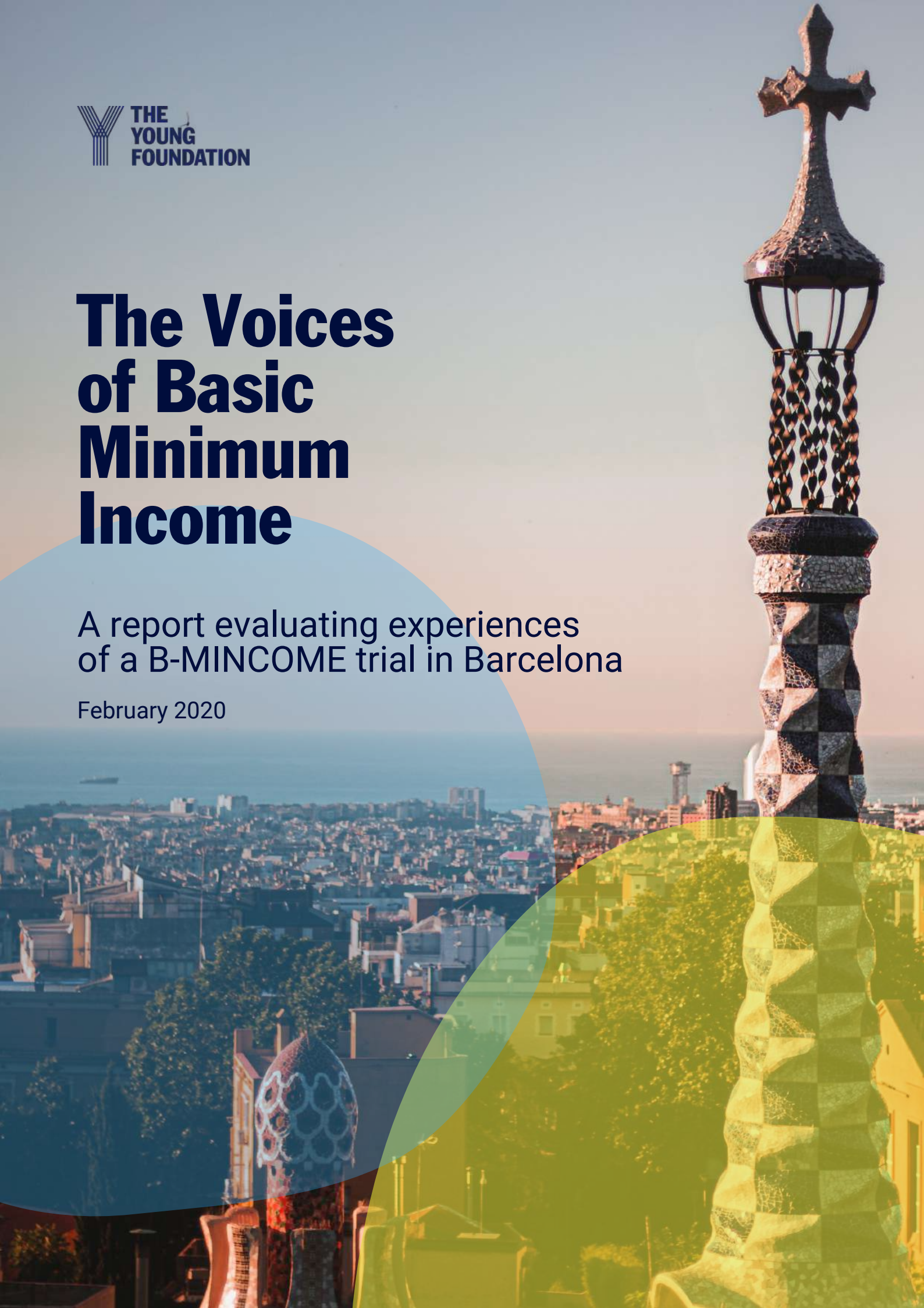


The Voices of Basic Minimum Income

A report evaluating experiences
of a B-MINCOME trial in Barcelona

February 2020





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About this report

This report explores the lives and experiences of residents in three neighbourhoods of Eix Besòs in North-Eastern Barcelona. Since December 2017 these communities have been part of a radical experiment – B-MINCOME - to tackle urban poverty and social exclusion in the city. B-MINCOME is a pilot study trialling a minimum income and, for some participants, active policy programmes (related to employment, community, social enterprise and housing) for approximately 900 people in 10 neighbourhoods for 24 months. This report tells the story of how people experienced B-MINCOME, the impact it had on individuals, families and communities and builds on previous ‘baseline’ researchⁱ conducted by The Young Foundation in 2017, which detailed what life was like in the three neighbourhoods prior to B-MINCOME. While B-MINCOME has been positioned and discussed in relation to debates about basic income, as can be seen in Appendix 1, it only partially fulfils the characteristics of a basic income, like the vast majority of so-called ‘basic income’ trials, and can more accurately be described as a minimum income experiment. Nevertheless, this qualitative study of B-MINCOME reveals the lived experience of this type of trial, which is often overlooked, with implications for the design and implementation of future basic and minimum income trials and policies.

Our findings are based on in-depth ethnographic and participatory research which took place between July 2017 and April 2019. This included interviews with 190 householdsⁱ and countless observational and informal visits to places and events in each neighbourhood. To gain a longitudinal perspective, around 35 households were visited at three points in time. We engaged with each of the other 155 participants once. In addition, we facilitated a Participatory Video Most Significant Change

process with 52 participants, which involved working with 10 groups to explore and share their stories, and to support them to produce films of 10 of the ‘most significant change’ stories shared. These stories have informed findings in this report and the films can be [watched here](#). The fieldwork was conducted by a team of Barcelona-based researchers. The Young Foundation team worked closely with them to design the research, analyse the insights and distil them into this report.

It is important to remember that although the research was conducted over a period of almost two years, our observations represent only a moment in time for each participant. As with all qualitative research, they also cannot claim to be perfectly representative of all participants’ views, feelings or experiences. This is also not the ‘final say’ on people’s experiences of the pilot – the research in this report was completed eight months before the end of the experiment, and so participants lives will have continued to change, both as a result of and despite B-MINCOME, and the impacts of the trial ending are yet to be known. Nevertheless, as explored in this report, common and significant narratives and experiences of B-MINCOME did emerge through our research.

B-MINCOME is a collaborative project funded by the European Union through Urban Innovative Actions. The Young Foundation has worked in partnership with Barcelona City Council, as well as the other B-MINCOME project partners: The Universitat Autònoma de Barcelona (UAB), the Institut Català d’Avaluació de Polítiques Públiques (Ivàlua), Universitat Politècnica de Catalunya, BarcelonaTech (UPC), and the International Institute for Nonviolent Action (NOVACT).

ⁱ Sometimes we spoke to more than one person in each household, whereas other times we spoke with just one person in each household and always explored their individual views and experiences as well as their views about their broader family’s experience of B-MINCOME.

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Foreword

by Helen Goulden, Chief Executive
The Young Foundation

The idea of universal basic income (UBI) or a 'citizens income' has experienced a renaissance over the past few years, with advocates and detractors in equal number.

This report sets out the results from a trial in ten neighbourhoods in Barcelona; a controlled experiment where some residents were offered a guaranteed income, with some also taking part in a range of support programmes. Variants on the B-MINCOME trial have been carried out in the US, Canada, Finland, Kenya, and the Netherlands, with further trials planned in Scotland and Italy, among other places. In the United Kingdom, the Labour Party have committed to trialling universal basic income, should they come to power.

The need to support innovation to tackle inequality and reduce poverty is no less urgent now than in previous decades and, like B-MINCOME, most basic income trials are focused on providing an alternative, unconditional route to supporting those in, or at the edge of poverty, rather than being a universal payment to all citizens. As such, trials like B-MINCOME are valuable and useful routes to informing policy interventions in a world of increasing job precarity and automation.

But they are only useful if we learn from them.

The results of the B-MINCOME trial are hugely valuable, but they do not offer a ringing endorsement of the idea of a guaranteed minimum income. While there were some benefits to overall well-being, greater social engagement and for many, reduced levels of stress associated with moderate levels of debt, the evidence that B-MINCOME increased the chances of people moving into work, is very limited. This raises questions about the purpose of a basic income. Is it to help people move into work or are the other benefits sufficient in and of themselves?

Any government or institution should pay close attention to the design of B-MINCOME and the results it shows, which have similarities with emerging insights from trials elsewhere in the world. This report also contains an array of important considerations for designing a UBI trial, as The Young Foundation has paid close and detailed attention to the experiences, perceptions and needs of the recipients. B-MINCOME also raises ethical questions for UBI trials, and adds substantially to our collective understanding of the limits and potential of basic income models.

Executive Summary

Overview



In the wake of the 2008 financial crisis, Barcelona has experienced over a decade of economic, social and political upheaval. Like many other places in Spain, Europe and further afield, the economic crisis led to a dramatic rise in unemployment, poverty, homelessness and inequality.

This backdrop of socioeconomic change and widening inequality brought with it a growing distrust of the established political order. Barcelona's administrative elections of May 2015 brought housing activist Ada Colau and her party 'Barcelona en Comú' (Barcelona in Common) to power.² Her administration's policy agenda has been explicit in its aims to tackle inequality in the city. As part of this agenda, the idea of B-MINCOME (Barcelona Minimum Income) was born.

B-MINCOME aimed to test the efficiency and effectiveness of combining 'passive' economic aid, in the form of Municipal Inclusion Support (MIS i.e. a guaranteed minimum income)ⁱⁱ, with active social policies (related to employment, social economy, community participation and housing) in ten neighbourhoods in Barcelona's Eix Besòs area in the north east of the city. The MIS was provided to 915 householdsⁱⁱⁱ, which were randomly selected from eligible applicants (see appendix 1). A control group of around 500 comparable households was also randomly selected from the same eligible applicants.

To test how different versions of MIS affect people's behaviour and outcomes, some of the participants received their MIS conditionally, others unconditionally, while some people's income was capped, others' wasn't.

The B-MINCOME pilot also tested MIS paymentse in a new digital, local, social currency (RealEconomy Currency, REC) distinct from Euros, with the intention of promoting local commerce and strengthening community ties.

This report tells the story of how people experienced B-MINCOME, the impact it had on individuals, families and communities and builds on previous 'baseline' research³ conducted by The Young Foundation in 2017, which detailed what life was like in the three neighbourhoods prior to B-MINCOME. Our findings are based on in-depth ethnographic and participatory research which took place between July 2017 and April 2019.

While B-MINCOME has been positioned and discussed in relation to debates about basic income, as can be seen in Appendix 1 it only partially fulfils the characteristics of a basic income; like the vast majority of so-called 'basic income' trials, it can more accurately be described as a minimum income experiment. Nevertheless, this study of B-MINCOME highlights learning for future basic and minimum income trials and policies.

ii Throughout this report we refer to this element of the programme as the B-MINCOME income.

iii As of December 2018.

Experiences of change

Experiencing financial change

Almost all participants enjoyed a greater sense of financial and material wellbeing as a result of receiving the B-MINCOME income and were better able to meet their household's material needs, for example for food, clothing, household essentials and paying rent and bills. It also allowed some people to pay off some or all of their debts, although it was not sufficient over a 14 month period for those with the highest levels of debt to clear them all.

The majority of families prioritised using the income to improve their children's lives, to meet their basic needs such as clothing, toys, or stationery, to pay for tuition and semi-private schools, or to cover the cost of extra-curricular activities.

People also used the income to 'get out' and participate in social activities such as going to the cinema or eating in restaurants, which had previously been out of reach. These everyday activities all indicate an enhanced level of social inclusion and a quality of life more commensurate with the average in Barcelona.

However, while the additional income improved people's situation, it did not necessarily result in financial and material security – with some still having to make difficult choices or compromise on essential outgoings. Some people, for example, remained trapped in poor quality housing and the income was not sufficient for them to be able to alter their accommodation, or there were other barriers to moving. Others experienced a continued sense of precarity due to fluctuations or delays in their income, arising from an irregular wage from employment and/ or the administration of B-MINCOME.

Health & wellbeing

For many people, enhanced material security translated into less stress, worry and anxiety, with a resulting improvement in wellbeing and mental health. For some, participation in active policy programmes supported this trajectory of improved wellbeing by providing an opportunity to connect with new people, learn skills and to enjoy new experiences.

On the other hand, for those who continued to face material and financial precarity, the stress and connected mental health challenges of struggling to get by persisted.

Some participants used the income to pay for care services and medication which were otherwise inaccessible to them, due to gaps in public provision or due to immigration status. This is likely to have positive implications for physical health in the medium to long term.

However, there is minimal evidence that B-MINCOME resulted in improved physical health during the study period. This is unsurprising and is likely to be because: a) some household incomes continued to be insufficient to address key drivers of poor health, such as poor quality housing; b) increased income may have limited impact on people who have already developed poor health or among people with chronic health conditions less directly affected by issues that can be tackled through improved personal finances; and c) it is likely to take longer than the trial period to observe the impact of increased income on physical health outcomes.

Work & employment

The impact of B-MINCOME on both levels of paid employment and perceptions of work is confounded by the nature of the trial.

In the context of a time-limited minimum income trial, paid employment continued to be seen as the most promising route to financial security. People also sought the cultural and social capital and recognition associated with work, and often the boost to their own self-esteem. This contrasted with widely shared negative perceptions of 'benefits' (as B-MINCOME was perceived, stemming from its targeting at low income households), which were often experienced as stigmatising. In this sense, there are limitations in the extent to which B-MINCOME can reveal how people's attitudes and behaviours towards work (and public cash transfers) might change in the context of a lasting (or more universal) minimum income.

Nonetheless, some people felt that B-MINCOME had put them in a better position to get a job, due to the extra time, resource and 'mental bandwidth' for job searching and training/education which the income provided. There is also evidence that a minority of people were able to take advantage of the increased financial security provided by B-MINCOME to search or train for better quality work.

However, evidence of people moving into work during the first 14 months of the programme as a result of participation in B-MINCOME is limited. Many participants continue to face structural barriers to employment, such as education and skill level, language ability, immigration status and age. They also face a reality of a shortage of secure and fairly paid employment opportunities in Barcelona.

In addition, while the employability and social economy active policy programmes were felt to provide useful skills by some, many felt that they had been randomly assigned to a programme which did not align with their skills and interests, or that the training or work opportunity was not aligned with the real labour market. This sense of a mismatch was particularly evident in relation to the social economy programme, which many participants felt was unsuitable for them, often because of the level of risk that setting up a social enterprise presented.

For a minority of participants, employment was not and was unlikely to become a realistic possibility or goal either due to poor health, or due to caring responsibilities, especially among single mothers. For these people B-MINCOME provided a much needed financial safety net.

Family & community dynamics

The income appears to have strengthened many family relationships, by reducing stress and allowing families to spend more quality time together.

While most households in receipt of B-MINCOME did not see significant changes in existing family dynamics, a minority of women felt empowered were able to gain power within the family unit. A few were able to use the income, often in combination with the support gained from participation in an active policy, to challenge or leave an abusive partner.

While the income clearly had an impact on family and household relationships, people's broader social and community connections were more affected by their participation in the active policy programmes, particularly the community active policy.

These activities brought together people who would not normally have met, including from other cultural backgrounds, with positive implications for local social cohesion. Many participants greatly valued these new friendships and connections, explaining that they felt happier, stronger and more resilient as a result.

On the other hand, the income played into, and at times exacerbated, existing community tensions, often along lines of ethnicity or nationality and sometimes fed into xenophobic narratives. In particular, people felt the amounts given did not always fairly reflect level of need or that some recipients were not spending the income 'appropriately'.

Design and implementation of B-MINCOME

Communication and understanding of B-MINCOME

Many participants struggled to understand the information they received about the project. This was due to a mixture of factors, including limited literacy, limited Catalan and Castellano language skills, inaccessible communication materials and competing priorities (such as caring responsibilities) which left participants with limited time for exploring the information shared with them.

This led to confusion and misunderstandings about B-MINCOME, especially in the earlier stages. In particular, misunderstandings included: the length of the project and when the income would end; the nature of the 'cap' on the income and consequences of increased earnings; what the income could be spent on; how much income they were entitled to and if it fluctuated, by how much and why; and what the outcome of the active policy programmes would be for them. This misunderstanding and confusion created a sense of uncertainty and anxiety among some participants, most of whom suffered from precarity and insecurity before B-MINCOME.

Design and administration of the income

Fluctuations in the amount of income received each month from B-MINCOME was a source of difficulty for many participants. While this was by design for those who were receiving the income on a 'capped' basis, it seems that this was not always communicated effectively to participants, and that in some cases it was administered incorrectly or applied to participants in the 'uncapped' group. The effect is a continuation or compounding of the experiences of precarity and insecurity which characterised the lives of participants prior to B-MINCOME. This suggests that means-testing a cash-transfer for people whose employment is ad hoc, informal and unreliable, may be both administratively unfeasible and also an ineffective way of reducing insecurity.

