

RIMA BRUSI<sup>1</sup>

## No savings, just pain: School closures and "reform" in Puerto Rico <sup>2</sup>

It is Wednesday, but the *barriada* Santo Tomás is quiet. Its streets are empty, except for some cars that line the treeless sidewalks: a two-door white Mirage, from sometime in the eighties, with a large dent on the driver's side; a red Corolla, this one from the early nineties, maybe, one of its doors gray but otherwise pristine, detailed even. I don't see anybody, but my companion Carmen, knows better; She turns to look behind us and calls out: *¡Buenas! (Hello!)*

An elderly woman, her faded print house dress camouflaged against the beige tones of her balcony, responds, more quietly: *Buenas*.

—*¿Está abierto el portón, verdad? (The gate is open, right?)*

Unlike many Puerto Ricans, including myself, Carmen actually pronounces the d's and s's at the end of words. She says the entire word, pronouncing each letter slowly, purposefully: *estás, verdad, maldad*.

*Si, mira a ver. Le tienes que dar un jaloncito. (Yes, just check, you have to give it a little tug.)*

After a light pull, the gate to what used to be the elementary school Ramón Frade opens, and Carmen and I step inside. I walk behind her.

She looks around. *¿Sabes? Esta es la primera vez que vengo, desde que la cerraron. (This is the first time I come here, since they closed it, you know?).*

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A former teacher, Carmen retired shortly before Puerto Rico's Department of Education (DEPR) closed her school. Her eyes and cheeks are teary. Her walk is, however, resolute, and she leads me to the stairs of the small main building— past the enclosed basketball court, past the pigeons and the chickens, past a small desk laying face down—and starts to climb the stairs.

The stair walls had been decorated by children, teachers and parents. The landing still has motivational mantras painted in Spanish, surrounded by red and yellow flowers: *I'm special. I'm successful. I'm creative!*

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The Ramón Frade León Elementary school is located in the Barriada Santo Tomás, a small neighborhood in the municipality of Cayey, Puerto Rico. Santo Tomás is one of the 742 Puerto Rican communities that belong to the category of "comunidad especial", established by Law 1 of 2001 to define and target for investment those neighborhoods with the highest poverty, illiteracy and unemployment levels<sup>3</sup>. The Ramón Frade school served neighborhood children as well as children from other Cayey neighborhoods: its good reputation meant that it always had a wait list. The closing was announced<sup>4</sup> in 2017, before hurricane Maria, and finalized in 2018, shortly after the hurricane, as part of the reforms proposed and implemented by then secretary of Education Julia Keleher. Parents, teachers and the community at large, including students from the nearby University of Puerto Rico campus, wrote letters, organized protests, and visited government offices, but it was in vain. Keleher has since resigned (and been indicted<sup>5</sup> of a number of federal charges, including theft of government funds and wire fraud) so her turn as secretary of education lasted less than three years. Her participation in the design and implementation of educational reform in Puerto Rico, however, started much earlier. In 2007, while working for the

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<sup>3</sup> Law Num. 1, 2001, *Ley para el Desarrollo Integral de las Comunidades Especiales de Puerto Rico*.

<sup>4</sup> La Perla del Sur. "Alcalde de Cayey califica como atropello cierre de escuelas," May 9, 2017. <https://www.periodicolaperla.com/alcalde-cayey-califica-atropello-cierre-escuelas/>.

<sup>5</sup> Remezcla. "Puerto Rico's Former Education Secretary Julia Keleher Indicted on Federal Fraud Charges ... Again," January 17, 2020. <https://remezcla.com/culture/puerto-rico-education-secretary-julia-keleher-indicted-federal-fraud-charges/>.

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United States (US) federal Education Department (ED), Keleher was in charge<sup>6</sup> of overseeing Puerto Rico's Department of Education (DEPR) and its relationship with the US federal government, including financial management of federal funds and compliance. She then secured contracts with the DEPR under governor Fortuño (2008-2012), governor García Padilla (2012-2016) and governor Roselló (2016, ousted in a popular uprising in 2019.) During his mandate, Roselló made her secretary of education – the equivalent to Minister of Education in other parts of the world.



