

Latino Families, Poverty, and Welfare Reform

The Policy Institute for Family Impact Seminars



Family
Impact
Seminar

Latino Families, Poverty, and Welfare Reform

September 25, 1992, Mansfield Room (S.207), U.S. Capitol

Panelists: **Maria Enchautegui**, Ph.D., economist and research associate, Urban Institute
Miren Uriarte, Ph.D., sociologist, University of Massachusetts and senior researcher, Gaston Institute for Latino Community Development and Public Policy
José Cruz, director of Research Advocacy, National Puerto Rican Coalition
Dierdre Martínez, poverty policy analyst, Office of Research, Advocacy, and Legislation, National Council of La Raza
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Moderator: **Theodora Ooms**, director, Family Impact Seminar

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by

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and

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Latino Families, Poverty, and Welfare Reform

Highlights of the seminar held on September 25, 1992, in the Mansfield Room (S. 207), in the U.S. Capitol. (A supplement to the background briefing report.)

Theodora Ooms, director of the Family Impact Seminar (FIS), and **Jose Cruz**, director of the Office of Research Advocacy and Policy Analysis, the National Puerto Rican Coalition (NPRC), welcomed guests and explained that this seminar was unusual in being cosponsored by FIS and NPRC.

In her opening remarks, Ooms mentioned the lack of attention given to the Latino population in studies and discussions about poverty in the U.S. Latinos comprise a growing proportion of the poverty population, yet they are largely ignored by the media and policymakers. Some of their problems are similar to those of other groups and others are unique to the Latino population.

The first panelist, **Maria E. Enchautegui**, research associate for the Urban Institute, began with a statistical overview of Latino poverty and then highlighted data for subgroups.

There are 22 million Latinos residing in the U.S. Demographers estimate that within 20 years, Latinos will become the largest ethnic group in the U.S., numbering 38 million. Many Latinos were adversely affected by the 1981 recession, never recuperated, and as a result did not participate in the growth and prosperity of the 1980s. Public policy discussions ignored their plight and research tended to focus on individual aspects of socioeconomic attainment rather than on the broad question of poverty.

Enchautegui noted the following reasons for Latino neglect in national public policy discussions:

- Clustered concentration of Latinos within a few states has prevented discussions of Latino poverty from becoming part of a national agenda.
- Latinos are viewed and stereotyped as immigrants, for whom poverty is temporary. In fact, 60% of all Hispanics in the U.S. were born in this country.
- Latinos are a heterogeneous people with significant differences in history, social problems, and patterns of assimilation, making generalizations difficult. The fact that the different subgroups within this population share a common language and history of Spanish colonization should not obscure the important differences between them. Enchautegui added that it was not until the early 1980s that census and other data and research allowed for identification of these subgroup differences.

In 1990, the poverty rate for Latinos was 25%; this is somewhat below the poverty rate for blacks and three times higher than the white poverty rate. However, Latino poverty increased by five percentage points between 1979 and 1989 while poverty for blacks and whites increased by less than two percentage points (see Figure 3).

What is especially alarming, said Enchautegui, is the high and rising level of poverty among Latino married couples with children. From 1979 to 1989, the Latino poverty rate for married couples increased by four percentage points. Poverty rates increased slightly for black married couples,

while poverty rates for white married couples remained constant. In 1990, 2.8 million or 38% of Latino children lived in poverty.

Puerto Rican poverty. Among the Latino subgroups, Puerto Ricans are the poorest (see Figure 4). Of the 2.5 million Puerto Ricans in the U.S., 37% live in poverty. According to Enchautegui, Puerto Rican poverty is primarily related to family structure, namely their high rates of single parenthood. Forty-three percent of Puerto Rican females are heads of single-parent households; two-thirds of these families are poor.

Puerto Rican male and female labor force participation is lower than for other Latinos. 40% of Puerto Rican men are out of the labor force compared with 20% of Mexican-American men. Only 37% of females who are heads of households are actively involved in the labor force. The high rate of Puerto Rican poverty and low rate of labor participation is astonishing, Enchautegui commented, given the fact that Puerto Ricans have a higher level of education than other Latinos. Enchautegui raised the question, why aren't Puerto Ricans doing better and participating more in the work force?

Why haven't Puerto Ricans prospered? Enchautegui dismissed the two most commonly given explanations: (i) the liberal welfare system theory which suggests that New York's generous welfare benefits encourages Puerto Rican dependency; and (ii) the circular migration theory which holds that Puerto Ricans' constant moving between Puerto Rico and the mainland prevents assimilation. There is little empirical evidence to support the first theory. There are little differences in labor force participation among Puerto Ricans in New York and Puerto Ricans elsewhere, once education is accounted for. And recent research indicates that circular migration is less pronounced than once thought (see Enchautegui, 1992). In addition, the question arises whether circulatory migration is the cause or simply an expression of an unstable economic system.

Puerto Ricans are considered an underclass, said Enchautegui, but it depends on with whom they are compared. The pattern of economic achievement of Puerto Ricans is distinct from other Latino groups. Unlike Mexicans, whose poverty rate increased mainly during the 1980s, Puerto Ricans lost ground during the economic restructuring of manufacturing firms in the 1970s (Enchautegui, 1992).

Mexican poverty. Mexicans are the second poorest subgroup and the group that experienced the largest increase in poverty during the eighties. They comprise two-thirds of the Latino population in the U.S., approximately 14 million people. Mexican-American poverty is very distinctive: they are a people who are largely married and working, and yet are still very poor. Eighty percent are married couples, 70% are native born, and they have very high rates of work participation. Reasons for the causes of Mexican poverty include:

- Lack of education, 56% of the Mexican population has no high school diploma.
- Immigrant high school dropouts are unlikely to pursue higher education.
- The failing economies of Texas and California, which have such high concentrations of Mexicans. Also, the economic stagnation during the 1980s has resulted in declining real wages for less-skilled Mexican workers.

Central/South Americans. The newest and fastest rising Latino subgroups are Central and South Americans. They comprise 2.9 million of the U.S. population and are geographically concentrated in four locations, Washington, DC; Miami; New York City; and Los Angeles. They have a poverty rate of 25%, and female-headed, single-parent families comprise 25% of their current population.

Enchautegui then addressed the issue of Latino under-participation in assistance programs. Among poor, married-couple families, eligible Latinos are less likely to receive food stamps or cash assistance than whites or blacks. Among married couples, 37% of Latinos receive food stamps compared to 47% for blacks and 40% for whites. Fifty-eight percent of poor Latino children receive cash assistance, compared to 80% for eligible black and 62% for eligible white children (see Figure 5).

Why are Latinos a working poor population? The fact that they work in such low-wage jobs is a large part of the explanation. In 1990, Latinos working full time had earnings below those of whites or blacks. Between 1979 and 1989, the number of full-time workers with low earnings increased by 8 percentage points for Latinos, 2 percentage points for blacks, and 4 percentage points for whites (see Figures 7 and 8).

In conclusion, Enchautegui calls for a careful examination of the relationship between work and poverty. "We have learned from the Puerto Rican experience," Enchautegui states, "that poverty among Latinos remains persistent; that it is difficult to recover from drastic declines in the U.S. economy."

Miren Uriarte, the second panelist, presented the findings from her study on the experiences of Latinas in the Massachusetts Employment and Training (ET) Choices Program. Uriarte is a sociologist from the University of Massachusetts and senior researcher for the Gaston Institute for Latino Community Development and Public Policy. The ET Choices Program was a precursor to the JOBS Program. The study was conducted with the collaboration of the Department of Public Welfare (DPW) (see pages 11-12).

Uriarte studied ET Choices because there were reports which indicated Latinas had a difficult time in the program. This was a welfare reform initiative functioning, according to Uriarte, under the best of economic conditions---at the time, the Massachusetts' economy was at full employment---yet Latinas were still having problems.

ET Choices began as a voluntary demonstration project between 1983 and 1987, providing skills training, remedial education, and college education. In 1990, the program became JOBS, although many of ET's regulations were not incorporated.

Uriarte's study consisted of a longitudinal analysis of DPW caseload data on 300 ET registrants and participants, tracking their movement through the system from July 1987 through January 1990. A group of 30 participants from the total of 300 were interviewed for further, in-depth questioning of their experiences and attitudes on work, welfare, and day care preferences. Interviews were also conducted with the directors and program managers of seven ET contractees with caseloads over 50% Latino.

According to Uriarte, a major issue in CETA and other WIN programs, is participation rates. The Latina rate of participation was comparable to that of other women, although the outcomes were dismal. The study first differentiated between program participation, usually defined as registration, and substantive participation. Uriarte said that in this study they defined substantive participation as "participation that has the potential of leading to increased skills or knowledge." Thus, a very strict definition of participation was incorporated into the study.

The study found that 48% of Latinas participated in the program; this rate is comparable to overall participation rates. Moreover, the 41% substantive participation rate for Latinos was surprisingly high. However, outcomes in the form of job placements for Latinas was very low. And wages, according to Uriarte, were substantially lower for Latinas than for other women.

The most important characteristic associated with participation was the method by which women were guided to the program. There were two ways. Either women could talk to the welfare caseworker and be enrolled in ET, or they could go to their local community-based organizations. According to Uriarte, this second method, the "back door" registration, was by far the most important for Latinas, accounting for 70% of Latinas' substantive participation.

Uriarte noted that the study explored why women preferred enrolling through community-based organizations rather than the welfare office and identified the following factors.

- The language barriers found at the welfare office.
- Latina women were more familiar with the community-based organizations.
- The established track-record of community-based organizations in providing services, which seemed to be related to the nature of their contract. The amount of some organizations' grants was related to the numbers of clients they registered and the number of successful job placements.

The job placement rate for all women was 44%; for Latinas it was only 28%. Factors that were examined to account for successful placement included: work experience, age, and number of children. Of these, only work experience seemed to be somewhat related. Surprisingly, language was not found to be a factor in placement. A major factor was the type of program women participated in. Education-only programs did not contribute to getting a job. Programs which aided the development of English language skills *combined* with skills and job training programs were the most successful, said Uriarte. However, 66% of Latinas were involved in education-only programs. Fifteen percent of Latinas were involved in skills training programs and Latina involvement in combined programs of skills training, education, and job placement accounted for only 14%.

According to Uriarte there were several important reasons for these poor outcomes:

- Community-based organizations, which were the typical route of entry into the program, were not given adequate resources to develop programs that provided the skills and training combined with language and literacy education needed to help Latinas.
- State JTPA councils rarely incorporated community-based organizations in their membership, and this served as a barrier to involving them more effectively.
- Median wages were lower for Latinas who obtained jobs than for other participants. At this wage (\$6.45), 75% of the job participants earned incomes below the federal poverty standards. Those who had had previous work experience obtained higher wages.

Uriarte concluded by noting that since the 1980s, the Latino community in Massachusetts has been the poorest in the state and in the U.S.---which is very sobering. Even under the best economic conditions, as existed in Massachusetts, ET Choices failed to serve the Latino community.

Jose Cruz, director of the Office of Research Advocacy and Policy Analysis, National Puerto Rican Coalition, presented the findings of his study, *Puerto Rican Participation in JOB Opportunities and Basic Skills (JOBS) Programs: A Preliminary Assessment*. This is the second of a two-stage project which reviews Puerto Rican participation in JOBS program in the cities of Newark, New York City, and Philadelphia. (For description of both phases of the study see pages 12-14.)

Cruz conducted focus groups in six sessions in three sites with 42 Puerto Rican AFDC recipients currently or previously enrolled in JOBS programs.

Focus group characteristics. Most of these women were single heads of households (88%), many had never been married. The majority were females 30 years of age or older and 88% of participants were born in Puerto Rico. For 90%, Spanish was their primary language. Their average monthly income was of \$624. Focus group participants discussed their experiences in the REACH in New Jersey, BEGIN in New York City, and SPOC in Philadelphia. Although the programs were mandatory, some participants were volunteers, and the volunteer nature of their participation was important to them. The women in these groups, according to Cruz, were somewhat representative of all Puerto Rican AFDC mothers.