Although the B-MINCOME cards were designed for participants to be able to withdraw cash as well as to pay electronically in shops, many found that their card couldn't withdraw cash, limiting their ability to make full use of their B-MINCOME income or to use it in the ways they wanted to because, for instance, they could not use the money to pay for rent, bills or small purchases under €5.

Participants were required to document all expenses using the B-MINCOME income and to limit spending to 'food, clothing, maintenance and access to housing'.

As such, most people were acutely aware of the need to spend the income in 'the right way' and to save receipts to justify their spending choices, although many felt unclear around the specific terms and conditions surrounding this. While some considered this fair, others found it frustrating. Either way, this meant that most people experienced B-MINCOME in conditional terms, comparable with other forms of 'welfare', rather than as something altogether more freeing.

Part of the B-MINCOME income was distributed in the form a digital local currency – the Real Economy Currency (REC). The REC, which could only be spent in local shops and businesses, was intended to revive the local economy and facilitate enhanced neighbourhood solidarity. Some participants enthusiastically supported this ambition while others were frustrated as it was not cashable and/or they faced technical or language barriers.

Experimenting with help

The random allocation of B-MINCOME to eligible households meant that many people experienced it as a lottery, with winners and losers. While some people felt that randomly distributing the income was a fair way of distributing limited resource, others felt that it was unfair and unconnected to level of need or of being deserving. The fact that B-MINCOME was limited to two years had implications for people's experiences of the policy. While many were glad to participate for two years, than not at all, many also felt concerned that they would return to previous or worse experiences of financial precarity when the trial ended. Only a minority of people, mainly those in active policy programmes, felt that they were better equipped for the long-term beyond the trial. In addition, the time-bound nature of B-MINCOME, and people's responses to it on this basis, mean that we are limited in our understanding of how a long-term or lasting policy might affect people's behaviour and lives.

Participant experiences and concerns highlight how important it is for temporary trials of this kind to be fully transparent about the timeframe of the programme, to remind participants about this and to put in place measures to prepare and support people around the withdrawal of this kind of policy. This is particularly important when such policies are directed at vulnerable groups already experiencing precarity.

Policy Implications

At the end of this report we set out a detailed set of implications for the design and implementation of future cash transfer policies in developed contexts. In summary, our research suggests that:

- Given that work, especially for the poorest, is so often and increasingly temporary, ad hoc and informal, it is unlikely to be possible for any public administration to effectively and efficiently fully means-test cash-transfers on an ongoing basis, in a way which is communicated and managed fairly with recipients.
- Conditionality can give some people the motivation they need to gain training, support or to participate in other ways. However, for many receipt of a cash transfer on the condition of participation in a programme, fails to acknowledge the competing commitments and responsibilities that they may have, or the alternative routes to personal or professional development that may be available.
- In principle, there are advantages to offering people the opportunity to participate in active policies (alongside the 'passive' cash transfer), especially in the context of a time-limited trial. However, this study highlights some important reflections regarding the design and implementation of such policies:
 - The design of these programmes need to be based on a deep understanding of the local population and labour market requirements. It should ideally be designed in partnership with participants;
 - Participants should be allocated to programmes on the basis of their preference and needs, rather than randomly;
 - Barriers to participation should be addressed, for example through the provision of childcare or translation/language support, and it should be recognised that some people won't be able to participate (for example due to poor physical or mental health).
 - The means and technology for spending a cash transfer have a significant impact on participant ability to make full use of this resource, particularly if it restricts spending to electronic payments. Full or partial payment in a social currency is likely to limit the capacity of recipients to fully and freely deploy this resource, and certainly while a social currency is in the early phases of implementation.
- Avoid the requirement for participants to document and justify their expenditure of a cash transfer, or of stipulating what they can/cannot spend it on; this limits recipient sense of agency, freedom and control and can limit their ability to maximise the resource for their household.
- Where cash-transfer policies are complex (for example, including conditionality, means-testing, or active policy programmes) it is important to ensure accessible, varied and clear means of communication between policy administrators and participants.

For future trials of cash-transfer policies, our research suggests that:

- Robust and regular qualitative feedback loops should be embedded so that issues with implementation can be addressed as quickly as possible.
- It is important that the longer-term impact of the trial on participants is thoroughly considered. In particular, participants need to be supported to achieve sustainable change in their lives (for example through 1:1 support, advice and guidance) and support put in place around the withdrawal of the income.
- Evaluations need to be designed such that they do not undermine the potential success of an intervention. While randomisation is necessary to attribute causality within a trial, this should not be applied to the detriment of likely intervention impact.
- Policies and interventions being trialled should be co-designed in partnership with potential participants and local communities to maximise their impact.

Introduction

Context

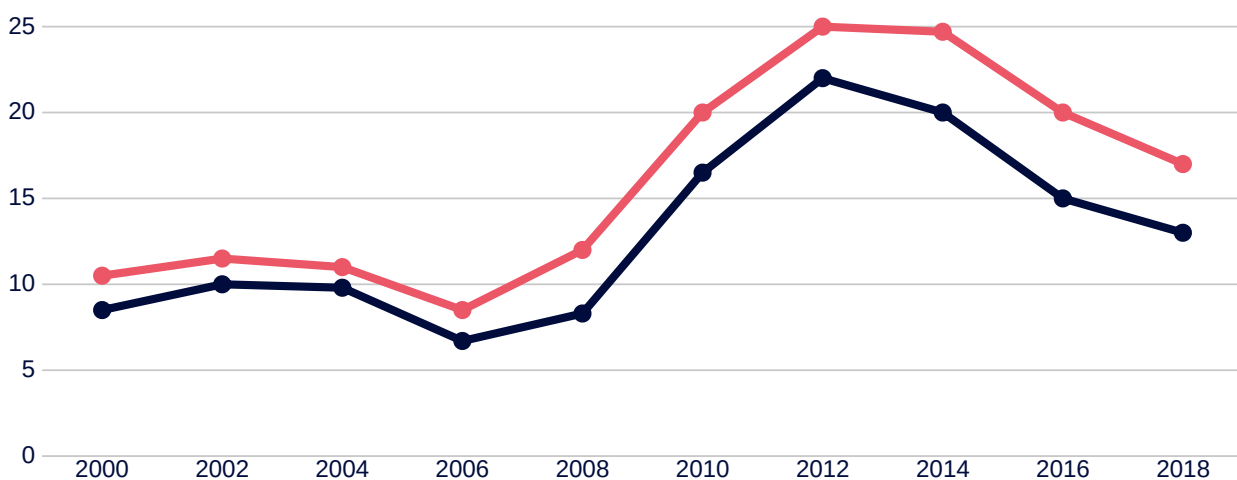
Between 2007-2013, unemployment in Barcelona rose by 16%, from 7% to 23%. Job losses were concentrated among young people, immigrants and lower-qualified male workers – many of whom worked in the construction sector.⁴ As a result, the proportion of families in which the principal earner was male dropped from 55% to 40% between 2006 and 2011 (whereas female headed households went up from 16% to 27%).⁵ This represents a significant shift in the division of labour for many households.

The value of properties across Spain plummeted in 2008. In Cataluña, the sale of houses dropped by 42% in 2008, the highest percentage of any state in Spain.⁶ People struggled to keep up with their mortgage payments and foreclosures became widespread, with around 349,438 initiated across the country between 2007-11.⁷

In Barcelona alone, 35,234 evictions took place between 2008-15.⁸ Accompanying this was a rise in squatting ('ocupación') of evicted properties across the city. In Barcelona, over 2,000 homes remain unoccupied across the city⁹ whilst levels of homelessness in 2013 reached previously unrecorded levels.¹⁰

Unemployment and evictions, accompanied by welfare cuts, provoked a rise in poverty and inequality in Barcelona, and in Spain more broadly – leaving the country with the highest income inequality of any country in Europe.¹¹ The rate of severe material deprivation^{iv} increased from 6% in 2008, to 8% in 2013.¹² Today, in Barcelona 10% of the population are in work but with incomes below the poverty line.¹³

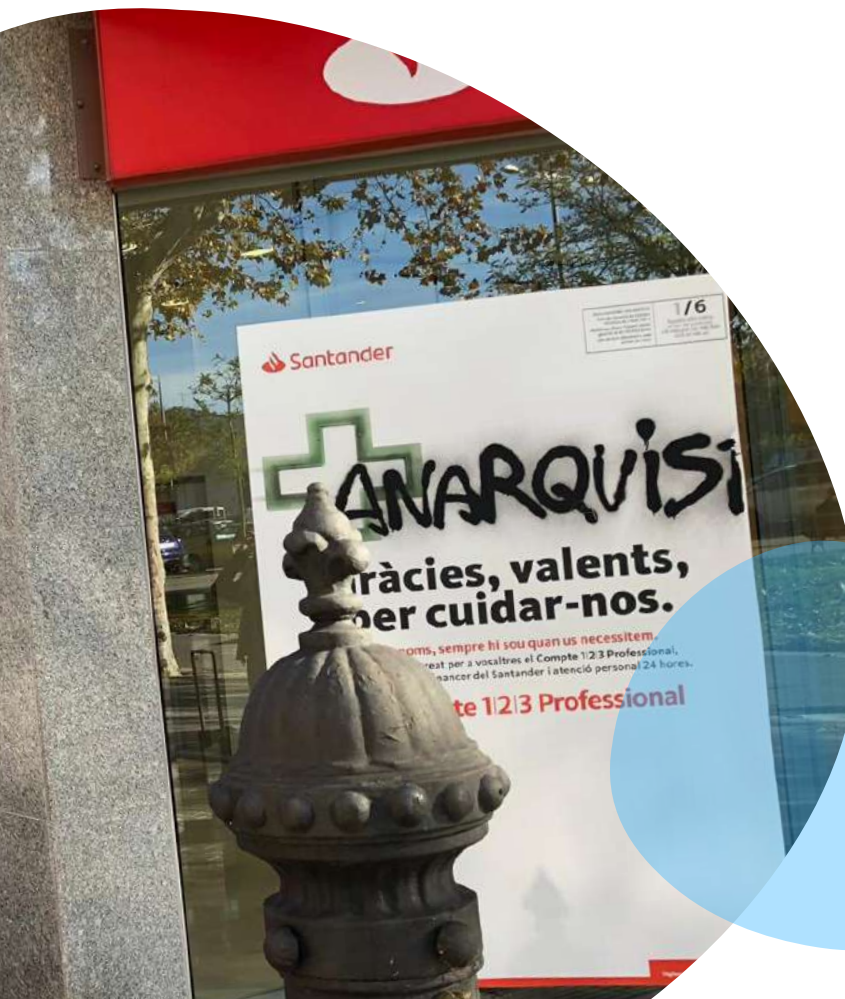
Fig: 1 Unemployment Rate 2001 - 2017¹⁴



iv Severe material deprivation rate is a measure used by the Social protection, indicating the percentage of the population that cannot afford at least three of the following nine items: to pay their rent, mortgage or utility bills; to keep their home adequately warm; to face unexpected expenses; to eat meat or proteins regularly; to go on holiday; a television set; a washing machine; a car; a telephone. See: https://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:Material_deprivation

Although similar dramatic shifts were experienced across the globe, some of the changes at play in Barcelona were distinctly local. A critical backdrop to these socioeconomic developments is the long-standing independence debate in Catalonia, a region that is home to 16% of Spain's population, but which generates around 20% of its GDP. A metropolitan city which combines global, national, regional and local identities, Barcelona faces existential questions of its own. The city's status as the fourth most visited destination in Europe¹⁵ has brought social challenges as well as economic opportunities. The process of 'tourist gentrification' and associated hike in the cost of living has led to rapid out-migration of long-standing residents.¹⁶ At the same time, Barcelona has seen an increase in immigration since the start of the millennium.¹⁷

This backdrop of socioeconomic change and widening inequality has brought with it a growing distrust of the established political order. Barcelona's administrative elections of May 2015 brought housing activist Ada Colau and her party 'Barcelona en Comú' (Barcelona in Common) to power.¹⁸ Her administration's policy agenda has been explicit in its aims to tackle inequality in the city. As a result, Barcelona City Council has substantially increased its budget for tackling social exclusion and poverty.¹⁹ As part of this agenda, the idea of B-MINCOME (Barcelona Minimum Income) was born.



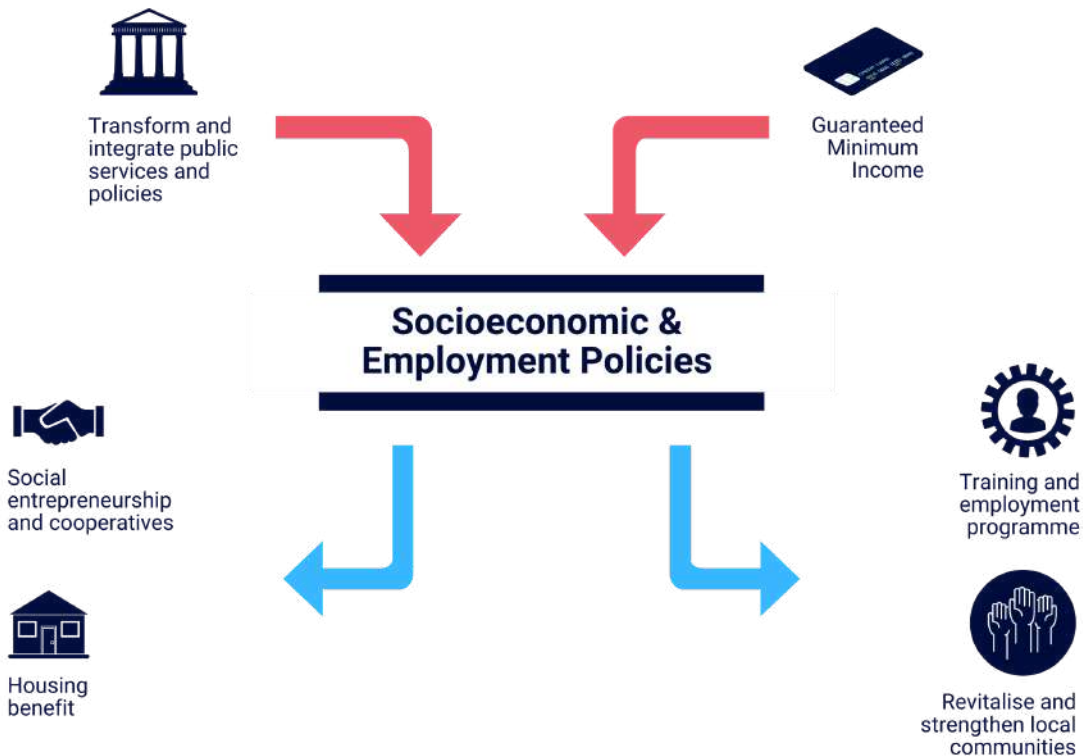
About B-MINCOME

B-MINCOME is a pilot project for combating poverty and inequality in some of the most economically deprived neighbourhoods in the city. It is funded by and is part of the EU’s Urban Innovative Actions programme. It was named after the Canadian Manitoba minimum income trial which took place in the 1970s, although as can be seen in Appendix 1, its design is different. The project aims to test the efficiency and effectiveness of combining ‘passive’ economic aid, in the form of Municipal Inclusion Support (MIS i.e. a guaranteed minimum income),^v with active social policies in ten neighbourhoods in Barcelona’s Eix Besòs area in the north east of the city.

The MIS was provided to 915 households,^{vi} which were randomly selected from eligible applicants (see appendix 1), although only around 700 households received a payment in every month. The average monthly payment to participating households varied from €462 to €592. Among other criteria, households were eligible to apply if they had at least one member of working age and an income below a minimum threshold.^{vii}

A control group of around 500 comparable households was also randomly selected from the same eligible applicants. To test how different versions of MIS affect people’s behaviour and outcomes, some of the participants received their MIS conditionally, others unconditionally, while some people’s income was capped, others’ wasn’t. A full breakdown of treatment groups can be seen in Appendix 1.

The B-MINCOME pilot is also trialling MIS payments made in a new, local, social currency distinct from Euros, with the intention of promoting local commerce and strengthening community ties. As of December 2018, 419 of participating households receive 25% of their income in the form of a Real Economy Currency (REC).^{viii} This is a digital currency which can be accessed via a mobile app or a card with a QR code at selected local shops and businesses.



v Throughout this report we refer to this element of the programme as the B-MINCOME income.

vi As of December 2018

vii See Appendix 1

viii As of December 2018.

