

# Social Welfare in Brazil

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## INTRODUCTION

Brazil is a melting pot of people. There are all different kinds of people, but specifically :

- 53% men and 47% women
- In the work force, 13% between 10 and 24 years, 62% between 25 and 49 years, and 25% more than 50 years
- In education, 25% have less than 4 years, 24% have between 5 and 9 years, 35% have between 9 and 11 years, and 16% have more than 12 years
- Income wise, 19% make less than \$142, 27% make between \$142 and \$284, 31% make between \$284 and \$568, 15% between \$568 and \$1,135, and 9% make more than \$1,135

## Social Classes

A-2.7% of population  
 B1-5% of population  
 B2-18.1% of population  
 C1-22.9% of population  
 C2-24.6% of population  
 D-E-26.6% of population

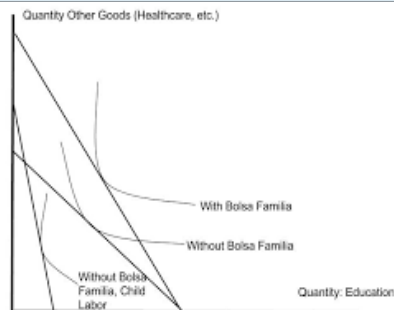
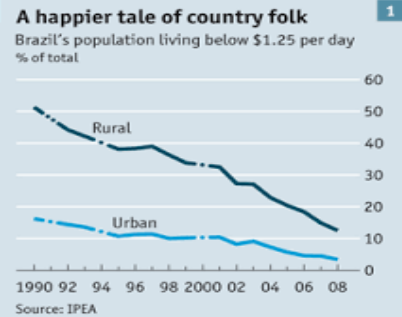
**More than 50% of Brazil's population is in the three lowest earning classes, leading to a need of help from the country.**

## Housing

- in Brazil, 84% of the total population live in urban areas, which has increased demand for services and infrastructure. There was a housing deficit of 5.4 million homes.
- In 2009, the Brazilian federal government launched the social housing program "Minha Casa, Minha Vida" My House, My Life).
- Underutilized spaces and buildings in central areas of cities can be redesigned for affordable housing projects.
- Participants in the program are offered financing options to either buy a home constructed by the government or renovate an already existing one
- To apply, you must have monthly incomes of less than 5000 Reais, with a priority placed on those that make less than 1600 Reais
- It has already placed 10.5 million low-income people in 2.6 million housing units throughout Brazil
- Minha Casa Minha Vida is funded primarily through the Growth Acceleration Program, a federal infrastructure-upgrading program.
- Contracts for construction of the properties are awarded by Caixa, the government-owned bank.

## Bolsa Familia

- Starting in 2003, it was funded by less than 0.5% of Brazil's GDP, and it now facilitates small cash transfers to 46 million people that have low income, placing them under the poverty line
- To earn the transfers the children have to go to school and get health checks
- Children between 6 and 15 have to have passed 85% of the school year; For 16 to 18 year olds, they must pass 75% of the school year
- Households are required to follow a vaccination schedule, keep a vaccination card, and monitor the growth and development of children under 7 years old
- Bolsa Familia integrates the Brazil Without Poverty Plan, which focuses on the households that each family member's income is below 77 Reais per month
- Bolsa Familia gives aid to households with an income less than 154 Reais per household member
- 53% of the population in the northeast of Brazil receive Bolsa Familia
- Sao Paulo is in the northeast, and connecting that percentage to the way it looked on our trip to other states we visited, it makes sense and proves true

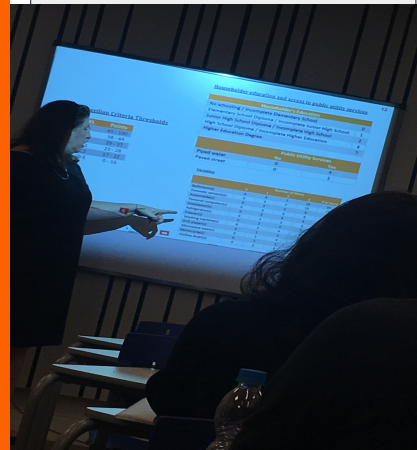


## Education

- Through the Universidade para Todos (ProUni), students can receive partial (50%) or full (100%) scholarships at private universities.
- The Fundo de Financiamento Estudantil (Fies) provides low interest loans (6.5% per year) to pay tuition at private universities
- When the course ends, the students have 18 months before they must begin repaying the loan
- To get ProUni and Fies the student has to prove their monthly family income and they have to take the Exame Nacional do Ensino Médio (Enem), which tests what they learned
- More than 500 universities in Brazil use the results of the Enem to determine if people should be selected to attend the university



-Working with other students who attend PUC



## Experience

The thing I found the most interesting on this trip was how nice people can be. Everyone I met was so kind and not quick to judge. As a person, I'm motivated to become more like a Brazilian in that aspect, and learn to just genuinely be nice to everyone I meet. Professionally, I'm more prepared in the future when I must travel for work and interact with others, maybe not even speaking the same language as me. This study abroad experience was more beneficial to me than a traditional class setting because seeing things first-hand and integrating into the culture played a large role in the experience. Also, being in a smaller group of people, with them almost all day and night you form bonds and friendships that can last a lifetime. In the future, to highlight this experience to an employer, I will inform them of my understanding and respect for those who are different and to simply be kind to anyone you meet.

