered to participants depending on the type and severity of DV identified.

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- TANF should develop an evaluation protocol in order to assess and monitor DV survivor program compliance and progress.

4. TANF should invest in outreach and training of pertinent public and private agencies

- TANF should educate community-based DV programs, welfare to work agencies and job training and placement agencies on its FVO and DV's relevance to their effort to help participants achieve self-sufficiency. These efforts will improve awareness of TANF's benefits for DV survivors.
- TANF should integrate DV advocate and service agencies to their screening and service provision processes.
- TANF personnel should visit DV shelters and service agencies to screen for possible participants.
- TANF should publish and share with public and private agencies brochures and posters advertising its FVO.

5. TANF should improve benefits for DV survivors

- TANF should increase financial benefits for DV survivors.
- TANF should partner with DV organizations to ensure the availability of comprehensive services to their DV participants.

TANF in Puerto Rico

Most of the available research on TANF in Puerto Rico was

conducted at the end of the newly installed five year benefit time limit, 2001. Therefore, these studies focus primarily on two issues: welfare reform implementation and the impact of the new time limits and work requirements on current and former participants' well-being (Boujouen Ramírez, 2001; Guemárez-Cruz

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Rafael A. Boglio-Martínez & Luisa R. Seijo-Maldonado & Guzmán-López, 2002; Hernández-Angueira, 2001; Pérez Alvarado, 2002; Román Oquendo & Pérez, 2004; Segarra, 2000). More recent studies have has developed these same lines of research, but with the benefit of a broader historical understanding of the context of policy reform that engendered TANF (Colón, 2011; Nieves Rosa, 2007; Velázquez Torres, 2010).

Finally, other studies have incorporated that broader historical view into their economic analysis TANF's effectiveness in light of the island's acute economic crisis (Rodríguez Martínez, 2009; Segarra, 2006).

The literature as a corpus expresses a general consensus regarding the welfare reform that produced TANF and its consequences for Puerto Ricans beneficiaries. It contends that TANF was part of a U.S. welfare reform agenda that was ill-suited for Puerto Rico's social and economic reality. In the mid-90s, the U.S. was in the midst of an economic boom with a solid labor market and low unemployment rates. Its ideological bearings notwithstanding, PROWRA's emphasis on reducing welfare

rolls through labor market integration was not unreasonable given the U.S.'s economic situation at the time. However, Puerto Rico's economy presents a different picture, one with limited growth and an official unemployment that has never been under 10% since the mid-1950s. In particular, Nieves Rosa (2007) emphasizes the inaptness of PROWRA's reforms given the disparities between the U.S. and Puerto Rican economic scenarios. According to her research, Puerto Rico underwent the same welfare reform but under very different economic conditions: A recession, limited growth, high unemployment, recent loss of the 936 exemptions to foreign corporations and a growing informal economic sector (pp. 7-8). Thus, Nieves Rosa concludes that the high levels of social welfare reliance in the island expose the inability of the island's economy to employ the population rather than the lack of a work ethic.

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Puerto Rico's economic situation has deteriorated since the late 2000s. The state's fiscal crisis has now combined with an almost decade long depression. That the island is in the midst of one of its worst economic situation is evidenced by the sustained migration of thousands of Puerto Ricans to the U.S. in the last decade. As Boujouen and Nieves Rosa highlighted a decade earlier, Puerto Rico's economic profile questions the viability of a welfare reform based on transferring welfare participants to the labor market.

In terms of evaluating TANF's success in light of its own self-defined goals, the Puerto Rican literature mostly replicates the findings in the U.S. literature. TANF has been successful in meeting its goal of significantly reducing

its rolls both in the U.S. and P.R. However, this reduction has not been the result of the overwhelming success of participants transitioning to the workforce.

In the U.S., Butler et al. (2008) found that the decrease in TANF

caseload was associated with participant non-compliance with

program requirements. Hildebrandt & Stevens (2009) also found that a significant portion of TANF caseload reduction was a result of participants exceeding their federally mandated five year time limit rather than achieving work-readiness, employment and financial independence.

In Puerto Rico, the research literature also has documented the

reduction in participant's labor market entry. A recent case study in the Mayagüez region revealed that 71.7% of participants left

the program without having secured an employment. Only 16%

of participants left being employed (Velázquez Torres, 2010). This study also found that unemployment among TANF former participants is on the rise: In 1998 17% were employed as opposed

to only 8% in 2007. Finally, Nieves Rosa found that 42% of par-

ticipants who left TANF between 1997 and 2002 were dropped

due to program noncompliance. Another 10% left because they

no longer had children under 18 years old. She found that only

25% of participants left TANF being employed (2007, p. 55).

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Thus, the reduction of TANF's welfare rolls is not indicative necessarily of TANF's success since former participants are not leaving with a steady income source. Welfare roll reduction was one

part of a dual agenda; the other part being moving participants

to the workforce. Having one without the other leaves TANF's

success incomplete.

Studies of TANF participants that have left the program with a

job have questioned whether they stand as evidence of program success. Pilkinton (2010) found that participants who do find employment do not fare much better than those who remain unemployed (p. 1012). Many women leave TANF to join the ranks of the working poor in jobs that pay minimum wage, and offer few benefits and limited opportunities of career advancement. Most of these jobs do not even pull former TANF participants out of poverty given their economic responsibilities with multiple children. Pilkinton argues that TANF has focused on participants getting a job, any job, rather than on its goals of self-sufficiency and financial independence. Studies have shown that many of the jobs available to TANF participants do not offer enough pay or benefits to achieve either of those goals. These jobs end up being short term fixes that are not effective in ensuring the economic sustainability of participants and their families. Thus, as Pilkinton documents, many who leave TANF for such jobs end up re-

turning to the welfare state.

Research in Puerto Rico has consistently produced similar findings to those presented by Pilkinton. Sociologist Linda Colón produced a comparative analysis of TANF and the Supplemental Nutrition Assistance Program in Puerto Rico. She found, among other things, that TANF participants mostly get part-time jobs with low salaries, poor job security and almost no benefits (Colón, 2011, p. 206). Nieves Rosa (2007) documents some of the more common jobs obtained by TANF participants: cooks

and cashiers in fast food restaurants, adult and child caregivers, janitors and employees at retail stores (pp. 42-43, 57). She also found that many TANF participants are not re-hired once their TANF subsidy ends. Ironically, then, their employment is tied to TANF benefits to employers. Moreover, these jobs require time flexibility, including working nights and weekends, that is incompatible with being a single mother because they imposes expensive child care costs. Finally, she found that many supplement their TANF and employment income working in the informal sector cleaning houses and selling AVON and clothes from their homes (*ibid.*, p. 105). The need to work in the informal sector is in itself an indictment of the formal sector jobs available to them.

To be sure, the literature in the U.S. and Puerto Rico does not hold TANF totally responsible for the quality of jobs available to its participants or for its inability to help participants transition into the workforce. The problem lays not in TANF's goals or efforts, but rather in a depressed labor market and the participant's lack of education and work skills. Velázquez Torres is clear on this issues when she argues that in Puerto Rico women have augmented their presence in the labor market over the last forty years: In 1970, 28% of women were employed while in 2006 that number had risen to 38% (2010, p. 37).

However, she clarifies that women with less than a high school education have seen their presence in the labor market reduced over that same period. Hildebrandt & Stevens (2009) present similar findings for the U.S.: young educated women are getting better paying jobs, but women with children or who have

not completed high school are struggling to get hired. Having children and not having a high school degree are common characteristics of women who use the welfare system, including TANF. Unfortunately, both U.S. and P.R.'s economies simply

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Rafael A. Boglio-Martínez & Luisa R. Seijo-Maldonado do not produce enough good jobs for people with that profile. Therefore, self-sufficiency and independent well-being is increasingly an unachievable expectation for female TANF participants with multiple children, little work experience and insufficient education.

The literature in the U.S. and P.R. seems to suggest that TANF's educational and work requirements helped all those participants with education and work experience transition into the workforce. TANF's biggest challenge is dealing with those participants that are hard to place because they face multiple barriers. In fact, many of TANF's current participants might not be able to make the transition. In light of that reality, TANF needs to reconsider some of its premises, expectations and practices.

TANF and DV in Puerto Rico

Our literature review on TANF in P.R. did not produce any study that focused on the FVO or on DV in general. Unlike the U.S., the FVO and the issue of DV among TANF participants has not been a relevant research topic. We found that two studies mentioned that DV is part of the life circumstances faced by

TANF and former TANF participants, but do not pursue this issue further (Guemáirez-Cruz & Guzmán López, 2002; Segarra, 2000). Moreover, Nieves Rosa (2007) found that most of the women she interviewed were unaware about their right to receive social services as part of their TANF benefits (p. 83). In theory, this oversight could include referrals to DV survivors.

This gap in the TANF literature is part of a greater gap in Puerto Rican studies. Tragically, there is no major line of research on

women's lives in Puerto Rico that intersects domestic violence,

poverty and welfare assistance. Our research seeks to redress this important research gap and contribute to develop a research agenda that integrates the multiple life challenges faced by women in contemporary Puerto Rico.

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III. DV and TANF in Puerto Rico:

Preliminary Research

Our research seeks to examine how domestic violence hinders

TANF participants from complying with program mandates

and thwarts their efforts to obtain a job and maintain it. In

particular, our research aims to investigate how the physical,

emotional and mental health problems generated by the experi-

ence of domestic violence generate challenging life conditions

which hamper the ability of TANF women to pursue, achieve

and sustain economically independent lives. In the first phase of this research agenda, we decided to focus on the following two

research objectives:

- Document the prevalence of domestic violence among

TANF participants based on the information available on

participant's records kept by the Administración de Desarrollo Socioeconómico de la Familia's (ADSEF), TANF's managing agency in Puerto Rico.

- Document the use of TANF benefits by domestic violence survivors based on the information available on participant's records kept by nonprofit organizations running domestic violence programs.

The data generated in this phase will allow us to develop a baseline of the incidence of DV among TANF participants. This information is crucial in helping us determine DV's prevalence among TANF's participants and in demonstrating the need for strengthening the implementation of the FVO in Puerto Rico.

After meeting with both ADSEF and several nonprofit administrators, we found that there is no available data set from which we could compile or document DV's prevalence among TANF

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participants. Consequently, the data sets had to be produced by opening TANF's as well as nonprofits' participant's records and

examining their intake interviews, specifically the sections where they are asked about their experience with DV. Due to the preliminary character of our research in this first phase, the data sets were not national in scope, but rather focused on two regions:

Mayagüez and Aguadilla.

ADSEF Data

With ADSEF's collaboration, we asked its Mayagüez and Agua-

dilla Regional Directors to provide us with number of TANF participants who had been screened as DV survivors, were referred to services and/or were given program exemptions during the June 2013 to June 2014 time period. Both offices responded by indicating that they did not have any record of DV survivors in their service population. We asked these regional offices to have their case managers open participant's files and re-examine their intake interview to verify if any participant had indicated a history of DV during that interview. That search provided the following results:

Agency	TANF participants by local offices	TANF participants that indicated some history with DV at intake	Active cases with DV (June 2014)
ADSEF	Añasco - 20	Añasco - 2	Añasco - 0
Masagüez	Cabo Rojo - 34	Cabo Rojo - 9	Cabo Rojo - 0
Data as of	Grànica - 23	Grànica - 7	Grànica - 0
June 2014	Hormigueros - 13	Hormigueros - 3	Hormigueros - 1
	Lajas - 20	Lajas - 7	Lajas - 0
	Máncabo - 17	Máncabo - 4	Máncabo - 0
	Masagüez - 236	Masagüez - 41	Masagüez - 1
	Sabana Grande - 69	Sabana Grande - 13	Sabana Grande - 0
	San Germán 39	San Germán 4	San Germán 0
	Total: 231 (13 men)	Total: 93	Total: 2

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TABLE

Result summary:

- 17.2% of participants indicated having some DV experience during their intake interview
- All participants who indicated having some experience with DV are women
- None of them were offered referrals to support services or received any FVO-related waivers

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Active cases with DV (June 2014)	TANF participants that indicated some history with DV at intake	TANF participants by local offices	Agency
Agua - 0	Agua - 4	Agua - 8	ADSEF Aguadilla
Agua I - 0	Agua I - 28	Agua I - 98	Data as of
Agua II - NO DATA PROVIDED	Agua II - NO DATA PROVIDED	Agua II - 8	June 2014
Isabela - 0	Isabela - 28	Isabela - 110	
Las Marias - 0	Las Marias - 7	Las Marias - 3	
Moca - 0	Moca - 13	Moca - 22	
San Sebastián - 0	San Sebastián - 29	San Sebastián - 107	
Rincón - 1	Rincón - 1	Rincón - 20	
Total: 1	Total: 110	Total - 277	

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TABLE

Result summary:
<ul style="list-style-type: none"> • 19% of participants indicated having some DV experience during their intake interview • None of them were offered referrals to support services or received any FVO-related waivers • ADFAN's Associate Director for the Aguadilla Regional Office, Mrs. Milagros del Río Cruz, confirmed that her office does not service any DV participant that also receives TANF benefits

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Preliminary conclusions:

The most significant finding was the lack of awareness about the

FVO and, in general, TANF's responsibilities towards DV survi-

vors. To be sure, ADSEF's current Procedural Manual, entitled

"Camino a la Autosuficiencia" (Road to Self-sufficiency), includes a discussion of the FVO policy in chapter VI (Administración de

Desarrollo Socioeconómico, 2011). In this chapter, ADSEF agrees

to comply with the FVO in the following areas (*ibíd.*, p. 25):

- Identify program participants with a history of DV;
- Provide referrals to counseling and social services;
- Exempt survivors from the federal time limits;
- Determine whether to also exempt participants from mandated child support claims.

However, neither ADSEF's principal administrators nor their

Mayagüez and Aguadilla Regional Directors were aware of the

policy. As a result, the FVO in Puerto Rico seems to be dormant.

The lack of awareness translates into an ineffective screening process, which does not lead to survivors benefitting from the ser-

vices and waivers authorized under the FVO.

Despite this ineffective screening, both regional offices were fairly consistent in terms of the percentage of women indicating some experience with DV, 17.5% and 19%. This percentage is lower than those found in the U.S., but that could be explained by the ineffective screening process. A more thorough and systematic screening process could reveal higher incidence of DV among Puerto Rico's TANF participants. Nevertheless, the close to 20% of women with DV experience that are TANF participants are being potentially underserved due to FVO non-implementation in the island.

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Nonprofit Agencies Data

We contacted four nonprofit agencies that provide support services to DV survivors in the Mayagüez and Aguadilla region:

Casa Julia de Burgos, Programa SIEMPRE VIVAS and Matria.

We requested and were granted permission to examine participant records for the June 2013 – June 2014 period. Our goal was to re-examine their intake interviews to verify if they receive TANF benefits. That search provided the results shown on Table 3.

Preliminary conclusions:

Like their ADSEF counterparts, nonprofits in Mayagüez and Aguadilla seem to be unaware of the FVO and underutilizing TANF’s benefits for the DV survivors whom they assist. The low percentage of TANF beneficiaries is a result of poor participant orientation by nonprofit personnel of TANF’s FVO. Moreover, the percentage of potential TANF participants in each organization hovers around the figures expected based on the U.S. data and the preliminary results offered by the Mayagüez and Aguadilla TANF offices. These figures, preliminary as they are, suggest the urgency of research on this issue in the nonprofit sector.