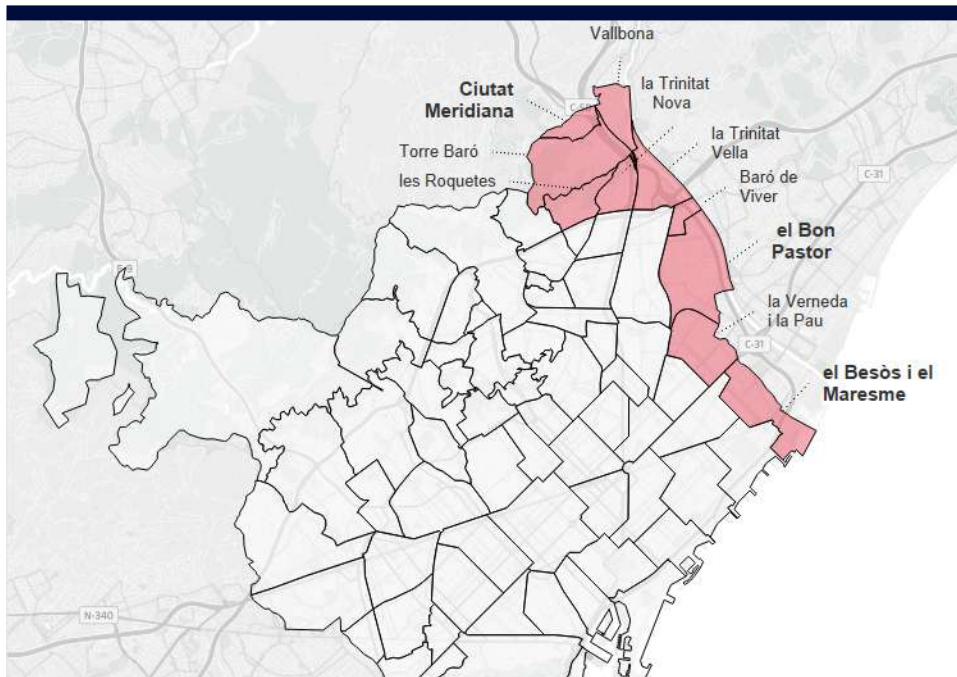
As well as receiving the SMI, around half of the B-MINCOME participants also take part in one of four 'active' social policies:

Programme ^{ix}	Description
Employability active policy	Employment contract lasting 12 months, preceded by a three-month vocational training course.
Social economy active policy	Participants supported in creating cooperative, social, solidarity economy and community-interest projects.
Community active policy	Participation in projects which benefit local organisations and community associations
Housing renovation active policy	The main goal of this active policy called "Housing rent aid" is to encourage improvements to the houses owned by the household participants. The aim of this policy was to create new family incomes through the rent of available rooms of their houses. However, only 10 households agreed to participate in this programme and none of these people participated in this study. ^x

While B-MINCOME has been positioned and discussed in relation to debates about basic income, as can be seen in Appendix 1, it only partially fulfils the characteristics of a basic income, like the vast majority of so-called 'basic income' trials, and can more accurately be described as a minimum income experiment. Nevertheless, this study of B-MINCOME highlights learning for future basic and minimum income trials and policies. ix

^{ix} Throughout the report we will use the terms in this table to describe the active policy programmes which recipients of B-MINCOME participated in.

^x However, we do have evidence from other participants about their views of this policy, including some people who were offered this opportunity but who chose to decline the offer.



The Pilot Neighbourhoods

B-MINCOME is operating in 10 neighbourhoods in three districts of Barcelona: Sant Martí, Sant Andreu and Nou Barris. These districts and neighbourhoods are in the north east of the city, along the left bank of the Besòs River, an area known in Catalan as the Eix Besòs (Figure 2). Our study and this report focus on three neighbourhoods, which vary in their socioeconomic and geographic characteristics, and which belong to three different districts: Ciutat Meridiana in Nou Barris, Bon Pastor in Sant Andreu and Besòs i el Maresme in Sant Martí.

Eix Besòs has long been a known location for newcomers to the city – originating from informal shantytown settlements which became home to immigrant workers who arrived from elsewhere in Spain, which were replaced with modern build blocks from the 1950s onwards.²⁰

In Eix Besòs, a slightly higher proportion of residents were born outside of Spain (28%) compared to Barcelona as a whole (25%).²¹ In some of the neighbourhoods of study the proportion is much higher, such as Ciutat Meridiana (40%) and Besòs i el Maresme (34%). Among B-MINCOME participants, a disproportionately high number were born outside of Spain (over half of recipients), compared to the average proportion of residents born outside of Spain in the neighbourhoods.²²

Eix Besòs is also one of the areas of Barcelona with high levels of poverty. According to Barcelona city council, there are 60,000 households at risk of poverty in the area.²³ Social deprivation in the city is mostly concentrated Eix Besòs, alongside areas of high deprivation elsewhere in the City in nearby El Carmen, La Teixoriera and in the South West area bordering Zona Franca.²⁴ All 10 neighbourhoods in the B-MINCOME trial are in the lowest quartile in terms of household income index.

Although the unemployment rate in Barcelona has been in decline since 2013, the overall proportion of the population who have registered as unemployed is now at 7%.²⁵ The Besòs neighbourhoods have some of the highest unemployment rates in the city, and the district of Nou Barris has the highest level of unemployment of all. 13% of people in Ciutat Meridiana, within Nou Barris, are unemployed. For those in formal employment, Eix Besòs also has a high concentration of manual workers.²⁶

Socio-economic and demographic data, however, only tell a small part of the story. While the three neighbourhoods which are the focus of this report share many features, they each have unique social, cultural, historic and geographic characteristics which shape the lives of the people who live there, as explored in our baseline research.

Life before BMINCOME

Our baseline report 'Getting By in Barcelona'²⁷ provides a portrait of what life was like before the implementation of B-MINCOME, which helps to inform our analysis of change and continuity in this report, and participant understandings and experiences of this. The baseline report was based on 77 interviews with residents and countless observations in Eix Besòs, between July and December 2017.

We found that many people living in Eix Besòs experienced multiple forms of insecurity and precarity in their daily lives, impacting negatively on their ability to meet basic material needs, their physical and mental health, as well their sense of agency and control.

One of the main causes and manifestations of precarity among residents in Eix Besòs was insecure work and employment; many people were unemployed or employed on short-term, variable contracts. As a result, most people we spoke with were forced to accept irregular, unreliable and low pay. Precarity was also experienced and amplified through insecure, unaffordable, and/or inadequate housing conditions. Many people were living with the looming threat of eviction and often rising debts as they struggle to pay for their housing. Some had experienced evictions, and homelessness, or had resorted to squatting in empty flats.

In the face of poverty and precarity, the people of Eix Besòs found many and varied ways to survive and sometimes thrive in challenging circumstances. These strategies included:

- 'Work-for-living' – participating various forms of unpaid labour to get by with limited resource, such as traveling to find the cheapest food options, or spending extra time budgeting.
- Borrowing and lending, including entering into formal and informal debt.
- Informal labour through engaging in 'black market' work.
- Breaking the rules through engaging in illegal activity to make ends meet.

Most people we spoke to had experience of receiving support from the state in the form of social security or assistance.

While these benefits provided an invaluable safety net for some, others found the welfare system was not working as well as it could, and in some cases engendering forms of precarity and insecurity in itself. There was a sense for many that receiving help was a matter of luck, determined by chance and discretion rather than need, and was often based on transactional rather than meaningful relationships with social workers and other state employees. Accessing social assistance frequently required time-consuming 'work' and emotional labour to navigate an often opaque and complex welfare system.

The multiple communities within Eix Besòs were experienced in diverse ways by local residents. Many residents felt attachment to their neighbourhoods, with friends and neighbours helping each other, and people enjoying and contributing to local celebrations and civic activism in the wider community. However, we also heard many stories of tension, division and, at times, conflict between groups. Underlying this for many is a feeling of a loss of community in recent times. These feelings were often linked to perceptions of unfair distribution of resources (such as housing and social assistance), perceptions of crime, and rapid immigration and increased diversity.

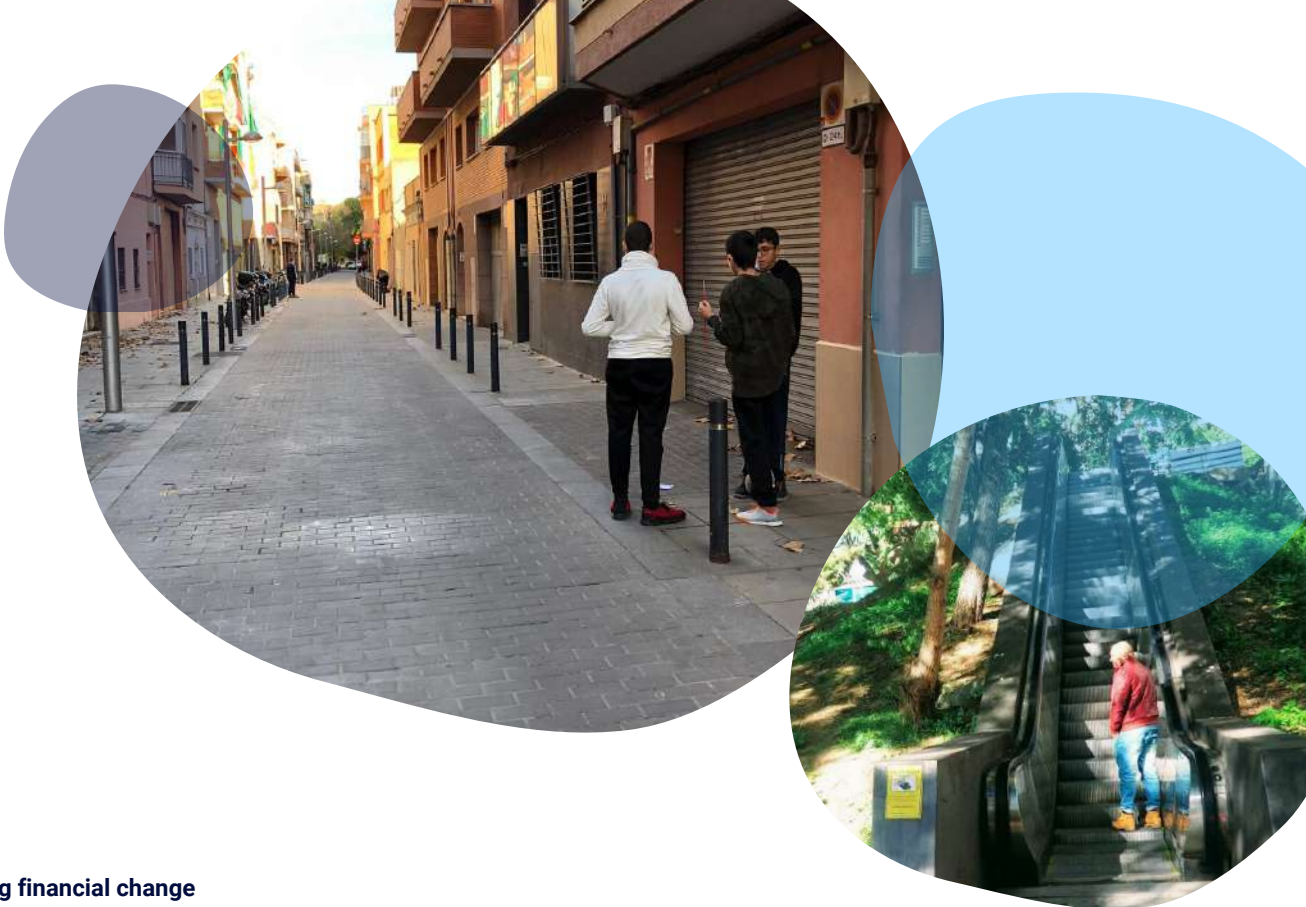
Residents of Eix Besòs told us they hoped for a better future for themselves and their communities – including improved economic security, better welfare and more opportunities for their children. In the run-up to the launch of B-MINCOME, residents expressed a mixture of hope, expectation and concern about the policy. Most people felt positive about the potential of B-MINCOME to alleviate the insecurity they currently faced, and the economic benefits it could bring to the neighbourhood. However, others expressed doubts about whether the fact the policy was targeted at Eix Besòs would exacerbate existing stigma of poverty associated with the area. Some also questioned whether the time-limited nature of the income would mean it could alleviate longer term problems, or benefit the local economy to a significant extent. Despite these doubts, most people remained open-minded about B-MINCOME and the effect it could have on residents of Eix Besòs in future, and many hoped they would be selected to participate.

Section 1

Experiences of Change & Continuity

In this section we explore participants' experiences of change and continuity related to B-MINCOME, in terms of both the income and active policies. We cover the key themes of financial and material change, health and wellbeing, work and employment and social and community dynamics.





1.1 Experiencing financial change

Key messages

- The vast majority of participants enjoyed a greater sense of financial and material wellbeing as a result of receiving the B-MINCOME income and were better able to meet their household’s material needs, for example for food, clothing, household essentials and paying rent and bills.
- B-MINCOME also allowed some people to escape low or moderate levels of debt, especially in terms of catching up on missed mortgage or bill payments, but was insufficient to enable people to escape multiple or significant debts within the space of up to 14 months.
- However, the income did not result in financial and material security for all households – with some still having to make difficult choices or compromise on essential outgoings. This was sometimes due to underlying debt and housing issues, which the income was insufficient to address, and/or because of fluctuations and delays in the income, or because of fluctuations in their private income upon which their B-MINCOME had been calculated.
- Most households prioritised using the income to improve their children’s lives, to meet their basic needs such as clothing, toys, or stationery, to pay for tuition and semi-private schools, or to cover the cost of extra-curricular activities.
- As well as meeting material needs, people used the income to ‘get out’ and participate in social activities such as going to the cinema or eating in restaurants, all of which indicate an enhanced level of social inclusion and a quality of life more commensurate with the average in Barcelona.

Affording the basics

All recipients of B-MINCOME had been in situations of varying degrees of material precarity with low and/or unreliable incomes prior to receiving the income. For the vast majority, the B-MINCOME income meant being able to better cover basic living costs and for some the opportunity to move into a more stable financial position and to start planning for the future. Most often, participants chose to spend the income on one, or a few of the following:

- More and better quality food
- Clothes and household essentials
- Education and training, most often for their children
- Other activities for children – e.g. sports, cinema, arts and crafts
- Paying off debts
- Rent and bills – typically falling less frequently into arrears/ missing fewer payments as a result of juggling competing demands

The improved ability to pay rent marked a significant change for a large number of families, most of whose income had not been sufficient to cover rent on top of other household expenses prior to B-MINCOME. For example, 46 year-old Otman from Morocco, who lived in a shared house in Besòs i el Maresme, explained, “I’m very happy with the B-MINCOME, it’s very good. It helps me pay the €300 room.” Otman expressed his hopes to eventually be able to afford a place of his own rather than a place in a shared house.

The income was also used by many to pay household bills, including the cost of electricity, gas and water. For many people we spoke to, their income prior to B-MINCOME did not stretch to paying both rent and bills – with people forced to make trade-offs between not paying one or the other at any given point.

B-MINCOME supported people to meet these costs; for example 46-year-old single mother Ainara, from Spain, felt that, B-MINCOME had ‘changed everything’ and that since receiving the income, *“I can pay electricity bills, water bills, the rent ... It has helped me in being able to keep the flat, to pay for its expenses.”*

Having food in the fridge was perhaps the material change which people mentioned most often. Food insecurity was a very real threat for many participants, with additional forms of work and effort often relied upon to secure their next meal.

This meant travelling to get food from budget shops or food banks, as well as constant budgeting to make food stretch across many meals.^{xi} Being able to spend more on food meant eating better and worrying less.

Armando, who is 43, Honduran and living in Ciutat Meridiana, struggled to make ends meet before B-MINCOME as both he and his wife were unemployed. With the income he could buy more food at once, rather than worrying about food on a day-to-day basis. *“I don’t think so much about what I will eat the next day... because now we do the shopping for eight days... with this benefit it’s not like you can buy the best, but at least you can buy better food.”*

As a result, many families were able to enjoy a healthier diet. Saima is a 47-year-old Algerian woman working as a cleaner. Before B-MINCOME, she was using her monthly pay-check to support her husband and her three children. Towards the end of each month however, all she could afford to put on the table was bread and milk. The income allowed her to, *“buy food, fruits and vegetables for my kids until the last day of the month.”* In addition to being able to eat more fresh food, receiving the income also enabled families to put a greater variety of dishes on the table. As Fatima, who is 51 and from Morocco explained, *“It [the benefit] has brought more variety to our lives. Now the children do not have to eat lentils and beans every day.”*

B-MINCOME contributed towards the meeting of many other daily expenses that had previously been a struggle for families to meet, such as new clothes and household essentials:

“We have been able to buy a washing machine.”
(Esmerelda, 27, Spanish Gypsy, Besòs i el Maresme)

“We can buy clothes, things for the kids ... Now it’s a little better.” (Azad, 43, Pakistani, Besòs i el Maresme)

“When you’re short of money, you only have enough for food ... Since B-MINCOME, I’ve been able to buy some furniture for the kids’ room” (Kamila and Talek, 45, Moroccan, Ciutat Meridiana).

As with Azad and Talek, many households prioritised using the B-MINCOME income to enhance their children’s lives.

