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### Heartbreak and Defiance: Stories of Crisis in Puerto Rico

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**Andrea González-Ramírez**

## **Heartbreak and defiance: stories of the crisis in Puerto Rico**

Armando Candelaria Nieves didn't want to leave home. He swears he didn't.

The 26-year-old spent almost a year searching for a job in Puerto Rico without luck after finishing his master's degree. With two degrees under his belt and multiple internship experiences at home and abroad, he thought he'd be a very sought-out candidate. But in the middle of the economic crisis consuming the island and with government cutting jobs in his chosen field – public servants - fortune was not on Armando's side. When he was interviewed for a position at the U.S. Department of Defense, they offered him the job within two weeks. Armando accepted it with a heavy heart and moved to Alexandria, Virginia in January.

"It's not easy to leave home after being born in Puerto Rico and living there for 26 years," he said.

Armando's 23-year-old sister, Kiara, followed his steps soon after. After an internship in Washington, D.C. in the summer and fall, she also got a job in Virginia and opted not to return to the island. Their parents at home in Puerto Rico were heartbroken.

"I do want to go back to Puerto Rico," said Kiara. "It's my home and I want to be able to give back to my country. But right now, I don't see an effort from the government to give more opportunities to young professionals who aspire to so much more, and even people who have been working for years are struggling to get by."

Like the siblings, people in Puerto Rico board planes every day at the Luis Muñoz Marín International Airport, in what will be a last-resort, one-way trip to the U.S. mainland.

The island is sinking under the weight of a \$72 billion debt (about 68 percent of GDP) and a declining population, as inhabitants flee stateside in search of better jobs and opportunities.

Almost a decade of economic recession reached a critical point last summer as the government declared the public debt is unpayable. Governor Alejandro García Padilla has said that the island will probably run out of cash soon, with large bond payments coming

due in December and January that they may not be able to make. Meeting those obligations might leave the government short of the cash they need to cover payroll, retirement benefits and the Christmas bonuses of public employees, officials have said.

The idea that things are set to get worse is a punch in the gut to most Puerto Ricans. Things have already been bad enough for the island's 3.5 million residents. The economy's been contracting in all but one year since 2006 and in late October the administration said they may cut civil servants to a three-day work week to conserve cash.

People have already been trying to save money by reducing the use of water and electricity in their households, choosing cheaper brands in the grocery store and going to fewer movies or dinners out. Given the government is the being the biggest employer on the island, the prospect of public sector job cuts only adds to the climate of uncertainty.

For the first time in a long time, Puerto Rico is in the spotlight. As of today, many Puerto Ricans understand that the island's crisis goes beyond their debt. Throughout the years, there have been federal funding shortfalls and tax policies that hampered the economic growth, poor budgeting practices and financial mismanagement at many levels of government, extreme lending by hedge funds and a complicated political relationship between the United States and Puerto Rico.

Those who have suffered the consequences of all these complexities are the every day Puerto Ricans: the 30,000 government employees who were laid off, the students of the 150 schools that have been closed as part of the government's spending cuts, people dependent of Medicaid and Medicare facing an uncertain future because of the possibility of the programs' funds running out by the end of 2016, island residents being forced to relocate stateside like Armando and Kiara.

"It's frustrating because I know Puerto Rico has the potential to thrive, but it's been politically and economically mismanaged for decades," Kiara said. "I want to be able to get my island back in the right direction, but I know it isn't something I can do on my own."

### **Beyond the crisis, hope and determination among young entrepreneurs in the island**

Some young Puerto Ricans are trying to bring the island back to the right track and their mindset to do so has been simple: in face of this mess, let's open a business.

Louie Ramírez is one of them. The 28-year-old doesn't want to leave Puerto Rico and

his stance that may be considered a brave one. After all, most of his family and friends, including his 55-year-old mother, have left or are planning to leave for good. For the former teacher, staying in Puerto Rico stems from a sense of patriotism that is growing in some circles.

‘What can I bring to the table? What can I offer (to Puerto Rico)?’ I could leave for the United States and teach in a bilingual school, but I refuse to,” said Ramírez, “It’s our duty to stay.”

