



IMPACTO 11/10/2019 05:45 am ET | **Actualizado** | 22 de octubre de 2019 |

Una ciudad de California le dio a la gente \$ 500 al mes, sin condiciones. Esto es lo que sucedió.

Stockton está haciendo pagos incondicionales a 125 residentes y ya se publicó el primer conjunto de resultados.



Por Laura Paddison



Para millones de estadounidenses, un gasto inesperado (un automóvil averiado, un aumento repentino de la renta, una enfermedad) puede resultar paralizante desde el punto de vista financiero. El cuarenta por ciento tendría dificultades para cubrir un gasto de emergencia de \$ 400 . Para muchas personas de bajos ingresos, es un ciclo constante de ansiedad.



llamada Demostración de Empoderamiento Económico de Stockton (SEED), que podría ayudar a aliviar esta vulnerabilidad financiera para algunos de sus residentes y, en última instancia, mejorar su salud física y mental.

Desde febrero, la ciudad ha dado \$ 500 por mes, sin condiciones, a 125 residentes, todos los cuales viven en o por debajo del nivel de ingresos promedio de la ciudad de aproximadamente \$ 46,000. Es una forma de renta básica universal (RBU): la idea de que las personas reciben pagos regulares, que pueden gastar como deseen.

Ocho meses después del proyecto piloto de 18 meses de duración, que está siendo financiado por una subvención de \$ 1 millón del Economic Security Project, una red que promueve la RBU, junto con otros financiadores privados, [se ha publicado](#) el primer conjunto de [resultados preliminares](#).

De las 125 personas que participan, el 43% está trabajando, el 20% tiene discapacidad y no está empleado, y el 11% cuida de niños o familiares mayores. Menos del 2% están desempleados.

Su estipendio mensual de \$ 500 se carga en tarjetas de débito, lo que hace posible que los investigadores rastreen cómo se gastó el dinero. Los investigadores encontraron que la mayor parte de los pagos (40%) fue para alimentos, el 24% se gastó en mercancías, [incluso en lugares como Walmart y tiendas de dólar](#), casi el 12% en facturas de servicios públicos y el 9% en gastos relacionados con el automóvil, como combustible y reparaciones. Otro dinero se destinó a seguros, gastos médicos y recreación.

Los investigadores notaron que alrededor del 40% del dinero se retiró como efectivo o se trasladó a otras cuentas, lo que significa que tuvieron que depender de informes anecdóticos sobre cómo se gastaba ese dinero.



La [ciudad racialmente diversa](#) de 300.000 habitantes está a solo unas horas de viaje de Silicon Valley, pero a un mundo de distancia de su riqueza. En 2012, golpeada por el colapso financiero y la crisis de la vivienda, con las autoridades de la ciudad acusadas de [años de gastos mal considerados](#), Stockton se convirtió en la ciudad más grande de los Estados Unidos en declararse en quiebra.

La ciudad se está recuperando, pero su tasa de pobreza del 22,4% es el doble de la [tasa](#) nacional [del 11,4%](#) y el ingreso medio de la ciudad es más de \$ 10,000 por debajo del ingreso medio nacional.

El alcalde de Stockton, Michael Tubbs, quien ha dirigido el programa, dijo que los resultados del proyecto piloto ayudan a romper el mito de que la pobreza es causada por la irresponsabilidad de los pobres.

“In this country, we have an issue with associating people who are struggling economically and people of color with vices like drug use, alcohol use, gambling,” [Tubbs said](#). “I thought it was important to illustrate folks aren’t using this money for things like that. They are using it for literal necessities.”



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Stockton Mayor Michael Tubbs initiated the program to give \$500 a month to 125 residents. Tubbs says the privately funded program could be a solution to the city's poverty problem.

Lorraine Paradela, who works with children with autism and is one of the participants in Stockton's pilot project, [told CityLab](#) that her first \$500 payment came "just in time" because she needed to replace her car battery. The money has helped her save for the downpayment on a new car and pay for her insurance. But, Paradela said, people can still be judgmental about cash handouts: "They think that people that get that money don't work. They use it on drugs and alcohol; to buy themselves nice clothes and stuff ... But I use that money for my family."

This is a familiar trope, said Stacia Martin-West, an assistant professor at the University of Tennessee College of Social Work and one of the researchers overseeing the program. "There's a broader idea that people are financially struggling because they make bad financial choices. But I think if we look at these data... we see a sample of folks that are financially struggling but are



work.”

There’s a lot of interest in how Stockton’s project unfolds as the concept of universal basic income increases in popularity.

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UBI might be an old idea but it has been propelled into the mainstream with high-profile pilots in countries around the world — from [Finland](#) to [Kenya](#) — and powerful advocates, including tech billionaires like [Mark Zuckerberg](#) and Democratic presidential hopeful Andrew Yang, who is [campaigning on a platform of UBI](#), promising to give every American \$1,000 a month.