Impact on children

The majority of households participating in B-MINCOME had children, and one of the first things most participants described was how they used the income to improve the lives of their children.

As well as being able to better meet children’s food, clothing and housing needs, we heard stories of children being able to enjoy activities they hadn’t been able to before, such as arts and crafts, the cinema, or going to extra-curricular activities, such as football club. Mani is a 44-year-old Indian man living in Besòs i el Maresme. Before the programme, Mani and his wife were unable to afford many things that their three children needed and wanted but after receiving the income that changed: *“Our five-year-old girl likes painting and now we can buy colourful pencils, notebooks so she can paint and write.”* Mani also explained that they have been able to wash the children’s clothes more often, so they now wear clean clothes more regularly.

Maka is a single mum from Peru and also 44-years-old. She encountered similar challenges to Mani prior to B-MINCOME:

“I once told the social worker, “I can’t even go to the cinema”. So when I received the first B-MINCOME payment, I gave myself a luxury and bought tickets for the cinema. I told my sons, “Kids, we’re going to the cinema!”

As Maka’s story illustrates, the value of B-MINCOME sometimes allowed families to go beyond covering basic necessities to engaging in social activities which were previously out of reach. For some this translated into an enhanced sense of social inclusion and of enjoying a quality of life more similar to the average in Barcelona.

Many families used the income to support their children through education. Mia, a 41-year-old single mother from Ecuador living in Ciutat Meridiana told us her teenage daughter had been struggling with her mental health since she had been a victim of bullying at school. With B-MINCOME she was able to pay for extra academic support. She explained: *“my daughter has problems with maths, so I’ve hired a private teacher so he can help her. With all that happened last year, she’s not in the mood to study, and she’s repeating her [school tests].”*

In a few cases, parents made the decision to move their children out of the state school system altogether, into escuelas concertadas (semi-private schools). About 45% of children attend these schools Spain – private schools with subsidised fees of around €60 or €100 per month in the B-MINCOME neighbourhoods.

^{xi} This extra work to manage life with limited resource can be understood as ‘work-for-living’, as we establish in our baseline report

The material impact of B-MINCOME on a family of six: Miguel Angel's story

Miguel Angel is 36 and participated in the social economy programme. He lives in Besòs i el Maresme with his wife, daughter (aged 9) and three sons (aged 11, 13 and 15), having moved to Barcelona 13 years ago from Bolivia.

When we spoke to him, Miguel was living in a three-room social housing flat which he said was too crowded for the six of them: his sons often complained that it was too small for their friends to visit, and his daughter slept in her parents' room. He had applied for a bigger flat but was reticent about leaving the neighbourhood as he liked the strong sense of community.

Miguel Angel first heard about B-MINCOME when the letter came through their door. After "*passing through a lot of filters*" he began receiving a monthly income of €420 in addition to his unemployment benefit of around €500 and his wife's €800 salary.

Before B-MINCOME, their fridge was much emptier, and they could only afford basic items such as own-brand plain yoghurt, and they hadn't been able to afford essentials like new clothes for his sons.

Miguel Angel was in the unconditional treatment group of the social economy programme, and decided to pursue an external training opportunity for medical transport officer, rather than attending the course. Participating in B-MINCOME helped him secure this opportunity as it was recommended to him by a member of staff in the programme.



Knowing that he was able to maintain his family with B-MINCOME meant he could choose this training over employment in the short term.

He told us he had noticed a big improvement in his children's wellbeing since they started receiving the income, particularly for the older children. For example, the effects of being able to put more food on the table: "the older one eats, oh my god ... a plate and half ... and you can't tell him not to eat because his body requires it ... he's growing up". Miguel Angel was thrilled at "the idea of having a full fridge ... now we can afford Nestea or another brand ... ice-cream too. You can notice on their [the children's] faces ... they feel it." Miguel Angel also explained how he has been able to buy new clothes for his children: "now we buy a t-shirt for each one because the eldest one is growing fast."

However, he also expressed a desire to find work soon as there were still many things he was unable to buy with his overall household income. His children's needs were increasing as they grew older: "You can't buy them what you want anymore, they are like "I want that" ... We've all been through it and we [himself and his wife] try to accommodate and make sure they don't miss a thing" In particular, he hoped to have enough money to buy his son a laptop for his school work, and the cost of books at the start of the academic year.

All of Miguel Angel's children said they would like to go back to Bolivia and meet their relatives there (to whom they speak to regularly online), but this would only be possible when they have more money: *"We miss our country but we try to adapt to the situation here as well as we can. We try to move forward and fight for our dreams."*

In a few cases, parents made the decision to move their children out of the state school system altogether, into *escuelas concertadas* (semi-private schools). About 45% of children attend these schools Spain – private schools with subsidised fees of around €60 or €100 per month in the B-MINCOME neighbourhoods.

This was the case for Bianca, 38, who is Romanian and lives with her four children, husband and grandson. Before B-MINCOME, the younger children were attending a state school but Bianca felt uncomfortable with the high level of ethnic diversity among the students, reflecting a broader theme of xenophobia in the neighbourhood.²⁸ She told us: "In the public school, there are many kids from different nationalities, and I don't know what it was, but they weren't happy. I didn't like it."

Bianca used the income to move her children to a semi-private school:

"Since I received this benefit, I decided to make this change for my children ... so they can learn good things ... I want to put all my effort into their education, so they know how to behave, how to talk correctly ... they will be able to learn this better in the new school."

For Bianca her children's attendance at a semi-private school was as much about gaining access to a 'better' social environment, as it was about gaining access to a 'better' education.

Bianca felt that B-MINCOME allowed her to buy the cultural capital she desired for her children, as well as to provide them with essential skills and qualifications. This reflects the perception among several people we spoke to that semi-private schools were inherently better than state schools, and a means to social mobility.

For other parents, moving children to a semi-private school was more a question of accessibility and convenience. Abdul is a 37 year-old Pakistani father of three children. Since receiving B-MINCOME, he made the decision to move his five-year-old son to semi-private school which was *"really close to [his] place."* His wife had been having problems with her knee meaning she couldn't walk the long distance to her children's public school. B-MINCOME meant the €35 monthly fee for the new school was a comfortable additional expense for Abdul's family. He planned to start sending his daughter, aged 10, to the same school in coming months.

Getting out of debt

A high proportion of those we spoke to had fallen into debt during Spain's economic crisis, most commonly in the form of missed rent, mortgage or utilities payments. As a result of an increased income from B-MINCOME, many were able to catch up on their rent payments, taking this weight of debt off their shoulders.

This was the case for Abeeko, a 67-year-old Ghanaian man living in social housing in *Besòs i el Maresme* with his wife and three children. Prior to B-MINCOME he had been behind on rent for four months because his €426 monthly pension income did not cover both rent and other expenses. Since receiving B-MINCOME (which he received alongside his pension), he managed to catch up on all his outstanding payments and household bills, telling us *"I am now free of debts"*.

The income brought similar relief to Hamza, a 51-year-old Moroccan man, who owed rent for the apartment he lives in with his wife and two children. Around the time of the crisis he fell behind on his rent payments and was evicted from his house in Besòs i el Maresme with his young children. After some time he was able to secure social housing but he soon fell behind on paying this rent as well. With the B-MINCOME income he was able to pay double rent each month to catch up on missed payments.

As Hamza explained: *"We only owe two months now, and that's it. Since the draw [B-MINCOME], I've paid three months rent, so things are better."*

Hamza did not however, feel that the income was a solution to all of his issues. Even though he was able to reduce his debt, the flat Hamza lives in with his family does not meet their needs. Hamza's wife Marwa suffers serious heart issues and climbing the stairs to their apartment is risky. Inside the flat, humidity creates mould that gives the family coughs and colds. Hamza complained that, *"the walls turn black. I clean the kid's room every day."* Heating is an unaffordable luxury and water leaks from the roof. Hamza's 10-year-old daughter told us how she dreams of living in a bigger flat. In this way, the support B-MINCOME provided only went so far; it allowed Hamza and Marwa to pay rent, but did not help provide any longer-term solutions to the quality of their housing.

Other families found their B-MINCOME income was not enough to pay off long-standing debts.

Lola is a Gypsy woman living in Bon Pastor with her husband, two children and grandchild. When she started receiving B-MINCOME she made an agreement with her landlord that she would pay two months' rent each month.

Whilst the income helped to reduce her housing debt, she was still in significant debt to the market where she works; owing them €1,200 in taxes for her license to sell clothes. B-MINCOME allowed her to pay off some, but not all of her debts.

Ricardo, like Lola, also found that the income covered his debts, but didn't stretch far enough to have an impact on his quality of his day to day life. He is a 39-year-old Peruvian man living in el Besòs i el Maresme, and explained to us that he had not yet been able to enjoy free time with his two children since receiving the income:

And can you afford to go out on the weekend with your children? *"No, no ... not yet, as I said we are trying to pay our debts. It's not possible! ... Maybe in one more month we can do it and be more relaxed."*

Similar to many other participants, Ricardo used the majority of his €712 monthly income to pay for overdue bills, and to meet some of his basic needs. The extent to which B-MINCOME was able to support participants to realise their longer term plans and to create sustained change in their lives, such as Ricardo's dreams of opening a travel agency with his wife, remains to be seen.



The housing renovation active policy

This active policy programme was designed for property-owning households participating in B-MINCOME. The aim of this policy was 'housing rent aid' – to provide resource for home renovations which would allow for new family incomes through renting unused spare rooms in their house to other people – also known as 'Social Airbnb'.²⁹

None of the participants in our research sample participated in this policy after they were selected for it, and only 10 participants overall took up the offer, meaning we don't have evidence of what the impact of the programme itself. However, all of those we spoke to, some of whom had been offered the policy, did not like the idea of it, often because they felt that it would transgress valued boundaries around their private space, and because it raised concerns around child safety:

"I'm afraid to let strangers in my house"
(Maka, 44, Peruvian, Besòs i el Maresme)

"I thought the measure of renting a room to someone was weird. I could have done that when I got divorced, but I didn't want to, because you lose privacy, and also, I have a child, and you never know what can happen."
(Ainara, 46, Spanish, Ciutat Meridiana)

"I told them that I didn't have any problem with renting but I have a small daughter and my problem is ... I wouldn't like to have any man in this house ... because it's just two of us and ... you know what I mean?"
(Margarita, 44, Dominican, Besòs i el Maresme)

The fact that this programme was definitively unpopular and ill-suited to participants, suggests that it could have been designed with a more in-depth understanding of the values and priorities of local participants.

Are basic needs always met?

The type of costs not covered by B-MINCOME varied from household to household depending on their overall income and how each family prioritised their own needs. Some families focussed on repaying debt, such as Abeeko, Hamza, Lola and Ricardo, which meant less income was leftover for expenses such as rent or food. Others, such as Omar, 47, from Algeria, used the income to start covering his monthly bills and avoid falling further into debt – but found there was still not enough left to cover the day-to-day expenses of life with six children. He explained to us that even though B-MINCOME solved "a quarter" of his family's problems they were still facing significant debt:

"There are electricity bills, the gas, the water ... and when you finally can pay them you can relax. But when you still have the debts, there is still stress ... This month I have to pay for the children's summer school. There are many things we have to organise ... So, we have to see what we can pay. We can't pay everything."

Other families continued to face difficulties in meeting their basic needs, even with B-MINCOME, because their private and/or B-MINCOME incomes fluctuated. When 39-year-old Akoni first applied for B-MINCOME he informed the Council that his monthly income was €800, but this was in fact the maximum he could make. He often only earned €500-€600 a month. Akoni is from Mali and lives with his wife Zoya and their baby son in Ciutat Meridiana. They received an additional €246 a month from B-MINCOME, which helped them to meet some, but not all, of their basic needs: "I talked to B-MINCOME because I thought they would help me to pay the rent too. But they only gave me money for food ... And diapers too ... I told them about the other expenses: electricity, gas ... the bills are too expensive." Both Akoni and Zoya felt stressed because their total income was still less than their total expenditure, with their rent alone costing €500. The family's experience of precarity and insecurity continued after receiving the B-MINCOME income, as their underlying private income continued to be unstable.

In other instances, the B-MINCOME income was itself was the reason families could not pay for basic needs. Sana is 20 years old, and her family received the B-MINCOME income in her name. She lives with her mother, father and sister in social housing in Besòs i el Maresme, having been evicted from their previous flat in the middle-class neighbourhood of Clot. Her parents are from Morocco and Sana and her sister were born in Spain. Before B-MINCOME they used to pay €85 per month, but their rent was increased to €300 when she started receiving the income. This is because the housing authority - Habitatge - calculates rent based on residents' monthly income. As a result, the proportion of the family's total income spent on rent increased to an amount that left little for other expenses.

Overall, while improving the material situation of almost all participants, B-MINCOME was insufficient to enable some households to meet all their basic needs, often because fluctuations in the income did not effectively track people's private incomes and outgoings (as we explore further in Section 2). This raises the question of how possible it is to effectively means-test a cash-transfer, while ensuring basic needs are reliably met, in a context where very few people receive a consistent and stable income each month. It is possible that with a longer-term or permanent minimum income, people would be in a better position to escape significant debt and therefore be in a better position to cover their basic needs. A longer-term minimum income trial would be able to shed more light on this question.

“I need a place to live... more than financial help”: **Haddi’s story**

Haddi is a 33-year-old Moroccan woman who has lived in Spain since she was a baby. She has a very difficult relationship with her former husband, who she says was only with her to secure his immigration documentation. She was in the process of divorcing him when we spoke to her.

Upon leaving the relationship she was been made homeless, leaving her feeling like “a dog on the street”. Her two children stayed living with her husband as they recently started school nearby, but she didn’t trust her husband with the kids. She was staying at her cousin’s house in Montmeló (a neighbourhood on the outskirts of the city) but her cousin was due to be evicted from her flat at the end of the month and plans to return to Morocco.

Haddi initially received a B-MINCOME income of €600, but this had since been reduced to €450 because she also received the solidarity card benefit. However, as Haddi’s husband has shared custody of the children she only receives half the solidarity card benefit. Her social worker told her that after the divorce proceedings, her B-MINCOME income would increase but she was still waiting for this.

Haddi felt incredibly anxious about her housing situation and wanted nothing more than to rent a place where she could live with her children independently, but this would require money that she simply did not have.

On top of this, she had been continuing to pay for day-to-day expenses for her children while she has been living apart from them, leaving next to nothing for herself. She prioritises her children's needs with the little she has to the extent that she herself will go hungry: *"honestly, I'm having a very bad time. Today is the 13th of the month and I don't have anything to eat."*

Haddi told us that housing is the biggest challenge she faced: *"Look, if I had a home and with B-MINCOME ... would have enough ... I could fill my fridge... I would know what I have to do."* Her lack of a stable home also brings with it additional challenges that B-MINCOME did not address, such as her inability to apply for employment without a permanent address.

1.2 Health and Wellbeing

Key Messages

- For many people enhanced material security translated into less stress, worry and anxiety, with a resulting improvement in wellbeing and mental health. For some, participation in active policy programmes supported this trajectory of improved wellbeing by providing an opportunity to connect with new people, learn skills and to enjoy new experiences.
 - On the other hand, for those who continued to face material and financial precarity, the stress and connected mental health challenges of struggling to get by persisted.
 - Some participants used the income to pay for care services and medication which were otherwise inaccessible to them, due to gaps in public provision or due to immigration status. This is likely to have positive implications for physical health in the medium to long term.
- However, there is minimal evidence that B-MINCOME resulted in improved physical health during the study period. This is unsurprising and is likely to be because: a) some household incomes continued to be insufficient to address key drivers of poor health, such as poor quality housing; b) increased income may have limited impact on people who have already developed poor health or among people with health conditions less associated with poverty; and c) it is likely to take longer than the trial period to observe the impact of increased income on physical health outcomes.

Finding peace of mind

Many recipients of B-MINCOME expressed improvements in their mental health and wellbeing, often in terms of reduced stress and anxiety connected to increased financial security:

"I'm more relaxed now ... I was so nervous before because I didn't know where I would get the money ... At least, now I'm not worried anymore."
(Nadya, 27, Nigerian, Ciutat Meridiana)

"It has given us a lot of peace of mind. We know that we have that [the benefit] every month ... especially for the kids, because I'm a woman who prioritises my kids."
(Esmerelda, 27, Spanish Gypsy, el Besòs i el Maresme)

"We've got more peace of mind. Now I know that I can afford the basics, which is the food, the kid's clothes and the things to clean. I don't have to worry about if I will be able to afford it or not. It gives tranquillity."
(Ana Lucia, 34, Honduran, Ciutat Meridiana)

For some participants, the employability, community and social economy active policy programmes were also key in supporting their improved mental health and wellbeing above and beyond the income alone, largely thanks to the opportunity for social connection which they provided.

“B-MINCOME was the only ‘person’ who helped me to stand up again”: Paula’s story

Paula is 35 and from Spain. She is a single mother of two children – her daughter who is 17 and her son aged 13 - who she lives with in a social housing flat in Besòs i el Maresme. When we spoke to her she was currently pregnant with her third child.

