

## TANF Implementation in Puerto Rico: A Summary of Data on Leavers\*<sup>1</sup>

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### INTRODUCTION

**A**nalyses of the impact of the Temporary Assistance for Needy Families (TANF) program have tended to focus on the 50 states, but there has not been similarly extensive research conducted on the impact of TANF implementation in Puerto Rico. In particular, the federal law's main provisions – which systematically sought to reduce welfare rolls and

integrate recipients into the labor force as quickly as possible – neither focused on reducing poverty nor took into account the educational profile, preparation, and skills of TANF participants. In the case of Puerto Rico, this oversight has resulted in both an insufficient proportion of women making the transition to work and precarious employment outcomes for those who find jobs.

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This update:

- ▶ Summarizes the most recent data regarding TANF implementation in Puerto Rico.
- ▶ Reviews data on the economic status of former TANF recipients.
- ▶ Examines new demographic data on former TANF participants.

The discussion concludes with a description of the current status of TANF and a short analysis of the data, and also identifies areas for researchers and policy-makers to consider within the context of the reauthorization of TANF.

## TANF IMPLEMENTATION IN PUERTO RICO

The TANF program\* in Puerto Rico has been implemented following the federal government

requirements, and its principal goal is to reduce the number of people receiving benefits. Puerto Rico's TANF caseloads are distributed across ten regions; each region includes one or more municipalities (municipios).

As Table 1 below shows, similar to what has occurred in each of the 50 states and the nation as a whole, caseload reductions have been significant in the period since 1996 when implementation began.

As the data in Table 1 illustrate, between 43% and 60% of cases have been closed in all regions between 1998 and 2002. Previous NCLR research<sup>2</sup> shows that between 1997 and 2000, the number of caseloads in Puerto Rico as a whole declined from 46,965 to 30,474 families, or 35%.

Despite the significant caseload reductions, data regarding reasons for case closures are mixed.

On the one hand, the proportion of recipients who had TANF cases closed because of "employment and/or excess of earnings" has increased from 11% in 1995 to 15% in 1999 to 28% in 2002. On the other hand, data on case closures (Table 2) show

<b>Region</b>	<b>Number of Caseloads 1998</b>	<b>Number of Caseloads 2002</b>	<b>Difference in Number of Caseloads between 1998 and 2002</b>	<b>% Change between 1998 and 2002</b>
San Juan	7,083	2,628	-4,255	- 60%
Ponce	5,862	2,682	-3,180	-54%
Bayamón	5,497	2,739	-2,758	-50%
Arecibo	4,546	1,988	-2,558	-50%
Humacao	3,402	1,865	-1,537	-45%
Caguas	3,339	1,446	-1,893	-60%
Carolina	3,153	1,247	-1,906	-60%
Guayama	2,428	1,232	-1,196	-49%
Aguadilla	2,266	1,291	-975	-43%
Mayagüez	2,355	1,172	-1,183	-50%

Source: ADSEF/TANF Report of Cases by Month and Region, 1998 and 2002.

\* See box on page 4 for a brief overview of key elements of the Puerto Rico TANF program.

that a significant share of cases (36%) has been terminated because clients have failed to appear at recertification appointments, have not submitted required documents, or have not cooperated with program requirements. This proportion has not changed at all since 1999, although it decreased compared to data from 1995 which show that 51% of case closures were for this reason.<sup>3</sup>

TANF implementation data show that only 28% of recipients in Puerto Rico have entered the labor force, as of 2002.<sup>4</sup> This is not surprising, given that 62.1% of TANF recipients in Puerto

Rico have less than 12 years of schooling.<sup>5</sup> Moreover, the larger economic context of Puerto Rico is a factor in their movement into the paid labor force. Census 2000 data show that 48% of the total population in Puerto Rico live below the poverty level and unemployment stands at more than 11%. In addition, Puerto Rico has experienced significant job losses in a range of industries over the past five years, which has contributed to increased unemployment and insufficient employment options, especially for women with few skills.

Table 2 Case Closures by Reasons, 2001-2002		
Reasons For Closures	N	Percentage (%)
Employment and/or excess of earnings	3,676	28
Marriage	211	2
Federal five-year time limit	0	-
Sanctions	267	2
Excess unearned income	1,637	12
Youngest child too old to qualify for assistance	531	4
Minor child absent from home (extended period)	0	-
Failure to appear at eligibility redetermination, appear for appointment, submit required verification material, cooperate with eligibility requirements	4,736	36
Others	2182	16
<b>Total Case Closures</b>	<b>13,240</b>	

Source: ADSEF/TANF Caseload Reduction Report 2001-2002.