*Barriada Santo Tomás, Cayey, 2019. Photo by the author.*

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<sup>6</sup> Keierleber, Mark. "Complicated Crusader to Accused Federal Conspirator: Ex-Puerto Rico Education Secretary Julia Keleher's 'Surreal' Journey." <https://www.the74million.org/article/complicated-crusader-to-accused-federal-conspirator-ex-puerto-rico-education-secretary-julia-kehers-surreal-journey/>.

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School closures had been an explicit part of the government's agenda for a while, albeit in different designs and embedded in different narratives. Under governor Fortuño (who now works as a lobbyist<sup>7</sup>), the emblematic education project involved consolidating schools into bigger, renovated or rebuilt buildings, a process that maximized the use of ARRA federal funds to hire outside companies to do, not only the work of reconstruction, but also that of maintenance, an agenda that often hinted at eventually implementing this same "public-private alliance"<sup>8</sup> discourse to day-to-day school administration itself. This "public-private alliance" concept, another emblematic project of the Fortuño administration and sometimes described as a "hook for privatization", was enshrined in a new law<sup>9</sup> and a new public agency in 2009. More than "school closures", the talk at the time revolved around the terms "modernization" and "school consolidations."

Closures kept occurring under governor Garcia Padilla (2012-2016,) who declared Puerto Rico's debt "unpayable" in 2015<sup>10</sup>. By then, the narrative had shifted to one that blamed closures on the economic crisis and reduced enrollment due to migration. Part of the strategy then was to put the closed school buildings up for sale, a policy that was renewed during Roselló's administration but never had clear results<sup>11</sup>. Between 2014 and 2015, 135 schools were closed, and bills proposing the creation of charter schools (then still deemed unconstitutional in Puerto Rico) were presented in the Puerto Rican house and senate floors.

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<sup>7</sup> Virella, Aiola. "Fortuño defiende su gestión con Escuelas del Siglo XXI." Metro. Accessed May 4, 2020. <https://www.metro.pr/pr/noticias/2020/01/12/fortuno-defiende-gestion-escuelas-del-siglo-xxi.html>.

<sup>8</sup> "Escuelas Para Siglo 21: Gancho Para La Privatización (Video)." Accessed March 29, 2020. <https://www.noticel.com/ahora/20120427/escuelas-para-siglo-21-gancho-para-la-privatizacion-video/>.

<sup>9</sup> Law 29, June 8 2009, "*Ley de Alianzas Público Privadas*"

<sup>10</sup> Corkery, Michael, and Mary Williams Walsh. "Puerto Rico's Governor Says Island's Debts Are 'Not Payable.'" *The New York Times*, June 28, 2015, sec. Business. <https://www.nytimes.com/2015/06/29/business/dealbook/puerto-ricos-governor-says-islands-debts-are-not-payable.html>.

<sup>11</sup> "Roselló Actualiza Proceso Para Traspasar Escuelas Cerradas Iniciado Por AGP." Noticel. Accessed May 3, 2020. <https://www.noticel.com/educacion/ahora/politica/20170509/rossello-actualiza-proceso-para-traspasar-escuelas-cerradas-iniciado-por-ag/>.

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An unelected Fiscal Oversight and Management Board (FOMB, known locally as “La Junta”) was imposed by the U.S. Congress<sup>12</sup> shortly after Garcia Padilla’s announcement and charged with Puerto Rico’s debt restructuring and fiscal planning. It is unclear exactly how many schools were closed, and why, during each administration prior to the current one (2016-present,) but according to the FOMB, over 480 schools had already been closed between 1990 and 2016<sup>13</sup>, mainly due to inadequate physical facilities and low levels of enrollment, and stood at 1332 in 2016<sup>14</sup>. Active, operational public schools went from 1,515 schools in 2006 to 855 in 2018, partly due to lower enrollment numbers (from 544,138 to 306,652) related to out-migration, declining birth rates and other demographic factors<sup>15</sup>.

Some of the very first austerity measures announced or foreshadowed by the FOMB targeted Puerto Rico’s public schools and universities<sup>16</sup>, and closures picked up pace when governor Roselló, who won the election in 2016 with a platform that included the argument that the 72 billion debt was actually payable, named Julia Keleher his secretary of education. By then, Keleher had been formally connected with educational reform in Puerto Rico, in one way or another, for nine years and two administrations, Roselló’s being the third<sup>17</sup>. Under her now formalized leadership, hundreds of schools were closed, and a comprehensive educational reform was passed and signed into law, shortly and swiftly after the island was hit by hurricane Maria in

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<sup>12</sup> The full name of the bill, signed by president Obama into law in 2016, is “Puerto Rico Oversight, Management, and Economic Stability Act” (PROMESA).

