



**Stockton Economic
Empowerment Demonstration**



\$500 per month



125 Stockton Residents



24 months

Selection Criteria

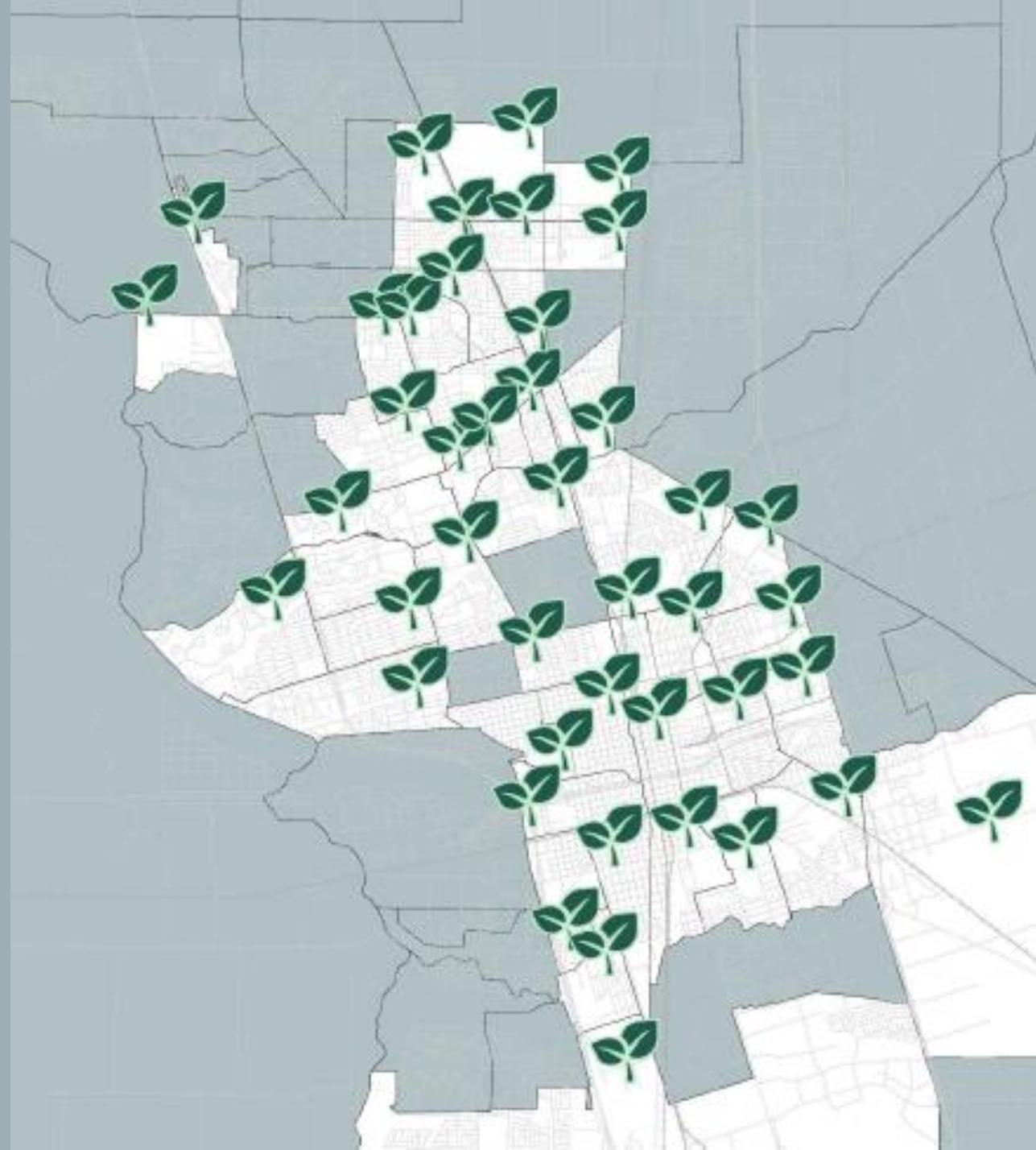
18+

Stockton resident, in a neighborhood where the median income is \leq \$46,033

Selection Process

Letters to 4,000+ randomly selected households located in qualifying neighborhoods

125 randomly assigned to receive \$500/month



KEY QUESTIONS

How does GI impact monthly income volatility?

How do changes in income volatility impact psychological health and physical well-being?

How does GI generate agency over one's future?