The restaurant Alba Restorán sits on one of the main streets of Dorado, a town half-an-hour from the city of San Juan and known for being a tourism hotspot with its luxurious hotels and well-known beaches. The outside of Alba resembles a normal Puerto Rican house from the early 20<sup>th</sup> century with its wooden door, large windows and small balcony, the type where *abuelas* can be seen drinking coffee in the middle of the afternoon. It’s exactly as Ramírez imagined it would be.

To open the restaurant, Ramírez used all of his savings. He started renting the place in November 2014 and spent the next six months working as a waiter in another restaurant while preparing what would be his own—from painting and decorating it to buying the kitchen equipment and the silverware.

He admitted it was “obviously a difficult process,” especially because if the venture failed he had no alternative plan.

“First it was transforming this place. Then we had to get all the permits,” Ramírez said. “Once we were ready, we were like ‘And now, how do make people come here?’ Thank God for social media, that’s how we made the restaurant be known.”

The restaurant opens from Thursday to Sunday and, Ramirez said it has yet to see a slow night. Ramírez said that even if it’s a low season for tourism, both tourists and locals alike have made their way to the Alba, which currently employs five people. Everyone in the restaurant is under the age of 30.

One a recent fall evening, everyone was getting ready to welcome one of the first reservations of the night. In the kitchen, the chef and a waitress discussed jokingly the menu while another waiter washed some dishes singing along to the radio. Ramírez feels very proud of the friendly dynamic inside his team.

“We’re like a family,” he said.

Be it because of the atmosphere created by Ramírez and his team or perhaps because of other factors he pointed at, Alba Restorán has been successful during its six-month run. Being close to Dorado's hotels, how it's small in size and the amount of young people that visit are among the reasons the restaurant has kept going despite the economic crisis.

““We are very excited for the high (tourism) season,” he said. “Having around 10 tables gives it a feeling that it's a ‘boutique’ restaurant for tourists. And for natives, I think a lot of young people are leaning towards consuming things that are local.”

If possible, Ramírez wants to open a second restaurant venue in the future. Combining his love for food and the hospitality industry with his desire to do something for Puerto Rico has been his main motivation to carry on.

“For now, (the business) is sustainable. We had and we still have faith that this is going to work out,” he said. “Our country is so screwed up and everyone keeps repeating that. But I refuse to accept it without doing something.”

Being a young entrepreneur in Puerto Rico seems to be a trend that's catching on.

Moisés Cruz, 29, is another young Puerto Rican who decided to stay and worked to open his own business venture: an advertising agency called Agencia Mampostea'o. Founded in December 2013 and located in Caguas, a city in the heart of the island, the agency currently employs 11 staff and eight freelancers--- most of whom aren't even 30 yet.

Cruz spends most of his days in the tiny office that Mampostea'o have called home for the last two years. A whiteboard in the wall shows color-coded scribbles that only the team can really read: names of products, companies, ideas for campaigns. There are only five desks and a green couch for visitors. For others, the scene could feel a bit claustrophobic. But for Cruz, who doesn't think is unusual to share a couple of beers with his team at three in the afternoon and who prefers that there's always music playing on the speakers while everyone works, the space is perfect.

After all, it serves a double purpose: they save money instead of spending more in rent for a bigger office and the intimate setting can help the team bond better. Cruz said he prefers it that way, as the original idea behind Mampostea'o was to create a team of creative collaborators—not a pyramid structure where he would have the last say as the boss.

“We know that the economy is bad, but this is the moment of (finding) niche markets,” said Cruz. “Here I wanted to find the most talented people and put them to work under the same company,”

With a bachelor’s degree in Graphic Design and a master’s in Advertising, Cruz had several jobs in the industry before founding Mampostea’o. He explained that having those experiences helped him understand the business. But opening the agency in the middle of the crisis was not without difficulties.

“The bureaucratic part of the process was hard. A lot of permits. A lot of documents,” Cruz said.

Mampostea’o also started without a budget and without a client base.

They started reaching out to small businesses to manage their social media accounts. Then they met with clients to help with the redesigning of their products.

“At first, cold-pitching was hard. Just calling and introducing ourselves. That’s not an usual business approach in Puerto Rico and it didn’t help that we were so young,” said Cruz.

It all paid off in the end, though. Calling clients with the cold-pitch, going to networking events and gaining a reputation through word-of-mouth helped Mampostea’o grow steadily. Currently, Cruz and his team manage 15 to 20 projects per month and most of his clients are local businesses.