<sup>13</sup> Rosario, Frances. “Cerrarían Otras 300 Escuelas Para El 2020.” *Primera Hora*. Accessed June 4, 2020. <https://www.primerahora.com/noticias/gobierno-politica/notas/cerrarian-otras-300-escuelas-para-el-2020/>.

<sup>14</sup> Lovera, Patricia Sulbarán. “‘Esto es una desolación’: la crisis educativa que obliga al cierre de 179 escuelas públicas en Puerto Rico.” *BBC News Mundo*, May 10, 2017, sec. América Latina. <https://www.bbc.com/mundo/noticias-america-latina-39864858>.

<sup>15</sup> Hinojosa, Jennifer, Edwin Meléndez and Kathya Serevino Pietri. 2019. “Population decline and school closures in Puerto Rico.” Center for Puerto Rican Studies, [https://centropr.hunter.cuny.edu/sites/default/files/PDF Publications/centro\\_rb2019-01\\_cor.pdf](https://centropr.hunter.cuny.edu/sites/default/files/PDF%20Publications/centro_rb2019-01_cor.pdf), accessed on May 2 2020.

<sup>16</sup> Brusi, Rima, and Isar Godreau. “Dismantling Public Education in Puerto Rico.” In *Aftershocks of Disaster: Puerto Rico Before and After the Storm*, 234-49. Chicago: Haymarket, 2019.

<sup>17</sup> Bonilla, Yarimar, Rima Brusi, and Natasha Lycia Ora Bannan. “6 Months After Maria, Puerto Ricans Face a New Threat—Education Reform,” March 21, 2018. <https://www.thenation.com/article/archive/colonialism-and-disaster-capitalism-are-dismantling-puerto-ricos-public-school-system/>.

2017. Explicitly described as a set of changes that strengthened “school choice”, the new law –reminiscent of educational reforms under and after the Chilean neoliberal dictatorship<sup>18</sup> and post-Katrina New Orleans–<sup>19</sup> decentralizes the system, giving regions more “autonomy”, allows for the creation of charter schools, and makes legal the use of school vouchers that public school students can use to go to private schools. These “more autonomous” educational regions are now under the “mentoring” of a non-profit, Puerto Rico Education Foundation, that receives funding from conservative sources such as the Tenacre foundation and the Walton family and that in 2017 was linked to attempts to double the salary of secretary Keleher, who already had one of the highest salaries of educational leaders in the world. Most of the closures (65%) occurred in rural areas of the island.<sup>20</sup> The DEPR has not been able to provide a precise number, but some experts have estimated the number of closures between 2017 and 2019 as well over 400,<sup>21</sup> roughly a third of the schools Puerto Rico had before 2016, and the DEPR itself has offered the 438 figure as its own estimate of the closures under secretary Keleher as of March 4th, 2019.<sup>22</sup>

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<sup>18</sup>Cavieres, Eduardo. 2011. “The Class and Culture-Based Exclusion of the Chilean Neoliberal Educational Reform.” *Educational Studies* 47 (2): 111–32.

<sup>19</sup> Saltman, Kenneth J. 2015. *Capitalizing on Disaster: Taking and Breaking Public Schools*. New York: Routledge; Buras, Kristen. 2014. *Charter Schools, Race, and Urban Space: Where the Market Meets Grassroots Resistance*. New York: Routledge.

<sup>20</sup> Hinojosa, Jennifer, Edwin Meléndez and Kathya Serevino Pietri. 2019. “Population decline and school closures in Puerto Rico.” Center for Puerto Rican Studies, [https://centropr.hunter.cuny.edu/sites/default/files/PDF\\_Publications/centro\\_rb2019-01\\_cor.pdf](https://centropr.hunter.cuny.edu/sites/default/files/PDF_Publications/centro_rb2019-01_cor.pdf), accessed on May 2 2020.