Cruz noted that many of these mothers have had limited education. Only one in four had a high school diploma. Some interviewees were illiterate, others were high school graduates with some work experience but were receiving welfare because they could not speak English. Cruz added that, "The bottom line is that if the goal of JOBS is to get quick results, this (Puerto Rican) population is going to be a difficult population to serve."

Findings. Cruz said the focus group discussions emphasized the stigma and difficult economic situations faced by Puerto Rican mothers when they go on welfare. Cruz stated that focus group members strongly emphasized that given the right conditions, they would prefer to study or work.

However, according to Cruz, the JOBS experience has not eliminated negative perceptions and the initial skepticism about the promise of the Family Support Act identified in his previous study of Puerto Rican AFDC mothers. In the second study, perceptions of language discrimination and bureaucratic modes of operation remained. Participants questioned the quality of education services offered. They complained about unheated classrooms, high turnover of staff, and lack of bilingual staff. Some mothers were confronted by patronizing teachers whom they perceived were not culturally sensitive to their needs and paid more attention to black participants.

From the participants' comments, Cruz said, an important predictor of quality service is the commitment of case managers, teachers, and other human service professionals to provide such services.

Like many other mothers, child care is clearly a very important issue for Puerto Rican mothers. The NPRC study confirmed what previous studies had found, namely that Puerto Rican mothers have a strong preference for caring for their children within the family instead of entrusting their care to strangers. According to Cruz, the second study identified that care provided by relatives is preferred because it is secure and increases the income of the extended family. Also, mothers were somewhat more willing to place older children in care with strangers. Some mothers expressed concern with issues related to the care of teenage children. Many felt their success in the program could easily be jeopardized by teenage children's issues, which were sometimes more important than infant care issues.

Cruz said the report made numerous recommendations but he would select just a couple that are most relevant to the success of JOBS for Puerto Ricans and others.

- Human development services cannot be expected to achieve instant results. It is unreasonable to expect an Hispanic mother whose primary language is Spanish to work after receiving only very limited English instruction and some training.

- To enhance human capital, different approaches for different levels of educational attainment must be instituted. Program personnel must learn how to handle both Spanish-speaking and English-speaking Puerto Rican participants.

In closing, Cruz hoped that the focus group findings could be tested on a wider scale, in the MDRC and Child Trends' evaluation of the JOBS program for example. He emphasized that policymakers and researchers must really listen to what Puerto Rican and other Latino mothers have to say about JOBS programs.

The fourth panelist, **Dierdre Martinez**, is a poverty policy analyst from the Office of Research, Advocacy, and Legislation, National Council of La Raza (NCLR). She presented the findings from a two-year study on Mexican-American mothers, work, and welfare. The study attempts to gain insights on the opinions, attitudes, and needs of mothers on welfare and how these relate to the Family Support Act of 1988. (For additional information see pages 15-17.)

NCLR conducted focus groups with small numbers of Latinas. The study consisted of two phases. During the first year, NCLR conducted eight focus group discussions with 57 young Mexican-American mothers under the age of 21. The discussions focused on six topics: formal and informal support system, parenting, training and education, AFDC, welfare reform, and participants' future aspirations.

Martinez said that in the discussions during the second year, NCLR narrowed the study's focus to three issues: AFDC and welfare to work programs, the labor force, and child care. Additional focus groups, consisting of 76 participants, were initiated in the same four communities. NCLR chose older AFDC recipients and larger numbers of monolingual Spanish speakers. By the second year, three communities had implemented JOBS.

The focus groups consisted of AFDC and non-AFDC mothers. The study was conducted in four low-income communities in: Phoenix, Arizona; Mora, New Mexico; Pharr, Texas; and Kansas City, Missouri. The participants had some prior work experience and some had participated in community training programs. Most of the women spoke English as their first language.

The majority of young mothers showed enthusiasm for the program and expressed aspirations to enter the work force and end their welfare dependency. According to Martinez, many mothers disliked the welfare stigma. The young mothers felt both marriage and welfare led to a loss of autonomy and independence. Many mothers felt skeptical towards men and their lack of dependability.

As other reports have found, child care issues were a priority for most mothers. Child care issues were a deterrent for mothers to move into the work force. Some mothers showed apprehension about the quality and safety of child care facilities. Most mothers preferred child care provided by relatives.

La Raza found health care to be a priority for mothers on welfare. Low-wage jobs with no health benefits were insufficient in meeting family needs. Many participants, according to Martinez, have had negative experiences with the welfare system. Participants are usually eager to leave welfare but are afraid of working in a dead-end, low-wage job which is insufficient to meet economic needs. Martinez noted that the study found monolingualism (i.e., only speaking Spanish) to be a barrier to finding permanent work.

In conclusion, Martinez said their report made six policy recommendations to assist Mexican-American females on AFDC. (1) There should be distinct policies for working poor and welfare-dependent females. (2) Policymakers need to realize women use AFDC as a last alternative in

providing economically for their families. (3) A health care system needs to be implemented for low-income people. (4) Training programs need to be expanded so Mexican-Americans can learn a wide range of skills which can be used to get good jobs. (5) Relevant policies to encourage female self-dependency should take account of the lack of good, high-paying jobs. (6) Policymakers should realize that no one formula exists for providing child care to single Mexican-American mothers.

The final panelist, **Marta Elisa Moret**, deputy commissioner for programs, Connecticut Department of Income Maintenance, gave an overview of Connecticut's efforts in helping the Latino community. (She had formerly worked on program evaluation at the Manpower Development Research Corporation.) Moret provided insights as an administrator from the "real world" on the bureaucratic processes and procedures which inhibit successful implementation of JOBS.

She began by reinforcing Jose Cruz's statement that these are incredibly complex issues and addressing the needs of Latina families is not going to be an easy task. She then gave some background on the situation in Connecticut.

Connecticut has the "Gold Coast" communities (with the highest per capita in the nation) reaching into Manhattan, and is a state which has among the highest proportions of very poor families living in some of the worst pockets of poverty. "Our health indices in these communities match some of those of Third World countries." This state built its wealth in the fifties in manufacturing industries, which provided people of color with lots of opportunities and reasonable housing. Families could make ends meet.

Things have changed, Moret continued. The problems of Puerto Ricans were exacerbated by the economic restructuring of the 1960s and 1970s. Many Puerto Rican workers lost their jobs and were not reintegrated into the state's growing number of highly technological jobs. There was a decline in the agricultural industries such as tobacco. Restructuring has left various pockets of poor Puerto Rican communities isolated from various services, including health care. In 1990, 33.6% of AFDC recipients in Connecticut were Latino, mostly Puerto Rican. A family of three living on welfare received \$500 of monthly benefits.

The Family Support Act intends to bring economic independence to families. But the FSA is confronted with certain economic realities. There are precious few jobs, inadequate training resources, and a deteriorating housing stock. Thus, the program is working against a host of problems.

The Department of Income Maintenance is in a state of transition in Connecticut. Moret noted that Puerto Rican families face several barriers to becoming self-sufficient:

- **Language.** The JTPA portion of the JOBS program screens out people who are not language proficient (this includes those who speak with a strong accent). "This is a reality that we are trying to turn around."
- **Cultural barriers.** Many of the demands of the FSA on Puerto Rican women---such as seeking education and training, self-improvement, looking for a job eight hours a day, and leaving one's child in child care outside of the home and community---are all strange to the traditional cultural norms and are not encouraged. "La familia"---staying home and taking care of one's children is what is expected in the Puerto Rican community.
- **Lack of family support for child care.** The child care provided by family, that is the reality for the majority of JOBS participants, is in fact inconsistent and unreliable.

- **Lack of family and peer support for self-improvement.** Many, many young women who were graduating from training and education programs had told Moret that they had to "go it alone" and did not have support from friends or family for their efforts.

While Moret believed that it was a myth that existing welfare benefits and related services are so generous that they encourage dependency, a serious barrier to self-sufficiency is the Medicaid program. FSA provides one year of medical transitional benefits after getting a job, and this is proving to be simply not enough. Thus, the minute there is a health care crisis in a family, the family drops back onto welfare. This, according to Moret, deters families from moving away from welfare.

Moret also noted that the federal programs in their department are not user-friendly. Many families have a difficult time dealing with bureaucratic processes and unfriendly staff. Frequently, welfare department personnel are Anglo and are not culturally sensitive to Puerto Rican needs. The seniority and union systems are barriers, and strong affirmative action programs designed to overcome resistance do not exist. Moret added that there was a lack of mentors and support services to sustain a Puerto Rican woman's employment. Too often, a family crisis occurs and she drops out of the job.

An ongoing, comprehensive, integrated approach with case managers who are bilingual and culturally sensitive, and who understand family systems and family dynamics is "absolutely critical" to the success of JOBS implementation with Latino families, Moret concluded.

Moret mentioned some of the initiatives Connecticut has recently taken to help Puerto Ricans.

- Revamping the JOBS program by restructuring case management, making it more family systems oriented, and moving them away from focusing solely on eligibility.
- Creating contract opportunities with community-based organizations to enhance the crisis intervention model of family systems/crisis intervention. And getting local universities involved in helping to create family systems models.
- Linking programs with the Department of Labor to try to create a joint venture between job placement and family-focused human services impact on job placement and family service issues.
- Reorganizing the human services program.

In conclusion, Moret recommended a change in the attitudes of those who work with AFDC populations. Cultural sensitivity, she said, plays into the success of programs. She also urged a link between employment and family service needs.

Points Made During the Discussion

- A participant asked Moret how difficult is it to use existing funds for the kinds of new arrangements she was talking about?

Moret responded that they are reorganizing the Department and have a separate subcommittee looking at Federal mandates and dollars required to go to specific programs.

They are looking at which programs can be maintained separately and where we have opportunities to merge some of those efforts. A more important issue, Moret added, is to have a strong legislative commitment to invest dollars in JOBS, as they do in Massachusetts, where they understand the linkage between the state dollars they invest and the 50 percent enhanced federal matching dollars.

Connecticut's Legislature has serious problems investing in the JOBS program, mostly because they feel that participants get lost in JOBS program and do not get placed. Much of their information on JOBS and attitude about JOBS, is that JOBS is the old WIN demonstration program. They have two barriers: (1) making sure that funding streams are kept separate, if necessary, and if not, using Federal waivers in order to combine them; and (2) educating legislators at the state level about efficacy of investing in JOBS dollars.

Cruz added that when he did his interviews, mothers were waiting two months for child care payments. He was told recently that in Essex County, New Jersey this process has been streamlined to four weeks. That is the best it is going to get given the budgetary constraints and problems with the funding streams which currently exist.

- A follow-up question addressed the process and procedures involved with family reimbursement for child care. Moret said that each state does it differently. Connecticut makes child care reimbursements in advance, always one month ahead. The case maintenance side of their department does the monitoring. One of the reasons it takes four weeks is that once you have all the pieces of evidence which show you have been enrolled in a school program, often it will take a week or so before it gets to the worker. Once that has been signed off it takes about a week to actually get the child care. There are bureaucratic steps in the process that are hard to speed up.
- A participant from the Department of Education asked if Connecticut was considering the option of using schools as the site for services to be integrated? Moret answered that apart from Head Start, they have not looked at that possibility. What they are doing is reorganizing and trying to meet one of their missions by making the department more client-focused and more user-friendly for the client. They are thinking about out-stationing many of their workers in community-based organizations and hospital settings.
- The next question addressed health care reform, noting the importance of health benefits in these programs. Massachusetts had been moving towards a state system of health care and the questioner asked if Connecticut had given that any thought to this kind of reform?

Uriarte explained that Massachusetts did consider, and in fact passed, universal health care legislation in 1989. That legislation died, though parts of the law are still in the books but have not been fully implemented. What is happening now is a reform of the Medicaid delivery system in Massachusetts, where most Medicaid recipients are now enrolled in HMO's in order to reduce medical costs. That is currently being implemented.

Moret added that Connecticut is taking a hard and critical look at all medical systems, especially Medicaid. Under Medicaid, states have the opportunity to cover children 0 to 19 years of age. Connecticut also has, under the medicaid option, the EPSTD [Early Periodic Screening Treatment and Diagnosis] program for children. The Connecticut participation rate is embarrassingly and deplorably low. A large part of that is because providers do not take the time to fill out the necessary forms. It is not known whether it is a provider problem or whether children are not getting the kinds of early screening programs they need.