## Puerto Rico TANF Program – Key Elements\*

- ▶ Lifetime limit on benefits of 60 consecutive months.
- ▶ Adults 18 years and over who are "ready-to-work" (high school or GED, and/or more than three months of employment experience in the past year) must engage in work activities six months after receiving benefits.
- ▶ Adult recipients not "ready-to-work" are given 24 months before being required to engage in work activities.
- ▶ Recipients are allowed to participate in educational/training programs for up to 12 months.
- ▶ Single-parent recipients must participate in a work activity for at least 30 hours per week.
- ▶ Those exempt from work requirements include single parents with children less than one year of age or those caring for a disabled child requiring full-time care, and adults 60 years and over.
- ▶ The preparation of and compliance with an Individual Responsibility Plan.
- ▶ Residence of teen parents with an adult over 18 years of age is required. Mandatory school attendance for minor recipients.
- ▶ Assistance is denied to individuals who have been convicted of a drug-related felony under federal or state law.
- ▶ Pregnant women with no other children are not eligible for benefits.

\* Summary taken from Puerto Rico Program Plan, submitted by the Puerto Rico Department of the Family to the U.S. Department of Health and Human Services, 1997.

## ECONOMIC STATUS OF FORMER TANF RECIPIENTS

There exists a dearth of research on the experiences of women in Puerto Rico under TANF implementation. In particular, there has only been one study that examines the financial situation of former TANF recipients.<sup>6</sup>

As Table 3 below shows, the data from this study of TANF leavers indicate that, among women who were former TANF recipients and are now employed, more than one-third (36%) are able to support their families through earnings from employment alone. Another one-third (34%) of leavers rely both on earnings and food stamps, suggesting that the maintenance of other supports, like food

stamps, are critical as women make the transition from welfare to work. A small proportion (13%) of the women in this study combined earnings with those of a relative to support their families.

Among women who were TANF participants and no longer receive benefits but who are not employed (see Table 4), data show that a majority maintain their families with food stamps and child support (one or both). Help from relatives or partners does not constitute a source of support for a significant share of these women. In fact, only 13% of former TANF participants are able to maintain their families without some form of government (cash) assistance.\* There is also a proportion of recipients who leave and reenter the program (29%).

Table 3

**Source of Revenue of Families in which the TANF Ex-Beneficiary is Employed**

Source of Revenue	Percentage (%)
Employment of ex-beneficiary only	36
Employment of ex-beneficiary and a relative	13
Employment, TANF, and child support	4
Employment, food stamps, and an employed relative	2
Employment and food stamps	34
Employment and child support	7
Employment, food stamps, and child support	4

Source: Guemárez, Carmen L. and Carmen A. Guzmán-López, *Familias exbeneficiarias del programa TANF por sus jefas haber sido ubicadas en empleo por una agencia delegada, a partir de la reforma de bienestar social en Puerto Rico*, 2002.

Department of the Family, more than half (55%) of TANF ex-beneficiaries are high school graduates. In addition, more than three-quarters (77%) have completed high school or postsecondary schooling. This is consistent with data showing that TANF participants who have some education or workforce

experience are more likely to leave the welfare system than their counterparts with low levels of education or no work experience.

## PROFILE OF TANF LEAVERS

The social and economic profile of TANF participants provides some understanding of the issues that affect the transition of these women into the paid labor force and the barriers that they face in moving from welfare to work, particularly within the time period established by the law.

According to the study cited above,<sup>7</sup> which was conducted for the Puerto Rico

Table 4

**Source of Revenue of Families in which the TANF Ex-Beneficiary is Unemployed**

Source of Revenue	Percentage (%)
Food stamps and child support	23
Child support	6
Food stamps, child support, relative with job	5
Help from relatives	4
Partner job and relatives	3
Food stamps	30
Food stamps, TANF, and child support	29

Source: Guemárez, Carmen L. and Carmen A. Guzmán-López, *Familias exbeneficiarias del programa TANF por sus jefas haber sido ubicadas en empleo por una agencia delegada, a partir de la reforma de bienestar social en Puerto Rico*, 2002.