The agency has dealt with everything from redesigning local Vaca Negra’s dairy products to creating advertisements for local F.O.K. Brewing Company’s craft beers and the local restaurant Pancitas.

For Cruz is crucial to help local small and medium businesses, as he believes they are one of the key solutions in helping the economy in the middle of the crisis.

“If we can redesign a product so people go to the supermarket and feel more inclined to buy what’s from here, we’re going to do it,” he said. “We want people to choose for example, Vaca Negra’s cheese instead of Borden’s.”

In the context of the economic crisis, helping local businesses make more profit is key.

“Nothing has been written of cowards,” he said. “Those who are willing to should stay and give it a try. We want to do what we can to help our country.”

But not everyone has the opportunity to do so. Over 200,000 Puerto Ricans have moved to the U.S. since 2010, adding to the little more than five million Puerto Ricans living in the mainland currently.

The change in population has been so drastic in recent years that about a third of all people born on Puerto Rico -34 percent in 2013 - are living on the mainland, according to data from the United Nations and U.S. Census Bureau.

Alan Taveras and his brother Néstor, found a way to capitalize on those figures when they decided to launch Brands of Puerto Rico. The online store sells products made only by local businesses, which include everything from handmade soaps and clothes to Puerto Rican coffee and the traditional seasoning sauce called “sofrito.”

In a coffee shop in bustling San Juan during a recent Friday afternoon, Alan came in rushing, sporting a t-shirt and board shorts to a first interview. The 28-year-old apologized: “I just came from the beach.”

It was the first day of what would be his first free week in a little over a year and a half. By Monday though, he was already back in the office with Néstor, 31, and their team. Modeling one t-shirt that would be start selling soon in the website as Brands’ photographer took pictures, he laughed.

“I just can’t stay away!” he said. “And anyway, we have a meeting at 2 p.m.”

The brothers called Brands an “Amazon of local Puerto Rican products.” The idea was born out of the desire to help during what was the previous episode of the debt crisis during 2014 and their respective experiences abroad: Alan in Buenos Aires, Argentina and Néstor in Boston, Massachusetts.

“With so many people leaving for the United States, we saw an opening in what we call ‘the nostalgia market.’ I lived in Argentina while I was doing my master’s degree and you do miss the little Puerto Rican things,” he said. “So basically out of all that was going on we thought that it would be cool to actually supply the diaspora with local products, and at the same time, enable them to help local entrepreneurs.”

In July 2014 the Taveras brothers launched the website. The hardest part for the duo was starting the business without taking out loans and using their own savings, to avoid being indebted in case their venture didn’t work out. Having already established a smaller marketing agency called TrésEpic, the brothers were afraid it would go down as a

collateral if Brands of Puerto Rico, which was a bigger bet, didn't succeed.

"We did it through sheer grit and it panned out. It was really crazy," Taveras said. "We were like actually selling a dream because we didn't write a line of code (for the website) until we got like thirty brands on board. So we went around showing everyone a Wordpress template that looked like what we wanted to do. And actually selling the concept: that we wanted to sell and export their products."

The siblings' instinct about the nostalgia market was right: 70 percent of their sales are in the mainland. As of late September, over 90 brands are selling their products through the website and the concept "Brands of..." will be expanding to Argentina, Nicaragua and the Dominican Republic in 2016.

The Taveras brothers grew up in a family with a Puerto Rican mother that was an active participant of the pro-independence party in the island and with a Dominican father that worked as a consul at the Dominican Consulate in Puerto Rico.

"I grew up admiring these two people that actually gave their life for their country, so basically it comes natural to me," said Taveras. "Definitely (Brands of Puerto Rico was) not a 'wise' business decision. But we built this bridge and we're staying here because we feel really passionate about Puerto Rico."

Government officials have said they're trying to do everything they can to fight the financial crisis and prevent professional people from leaving.

In August 2014, the administration of Governor García Padilla passed the Act 135 of Incentives and Financing for Young Entrepreneurs. The law was conceived so entrepreneurs between the ages of 16 and 35 that were interested in opening their own businesses could have an easier time doing so and to prevent young people from moving to the United States.