So three things are going on. They are working with community-based foundations to increase access to EPSTD for Latino and African-American children. The Governor is instituting more school-based clinics to provide medical coverage to middle school students as well as adolescent students in high school. Finally, the Governor and some members of the legislature are working on a plan that would require employers to provide insurance for everyone and which has some members of the insurance and business community upset. Those people not insured would be provided insurance from a state pool in which employers would contribute a certain number of tax dollars.

- A woman from APWA asked what can be done if the provider will not take the time to fill out the forms to apply for EPSTD? She knew from working within housing projects in Philadelphia that has been a big problem. Providers will not take the time to go through the whole EPSTD program.

Moret commented that the problem is not only that providers don't take the time, but there are providers not taking Medicaid clients. Rich sections of Connecticut have only one or two providers of Medicaid and they do so because they have a patient who is elderly and goes on Title XIX services. There are rural areas of Connecticut with extremely large Puerto Rican populations, like Willimantic, where Puerto Rican workers came during the 1940s, and got left behind. That area is the poorest in the state, outside of Hartford. We cannot get Medicaid providers in that area, Moret added. Currently, there is no dental or no vision providers in Willimantic. The first problem is trying to get providers to take Medicaid clients, and the second is to get community-based organizations who have more culturally sensitive staff to help providers and families fill out those EPSTD forms. "We have also found community health clinics to be tremendously helpful in taking care of our uninsured and poor."

- Moret added that they have established a welfare reform task force in Connecticut to look at ways to provide incentives for welfare recipients who get jobs, by changing the payment structure. We have a funny contradiction in our JOBS program. The Entrepreneurial Program, a JOBS program run from the Hartford College for Women, provides training for Latino and African-American women to start their own business; many choose to start a day care business. The problem is they choose to start day care in public housing where they live. If they start to earn enough money, benefits are reduced dramatically. Secondly, you cannot run a business within Section 8 housing. This presents a dilemma. They are looking at waivers to provide those kinds of incentives.

In the study they conducted, Uriarte said, there was always a moment in which the working mother that had been on welfare and had gotten a job knew they could not pay their bills or the Medicaid ran out. There was always a critical moment where women couldn't make ends meet with the kinds of jobs they could get. The many additional costs involved with employment drained their capacity to make it in the labor force. For many, it was only a matter of time before they found themselves back on welfare.

Enchautegui added that in looking at national data, about three-quarters of Puerto Rican women on welfare have been out of the labor market for a very long time (at least five years), which makes the transition quite difficult.

- Have the statistics shown an increase in Latino participation in AFDC with the requirement of the FSA of 1988 that all states provide the unemployed parent program benefits (AFDC-UP)? Moret responded that Connecticut has had a dramatic increase in AFDC-UP participation in the last year and a half but most of these participants are whites.

Ooms felt that while the AFDC-UP program is a short-term strategy, it is particularly pertinent to the large numbers of Latino married-couple families. There are two pieces of evidence which answer the question, Ooms added. The *Green Book* (Committee on Ways and Means) says that participation rates in AFDC-UP are two-thirds less than CBO projected. GAO did a study in January (1992) which said that it is extremely uneven. In 14 states there are only about 500 cases of AFDC-UP. Connecticut and New York may have a better record, but what seems clear is that there has been no educational outreach to the community to inform them that these benefits are available. Perhaps the advocacy organizations could be doing a better job, as was done for EITC. For the working poor two-parent family, this a way to get supplemental assistance. And with the AFDC-UP program you can get Medicaid as well. The GAO study did not look at Latinos specifically, but it did look at some of the issues.

- A participant from the Arlington County Department of Human Services said they have found that among Latinos, not just Puerto Ricans, there are eligible and ineligible legal aliens in the AFDC program. Ineligible status prevents Latinos from receiving AFDC and AFDC-UP because it is mandatory that one of the parents register for the JOBS program. But an ineligible alien cannot be registered, even if they are a legal alien, so this disqualifies people for that program. Assistance for children is picked up by the local general relief program and sometimes the parents qualify for this program. Her question was for the panelists, were they able to include ineligible AFDC parents in JOBS program in the studies they were conducting, or did the issue never come up?

Uriarte said that all the people in their study were on AFDC, although not all of them were legal aliens. At the time, Uriarte said, there was an executive order in Massachusetts which allowed the undocumented to receive state services. Such people could get on AFDC and participate in welfare-to-work programs back in 1987. That executive order is no longer valid.

Enchautegui added that the children of illegal aliens can participate in JOBS, if they are born here, but fear of deportation deters many of them from applying.

LATINO FAMILIES, POVERTY, AND WELFARE REFORM

Background briefing report

INTRODUCTION

Latest census data reveal that one-third of Hispanic families with children under 18 have incomes below the federal poverty level. Poor Latino families face the same disadvantages and discrimination that poor African-American families experience. In addition, their language and culturally related problems make it especially difficult for Hispanics to join the mainstream and make best use of government assistance programs.

States and localities are struggling to implement the mandates of the Family Support Act of 1988. In certain states and communities, between one-third and two-thirds of the welfare population is Hispanic. Yet there has been very little examination at the national level of the extent to which welfare reform initiatives are succeeding in helping poor Latino families improve their economic situation. This background briefing report draws on the findings of some new preliminary studies that focus on the following questions:

- To what extent are welfare/work programs, and the JOBS program in particular, succeeding in helping to move Latino parents towards economic self-sufficiency?
- What are the special language and cultural barriers that Hispanic families face when participating in these programs? Are these different or essentially the same for subgroups within the Latino population?
- How can these barriers best be addressed by those implementing the programs?
- What are the implications of these studies for state and federal policymaking?

This report first places these questions in the broader context of a review of the census data on the demographic and economic characteristics of the Hispanic population in general, with special emphasis on differences within the four major subgroups---Mexican-American, Puerto Rican, Cuban, and Central and South American.

PROFILE OF LATINO FAMILIES

(Sources: Borjas and Tienda, 1985; Bureau of the Census, 1989, December 1990, and March 1991; National Council of La Raza, 1992; Passell, 1992; Zill, 1992)

Latinos are the fastest growing minority in the U.S. In 1990, they comprised 9% of the total U.S. population, having grown from 7.4% in 1988. Due to continued immigration and high birth rates, it is estimated that Hispanics will become the largest minority group by the Year 2000. Current projections by the Population Reference Bureau expect Hispanics to reach 11.2% of the U.S. population by 2000 and 13.4% by 2010.

More than half of all mainland Hispanics live in only two states---California and Texas---and the others are highly concentrated in New York, Florida, Arizona, Colorado, New Mexico, and Illinois. Latinos are not a homogeneous group. There are many differences between the four main subgroups of Hispanics---Puerto Ricans, Mexican-Americans, Cubans, and Central and South Americans. These differences have important program and policy implications.

(Note: This summary profile of Latino families and their poverty is largely excerpted and edited from a series of *Fact Sheets* compiled in 1992 by the National Council of La Raza from recent Census Bureau publications.)

Overview

- **The Hispanic population totals 22.35 million people or 9.0% of the country's population.** The Hispanic population is comprised of Mexicans (64.0%), Puerto Ricans (10.5%), Central and South Americans (13.7%), and Cubans (4.9%) (1990 Census).
- **The majority of Hispanic households are located in urban areas.** In 1991, 91.8% of Hispanic households, in contrast with 72.8% of non-Hispanic households, were living in urban areas.
- **Hispanics are a young population.** Their median age of 26.2 years is about eight years younger than the median age of the non-Hispanic population (33.8 years).

Household Composition/Family Structure

- **Hispanic households are more likely to contain families than non-Hispanic households;** eight in ten Hispanic households (80.1%) were family households, compared with less than seven in ten (69.6%) non-Hispanic households.
- **Hispanic families are more likely than black families but less likely than white families to be two-parent families.** In 1990, 66.8% of Hispanic families with children were maintained by married couples, compared with 77.4% of white families and 39.4% black families (Bureau of the Census, December 1990). Among Hispanic subgroups, Mexicans and Cubans had the largest proportion of families maintained by married couples.
- **Hispanic families are more likely than white families and less likely than black families to be headed by a woman.** In 1990, almost one-third of all Hispanic families with children were maintained by a woman (29.3%), compared to over half of black families (56.2%) and nearly one-fifth of white families (18.8%) (Bureau of the Census, 1990).

Educational Attainment

- **Hispanics made modest gains in educational attainment in the 1980s.** In March 1983, the proportion of Hispanics who had completed four years of high school or more was almost 46.0%; by 1991, it was 51.3%. In 1983, 8.0% of Hispanics had completed college, compared with 9.7% currently.
- **Hispanics are among the most undereducated racial/ethnic groups.** Hispanics have the highest rates of school drop out of any major racial/ethnic group. A little more than half of Hispanics 25 years old and over (51.3%) have completed four years of high school or more, compared to four-fifths of non-Hispanics 25 years old and over (80.5%). Almost one-tenth of all Hispanics (9.7%) have completed four years of college, compared to more than one-fifth of all non-Hispanics (22.3%).
- **Hispanic educational attainment rates differ by subgroup.** Less than half of Mexican-Americans aged 25 and over (43.6%) had completed high school in 1991, compared to more than half of Puerto Ricans (58.0%) and over three-fifths of Cubans (61.0%) and Central and South Americans (60.4%).

Selected Economic Characteristics

- **Hispanic men have higher labor force participation rates than non-Hispanic men.** In 1991, 78.2% of Hispanic men were working or looking for work, compared to 73.9% of non-Hispanic men.
- **Hispanic women have a slightly lower labor force participation rate than non-Hispanic women.** In 1991, 51.4% of Hispanic women were working or looking for work, compared to 57.4% of non-Hispanic women.
- **Hispanics tend to have lower median earnings than non-Hispanics.** In 1990, the median earnings of Hispanic men was less than two-thirds the median earnings of non-Hispanic men in the U.S. (\$14,141 vs. \$22,207). The median earnings of Hispanic women was \$10,099 compared to \$12,438 for non-Hispanic women.
- **In 1990, unemployment was higher among Hispanics than among non-Hispanics.** Among Hispanic males, 10.6% of those aged 16 years old and over were unemployed compared with 7.8% of non-Hispanic males; 9.2% of Hispanic women were unemployed compared to 5.9% of non-Hispanic women.

Immigration and Immigrant Status

In 1990, nearly 1 million persons of Hispanic origin immigrated legally to the U.S. The bulk of these immigrants came from Mexico (around 700,000), with substantial numbers (ranging from 11,000--80,000 each) from several Central American countries (El Salvador, Dominican Republic, Guatemala, Honduras, and Nicaragua) and Columbia and Ecuador, as well as other countries.

It is very difficult to make estimates of the numbers of Hispanics who enter the U.S. illegally. Current census estimates are that there are 3.3 million undocumented persons residing in the U.S., 65-70% of which are Hispanic. Estimates are that about 200,000-300,000 persons enter the U.S. illegally every year, and, again, about 65-70% of these are of Hispanic origin (personal communication with Census Bureau official).

Growing Income Gap between Hispanics and Non-Hispanics

Several organizations have pointed out that over the last two decades the gap between incomes of the rich and the poor has widened in the U.S. Because most Hispanics have low or moderate incomes, there is a growing income gap between Hispanics and non-Hispanics. A study by the Center on Budget and Policy Priorities pointed out that from 1979-1988 the income of the typical Hispanic family stagnated. Among Mexican-Americans, the largest subgroup of Hispanics, the typical family's income fell ten percent. But over the same period, the income of the typical non-Hispanic family rose five percent (Barancik, 1990).

This report points to at least four factors which have played a role in Hispanic income stagnation. First, the general decline in hourly wage rates has affected Hispanics disproportionately. The typical weekly earnings of Hispanics working full time, after adjusting for inflation, fell nine percent between 1979-1989, compared with a two percent fall for other workers. Second, Hispanic incomes were negatively affected by cuts in federal low-income assistance programs. Third, over the decade the increase in the percentage of families headed by a single mother was a slightly greater among Hispanics than among non-Hispanics.