<sup>21</sup> Observatorio de la Educación Pública en Puerto Rico. <https://www.upr.edu/iii-cayey/project/observatorio-de-la-educacion-publica-cierre-de-escuelas-y-aprovechamiento-academico/>; Dols, Monique. 2019. “Puerto Rico’s privatizers are finally getting what they deserve.” *Jacobin Magazine*, July 16, 2019. <https://jacobinmag.com/2019/07/julia-keleher-puerto-rico-schools>

<sup>22</sup> Yaritza Rivera Clemente. “Cerradas 438 escuelas.” *El Vocero de Puerto Rico*. Accessed June 5, 2020. [https://www.elvocero.com/actualidad/cerradas-438-escuelas/article\\_ae7b3506-6572-11e9-888b-fb82b7c14831.html](https://www.elvocero.com/actualidad/cerradas-438-escuelas/article_ae7b3506-6572-11e9-888b-fb82b7c14831.html).



*Ramón Frade students pose for a group photo in 2016. Used with permission.*

In spite of her being hailed as a top-notch technocrat who made data-driven decisions, Keleher provided notoriously little data to stakeholders like parents, teachers, and concerned citizens. The “school reform law” she designed in collaboration with federal Education secretary Betsy DeVos’s office also contains little in the way of data used to justify decisions. On the few occasions when she offered criteria for closures, she emphasized three: 1) deteriorated physical facilities; 2) low academic achievement; and 3) low enrollment numbers.

However, Cayey’s Ramón Frade Elementary was one of many schools with characteristics that seemed to contradict Keleher's (notoriously vague<sup>23</sup>) closing criteria:

1. The modest buildings were in good shape and the grounds were well kept, partly through the efforts of a special committee of very engaged parents and funding proposals written by the staff;

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<sup>23</sup> “Dónde Están Los Criterios Para Cerrar Escuelas?” Accessed April 4, 2020. <https://www.noticel.com/educacion/ahora/la-calle/top-stories/20180428/donde-estan-los-criterios-para-cerrar-escuelas/>.

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2. the school had not only full enrollment<sup>24</sup> but a waiting list, in spite of being located in one of the poorest *barrios* in town. Moreover, when the DE eliminated their sixth grade class (many teachers believe this was an effort to reduce their enrollment numbers and justify the coming closure,) the (famously competent) principal added a kindergarten class that immediately filled up;
3. perhaps most relevant to the kind of “data” secretary Keleher had always hailed as crucial to measure the value of schools, Ramón Frade Elementary boasted some of the best standardized testing scores in Puerto Rico: 85-89% proficiency in Math , 70-75% proficiency in language arts, well above the island averages of 36% and 48% respectively, and above my own son’s elementary school in the Bronx, 62% and 59%. The very department that closed Ramón Frade Elementary down in 2017 had named it a top school and an “escuela de excelencia” in Puerto Rico the year before.

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<sup>24</sup> The school had a teacher-student ratio higher than Puerto Rico’s average. The staff believe that that was part of what allowed them to be so effective and address the needs of and necessary accommodations for their students. Their beliefs are supported by the literature. See for example Diane Ravitch’s *Reign of Error: The Hoax of the Privatization Movement and the Danger to America’s Public Schools*. (New York: Vintage,2015.) And although this article was written before COVID-19 made its appearance, it is worth noting that post-COVID, larger teacher-student ratios now make even more sense.





*Students, parents, teachers and neighbors protesting Ramón Frade’s closure. The signs read: You have no right to close down my future(L) and “If there’s no justice for the people, there will be no peace for the government: it’s that simple.” (R) Used with permission.*

Ramon Frade students were transferred to a school with scores of 15% and 38%—lower than Puerto Rico’s average. More worrisome for Carmen and other teachers, Frade’s special education population is already struggling with ensuring the accommodations they need in their new schools—an ongoing problem with many school “consolidations’ on the island, a territory where 40% of the student body needs special education services, a big contrast to the 14% average<sup>25</sup> in the U.S.

All of this is not to say that test scores should be the main criteria, or even a criteria, in determining school closures in Puerto Rico or elsewhere, but rather to demonstrate how the logic for school closures offered by secretary Keleher, her supporters, and the ideology they represent, is actually not consistent with their actual decisions. Random

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<sup>25</sup> NCES. *The Condition of Education - Preprimary, Elementary, and Secondary Education - Elementary and Secondary Enrollment - Children and Youth With Disabilities - Indicator May (2019).* Accessed March 16, 2020. [https://nces.ed.gov/programs/coe/indicator\\_cgg.asp](https://nces.ed.gov/programs/coe/indicator_cgg.asp).

or not, there's little evidence to go by in terms of what their real reasoning was. We do know, however, that the "school reform law" written in coordination with the US federal department of education, and passed shortly after hurricane Maria hit the island, explicitly paves the way for two traditional "school choice" mechanisms: vouchers and charter schools, including sectarian schools. And as it happens, at least four<sup>26</sup> out of the top ten debt holders benefiting from austerity measures on the island (measures and cuts they support so that Puerto Rico can "service" its debt) have connections with the charter school industry in the U.S.