Nonprofit Organization	Total participants	Total participants that indicated having TANF benefits	Percentage of participants receiving TANF benefits	Total participants that could potentially be receiving TANF*	Percentage of participants that could potentially receive TANF
Mayagüez, Maria	27	3	11%	7	26%
Aguadilla, Burgos, Casa Julia de	43	2	4.6%	13	30%
VIVAS SIEMPRE	132	6	4%	26	19%

*We used the following criteria: Single parents with minors who declared PAN as their only income

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TABLE

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IV. Future Research Agenda

The data gathered during the first phase confirms the relevance of our line of research. There is a high incidence of DV among TANF participants, all of whom are missing out on the benefits of the FVO. Moreover, DV survivors receiving services from non-profits are not being referred to TANF as an important resource available to them. Therefore, much more research needs to be carried out in this area. Based on the literature reviewed and the data gathered, subsequent research phases should focus on the following areas:

- ADSEF and nonprofit personnel knowledge of FVO;
- ADSEF screening of TANF participants for DV experiences;
- Nonprofit agencies referral of DV participants to TANF;
- ADSEF referral for support services;
- ADSEF exemptions or waivers;
- Factors associated DV that interfere with TANF compliance.

This first phase of our research has demonstrated, at the very least, the need for comprehensive research in this area in Puerto Rico. We expect to address these issues in future phases of our research.

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Appendix

Cerminiento de violencia doméstica

Instrucciones: Este instrumento será cumplimentado por el profesional o la profesional a cargo de cada participante.

Definición de violencia doméstica:

Violencia doméstica es un patrón de conducta en el que una persona usa la violencia física, verbal, psicológica y sexual para ejercer poder sobre y controlar a su pareja, ex pareja, persona con quien haya sostenido una relación consensual o persona con quien se haya procreado una hijo/a.

**Importancia de violencia doméstica para TANF (Temporary Assistance for Needy Families):
Asistencia temporal para familias necesitadas**

TANF es un programa que proporciona asistencia económica en efectivo (cash) y servicios de apoyo para ayudar a las familias con hijos/as menores de 18 años de edad en el logro de la autosuficiencia económica. TANF reconoce las repercusiones que tiene la violencia doméstica en las vidas de sus participantes y provee servicios de ayuda y exenciones en algunos casos.

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Indica con un ✓ si has experimentado alguno de estos actos de violencia y cuando ocurrió

Tipo de violencia	Actualmente	Último año	Últimos 2 años	En tu vida
Abuso físico				
Te ha golpeado				
Te ha empujado				
Te ha agarrado por la fuerza				
Te ha tirado con algún objeto				
Te ha agredido frente a tus hijos/as				
Abuso emocional/psicológico				
Te ha insultado				
Te ha humillado ante tus hijos e hijas u otros familiares				
Te ha humillado ante tus amigos y amigas				
Te ha amenazado con dejarte				
Te ha amenazado con herirte o herir a algún familiar o mascota				
Te ha amenazado con no proveerte dinero ni proveer los bienes que tú y tu familia necesitan				

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				Te ha amenazado con quitarle tus hijos e hijas
				Te ha limitado el contacto con tus familiares, amigos y amigas
				Te ha criticado tu apariencia física

				mensajes de texto mientras trabajas Te llama frecuentemente o envía
				lugar de trabajo Te ha hostigado o agredido en tu
				Te ha impedido llegar a tu trabajo
				Te ha prohibido que trabajes
				Abuso relacionado al empleo
				ti, tus hijos e hijas y el hogar No te permite hacer la compra para
				ingresos No te informa sobre todos sus
				Te ha negado ayuda económica
				Te ha quitado dinero
				tus ingresos Te ha obligado a darle todo o parte de

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				Abuso relacionado al estudio
				Te ha impedido que estudies
				Te ha impedido llegar a tu lugar de estudio
				Te ha hostigado o obligado en tu lugar de estudio
				Te llama frecuentemente o envía mensajes de texto mientras estudias
				Abuso sexual
				Te ha exigido tener relaciones sexuales
				Te ha exigido prácticas sexuales no deseadas
				Te ha causado dolor no deseado durante el acto sexual
				Te ha causado daño intencionalmente durante el acto sexual
				Te ha obligado a ver películas pornográficas
				Te ha obligado a tener relaciones sexuales con sus amigos u otras personas

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				Ha utilizado armas para obligarte a tener relaciones sexuales
				Restricción de la libertad
				Te ha privado de visitar a tu familia o recibir en tu casa
				Te ha privado de participar en actividades religiosas
				Te ha privado de participar en actividades recreativas o culturales

				Te ha privado de utilizar el teléfono
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1. ¿Ha vivido alguna vez en un hogar con violencia doméstica en el último año?

Si No Cuando?

2. ¿Ha solicitado una orden de protección?

Si No Cuando? Cuántas veces?

3. ¿Ha recibido algún servicio para sobrevivientes de violencia doméstica?

Si No Cuando?

¿Qué tipo de servicios?

4. ¿Ha visitado una sala de emergencia o ha sido hospitalizada como resultado de un incidente de violencia doméstica?

Si No Cuando?

¿Qué servicios recibió?

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2. ¿Ha desarrollado alguna condición de salud física como resultado de la experiencia de violencia doméstica?

Si ___ No ___ ¿Cuántas? _____

¿Algunas de estas condiciones le impide trabajar? Si ___ No ___

3. ¿Ha desarrollado alguna condición mental o emocional como resultado de la experiencia de violencia doméstica?

Si ___ No ___ ¿Cuántas? _____

¿Algunas de estas condiciones le impide trabajar? Si ___ No ___

4. ¿Ha sido despedido en uno o varios empleos por algún acto o actos de violencia doméstica?

Si ___ No ___ ¿Cuándo? _____

5. ¿Ha renunciado a uno o varios empleos por algún acto o actos de violencia doméstica?

Si ___ No ___ ¿Cuándo? _____

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Guía para interpretar resultados de certificación

I. Cualificar para coordinación de servicio:

- El contestar afirmativamente en cualquiera de las categorías de las violencia haya ocurrido durante los últimos cinco años cualifica a la participante para ser referida a algún profesional en violencia doméstica

II. Cualificar para posible exención de requisitos de TANF:

- Participante con dos o más indicadores de abuso físico, emocional, sexual o restricción de libertad durante los últimos cinco años
- Participantes que indique abuso relacionado al empleo o estudio durante los últimos cinco años
- Abuso físico, sexual o emocional severo:
 - Contestar afirmativamente en tres de las ocho preguntas sobre severidad del abuso
 - Contestar afirmativamente en cualquiera de las preguntas 4 al 8
- Abuso que provocó algún problema de salud física o emocional

Posibles exenciones:

- Eximir de requisitos de conseguir y mantener empleo en 30 meses
- Eximir del límite de tiempo en el programa 2 años
- Eximir del requisito de solicitar ASUME

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Welfare reform implementation

in Puerto Rico 19 years later

Jaime Santiago-Pérez & Rosalie Rosa-Soberal

Abstract

This research studied the implementation of the

Welfare Reform in Puerto Rico that began in 1997. The methodology of this research combined quantitative and qualitative methods. Specifically the current socioeconomic context of Puerto Rico in which the administration and development of the Temporary Assistance to Needy Families program (TANF) is inserted was examined. The perspective of TANF program administrators related with strengths, weaknesses and challenges in its implementation was explored through in depth interviews. Focus groups were conducted with participants who achieved self-sufficiency and those who were not able to do so during the years 2013 and 2014. A qualitative methodology was used to address these two dimensions. Quantitatively the sociodemographic characteristics of TANF's-Category C participants for the years 2013 and 2014 were analyzed using the data base provided by the Department of the Family of Puerto Rico.

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal Among the most significant findings of this study are:

First, for more than one decade the Island has been

mired in a critical economic situation which made it more difficult for the program to comply with federal standards of employment placement. The rate of poverty in the island surpassed that of Mississippi, New Mexico and Louisiana the highest reported for the years 2010, 2011 and 2012. Second, 62% of the beneficiaries of the TANF program were under 18 years of age; women represented 65% of the participants and 97% of the adults did not earn any income. It was found that participants who achieved self-sufficiency were satisfied with the services received but still dealt with issues related to inadequate work placement because of distance from home or no congruent with their interests or areas of strengths, difficulties with child care and delay in receiving payments. Those who did not achieve self-sufficiency or abandoned the program identified these issues as well and added other barriers such as feeling stigmatized at their work place, losing other government benefits and poor decision making skills.

In the conceptual framework of any policy legislation directed to poor families it must be considered that this population is constituted by heterogeneous variables vulnerable to their social and economic

context, structural conditions and family and personal circumstances. Recommendations are directed to policy makers who determine welfare public policy and are oriented to respond to the diverse socioeconomic reality of the states including Puerto Rico.

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Introduction

The Welfare Reform was formalized in the United States through the adoption of the Act 104-193 of 22 August 1996 known as Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). This act came into effect on July 1, 1997. The main objective of this legislation is to reduce poverty and control government spending through training and integration into the workforce of people who receive the benefits of the Government. Title I of this law created the Temporary Assistance to Needy Families (TANF) program (which replaced the Aid to Families with Dependent Children (AFDC), and absorbed the components of Economic Assistance, Emergency Assistance, and Supportive services. In addition, with this law the federal Government transferred to States the administration of assistance programs through the allocation of block grants and authorized them to develop their own programs.

In Puerto Rico the TANF program is under the Administration of Socio-Economic Development of the Family (ADSEF), which is part of the Department of the Family. This agency acquired responsibility for designing, implementing and administering the program and established its regulatory policies and procedures.

In December 2008, ADSEF established the Regulation # 7653, containing standards of certification for the determination of eligibility to applicants and participants of the Temporary Assistance to Needy Families program. Also, on October, 2011 AD-

SEF reviewed The Manual of Procedures for the TANF, Category

C, which was called *Road to self-sufficiency*.

In the first phase of the implementation of the reform (1997-2001), ADSEF established contact with various private organizations called delegate agencies that provide employment location services to recipients of TANF - Category C and offered support to achieve the goal of economic self-sufficiency. In 2002, ADSEF

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal terminated the services of these agencies in Mayagüez and Arecibo regions and assumed direct responsibility for the administration of the program. By 2003, transfer of delegate agencies services had occurred in 9 of the 10 regions in Puerto Rico. The region of Ponce has maintained a contract with a nonprofit delegated agency named the Sister Isolina Ferré Center.

In the first decade of the 21st Century several published papers regarding Welfare Reform in Puerto Rico were identified.

In 2002 in a paper entitled *Essays on poverty in Puerto Rico*, Guzmán- López and Guemárez-Cruz analyzed the implications

of the implementation of Welfare Reform for families led by women in Puerto Rico. The authors concluded that policies aimed to prevent the dependence of the State based on initiatives of work, would not be successful in securing economic independence unless they are complemented by programs that

address the pernicious effects of violence in families with female leadership. The authors also discussed the diversity of social

problems that those women faced, the almost total absence of

support networks for the care of children and disabled family members, low levels of education, and lack of formal employment experience (p. 143).

Boujouen-Ramírez (2001) carried out a study entitled Welfare Reform implementation in Puerto Rico: A status report. The author addressed topics such as: the context of Welfare Reform implementation, TANF administration and implementation, job placement strategies, caseload changes, profile of recipients, employment of TANF recipients and the effects of Welfare Reform.

In general terms, she concluded that TANF recipients, especially those with low levels of education, are unprepared to meet the demands of a labor market that increasingly requires a workforce with higher levels of skills. She stated that:

“TANF recipients find jobs in what is called the secondary labor market, which is characterized by low wages, poor working

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conditions, few opportunities for promotion, little or no job security, and few or no fringe benefits” (p. 20).

Boujouen-Ramírez identified several areas to investigate the impact of the welfare reform in the Puerto Rican families. Among the areas recommended for further investigation were: the experi-

ences of recipients of services, reactions to the work requirements and the time limit, and the consequences of the reform of welfare on families and children. In addition, she recommended studies

which combine ethnographic strategies with statistical analyses to determine the impact of the welfare reform in the women and

their families.

The present study addressed the following aspects covered by

Boujouen-Ramírez, such as: the consumer price index, labor par-

ticipation rate, and per capita income, labor distribution by gender, unemployment and literacy rates, housing conditions, home-

less rate, and poverty indexes. These areas provide a picture of the social and economic context of the status of Welfare Reform in

Puerto Rico. A second area suggested by Boujouen-Ramírez was

to examine the experience of program implementation and ad-

ministration by executive administrators. TANF administrators'

opinion about program procedures, as well as the approach and

strategies for participants' job placement and employment activi-

ties, were considered. Third, changes in active and inactive cases for 2013-2014, reasons for terminating services, labor activities and participants' sociodemographic profile were analyzed.

Lastly, barriers experienced by participants in the job market were analyzed, according to Boujouen-Ramírez recommendation.

Boujouen-Ramírez does not include in her study the experience

of recipient of services. However, she made a specific recommen-

dation regarding this issue. In the present study a qualitative approach was addressed considering this issue, as well as statistical analyses were performed to determine the impact of the welfare

reform on the women and their families.

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Jaime Santiago-Pérez & Rosalie Rosa-Sobera | TANF participants' narratives regarding their program experiences, particularly in relation to their transition from dependency to the labor market, were analyzed. To obtain information, three

focus groups were established.

Using focus groups to contextualize other means of data collection in this study provided another

perspective to qualitative data and presented “the face behind the numbers.” Instead of the analytical lens being focused on each individual’s behavior, it offered the opportunity to analyze a collective management of data not attributed to any single individual. Thus, we selected this qualitative strategy as an information gathering technique to explore the opinions, perspectives and experiences of participants in TANF program.

Lastly, the ADSEF administrator, two regional directors and the director from the nonprofit delegate agency Sister Isolina Ferré Center, in the Ponce region, were interviewed to gather their perspective on program strengths, weaknesses and institutional barriers that impact the achievement of TANF outcomes. Sister Isolina Ferré Center is the only remaining delegate agency administering the case management and employment components of TANF. This research looks at program approaches and practices on behalf of TANF families and children within the current socioeconomic and fiscal crisis in Puerto Rico. We have looked closely at those factors that influence impoverished families and move them to attain a better quality of life.

Method

The methodology of this research combined quantitative and qualitative methods. In regard to the quantitative aspect of the project several of the indicators of the study conducted by Boujouden-Ramírez (2001) was explored. Analysis was conducted from the TANF data base on participants, related to caseload, characteristic of recipients, work related activities and caseload changes such as case closures, during the years 2013 and 2014. In addition,

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information was gathered related to barriers that inhibit employ-

ment opportunities, as well as job placement strategies to meet TANF goals and objectives. The data base contains monthly information about the demographic characteristics and other relevant information of the participants in TANF Category C. Each record has information about the head of the family, the geographical region of service as well as the amount of income and benefits of the participants, age, sex, and education, among others.