These three trends were shared to a large extent by other low-income Americans. However, a fourth factor directly affecting Hispanic incomes is the substantial influx of Hispanic immigrants from Latin America during the 1980s. These new immigrants tend to have lower incomes than either U.S.-born Hispanics or immigrants who came in an earlier period and, thus, pushed average Hispanic incomes lower than they would otherwise have been (Barancik, 1990).

LATINO CHILD AND FAMILY POVERTY

(Sources: La Raza, *Fact Sheets*, 1992)

(Note: Official government standards set the poverty level at \$13,359 for a family of four in 1990.)

- **Hispanic individuals are more than twice as likely as non-Hispanics to be poor.** In 1990, 28.1% of all Hispanics were poor, compared to 12.1% of non-Hispanics, (31.9% of blacks and 10.7% of whites).
- **Hispanic families are especially likely to be poor.** In 1990, one-fourth of Hispanic families (25.0%) lived below the federal poverty level, compared to less than one-ten non-Hispanic families (9.5%), and nearly one-third of black families (31.0%). (Note: Families include those with no children under 18 living in the household as well as those who do have children.)
- **Hispanic children are much more likely than white children and only somewhat less likely than black children to live in poverty.** In 1990, 38.4% of Hispanic children were living below the poverty level, compared to 15.9% of white children and 44.8% of black children.
- **Hispanic poor families tend to be "working poor" families.** In 1988, more than three-fifths of poor Hispanic families (62.2%) had at least one working member. Nearly two-thirds of poor Hispanic families with children (64.3%) had at least one employed individual.
- **The poverty rate for Hispanic married-couple families with children under 18 years of age is higher than that of either comparable black or white married-couple families.** In 1990, 20.8% of Hispanic married-couple families with children under

18 were living below the poverty level compared to 14.3% of black married-couple families and 7.1% of white married-couple families with children under 18 (see Figure 1).

- **The poverty rate for Hispanic female-headed families is one and one-half times that of white female-headed households and comparable to that of black female-headed households.** In 1990, 58.2% of Hispanic single-mother families (and 56.1% of black single-mother families) were poor compared to 37.9% of white female-headed households.
- **Almost half of all poor Hispanic families are families maintained by women.** Single-mother families constituted 46.1% of all poor Hispanic families in 1990.
- **Hispanic families headed by non-high school graduates are poorer than their non-Hispanic counterparts.** In 1990, more than one-third of Hispanic families whose head of household was not a high school graduate were poor (35.7%), compared to slightly more than one-fifth of comparable non-Hispanic families (21.2%).

Child Poverty

- **Over one-third of Hispanic children are living in poverty.** In 1990, 38.4% of Hispanic children were living below the poverty level, compared to 18.3% of non-Hispanic children. Hispanic children represented 11% of all children in the U.S., but represented 21% of all children living in poverty.
- **Hispanic child poverty rates differ by subgroup.** In 1990, of all Hispanic children less than 18 years old in poverty, 36.3% are Mexican, 56.7% are Puerto Rican, 31.0% are Cuban, and 35.2% are Central or South American.
- **Puerto Rican children are the poorest children of any major racial/ethnic group in the United States.** More than half of all Puerto Rican children under 18 were poor in 1990 (56.7%), compared to 38.4% of all Hispanic children, more than two-fifths of black children (43.7%), and about one-seventh of white children (14.8%). Almost three-quarters of Puerto Rican children living in a family maintained by a woman were poor (74.4%).
- **Both Hispanic and black children under six are especially vulnerable to poverty.** Almost two-fifths of all Hispanic children under six (39.6%), almost three-quarters of Hispanic children under six in female-headed households (73.6%), and half of all black children under six (50.1%) were poor in 1989. About one-sixth of all white children under six (17.1%) were poor that year.
- **Hispanic children in the Northeast are more likely to be poor than Hispanic children in other parts of the country.** Approximately one-third of all Hispanic children in the Midwest, South, and West were poor in 1989 (33.4%, 37.3%, and 33.3%, respectively). By contrast, 45.4% of all Hispanic children in the Northeast lived below the poverty level that year.

Poverty and family structure. This data on Hispanic child and family poverty presents several paradoxes. First, the most recent census report (September 1992) shows that the overall poverty rate for families with children is lower among Hispanics (33.7%) than among blacks (39.2%), though substantially higher than among whites (13.7%). Yet for each type of family, the Hispanic poverty rates are as high or higher than for blacks (Zill, 1992). The poverty rate for Hispanic married-couple families with children was considerably higher (23.5%) than the rate for

black married-couples (12.4%) (see Figure 1). This difference is due to the fact that a much higher proportion of Hispanic families than black are married couples. About the same proportions of black and Hispanic female-headed households are poor (about 50%).

The second paradox is that for both black and white families, children can generally avoid poverty when both parents remain together and work. This is not the case with Hispanic families. As noted by Nicholas Zill, Director of Child Trends, Inc., in recent congressional testimony:

In many ways, most Hispanic families are "playing by the rules." They marry, they work in the conventional labor force, and they jointly try to raise children. Between 1973 and 1991 the poverty rate for Hispanic children rose from 28% to 40% (see Figure 2). A continuing influx of low-education Hispanic immigrants may be playing a role here, but it seems likely that the deteriorating employment prospects and earning power of younger workers have played a larger role (Zill, 1992, pp. 8-9).

LATINO SUBGROUP DIFFERENCES

(Sources: Bernal, 1985; Borjas and Tienda, 1985; Falicov, 1985; Garcia-Preto, 1985; La Raza, *Fact Sheets*, 1992; McGoldrick, 1985; Montiel, ed., 1978; Moore and Panchon, 1985; Shorris, 1992)

It is not unusual to refer to the Hispanic population as the fastest growing minority group, and comparisons are made between the Hispanic and black populations. Yet there is remarkable variation within the Hispanic population. The Hispanic population in the U.S. is composed of four major subgroups---Mexican, Puerto Ricans, Cubans, and Central and South Americans. These groups share a common language, yet each has a very distinctive history and experience in the U.S. The result is that they differ widely on many demographic traits and cultural dimensions. Indeed, one study of male wage differentials within the Hispanic population concludes that:

"...the five major Hispanic-American groups differ so much among themselves and from blacks that it makes little sense to lump them under a single 'Hispanic' or 'minority' rubric for either analysis or policy treatment" (Reimers, 1985, p. 55).

Shorris (1992), in a new book portraying many aspects of the diversity within the Latino population, points out that many Anglos do not understand the considerable language differences between the Hispanic groups and this can create many difficulties and misunderstandings. The book also discusses the "racismo" that exists between the Latino groups as well as the racism between Hispanics and non-Hispanics.

Large-scale comparative studies of the Latino subgroups were not possible until the seventies when the Census Bureau began to include a Spanish identifier in its decennial and current population surveys. Since then, numerous studies have revealed a number of important differences between the groups.

For example:

- Of all the four groups, Puerto Ricans are much less likely to be born in the U.S. and are more likely to speak English. They have the highest percentage of female-headed families (43.3%). Puerto Rican men and women are much less likely to be in the labor force and are the group most likely to receive AFDC; yet their median earnings in 1990 were higher than those of Mexican-American, Cuban, and Central and South American males and females.

- Of all the four groups, Mexican-Americans have the least education, and Mexican-American males have the lowest median earnings. However, they have the second highest proportion of men in the labor force (79.6%) next to Central and South Americans (84.2%). Seventy three percent of Mexican-American families are maintained by married couples, the second highest proportion next to Cubans (76%). Mexican-Americans also have the highest birth rates and the highest contraceptive rates of all four Hispanic subgroups (Stroup-Benham, *et al.*, 1991).
- Central and South Americans have the largest families and are most likely to be better educated and be in the labor force than the other three groups.
- Cubans have the highest proportion of married-couple families and, thus, Cuban women are the least likely to be head of households.

Program administrators, and to a lesser extent policymakers, are becoming more aware of some of the differences in cultural values and attitudes that may shape not only Latino demographic and labor force behavior, but also their participation in various assistance programs. Different ethnic groups have very different attitudes and beliefs about health and illness, and have different levels of tolerance for pain (McGoldrick, 1985). They also differ greatly in their ideas about whom it is appropriate to turn to for assistance.

However, there is always a danger in making broad generalizations about the cultural characteristics of a particular population. There are some important, and sometimes subtle differences between Hispanic groups. Even within one group, say Mexican-American, broad generalizations do not do justice to the regional, generational, and socioeconomic variations in beliefs, behavior patterns, and life styles. Moreover, the degree to which any particular individual or family adheres to Hispanic values will depend largely on their degree of acculturation into the dominant American culture.

Shorris (1992) describes five types of adjustments Hispanics make to living in the dominant, American culture. The typical immigrant who successfully integrates into the mainstream culture; the exiles, who remain insulated and plan on returning home (though they may never do so); the sojourners, (which includes migrants) who stay for a while, send money home, and do return home; the "transporters," who came to the U.S. poor and undereducated, never make it, and join the "underclass;" and the "ghosts" who are not really a part of the mainstream culture but who did not immigrate. "Ghosts" are primarily Puerto Ricans who share much in common with African-Americans, yet suffer the additional problems of language.

Cultural norms tend to refer to public realities---how relationships and behaviors "ought" to be. But these often do not correspond to the private reality, how people actually behave. This truth can be seen especially in immigrant groups as the cultural values they publicly subscribe to are constantly being modified and transformed through the immigrant's interaction with the new and ever changing environment. With these caveats in mind, it is worth noting here several of the cultural values most often attributed to Hispanics which have policy and program relevance and that are to some extent reflected in the statistics and program studies reviewed in this report.

- A strong family orientation, importance of "La Familia." Hispanic families, most typically the Mexican-American families, are characterized by a high degree of cohesion and interdependence, and a strong hierarchical organization---with the oldest male as the main authority figure. The nuclear family maintains close relationships with the extended family. Relations with the woman's family remain strong after marriage, as indicated by the family retaining her maiden name (Hernandez) in the double-barrelled surname Jose Ramirez Hernandez. Family boundaries are flexible---non-relatives may be incorporated into the

family. Traditional Hispanic marriages have clearly distinct gender roles and complementarity of functions between the husband and wife. The ideal of "machismo" dictates that the men in the family should be aggressive, sexually experienced, courageous, and very protective of the women. Women's place is to care for the home and children. The strong focus on their children is what binds the marriages together.

- The family functions as the Hispanic's main source of support and assistance---both financial and emotional---in times of trouble and stress. There is a traditional reluctance to seek help from strangers or public programs.
- Hispanic males in particular hold a very strong work ethic. It is very important for the Hispanic man's sense of self-respect and family responsibility that he works hard for a living.

LATINO PARTICIPATION IN JTPA, ET, WELFARE, AND JOBS

(Sources: Cruz, 1991 and 1992; General Accounting Office, 1992; National Commission for Employment Policy, 1990; Quiroz and Tosca, 1990 and 1992; Romero and Gonzales, 1989)

There is a growing body of research on the causes and nature of poverty, including "ghetto" or "underclass" poverty and rural poverty (see Ooms, July 1992). And there are many studies on the effectiveness of work/welfare programs designed to reduce poverty. Yet there is remarkably little examination of the distinctive needs and experiences of Hispanics in general, or of subgroups, in any of this literature.

Although they are among the most needy, Hispanics, in general, are less often served by public programs than other population groups. Hispanic youth have the highest rates of school drop out. There is a large gap between the number of Hispanics eligible for programs---such as food stamps, subsidized housing, and JTPA---and those who actually participate. Census studies and health surveys have found that Hispanics are less likely to have medical insurance than either blacks or whites.

Welfare participation. Given their high rates of poverty, Hispanic families with children are underrepresented in the welfare population. This undoubtedly reflects the fact that a larger proportion of poor Hispanic families are married-couple families and are employed, although for very low wages. In 1990, 16.6% of the AFDC population was Hispanic as compared with 38.1% white and 39.8% black. The ten mainland States with the highest percentage of Hispanic welfare recipients were New Mexico (57%), Texas (41%), New York (38.2%), Colorado (36.2%), Connecticut (33.6%), Arizona (33.4%), California (29.2%), New Jersey (26.8%), Massachusetts (24.7%), and Rhode Island (18.7%).