The narratives deployed to justify and reinforce neoliberal educational reform in Puerto Rico<sup>27</sup> are very similar to those used in other bankrupt or cash-strapped places in the United States and elsewhere: fiscal mismanagement, population decline, lack of academic achievement, administrative incompetence<sup>28</sup>. But the logic and impact of school closures, charter schools, and voucher programs are better explained as part of an overarching economic and ideological package<sup>29</sup> that incentivizes public-private partnerships and collaborations (the formal name given to charter schools in Keleher's bill is, in fact, "escuelas alianza", "alliance schools") in all aspects of the public good (such as housing, health and education) and that ultimately exacerbates existing inequalities, creating abundant profit for those at the top and increasing economic hardships (and, ironically, decreasing actual "school choice"<sup>30</sup>) for those at

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<sup>26</sup> These are: Baupost (Decagon); Stone Lion Capital; Canyon Capital Advisors; and Oak Tree Capital Management. Citi Group, a bank who underwrote a large portion of Puerto Rico's bond debt and owns debt itself, also has connections with the charter school industry. See "Who Owns Puerto Rico's Debt, Exactly? We've Tracked Down 10 of the Biggest Vulture Firms." Accessed March 16, 2020. <https://www.cadtm.org/Who-Owns-Puerto-Rico-s-Debt-Exactly-We-ve-Tracked-Down-10-of-the-Biggest>.

<sup>27</sup> E.g. Feliciano, V. "Es necesario el cierre de escuelas" in *El Nuevo Día*, April 13, 2018. <https://www.elnuevodia.com/opinion/columnas/esnecesarioelcierredeescuelas-columna-2414208/>, accessed March 7, 2020.

<sup>28</sup> Green, Terrance L., Joanna D. Sánchez, and Andrene J. Castro. 2019. "Closed Schools, Open Markets: A Hot Spot Spatial Analysis of School Closures and Charter Openings in Detroit." *AERA Open*, May 20, 2019.

<sup>29</sup> Buras, Kristen L. *Charter Schools, Race, and Urban Space: Where the Market Meets Grassroots Resistance*. Routledge, 2015.

<sup>30</sup> Starr, Karen, 2019. *Education Policy, Neoliberalism, and Leadership Practice: A Critical Analysis*. New York:Routledge.

the bottom<sup>31</sup>. Crisis situations such as unpayable national or local debt or “natural” disasters overwhelm the population and therefore provide perfect opportunities to push these and other neoliberal reforms faster and more violently.<sup>32</sup>

The failure of this type of broad “reform” to help distraught economies recover has been widely denounced<sup>33</sup> and thoroughly documented<sup>34</sup>. Even the International Monetary Fund itself has admitted<sup>35</sup> as much. Indeed, perhaps the most basic reason given for school closures, both in the reports commissioned by bond holders and by Keleher’s department, was that closing schools would generate badly needed savings<sup>36</sup> for the bankrupt territory: ironically, the department itself, now under an interim secretary after Keleher’s resignation and arrest by the FBI on charges of corruption, confessed the closures did not generate the anticipated savings<sup>37</sup>.

The government’s “comprehensive public school directory” (data.pr.gov) lists nine elementary schools in Cayey in 2018. By the time I visited, in the Fall of 2019, seven of them had closed (I visited six of these), and groups of residents, teachers and activists were still waiting for answers to their requests to repurpose some of the now empty buildings for community use.

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<sup>31</sup> Lipman, Pauline. 2013. *The New Political Economy of Urban Education: Neoliberalism, Race, and the Right to the City*. New York: Taylor & Francis.

<sup>32</sup> Klein, Naomi. 2008. *The Shock Doctrine: The Rise of Disaster Capitalism*. New York: Picador.