What’s happening in Stockton is a more limited version of UBI. First, only 125 people are taking part, a pretty small number, and they were selected because they have lower incomes. Second, the monthly payments are small, even if they can make a big difference for the Stockton participants whose monthly incomes average around \$1,800. The money is a potentially crucial lifeline rather than a guarantee that all the basics of human need will be covered.



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Stockton, California, has been targeted for redevelopment as it continues to recover from the Great Recession, when it was known as the foreclosure capital of the country.

It will be a while before there is fuller information on whether the guaranteed income can help boost Stockton's financially vulnerable residents. Results will be released at intervals during the project in an effort to make it transparent, especially to Stockton's residents. But the final results are not expected until December 2020. These will dig into the effects not just on people's financial and job situations but also on their physical and mental health.

"We all know that American families are just struggling piecing together multiple jobs, the jobs that they have have incredible volatility," said Martin-West. This causes anxiety that builds up over months and years, she added, helping cause high blood pressure, and a higher risk of diabetes, heart disease and other negative health outcomes.

"The question here is that if we can use guaranteed income to at least have a floor, do we see changes in people's anxiety and their stress levels and their physical and mental health? And their ability to spend time with their family and



potential?” she said.

Researchers will look at the participants’ lives five years before the experiment and then over the following five years to get a decade-long snapshot of the difference the guaranteed income had on their lives.

Whether Stockton’s pilot project can serve as a test case for other American cities when it comes to UBI is debated. Jesse Rothstein, professor of public policy and economics at the University of California, Berkeley, has doubts. Rothstein, who has written a paper on the potential role of UBI in countries like the U.S., believes Stockton’s SEED project will almost certainly show that guaranteed income will help reduce the monthly volatility of household incomes.

But, he told HuffPost, “I don’t think the SEED demonstration will provide answers to the questions that we identified as the important questions about UBIs — relating to the effects of universality, of the knowledge that the program will be available for the long term, or of the taxes needed to pay for the program.”

For Amy Castro Baker, an assistant professor at the University of Pennsylvania and a lead researcher on Stockton’s program, the results will be valuable as part of a growing body of research into how a guaranteed income could be rolled out and tailored for diverse demographics. But, she said, it must fit with a broader national conversation about dignity, deservedness and what kind of economy we want.

“It took us well over 100 years of exclusion from markets and exclusion from upward mobility and locking people out of safe investments to bring us to this point,” she said. “There is no one policy solution that will dig us out of systemic injustice when it comes to this economy.”



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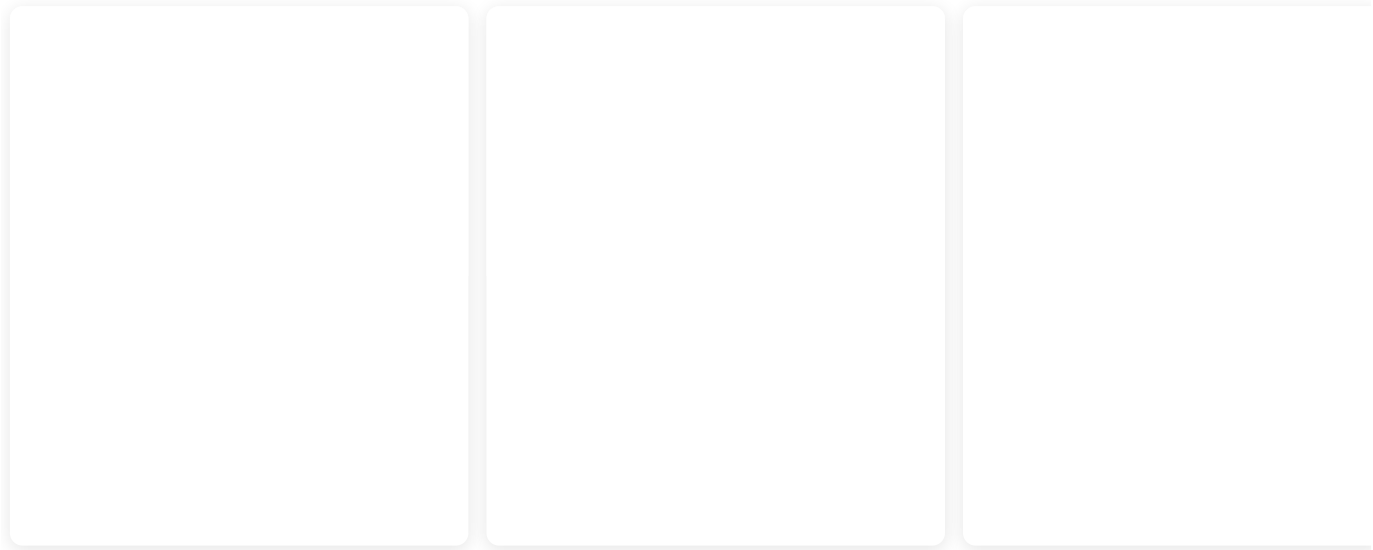
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