A MIXED METHODS RCT DESIGN

- Strand One: Politically Purposive/Storytelling Sample.
- Strand Two: Long-form Quantitative Surveys every six months and brief text-message survey monthly.
- Strand Three: Qualitative Data Collection (in-depth interviews; focus groups; 'short-form' ethnography)
- Aim of mixed-methods RCT is to understand “what?” happened alongside “how” and “why?”
- Integration: The data analysis from each strand are integrated together into first-year findings.

Interval	Method	Domains	Instruments
6 month	Quant/Online Survey	Income volatility	Self reported income
		Psychological distress	Kessler 10
		Physical functioning	Short Form-36
		Family dynamics and parenting	Confusion, Hubub, and Order Scale
		Food Security	Household Food Insecurity Access Scale
		Expenditures	Self reported expenditures
		Hope and mattering	Adult Hope Scale
1 month	Quant/SMS Survey	Income volatility, psychological distress.	Self reported income; CIDI-SF modified, emojis (sentiment analysis & retention)
6 month	In-depth interviews	Benefits Interaction; Household Pooling Behaviors; Agency; Deservedness Narratives	Semi-structured and ethnographic immersion

QUALITATIVE STRAND

- 35 interviews from on-boarding. 20- 40 minutes in length
- 50 Interviews with Treatment Group. 2-3 hours in length
- 8 Focus Groups & Community Meetings
- Grounded Theory & Thematic Analysis
- Interviews focused on:
 - 1. Household and Extended Network
 - II. Understanding how participants interpret the experience of guaranteed income
 - III. Understanding the strategies, processes, and sense of agency that GI may or may not introduce.

How does GI impact monthly income volatility?

Treatment: 46.4%

Control: 67.5%

Less volatility in monthly income allowed families to stabilize and plan for the future.



INCOME VOLATILITY

Would pay for an unexpected \$400 emergency expense with cash or a cash equivalent.

	Baseline	One year
Treatment	25%	52%
Control	25%	28%

- Recipients had more liquidity to pay for unexpected expenses.
- The liquidity was 'pooled' across fragile family networks alleviating strain from unpaid care work, food insecurity, and underemployment

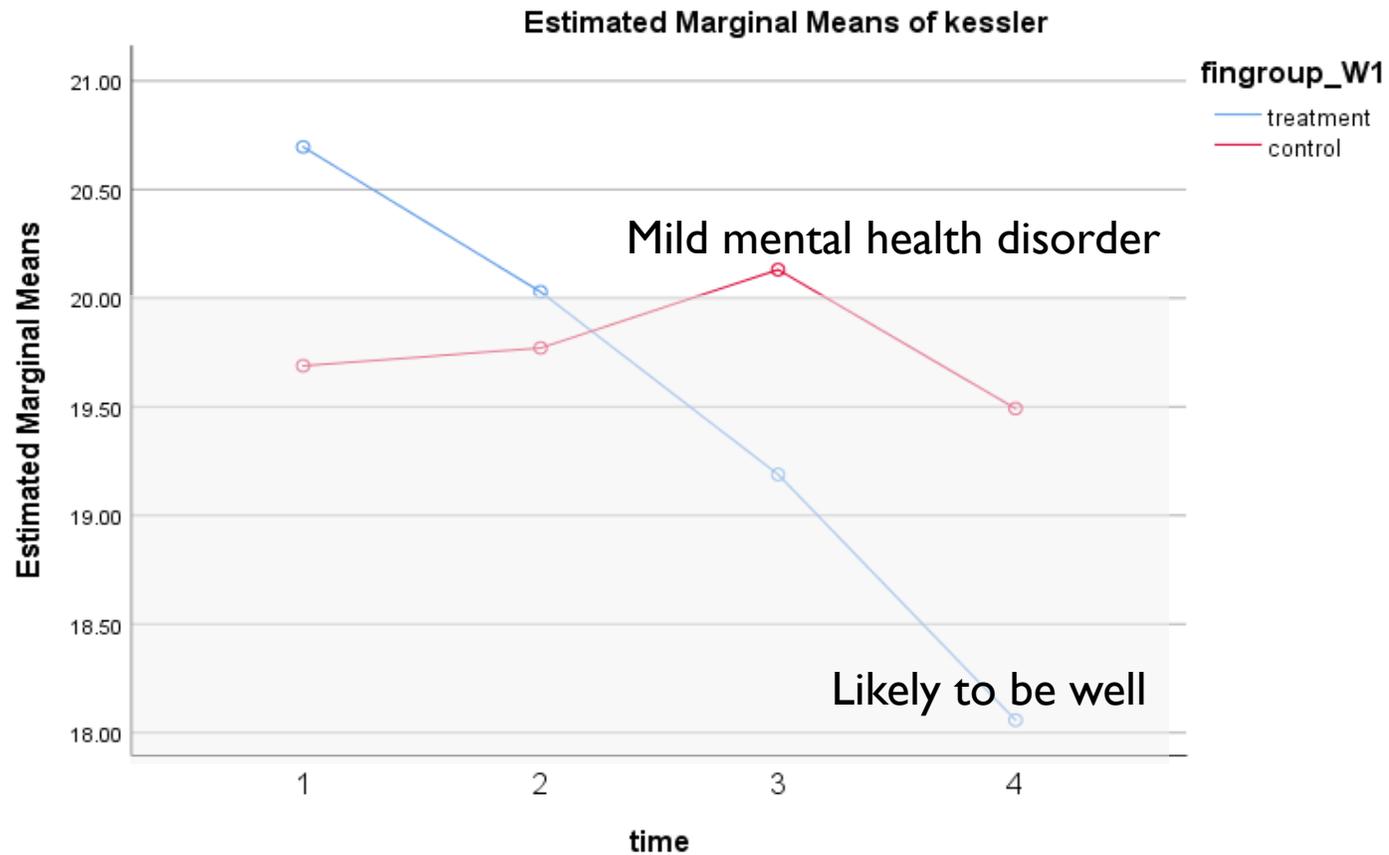
How do changes in income volatility impact psychological health and physical wellbeing?