Five months before she started receiving B-MINCOME, Paula lost her job. She had worked as a hospital cleaner for a year but when her grandma died, Paula’s mental health worsened: *“I was devastated and I had depression ... I asked for sick leave, then I came back to work, I tried to recover, but I got fired, so after that everything was getting worse and worse ... and I was feeling very bad”* After being fired, she was left to support her family with an income of €150 a month from the father of her child. She told us she came close to eviction: *“I was struggling ... I couldn’t stand anymore. I was about to be evicted, everything was happening, and nobody could help me, neither the social assistant nor the social housing.”*



Paula applied for B-MINCOME after receiving a phone call from the civic centre advising her to apply. When she found out she had been successful she felt, “so relieved that [she] could start paying the bills and the debts.” Her B-MINCOME income was €500 and she received an additional €200 from the solidarity card. She spent most of the B-MINCOME income on her rent (€300 rent + €100 bills) and she spent the solidarity card on food.

“I was so sad, and I was feeling so lost, that I can imagine how to thank the B-MINCOME for the help. I was sunken and very bed and the B-MINCOME was the only “person” who help me to stand up again. From one day to another! I was so impressed, I think I cried this day, didn’t I?”

This was true for Mendez, a Spanish man in his late 50s who lives with his son in Besòs i el Maresme. Before B-MINCOME they had struggled to get by on a combination of social security and his son’s salary. Mendez lost his job in construction during the financial crisis, after which he suffered a long period of depression and hadn’t felt able to leave the house except to buy food. He described B-MINCOME as “a radical change in my life. Participating in the community active policy programme of B-MINCOME gave him, “the opportunity to start relating with people again, to open up to them ... so, I felt the necessity to explain all these feeling.” As a result, he started a YouTube channel where he shared his experiences of life in Barcelona. He told us that the process of sharing his stories through videos was “like a psychological therapy” and he has since offered to train others in the neighbourhood how to make their own films. Similarly, Lola also enjoyed attending the employability active policy programme as an opportunity to switch off from her health problems:

“[Before B-MINCOME] I was at home with a bad headache, because my blood pressure was too high – I was spending too many hours at home, seeing and thinking about the problems. And when I’m there [in the programme] I can disconnect from all the problems!”

However, while many people saw improvements in their mental wellbeing, this was not true for everyone, particularly for those who remained in a precarious situation. For example, Omar, the father of six children told us he still feels depressed and, “can’t sleep, I have headaches”. Similarly, Haddi who is currently homeless and staying at her cousin’s house continues to suffer from anxiety: “On every level, emotional, psychological, personal ... I’m having a bad time ... but I have to live my day by day.”

Feeling well physically

While the mental health and wellbeing benefits of receiving B-MINCOME were mentioned much more frequently than physical health impacts, we found evidence that the income supported families to seek care for their physical health problems, in some cases filling gaps not covered by public provision. For example, Sana and her mother Mar are happy that they can now visit the dentist for the first time:

*“Sana: I’m going to the dentist [smiling]
Mar: Me too!! Look how my teeth are! [she shows her mouth, and she barely has teeth]”*
(Sana and Mar, 20 and 50, Moroccan, Besòs i el Maresme)

The income also provided access to healthcare for people who were not able to receive state support. For example, while Maria Isabel is eligible for social security, her son isn’t and is therefore unable to access free medicine. Thanks to B-MINCOME, she was able to afford the costly medicine for her son:

“My kid has gotten ill four times. Four times! And I have had to buy the medication, because he’s not in the social security with me: I can get my medicine for free, but not my kid’s ... He had pneumonia, bronchitis ... I have been able to pay the medication with the card. That card has helped me a lot, a lot.”
(Maria Isabel, 33, Ecuadorian, Ciutat Meridiana)

For Maria Isabel, while the income allowed her to purchase medicine she could not previously access for her child, she remained unable to address the underlying reason for her son’s ill health: the damp and cold flat which they lived in, which she feared they would be evicted from.

In essence, the B-MINCOME income received was not always sufficient to allow people to address all the determinants of poor health. In addition, while we know that reduced poverty is likely to improve health in the longer-term, these changes take time, and if people are already experiencing physical poor health or are experiencing conditions which are unrelated to the social determinants of health (i.e. communicable diseases), increased income may come too late or be insufficient to enable them to address these challenges.

1.3 Work and employment

Key messages

- Perceptions of work did not change among participants as a result of B-MINCOME. In the context of a time-limited minimum income trial, paid employment continued to be seen as the most promising route to financial security. People also sought the cultural and social capital and recognition associated with work, and often the boost to their own self-esteem. This contrasted with widely shared negative perceptions of 'benefits' (as B-MINCOME was perceived, stemming from its targeting at low income households), which were often experienced as stigmatising. In this sense, there are limitations in the extent to which B-MINCOME can reveal how people's attitudes and behaviours towards work (and public cash transfers) might change in the context of a lasting (or more universal) minimum income.
- Some people felt that B-MINCOME had put them in a better position to get a job, due to the extra time, resource and 'mental bandwidth' for job searching and training/education which the income provided. There is also evidence that a minority of people were able to take advantage of the increased financial security provided by B-MINCOME to search or train for better quality work.
- However, evidence of people moving into work during the first 14 months of the programme, as a result of participation in B-MINCOME is limited. Many participants continue to face structural barriers to employment, such as education and skill level, language ability, immigration status and age. They also face a reality of a shortage of secure and fairly paid employment opportunities in Barcelona.
- In addition, while the employability and social economy active policy programmes were felt to provide useful skills by some, many people felt that these programmes did not improve their employability in the medium to long term. Many felt that they had been randomly assigned to a programme which did not align with their skills and interests, or that the training or work opportunity was not aligned with the real labour market. This sense of a mismatch was particularly evident in relation to the social economy programme, which many participants felt was unsuitable for them, often because of the level of risk that setting up a social enterprise presented.
- In addition, some people had to (due to conditional participation), or chose to, quit existing work or training in order to be able to participate in on one of the active policies, and in order to receive the B-MINCOME income, potentially limiting their ability to make choices about how best to invest their time in their future.
- For a minority of participants, employment was not and was unlikely to become a realistic possibility or goal either due to poor health, or due to caring responsibilities, especially among single mothers. For these people B-MINCOME provided a much needed financial safety net. Inevitably, this led to ongoing concerns about what would happen to them once the B-MINCOME trial ended.

Perceptions of work

Working is considered preferable to receiving benefits for many. As Ainara put it: *“Given how things are right now, having a stable job is like winning the lottery.”* The time-limited nature of B-MINCOME meant that the income could not be relied upon indefinitely; work remained the primary route to financial security and many people hoped for this outcome from B-MINCOME.

One reason that people longed for work, over receiving benefits, is because they desired the satisfaction and meaning derived from earning an income. For instance, Akoni saw the income as belonging to ‘someone else’ and not comparable to an income gained through employment:

“Knowing that I have a stable and full-time job would give me peace of mind. Even if it would be only for a year but I would earn €1,500 a month. And I could pay for my bills with the money I’ve made myself, not with somebody else’s money. I prefer to earn money working. Do you know what I mean?”

(Akoni, 39, Malian, Ciutat Meridiana)

Feeling stigmatised as a benefit recipient was also common, with B-MINCOME viewed by many in a similar light to existing welfare in this regard. ‘Self-stigma’ was also evident, with people judging themselves for not being able to support their families. This is unsurprising given that B-MINCOME was targeted solely at low-income households in ‘deprived’ neighbourhoods. Several people, like Azad, held beliefs which shone light on some of the stigma associated with benefits, in contrast with the cultural value placed on work:

“I believe that we have to work to move forward, for family and for the kids, and if you are given any benefits they are a “push” so you can move ... but they shouldn’t be for your entire life.”

(Azad, 43, Pakistani, Besòs i el Maresme)

Azad’s attitudes raises questions around how a lasting minimum income might be viewed and responded to differently by participants. Overall, we saw little evidence that almost two years of B-MINCOME had challenged the cultural value placed on work.

Getting into and out of work

A minority of participants told us that their job prospects had improved directly as a result of receiving the income. For some people who were unemployed before the programme, B-MINCOME gave them more time, resource and ‘mental bandwidth’ to look for a job.

For example, when we met Daniela, a 36-year-old single mum originally from Dominica living in Ciutat Meridiana with her three children, she was in between temporary job contracts. She described receiving B-MINCOME as “getting out of the hole” which allowed her greater control of her life.

Before B-MINCOME she was unable to afford the transport card required to travel to different parts of the city to hand out CVs for her job search. With the support of the income, she gained the motivation and means to search for a job:

“When you are in need, and you can’t cover your needs, you can’t find solutions or a way out ... But when someone helps you, you can see things differently. At least it changes your mind, you can think “I’m going to find a job, at least the food is covered, I can pay the rent, I can pay the bills ... Yes, it pushes you. Not having the urge of having to think what are you going to feed your kids the following day, gives you the time to think where can you take your CV.”

Daniela described the psychological effect of a reduced sense of scarcity, an opening up of her mental ‘bandwidth’ or cognitive ability, meaning that capacity can be released for other activities.^{xii}

For others we spoke to, the income gave them the security to look for work that was better paid or better suited to their needs. This was the case for Olga, who is 47, and originally from Russia. She lives in Besòs i el Maresme with her son. She trained as a beautician but was working as a cleaner in a family house before B-MINCOME. She was earning €400 a month, but felt afraid to change jobs: *“I wasn’t earning much money and the job was really hard, and I have a problem in my back and some health problems, so I couldn’t do this anymore ... I felt that if I didn’t change my job, I would be in my bed forever, because of my back pain.”*

Olga believed B-MINCOME prompted “a big change” in her life; with greater financial security she felt able to quit her cleaning job and search for a beauty-related job. Fortunately she found a new job in a nail bar which was much better suited to her skills and more compatible with her health.

However, when we spoke to her, Olga had not yet informed the B-MINCOME administrators of this change and, although she was in the uncapped group, was worried she would lose her B-MINCOME income as a result: *“I have to tell B-MINCOME that I have a job contract, and if I show them, I think they will stop paying me top paying me the B-MINCOME.”* This highlights, as we explore further in Section 2, the uncertainty that some people felt around the terms and conditions applied to their receipt of the B-MINCOME income.

Like Husnain, some other participants we spoke to also used their income to gain training and education with a view to enhancing their long-term work prospects. For example, Sana who is 20 and from Morocco told us: *“I was looking for a job before, but, because of B-MINCOME, I could keep on studying”.* Sana had previously done a nursing degree and is now doing a more specialised ‘Paediatric Assistant’ degree with the aim of securing a more advanced and better paid job.

xii Mullainathan, S., & Shafir, E. (2014) Scarcity: the true cost of not having enough. Penguin books

B-MINCOME and the hope of a better job: Husnain's story

Husnain is 29, originally from Pakistan and living with his wife and four children in Ciutat Meridiana. His family receives around €800 euros from B-MINCOME each month.

Before B-MINCOME he was working in a Pakistani grocery shop for four years, on a low wage which wasn't enough to make ends meet: "I could just pay the rent with the money I was receiving. Every month I would borrow €200 from my brother and another person." When he started receiving B-MINCOME, he was able to quit his job and pursue his dream of becoming a driver.

Since receiving the minimum income, he has been training to get various driving licences, in order to get a job driving lorries and other vehicles. At the time, he was studying for a further license to drive a bus with passengers. Each day he studied from three in the afternoon (when he was back from driving practice) until late at night.



He has since been offered a job as a lorry driver around Europe, which is conditional on him obtaining two more licenses. He said he lied to his current instructor, who said he'd only have to pay for the courses once he's started his new job. He told us he hopes that after six months experience as a lorry driver in Europe he will be able to gain a job as a bus driver in Barcelona.

Husnain said "My life has been much better since B-MINCOME", going on to explain: "You know why? I started in B-MINCOME in January. Since that, I have had time to get my driver's licence and to take the courses. Now there is only four or three months left. Before B-MINCOME I couldn't do that, because €426 wasn't even enough to pay the flat."

B-MINCOME income allowed Husnain to plan and invest in his long-term future, something which was impossible before when he had to focus on making ends meet on a daily basis.

Like Husnain, some other participants we spoke to also used their income to gain training and education with a view to enhancing their long-term work prospects. For example, Sana who is 20 and from Morocco told us: "I was looking for a job before, but, because of B-MINCOME, I could keep on studying". Sana had previously done a nursing degree and is now doing a more specialised 'Paediatric Assistant' degree with the aim of securing a more advanced and better paid job.

Whilst several participants spoke positively about how they felt the income would be helpful for finding work, we found minimal evidence of people being able to secure new work or better work as a result of the income within the first 14 months of B-MINCOME. Those who were not participating in an active policy often felt disappointed that there was no support to gain employment as part of B-MINCOME, while others felt frustrated that they had still not gained employment despite their participation in an active policy.

Time to care and heal

Some people took advantage of B-MINCOME to reduce their time working, or to continue not working, often in order to care for family members, or focus on their own physical and/or mental health.

This was the case for Imma, a 46-year-old Spanish woman living in Bon Pastor with her husband and two older children. Like many others in the neighbourhood, she was making her income through informal labour before she started receiving B-MINCOME. She explained her work in the flea market: 'I make my own living ... selling panties on the street or whatever I can ... you understand, right? For the basic food.' Her two children (aged 17 or 22) are not in work or education, so her earnings have to stretch to provide for them too. However, this was in conflict with caring for her husband who is seriously ill:

"My husband has high sugar, cholesterol, and blood pressure. He has lost his sight. His kidney is affected too ... So, I have to be with him because he can't see much. ... to take him to the doctor's, give him medication ... many things ... I don't even have time to work"

She told us she 'thanks God' for her monthly B-MINCOME income of around €1,000 which helped her to support her family as well as spending more time with her husband.

This was also true for mother of two, Selene, from Honduras, who was working multiple informal jobs before B-MINCOME. She used get home in the evening and her two daughters (aged 10 and 13) would have to go to the neighbour's house or stay at home on their own, often without showering or eating properly without their mother to help. She had made the decision to quit of her jobs and reduce her working hours before she started B-MINCOME, but was worried it would mean she wouldn't be able to afford the rent and be evicted from her house. Thanks to B-MINCOME, she was able to pay the rent and reduce her working hours - and to spend quality time with her daughters. She explained, "now I have the afternoons free, and I am here when they come back from school they say *"Oh! Mum is here"*. And for my youngest daughter, the greatest thing is when I go to pick her up from school. She loves it when I pick her up from school." Similarly, a middle-aged single mother called Fany, originally from Honduras, had previously felt *"much pain"* because she had to spend so much time away from her daughter, being paid as a nanny to care for other people's children. When she gained the B-MINCOME income she was able to reduce her working hours and spend more time with her own daughter which she says has made her feel *"very happy"* and more connected with her daughter.

For others, the income meant that they could stop working and focus on looking after their own health. This was the case for Hafizur, originally from Pakistan, who has lived in Besòs i el Maresme for 15 years. He was previously working as a chef to provide for his four children and wife. The job involved standing for 12 hour shifts, which was very difficult as he has been suffering from pain in his foot. The pain has since spread to his knee and back, which meant he quit his job to work as an electrician assistant, which was also challenging given his health, shortly before receiving the income.

He explained: *"I have worked until I couldn't anymore. If I didn't work, my children couldn't eat, so I kept on working. Then I worked for three months as an electrician assistant, but I had to go up and down and for ten hours ... so I couldn't handle the pain"*.

He told us B-MINCOME is 'like my salary'. Without the income, he would still be forced to work in spite of his poor health, but instead he has been able to rest: *"I was lucky with B-MINCOME. And I also have my unemployment benefit (Paro). In this sense I can buy food."*

B-MINCOME was clearly of huge benefit to many people for whom full time employment was not possible; it provided them with a modest income and increased financial security, allowing them to focus on priorities other than paid work. However, as highlighted by Azad below, some people in this situation felt concerned about what would happen to them once B-MINCOME ended:

"The social assistant told me that at the end of B-MINCOME I should work. I told her that I'm not sure, and that my health wouldn't allow me to. What should I do? Do you know that I lost 20 kg this year?"
(Azad, 43, Pakistani, Besòs i el Maresme)

Overall, many people continued to face a future of uncertainty because they either couldn't work or because, though they wanted to work, they did not become more employable, despite their participation in B-MINCOME, a source of time-limited support which both groups knew would come to an end.

Active policy programmes and employment

As well as the income affecting some people's motivation and ability to search for new or better work, the active policy programmes, also impacted on this, albeit with limitations. While the employability active policy was explicitly designed to support participants into employment, the social economy policy was designed to support people to start their own enterprises, rather than to secure employment from elsewhere. Nevertheless participants of both hoped that these programmes would help them secure work for the future.