This section will report on recent studies that have focused on the experience of Hispanics in various work/welfare programs, including the Job Training and Partnership Act, the Massachusetts ET Choice program, AFDC, and the JOBS program. The basic assumptions underlying these studies is that the extent to which these work/welfare/training programs achieve their goals of promoting economic self-sufficiency with Hispanic populations will depend on their being tailored to meet Latinos' distinctive needs. Yet little is known about what these needs and experiences are. Thus, these studies were generally interested in the following questions:

- To what extent are these programs enrolling eligible Hispanics?
- To what extent are they achieving their goals and helping to move Latinos towards self-sufficiency?

- What are the special language and cultural barriers Latinos face?
- What program factors facilitate or hinder their successful participation in work/welfare and training programs?
- How should the programs be changed to serve Latinos more effectively?

Hispanics and the Job Training Partnership Act

We report briefly here on two studies, the first conducted by the National Council of La Raza and the second by the National Commission for Employment Policy. Both studies originated from the concern about the underrepresentation of Hispanics in the JTPA program in the late eighties. While Hispanics clearly were among the "most in need" of this program, they were not participating in the JTPA programs in the proportion expected, based on their share of the eligible population.

Falling Through the Cracks

(Source: Romero and Gonzales, 1989)

Conducted in 1988, La Raza's study consisted of a critical review and analysis of the extent to which the JTPA's legislative and administrative framework met the employment and training needs of Hispanics. Among its major findings were:

- Hispanic participation in the JTPA program was lower than in the Comprehensive Employment and Training Act (CETA) programs, and fell short by about 15,000 annually of those who were eligible.
- Unemployed Hispanic males and Hispanic drop-outs---those who needed the JTPA program the most---were underrepresented by roughly a third of the eligible population.
- Although Hispanics typically require more intensive services than non-Hispanics, including language-related services, Hispanics were found to be enrolled in JTPA programs for a shorter time than non-Hispanics.
- Hispanic participants did not do as well as other participants in terms of outcomes. When placed in jobs, they averaged slightly lower wages, and at least one out of four did not find a job upon leaving the program, compared with only one in five whites.

The report of the study concluded that there were five factors which contributed to the Hispanic underrepresentation:

- (i) The structure of the performance standards system that does not provide the program administrators with adequate incentives to enroll the hard-to-serve groups.
- (ii) The reduced role of community-based organizations in policy decisions and service delivery.
- (iii) The extensive influence of the business community in the Private Industry Councils in selecting job-ready clients and the services they receive.
- (iv) The very limited availability of supportive services for participants.

(v) The major role of the state governments in determining whether and to what extent the hard to serve will be targeted.

The report made recommendations related to each one of these factors. Importantly, it also recommended that components of the program which offered English language training needed to be integrated with skills training components rather than offered separately and sequentially.

Training Hispanics: Implications for the JTPA System (Source: National Commission for Employment Policy, 1990)

The National Commission for Employment Policy (NCEP) is an independent agency, established under Title IV (f) of the JTPA. It is charged with making recommendations to the President and the Congress on national employment and training issues.

In early 1989 the Commission launched a study to examine the problem of Hispanic underrepresentation in the JTPA program. The study consisted of six hearings held in major cities across the country. At each hearing a wide diversity of federal, state, and local officials, program administrators, and others testified. Commission staff also made a number of site visits to programs.

Sixteen recommendations were made in the final report (NCEP, 1990). Some of the major findings and recommendations are summarized below.

(a) The Commission identified both the **income eligibility requirements and the documentation of eligibility as serious barriers to Hispanic participation.** In part due to their disinclination to seek help from public programs, Hispanics did not receive food stamps, one of two possible eligibility criteria for JTPA. Those who did not receive food stamps then had to meet JTPA's income cut-off, which was lower than the food stamps income cut-off. Because many Hispanics work at minimum wage jobs, they found that they could not meet the JTPA income cut-off requirement. Thus, the Commission recommended that "receipt of food stamps" should be replaced by "eligible for food stamps" as one of the eligibility requirements.

In addition, the documentation requirements were difficult for many Hispanics to meet: for example, proof of name and age is difficult for a person who has fled Cuba or Central America and left behind the birth certificate; proof of family income can be a barrier for Hispanics who are culturally very reluctant to ask their extended family how much they earn. One of the recommendations was to examine the feasibility of replacing income-based eligibility criteria with criteria more directly relevant to JTPA's mission.

(b) **The Commission found that successful programs were those with a strong Hispanic presence** throughout the program. Recommendations, thus, addressed the need to involve representatives of the diverse groups they served as members of the State Job Training Coordinating Councils, the Private Industry Councils, and as paid staff. It also recommended vigorous outreach to the hard-to-reach populations, and as an aid to outreach, contracting with Hispanic Community-Based Organizations (CBOs), and using technical assistance as necessary to help these CBOs build the capacity to bid for these contracts.

(c) **The availability of day care and financial assistance during training were two types of support services much needed by Hispanic participants.** These were provided by the JTPA program, but in insufficient amounts. The fact that Hispanics as a whole are younger, have more young children, and are among the working poor, made these support

services more important than for other groups. The Commission recommended increasing the proportion of funds spent on support services.

Additional recommendations addressed the issues of performance standards, the allocation formula, and the state use of the eight percent set-aside for education coordination.

Latinas and the Massachusetts Employment and Training (ET) Choices Program (Source: Uriarte, 1992)

In 1987, the Mauricio Gaston Institute for Latino Community Development and Public Policy, based at the University of Massachusetts at Boston, launched a study of the experience of Latinas in the ET program. The impetus for the study came from evidence that showed that while Latinas were participating in the program at rates comparable to other groups, their outcomes in terms of job placements and wages were significantly lower than the outcomes of other participants.

The study was conducted with the collaboration of the Department of Public Welfare at a time when the Massachusetts economy was booming and the ET program, begun in 1983, was well funded and supported. Meanwhile, the caseload of Hispanics receiving AFDC had increased by 32% between 1983-87. An evaluation of the ET program conducted by the Urban Institute found that Latinos participated in ET at rates equal to their representation in the AFDC caseload (22% of the ET participants were Latinos) but they accounted for only 14% of the job finders.

In 1987, the Department of Public Welfare began to prioritize the hard-to-serve populations and launched a special Hispanic initiative, involving many Latino community-based agencies in the provision of services to Latino ET participants.

Study design. The study consisted of a longitudinal analysis of Department of Public Welfare caseload data on 300 ET registrants and participants, tracking their movement through the system from July 1987 through January 1990. In addition, a self-selected sample of 30 of the 300 was interviewed in depth about their participation in the study. Finally, interviews were conducted with the directors and program managers of seven ET contractees with caseloads over 50% Latino. The majority of the Latinos who participate in ET are Puerto Rican, but there are growing numbers from the Dominican Republic as well as Central and South American countries. Some of the major findings of the study were that:

---The overall ET participants population had twice the rate of job placements as Latinos. Wages for Latinos were also considerably lower. The average hourly wage for Latina job finders was \$6.25.

---Program variables were more critical to the participation and outcomes of Latinas in ET than any characteristics of the individual. Previous work experience was the only demographic factor associated with job placements. Education and language skills was not a significant factor.

---Participation rates were high because the program structured ways to reach out to the Latino population, largely through community-based programs.

---Placements and wages were low because of the tracking of Latinas into education-only programs well known for resulting in low job-placement rates and wages. Placements and wages were higher in those programs that combined skills training with education and job-placement services.

---Community-based agencies were successful in getting Latinos registered into the program. However, these agencies were highly specialized and generally did not offer the combined education and skills programs. The large contractors which offered integrated programs and had better track records with job placement rates had few Latino clients.

---Latina clients were highly motivated to participate, and were motivated to obtain a good job that would enable them to support their families. Child care was an important constraint however. Although 40% of those interviewed had at some time used family members to provide child care, their overwhelming preference was for good quality child care centers, especially with a staff that was bilingual, and they had some serious reservations about family day care.

The study concluded that the voluntary nature of the ET Choice program was a critical factor in the high participation rate and needed to be retained. The study report made fourteen recommendations designed to strengthen the outcomes for Latinas, including: increasing outreach to the Latino community; providing incentives to community-based organizations to offer skills training and supported work programs; and reviewing the extent to which performance-based contracting served to track Latinos into some programs and not others.

Focus Study of Puerto Rican Welfare and JOBS participation (Sources: Cruz, 1991 and 1992)

In 1989, the National Puerto Rican Coalition (NPRC) was awarded a two-year grant from the Ford Foundation to conduct focus groups with Puerto Rican recipients in cities with large Puerto Rican populations. Puerto Ricans are at highest risk of all Hispanics of being poor and receiving AFDC. The study was undertaken in order to explore the distinctive experiences of Puerto Rican welfare mothers in order to provide recommendations for implementation of the Family Support Act.

The study was conducted in two phases:

Year I. Eight focus groups involving 63 Puerto Rican AFDC recipients were held in 1990. Two each in Newark and Philadelphia and four in New York City. All sessions were conducted in Spanish. An additional focus group was conducted with human service professionals from participating community-based organizations (CBOs).

The large majority of the mothers were over 25 years of age (79%), were born in Puerto Rico (73%), and spoke Spanish as their primary language (68%). 43% had never been married. Only 10% were currently married, the rest were divorced or separated. 56% had fewer than three children, 44% had three or more children. Only 25% had received a high school diploma, 73% had received welfare for over three years, and 35% were currently receiving educational or job training. A handful received unreported earnings or support from absent fathers.

Major findings of the discussions groups were:

- The decision to go on welfare was made very reluctantly. Family and economic circumstances meant the mothers had very little choice. Family-related values were dominant in the decision. They clearly expressed their preference for caring for their own children.
- The mothers have experienced many difficulties and conflicts with the welfare system and other agencies. These difficulties were clearly worse for Spanish-dominant clients. Many examples

were given of practices that discouraged them from seeking work. Welfare rules and practices were often seen to be punitive---and were also often misunderstood.

- Barriers to self-sufficiency included the lack of sufficient proficiency in English, family responsibilities, the mothers' unwillingness to leave their children in the care of strangers, the costs of transportation and housing, and the fear that if they left the AFDC program they would not be better off economically. Most participants wanted to work but realized that current program incentives made this difficult.
- The discussions with the Puerto Rican social workers revealed that they had experienced from their colleagues in the system some of the same disdain and disrespect experienced by the Puerto Rican clients.

The report suggested a number of guidelines that should be applied to the implementation of the JOBS program that were based on the findings of the focus groups discussions. These included respecting the values of Puerto Ricans who prefer to care for their children themselves and not mandate their participation in employment; more emphasis on providing subsidies for child care that is family and neighborhood based; counseling and psychological support services to help the Puerto Rican clients overcome many personal and family difficulties; strong emphasis on English proficiency training; and participation of Puerto Rican or Latino CBOs in the implementation process.

Several recommendations addressed the concerns about the need for program staff to learn how to develop trust and sensitivity, and do more effective marketing to the Puerto Rican community.

Year II. In the second year of this study six focus groups were held. 42 Puerto Rican mothers receiving AFDC who were currently or had previously been enrolled in the JOBS program in Newark, New York, or Philadelphia participated in the focus groups. The sample of mothers had similar characteristics to those in Year I, although they were a little older (78% were over age 30).

The purpose of these sessions was to glean insights into the ongoing implementation of the JOBS program, and its "fit" with the needs of Puerto Ricans in particular, from listening to the experiences of JOBS participants themselves.

The following findings are excerpted from the executive summary of the report of the study (Cruz, 1992).

Findings

- As reported in the Year I focus group discussions, most participants in the Year II discussions dislike welfare; welfare is a response to difficult circumstances and most participants wish to work or study.
- Some of the experiences of pre-FSA programs and services continue to affect Puerto Rican JOBS program participants but do not appear to have been fully carried over into JOBS. These experiences include perceptions of language discrimination and "examiner" modes of operation, that is, impersonal line operations focussed on paperwork and compliance with program requirements rather than on program goals.
- For some participants voluntary enrollment was very important. Yet other participants were quite accepting of the mandated nature of JOBS. A key factor in eliciting committed and enthusiastic responses appears to be the timing of the intervention/participation rather than its character.