Recipients were less anxious and depressed, both over time and compared to the control group.

Recipients reported improved emotional health and wellbeing, and energy over fatigue, both over time and compared to the control group.



HEALTH AND WELLBEING



HEALTH & WELL-BEING

- Decreases in anxiety, depression, & extreme financial strain increase capacity for goal-setting and coping with unexpected shocks
- The \$500 served as form of “paid” care work that allowed women to focus on their health and subsidize gaps in family health care

“I had panic attacks and anxiety. I was at the point where I had to take a pill for it. And I haven’t even touched them in awhile. I used to carry them on me all the time.”

How does GI generate agency over one's future?

Changes in Employment

Changes in Risk-Taking & Goal-Setting

Freedom from Forced Vulnerability



EMPLOYMENT

Shift toward full time employment

	Baseline	One year
Treatment	28%	40%
Control	32%	37%

EMPLOYMENT & RISK-TAKING

- The \$500 removed material barriers to full-time employment and created capacity for goal-setting and risk-taking
- The scale of risk-taking and goal-setting was somewhat curtailed by limits of care-work

“I think one thing is definitely risk. You can take so much risk. I - there was a time, I - the only reason I believe I got the internship was because of me taking the risk of not - of having to quit a job before and knowing that I have that money. . I could sustain myself until this new opportunity came around, and I was able to take it. “

FREEDOM FROM FORCED VULNERABILITY

- Living financially strained creates **forced vulnerability** and **forced trust** in others you may not want to engage with and/or with punitive systems.
- **Chosen vulnerability** hinges on agency and authentic trust.
- The \$500 disrupted this cycle and allowed people to move in small ways from **forced vulnerability** to **chosen vulnerability**.

“poverty means lack of choice. You’re forced in ways you don’t want to be.”

IMPLICATIONS

- **Mistrust:**

- Drove Engagement,
- Drove Take-Up
- Drove Spending Patterns

- **Structural Limits of Guaranteed Income**

- Cost of Housing
- Cost of Childcare
- Lingering Costs of Healthcare

- **Advocacy & Policy**

- Limits are not “failures,” they are advocacy indicators

Recruitment:

“one day I received the mail and I took the letter out at night and I was telling my husband, “Oh my goodness,” I said, “I’m gonna send it back... I had to call and he said, “You know that’s a lie, right?””

On-Boarding & Card:

“I hope it works. I’m probably not even going to get it.. and I was so anxious because I had a disconnection for the water within two days and I wouldn’t get paid for four. I kept crying waiting to see if the debit card would load. I didn’t know if we’d have water.”

Engagement at 4 month point:

“I told my coworkers. ‘I gotta meet somebody outside.. I just got to get something from them. If I don’t come back in, come look for me.”

A scenic view of a resort at sunset. In the foreground, a calm canal reflects the warm colors of the sky. To the right, a stone walkway with a railing and small lights runs along the water. In the background, several large, ornate buildings with multiple stories and arched windows are visible. On the left, a large, illuminated dome structure is prominent. The sky is a mix of orange, yellow, and blue, indicating the time is either dawn or dusk.

QUESTIONS?