Economic and social indicators were addressed, such as: the consumer price index, labor participation rate, and per capita income, labor distribution by gender, unemployment and literacy rates, housing conditions, homeless rate, food stamps recipients and poverty indexes among other economic indicators. These indicators provide a picture of the social and economic context of people on welfare in Puerto Rico.

Focus Groups

The qualitative perspective was obtained from three Focus Groups conducted in Arecibo and Ponce regions. Two of the Focus Groups were composed of participants who completed the program and the other one was composed of participants who did not achieve this end. The criterion for region selection was based on the fact that Arecibo was the first region assumed by ADSEF, while Ponce region continues under the nonprofit delegate agency administration.

According to the research objectives and the information needed to be collected about these TANF's participants, an interview

guide was developed. The guide consisted of 9 open ended questions aimed to promote interaction and to gather participants' perspectives from their own point of view (see Appendix 1 for the Interview guide).

Of the three groups held, two were conducted in the Ponce region, one was composed of participants who had successfully

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal completed the program and the other one was composed of participants who were not able to do so. This provided the oppor-

tunity to compare their experiences. The third group was held in the Arecibo region with participants who had successfully completed the program. The second group in this region had to be cancelled due to lack of participants.

Administrators' in-depth interviews

Top TANF administrators were interviewed to obtain their opinions regarding strengths and weaknesses and their perception about their overall experience with program administration.

Specifically, ADSEF Administrator at central office, two ADSEF Associate Directors at the regional level and the TANF program Director, Sister Isolina Ferré Community Center, a nonprofit delegate agency, were interviewed.

Findings

The Context of the Welfare Reform Implementation 1

This study is aimed to understand the socioeconomic and fiscal context of Puerto Rico during the years of the first and second

decades of XXI century. A descriptive analysis was done regarding the most important variables that explain the current situation.

The variables studied are: Gross National Product, unemployment rate, participation rate, labor trend, employment, migration trend, health care services, cost of living, literacy, poverty, and housing and homeless.

The economy of Puerto Rico has struggled with a long-lasting recession since 2006. From 2006 to 2015, the real Gross National Product has declining at a 7%. The unemployment rate has increased from 11.0% to 13.0%, whereas the participation rate has

1 Economists Dr. José Alameda and Prof. Carlos Rivera Galindo conducted the economic analysis.

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dropped from 48.6% to 39.9%, the lowest since a decade. Low

labor force participation, especially among younger and less edu-

cated workers, constitutes a limiting factor to local recovery but also to enhance the local economy competitiveness. While the U.S.

economy has risen by about 13% in real terms since the Great Re-

cession ended in 2009, but Puerto Rico's economy has contracted

by more than 5%, with a debt-GNP ratio over 95%.

The economy of Puerto Rico is suffering of a secular or structur-

al stagnation condition, exacerbated since 2006. This condition

is coupled with an unsustainable debt and the inability to fulfill regular payment schedules. Then, economic growth is unachievable because non-local or foreign savings cannot be transferred

into the economy. The absence of investments, and consequently

of the economic growth, leads to declining levels of per capita

income and of per capita savings. Given such conditions, large

portions of the private and public sectors are actually minimizing debt instead of maximizing profits.

The findings associated to the labor market are assessed stemming from three relevant indicators such as: unemployment rates, participation rates, and employment rate. The data collected point to a ten-year trend of labor market deterioration. Unemployment rate increased from 11.1% to 13.0%; although a 16% rate was experienced in 2010 and 2011. The labor market participation rate declined from 48.6% to 39.8% and the employment rate declined from 43.3% to 34.7%. From 2006 to 2015, the amount of employed persons plummeted by 270,000 workers, a 30,000 worker losses per year (see Table 1).

The ten-year trend employment decline is observed over three main sectors: government, manufacturing; and construction. In terms of the private sector, employment dropped by 178,000 persons which accounted for a 66% of total employment. One third is due to government and other public utilities sector. This figure of 66% from the private sector is similar to the weight of Gross National Product (GNP) by the private sector.

	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	
Unemployed	120	125	181	210	201	183	162	147	120	125	Persons 16 years and over
Employed	1,254	1,203	1,072	1,043	1,052	1,208	1,180	1,129	1,413	1,352	Labor force
Participation rate	48.6%	48.0%	46.0%	44.1%	42.2%	40.2%	38.8%	34.7%	43.2%	41.4%	Employment rate
Unemployment rate	11.1%	11.2%	13.0%	13.4%	12.1%	10.0%	14.3%	14.3%	10.6%	11.1%	Employment rate
Employment rate	43.3%	41.4%	38.0%	36.8%	32.8%	32.4%	32.5%	34.7%	43.2%	41.4%	Employment rate

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	2008	2007	2008	2009	2010	2011	2012	2013	2014	2015	TOTAL
Government	282	280	289	259	250	259	253	213	204	191	(88)
Services	321	323	324	332	319	332	339	344	339	333	(18)
Other public utilities	16	14	12	18	16	13	12	13	13	12	(4)
Communication	12	16	16	12	16	14	12	16	14	14	(1)
Transportation	22	24	23	24	22	21	16	12	18	19	(6)
Finance, insurance, and real estate	46	44	42	42	40	39	34	29	30	34	(12)
Retail	242	233	222	212	211	210	207	204	209	216	(29)
Wholesale	24	29	31	28	22	23	22	21	22	23	(1)
Trade	269	262	256	242	232	234	228	222	231	239	(30)
Construction	88	98	84	70	24	48	20	47	42	36	(22)
Mining	91	1	1	91	1	1	91	1	1	1	91
Manufacturing	132	137	128	111	101	97	94	94	82	82	(23)
Agriculture, forestry, and fishing	22	16	12	18	12	12	12	12	12	12	(2)
TOTAL	1,224	1,223	1,203	1,144	1,022	1,043	1,022	1,012	993	984	(20)

29 Less than 1,000.
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Jaime Santiago-Pérez & Rosalie Rosa-Soberal The main single loser is the government sector with 88,000

workers (32.6%); manufacturing sectors had a 53,000 workers

disappearing, while the construction sector dropped to 52,000.

These sectors together imply a 71.5% of total employment decline (see Table 2).

The labor market, however, has always been a disturbing element in the economic growth process. One significant challenge is the size and prevalence of the underground or concealed employment in the informal economy. Research carried out by *Estudios Técnicos* (2010) suggested that the informal (underground) economy in Puerto Rico ranged

between 23.6% and 27.2% of

total Gross National Product (GNP); that is close to \$17 billion of non-reported and/or under-reported earnings and/or profits from employees and business.

A recent study from Congressional Research Services (CRS) (Mach, 2016) confirms underground economy association with poverty rates. At 2014, 46.2% of the population in Puerto Rico

had family income below the federal poverty threshold, representing approximately 1.62 million people. Children are over the general poverty rate of 58.4% than persons aged 18 to 64 (43.5%).

Furthermore, children rates are also over persons aged 65 and older (40.4%). The CRS report states that large informal economy

has also implications for the level of poverty in Puerto Rico.

Because the local labor market has remained weak, Island's residents of working aged have begun to migrate to the United States.

More than 10 percent of the Island's population has already fled

with 430,367 Puerto Ricans immigrating to a U.S. state at a

growing pace from 2009 to 2014. By 2013, near 25% of mi-

grant persons were between 18 to 29 years old (Puerto Rico

Institute of Statistics, (Velázquez Estrada, 2014). At the 20 to 64

cohort, 43,123 persons emigrated to U.S. representing 58.4%

of total emigration figure (see Table 3). It is important to note that emigration flow is concentrated on persons of working age.

Edades	Emigrantes (E) % Emigrante	Immigrantes (I) % Inmigrante	Neto (E-I)
1 a 19	24,964 33.8%	6,153 8.4%	18,811
20 a 64	43,123 28.4%	16,007 21.1%	27,116
65 y más	2,729 7.8%	5,252 10.5%	3,523
Total	73,816	27,412	
Edad mediana	28.2	34.4	

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal That is, Puerto Rico is losing its human capital value because people have no choice other than search for employment in the U.S.

The effects on the economy of Puerto Rico are de-capitalization

of its main asset of production.

Another indicator that is related to the socioeconomic profile of the Island is the access to health services. This access is intrinsically linked to Medicare and Medicaid payments and Puerto Rico's

Health Reform. Levis (2015) addresses the issue of health disparity and Medicare and Medicaid payments. Puerto Rico has the lowest

Medicaid expenditure (\$1,571 per enrollee vs. \$5,790) in the U.S.

The Medicare expenditure is \$5,208 per enrollee in Puerto Rico

vs. \$8,700 in the U.S., while cost of living remains comparable.

The average cost of healthcare in Puerto Rico is 55.6% of the average cost of healthcare in the United States. From March 2015 to

March 2016, Medical Care costs in Puerto Rico increased 3.3%

and United States showed the same rate. Nonetheless, the Medical

Care Commodities index in Puerto Rico was 7.3% but 2.4% for

United States; an almost 5% point lead for Puerto Rico.

The cost of living is another indicator to understand the pre-

vailing socioeconomic condition of Puerto Rico. A recent re-

port by Puerto Rico Institute of Statistics found that the cost of living in Puerto Rico was 13% higher than 325 urban areas in the

United States. The Institute also found that supermarket items

were 21% more expensive in Puerto Rico than in the U.S. The

cost of utilities was approximately 85% higher than in the United States, while housing and transportation were slightly lower than the United States average. Gasoline prices in Puerto Rico are also higher than the general average on United States.

Literacy is another issue that deserves special consideration

based on the economic and technological changes in the produc-

tive structure of the economy of Puerto Rico and its effect on the educational requirements of workers in the labor force (Puerto

Rico Department of Labor and Human Resources, 2015). The

schooling in Puerto Rico, according to U.S. Census 2010, is high

	2010	2011	2012	Change
United States	15.3	15.9	15.9	0.6
Puerto Rico	45	45.6	44.9	-0.1
Alabama	19	19	19	0
Mississippi	22.4	22.6	24.2	1.8
New Mexico	20.4	21.6	20.8	0.4
Louisiana	18.7	20.4	19.9	1.2

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school level for the 71.5% for the adult population. Based on an estimate of 2,858,000 persons of 16 years of age or over, the schooling median was 12.9 grades in 2014. Within that population, 75.9% or 2,153,000 persons had completed at least high school, and 59.4%, or 1,278,882 persons had one year or more of postsecondary studies. Moreover, 90.0% of the labor force in Puerto Rico has a high school diploma or more.

Educational levels notwithstanding, the economic circumstances in Puerto Rico, as evidenced by previous socioeconomic indicators, result in widespread poverty. Laffer & Moore (2016) compares the poverty rates in Puerto Rico with similar states based on information from U.S. Census, and found that Puerto Rico’s poverty rate (45.0%) is the highest compared with another states of the U.S.

(See Table 4.) Puerto Rico’s poverty rate is even worst when children are included. Official poverty rate for children according to the Census is 57%. However, according to the Kids Count (2014) study, 84% of children live in high poverty areas, and 44% of those don’t have access to preschool education. Poverty contributes to the exposure of families and children to psychosocial risk. Housing and homelessness can be analyzed as critical variables of this risk.

TABLE 4.

Poverty rates: Puerto Rico, U.S., and selected states, 2010 to 2012.

Source: U.S. Census Bureau, Department of Commerce.

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal Government data indicates that close to 70% of households

spend over 30% of their income on housing, while 40% of the to-

tal households experience a severe cost burden, paying more than

50% of their income on housing. This group is at great risk of losing their homes and becoming homeless. There is a growing seg-

ment of the population in Puerto Rico with no stable residence or place to live. According to estimates by both public agencies and nonprofit organizations, there are approximately between 11,000

and 15,000 homeless persons in Puerto Rico. The same sources

note that the number of homeless persons under 23 years of age

appears to be on the rise.

A consequence of high rates of poverty and unemployment, es-

pecially among female single-parent families, is the need to rely on public assistance programs for survival. The accumulated factors in this socioeconomic profile show clearly the challenging

environment in which welfare reform has been implemented in

Puerto Rico.

TANF administration and implementation:

The administrators perspective²

The qualitative analysis is based on the administrators' response to the five research questions (see Appendix 2). Systemic interpretations contribute to produce a clear picture of TANF implemen-

tation in regards to the most relevant challenges the program is

facing during the research period. The administrators' voices produce a picture stemming from administrative standards, proce-

dures, strengths, weaknesses, challenges and achievements, based

on two program administrative modalities: private and public.

In this scenario, the analysis carried out examines those program components that contribute to TANF effectiveness: participation

and retention rates based on federal standards.

2 Dr. Rosalie Rosa conducted the administrators' interview.

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The six thematic dimensions of the content analysis that

emerged from the narratives of four key administrators at central and regional levels are depicted in the Figure 1.

1. Administrators experiences in managing the TANF program

From the beginning of their tenure, administrators were faced

with the grim reality that the TANF program was out of com-

pliance with federal regulations. They initiated a corrective ac-

tion plan in order to avoid penalties and improve program per-

formance. Administrators also restructured the program, took

over the case management function from private providers and

recruited or re-trained personnel to update their knowledge and

skills required to implement the program in compliance with fed-

eral standards.

They stated that the program is now in compliance and federal

penalties have been waived. Administrators indicated that they

are understaffed. Workers are carrying one-and-a-half caseload in the Arecibo office. This increases the challenge in devoting sufficient time for individual clients to enable them to participate in appropriate work-related activities. The following expression

illustrates the perception of administrators regarding training.

“Re training our personnel was key in order to update the

knowledge and skills related to TANF program.”

2. *Perceived strengths and weaknesses of the TANF program strengths* The strengths are defined as those aspects of the program that

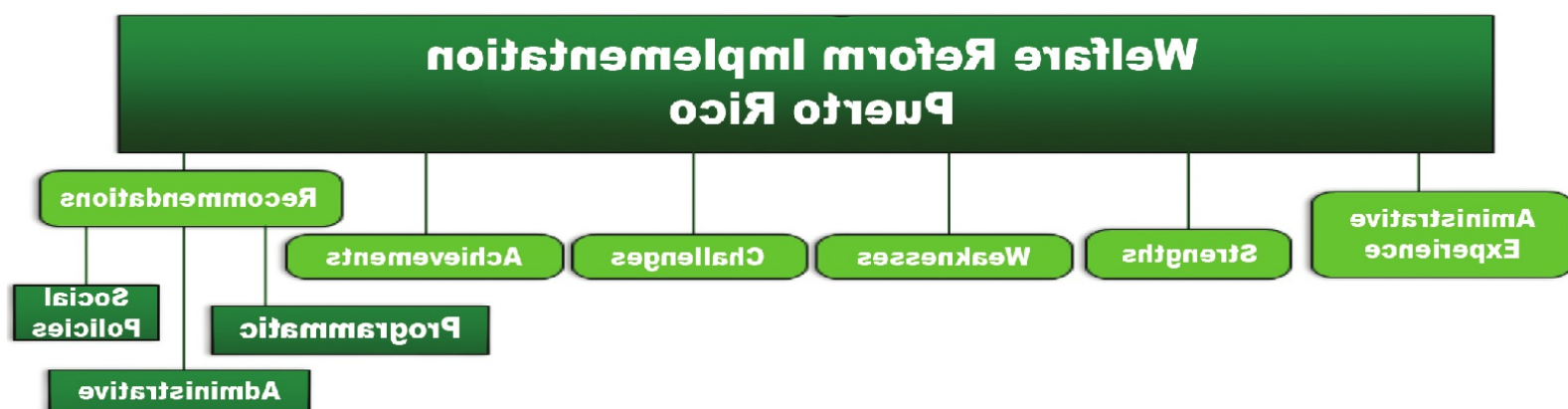
are functioning well and are considered to be strong points in the implementation. That is, program elements that have a positive

impact on TANF families and children’s quality of live.