\* This assistance does not include housing support.

**Table 5**  
**Educational Profile of TANF Ex-Beneficiaries**

Average age	36 years old
Median years of educational attainment	12 years
Less than nine years of schooling	12%
Less than 12 years of schooling	24%
High school diploma	55%
Some postsecondary education	19%
Bachelor's degree	3%

Source: Carmen L. Guemáñez and Carmen A. Guzmán-López study. "Tabla 2: Características demográficas de jefas de familia exbeneficiarias del TANF ubicadas en empleo a partir de 1997."

As Table 5 shows, more than one-third (36%) of TANF ex-beneficiaries have not completed high school, with some having less than nine years of schooling.

Some former and current TANF recipients in Puerto Rico who do not have adequate levels of education or employment preparation face additional barriers to entering the labor force, including:<sup>8</sup>

- ▶ **Inexperience and inadequate work skills** – The lack of job experience, in combination with the absence of skills, limits the employment options of TANF participants.
- ▶ **Lack of child care** – This is especially a problem in rural areas where these services are limited.
- ▶ **Transportation problems** – Lack of mobility particularly affects people living in rural areas where public transportation – and job options – are limited.
- ▶ **Mental health** – There is a lack of appropriate resources, such as

psychologists, psychiatrists, and social workers, not only to attend to mental health concerns, but also to identify them.

- ▶ **Drug use/abuse** – This is a serious problem that affects Puerto Rico as a whole. In addition, there are limited resources for rehabilitation.

Teenage mothers represent a share of the TANF population particularly affected by poor educational preparation. In Puerto Rico, the birth rate to teenagers is

disproportionately high. Data for 2000 show that there were 72 births per 1,000 girls aged 15-19 years old, 50 births per 1,000 girls aged 15-17 years old, and 104 births per 1,000 girls aged 18-19 years old.<sup>9</sup> In the TANF Program, almost one-quarter (23.2%) of teenage TANF recipients were classified as parents in 2001,<sup>10</sup> and 13.7% of all recipient families were led by teen parents.<sup>11</sup>

## CURRENT STATUS OF TANF

The Temporary Assistance for Needy Families (TANF) program has not been reauthorized since September 30, 2002, when it was set to expire. Instead, Congress has since passed six clean extensions of the program maintaining federal funding at original levels. Though a TANF reauthorization bill has not been agreed to in Congress, both the House of Representatives and the Senate have considered various versions of such proposals. A House-passed bill reauthorizing TANF (H.R. 4) was reported to the Senate, after passing out of the House of

Representatives in February 2003. The Senate debated H.R. 4 on the Senate floor in early 2004 but, at the time of this writing, debate and consideration of the bill has been suspended until further notice.

The House TANF proposal does little to eliminate the barriers that Puerto Ricans on the Island face when attempting to reenter the workforce. Stringent provisions that seek to increase work-hour requirements from 30 to 40 hours per week and limit the type of activities that recipients can participate in to complete their work obligations are particularly disconcerting for a number of TANF recipients. For example, under H.R. 4 Puerto Rico would only be able to count three months of every 24 months of a recipient's participation in job readiness and job search activities as work hours, lowering the time that a beneficiary could participate in skill-building activities or search for permanent jobs. This restriction would reduce many recipients' ability to acquire skilled labor positions and leave the TANF program permanently, undermining the true intent of TANF to make beneficiaries self-sufficient. Having access to these types of support programs is central in ensuring that recipients have time to finish their education or acquire new job skills. Without such assistance, chances are reduced that a recipient will obtain a job with adequate wages and benefits and remain self-sufficient. If the proposal were enacted, Puerto Rico would be expected to place up to 70%<sup>12</sup> of TANF recipients in full-time positions regardless of job readiness or available work opportunities in order to maintain federal funding.

A promising amendment that was included in the House bill allows for an increase of \$1

billion over five years in child-care funding for working recipients, but this amount does not take into account inflation or the increase in costs for child care. Additionally, the requirement that work hours increase by 20% would cause family child-care costs to rise.