The employability active policy

The employability active policy programme provided participants with a professional training course of five months, followed by a guaranteed 12 month work contract. The training and jobs provided spanned a range of sectors including infrastructure, ecological sustainability, leisure, nutrition and health assistance.³⁰ This active policy was delivered by Barcelona Activa, the public agency responsible for boosting employment in Barcelona.

The employability programme appeared to be the most popular active policy among participants, at least initially, reflecting the fact that securing decent work through which to earn a living is a priority for the vast majority. Many participants spoke positively of the programme. For instance, Talek was pleased about the new skills he learnt: *"We took many courses in Excel, how to create a CV, how to look for a job, how to hand out your CV"* As part of the programme, Talek started a job as an energy auditor, working with local businesses to check their energy efficiency. Talek told us he felt fulfilled by his new job, and the opportunities that the employability active policy has brought to him, and that it had helped him decide his future career ambitions in solar energy.

On the other hand, some participants felt that the training and job they had been offered were not well matched to their skill-set or interests. For example, Alexander, a middle aged man from Colombia, felt that the training and job he had been assigned to as a social mediator was more of a hobby and 'not useful'. He told us he would rather have been assigned to the *"electricity course ... I would have been interested in that"*. In addition, he felt that the offer had not been fully explained to him, that it was not a 'real job' and would not prepare him for the labour market after B-MINCOME:

"I am going to be honest: when I was interviewed for the course, they explained a little bit, and I had no idea what the courses would be for, what it would be useful for. What I realized is that the course would prepare me for a one-year job contract, but it was a job that didn't exist before, it was a job created for that year. So when that job ended, there wouldn't be any continuity. It was created for the programme, but it wasn't a course that would serve me for another job. That is the impression I got when they explained it to me."

Many other people became disillusioned about the impact of the programme on their longer-term employability, especially because of the mismatch between the training/work people had been assigned to and their skills and interests. This was the case for Fatima, a Pakistani woman in her 40s, who told us that she has been assigned to a course in electrics, plumbing and painting and that this felt quite *"strange"* to her as she expressed a preference in her application about a course in cleaning or care work.

While a minority of people enjoyed learning a completely new skill, others felt that they would have benefited more from being assigned to an active policy programme which build on their existing skills and interests. In addition, some participants felt frustrated that the job contract they were offered through the programme did not relate to the training they had been provided – one did not connect with the other: *“you’re trained in one thing then you have to work on a different thing!”* (Lucrecia, 44, Salvadoran, Ciutat Meridiana)

Other people felt frustrated because they felt B-MINCOME could not realistically provide a route to employment, and given the time-limited nature of the programme, could not therefore succeed in providing long-term security for them. As 57-year-old Jose explains, *“they tell us to go to the Employment Office. What for, if there are no jobs? There are no jobs! There’s a notice board, and there are no jobs there.”* Some participants who had initially been positive about the programme felt disillusioned. For example, after the programme had finished, Talek told us he felt disappointed and wasn’t sure if the skills he had learnt in the energy auditor job would translate into an advantage in the labour market after B-MINCOME.

Overall, it is clear that the employability programme provided valuable skills and training to those participants who were well suited to the training and job they had been assigned to, but this was not the case for everyone. It is likely the programme would have been more beneficial if participant skills and interests had been taken into account when assigning them to training and work. Moreover, a climate of chronic unemployment and underemployment in Spain begs the question of how effective a supply-led programme can be in boosting employment when realistically there are not enough jobs, especially quality and reliable jobs available.

The social economy active policy

This active policy programme was designed to support participants in creating or being involved in cooperative, social, solidarity economy and community-interest projects. The aim of this was to boost the social economy sector and upskill local residents in starting their own initiatives and therefore creating local employment opportunities.³¹

Some participants were under the impression that they could select which active policy they wanted to participate in and a minority were attracted to B-MINCOME because of the opportunity of participating in the social economy programme. Ricardo, a husband and father in his late 30s originally from Honduras and now living in Besòs i el Maresme applied for B-MINCOME because he *“heard that they could instruct you on how to open your own business ... that’s why I asked for it.”* He explained what he was told when he applied:

“R: They asked if we wanted an economic benefit, or if we wanted to manage our own business...”

I: They said you could choose?

R: Yes. They said that we could choose, and we might have it. They didn’t say specifically ... but I wrote down that I wanted that [to open my own business] ... but then I didn’t get it”

Ricardo and his wife wanted to open a business, such as a travel agency or a venue for children’s parties. While they felt that simply receiving the B-MINCOME income without participating in the social economy active policy was *“not bad”*, Ricardo emphasised that it wasn’t *“economic help”* that he wanted or applied to B-MINCOME for.

However, many participants who were allocated to the social economy programme found that it was of little relevance or interest to them. While there were participants in all of the programmes who felt the programme was not suitable for them and therefore wouldn’t help them gain employment, this was felt most commonly in relation to the social economy programme.

Many people who had previous experience of precarious and insecure work and incomes felt that the unpredictability and risk involved in setting up a social enterprise was not something they wanted, as two participants of the social economy active policy explain:

“Because of my life experience I’m never going to start a business, I prefer to work [for someone else] ... because I think it’s very complicated, with ups and downs. It’s not something stable. If I create a cooperative, and one month doesn’t go well, what do I give my children to eat?”

(Orisa, 41, Nigerian, Ciutat Meridiana)

"Because it is a very difficult thing for people like us, who have never worked, who have never had anything, who don't have money ... I see it as a very complicated goal. I think it would be easier to get hired in a company. I think it would be more normal."
(Esmerelda, 27, Spanish Gypsy, Besòs i el Maresme)

Both Orisa and Esmerelda desired stable and reliable employment and the prospect of establishing a social enterprise is in contrast with this goal. As such, they felt quite bemused that they had been assigned to the social economy programme.

Others found it to be inappropriate because of their education and skills levels. Nadya, a mother of three children in her late 20s, originally from Nigeria and now living in Ciutat Meridiana, told us that she enjoyed the programme and made friends but that she doesn't want to set up her own business:

"I can't do that, really. I don't have that level ... it's not my culture. In my country you have to be really intelligent to be able to have your own business ... But here, here you have to know everything. I tried to do some course for informatics and computers and I know only basic things ... I never did something related to this in my country ... and my Spanish it's not so good. I mean, one thing is what I want to do and another is what others want me to do."

Nadya highlighted the perceived mismatch between her own interests and skills, and what the social economy active policy required of her. She said that she would prefer to be employed by somebody else than start her own business, and was currently looking into employment courses she could enrol in instead.

A minority felt more suited to the social economy programme. Some were motivated to learn new skills as part of the social economy active policy and had been able to develop their own ideas for projects. Ainara, a 46-year-old Spanish woman, and Adaeze, a 37-year-old Nigerian woman, were two participants who had ideas of community projects of their own – a prepared meal business in Ainara's case, and for Adaeze, a network of child-care sharing for mothers (see p.44). However, we do not have evidence of such ideas being developed within the first 14 months of the programme.

For those who felt more suited to the programme, not everyone seemed well informed of the potential risks associated with starting a social enterprise. Carlos, a 31-year-old Spanish man, had turned down a €1,500 monthly driver job in part because he did not want to give up the social economy measure, and said the programme organisers had told him his project could start in the coming months. For Carlos and others, participation in the social economy programme came into conflict with work. It appears that many participants who had an idea of a project were completely confident that they would be successful, and hadn't been properly informed of potential risks and obstacles.

Overall, we found that the social economy programme was at odds with the majority of participants' desire for stable and secure work, and was not matched to their skills or interests in many cases. We can question the suitability and even the ethical implications of this focus for B-MINCOME participants, the majority of whom had experienced chronic financial uncertainty, and were now being asked to adopt the risk of starting a social enterprise. However, the programme did have a positive outcome for others as a means for positive social contact and learning new skills.

The impact of conditional participation

For some, conditional participation in B-MINCOME active policy programmes presented barriers to participating in other forms of education or employment, and sometimes meant they had to relinquish existing employment to participate in B-MINCOME. Orisa, aged 41, faced a choice between participating in B-MINCOME (including receiving a minimum income and participating in the social economy active policy), or continuing with her plans to do hairdresser training; she couldn't do both:

*"I wanted to do hairdressing course, but I am doing the B-MINCOME course ... it is better to get a benefit, I can do more with that. Because they told me "If you don't come to the course you won't get the benefit."
(Orisa, 41, Nigerian, Ciutat Meridiana)*

On the other hand, there were examples of people who were offered B-MINCOME unconditionally who were able to turn down an active policy programme in order to pursue other education or employment opportunities which they felt were better suited to them. For instance, Marisa, who is 41 and from Spain, decided to decline the employability active policy programme in order to maintain her long-standing job working in a local stationary shop, whereas the B-MINCOME training and job would only last up to a year.

In addition to issues with the design and delivery of the active policies undermining people's employment trajectories, participants also flagged structural barriers to employment which they continued to face which they didn't feel were addressed as part of B-MINCOME.

For example, several middle aged participants felt that their age was the key barrier to finding work. For example, Maka, described her difficulty finding a job, due to age discrimination: "I'm 44, next year I will be 45 and if a 30-year-old person has trouble to find a job, you think that somebody will hire me? And I dye my hair to cover grey hair." Whilst Maka was grateful for the support she received, she told us she thought the programme could be improved by offering a guaranteed job for people like her:

"It would be good if there was a job bank for older people. It would be good if they could do something"
(Maka, 44, Peruvian, Besòs i el Maresme)

Other people highlighted barriers of language or immigration status making their transition into work challenging. For instance, Maria Isabel is a 33 year-old Ecuadorian woman who had been living in Spain for six years, but could not enter formal employment due to her immigration status. As a result, her €454 B-MINCOME income has been her sole income for herself and her son.

"It has been a great help for me, because right now I can't work, because I'm undocumented. I had an NIE [foreigner's identification number], but it has expired." There were also a minority of participants for whom work was and continued to be inaccessible or impossible due to other commitments and/or health issues.

Choosing between work and B-MINCOME: Lidia's story

Lidia is 44 and lives in a flat in Ciutat Meridiana with her son and daughter. She is Bolivian and grew up in Brazil. Before B-MINCOME she had a permanent contract for two separate jobs – one she had been in for six years and the other for eight years.

She applied to B-MINCOME, thinking the income would be a help for her children but when she was accepted from the draw and placed on the active policy programme she realised she couldn't do the employability active policy sessions and fulfil her current work commitments: "I said 'how will I do it, I have a job' and it was mandatory doing the training and participating in order to receive the benefit." As a result, and because she was offered conditional participation, Lidia made the difficult decision to quit her long-standing jobs to enrol in B-MINCOME. She had liked the sound of the programme, explaining – "the fact of working in something from City Hall it made me very excited".

When she first enrolled on B-MINCOME, she was told the income she would receive would be around €300 (as it had been originally calculated on the basis of her receiving additional income from her jobs). She panicked at this realisation but decided to go ahead and quit her job in the hope that she would find another which was flexible around her B-MINCOME training, in the assurance that the income would be adjusted after she quit her job. Her first thought was "Oh my god, I'm not even going to have enough for the rent" and she explains "I didn't know what to do, to quit or not to quit ... then I said, yes I will quit and I will figure out how to do it. I thought how I already said yes and how can I say no now ... I said "I will continue and I will be confident and something will come up."

Lidia had to wait for two months on this lower income (around €300) after she had quit her job before her B-MINCOME income was increased. When asked whether her situation is better off now with B-MINCOME rather than working two jobs, Lidia explained: 'Well, regarding time yes ... but economically I don't have enough because, you know, I have many needs ... I have three children ... But it did help me a lot and I always try to find a way to make more money ... sometimes I sell things and I move around ... because if not I don't have enough to pay for everything that we need at home.'

When we spoke to her a few months later Lidia said in spite of the choice she was forced to make, she felt "very satisfied" with the programme overall, the skills she had gained as a result of the training programme and her work placement as an energy agent.'

1.4 Family and community dynamics

Key Messages

- The income appears to have strengthened many family relationships, by reducing stress and allowing families to spend more quality time together.
- A minority of women felt empowered by receiving the income and were able to gain power within the family unit, while a few were able to use the income, often in combination with the support gained from participation in an active policy, to challenge or leave an abusive partner. On the other hand, some households continued to receive the income or to participate in active policies in a way which aligned with existing traditional household dynamics.
- While the income clearly had an impact on family and household relationships, people's broader social and community connections were more affected by their participation in the active policy programmes, albeit the income usually facilitated participation in these programmes.
- The active policy programmes, especially the community programme, brought together people who would not normally have met, including from different cultural backgrounds, with positive implications for local social cohesion. Many participants greatly valued these new friendships and connections, explaining that they felt happier, stronger and more resilient as a result. Some people also enjoyed an enhanced sense of attachment to their local neighbourhood, and to Barcelona more broadly, as a result of the active policy programmes.
- On the other hand, the income played into, and at times exacerbated, existing community tensions, often along lines of ethnicity or nationality and sometimes fed into xenophobic narratives. In particular, people felt uneasy about the way the resource had been allocated to different households, feeling that the amounts given did not always fairly reflect level of need. Connected to this, there was a feeling among some that others were not spending the income 'appropriately'. This raises the question of whether people would more positively perceive and respond to a cash-transfer which is (at least more) universally and equally allocated; an issue which would be worth exploring in any future trial.

Family relationships

As a result of the income, families were able to spend more quality time together (as described in section 1.1), which had positive effects on their wellbeing. Moreover, several immigrant families were able to better connect with or support family members overseas. In some cases, the income provided women more agency within and outside of their family.

With more leisure time to enjoy, several people described to us family activities they had been able to do as a result of their B-MINCOME income. For example, Abdul, a 37-year-old Pakistani man told us: “we can enjoy time together, we can go to the beaches when it’s summer; and every afternoon I go with my son to the squares, so he can play football”. Paula, who was homeless and living with her son at her sister’s house in Besòs i el Maresme, was able to give a modest amount of money to her sister each month as rent, which she felt has eased their relationship and improved their household dynamics.

Parents explained that the wellbeing benefits they enjoyed as a result of the income helped their relationships with their children. Orisa, a 41-year-old mother of two told us that her children were very sensitive to her emotional situation. She said that since she had received the income they stopped asking worried questions like, “what happened to you, mum?”, as they had before. Similarly, Ainara a 46-year-old single mum living in Ciutat Meridiana told us that since she started receiving the income, “I am better, and he [my son] is better ... he sees I am happy and he is happier.”

For many of the immigrant families receiving B-MINCOME, the income offered an opportunity to connect to their family living outside of Spain. For example, Abdul, a father of three, was saving up to travel to Pakistan, and Mani, also a father of three, was planning on taking his family on a trip back to India to see their relatives thanks to their increased income.

Mani, as well as several other people we spoke to also regularly sent money back to family members overseas. This was also true for Adaeze, 37, who lives in Ciutat Meridiana, and was sending some of her income to support her son in Nigeria.

She explained to us that she was saving up so she would have enough money to bring him to live with her. In a few cases we heard stories of B-MINCOME helping to keep families together through securing their immigration status. Lucrecia is 44 and lives with her son and two daughters. Her husband was murdered six years ago in Honduras, after which a gang tried to kidnap one of her daughters. As a result, she moved to Spain with her children. She was told she could use B-MINCOME to sort out her family’s immigration documents:

“When I told them [Caritas – a charity] I was selected for B-MINCOME, they were so happy, and they told me, “Good, Lucrecia! Now you will be able to fix your daughter’s documentation”. Thanks to having a formal job (provided by B-MINCOME), Lucrecia was able to secure residence and work permits for her daughter. This meant that her daughter will be able to work, providing another income for their household.

As well as allowing people to build and reinforce family relationships, B-MINCOME also provided some people with the support needed to break unhealthy relationships. B-MINCOME allowed some women to gain independence and helped others to leave abusive relationships. For example, Teera, from Spain, told us: “I’ve recently divorced my husband and I have three children. It was very dramatic as well ... And to be part of the project – B-MINCOME – it has made a big change for me”. This echoes Luz’s experience (see p. 47).

In a number of cases women said they felt more empowered within the family unit following participation in one of the active policy programmes.

For example, after participating in the employability active policy, Fatima, a 42-year-old Pakistani woman living in Besòs i el Maresme had confidence to look for a job herself, while her husband was unemployed. Involvement in one of the active policy programmes also motivated some people to challenge traditional gender roles. Montse, a Spanish woman, explained how participating in the community active policy opened up a “new world” for her; for example she took the metro for the first time without her husband to attend the training. Since being involved in the programme, she feels “more secure” and more able to question her husband:

“And we [women] can work and bring something home, because the other way round [men working and women as housewives], it’s very old-fashioned. There are some things that have to be the way your husbands want at home, but there are some things that we can’t do anymore.”

For many others however, neither the income nor the active policy programme appeared to have a significant impact on gender dynamics within the family household. For example, Fina and Pepe, aged 39 and 40, are a Portuguese couple who typify traditional gender roles when it comes to household tasks – as he explains, the housework is done “more by her, than me”.