- The contrast between program descriptions provided at orientation sessions, assessment models, and actual practice is significant.
- **Child Care:** The preference of these mothers for caring for their children is very strong, yet flexible. It can be acceptable to leave preschoolers and school-age children in the care of providers other than family members. Security is an important child care concern. This is one reason why care provided by relatives is preferred. In some cases, care provided by relatives is preferred because it increases the income of the extended family. Late child care reimbursements and/or payments can create serious difficulties and even hamper the ability of participants to secure the services of providers. Teenage children present a range of difficulties and concerns that discourage and/or complicate program participation and receive little recognition by the program.
- The quality of education services offered to participants was reportedly affected by operational/managerial problems and difficulties related to student/teacher interaction. For some Spanish-speaking participants, education services do not appear to be realistic or useful.
- Participant-worker relations resembling a "generalists" model of case management (that is, a model in which a single case manager works with the participant, attending to a wide range of needs and services) appear to yield the best program participation experiences and help sustain the participant's momentum towards self-sufficiency.

Implications for Implementation of JOBS

- Human service administrators must systematically identify the managerial, attitudinal, and client-worker aspects of program implementation that appear to be affected by previous negative experiences.
- The failure of JOBS to significantly change negative perceptions of the promise of the Family Support Act might be a function of the difficulties associated with early implementation.
- The marketing of programs appears to be important in how participants evaluate their seriousness and potential impact. Human services administrators must be extremely careful not to oversell welfare-to-work programs. The challenge here is how to make participants understand the relationship between program provisions and program practice in ways that are straightforward and do not undermine their enthusiasm.
- It is more difficult to turn around a participant with severe human capital deficits and acute personal problems if she does not feel ready for the intervention. In these situations programs run the risk of double jeopardy: they might need to overcome the reluctance and even hostility of participants whose attitudes are reinforced by bureaucratic modes of operation.
- The specific reasons why assessment models (tiered, two-generational, etc.) are or are not being realized locally must be ascertained to make necessary adjustments.
- The allocation of child care services must be grounded in the judgements that Puerto Rican mothers make themselves about what's best for their children and families. Differences in the type of care offered has a demonstrated impact on the continuity and adequacy of services. But the role of administrative issues on the stability of child care arrangements must also be seriously considered and addressed.
- The concerns about teenage children bring into question existing prohibitions that prevent states from providing JOBS services to youth. Short of lifting these restrictions, the issue provides

opportunities for intervention through flexible operation of programs and collaborative approaches.

- Improving the interaction between students and teachers appears to be very important in terms of the quality of education services. In this regard, it is important to specify the relative weight of teacher qualifications, (including bilingualism and cultural competence) interpersonal skills, and the level and adequacy of resources available vis-a-vis program goals.
- Human development services cannot be tilted towards instant results. In the current service economy it is unreasonable to expect that Spanish-speaking clients will be able to function in a work setting after a short course in English instruction.
- A comprehensive educational strategy requires different approaches for different levels of educational attainment. There is a need for more education personnel able to handle a diverse group of both Spanish and English dominant participants. Also, educational services must be offered within the framework of a workforce development strategy that includes both demand and supply-side factors.

Focus Study of Mexican-American Mothers, Work and Welfare (Sources: Quiroz and Tosca, 1990 and 1992)

In 1989, the National Council of La Raza was funded by the Ford Foundation to undertake a two-year study of the opinions, attitudes, and needs of low-income Hispanic mothers as they related to implementation of the Family Support Act of 1988. The qualitative methodology chosen for the study was to conduct structured focus group discussions with small groups of Latinas.

The study had two phases.

I. First Year. Between March and June 1990 staff conducted eight focus group discussions with young Mexican-American mothers (under age 21) located in four communities in Phoenix, Arizona; Mora, New Mexico; Pharr, Texas; and Kansas City, Missouri. Fifty-seven women participated in the discussions and included both AFDC and non-AFDC participants. Three-quarters of the mothers had never been married. Over half had some work experience, nearly half had participated in a community-based training program. Nearly all were either bilingual or spoke English as their first language.

The primary focus of these discussions was to learn which factors were the most important to explore in more depth in the second year. The broad topic areas discussed were individual aspirations and expectations, welfare use, barriers to economic self-sufficiency, day care, and attitudes towards men and marriage.

The main findings were:

- The young mothers believed they could improve their economic status and had plans to do so. They showed a high level of initiative and resistance to dependence on welfare, whether they used welfare or not.
- The discussions revealed that the women reported the following barriers to achieving their goals: lack of jobs, lack of access to good jobs, lack of high quality child care, and lack of transportation.

- The mothers expressed serious concerns about the quality and safety of child care centers and a preference for child care provided by relatives, although they were open to consider other forms of care that met their standards and was convenient.
- These young Mexican-American women clearly did not hold to the traditional cultural value placed upon marriage. With the exception of the group in Texas, women in every group saw marriage and welfare in a similar light---both signified loss of independence and autonomy. They were skeptical of men's ability to accept responsibility and were doubtful that men could be dependable, loyal partners.

These findings raised questions about whether older mothers and mothers with more experience of welfare would report the same degree of optimism about their future as these very young mothers had, and also what would be the views and experience of women not proficient in English.

II. Second Year. Based on the findings of the first phase, NCLR selected three subjects for exploration in a second series of focus groups: AFDC and welfare-to-work programs, the labor force, and child care. Focus groups were conducted in the same four communities. By the second year, the JOBS program was being implemented in three of the sites.

In the second year, 76 mothers in total participated in the focus group discussions. The sample of women was chosen to differ from the first year sample in several ways. They were older (average age 29), they were all AFDC recipients, and a larger number were monolingual Spanish speakers (15).

Summary findings from the second year were as follows:

- In every group, women cited the need for health care as their main reason for participation in the AFDC program (since receipt of AFDC qualified recipients for Medicaid which was otherwise unavailable to them). Most of the women had experience working in low-wage jobs with no health benefits.
- The mothers had largely negative experiences with the AFDC system and with training and work programs, and were confused about the JOBS program. Women in every group made a distinction between the type of jobs that would help them support their families, and low-wage, dead-end jobs which were not sufficient to do so.
- Participants who were monolingual were very aware that this factor was a barrier to permanent jobs.
- The focus group discussions revealed a range of opinions, attitudes, and experiences concerning child care. Some women were firmly against putting their children in child care centers and preferred relatives and friends. Others believed that child care centers were good for their children.

The report ends with a discussion of six major policy recommendations which will be briefly mentioned here:

- (i) Policies to assist the Mexican-American working poor must include specific strategies for mother-only families. Because these women are both low-wage workers and welfare recipients, their experiences blur the distinction between the "working poor" and the "welfare dependent."

- (ii) Policymakers must recognize that Mexican-American women may use AFDC to provide for their children when no other alternatives exist.
- (iii) Lack of health care causes women to need welfare. A health care "safety net" must be established for all low-income people. Income, not welfare use, should determine health care program eligibility.
- (iv) To ensure success with Mexican-American AFDC recipients, training programs should recognize and incorporate the range of skills and experience needed to get good jobs.
- (v) Policies to promote single mothers' self-sufficiency must recognize the growing proportion of low-wage jobs in the U.S. labor force.
- (vi) No one formula exists for providing child care to single Mexican-American mothers. To avoid the dilemma of having to choose between family-based or developmental child care, strategies which blend these approaches---such as those which emphasize family learning and parent empowerment---should be examined.

ISSUES AND QUESTIONS

The studies reviewed here are important because they provide the first evidence of how well Hispanic populations are being served by new initiatives designed to reduce dependency on public assistance, most importantly the JOBS program. The insights they revealed, while not generalizable to the broader population, give rise to many useful suggestions for program administrators in the field.

It would be helpful if some of the findings could be tested on a wider scale in the analysis of the current JOBS evaluation, conducted by MDRC and Child Trends, Inc. Clearly, much more needs to be learned about the Latino preferences and experiences with child care and child care assistance. In addition, if the findings of these initial studies hold up they could lead to some suggestions for changes in regulations and amendments to the law. Finally, the NPRC study adds more fuel to the current drive to find ways to expand medical insurance coverage to poor families.

As noted above, the majority of poor Hispanic families are not receiving public assistance but are working in low-wage jobs. Thus, strategies targeted to working poor families, especially two-parent families, will have greater significance in reducing poverty among Latinos than welfare strategies, however successful. Questions need to be raised, for example, about the extent to which Latinos participate in the Earned Income Tax Credit program which underwent considerable expansion in 1990 (see Golonka and Ooms, Jan. 1991). The Center for the Study of Budget and Policy Priorities is conducting a vigorous educational bilingual outreach campaign in Latino communities to inform low-income citizens of this program.

AFDC-UP program---a new resource for Latinos?

One component of the Family Support Act potentially has considerable significance for Hispanics and was not mentioned in these studies, nor has it received attention elsewhere. Namely, the expansion of the AFDC-Unemployed Parent Program (AFDC-UP) in the Family Support Act of 1988. Effective October 1, 1990, all states are required to provide AFDC benefits to two-parent families who are needy because of unemployment of the principal wage earner. Prior to this

change states had the option to offer AFDC-UP but by 1988 only 27 states had chosen to do so. With the exception of New York and California, states in the west and southwest with large numbers of Hispanic residents did not offer AFDC to married-couple families.

The AFDC program has long been criticized for restricting benefits to one-parent families and thus creating financial incentives for fathers to leave their families or to not marry the mother of their child. However, the 1988 reform received little attention at the time and is still not well known. Hence, participation rates in AFDC-UP (which have always been very low) have been much less than the Congressional Budget Office projected (see Committee on Ways and Means, Green Book, 1992).

The General Accounting Office, at the request of the Senate Finance Committee, conducted a study of the initial state efforts to expand the unemployed parent program and reported its findings in January 1992. The study found that nationwide the implementation of the AFDC-UP program remains very uneven and caseloads are frequently very low. Fourteen states had enrolled fewer than 500 families each (see General Accounting Office, 1992).

The report points out that some aspects of the regulations governing this program meant that young couples in which neither parent had prior work experience could not receive benefits. However, states were not taking advantage of the flexibility in the law which permits them to substitute other definitions---such as including education and job training---for the current definition of employment.

Importantly, the majority of all states (58%) reported doing little or no outreach for the AFDC-UP ... program. Only one state reported a substantial effort, employing press releases and distributing informational materials to welfare program networks and referral services. Although the report makes no special mention of Hispanics, it appears that the availability of AFDC-UP is not well known in Latino communities either. This is a challenge that national Hispanic organizations, together with others, might consider well worth undertaking.

ORGANIZATIONAL RESOURCES

The following Hispanic organizations provide information and/or conduct research, advocacy, and related activities concerned with Hispanic child and family poverty.

ASPIRA ASSOCIATION, INC.

ASPIRA, in Spanish meaning "to aspire to something greater," is a nonprofit organization devoted to serving Puerto Rican and other Latin American youth through leadership development and education in order to promote the development of the Latino community. ASPIRA was founded in 1951 and currently works in collaboration with schools located throughout the United States and Puerto Rico to establish programs that are geared towards dropout prevention, leadership development, community service, and career exploration. Through these programs, ASPIRA aims to provide Latinos with the emotional, intellectual, and practical resources they need to remain in school and contribute to their community.

ASPIRA also conducts research and informs policymakers on issues critical to Latinos. As a result of this effort, ASPIRA has produced various publications dealing with issues affecting Latino youth, including one dealing with high school dropout rates called, "Latinos and the Dropout Crisis: The Community Solution." ASPIRA also publishes a quarterly newsletter.

Contact: ASPIRA Association, Inc., National Office, 1112 16th Street NW, Suite 340, Washington, DC 20036. 835-3600.

THE CONGRESSIONAL HISPANIC CAUCUS

The Congressional Hispanic Caucus, organized in December 1976, is a bipartisan group of thirteen Members of Congress of Hispanic descent. The Caucus is dedicated to voicing and advancing, through the legislative process, issues affecting Hispanic-Americans in the United States and the insular areas.