If the Senate considers TANF legislation before the end of 2004, when the Congressional session ends, several amendments in consideration would help to improve the education levels and job readiness of TANF recipients. An amendment allowing up to 24 months of vocational training to count as fulfillment for work-hour requirements would enable recipients to develop their work skills and continue education to increase the quality of their placements – a measure of particular importance, given the limited education, on average, of TANF recipients. Additionally, an amendment allocating \$6 billion more in child-care funds will probably be offered and has significant likelihood of being accepted, since it already passed during prior attempts to reauthorize the program. At the time of this writing, it is not possible to speculate what other provisions will be offered, but the Senate bill is an opportunity to pass additional legislation that would help facilitate TANF recipients' transition to the workplace.

## SUMMARY AND CONCLUSIONS

The movement of former TANF recipients into the paid labor force in Puerto Rico has been slow. As the discussion underscores, federal policy has not focused sufficiently on completion of high school, additional preparation, or specific workforce development

initiatives as a component of reducing welfare rolls. In addition, advocates for Puerto Rico's government have primarily concentrated their efforts to influence the reauthorization of TANF on reducing the disparities in funds assigned to Puerto Rico, especially those in the child care program, and removing foster care funds from the welfare cap. This focus on funding is largely a response to the fact that, although Puerto Rico is required to meet the same requirements as the states, the Island does not receive funding to implement the TANF program comparable to that received by the states.<sup>13</sup> This combination of factors has not facilitated employment for the significant proportion of TANF recipients without a high school diploma.

While there are not similar data specific to Puerto Rico, less than 1% of TANF federal funds were spent on education and training in the year 2000, and only 5% of TANF recipients participated in those activities that year in the 50 states.<sup>14</sup> With such small investments in education – for a population that depends heavily on improving its educational status to move into work – the precarious employment and economic status of former TANF recipients is not surprising.

Several Puerto Rico government agencies have sought to create or coordinate programs to facilitate the movement of TANF recipients into the workforce. For example, various divisions of the Department of the Family (Familia y Niños, ASUME, and ADSEF) have created jobs in custodial personnel. In addition, in cooperation with the Department of Education, 1,500 jobs have been created in public school cafeterias.<sup>15</sup> The Department of Education has also initiated a literacy project in which TANF participants are involved. Moreover, the

Department of Labor has assisted with a project called "Cítricos de la Montaña," which was initiated by a group of agricultural workers in the mountain-town of Lares, to establish a citrus juice production plant. The Department of the Family indicated that 41 TANF recipients had been placed in employment at the factory as of 2003. In addition to employment training, the workers receive professional development support (e.g., workshops on self-esteem).<sup>16</sup>

Additionally, there exists a collaborative agreement between the Department of the Family and the Department of Housing in which beneficiaries, who are able to obtain employment and increase their earnings, are exempted from an increase in the rent of their public housing units in the first year. In subsequent years, the Department of Housing will conduct an assessment to consider the amount of the increase.<sup>17</sup>

In terms of efforts directed at improving the education and employment of TANF recipients in Puerto Rico, the Department of Education and the Department of Family are working on coordinating educational projects that benefit TANF recipients, but at the time of this writing no definitive agreements have been reached. In addition, the focus has traditionally been on literacy, GED completion, and specific job training. These basic tools are necessary, but specialized training and higher education must be included to maximize employment opportunities for TANF recipients.

Based on this analysis, NCLR recommends:

- Increased interaction, coordination, and collaboration among local government agencies in Puerto Rico to facilitate the



creation of strategies, particularly with a focus on programs that will enhance the education and job readiness of TANF recipients.

- Initiatives and advocacy efforts to improve and expand the access of TANF beneficiaries to education as a means to help them make a transition into the labor force.

- Additional research on TANF implementation in Puerto Rico. Specifically, greater information and data are needed on the experience of women as they make the transition from TANF to the labor force, as well as on the economic status of women who no longer receive TANF support.