Even though Fina is the named participant of B-MINCOME, and she is participating in the social economy active policy, Pepe said she has no particular plans or motivation to seek employment or occupation outside the home after the project. She is the one in charge of housework, while he remains responsible for making a living.

For other participating households, it was decided that due to the wife’s language barriers or caring responsibility, the husband would participate in the active policy programme, even when the wife was the named participant of B-MINCOME.

While this allowed households to navigate the potential challenge of balancing conditional participation with other responsibilities and commitments, it may have limited the impact of B-MINCOME in terms of empowering women, albeit as Fina’s story shows, participation in an active policy was by no means disruptive of all household dynamics.

Overall, the income appears to have strengthened many family relationships and, often in combination with participation in active policies, to have empowered some women within family units and to have enabled other women to leave abusive relationships. Other households, continued to receive the income or to participate in active policies in a way which aligned with existing household dynamics.

Taking back control of income: Cali's story

Cali is a 33-year-old woman from Cameroon. When we spoke to her she had been living in Spain for five years, with her then husband and three children.

Her ex-husband was working full-time while she looked after the children. She disclosed to us that she had suffered years of abuse in her relationship: "he used to beat me a lot and many other things." Even after the physical abuse stopped, he was emotionally abusive and very controlling. He restricted her from making any decisions, dictated who she spoke to and what she bought.

When she first heard about B-MINCOME and brought back the papers to apply, her ex-husband filled out the application in his own name without telling her. This made it difficult for her to buy things because her husband had to be present to make purchases: "He doesn't want me to know how things work in Spain. He doesn't want that! There are so many things that he doesn't want me to know ... I know things because I learn from people outside my house. But he is always following me."

After her ex-husband continued to deny her use of the card, she explained the situation to her B-MINCOME social worker in confidence, who "fought for me and thanks to God and her, now the card is in my name." Cali told us that she now sees B-MINCOME as the only chance for her to rebuild her life. She hoped that as a result of the programme she would be able to get back into work, to study and to have her life back.

Making new connections

While the income clearly had an impact on family and household relationships, people's social and community connections were more affected by their participation in active policy programmes, albeit the income usually enabled and facilitated participation in a programme.

Many people who participated in an active policy programme enjoyed the opportunity to make new connections with other people in their community. For some this meant building supportive relationships with the programme facilitators or with others in a similar situation to them. For others this meant a fun break from daily life and a chance to meet people they wouldn't otherwise have spoken to. In a few cases, this motivated people to support others in their neighbourhood more actively.

Several people mentioned building connections with programme facilitators, such as Lola, a Portuguese Gypsy woman who was enrolled in the employability active policy:

"The teachers are amazing! They have the knowledge, they know how to talk, how to explain, they are serious - when they have to be; but they laugh, when we laugh" (Lola, 52, Gypsy, Bon Pastor)

Whilst some people told us the community workshops were not always well attended, many who attended frequently gave examples of how the dynamic in the group was one of mutual understanding and support.

Otman, 46, moved to Barcelona 15 years ago from Morocco and lives by himself in Besòs i el Maresme. When we first spoke to Otman, he told us he had no friends, only people "just to say hello to", and moreover that he didn't want to have relationships with people. However, after several months attending the community active policy meetings, he told us he was much more open to having social relationships. He spoke of the B-MINCOME programme as allowing him to meet new people from around the world and being, "like a family", supporting each other with things like explaining words to each other that they didn't understand. Otman said he felt happier since starting the programme.

This experience of mutual support was echoed by Elisabeth, aged 51, who was participating in the social economy active policy. The social contact helped because she was not feeling well emotionally. Elisabeth told us about a woman in the group who shared her personal story of hardship which others could relate to:

"The project is not all financial you have also friends, I give you my friendship ...then the other person said "me too" and we all got emotional" (Elisabeth, 51, Ecuadorian, Besòs i el Maresme)

For Elisabeth and her peers, the social economy active policy gave them the opportunity to meet people facing similar challenges, which provided the foundation to making meaningful new social connections.

The active policies also gave people the opportunity to connect with groups of people with whom they might not have otherwise had contact, promoting community cohesion. Abeeko, 67 from Ghana lives in Besòs i el Maresme with his wife and three children. Abeeko was participating in the community active policy programme every Tuesday in his local community centre. He described the activities as mostly consisting of exercises, arts and group discussions. He told us that through the programme he had met people from different groups: "It changes everything. Through B-MINCOME I could meet people ... before I didn't talk to the Muslims, the Pakistanis ... and B-MINCOME is full of Pakistanis." The active policies, especially the community programme, have also provided an opportunity to become more involved in and exposed to the local neighbourhood and to Barcelona more broadly. Manuela is a 38-year-old Honduran woman who has lived with her husband and two children in Ciutat Meridiana for 16 years. She says she has a strong sense of belonging to the neighbourhood, although it's been changing a lot in recent years. She told us that before she started receiving B-MINCOME, she "didn't know many people with benefits". Now, since being involved in the community active policy and attending their weekly meetings things have changed:

"Now as we have these meetings on Thursdays with B-MINCOME we talk about our experience ... we talk about how it's working for us and how it's helping us ... and it's helping a lot ... [the meetings]"

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Now, since being involved in the community active policy and attending their weekly meetings things have changed:

“Now as we have these meetings on Thursdays with B-MINCOME we talk about our experience ... we talk about how it’s working for us and how it’s helping us ... and it’s helping a lot ... [the meetings] to relate with each other ... to get to know ourselves better ... to get to know the neighbourhood ... because we go out all together to see new places that we didn’t know they exist after all this years living in the neighbourhood.”

As Manuela demonstrates, for some people, the community programme has had the dual benefit of creating bonds between neighbours and forging a stronger attachment with the neighbourhood in which they live.

For a minority of participants, this increased sense of local pride translated into an impetus to start local initiatives. Ainara, who is 46 and living in Ciutat Meridiana with her son, is involved in the social economy programme. As a result, she now has an idea of a social project that she wants to set up with other women in her group – an affordable community kitchen, which she says there is a real need for in the neighbourhood. She has spoken about the idea with other people that she met at the B-MINCOME social economy active policy programme who are supportive of it:

“I could open a prepared meal business, where people could eat there as well, for example people who only have one hour at work for lunch, and they don’t have time to go home to eat ... I could create a menu that costed, for example, €6. It could include a first and a second course, a dessert and a drink. I think people would go there. And also offer food delivery. And I was talking with the women in the project and they thought it was a good idea.”

Similarly, Adaeze, a 37 year old Nigerian woman living in Ciutat Meridiana, is participating in the programme and is enthusiastic about her group’s idea for a social initiative: starting a network of childcare sharing locations for mothers:

“We have planned something to help the mothers from the neighbourhood who work ... we need a space to gather all the mothers ... the idea is to form two or three groups ... so, they pick the children up and bring them to this “space”, and you go there when you finish working ... So, if you work during the morning, when you finish you can go and pick them up. And who works in the afternoon, can go first, and prepare the food for them. And then, the mother can pick their children at the time she needs.”

Whilst several participants spoke enthusiastically about these ideas and are starting to make plans, there is no evidence of the social economy programme supporting the ideas to fruition in the first 14 months of B-MINCOME.

A new family of B-MINCOME friends: Luz's story

Before B-MINCOME, Luz, a middle-aged Spanish woman, and her children rarely left the house because her partner of 18 years didn't allow it; she was isolated and didn't know the city. She applied for B-MINCOME in secret and told her children when she found out she would receive it, they'd told her "Yes, mum, you should do it. You can relate more and get to know more people".

She participated in the employability active policy and she found the support of her group gave her the strength to continue despite finding the training difficult. One time when she was close to quitting, her colleagues had told her "No, Luz, you're not going anywhere!" and so she continued to attend the course in secret.

I'm getting to know Barcelona. I'm bonding more. I know more people and I'm very happy with my team.



The people in her course came to be very important to her: "I mean, they [the other participants] are my family now. I adore them. They gave me so much security ... they gave me so much ... confidence [she gets emotional and starts to cry] ... They are my family [she talks in tears]."

Luz suffered significant emotional abuse from her partner during this period as their relationship deteriorated. Eventually, he changed the locks on the flat: "he left me on the street". She was made homeless and was sleeping at her daughter's place while she continued the course. Despite these hurdles, she continued with B-MINCOME training and told us she was happier now: "I'm getting to know Barcelona. I'm bonding more. I know more people and I'm very happy with my team."

As well as illustrating the mutually supportive environment within active policy programmes, Luz's story also reflects the experiences of many women we spoke to who gained greater financial and personal autonomy following B-MINCOME.

You can watch a video of Luz tell her own story by following this [link](#).

Interplay with existing tensions

Whilst some people found participating in an active policy programme strengthened connections with other participants and with the wider community, our research demonstrated how B-MINCOME, mainly in the form of the income, also played into existing tensions, both within the community, and between residents and the public administration.

Many people we spoke to were aware of other people receiving the B-MINCOME income, from noticing fuller trolleys in the supermarket, to chatting with their neighbours about what they'd seen and heard. Perhaps due to stigma around receiving benefits, or perhaps as a natural human tendency to judge and compare, many participants commented on how different groups 'needed' the income more or less compared to each other.

This was gently expressed by 33-year-old Haddi, a single mother, originally from Morocco and who lives Ciutat Meridiana. She was in a vulnerable housing situation with her €450 B-MINCOME income: "I mean, I'm grateful for what I'm receiving but I just think there are people who don't really need it as much as I do ... but every person has their own luck"

Accompanying these questions around who deserves the income, the most frequently expressed doubt was a feeling of suspicion about how much other recipients were receiving from B-MINCOME and in combination with other sources. Maka felt frustrated that, apparently unbeknownst to the programme administrators, some participants were not relying on B-MINCOME as their sole income:

"I told my sister, there are some people, and I know them, who do have this benefit ... but they also have money from elsewhere and they are still receiving and receiving... many people, eh ... but I don't want to be the one who will expose them. I keep my mouth shut ..."
(Maka, 44, Peruvian, Besòs i el Maresme)

Maka's concerns reflects findings from our baseline research which showed that many people rely on informal labour and undeclared income to get by, which presents significant challenges to fairly calculating a means-tested income.

The community active policy

This active policy programme involved participation in social-interest community projects in their neighbourhood. Activities were designed to increase participants' relationships and social interaction, as well as their capacity for social action.³³ This active policy programme was delivered by the Citizenry Rights, Participation and Transparency Area of Barcelona City Council.³³

We found that the programme was less popular with some participants initially, compared to the employability programme. In many cases, this reflected how most participants prioritised the need for employment above else as a route out of financial precarity. However, after participating in the programme many felt they had developed lasting social connections and support networks through people they had met on the course, an outcome that many had not foreseen or valued as much in the first instance.

A minority of participants found the activities of the programme were not useful to them. For example, Mani found the experience of the community programme quite sporadic and random, 'we talked about the streets, cleaning dog poop ... we do some arts and crafts' – and felt that the income itself was much more transformative.

However, a significant number were able to form new connections within their communities as a result of participating.

Often, participating in the programme was a way out of loneliness, and a way of sharing experiences with a mutually supportive group. For example, see the story of Mendez on p.29. For a minority, the group involved breaking down cultural stereotypes through positive interaction, as can be seen in the story of Jose on p.49).

For others, the programme gave them the opportunity to explore Barcelona with the group as tourists, increasing their sense of pride and belonging in the city, and contrasting with perceptions and feelings of being on the periphery of the city (as highlighted in our baseline report).

Most participants in the community active policy were women – and we have evidence that participation in the programme reframed traditional conceptions of the women's role as well as helping participants develop a supportive network with other women. For instance, Montse, (p.20) explained how participation in the programme opened up a 'new world' for her as she gained independence moving around the city and meeting new people as part of the course, when she had previously been mostly carrying out domestic tasks at home.

While the income brought more tangible and immediate effects to most households, the changes that resulted from the community active policy relating to improved community connections and social cohesion have the potential to last longer than the B-MINCOME pilot.

For others, their sense of unease centred around a feeling that other recipients of B-MINCOME weren't spending this public money on necessities. Ana Lucia who is 34 and from Honduras says she thinks other people who receive B-MINCOME in Ciutat Meridiana are spending the income on the wrong things:

"I don't know ... some people spend that money on unnecessary things when there are people who really need it ... The prepaid for mobile, I think this is unnecessary, really ... It's bothering me because there are people that really need it and those ones come and spend the money on other things"

Ana Lucia described how she saw a Pakistani woman purchasing mobile phone credit with her B-MINCOME card which she thought was unfair when there were other people in need of food who didn't receive the income. Like some other people we spoke to her, she felt that B-MINCOME spending should be 'controlled' more tightly.


At times, suspicions of others receiving the income played into existing preconceptions of, and discrimination against immigrant and minority groups. Julia, a Spanish 36-year-old woman describes how other people in the neighbourhood were surprised to see her, a 'Payo' ^{xiii} woman, receiving the income:

"Well, to be honest, the people who normally receive benefits in the neighbourhood are Pakistanis, Gypsies, and Senegalese ... it's not normal to see a "payo" receiving any benefit."

The tensions observed between local residents can largely be seen to reflect deeply entrenched tensions that were identified in our baseline research, rather than being particular to B-MINCOME. In some cases tensions have been exacerbated by the means-tested and randomly allocated nature of the B-MINCOME income, which almost inevitably creates perceptions of unfairness.

In this regard B-MINCOME can be seen to reflect continuity of experience among participants with existing models of welfare provision, which is given, in varying amounts, to some and not to others. It also raises the question of how people would perceive and respond to a cash-transfer which is (at least more) universally and equally allocated.

^{xiii} 'Payo' is the colloquial term used, especially by gypsy people, to describe non-gypsy people.



“There are too many people who shouldn't be here. There used to be worker people in this neighbourhood. Now there are Pakistanis, Chinese, Russians... That's not how it used to be. It has changed very much.”

B-MINCOME and community tensions: Jose's story

Jose is a 57-year-old Spanish man who has lived in Besòs i el Maresme since birth. He received a €430 monthly income from B-MINCOME.

Jose felt socially isolated, telling us that he used to have local friends in his early twenties but they have all “either left or died” and now knows few people in the neighbourhood and lives alone with his dog. He told us he has suffered from anxiety and depression during his long period of unemployment.

When we spoke to him he shared some challenging and explicitly racist views, telling us that, “there are too many people who shouldn't be here. There used to be worker people in this neighbourhood. Now there are Pakistanis, Chinese, Russians ... That's not how it used to be. It has changed very much.” He says he doesn't like living in the neighbourhood because of the immigrant communities that have moved in over his lifetime.

With regards to B-MINCOME, he takes issue with the proportion of foreign people receiving the income: “They [the City Council] say, “We are going to help the people in the neighbourhood” [he laughs]. They [the foreigners] have just arrived here. What I don’t understand is that 90% [of those who receive B-MINCOME] are foreigners and the 10% are people from here.”

He understood this in the context of what he perceived to be an unfair existing welfare system:

“They just arrived here and they already have a house, they have a car, they don’t pay expenses, they don’t pay school, they don’t pay for anything. I’m from here, I have worked [as a contributor] for more than 30 years, and I get nothing, and they have just arrived here, they ask and they get everything.”

Jose says that this something he has often discussed with other Spanish people participating in B-MINCOME:

“J: We have talked about it many times, the B-MINCOME participants that are from here...

I: The Spanish.

J: Yes, and we don’t understand why the people from outside are being helped so much when they don’t cooperate at all. They create their own organizations”

Despite these feelings towards fellow participants of B-MINCOME, Jose describes his involvement in the community active policy programme in mostly positive terms. He talks positively of the range of activities, including interactions with other B-MINCOME recipients in a kitchen workshop:

“And once the teacher asked the Pakistanis and the Moroccans to bring tea ... The tea that they make in Ramadan. We also did a tortilla contest.”

Whilst Jose’s account represents some of the most challenging and explicitly xenophobic discourse of anyone we spoke to, it also shines light on the potential for the active policy programme to create opportunities for positive social interaction for those who may otherwise be isolated, including with people from different backgrounds.

Section 2

Design and implementation of B-MINCOME

As well as experiencing elements of change and continuity in their lives as a result of B-MINCOME, participants also shared their views about how B-MINCOME was implemented, what worked well, and ways in which their experience of the programme could have been improved. This shone a spotlight on the following aspects of the B-MINCOME programme:

- Communication with participants about B-MINCOME and their understanding of the programme
- Design and administration of the income and the social currency
- The randomised allocation of B-MINCOME, or the 'help lottery', and experiences of B-MINCOME as a temporary pilot

These insights, in combination with the findings in Section 1, reveal implications for how B-MINCOME and other similar experiments could be designed and implemented in the future, which we outline in Section 3.