The most salient strength is the comprehensive vision of the

delivery of services, not only the subsidized employment, but

also social services support, based on psychological intervention,



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Jaime Santiago - Pérez & Rosalie Rosa - Soberal

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FIGURE

TANF in Puerto Rico 237

interdisciplinary team work in, and computerized individualized

assessment order to reduce the poverty conditions in new gen-

erations. Addressing domestic violence was perceived as neces-

sary for some families to succeed. Another relevant strength is the monetary bonus incentive to promote participants retention in the program and that addressing prevention is important not only with children, but also with adult family members. A strong relationship between administrators and program personnel was seen by administrators as a main program component for the attainment of TANF outcomes.

The following quotes reflect administrators' views on strengths:

“Poverty is an inequality of opportunities. We have to consider volunteer work as an opportunity for personal, families, and communities' skills development to be transferred to other contexts.

“We realize that we have a generational problem that demands greater emphasis in social services support.”

“I think we have young mothers that do not have child rearing and personal skills.”

“Family violence in TANF participants affects their quality of life and aspirations.”

3. Weaknesses

Programmatic shortcomings are considered as those areas that need to be improved, geared to achieve TANF goals and objectives. The content analysis revealed consensus regarding the three main weaknesses. Administrators believed that the major weakness is an institutional barrier associated with a lack of an efficient payment system for incentive payments which impacts participants' retention rates. ‘Participants are not able to get to their employment site, or purchase meals, or buy clothes, among others. Difficulties in receiving their checks on time were related

J a i m e S a n t i a g o - P é r e z & R o s a l i e R o s a - S o b e r a l to insufficient staff or delays by the Treasury Department is issuing payments. Lack of child care services for tweens or teens, close to employment or to home, was also recognized by administrators as a key challenge. Boujouen-Ramírez (2001) stated that TANF single mothers are caught between two contradictory family policies, having to leave children home alone and having to participate in employment activities or risk sanctions. This situation prevails after fifteen years.

Employment rates are also impacted by participants' delay in notifying changes in circumstances that affect employment. Administrators expressed frustration at having to spend time in dealing with penalties, either justifying them in order to avoid penalties for the program or having to discern whether sanctions for participants are warranted. Lack of effective coordination with the Department of Labor was seen by administrators as a hindrance, preventing higher participation of TANF beneficiaries in the labor market.

Following are several expressions from the administrators regarding perceived program weaknesses:

“Interagency coordination is a cornerstone to achieve TANF program effectiveness.”

“If we have an effective coordination, we have better outcome in a short term.”

“In this region public transportation is not available”

“Lack of support services (transportation and meals) and payment delay affect participant's retention rate.”

4. Challenges

Challenges are viewed as those factors emerging from socioeconomic conditions and the fiscal crisis Puerto Rico is facing which constitute an uncertain scenario that impacts TANF

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administration and implementation. The socioeconomic and fiscal crisis context lead to examine ADSEF administrative structure in terms of delivery system services, and practices and approaches to TANF recipients.

Administrators see Puerto Rico's economic and fiscal situation

as a great challenge to effective implementation of the TANF

program. Specifically, compliance with federal standard related

to participation and retention rates is exponentially more dif-

ficult in Puerto Rico than any of the other jurisdictions within

the U.S. Many businesses have closed. Job opportunities are

simply not there to match the particular set of knowledge and

skills of the participants. Sanctions or reduction of benefits cannot be the answer, according to administrators. The answer to

this situation is not the reduction of benefits, the appropriate

response to this issue should be incentives instead of reductions.

Our position is to promote transition strategies to TANF

participants, not only to the labor market, but also to invest in training of participants to enhance their competitiveness in current economic and labor market conditions. An illustration is

what is being done as a transition period in the Nutritional As-

sistance Program (PAN), Participants' income is exempted for

12 months in order to enhance employment and retention. Case

managers receive an incentive allowance, around \$300-\$400

monthly, for connecting TANF participants to employment.

Payments, however, are often late, given the fiscal crisis. The incentives are losing their effectiveness as some workers are requesting to be transferred back to regular case management positions

without the added responsibility of connecting participants to employment, even if this means losing the incentive allowance.

Participation in the TANF program is critical to participants' success in the labor market. Once the five-year clock kicks in, and they have to leave the program, it is very difficult to find job opportunities without the program supports. Given the dire

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Jaime Santiago - Pérez & Rosalie Rosa - Sobera l economic conditions, participants are often placed in menial

jobs, or on-the-job-training, far away from home, with lack of

child care for older children, and frequently not receiving their incentive payments on time. This situation poses a great challenge to the participants' motivation. It is difficult for them to envision themselves in better life circumstances on a long-term

basis, without incentive pay, having to pay transportation and

child care while receiving minimum wage. The barrier is not

because of a high benefit level; it is low wages that do not match the expenses related to work.

Administrators expressed their apprehension as follows:

“After the TANF program experiences termination period,

participants do not have the opportunities for a job placement in the labor market.”

5. Program Achievements

Achievements are those program outcomes related to TANF

participants that help them to advance from dependency to self-sufficiency.

Administrators see as the most important achievement the improvement in retention and job placements during 2013-2014.

Island wide, ADSEF has established 70% as the job placement standard. One region (Ponce) boasts an 80% job placement rate and an employment retention rate of 82%. Additionally, the program has developed a comprehensive agenda towards the prevention of violence, maltreatment, and access to services, among others. The administrators see this as a human right. Administrative accomplishments include having taken back case management and employment services from private providers. This helped the agency retain federal funds and avoid penalties for previous non-compliance with participation rates.

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6. Administrators' recommendations for TANF improvement

Recommendations are those specific actions to be considered for TANF improvement, as well as policy decisions and programmatic best practices and approaches.

A strong consensus emerged related to administrative recommendations that would boost TANF participation and retention.

The administrators intend to evaluate the incentive payments plan in order to determine its effectiveness towards the achievement of TANF goals. In the future the desire is to move from subsidized

employment to self-employment as well as micro-enterprises in

the job placement component of the program. This is consistent with current trends in the labor market.

A recommendation that deserves special consideration according to the administrators is the program's social services delivery system. Two key administrators recommend extending the Sister Isolina Ferré TANF services model to other regions. This model includes a wide array of social service supports and provides services through an interdisciplinary team that includes a psychologist, social worker, counselor along with the job promoter. The team makes visits to the home in order to support their social service needs. This model includes follow-up services for one year after termination from the program.

The administrators also would like to establish (funds permitting, giving the fiscal crisis) a payment system similar to that of child care for TANF supports services. Lastly, the administrators recognize the need to evaluate the TANF eligibility criteria and program requirements, particularly the standard of 50% participation rate, given the current socioeconomic and fiscal situation of Puerto Rico, in order to submit waivers at the federal level.

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal **The profile of TANF'S participants-Category C**

in Puerto Rico 2013-20143

This section presents the characteristics of the participants in the Temporary Assistance to Needy Families (TANF)-Category C Program in Puerto Rico between January 2013 and December 2014.

1. Main characteristics

Between 2013 and 2014, there were a total of 66,543 participants of 24,494 families in the database of people receiving benefits from the TANF Category C program in Puerto Rico.

From this total, 99.8% were active at any given moment during the two-year span. The number of active participants and families receiving TANF Category C decreased 16.2% and 15.6% respectively from January 2013 to December 2014 (see Table 5). This shows that the decreasing trend presented in previous studies like the Welfare Reform Implementation in Puerto Rico from 2001 continues. The mean number of people per family receiving TANF Category C also decreased, from 2.77 in January 2013 to 2.75 in December 2014. These means were lower than in 2000, where the mean number of people per family was 2.89. This could be the consequence of smaller families in Puerto Rico due to decreasing fertility.

Eligible people could participate in the TANF Category C program for a maximum of 60 months. Between 2013 and 2014, the participants who abandoned the program participated on average 137 days (nearly 4.5 months) between the day they started receiving the benefits and the day of termination, with a maximum of 488 days (16 months). Figure 2 shows a peak of around 5 months as the time participants spent in TANF Category C.

3 Demographer, Mr. Raúl Figueroa conducted the analysis of data base.

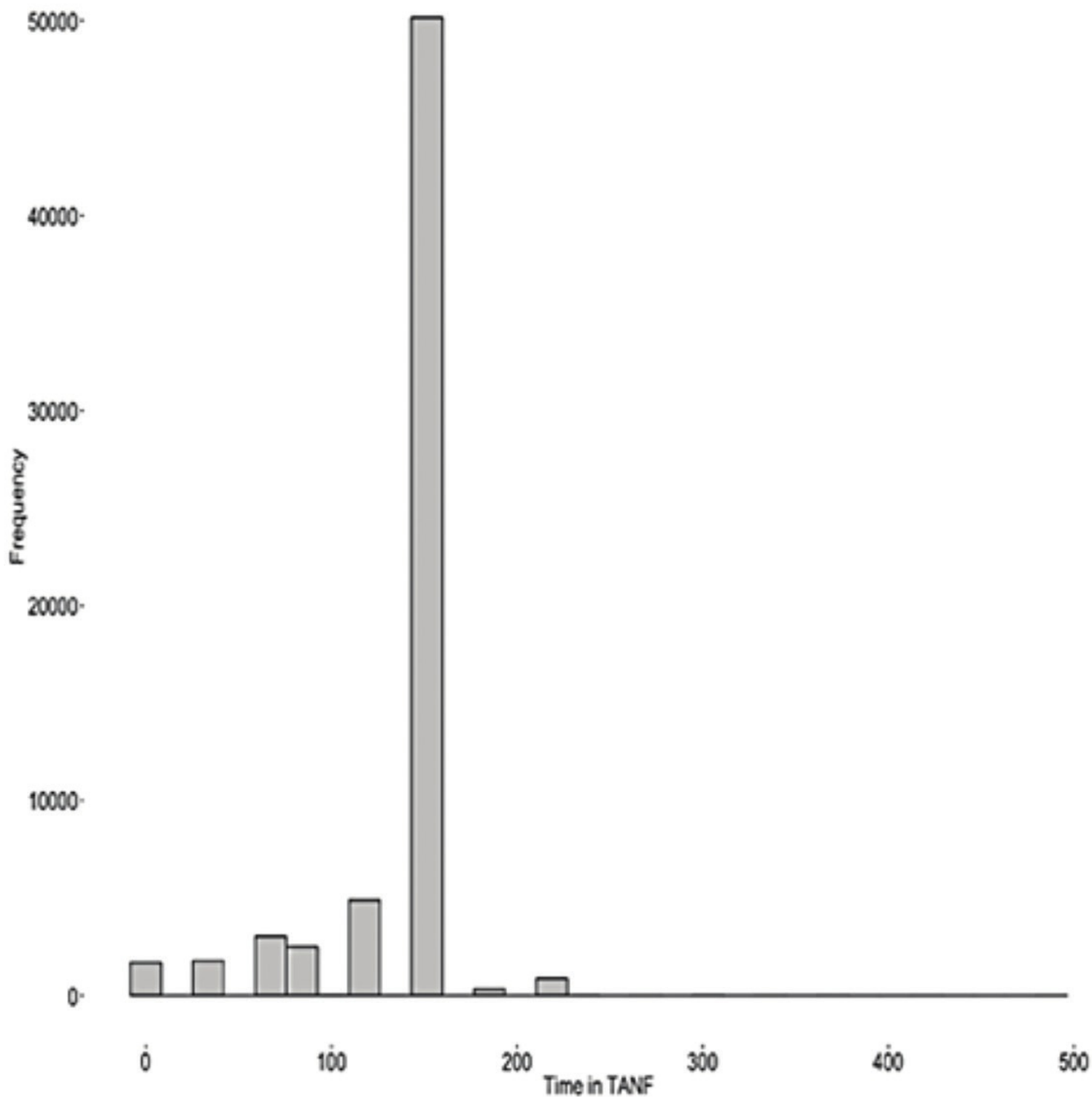
Month-Year	Active Status of Service		Status of service other than active	
	Families	Recipients	Families	Recipients
January-13	13,857	38,417	145	430
February-13	13,820	38,253	119	330
March-13	13,563	37,451	162	462
April-13	13,404	37,087	148	425
May-13	13,310	36,842	142	437
June-13	13,374	37,048	122	349
July-13	13,079	36,212	112	326
August-13	13,020	36,099	113	301
September-13	12,862	35,649	96	280
October-13	12,731	35,248	140	407
November-13	12,712	35,186	128	359
December-13	12,657	35,000	90	261
January-14	12,242	33,778	138	387
February-14	12,039	33,206	97	279
March-14	11,920	32,877	105	299
April-14	11,857	32,716	104	304
May-14	11,917	32,857	107	301
June-14	11,840	32,741	87	233
July-14	11,870	32,802	87	244
August-14	11,910	32,895	77	219
September-14	11,781	32,469	76	215
October-14	11,823	32,528	66	188
November-14	11,719	32,288	69	188
December-14	11,696	32,208	60	176

TABLE 5.

Caseload by status of service, Regular TANF (Category C), Puerto Rico.

January 2013 to December 2014.

Source: Administración de Desarrollo Socioeconómico de la Familia (ADSEF). Database for 2013 and 2014.

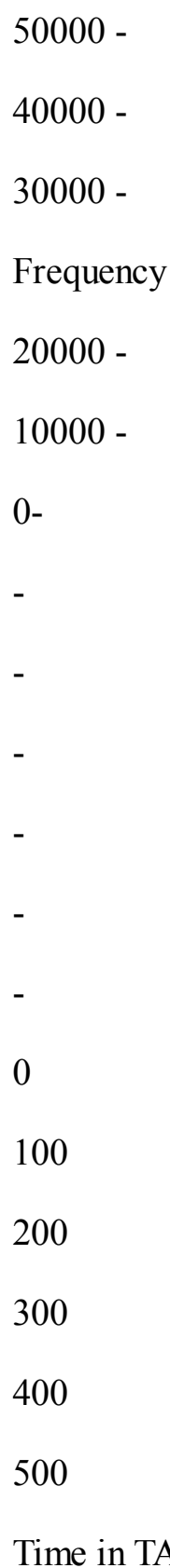


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Jaime Santiago-Pérez & Rosalie Rosa-Soberal **FIGURE 2.**

Number of days in the TANF Category C program, from initial benefits to termination, Puerto Rico 2013 and 2014.



Source: Administración de Desarrollo Socioeconómico de la Familia (ADSEF). Database for 2013 and 2014.

Since the time variable in TANF Category C was skewed, it is better to use the median as a central tendency measure. The median time in TANF Category C was 151 days, which means that

half the beneficiaries spent five or less months in the program. The median time in TANF Category C was the same for all age groups.