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## ENDNOTES

1. The authors wish to thank the following individuals for their assistance with providing data and information on TANF in Puerto Rico: at the Puerto Rico Department of the Family, Laura Álvarez Torres, Director of the TANF Program, and Carmen Sacarello Pérez, TANF Program Executive Director; Dr. Carmen Guemárez, Interim Director, Department of Social Work, University of Puerto Rico; Sinsi Hernández, Legislative Affairs Assistant for the Puerto Rico Federal Affairs Administration Office in Washington, DC; and Joe Alvarez Nazario, Deputy Director, Federal Affairs, Human Resources and Occupational Development Council. At NCLR, several colleagues also lent support for the paper's completion, including: Sean Thomas-Breitfeld, former NCLR Policy Analyst; Eric Rodriguez, Director of NCLR's Policy Analysis Center; Jennifer Ng'andu, Policy Analyst; and Nayda I. Rivera-Hernández, Research Analyst. Jennifer Kadis, NCLR Editor, reviewed and prepared the document for publication.
2. Boujouen Ramírez, Norma, *Welfare Reform Implementation in Puerto Rico: A Status Report*, Research Paper Series (1-01). Washington, DC: National Council of La Raza, April 2001.
3. *Ibid.*
4. Office of Family Assistance, *Temporary Assistance for Needy Families Program: Fifth Annual Report to Congress*, Washington, DC: U.S. Department of Health and Human Services, February 2003.
5. According to Table 10:26 from: Office of Family Assistance, *Temporary Assistance for Needy Families Program: Fifth Annual Report to Congress, op.cit.*
6. Guemárez, Carmen L. and Carmen A. Guzmán-López, *Familias exbeneficiarias del programa de Ayuda Temporal a Familias Necesitadas (TANF) por sus jefas haber sido ubicadas en empleo por una agencia delegada, a partir de la reforma de bienestar social en Puerto Rico*. Universidad de Puerto Rico, Recinto de Río Piedras, Facultad de Ciencias Sociales, Departamento de Trabajo Social, August 2002.
7. *Ibid.*
8. In an interview conducted by Joely B. Román Oquendo on November 26, 2002, Laura Álvarez, Director of Puerto Rico's TANF program, suggested these barriers, based on the characteristics of current recipients.
9. Rivera-Hernández, Nayda I., "Children in Puerto Rico," Statistical Brief. Washington, DC: National Council of La Raza, 2003.
10. *Fifth Annual Report to Congress, op. cit.*
11. See Tables 10:10 and 10:11 of the *Fifth Annual Report to Congress, op.cit.*
12. Work participation rates depend on the fiscal year.
13. Telephone interview with Sinsi Hernández, Legislative Counsel, Puerto Rico Federal Affairs

- Administration, conducted by Joely B. Román Oquendo, December 3, 2002.
14. Martinson, Karin and Julie Strawn, *Built to Last: Skills Matter for Long Run Success in Welfare Reform*. Washington, DC: CLASP and the National Council of State Directors of Adult Education, May 2002.
  15. This project in school cafeterias is also in cooperation with the Office of Human Resources and Occupational Development Council of the Department of Labor and Human Resources of Puerto Rico. Interview with Joe Álvarez, Deputy Director of Federal Affairs of the Human Resources and Occupational Development Council of the Department of Labor and Human Resources of Puerto Rico, conducted by Joely B. Román Oquendo, January 15, 2003.
  16. Interview with Laura Álvarez, TANF Director in Puerto Rico, conducted by Joely B. Román Oquendo, November 26, 2002.
  17. *Ibid.*

## NCLR ISSUE BRIEFS

### **HISPANIC FAMILIES AND THE EARNED INCOME TAX CREDIT (EITC) ISSUE BRIEF**

Brings attention to the importance of the EITC to Hispanic and other low-wage workers and outlines several important steps toward improving the credit for families. **ISSUE BRIEF No. 1**

### **FINANCIAL SERVICES AND HISPANIC AMERICANS**

Raises awareness of the financial service needs of the broader Latino community. The brief presents data that show lower participation by Latinos in critical asset-building areas like home-ownership and brokerage services. The brief highlights the barriers to financial services that many Hispanics face, including lower household income and discrimination on the part of the financial services industry.

**ISSUE BRIEF No. 2**

### **WELFARE REFORM, TANF CASELOAD CHANGES, AND LATINOS: A PRELIMINARY ASSESSMENT**

Highlights changes in Temporary Assistance for Needy Families (TANF) caseloads nationwide between 1996 and 1999 and offers a preliminary assessment of welfare reform's impact on Latino families and children. The paper also outlines areas for additional research and provides policy recommendations for policy makers to consider during welfare reauthorization in 2002.