It offers certain tax exemptions during the first three years of a business operation and speeding up the process of acquiring of some permits and certifications through direct referrals to governmental agencies.

For young people like Ramírez, Cruz and the Taveras brothers, there's still a long way to go for young entrepreneurs in the island. From more friendly government policies to "training students to be their own bosses instead of working for others," like Ramírez



mentioned, entrepreneurship culture in Puerto Rico has to change in order to boost the economy in middle of the crisis.

They all agreed that the main driving force behind opening their ventures in the context of the economic crisis is the desire to stay and “*hacer patria*,” serve their country.

“If the government doesn’t fix this situation, be sure we’ll fix it ourselves,” Cruz said.

But the complexities of Puerto Rico’s situation point out at how necessary is for the people, the government and the U.S. to work together if they ever want to change the island’s path.

### **In Puerto Rico, a chronicle of a death foretold**

Some have called Puerto Rico the “Greece of the Caribbean.” There are many parallels between Puerto Rico and Greece as financial ruin wracks both countries. Greece has been on the brink of bankruptcy several times in recent years. Many believe the only options to resolve the situation are restructuring or default, which neither the White House nor Congress seem eager to do because Puerto Rico’s situation is not a priority.

“This is a chronicle of a death foretold,” said Jennifer Wolff, senior program director at the independent Puerto Rican think-tank Center for a New Economy. “For years, analysis pointed out at the current (economic) system being unsustainable. This is a very complex situation, but if you could explain in one sentence it would be: the world changed and Puerto Rico’s stayed the same.”

Back in the 1940’s, the island was a small agricultural economy with a large labor surplus, an underdeveloped local market and very little capital. Both the U.S. and Puerto Rico’s government tried to exploit the island’s advantages, - political stability, cheap labor, ability to use the dollar as currency and a privileged duty-free access to the U.S market - to export the resulting products stateside and in a smaller scale, to the rest of the world.

The model was relatively successful in jumpstarting the economy. But in the mid-1970s, economic growth stopped partly because it was not based on the institutions or structures necessary to sustain it over the long-term. When that happened, the government opted for obtaining new federal tax exemption for U.S. firms operating in Puerto Rico, increasing government employment, seeking additional increases in federal transfers such

food stamps and issuing public debt in ever larger amounts instead of rethinking the economic model. By the early 2000's, it was obvious that the model had crumpled.

As the economic crisis deepens, economists, civic leaders and politicians alike say this is only a symptom of the deeper structural problems the Island of Enchantment has carried for over a century as an U.S. "unincorporated" territory, which means that even if Puerto Ricans hold U.S. citizenship the island is neither a state nor an autonomous country.

The relationship between Puerto Rico and the United States goes back to 1898, when American forces invaded the island during the Spanish American War. Due to the Jones-Shafroth Act in 1917 (also known as the Jones Act of Puerto Rico), Puerto Ricans are natural-born citizens of the U.S. The territory operates under a local constitution and its citizens elect a governor every four years.

The island lacks voting in the U.S. House of Representatives and the U.S. Senate, both of whom have complete jurisdiction over it under the Puerto Rico Federal Relations Act of 1950. Puerto Ricans in the island also can't vote during the presidential elections, restricting their ability to choose the elected officials, and consequently the policies, that dictate their life.

In 1952, Puerto Rico drafted its own constitution and adopted the name of "Estado Libre Asociado de Puerto Rico," officially translated into English as Commonwealth of Puerto Rico. The deal was that the U.S. Congress would from then on legislate over many fundamental aspects of Puerto Rican life, including citizenship, the currency, foreign policy, commerce, finance, health, welfare and many others.

For some, half-a-century later the deal is problematic.

"The crisis is the consequence of the unresolved question of Puerto Rico's political status," said Jeffrey Farrow, former White House Principal Advisor on Puerto Rico in the Clinton administration. "The most important laws affecting the economy of Puerto Rico are made by representatives of people of the states of the United States and Puerto Rico is not represented in that law-making process."

Like Farrow, many others believe that the political status of the island has run its course.

"Staying the same is no longer an option," said Representative Manuel Natal Albelo, member of the pro-Commonwealth Popular Democratic Party and one of the proponents of

a “new version” of the Commonwealth called “Estado Libre Asociado Soberano,” or Autonomous Commonwealth.