Caseload	July 2000	July 2014	% Change
Families	30,474	11,870	-61.0%
Recipients	88,152	32,802	-62.8%

TANF in Puerto Rico 245

The caseload of families that received TANF Category C benefits decreased by 61.0% between July 2000 and July 2014.

Similarly, there was also a decrease in the number of benefit recipients. From July 2000 to July 2014, the recipients decreased by 62.8% (see Table 6). There were 55,350 less recipients in TANF Category C in July 2014 when compared to July 2000.

TABLE 6.

Regular TANF (Category C) caseload change July 2000 to July 2014.

Source: Administración de Desarrollo Socioeconómico de la Familia (ADSEF). Database for 2013 and 2014 and Boujouen, N. (2001). Welfare reform implementation in Puerto Rico: A status report.

Region of residence

The distribution of TANF Category C participants by region showed interesting patterns. In 2013, San Juan, Arecibo, and Humacao regions had the highest number of family recipients of TANF Category C. By 2014, the region with the highest number of family participants was Arecibo; who was followed by Humacao, Bayamón, and San Juan regions. San Juan region had the highest reduction in the number of families (-21.2%)

and number of recipients (-31.0%) between July 2013 and July

2014. Guayama and Aguadilla regions were the only ones that

had an increase of both families and recipients; the increase was higher (2.9% in families and 4.0% in recipients) in Aguadilla

region (see Table 7).

Region	July 2013		July 2014		% Change	
	Families	Recipients	Families	Recipients	Families	Recipients
Aguadilla	820	2,340	872	2,434	2.9%	4.0%
Arecibo	1,731	4,626	1,667	4,492	-3.7%	-3.2%
Bayamón	1,618	4,240	1,483	4,094	-8.3%	-9.8%
Caguas	824	2,292	746	2,098	-9.2%	-8.2%
Carolina	1,327	3,621	1,164	3,169	-12.3%	-13.2%
Guayama	1,000	2,794	1,009	2,804	0.9%	0.4%
Humacao	1,734	4,638	1,240	4,146	-11.2%	-10.6%
Mayagüez	836	2,332	782	2,174	-6.2%	-6.8%
Ponce	1,342	3,722	1,174	3,381	-12.7%	-12.7%
San Juan	1,814	2,106	1,430	4,033	-21.2%	-21.0%

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Reasons to enter TANF-Category C4

The majority of the participants (66.9%) started in the TANF C program because they did not have sufficient income to meet basic needs. This was followed by the people who said they had little or no income to cover the family needs (23.1%). Apart from these two reasons, few other categories were chosen with regular-ity as the reasons to enter the TANF program (see Table 8).

Employment status

Between 2013 and 2014, most of the TANF Category C participants were not in the labor force or were unemployed when they started receiving the benefits. There were a high number of participants younger than 21 years of age (50.3%). Nearly 18% of participants were unemployed looking for an employment and less than 10% indicated that they were a single parent who was taking care of a child less than 6 years of age (see Table 9). Taking only the head of the

family, 38% were unemployed

looking for an employment, 15.7% were single parent family

taking care of children under 6 years of age, 6% were mother or

father taking care of children under 5 years, and 5.6% were full

time employees.

2. Demographic profile

For this report, we prepared a demographic profile for the

TANF Category C participants in 2013 and 2014. I choose

the mid-year point (month of July) each year as the population

for the profiles. This allows the use of the U.S. Census Bureau

data, based on July of each year, for comparison and rate cal-

culations.

4 The valid percentage uses as a base the population for whom data were available and not the total.

Reasons	Frequency	Percent	Valid Percent
No income for basic needs	37,098	22.9%	28.9%
Little \ no income \ red for needs (family unit)	12,792	19.3%	23.1%
Special needs child	2,012	3.0%	3.6%
Need for breadwinners	1,271	1.9%	2.3%
No money to pay water \ electricity \ rent	797	1.2%	1.4%
Other	1,441	2.2%	2.6%

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Valid Percent	Frequency	Employment status
20.3%	22,228	Under 21 years of age
17.9%	9,089	Unemployed looking for employment
7.2%	3,796	Single parent family taking care of under 6 years child
3.0%	1,214	Full-time student
2.9%	1,487	Father \ mother taking care of child under 2 years
2.9%	1,463	or with disability
2.7%	1,348	Disabled physically \ mentally
2.6%	1,311	Full time employee
2.2%	1,120	Unemployed and disabled
1.9%	973	Father \ mother taking care of child under 12 months
1.9%	973	Part-time employee
6.1%	3,088	Others

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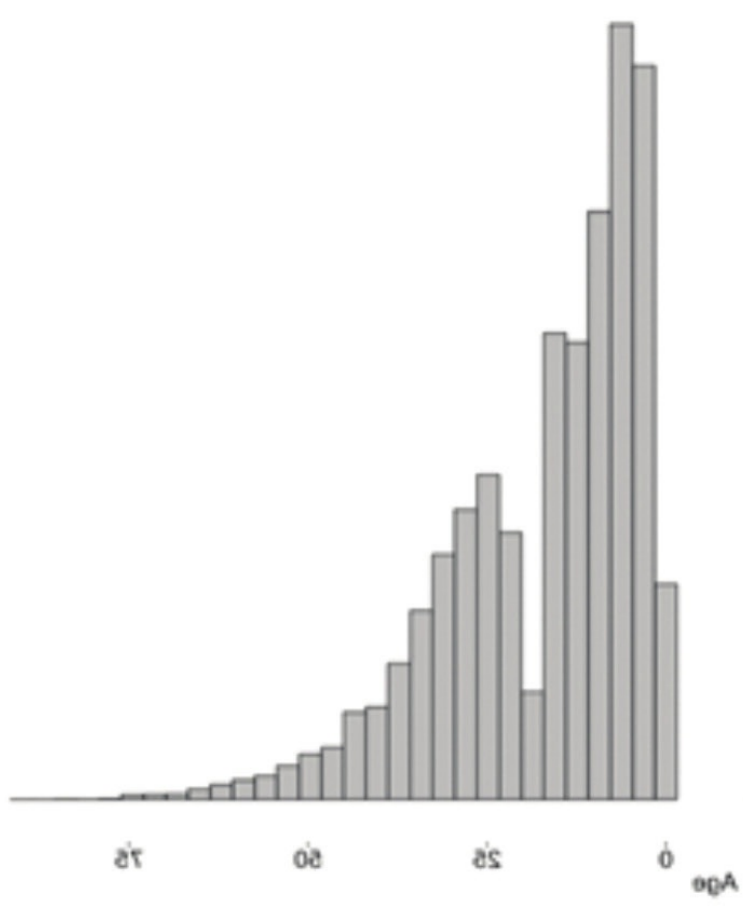
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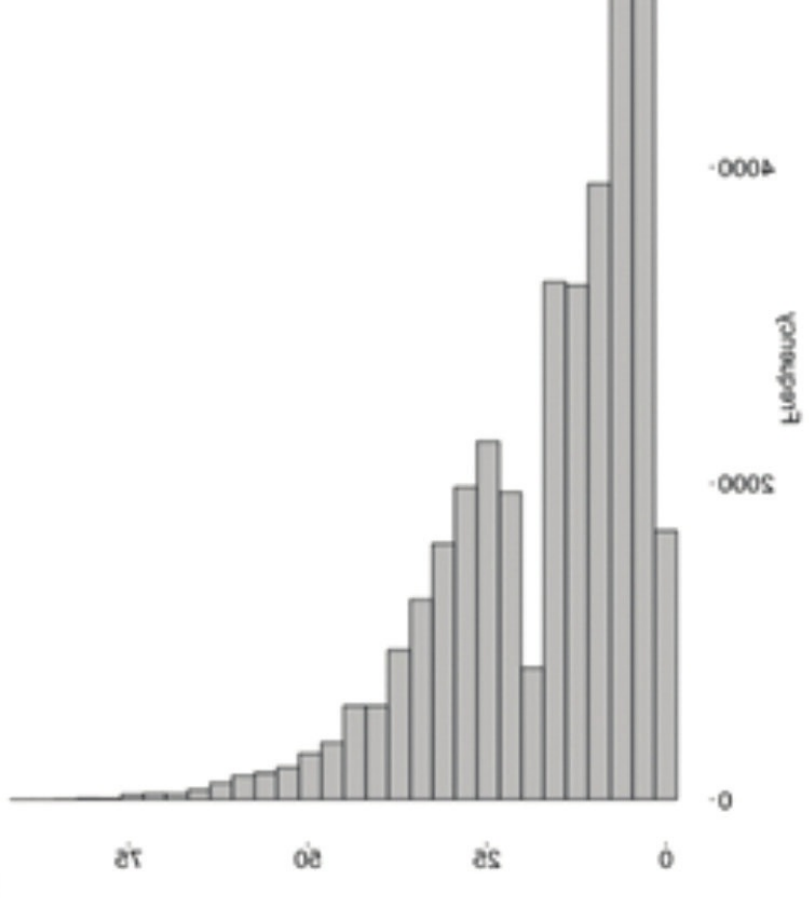
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Age and sex

The distribution of the participant by age was similar in both years (2013 and 2014). There were more participants who were children when compared to other age groups, especially younger than 10 years old (see Figure 3). The median age for 2013 was 13.2 years of age and for 2014 the median age increased to 13.4 years of age. For both years, nearly 62% of the participants were younger than 18 years of age (see Table 10).

For both years, 65% of the participants were female. The sex distribution was different by age. There were more male beneficiaries younger than 18 years of age, but for the other age groups, females were the predominant sex (Figure 4). The largest difference between females and males occurred in the 18 to 24 age group, where 96% of the beneficiaries were females. This is not surprising given the cultural trait in Puerto Rico where women are typically the children's caretakers. Most of the females between 18 and 24 years of age were single and head of the family (52%).

Family composition

The head of the family and their children compose the majority of the families in the TANF program. Nearly 88% of the people receiving TANF benefits are either the head of the family or their sons or daughters (see Table 11). In the majority of the cases, the head of the family was a single or divorce mother. Consistent with the sanctions policy, there were some families in which the head of the family was not receiving the TANF benefits.

Civil status

More than 60% of the beneficiaries with 15 years of age or more

were single. Following the single participants were the participants who lived with an unmarried partner (9%). There were differences

in the civil status by sex. Besides being single, males had higher percentages of being married or having an unmarried partner than

females (see Table 12).

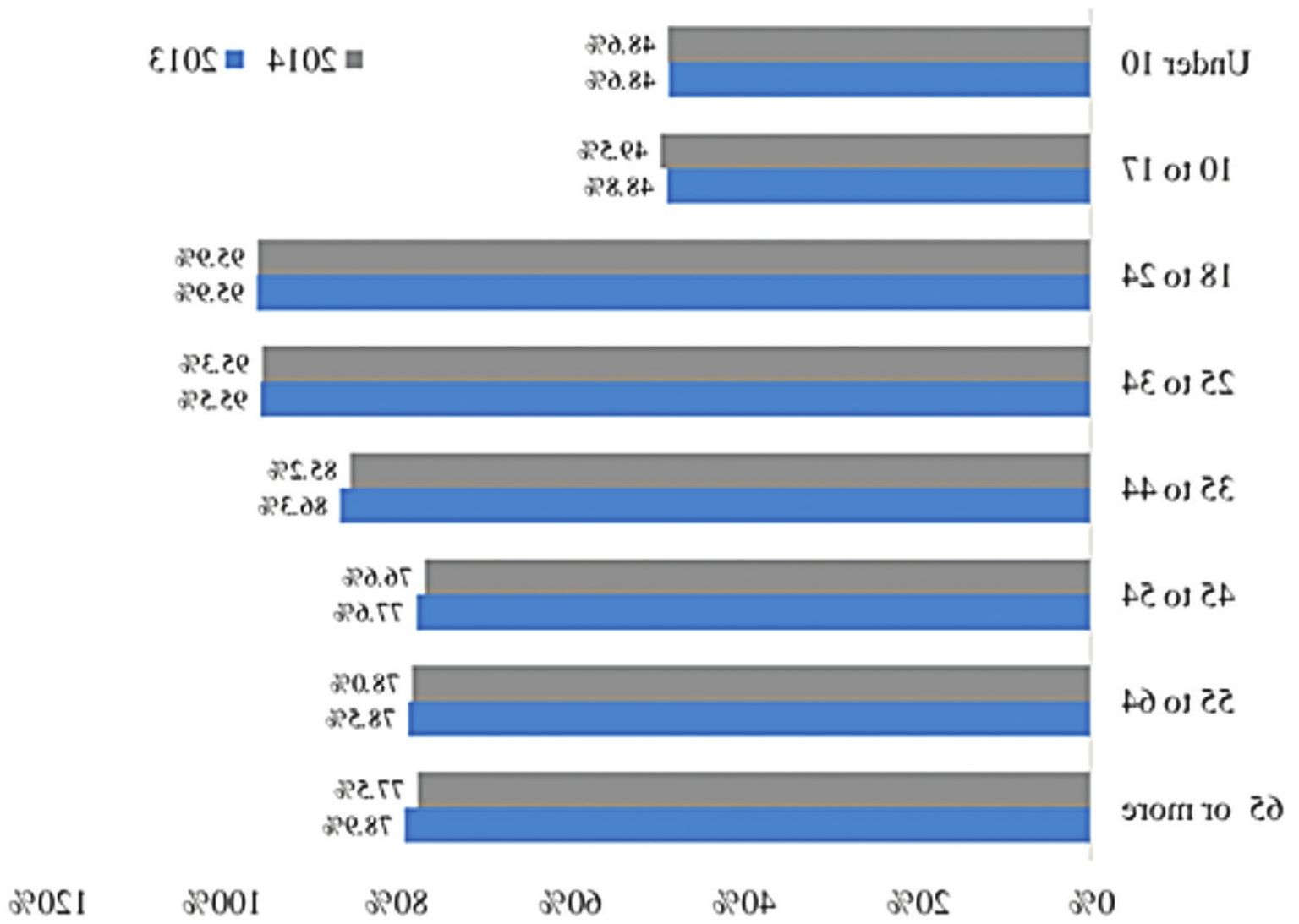
Age (Year 2013)	Frequency	Percent
Under 10 years of age	15,095	41.7
10 to 17 years of age	7,643	21.1
18 to 24 years of age	3,546	9.8
25 to 34 years of age	6,001	16.6
35 to 44 years of age	2,345	6.5
45 to 54 years of age	999	2.8
55 to 64 years of age	446	1.2
65 years of age or more	161	0.4
Total	36,236	100.0

Age (Year 2014)	Frequency	Percent
Under 10 years of age	13,511	41.1
10 to 17 years of age	6,959	21.2
18 to 24 years of age	3,046	9.3
25 to 34 years of age	5,602	17.1
35 to 44 years of age	2,222	6.8
45 to 54 years of age	965	2.9
55 to 64 years of age	396	1.2
65 years of age or more	142	0.4
Total	32,843	100.0

Distribution of Regular TANF (Category C) participants

by selected age groups, Puerto Rico 2013 and 2014.

Source: Administración de Desarrollo Socioeconómico de la Familia (ADSEF). Database for 2013 and 2014.



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FIGURE 4.