**ISSUE BRIEF No. 3**

### **THE LATINO VOTE IN THE 90'S**

Examines Latino voting trends in the 1990's. In 1996, Hispanics were the only group of American voters whose turnout at the polls increased. In 1998, Hispanic voters provided the margin of victory in races across the country, especially in California and New York. With every election, this Hispanic mobilization is likely to increase; in coming years it is expected that the Hispanic vote will have a significant impact at all levels, including the Presidential election. **ISSUE BRIEF No. 4**

### **FINANCIAL INSECURITY AMID GROWING WEALTH: WHY HEALTHIER SAVINGS IS ESSENTIAL TO LATINO PROSPERITY**

Examines the low savings rate of Latinos, what that has meant in terms of their wealth, and how it has negatively affected their overall financial security. The brief also discusses the barriers Hispanics face in saving and lays out promising strategies and recommendations for policy-makers and financial institutions to help increase Latino savings.

**ISSUE BRIEF No. 5**

### **SAFE ROADS, SAFE COMMUNITIES: IMMIGRANTS AND STATE DRIVER'S LICENSE REQUIREMENTS**

This brief explores the issues involved in current proposals to restrict immigrant access to driver's licenses, arguments in favor of increased accessibility, and steps that can be taken to ensure that driver's licenses remain authentic and prevent unauthorized drivers from making U.S. roads less safe.

**ISSUE BRIEF No. 6**

### **INCREASING HISPANIC HOMEOWNERSHIP: STRATEGIES FOR PROGRAMS AND PUBLIC POLICY**

Reviews the most recent data on homeownership and analyzes the factors associated with the low homeownership rate of Latinos. The brief also proposes specific recommendations and lays out a strategy for the private sector, community-based programs, and public policy to increase the number of Hispanic homeowners by two million over the next two decades. **ISSUE BRIEF No. 7**

### **THE NO CHILD LEFT BEHIND ACT: IMPLICATIONS FOR LOCAL EDUCATORS AND ADVOCATES FOR LATINO STUDENTS, FAMILIES, AND COMMUNITIES**

This issue brief examines how the No Child Left Behind Act may impact Latino students, families, and communities. It paints a broad picture of what state and local educators must consider as they attempt to implement this legislation. Specifically, this paper provides a short, recent history of the standards movement in Congress, discusses challenges in implementing these reforms as they relate to Hispanic students, and provides recommendations for state and local policymakers. **ISSUE BRIEF No. 8**

### **IMMIGRATION ENFORCEMENT BY LOCAL POLICE: THE IMPACT ON THE CIVIL RIGHTS OF LATINOS**

Enforcement of immigration laws has always been the responsibility of the federal government. However, following the September 11, 2001 terrorist attacks, the Department of Justice initiated new counterterrorism policies, one of which has been to enlist state and local law enforcement officers in antiterrorist activities. While the safety and security of the United States is a priority, this document points out how new policies that would allow local police departments to enforce federal immigration law may actually hinder terrorist and other criminal investigations and is likely to have a serious negative impact on Latino communities. The report also documents how involving local police officers in federal immigration enforcement contradicts decades of federal case law and policy, and how delegation of immigration authority is likely to result in racial profiling, police misconduct, and civil rights violations. The publication also points out that such efforts erode trust between local police and the communities they serve and protect. **ISSUE BRIEF No. 9**

### **COUNTERTERRORISM AND THE LATINO COMMUNITY SINCE SEPTEMBER 11**

Immigration and national security have become intermingled in the U.S. in unprecedented ways since the terrorist attacks of September 11, 2001. This Issue Brief documents the impact of counterterrorism measures and policies implemented since September 11 on the Latino population. First, it provides background on the post-September 11 environment. Second, it examines the new anti-terrorist policies that have had harmful consequences for U.S. Latinos. Third, it looks at other new immigration enforcement activities that have had a negative impact on the Latino community. Fourth, it focuses on the need to return to the affirmative immigration reform agenda.

Finally, it offers conclusions and recommendations about the future of U.S. immigration policy.

**ISSUE BRIEF No. 10**

### **PENSION COVERAGE: A MISSING STEP IN THE WEALTH-BUILDING LADDER FOR LATINOS**

Employer-provided pension plans and retirement savings products have emerged as a particularly important means of building financial wealth and security for American workers and families. Yet, Hispanic workers remain the least likely of all Americans to have access to – or participate in – employer-provided pension plans. This issue brief presents data and summarizes research on pension coverage and participation issues for Latino workers, reviews national trends in coverage and the current public policy debate, and highlights promising strategies or measures that could narrow the pension coverage and wealth gaps between Latino and other American workers considerably over the next decade.

**ISSUE BRIEF No. 11**