<sup>33</sup> Krugman, Paul. The Austerity Delusion. *The Guardian*. April 29, 2015. <http://www.theguardian.com/business/ng-interactive/2015/apr/29/the-austerity-delusion>, accessed March 7, 2020.

<sup>34</sup> See for example McKee, Martin, Marina Karanikolos, Paul Belcher, and David Stuckler 2012 Austerity: A Failed Experiment on the People of Europe. *Clinical Medicine* 12(4): 346-350; Brewer, Rose M. 2012 21st-Century Capitalism, Austerity, and Black Economic Dispossession. *Souls* 14(3-4): 227-239; Klees, Steven J. 2008 A Quarter Century of Neoliberal Thinking in Education: Misleading Analyses and Failed Policies. *Globalisation, Societies and Education* 6(4): 311-348; Valenzuela, Juan Pablo, Cristian Bellei, and Danae de los Ríos 2014 Socioeconomic School Segregation in a Market-Oriented Educational System. The Case of Chile. *Journal of Education Policy* 29(2): 217-241.

<sup>35</sup> Neoliberalism: Oversold? *Finance & Development*, June 2016 <https://www.imf.org/external/pubs/ft/fandd/2016/06/ostry.htm/>, accessed March 7, 2020.

<sup>36</sup> Recommendations from bondholders to reduce the budget for education in Puerto Rico notwithstanding, Puerto Rico allocates \$8,400 per pupil, well below the US average of \$10,667. See: NCES Blog | January 8, 2018, accessed March 16, 2020. <https://nces.ed.gov/blogs/nces/2018/01/08/default>.

<sup>37</sup> EFE. “El Cierre de 250 Escuelas No Ha Generado Los Ahorros Que La Junta Esperaba.” Accessed June 5, 2020. <https://www.primerahora.com/noticias/gobierno-politica/notas/el-cierre-de-250-escuelas-no-ha-generado-los-ahorros-que-la-junta-esperaba/>.



*Carmen visits her old school, Ramón Frade León. Photo by the author.*

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Carmen is perhaps fifty-something, petite, with a luminous face and a gentle demeanor that makes you feel at ease right away. She is wearing jeans and a yellow blouse. She looks polished and carefully, albeit casually, made up in the manner many Puerto Rican women do when sad, or grieving; not as a way to conceal their grief but rather as a way to deal with it, to face it with a soft but unequivocal dignity.

She tells me many people think Cayey was hit harder than many other towns, probably because it voted for the PPD (Popular Democratic Party,) the current opposition party in what has been, for many years, basically a two party system. This statement is hard to either prove or falsify, because the lists and numbers offered by the DE are famously incomplete (to this day, they have not been able to provide a precise number of closures) and because closed schools vary in size and geography.

But it is certainly true that in Cayey alone I visited six closed elementary schools in 2019. This is consistent with the mayor's count. According to the last official list of projected closures I could find, only two Cayey schools were originally scheduled to be closed. Some of the schools, like Ramón Frade itself, are abandoned, rat-infested, the classrooms—including Carmen's— full of guano and debris. Others, like the Agustín Fernández Colón school, have been turned into administrative buildings.

Carmen showed me documents, such as a successful proposal to participate in an island-wide program that allowed their school to have a fully equipped computer classroom and access to teacher workshops that teachers in a different town had earlier described to me as “much better and useful than the ones provided by the Department of Education itself.” She shared personal stories, such as the struggles of her own granddaughter, a student with special needs, to get the accommodations she needs at her new school<sup>38</sup>. She told me stories of demoralized neighbors who no longer had the school that, like so many others, had been the very heart of their community, their main, or even only, source of pride.

Sad or not, we still had to eat, so I took her to lunch. After some small, happier talk about her family and her religious faith, to lighten the mood, she felt silent for a few moments, then looked up to face me:

*¿Dónde está el ahorro, she asked, si aquí lo que hay es dolor?*

*Where are the savings, when all we have here is pain?*

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<sup>38</sup> Last time I spoke with Carmen, over five months after the events I describe here, her granddaughter's situation had not been resolved, in spite of Carmen's continuous, relentless advocacy.

“Who Owns Puerto Rico’s Debt, Exactly? We’ve Tracked Down 10 of the Biggest Vulture Firms.” Accessed March 16, 2020. <https://www.cadtm.org/Who-Owns-Puerto-Rico-s-Debt-Exactly-We-ve-Tracked-Down-10-of-the-Biggest>.

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