Females TANF Category C participants by age group,
Puerto Rico 2013 and 2014.

120%
2013
95.9% 95.9%
95.3% 95.5%
100%
2014

85.2% 86.3%

76.6% 77.6%

78.0% 78.5%

77.5% 78.9%

80%

60%

48.6% 48.6%

49.5% 48.8%

40%

20%

0

0%

10 to 17

18 to 24

25 to 34

Under 1

35 to 44

45 to 54

55 to 64

65 or more

Source: Administración de Desarrollo Socioeconómico de la Familia (ADSEF). Database for 2013 and 2014.

Family composition - 2013	Frequency	Percent
Head of family	11,520	31.8
Daughter	10,102	27.9
Son	10,092	27.9
Grandson	1,392	3.8
Granddaughter	1,352	3.7
Spouse	743	2.1
Others	1,035	2.9
Total	36,236	100.0

Family composition - 2014	Frequency	Percent
Head of family	10,555	32.1
Daughter	9,205	28.0
Son	9,148	27.9
Granddaughter	1,158	3.5
Grandson	1,145	3.5
Spouse	747	2.3
Others	885	2.7
Total	32,843	100.0

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal **TABLE 11.**

Family composition, Regular TANF (Category C).

Puerto Rico 2013 and 2014.

Source: Administración de Desarrollo Socioeconómico de la Familia (ADSEF). Database for 2013 and 2014.

Civil Status (2013)		Female	%	Male	%	Total
Single	8,384	61.6%	1,424	43.4%	9,808	
Unmarried partner	1,080	7.9%	304	13.2%	1,384	
Married	171	2.7%	334	14.8%	1,101	
Separated	921	7.0%	46	2.0%	967	
Adult mother-maiden	867	6.4%	0	0.0%	867	
Divorced	683	5.0%	42	2.0%	728	
Minor single mother	427	3.1%	0	0.0%	427	
Other types of civil status	447	3.3%	77	3.4%	524	
Total	13,610	100.0%	2,260	100.0%	15,870	
Civil Status (2014)		Female	%	Male	%	Total
Single	7,270	61.2%	1,282	41.2%	8,552	
Unmarried partner	1,002	8.1%	299	14.4%	1,301	
Married	700	5.7%	341	16.4%	1,041	
Separated	842	6.8%	32	1.7%	880	
Adult mother-maiden	792	6.4%	0	0.0%	792	
Divorced	617	5.0%	42	2.0%	659	
Minor single mother	433	3.2%	0	0.0%	433	
Other types of civil status	404	3.3%	84	4.0%	488	
Total	12,366	100.0%	2,802	100.0%	14,449	

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TABLE 12.

Civil status of Regular TANF (Category C) participants

with 15 years of age or more. Puerto Rico 2013 and 2014.

Source: Administración de Desarrollo Socioeconómico de la Familia (ADSEF). Database for 2013 and 2014.

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J a i m e S a n t i a g o - P é r e z & R o s a l i e R o s a - S o b e r a l **Verified disability**

For the years 2013 and 2014, 5% of the beneficiaries in the

TANF Category C program in Puerto Rico had a verified dis-

ability. Beneficiaries between 55 to 64 years of age had the highest percentage of verified disability. There was no significant difference of disability by sex. There was no significant difference in the median time spent in TANF Category C when comparing people

with or without verified disability.

Educational attainment

More than half of the adults (18 years or older) in the TANF category C program in Puerto Rico had completed high school. During

the years 2013 and 2014, nearly 60% of the recipients completed

high school or higher level of education, but had finished postsecondary studies. Additionally, nearly 30% went to school but did not complete elementary, middle or high school (see Table 13). From

that group, more than half did not complete middle school. The

low education attainment between adults participating in TANF

was one of the reasons for the high unemployed rate in the group.

Income

In the years 2013 and 2014, most of TANF Category C recipi-

ents in Puerto Rico had none or low level of earned income. This

was expected due to the eligibility criteria of TANF. For both

years, 97% of the adult participants in TANF Category C had no

earned income. This could be related with the high proportion of

participants with low education and unemployed.

Calculated benefits

Overall, families in TANF Category C in Puerto Rico received

an average of \$195.30 and a median of \$207 in benefits in 2013

and an average of \$196.40 and a median of \$207 in benefits

during 2014.

Highest education level reached (2013)		
Frequency	%	
4,293	34.2%	High school graduate (12)
2,928	21.8%	Postsecondary
1,899	14.1%	Middle school (7-9)
1,288	11.8%	High school (10-11)
782	8.2%	Student postsecondary
200	3.7%	Elementary school (1-6)
414	3.1%	Associate degree
742	2.2%	Other
13,449	100.0%	Total
Highest education level reached (2014)		
Frequency	%	
4,286	34.8%	High school graduate (12)
2,283	21.0%	Postsecondary
1,710	13.9%	Middle school (7-9)
1,479	12.0%	High school (10-11)
792	6.4%	Student postsecondary
442	3.6%	Elementary school (1-6)
343	2.8%	Associate degree
88	2.0%	Others
12,329	100.0%	Total

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TABLE 13.

Education, Regular TANF (Category C) participants

18 years of age or more. Puerto Rico 2013 and 2014.

Source: Administración de Desarrollo Socioeconómico de la Familia (ADSEF). Database for 2013 and 2014.

Jaime Santiago-Pérez & Rosalie Rosa-Soberal **Voices wanting to be heard:
Aspirations, possibilities
and barriers of women of poverty**

This section includes the perspectives of participants in the focus groups. Three focus groups were established. Two of the groups had participants who completed the program and were connected to employment, and the other group was composed of participants that abandoned the program. Participants shared their experiences freely and compared them to others in the group. All interview guide questions were answered. (See Appendix 1.)

Groups one and two were composed by women between the ages 26 to 39 years who had completed the program successfully. The socio demographic characteristics of both groups are included in Appendices 3 & 4.

Focus Group Findings

All but five participants were working part time. Five participants were unemployed. The majority have a very positive view of the program relate it to their personal growth and development.

TANF to them meant independence, a boost, self-sufficiency, growth as a person, and going forward in life. They also identified feeling stigmatized because of being participants in TANF and one even said that she felt discriminated upon.

Regarding personal growth training received during their par-

icipation in the program, most indicated having received no

training; six participants stated that they had received training in topics such as surviving domestic violence, self-esteem, leadership, positivism and endurance, and resume writing.

5 Dr. Alicia Rivero-Vergne, Qualitative Researcher Consultant and Assistants Researchers María Bravo-Saavedra and Rodney Arce conducted the focus group.

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The following quotes illustrate this point of view:

“The only training I received was given by the company where I am actually working.”

“Negative, negative, I never received any training at all.”

“I did not receive any training or anything similar...”

“I did receive training on going forward, be positive, not let anything stop us, not quitting...”

“One the center’s technicians started talking about the program gave us instructions. We spent a whole month receiving training on different and interesting topics like domestic violence, leadership, problems of daily life.”

Participants made a distinction between transitory work experience, which refers to the experience that prepares them to maintain a permanent job, and permanent employment. They discussed the transitory work experience in positive terms, expressing that the program took into consideration their interests. For example, those who liked working with children were placed in a school or in a Head Start center, and those who preferred cleaning or filing were placed in offices.

The following quotes illustrate this situation:

“Well they asked what I liked, and I told them I liked working with children, I like to talk to them

and help everybody so they found me placement as assistant teacher.”

“I told them I love cleaning and they placed me in maintenance work.”

“I love filing and they placed me in the Family department in the filing area.”

However, most expressed not being pleased with the process of permanent employment placement. They discussed it was not adequate or congruent with their interests strengths or area of study.

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J a i m e S a n t i a g o - P é r e z & R o s a l i e R o s a - S o b e r a l There is no congruency between interests, studies, strengths and

transitory work experience, with permanent job experience. Par-

ticipants also stated that having to go from one place to another, looking for employment or evidence (signatures) that there was

no job available, was humiliating and stigmatizing. They stated than instead of wasting time in this endeavor they should be given more training on how to be prepared for a job and on how to handle problems arising in the work site.

The following statements evidence this sentiment:

“The permanent job placement is not adequate. They have to explore beforehand your strengths, areas of study or interests...

And then they place you in a job that has nothing to do with what you have done or study.”

“Obviously, most of us end up working in things that we did not even study. I recognize that I need a job and cannot de-

mand it to be on what I studied. However if they see you have some knowledge and studies in an area they should let you use that knowledge instead of placing you in a fast food.”

“Sometimes we even had to buy something in the store and did not have the money to do so, or go to nearby areas in order to comply with this requirement.”

“I went to funeral homes, to bakeries, everywhere to get my papers signed.”

Most expressed being pleased with the interview group process and motivated to work and acquire self-sufficiency when finally placed in their permanent employment experience. However, they stated that soon they became disappointed with treatment received from employees and supervisors as well. They felt they were being stigmatized for being TANF’s participants and placed in difficult situations in order to make them fail. Some even stated having their working hours shortened. Others also complained about not receiving adequate help from TANF’s technicians and perceived

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that when problems arose they believed only the employer without attending to participants needs. Most stated that their privacy should be respected and that workplace supervisors should not be identifying them as participants of TANF in order to prevent stigma. The following statements illustrate this situation:

“After 5 years I was very eager and motivated to work. I even called my mom crying and told her: ‘at last I am going to work’. Soon I became very disappointed.”

“Because I received help they looked to me above their shoulders.”

“Our employer’s word is more important than ours.”

“We needed to be protected, to feel that those working in the program were defending us, but it did not happen.”

“This has to do with the supervisor. He should not be telling others that we come from TANF program.”

“I needed to be protected and defended by technicians in the program but they did not have a true engagement with us.”

All stated that they were called for a group interview with different fast food employers who then selected those more qualified for the job. Four of the participants stated that they did not even know with whom they were going to be interviewed. The following statements illustrate this situation:

“They tell us go to that place at that hour and that is that...”

“They called me and told me to go there. We were many and were met by the restaurant manager.”

“One of TANF’s technicians called me and said: ‘Listen we have an interview for you at a restaurant’.”

Regarding job stability, most explained that they had kept their employment. It was interesting that one of the participants expressed that she had obtained her job by herself, not

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J a i m e S a n t i a g o - P é r e z & R o s a l i e R o s a - S o b e r a l because of TANF. This remark generated much interaction between participants as they tried to convey to that participant, that if she was employed where TANF had placed her for her work experience, TANF had helped her obtained the job. Of the unemployed participants, four had resigned and one was fired. Among the part time workers, one had changed her employment placement.

“I studied to be a health assistant at Sor Isolina Ferré where I also practiced and then stayed working.”

Participants’ perceptions about how the TANF program had

impacted them and their families were explored. All expressed that the program had helped them significantly because it provided them with the opportunity of having a job, continued their studies, taken care of their children and helped them going forward. Participants are grateful and believe the program has impacted their lives and the life of their children in a positive way helping them to become more independent in their path to self-sufficiency.

The following quotes are examples of these answers:

“Well, it has helped me a lot. You think that you want to do something, but do not know how to do it and the program gives you a push for you to achieve it.”

“For me it was very positive! I had fought a lot to get where I was. But I had still a year to go and did not have any possibilities on how to pay my college studies.” “They gave me the opportunity and even though I had looked for a job, when you

are in TANF they give you priority and found me a job. My

sons do not have a father and I feel satisfied because nobody is going to tell me I quitted. The program helped me get a job.”

“Thanks to the help they gave me I have been able to raise my kids I don’t have to depend of others if my sons lack something.”

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“Before, I did not have a salary, and now I can raise the kids by myself. I am alone; the father of my son does not pay me

child support.”

“If the program had not helped me I would have hanged my-

self a long time ago. There are so many problems. Even though my brothers have always helped me, finally, I did not have to depend on their help.”

Regarding the services participants considered necessary for the

program to be successful, participants seemed reluctant to share

their opinions. However, eventually, most began to participate in the discussion. They stated that in order for the program to succeed, monthly payment for providers of child care services should be received on time. Sometimes, because of delays with this payment, they had to change the child care service provider which

was not considered healthy for their child. The following quotes

are examples of these answers:

“I suggest that child care providers receive their payment on time. I had to change service care providers twice.”

“Child care service influences greatly if you continue or quit the working experience.”

They also felt that the incentive payment they were supposed to

receive because of their participation in the program often came

late. Sometimes they had to wait three months before receiving

it and they needed it for their living expenses. Even though two

participants were the most active in this discussion others nodded in agreement with their statements:

“The same thing happens with our payroll payment. I believe this should be a priority of the program.”

“You have to fill papers weekly and monthly. For example, we

are in April, you completed the payroll papers and then you

received them in November or December.”

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal Needs regarding the transition from the program were discussed

with the participants. They felt they needed more training dur-

ing the program, but were most concerned about receiving it as

a preparation on how to deal with the problems related to their

jobs or adjustment to life once the program is over. Regarding this transition, they also felt that child care services ended abruptly and that they should continue for a while after the program concluded in order to give them time to be able to pay for these services on their own. The following quotes are examples of these answers:

“At least if they are not going to give you the opportunity of trainings, or work training that not relate at all with your

actual job, they should train you on how to deal with problems arising in the work force.”

“I think we need training. Because of our life style we have

endured so much pressure. There are persons who go to work at a fast food (restaurant) and last only two weeks.”

Finally, a minority of participants discussed the need for pro-

gram technicians to receive more training because some could not

answer their questions and seemed more lost than the participants themselves. The participants stated that even though recognizing

that they have written information about the program and should

read everything, they expressed sometimes they have doubts and

cannot receive the correct information from the technicians:

“I believe they should take training on how to give orientation to participants.”

“Sometimes you had a question and asked a technician and he

could not give an answer, and then you went to another, and

that person also had the same doubts, and when you realized

it, nobody knew how the program was functioning.”

“The problem is that people in Puerto Rico do not read, they

gave you a series of papers that people signed without read-

ing them.”

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Participants made some suggestions regarding transition from

the program. One expressed that the program should follow participants for a while after the sixty month period and continue helping with job placement if a person had not found employment yet. Another suggested that the program should continue offering assistance on how to write a resume, which is a very important aspect when looking for a job.

Two participants indicated they thought they were going to be asked about how they had used their job opportunities. Interestingly, when one participant mentioned that she believed moderators were going to inquire about a private company that acted as subcontractor for the Family Department, all participants were in agreement that the services were not good, as evidenced by the following quotes:

“The services with...were horrible.”

“I studied accounting and economics. The government could have saved what it paid for the contract with... and pay us more.”

The third focus group was composed of participants who had left the program without completion. (See Appendix 4 for participants' profile.)

Findings

All participants were unemployed. Four of the six participants indicated that the first thing that comes to their mind when they hear the word TANF is *help* and *opportunity for growth*.

Two participants mentioned the words *mistake* and *horror*. Regarding the services received from TANF all identified train-

ing, and transitory work experience; three identified employment placement, although they were not able to stay in the job.

Four received transportation services, two received child care

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Jaime Santiago-Pérez & Rosalie Rosa-Sobera l services, and one received psychological and nutrition services.

Most participants had a positive view of the program. However, two had an extremely negative opinion. The following quotes illustrated their opinion:

“It was a mistake to participate in TANF.”