Organized as a Legislative Service Organization under the rules of Congress, the Caucus is comprised solely of Members of the United States Congress. Under these rules, Associate membership is offered to dues paying Members of Congress who are not of Hispanic descent but who wish to support the Caucus and assist its efforts on behalf of Hispanics across the nation. With its Associate members, Caucus membership represents twenty states and three insular areas.

There are national and international issues that have a particular impact on the Hispanic community. The Caucus monitors legislative action as well as policies and practices of the Executive and Judicial branches of government.

Agenda items for the 102nd Congress include:

- Assuring access to a quality education for all American youth and adults;
- Meeting the health care needs of the elderly and underinsured;
- Expanding and promoting the nation's economy and employment opportunities;
- Revitalizing the economies of our depressed urban and rural communities;
- Protecting the civil rights of Hispanics, women, and other minorities in all avenues of American life;
- Empowering the disenfranchised through the electoral process;

- Monitoring the implementation of immigration laws; and
- Providing affordable, quality housing for middle- and low-income Americans.

Contact: Margarita Roque, Executive Director, 557 Ford House Office Building, Washington, DC 20515. (202) 226-3430.

HISPANIC POLICY DEVELOPMENT PROJECT (HPDP)

The HPDP is a nonprofit organization which encourages the analysis of public policies and policy proposals affecting Hispanics in the U.S. HPDP focuses on the problems of Hispanic youth and has targeted three main issue areas: education, employment, and family formation. In order to effect action in these areas, HPDP supports high-level public policy commissions composed of prestigious Hispanics and non-Hispanics; conferences, seminars, and debates around central education and employment issues; both lay and professional analysis and evaluation of specific policy options; and policy analysis competitions open to Hispanic and non-Hispanic scholars as well as Hispanic organizations.

In order to bring the findings of these initiatives to the attention of key groups and leaders throughout the United States, HPDP publishes and disseminates reports, bulletins, and books. HPDP also holds frequent briefing sessions, conferences, and seminars.

Among its numerous publications are several related to school dropout. These include, "What to do About Youth Dropouts: A Summary of Solution," "Too Late to Patch: Reconsidering Second Chance Opportunities for Hispanic and Other Dropouts," and "Closing the Gap for U.S. Hispanic Youth: Public/Private Strategies."

Contact: Mildred Garcia, Hispanic Policy Development Project, 1001 Connecticut Avenue NW, Suite 310, Washington, DC 20036. (202) 822-8414.

INTER-UNIVERSITY PROGRAM (IUP) FOR LATINO RESEARCH

The origins of the IUP date back to 1982 when directors of four major Latino research centers saw the need for joining forces to engage in collaborative research. The IUP/Social Science Research Council Committee for Public Policy Research on Contemporary Hispanic Issues was established in 1985 to combine the expertise of the Inter-University Program for Latino Research and the experience in research grant programs of the Social Science Research Council.

The Committee's goals are to establish a national capability for research and to build a sensitivity to the diversity of interests and policy needs among the Latino populations of the U.S. Specific objectives are to promote comparative, interdisciplinary research on the major Latino groups; to establish working relationships among Latino and non-Latino scholars; to create a national network of scholarly and policy communities concerned with issues affecting Latinos; and to develop programs that support Latino students and faculty in higher education.

With major support from the Ford Foundation, the Committee sponsors annual research competitions, provides postdoctoral fellowships, sponsors research workshops and public policy seminars, and has established two working groups. Recently funded research focuses on changing family structures, housing, ethnic identity, labor market participation, literacy and education, immigration, political participation, and persistent poverty/income equities.

The major collaborating Latino research centers are:

- Centro de Estudio Puertorriquenos, Hunter College, City University of New York.
- Center for Mexican-American Studies, University of Texas at Austin.
- Chicano Studies Research Center, University of California, Los Angeles.
- Center for Chicano Research, Stanford University.
- Cuban Research Institute, Florida International University, Miami.
- Hispanic Research Center, Arizona State University, Tempe.
- Mexican-American Studies and Research Center, University of Arizona, Tucson.
- Southwest Hispanic Research Institute, University of New Mexico, Albuquerque.

Contact: Maria Chacon, Associate Director, Hunter College, CUNY, 695 Park Avenue, New York, NY 10021. Or Felix Matos Rodriguez, Program Associate, IUP/SSRC Committee for Public Policy, Research on Contemporary Hispanic Issues, Social Science Research Council, 605 Third Avenue, New York, NY 10158. (212) 661-0280.

NATIONAL COALITION OF HISPANIC HEALTH AND HUMAN SERVICES ORGANIZATIONS (COSSMHO)

The National Coalition of Hispanic Health and Human Service Organizations (COSSMHO) is a private, nonprofit membership organization dedicated to improving the health and psychosocial well-being of the nation's Hispanic population. Founded in 1974, COSSMHO pursues its mission by conducting national demonstration programs, coordinating research, and serving as a source of information, technical assistance, and policy analysis. COSSMHO works primarily with community-based organizations in targeting difficult and sometimes controversial problems such as juvenile delinquency, child abuse, sexual abuse, adolescent pregnancy, diabetes, and AIDS.

COSSMHO sponsors a variety of programs in research, health promotion, and disease prevention, and education and training of health care and social service providers. It has recently launched a new initiative, "Growing Up Hispanic," designed to improve the health and well-being of Hispanic children. The first stage will be a national effort to assess the status of child health in the U.S., including Puerto Rico. COSSMHO has numerous publications, convenes an annual conference, and publishes a newsletter, *The COSSMHO Reporter*.

Contact: Helen Munoz, Vice President, COSSMHO, 1501 Sixteenth Street NW, Washington, DC 20036. (202) 387-5000.

NATIONAL COUNCIL OF LA RAZA (NCLR)

NCLR, the largest constituency-based national Hispanic organization, was founded to improve life opportunities for the Hispanic community throughout the United States. It acts as an umbrella for 150 affiliated Hispanic community-based organizations which serve 37 states, Puerto Rico, and the District of Columbia, reaching more than 2 million Hispanics annually.

NCLR has four missions:

- To engage in applied research, policy analysis, and advocacy on behalf of the entire Hispanic community.
- To provide technical assistance and support for community-based Hispanic organizations.
- To engage in public information activities designed to provide accurate information and present positive images of Hispanics.
- To initiate special innovative, catalytic, and international projects.

In order to more fully accomplish their third mission, NCLR became a partner in the U.S. Census Bureau's National Services Information Center Program in the fall of 1990. As a partner in this program, NCLR aims to improve Census data access and dissemination through the establishment of local "Affiliate Information Centers."

NCLR produces many publications as a result of their research and technical assistance efforts on a wide variety of issues affecting Hispanic-Americans, including several related to poverty. These may be obtained by contacting NCLR's Publications Office.

Contact: Dierdre Martinez, Poverty Policy Analyst, National Council of La Raza, 810 First Street NE, Suite 300, Washington, DC 20002. (202) 289-1380.

NATIONAL PUERTO RICAN COALITION (NPRC)

The NPRC is a nonprofit association of over 100 Puerto Rican organizations located throughout the U.S. and Puerto Rico. It was founded in 1977 to further the social, economic, and political well-being of Puerto Ricans. The NPRC strives to accomplish this mission through the following five program offices.

- **Office of Public Policy Advocacy:** This office is the core of NPRC's program, serving as its Congressional liaison by monitoring legislation, presenting testimony to Congress, and lobbying special interests for support.
- **Office of Research Advocacy and Policy Analysis:** This office coordinates all of the studies and research efforts at NPRC.
- **Office of Community Economic Development:** This office provides technical assistance and support to community-based organizations engaged in the task of trying to improve the socioeconomic status of Puerto Ricans.
- **Office of Membership Services:** This office provides for member organizations' seminars or consultations in management, administration, fund-raising, Board development, communications, low-cost insurance, and other institution-building issues.
- **Public Affairs:** This office interacts with national and local media on behalf of Puerto Rican issues and initiates projects to enhance the image of Puerto Ricans in the U.S.

NPRC publishes a newsletter, Legislative updates, and Action Alerts, as well as various reports dealing with specific aspects of these issues.

Contact: Jose Cruz, Director, Research Advocacy, National Puerto Rican Coalition, 1700 K Street NW, Suite 500, Washington, DC 20006. (202) 223-3915.