This political status would recognize Puerto Rico as an free country associated to the U.S., as the inability of the Puerto Rico to be independent or be treated as part of the U.S. federation has deeply affected the island’s economic competitiveness and position in the international community, said Natal Albelo.

For example, the Merchant Marine Act of 1920, also known as the Jones Act (no relation to the Jones Act that gave citizenship to Puerto Ricans), states that goods exchanged between Puerto Rico and the mainland must be shipped via U.S.-flag carriers, which are among the most expensive in the world. This adds unnecessary shipping costs that drive up the price of goods in the island, which already imports 90 percent of the products they consume.

In 2006, the Congress also dismantled the Section 936 of the Internal Revenue Code, the cornerstone of the island’s manufacturing base, bringing devastating economic consequences. Most manufacturing companies moved abroad to places where labor was cheaper, which drove the economy to contract every year during the last decade and provoked a spike in unemployment to the point where it is today—12.4 percent as of October.

“Congress has been a complacent bystander,” Natal Albelo said. “It has not helped Puerto Rico and has not given Puerto Rico the tools to help itself.”

Farrow, who was co-chair of President Clinton’s Interagency Group on Puerto Rico and whose work on behalf of the island has intensified since the financial crisis worsened, agrees with Natal Albelo.

“Puerto Rico is treated unequally in some major federal laws, providing assistance for needs such as healthcare,” he said. “Congress can, but won’t pass legislation to address the inequalities of Puerto Rico at a federal level.”

Experts say federal healthcare funding diverges wildly from the rest of the states and has contributed to the ongoing crisis.

The services of the Affordable Care Act, Medicare and Medicaid both have a capping of federal contributions, which doesn’t happen in any other state. In a place were 60 percent of the island is enrolled in either Medicaid or Medicare, this has meant that

healthcare costs represent an estimated \$25 billion out of its \$72 billion debt, according to the Hispanic Federation's study "Puerto Rico's Economy Crisis: Overview and Recommendations for Actions." Under the current economic conditions, funding for these programs will run out three years earlier than anticipated and over 900,000 Puerto Ricans will lose their coverage by the end of 2016.

The structural problems in the island don't end there.

In 2012, Puerto Rico's government passed Acts 20 and 22, with the goal of attracting tens of thousands of outside investors and corporations to the island on a promise of nearly zero taxes. Act 22's main focus is to attract individual investors and persuade them relocate to the island. The law offers a total exemption from local income taxes on all passive income (earnings an individual derives from a rental property, limited partnership or other enterprise in which they are not actively involved) from the point they become legal Puerto Rican residents. To be legal residents, they are only required to live 183 days a year in the island.

This has deepened the gap between rich and poor, which was already pretty big as Puerto Rico is one of the most unequal's places in the United States, according to the Census Bureau. As of 2015, the poverty rate was 45.1 percent in the island--- a staggering number when compared with the figure stateside, which is only 15.4 percent.

The austerity measures proposed by the administration of Governor García Padilla, which include additional cuts to social services, layoffs, and reductions in job protections, worry the average Puerto Rican, civic leaders and economists alike.

"There's no quick or magical solutions to the crisis," said Wolff. "There have to be reforms at the public government level, reforms to the economy and make some kind of plan that will let (the economy) grow again."

Among the solutions proposed by the Hispanic Federation and the Center for a New Economy to deal with the crisis, many point at a stronger collaboration between the federal government and the leadership of Puerto Rico.

Both groups propose Congress should allow Puerto Rico to negotiate with its creditors under a Chapter 9 bankruptcy framework, which would allow the island to renegotiate its debt and establish a fair payment plan. This has not been an option for the territory since 1984, as it is neither a municipality nor a state because of its unincorporated

condition. It was also proposed that Congress should waive the Jones Act, which would decrease the current costs of imports and exports to and from Puerto Rico, providing great relief to the islanders.

Another of the solutions proposed is equal treatment under federal healthcare programs, which would provide the Commonwealth some much-needed fiscal space.

On the other hand, both the Center and the Federation pointed at a increasing tax revenues and closing down ineffective tax loopholes as Acts 20 and 22 as some of the measures that the Puerto Rican government should take to stabilize their finances on the short term.