“It was a difficult but a very good experience; you can improve and become a better person.”

All participants described receiving training in different topics such as: how to write a curriculum vitae, prepare themselves for an interview, self-concept, and even on how to wear makeup. They also described pleasant experiences in job fairs and activities in recreational parks. The following quotes illustrate their opinions:

“I learned how to write a curriculum vitae, and how to prepare myself for an interview.”

“I enjoyed it completely. Everybody was very friendly and had excellent relations with the young woman who gave us training.”

“They took us to Monagas Park, and other activities, and gave us a stipend for our participation.”

“It was great I worked with kindergarten children helping the teacher.”

When asked about their permanent employment placement, three stated being interviewed and hired at a fast food restaurant. However, one could not fulfill job requirements because the job

was too far from her home; one did not have child care; and the other had to travel to USA because of health reasons. On the other hand, two were called for an interview but did not attend because they could not find transportation to get to the work site. One was illiterate and after the transitory job experience was

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never called for an interview. This participant stated that in order to receive her stipend she had to go from store to store to obtain managers' signature in order to prove that she had sought employment. The following statements illustrate this situation:

"I did not actually start working. Even though I live with my mother she refused to help me. Child care places are too far away so I had to resign before starting."

"It was very difficult to get there. I did not have transportation, and if you were late, they gave you a sanction."

"I don't know how to read or write. They never hired me."

Regarding how their participation in the TANF program impacted their lives and their family lives, four participants explained the program helped them to take better care of their children, while two just added it was a means of entertainment. The

following quotes are examples of these answers:

"It helped me a lot with my children, because they were four boys. But I only stayed four years in the program, because I had problems with the father of my children, who wanted to lower child support payments. It was very difficult."

"They paid my child care, transportation and food. It was not that bad for me."

"Before the program, I was always at home, and in the program, I made friends with whom to share things and left for a while the routine I was living."

When asked what made them decide to leave the program, one participant said that she had problems because she thought she would lose her child support payments and nobody explained to her that this could not happen. Two participants stated that they left because their children had problems in school and it

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J a i m e S a n t i a g o - P é r e z & R o s a l i e R o s a - S o b e r a l was a source of stress. Two participants stated their mothers had convinced them that participating in the program was a waste of their time and that it would cause them to not receive their food stamps. Finally, one participant explained that she had become

disappointed because she received sanctions and did not like to be looking for signatures of prospective employers.

“Nobody explained to me about my benefits.”

“I live with my mother and she was afraid she would lose her food stamps because of me.”

“I lost motivation; they sanctioned you for being late, and so many things, so I decided not to do anything.”

When asked if not having completed the program had an im-

pact on participants or in their families, all participants expressed that leaving the program had not impacted them or their families

in any way, while two expressed regrets in doing so. The following quotes give evidence of their opinion:

“It didn’t have an impact. I have always liked working, now I work cleaning houses so not much impact.”

“If I had a say, I would never had bought the idea of the program... I regretted it.”

“Same happens here, I feel regret of having participated in the program.”

Participants were asked which services they considered neces-

sary for the program to be successful. One participant stated

that social services should not be called if they were late to pick their children at school because they were in a job interview.

Related to this topic, another indicated that they should be

given more child care options near their neighborhoods, while

another suggested that child care services must be paid on time

*All participants
considered these
services were needed
to achieve success in
the program*

- **Child care services**
- **Child care payments on time**
- **Payroll to participants on time**
- **More training for technicians**
- **More training**
- **Transitory period after leaving the program**
- **Adequate job placement**

*Other needs
considered in other
groups*

- Opportunity to study
- Confidentiality
- Transportation

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(see Table 14). All agreed with these recommendations. Similar to the other focus groups, participants strongly expressed themselves against the practice of looking for signatures from pro-

spective employers. This caused them much inconvenience and discomfort. They also suggested not using sanctions every time a participant was not able to comply with program requirements.

The following quotes illustrate some of their suggestions:

“I was always visiting with the social workers, because whenever I was late to pick up my children, the school would call social services.”

“They have to deal better with child care services, the centers are always too far away and they never pay them on time.”

“I received sanctions for not bringing the signatures they asked in order to comply with program requirements.”

TABLE 14.

Participants’ perspectives of services needed

in order for the program to be successful.

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J a i m e S a n t i a g o - P é r e z & R o s a l i e R o s a - S o b e r a l In response to a query for additional recommendations for

program effectiveness and ways of preventing others from leav-

ing the program, participants added that they would have liked

to study but the program didn’t offer the opportunity to do so.

Another stated that she was promised much but that they did

not do anything for her, while one participant said that the pro-

gram didn’t develop in participants the trust to talk about fam-

ily problems. Some expressed technicians should motivate them

more. The following statements illustrate their perspective:

“I came here because I wanted to work, but nothing was as

promised...”

“They do not develop in you the trust to explain family problems and situations that you may be having.”

“As I see it, the purpose of the program is to help in our development. But if someone does not know how to read and write

and does not receive help to learn in order to be able to find a job. What was the point?”

In conclusion, thoughts related to personal growth were found in groups of participants who finished the program. Ambivalent or negative thoughts emerged in the group of participants who were not able to finish the program. Only transitory work experience was received in the Arecibo region, only on-the-job-training was received by most participants who completed the program in the Ponce region, while all participants of this same region who did not finish the program received the benefit of training and transitory work experiences.

In terms of job placement, although all participants from the Arecibo region were employed, they expressed job placement was not congruent with their interests, strengths, area of study or transitory work experience. Those participants who finished the program in the Ponce region were placed in a job, but felt

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stigmatized for being in TANF, and described on the job training and help from program technicians as inadequate. Of those in the group that did not finish the program, three were interviewed and hired but none kept their employment, mostly

because of lack of transportation, child care needs and working sites to distant from their homes. Two had an interview scheduled but did not attend for lack of transportation and one was never called for an interview because of being illiterate. Problems in program placement were found in all three groups. Incongruence between job placement and interests, strengths or transitory experiences, stigmatization, distance from home, lack of transportation and child care needs were identified.

Regarding the program impact upon participants and their families, those from the Arecibo and Ponce region who had finished the program evaluated very favorably the experience and expressed it provided them with an opportunity to take care of their children and become independent from their families.

This feeling was also shared by most of the women who had not completed the program. In fact, four of the women who had not completed the program, acknowledged their stay in the program had helped them and only two stated that it was a means of entertainment. They expressed that leaving the program had not impacted them negatively but regretted having participated.

There was a great deal of agreement between groups regarding the services needed for the program to be successful particularly in areas related to payment to participants and their child care providers, child care and transportation needs and training the program technicians.

Jaime Santiago-Pérez & Rosalie Rosa-Soberal **Discussion, Conclusion and Recommendations**

Discussion

This research establishes some findings that are important for the implementation of the Welfare Reform in Puerto Rico. This section provides a summary of these findings and will discuss its implications for the Transitory Assistance for Needy Families Program (TANF). As noted previously, the Island has experienced a strong and long lasting depression since 2006. The last decade in Puerto Rico has been characterized by a trend of labor market deterioration, the decline of the Gross National Product, and increased unemployment rate. On the other hand, the participation rate in the labor force has dropped from 48.6% in 2006 to 39.8% in 2015. Given this scenario, it is very difficult for a program that holds as a main objective the integration of participants into the workforce, to succeed. It is even more difficult when the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) clearly expresses the intention to reduce poverty and control government spending and integration of participants into the workforce.

Although Puerto Rico has a precarious economy, cost of living is more expensive than in many urban areas of the United States. The supermarket items, the utilities, and the health care services are more expensive than in U.S. In Puerto Rico, 70% of the households spend over 30% of their income on housing and there is a growing segment of the population with no stable residence or place to live.

An important finding reported is that the median time in

TANF program was five months. What we do not know is why.

It would be great news if participants leave for work. But that

is an unlikely possibility. This finding is important because the program provides up to 60 months for participants to achieve

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the transition to economic self-sufficiency. Especially, if we

notice the fact that 60% of the over 18 adult participants in

2013 and 2014 had a high school diploma or higher, which

compared favorably with those beneficiaries as informed in the

Eleventh Report to Congress by the U.S. Department of Health

and Human Services, Administration for Children and Families

(2016). This report states that 56.5 percent of adult TANF

recipients had completed high school (or its equivalent) in FY

2013, and only 7.6 percent of adult recipients had achieved

more than a high school level of education. If TANF is the

safety net for the poorest of the poor and for the most vulner-

able (single mothers with children) it is not great news that

the number of beneficiaries continues to decline at a time of

extreme economic contraction.

On the other hand, it is important to note that for both years

(2013 and 2014), children under 10 years are the most signifi-

cant age group of participants (41.7% to 41.1%, respectively).

When added to the group of 10-17 years of age (21.1% and

21.2%, respectively) this constitutes 62% of all people who par-

ticipated in the TANF-Category C program. It is good news

that these children received TANF benefits. But as a society we must take note of the large numbers of children growing up in poverty. This group of children are growing up under economic and social conditions that are not conducive to optimal development. Another age group that showed a significant characteristic for both years was the 18 to 24 years cohort, in which 96% of the beneficiaries are women and 52% of them are single heads of household. This finding is consistent with the cultural trait in Puerto Rico; women are typically the children's caretakers. This happens not only with children, women are also the caregivers of other family members.

With regard to administrative and implementation aspects of the TANF program in Puerto Rico, we found that structural and

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J a i m e S a n t i a g o - P é r e z & R o s a l i e R o s a - S o b e r a l systemic factors and administrative barriers are highly detrimental for program management in the context of the economic and

fiscal crisis of Puerto Rico. An interesting possibility emerged

from the administrators interviews. The government had to take

back the administration of case management and employment

services from private providers. Yet, a private (non-profit) organization is achieving better results than the government directly managed employment services. Sister Isolina Ferré (the only,

private, non-profit delegate agency remaining in the program)

consistently produces better results than those attained through

directly administered services. This provider utilizes an interdisciplinary team approach, with a job

promoter, counselor, social

work, and a psychologist. They visit participants' work place

and homes to reinforce the public assistance with social services, making sure all is going well at home and at work, providing

counseling, or other needed services such as transportation or

help with meals. They also provide follow up for one year after

program participation ends. This is seen by administrators as a

key aspect for retention.

More careful analysis is advisable to learn about the merits

of these two different administrative models stemming from a

non-profit organization and government responsibility. It could

help in the understanding of how administrative structure, pro-

gram resources and social services delivery could make a differ-

ence within both modalities: public versus private social inter-

ventions with TANF participants.

Findings indicate that TANF participants who find jobs tend

to find mostly lower level jobs available within the labor market, which are characterized by low salaries, poor working conditions, no job security, no marginal benefits, health insurance or child

care facilities and lack of full time work opportunities. It is interesting to note that, in the focus groups, participants identified as

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a social barrier that their participation in the program was not

kept confidential by employers. This left them feeling socially

stigmatized.

The previous analysis leads to examine multiple factors and

questions that for a future research agenda considering the im-

fact of welfare reform on families and children in Puerto Rico.

TANF Program assessment is situated in the socioeconomic and critical fiscal condition Puerto Rico is facing during the first decades of the XXI century. The current political and policy environment in the United States and in Puerto Rico is closely related to TANF Program outcomes in the context of federal performance indicators and policy standards. This policy scenario probably remains unchanged because it is closely connected with exogenous variables over which local government has no jurisdiction. Even so, there is room to explore innovative strategies within the endogenous horizon of action, that acknowledge the reality of TANF prospective and actual participants in Puerto Rico, and what it means for them to advance up the ladder from dependency to self-sufficiency.

The heterogeneous profile of TANF participants demand prompt attention as a strategic variable in the planning of social services delivery system. This finding suggests that policy decisions should focus primarily on situations involving poverty that occurs early in childhood. It is important to track rates of poverty, particularly occurring in early childhood, to inform policy decisions regarding families and children's wellbeing in this uncertain scenario Puerto Rico is facing.

The empirical data in this research suggests the importance of a continuous assessment concerning the impact of systemic-structural factors that impact TANF participants' quality of life in order to achieve a successful transition from welfare dependency to self-sufficiency.

J a i m e S a n t i a g o - P é r e z & R o s a l i e R o s a - S o b e r a l We have to look closer to the lack of an agile payment system and those environmental factors such as rural geographi-

cal areas, in particular the lack of childcare and transportation services. A strong consensus emerged related to these concerns

from the two participants' focus group (those who completed and abandoned) as well as the key administrator personnel interviewed. These program weaknesses are constraint variables that affect the achievement of retention and employment rates.

Another issue that deserves special consideration is how TANF participants construct their identities as welfare recipient, particularly stigmatized at their work place. We have to deconstruct the social discourse related to TANF participants' stereotype as lazy, single mothers, dependent of welfare, and with a big family.

We have to acknowledge the importance of work for self-worth, for diversity and social justice to all human beings, especially those families and children that live in poverty. Our findings provide new evidence addressing some of the central questions that current welfare reform debate has raised. Our results contribute to critically examine welfare reform and its effect in the last decade in Puerto Rico to inform policy decision.

Findings identified by Boujoen-Ramírez (2001) are still valid and may even be more widespread and more intensified.

Conclusion

Related to the economy of Puerto Rico

1. Puerto Rico is currently facing not only an economic crisis, but a social humanitarian one.
2. Welfare programs from the Federal Government are able to lessen the negative effects of the economy, but are not enough.
3. Welfare programs effects are quite different from that of the mainland United States, in which welfare reform legislation was crafted. In particular, positive labor market conditions, low unemployment, and the strength of the overall economy are critical precursors for welfare reform's success.
4. Given that the centerpiece of welfare reform is an emphasis on work and movement into the labor force, the economic indicators discussed in this investigation suggest that TANF program recipients affected by time limits will have an especially difficult time simply getting a job.
5. Poverty reduction, which is not a goal of welfare reform, and economic improvements overall for women and their children will be even more elusive.

Related to TANF administration and implementation

1. The content analysis of the textual expressions of the four key administrators lead to conclude that structural-systemic factors and administrative barriers are the most important critical aspects related to TANF program administration in the context of socioeconomic and fiscal crisis of Puerto Rico.
2. The lessons learned in this study from the administration

and implementation of the TANF program provokes a continuous reflective process concerning how TANF participants accomplished the transition from welfare dependency to self-sufficiency.

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Jaime Santiago-Pérez & Rosalie Rosa-Sobral³. The presence of two different administrative models stemming from a non-profit organization and government responsibility require a careful analysis to understand how administra-

tive structure, program resources and social services delivery system could be the difference within both modalities: public versus private social interventions on TANF participants.

4. This findings portrays TANF administration during the researched period and invites us to look closer to those conditioning factors that contribute to perpetuate inequality that generate poverty among the most needed families and children.

5. Puerto Rico socioeconomic profile is worst today than the last decade.

Related to TANF participants Profile

1. Between 2013 and 2014, there were a total of 66,543 unique participants from 24,494 families in the database of people receiving benefits from the TANF Category C program in Puerto Rico. The program is serving the people it is designed to serve but not enough of them.