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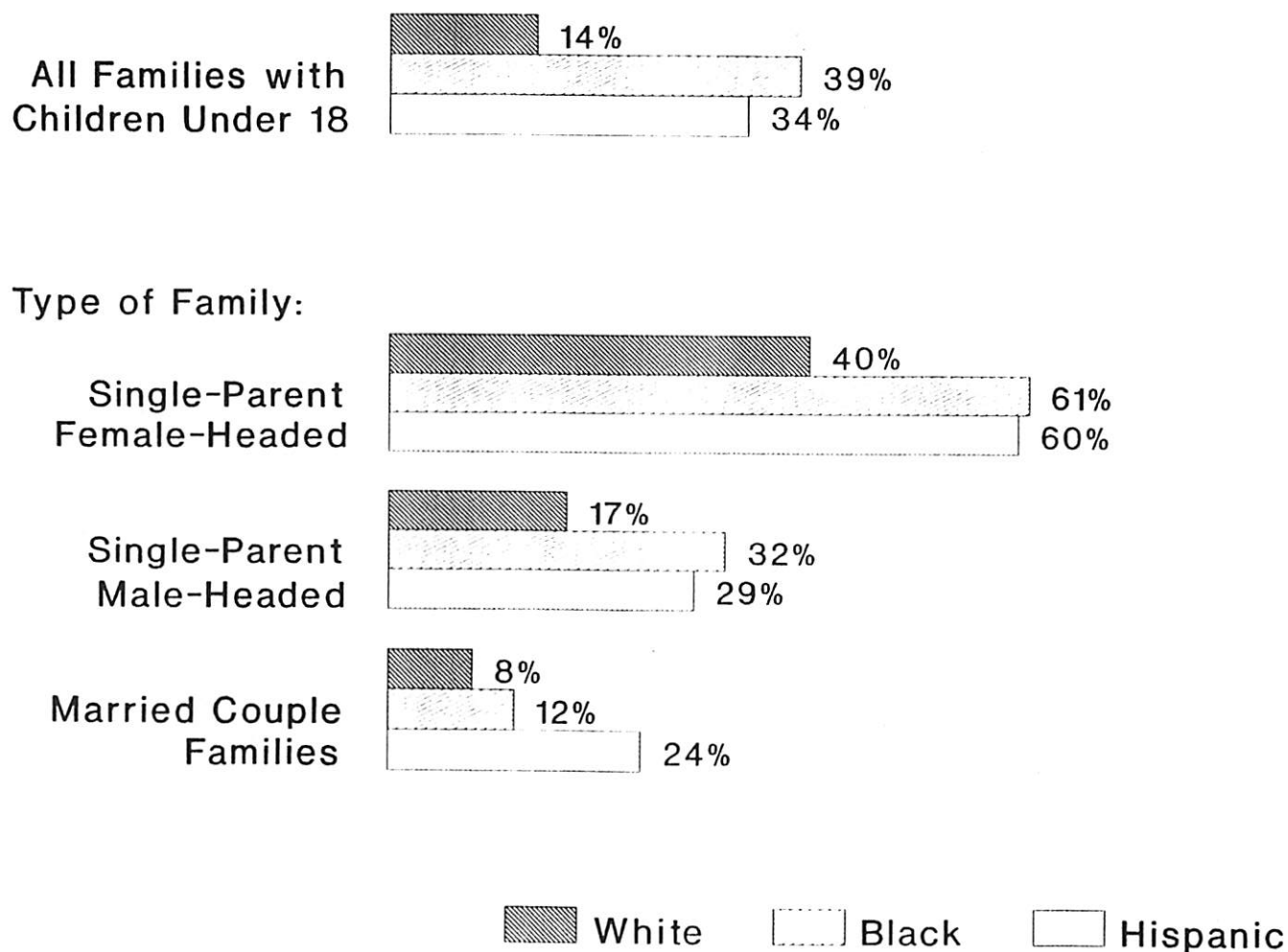
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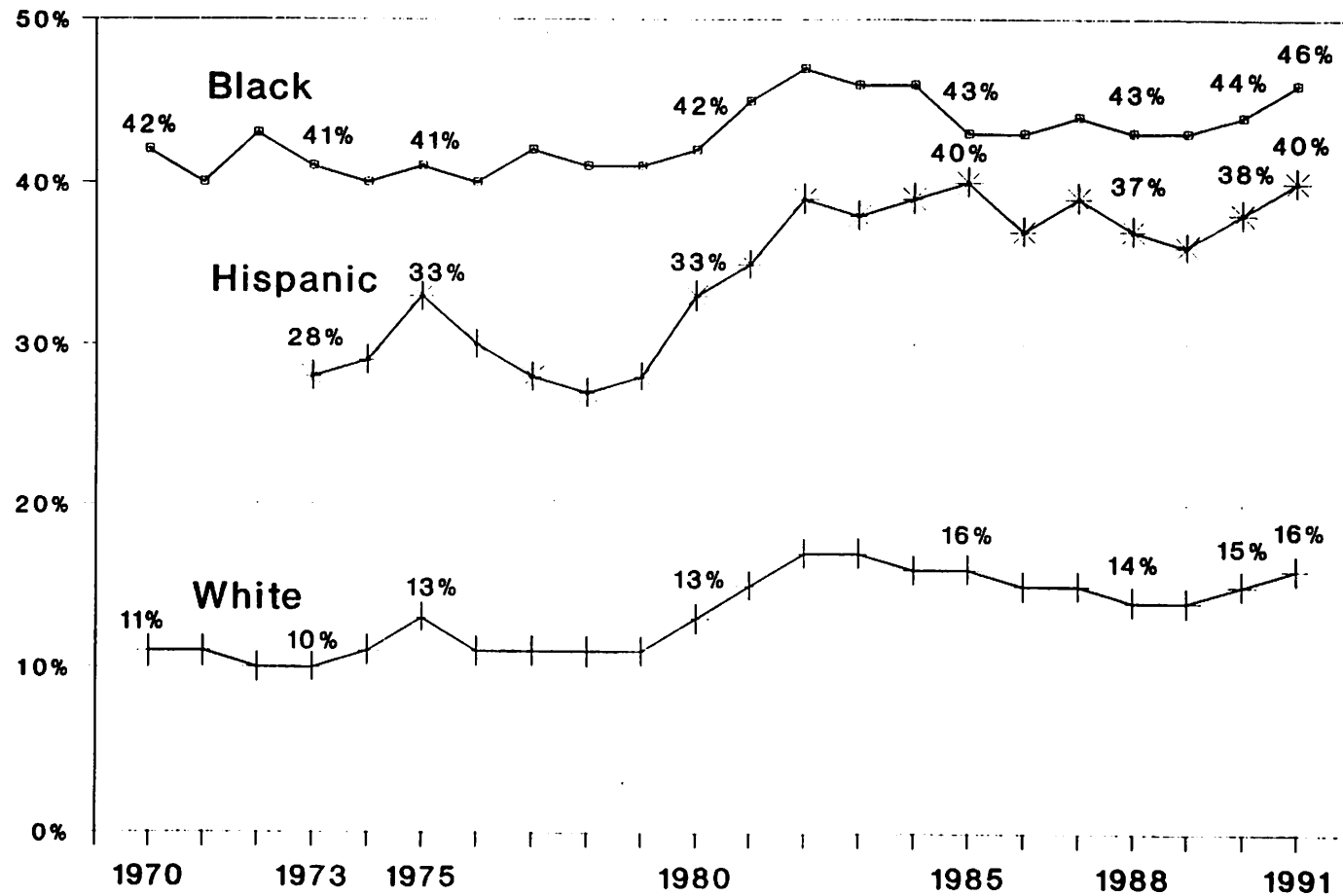
Poverty Rates by Type of Family and Race/Hispanic Origin, United States, 1991



Prepared by Child Trends, Inc.

Source: U.S. Bureau of the Census, Current Population Report
Poverty in the U.S. 1991 Series P-60, No 181-Table 4

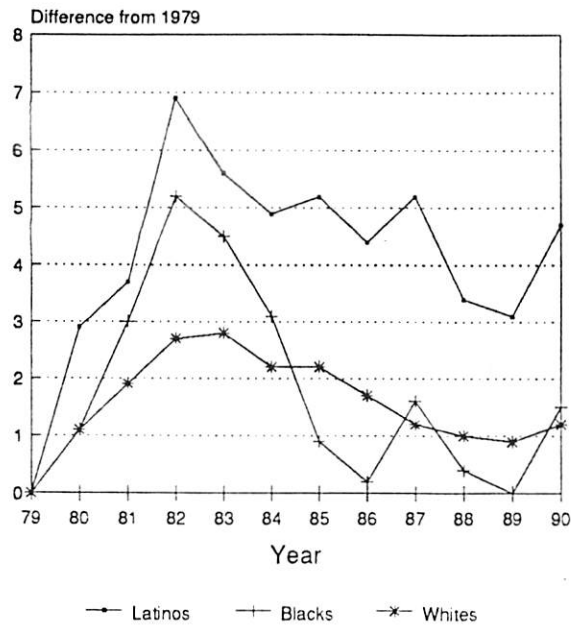
Related Children Under 18 Living Below the Poverty Line, by Race/Hispanic Origin, 1970-1991



Prepared by Child Trends, Inc.

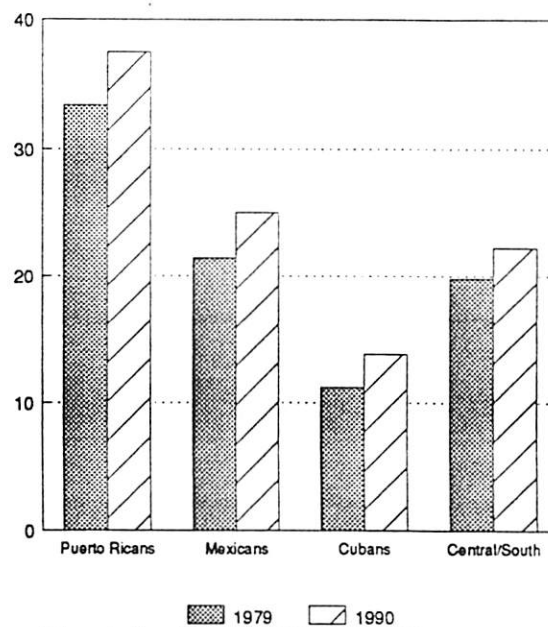
Source: U.S. Bureau of the Census, Current Population Reports, Poverty in the U.S. 1991 Series P 60, No. 181 Table 3.

Figure 3. Family Poverty Rates
Changes from 1979



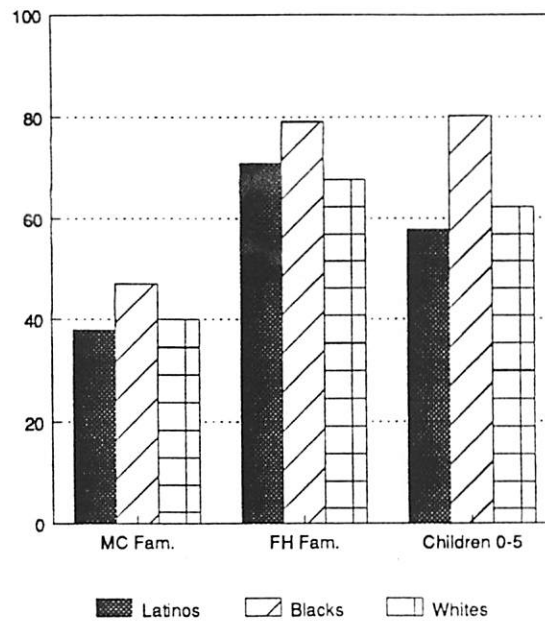
Source: Current Population Reports P-60, No. 175

Figure 4. Latino Subgroup Poverty
Rates, Families, 1979, 1990 (%)



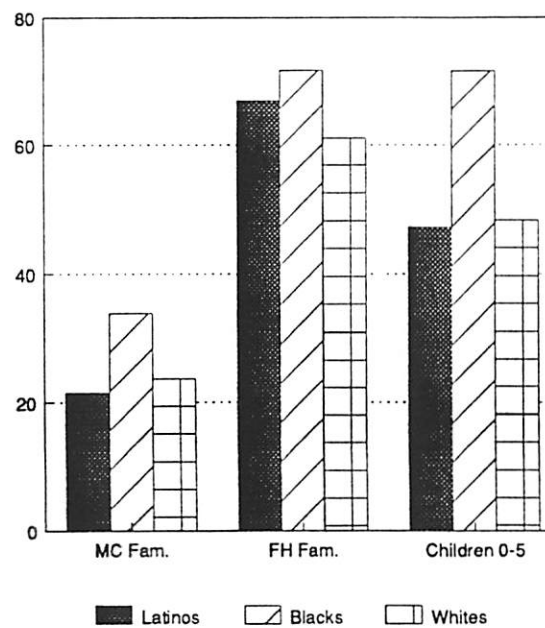
Source: Current Population Reports P-20, no. 455
Prepared by M. Enchautequi, 1992, The Urban Institute

Figure 5. % of the Poor in Food Stamps, 1990



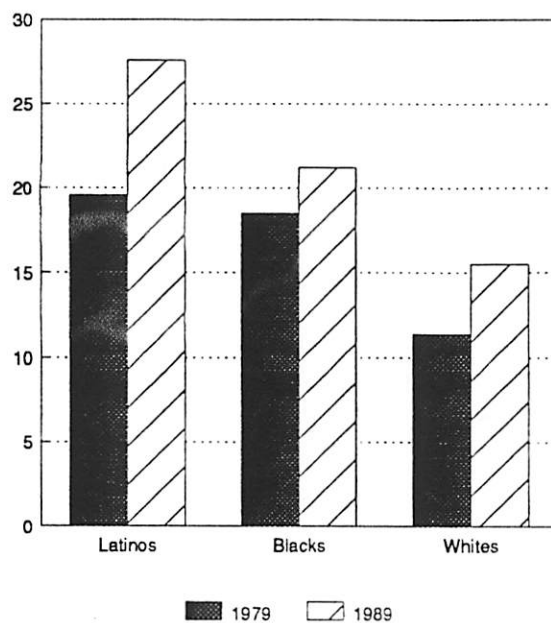
Source: Current Population Reports P-60, No. 175

Figure 6. % of the Poor in Means-Tested Cash Assistance 1990



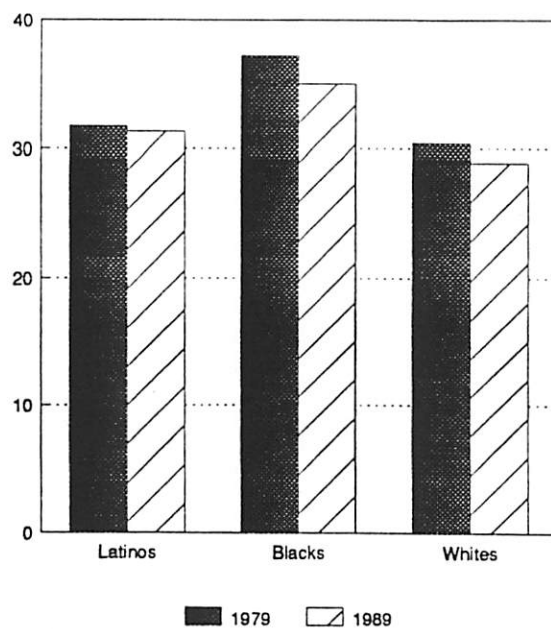
Source: Current Population Reports P-60, No. 175
Prepared by M. Enchautequi, 1992, The Urban Institute

Figure 7. % Low Earners Among
Full-Time, Full-Year Workers, 1979, 1989



Source: Current Population Reports P-60, No. 178

Figure 8. % Without Work
1979, 1989



Source: Current Population Reports P-60, No. 178
Prepared by M. Enchautegui, 1992, The Urban Institute