This has resonated deeply with many people in the island and stateside, who consider those laws unfair, especially as the sales and uses tax (SUT) in Puerto Rico is currently 11.5 percent and will transition to a value-added tax (VAT) of 16 percent starting on April 2016. The strain in the average Puerto Rican's pocket it's outrageous in comparison to the lack of impact to the wealthiest residents of the island.

"We understand that the Puerto Rican government shouldn't keep imposing taxes and taking away from the poor," said Fátima Santana, a nurse and member of the group Workers Society of Puerto Rico, during a demonstration in Manhattan on one afternoon this past summer. "The island's fiscal debt should be paid by those that are rich."

### **Passionate and organized, the diaspora takes action**

To the sound of the traditional Puerto Rican rallying cry "¡Lucha sí, entrega no! ("A fight, yes! Surrender, no!") Santana and a group of over 50 people participated in a demonstration in front of the CitiGroup offices.

Puerto Rican government officials and creditors were meeting to talk about the financial situation of the island and the hopes of being able to restructure the Puerto Rican debt. Both the meeting and the demonstration were among the first events in the chain of reactions caused by Governor García Padilla's announcement of the unpayable debt.

"We are here because this is also our problem," said then Cynthia Moices, a young member of the Brooklyn-based community group UPROSE and a third-generation Puerto Rican. "The young people are not moving to the U.S. because they want to. They are being forced to do so because of the economic conditions."

UPROSE, A Call to Action on Puerto Rico, Stand Up Puerto Rico and Make the Road, are among the groups in New York City and other parts of the country that have been calling for the government and the hedge funds to do something about the debt crisis since last summer.

“We've a responsibility with Puerto Rico,” said Jesús Mangual, one of the organizers of A Call to Action on Puerto Rico. “If the debt crisis is tied to the colonial situation of the island, why are we not talking about it?”

A Call to Action has been organizing panels throughout New York City and is coordinating with groups in Philadelphia, Pennsylvania and Newark, New Jersey. Both cities have a strong Puerto Rican presence.

On a recent evening in November, the diaspora had a discussion on Twitter using the hashtag #BoricuasOnline people from different towns in the island and cities as Orlando, Denver, New York City and Chicago in the mainland started up an online chat organized by Hunter College's Center of Puerto Rican Studies, the organizers of the Puerto Rican Parade and the group Parranda Puerto Rico.

The two-hour online conversation centered on the topics of educating non-Puerto Ricans through the planning of panels and other forums, how the media is covering the crisis in the island, how to reach out to elected officials in each region and how to organize Puerto Rican communities in different states. According to the organizers, the hashtag trended in three cities, had 194 contributors and left more than 4.6 million impressions.

Many of these ideas are becoming a reality: on December 2<sup>nd</sup>, Puerto Rican leaders, activists, artists and elected officials will be simultaneously demonstrating on the Financial District in New York City and in front of the Capitol in Washington, D.C. Declared the National Day of Action for Puerto Rico by the Hispanic Federation, the demonstration pretends to call the Congress' attention into providing Puerto Rico what they understand are necessary federal protections to help the current crisis.

“We need to get organized here in the U.S. We haven't been able to build a community with the power to negotiate, change the course through our votes,” said Alejandro Manzanares, one of the founders of the movement Stand Up For Puerto Rico. “We need to make our voices heard and become an issue.”

An “issue” for 27-year-old Manzanares, who lives in Boston and is part of the Puerto

Rican diaspora himself, means making Congress and other politicians uncomfortable. Stand Up For Puerto Rico started off as social media movement in October and aspires to develop chapters in each city with a high concentration of Puerto Ricans. The idea is to collaborate with other Puerto Rican and Hispanic organizations in the mainland to educate the public and pressure elected officials to start enacting changes in laws that treat the island unequally to the rest of the states of the union.

“We have the power in the diaspora to elevate the conversation and demand changes. This is the first time there’s one million Puerto Ricans living in Orlando. What would happen if they all took the streets to demonstrate? All eyes would be on Puerto Rico,” he said.

As the debt crisis keeps unraveling, the future is full of uncertainty for Puerto Rico. Maybe the 2016 Elections will bring change locally and in the U.S., maybe it won't. But is something is for sure, is that both Puerto Ricans in the island and the diaspora are defying the odds.

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