2. The median time in the TANF program was 5 months. Exit reason is not clearly known.
3. Females make up 65% of all participants. Nearly 60% of adult beneficiaries graduated from high school.
4. Approximately, 88% were the head of the family, son or daughter. This is interesting given the fact that women are still mainly the caretakers in Puerto Rican society. Many grandparents are raising children and other children are in the foster care system.
5. 5% of the beneficiaries had a verified disability.

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Related to participants experience with the program

1. In general terms participants who completed the program and were presently employed were satisfied with the opportunity for personal growth, receiving pre-employment skills and on the job training.
2. Being able to be self-sufficient and take care of their children's needs was a significant achievement for them and they felt gratitude towards the program. They also had the opportunity to meet new people and had a variety of novel experiences.
3. They were committed to continuing their path to self-sufficiency, knew what they needed and emphasized the need of a transition period. Most of them were participants from the Arecibo region.
4. Unpleasant job experiences and feeling stigmatized by su-

supervisors and fellow workers made the experience a very dis-

appointing and difficult one for some participants.

5. Analysis of the three focus groups held, offers evidence that all participants entered the program with great expectations and

wanted to achieve success, but personal, administrative, fam-

ily and social variables were too strong for some to deal with.

6. Barriers to achieve TANF's objectives were perceived by most participants as directly related to the administrative aspects of the program. Stipends for participants and child care providers not being on time, programs technicians not well trained

or too busy to attend to participants needs, inadequate job

placement in terms of distance from home, or not congruent

with their interest, strengths and area of study were identified.

7. The experiences of participants who were able to complete

the program pointed out very clearly that after completion

of program requirements a transition period is needed to

adapt to self-sufficiency.

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Jaime Santiago-Pérez & Rosalie Rosa-Sobera | Recommendations

1. Consider developing memoranda of agreement between the

ADSEF agency and other relevant agencies such as the De-

partment of Labor and its WEA agency.

2. At the time of the next TANF reauthorization, or in the

meantime evaluate submitting a waiver to the Federal gov-

ernment in order to exempt Puerto Rico from certain re-

quirements, given the current fiscal crisis. Some specific rec-

ommendations are:

- 2.1 Assess geographical location within each ADSEF region in order to develop realistic work participation targets.
- 2.2 Amend TANF regulations to authorize the high school diploma, or post-secondary studies, as a primary training activity.
- 2.3 Develop demonstration projects to enhance TANF participants' skills and capabilities.
- 2.4 Examine the five years limits of TANF participation, particularly in the most deprived geographical regions in Puerto Rico.
3. Evaluate administrative procedures, including the Treasury Department and the Office of Management and Budget, in order to assess how the program meets participants' needs on time and reduce bureaucratic procedures by an agile mechanism for decision making aimed to achieve TANF goals and objectives.
4. Consider participants' interests and skills during the job selection process, in order to help retention rates.
5. Strengthen discussions about stigmatization issues with employers in order to reduce barriers by securing confidentiality from employers.

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6. Follow up services for participants, for at least six months after program completion, in order to help them in achiev-

ing self-sufficiency.

7. Include decision making and family management skills, in addition to pre-employment skills, occupational maturity skills, and other topics related to self-growth, during the pre-employment training.

* The following researchers or collaborators contributed on this research, on the report, or on both of them: Alicia Rivero-Vergne, Carlos Rivera-Galindo, José I.

Alameda Lozada, Raúl Figueroa-Rodríguez, María Bravo-Saavedra and Rodney Arce-López.

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal **Appendices**

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Appendix 1: Focus Group Interview Guide

Interview guide

According to the research objectives and the information needed to be collected about these TANF's participants an interview guide was developed by Dr. Alicia Rivero-Vergne and questions were developed by the research group. The guide consisted of 9 open ended questions aimed to promote interaction and to gath-

er participants' perspectives from their own point of view.

Opening question: (5 minutes)

We will like you to introduce yourselves indicate your family composition and if you are presently employed.

Introductory question (5 minutes)

What is the first thing that comes to your mind when you think of TANF program? **(Free association question does not require any explanation as soon as it is answered, continue to the next question.)**

Transition question (30 minutes)

How would you describe the experience in TANF program regarding the training received? **(Explore the description of trainings received).**

How would you describe the experience in TANF program regarding employment placement **(Explore this placement process).**

After having finished the training or process of employment placement:

Were you able to be placed in a job similar to the training received?

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for another job or are you unemployed at the time being? **(If**

presently unemployed please inquire reasons.)

Key questions: (40 minutes)

How your participation in TANF program impacted your life and the life of your family? **(Explore concrete benefits for participants.)**

The following first two questions are to be asked only to participants who were not able to finish the program.

What reasons did you have to leave the program?

Not having completed the program had any impact in your life and the life of your family?

If you have the opportunity to participate again in TANF program, what services do you consider necessary to achieve success in training or job placements that would let you generate an income to take care of your family? **(Explore changes suggested in the structuration of TANF services)**

Closing questions: (5 minutes)

Would you like to add any other observation related to your experience in the program?

Is there is something that you were expecting to be asked that was not requested?

Procedures

Focus groups were held in the conference rooms of the respective regional offices where they took place. When participants arrived at the meeting, moderators discussed the purpose of the

group to be certain they understood the nature of their participation. They also discussed confidentiality issues and explained TANF in Puerto Rico 287

that conversations would be taped recorded and transcribed for analyses purposes but names would be maintained confidential. All participants signed informed consent forms in Spanish, which as well as the study protocol were approved by the main researchers' university institutional review board (IRB). After completing the consent form process, participants were given a short questionnaire on their demographic characteristics. Different strategies and techniques were used to facilitate group process. Participants were encouraged to be respectful of each other and to help moderators by listening without interrupting in order to help moderators create an atmosphere of safety within the group. Techniques such as rephrasing, clarifying and summarizing were utilized to clarify statements and to help participants felt valued. All participants were given an opportunity to speak. Less vocal participants were encouraged to share their comments.

Of the three groups held two were conducted in the Ponce region, one composed of participants who had successfully completed the program and the other of those who were not able to do, so which provided the opportunity of comparing their experiences. One was held at the Arecibo region with participants who had successfully completed the program, the second group

had to be cancelled due to lack of participants.

Analysis

All focus groups were audiotaped and transcribed by the moderators themselves, and then they compared the transcript to the audiotaped data to confirm accuracy. Data analysis was conducted by the moderators and their supervisor Dr. Alicia Rivero-Vergne and begun after the first focus group was held, and continued after the three were groups were completed. Content analysis was used concentrating in the topics that were more

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal prominent in participants' discourse and how they reacted to

each question. Several techniques were implemented to increase the scientific rigor of the focus groups, Field notes and memos were maintained that helped solve discrepancies between the moderators and their supervisor regarding findings in order to enhance the auditability of the study. A summary of prominent topics that were raised by participants was conducted during the group and after the end of each group session. The moderator asked questions such as: "If there is something you want to add to the information discussed?" And where you were expecting to be asked something and we did not request it? Relevant quotations were chosen as evidence of salient themes.

Recruitment of participants

Once collaboration was obtained by the general director of the Administration of Economic Development of the Family Department in Puerto Rico, it was decided that the regional directors from Ponce and Arecibo regions would recruit participants.

This report discusses and analyzes each focus group individually, makes a comparison between focus groups per region and presents general findings and recommendations according to data gathered in all groups.

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Appendix 2: TANF Administrators Interview Guide

1. How do you describe the administrative experience in the implementation of TANF Program during your administration?
2. During your work as administrator:
 - a. What strengths can you identify for the achievement of TANF objectives?
 - b. What weaknesses can you identify for the achievement of TANF objective?
3. In your opinion, What challenges have you faced in the developing of the work plan related to TANF services delivery in the current socioeconomic context of Puerto Rico?
4. Describe what you consider the most outstanding achievements during your tenure for the implementation of TANF Program?
5. Based in your administrative experience, what recommendations can you make for TANF Program improvement?

Arecibo region

Participants who had completed the program

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal **Appendix 4:**

Ponce region

Participants who had completed the program

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Jaime Santiago-Pérez & Rosalie Rosa-Soberal **Appendix 5:**

Ponce region

Participants who had not completed the program

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Authors

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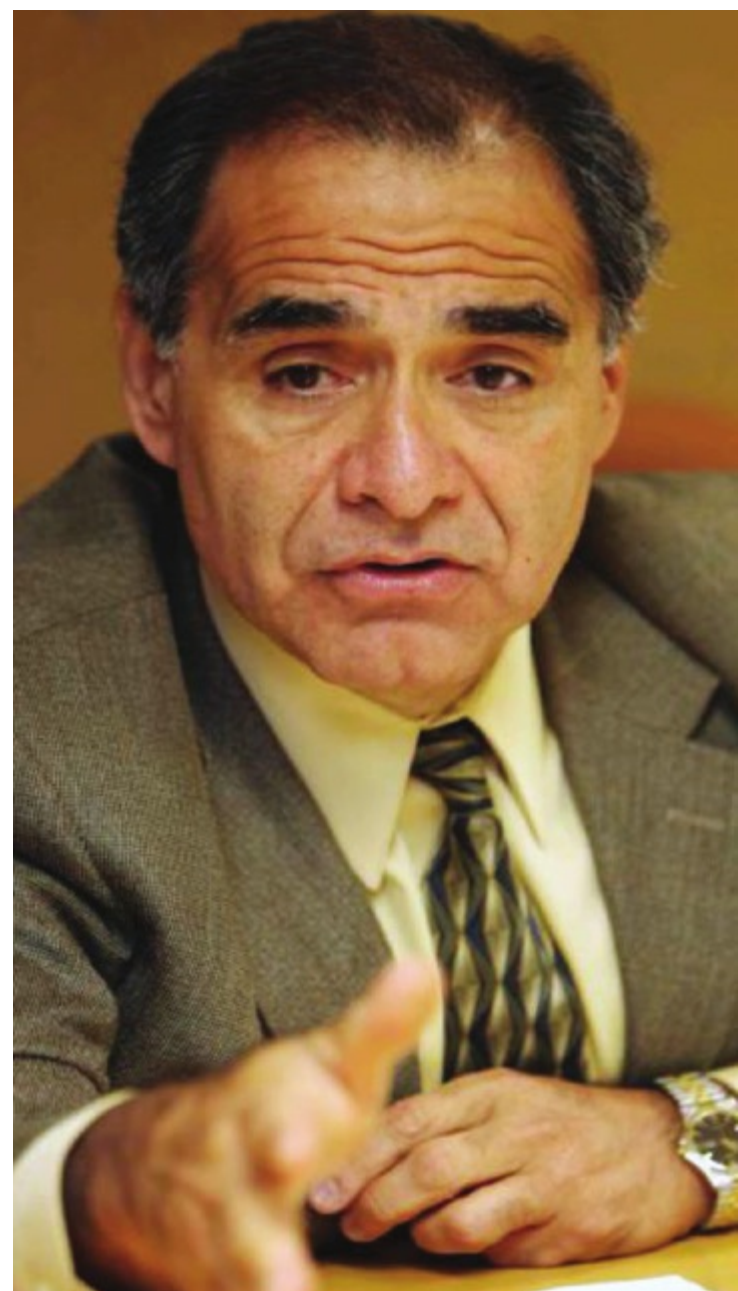
Universidad del Este and American University of Puerto Rico. Eco-

conomic Advisor to the Puerto Rico Senate and Secretary and Vice
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Attended the Bologna University, Italy, in an exchange program.

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A u t h o r s

Dr. José Israel Alameda-Lozada is a Full Professor in the Department of Economics at the University of Puerto Rico (UPR), Mayagüez Campus. He has a Bachelor in Business Administration in Economics (1973) from the UPR Mayagüez Campus and a Master in Economic Planning (1976) from the Graduate School of Planning, UPR, where he received the distinguished student award in Economic Planning. In 1982 he obtained a Master in Economics degree in Fiscal Economics and International Economics from Rutgers University in New Jersey. He obtained a doctor of Economics degree from the University of Wales, UK, in 1996 and based his thesis on the analysis of the transmission of the economic cycle from the U.S. economy to the Puerto Rican economy. He has published over 100 articles and six books as follows:

(1) *La economía del diario vivir: análisis de los asuntos cotidianos desde la organización social y deportiva hasta el status político* (2004); (2) *Ensayos en economía aplicada: Análisis y medición del impacto social, político y económico de las instituciones sobre la economía de Puerto Rico* (2004); (3) *La vivienda de interés social en Puerto Rico* (2002), this last one with Prof. Carlos Rivera Galindo, written for the Puerto Rico Department of

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La política neoliberal en Puerto Rico y la Ley Número 7: Impacto y consecuencias socio-económicas: Años fiscales 2009 al 2011 (2012) (Editorial Situm); and (6) *Una nueva estrategia de desarrollo: sus-tentabilidad, equidad y seguridad social* (2013) with the Collective of University Economists (Editorial Situm).



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Authors

Dr. Héctor R. Cordero-Guzmán is a Professor at the School of Public Affairs at Ba-

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Mr. Vicente Feliciano, founder & president of Advantage Business Consulting, has been a leading figure in Puerto Rico's economic and business consulting community for about 20 years. He holds a bachelor's degree in economics, Cum Laude, from Harvard University and an M.B.A. from Switzer-

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In recent years, Mr. Feliciano has participated in presentations to credit-rating agencies (Standard & Poor's, Moody's Investors Service and Fitch Ratings) regarding Puerto Rico's credit rating. His consulting practice has included advising clients in New Mexico and the U.S. Virgin Islands, as well as the Puerto Rico government, hospitals and clinics, and financial institutions.

Mr. Feliciano has published numerous articles and papers on social, planning and economic-development issues.



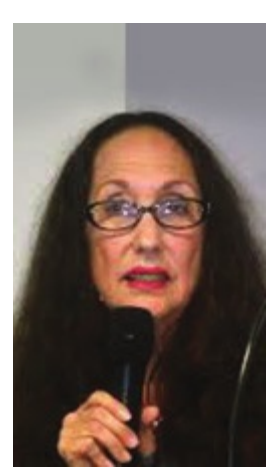
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A u t h o r s

Dr. Rafael A. Boglio-Martínez is Assistant Professor in the Department of Social Sciences at the University of Puerto Rico, Mayagüez Campus. He has a double doctorate

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A u t h o r s

Dr. Jaime Santiago holds a Master of Arts in Counseling Psychology and a PHD in Psychology with specialization in research and teaching. He completed doctoral studies in the University of Puerto Rico, Río Piedras Campus, in History of Puerto Rico and the Caribbean. From 1990 to 2005 he was adjunct faculty at the Department of Psychology of the Río Piedras Campus of the University of Puerto Rico.

Since August 2006 he is Associate Professor and Director of the School of Psychology at the Metropolitan Campus of the Inter American University of Puerto Rico. He has practiced psychology for 30 years in the School Health Program and group private practice and consulting in the Employee Assistance Program.

His research interests are associated with linking psychology with cultural and social history, structural and functional changes all families, parenting patterns, and the role of the University in modern society.



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Dr. Rosalie Rosa-Soberal is a professor at Inter American University of Puerto Rico, Metropolitan Campus. She has a doctoral degree in Education, in Planning and Evaluation from Inter American University and a Master in Social Work from the University of Puerto Rico.

Dr. Rosa Soberal, has extensive experience

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