2.1 Experiencing financial change

Key messages

- Many participants expressed little understanding of the project and the information they received about it. This was primarily as a result of inaccessible communication materials and limited language and literacy skills, as well as little time to explore information that was shared due to competing priorities.
- Some participants also encountered barriers when trying to communicate directly with the public administration about their participation in B-MINCOME. This left some participants feeling unheard and frustrated.
- Many participants revealed confusion and misunderstandings about B-MINCOME as a programme, its aims and terms or conditions, especially at the earlier stages of the project. In particular, misunderstandings included: the length of the project and when the income would end; the nature of the 'cap' on the income and consequences of increased earnings; what the income could be spent on; how much income they were entitled to and if it fluctuated, by how much and why; and what the outcome of the active policy programmes would be for them. This misunderstanding and confusion created a sense of uncertainty and anxiety among some participants, most of whom suffered from precarity and insecurity before B-MINCOME.

Feeling unheard

Many participants shared overwhelmingly positive impressions of the B-MINCOME programme as a catalyst for progress in their lives, with some recommending its extension and expansion more widely. Armando, for instance, is originally from Honduras and now living in Ciutat Meridiana with his wife, mother-in-law and two children. He explained:

"I want to tell the people who organized this project that this is a very good idea because really, there are many people like me who have benefited greatly from this. And if there is any chance of continuing to do so, let them do it because there is a lot of need for it both here in Spain and around the world."

Similarly, other people felt that it was an "excellent project" (Elisabeth, 51, Ecuadorian, Besòs i el Maresme) and one which was described by another participant as, "The best change I could ever have had" (Maka, 44, Peruvian, Besòs i el Maresme).

However, other people shared more mixed or nuanced views about the programme and their experience of its implementation. One area in particular which many participants felt could have been improved was the way in which the details of the B-MINCOME programme had been communicated to them; many participants reported confused or limited understandings of various aspects of the programme.

It was also not uncommon for participants to say that they simply didn't understand the information they received about the project. This was due to a mixture of factors, including limited literacy, limited Catalan and Castellano language skills, the view that communication materials were not accessible and competing priorities (such as caring responsibilities) which left participants with limited time for exploring the information shared with them. Imma, a 46-year-old Spanish lady who lives in Bon Pastor with her husband and two children put it frankly:

"Well, first I received the letter regarding B-MINCOME but sincerely I didn't understand what it was about."

Lidia, a 44 year old mother of two who lives in Ciutat Meridiana and is originally from Latin America, explained that, "we should be informed better ... we should have been informed from the beginning how everything will be ... there should be more information and we should not be wondering what to do or what not to do." Imma, like others, however, found the face-to-face communications with B-MINCOME staff made things much clearer. As Ricardo, a middle aged Peruvian resident of Besòs i el Maresme put it: "Sometimes I call the office ... and they solve all my doubts".

Nevertheless, it was not unusual for participants to reveal misunderstandings of B-MINCOME as a programme, its aims and terms or conditions, especially at the earlier stages of the project. Azad, a 43-year-old Pakistani man who lives in Besòs i el Maresme expresses this confusion: “there are many things I don’t know, I’m uninformed ... there are many uninformed people”. For participants, the most common areas of confusion or misunderstanding were:

The length of the project, how long they would receive the income for and how regularly. Mani, a middle aged Indian father of three, for example, believed that the income would only last a year. Ana Lucia, a 34 year old woman from Honduras, was also unclear on this and claimed that “they [B-MINCOME staff] told me that they didn’t know for how long it [the benefit] would last. They don’t know the exact duration of it.” This confusion limited participants’ ability to financially plan with the income and created a sense of uncertainty and unpredictability among some.

The nature of the ‘cap’ for those in the ‘capped’ income group, and what would happen to their B-MINCOME income if their income increased from other welfare benefits or work. Talek, a middle aged Pakistani man, was confused by the sudden increase in his B-MINCOME income: “Honestly we don’t know where it’s coming from.” Similarly, when Hamza a 51-year-old Moroccan man, was asked whether he knew what would happen to her B-MINCOME income if he started earning more money, he replied, “I don’t know, I don’t know.”

What they could or couldn’t spend their B-MINCOME income on and whether it was only for basic necessities (and what constituted a basic necessity if so) or if there is more freedom in terms of what they could spend it on.^{xiv} Rabbab, a middle-aged Moroccan woman, for example, bought a refrigerator but was worried about what would happen to his B-MINCOME income afterwards: “We are afraid of losing it and not having anything else.”

How much income they were entitled to and if it fluctuated, by how much and why this changed; more often than not participants tended to discover changes to their B-MINCOME income only when payments were rejected or when they looked at their bank balances. Kan, a middle-aged Pakistani man, found that his B-MINCOME card payments stopped without any explanation: “I went the other day [to the B-MINCOME office] and they told me ‘you don’t get anything now’ ... I thought maybe I did something wrong.

They asked me if I still have the same job and if I earn the same salary and I said yes.” Even though Kan’s household income had not changed, his B-MINCOME income had decreased with no explanation from the public administration.

What the outcome of the active policy programmes would be, for example whether they would secure work through the social economy or employability active policy programmes and, if so, when. Four months into B-MINCOME, Ainara a middle-aged Spanish woman, for example, still felt unclear about whether there would be a job for her as a result of the social economy programme: “I do not know whether they told us they would look for a job for us ... They say they would try to get a job for us, but I am not very sure.”

As well as creating a sense of confusion and in some cases distrust, these misunderstandings had real consequences on the extent to which people benefitted from B-MINCOME. For example, participants resisted making purchases, such as buying reading glasses or a washing machine which could potentially have created sustainable benefits, because they worried that these are not ‘basic essentials’ and are therefore not legitimate purchases. Others explained that they were unsure how quickly to save or spend the income because they did not know for how long or how frequently they would receive it. This feeling of being left in the dark, and struggling to have doubts clarified, created stress, worry and insecurity for some people. Lidia (p.39), for example, is a Bolivian woman who grew up in Brazil and has been living in Ciutat Meridiana for six years with her two sons and daughter. She quit a permanent job to participate in the employability active policy programme and had to wait to start her B-MINCOME training, and then to start a B-MINCOME job. Being put in a situation of not knowing and waiting to hear from B-MINCOME left her feeling “anxious”:

“We were waiting for the social worker to give us a call but she didn’t ... so, I started to worry because I had to pay for many things ... I mean, I had money for a month but for more months I didn’t have enough.”

While there is strong evidence that the B-MINCOME income has improved wellbeing and life satisfaction among many, experiences of limited and ineffective communication appear to have undermined these benefits for some.

xiv The initial information letter that participants received specified that the income should be spend on ‘food, education, clothing, maintenance and access to housing’. However, some participants found this information letter inaccessible in terms of the language used, and others were unsure what was or wasn’t included within these parameters

This happens all the time; someone tells you something, but the following day they tell you something different.

Feeling unheard: Orisa's story

Orisa, is a 41-year-old single mother of two children, originally from Nigeria and now living in Ciutat Meridiana. She was participating in the social economy active policy as a condition of her B-MINCOME income.

Her experiences of B-MINCOME, especially in terms of communication from the programme, left her feeling frustrated. She wasn't always able to communicate with B-MINCOME staff about her situation, how it affected her ability to participate on the programme, and the associated implications for her mental health.

"That's what makes me angry, that I cannot talk with her [the B-MINCOME social worker]. If a person is going to inform me about B-MINCOME ... we need to be able to talk with her. There's something urgent I have to tell her but I can't."

Orisa wanted to tell her B-MINCOME social worker that she was unable to attend the social economy active policy because she didn't have a transport card, and therefore ran the risk of being fined (again) for travelling to the workshop without transport credit. Orisa worried that her non-attendance would jeopardise her B-MINCOME income, which she receives on condition of participation.

Orisa also felt angry because she had originally been told by her B-MINCOME social worker that she would receive around €500 per month from B-MINCOME, but when she saw her bank balance, she had only received €163. She lamented that, "this happens all the time; someone tells you something, but the following day they tell you something different." On top of this, Orisa feels that social enterprise is not for her, "because of my life experience, I'm never going to start a business, I prefer to work." The social economy workshops therefore feel to her "like we are playing". Orisa is left feeling frustrated and unheard. Her experience of the programme seemed to compound, or enhance, her worries about making rent, affording food and bills.

Communication barriers were also highlighted by participants in relation to active policy programmes. It was not uncommon for participants to tell us that people, either their relatives or fellow classmates, who can't speak Spanish or Catalan, were compelled to attend classes in those languages. As Kamila and Talek pointed out: "some people have admitted that they don't know Catalan or Spanish. And the course is in Catalan. They explain things in Spanish, but all the papers they give you are in Catalan". It is likely that language and communication barriers undermined the benefits of the active policy programmes for some participants, highlighting the importance of ensuring that these issues are factored in to programme design. There is some evidence that in the gaps of understanding participants start to develop their own ideas or theories about what B-MINCOME is and where it came from. Manuela, a 38-year-old Peruvian woman who lives in Ciutat Meridiana with her husband and two children explained that:

"Because many people ask "what is this? What is B-MINCOME?" ... Well, it's a benefit ... it's from a foreign company ... I don't know where it is from ... [she laughs] but it's helping a lot."

People also shared inaccurate beliefs about the future of B-MINCOME. One such idea was that some people would receive the income forever or that it would definitely be allocated to new recipients in the future. While some participants, like Manuela, do not mind not having a clear understanding about B-MINCOME, others have been negatively affected by their experience of communication with the project. This was especially the case for people who needed to report urgent issues to B-MINCOME staff, either about problems with their card, income, or social currency (REC).

2.2 Design and administration of the income

Key Messages

- Fluctuations in the amount of income received each month from B-MINCOME was a source of difficulty for many participants. While this was by design for those who were receiving the income on a 'capped' basis, it seems that this was not always communicated effectively to participants, and that in some cases it was administered incorrectly or applied to participants in the 'uncapped' group. The effect was a continuation or compounding of the experiences of precarity and insecurity which emerged as so central to the experiences of participants prior to B-MINCOME in our baseline research. This suggests that means-testing a cash-transfer for people whose employment is ad hoc, informal and unreliable, may be both administratively unfeasible and also an ineffective way of reducing insecurity.
- Although the B-MINCOME cards were designed for participants to be able to withdraw cash as well as to pay electronically in shops, many found that their card couldn't withdraw cash, especially in Ciutat Meridiana. For some people, this limited their ability to make full use of their B-MINCOME income or to use it in the ways they wanted to because, for instance, they could not use the money to pay for rent, bills or small purchases under €5. They had to wait 2-4 weeks for broken cards to be fixed, a significant challenge for people struggling to make ends meet.
- Participants were required to document all expenses using the B-MINCOME income and to limit spending to 'food, clothing, maintenance and access to housing'. As such, most people were acutely aware of the need to spend the income in 'the right way' and to save receipts to justify their spending choices, although many felt unclear around the specific terms and conditions surrounding this. Some people felt that justification of expenditure was a fair requirement based on the perception that the income was being given to them from public resources, as a benefit, rather than as a right. While other people found this condition restricting and frustrating. In any case, this meant that for most people the B-MINCOME income continued to be experienced in conditional terms, comparable with other forms of 'welfare', rather than being felt as something altogether more freeing by participants.
- Part of the B-MINCOME income was distributed in the form a digital local currency – the Real Economy Currency (REC). The REC, which could only be spent in local shops and businesses, was intended to revive the local economy and facilitate enhanced neighbourhood solidarity. Some participants enthusiastically supported this ambition and enjoyed spending the REC for this reason.

However, many participants highlighted challenges using it, as it was not cashable, could only be spent in smaller and often more expensive shops, and presented technical and language barriers to some. As such, some people felt that the allocation of a portion of the B-MINCOME income in this way limited their ability to make full use of the income to meet their needs.

An unpredictable 'help'

Fluctuations in the amount of income received each month from B-MINCOME was a source of difficulty for many participants. While this was intended for those who were receiving the income on a 'capped' basis, it seems that this was not always communicated as clearly as possible to participants, and that in some cases it was administered incorrectly or applied to participants in the 'uncapped' group. The effect is a continuation or compounding of the experiences of precarity and insecurity which emerged in our baseline research. These were found to be key characteristics of many people's lives prior to B-MINCOME and ones which shaped the relationship residents had with social services and the local public administration more broadly.

Many people experienced a reduction in their B-MINCOME income because they began receiving another benefit, such as the Tarjeta Solidaria, since they started participating in B-MINCOME. For instance, the B-MINCOME income of Sorina, a 26-year-old Gypsy woman who lives in Besòs i el Maresme with her husband and two children, was first reduced from €390 to €290 per month, and then to €190 per month. At first she felt the B-MINCOME income was, "good. It helps a lot, for the kids, for us". However, Sorina, was very unhappy with the way her B-MINCOME income was managed when she applied for the Tarjeta Solidaria:

"Then we asked for the 0-16 benefit, and it was a real mess. Really, really messy. Before we had received the other benefit, we got €100 less [from B-MINCOME], with no notification, without warning us. A month before we started getting the other benefit [the solidarity card], they had already taken €100 away from our [B-MINCOME] support ... It was a robbery."

Sorina strongly believed that she did not receive the total amount of income that she was entitled to. The reduction in her B-MINCOME income, and the lack of notification around this, meant that she struggled to afford suitable gluten-free food for her baby who is coeliac. The overall experience left her feeling exasperated to the point of apathy: "it is such a mess that I don't care anymore". The change to her B-MINCOME income was probably accurate (as she received it on a capped basis and she began receiving another additional benefit), however as her experience, and that of others, shows, the timing and communication of this change could have been managed more effectively.

In a minority of cases, it seems that administrative error led to reductions in people's B-MINCOME income. These were sometimes substantial cuts. Sofia and Octavio are a Spanish couple who live in Ciutat Meridiana with their three children. They had been receiving €500 per month from B-MINCOME but Octavio explains that:

"I don't receive anything now, not even a cent ... and as I told my social worker, this is not possible ... there is a discrepancy of more than €500 ... and she says "it's because there was a mistake" ... I mean, how can somebody make a mistake of €500? I don't want luxury or something like that. I want to live as a normal person is supposed to live. And this benefit was helping us a lot because we could make our ends meet ... with home expenses, food, and bills."

For Octavio and Sofia, Sorina, and others, it was the sudden reduction of the income, without prior warning, which was particularly difficult to manage and understand.

For others, their immigration status affected their B-MINCOME income once they had started receiving it. Alberto is a 31-year-old man who moved to Ciutat Meridiana from Honduras three years ago. After a period of unemployment, he enrolled on B-MINCOME and received a €700 income for four months. He said it had been explained to him that the income was for immigrants "this card is because you came here and to help you to find a job, ok?" I said "Ok, that's fine." However, the income was taken away from Alberto after four months. As he explained:

"They took away my card and I was told the card is for two years and they took it away. I mean, they took it away from my sister because they helped my mother with my brother and my nephew ... so, we couldn't have this card too ... but as I told you, the card was given to me ... not to my sister nor to my mother. It was given to me because I did the training. I've been ruined because I don't have a job. I was holding on to it. I was paying the flat."

It appears that the income was abruptly taken away from Alberto because he had been in the country for less than three years. It was obvious from speaking to him how poorly this decision was communicated to him:

"The thing is nobody has called me yet [to explain the withdrawal of the benefit]. Only you [the interviewer] have called me so far"

Some people who had been told they were meant to be receiving the income on an 'uncapped' basis experienced reductions to the income as a result of increased private earnings. Maribel, a 49-year-old single mother from the Dominican Republic living in Ciutat Meridiana gained a part-time cleaning job with a salary of €500 per month.

As such, her B-MINCOME income was reduced from €378 to €76 per month. Despite this change, Maribel felt confident that she could make ends meet: "if at any moment I lose my job I would just have to notify them and B-MINCOME would increase the amount of the benefit." Most people who experienced fluctuations to their B-MINCOME income, however, felt unsure about why and were suspicious about whether the change was legitimate or not. In addition, much of the only work that residents of Eix Besòs have access to is temporary, ad hoc and unpredictable, creating a risk for those who take on this kind of work. As Asiya explained:

"It's difficult, but the problem is, they [employers] call you to replace someone for a short period, one week or two ... so if I accept I will work for two weeks, and then, I will lose the benefit. But after two weeks I don't have a job anymore, so what do I do? So, this scares me you know?" (Asiya, 40, Pakistani, Besòs i el Maresme)

This raises questions about the administrative feasibility of accurately and effectively means-testing a minimum income in the context of an economy which, like much of Europe, increasingly relies on employees on temporary and variable contracts. In effect, for many people, B-MINCOME did not create a stable, predictable income that so many people needed as an antidote to the precarity of their working and financial lives.

Using and justifying the income

Challenges were also encountered by people when trying to use their B-MINCOME cards. Although the B-MINCOME cards were designed for participants to be able to withdraw cash as well as to pay electronically in shops, many found that their card couldn't withdraw cash, or they didn't know they could use it in this way. For some people, this limited their ability to make full use of their B-MINCOME income or to use it in the ways they wanted to.

Problems related to faulty cards were mostly concentrated among people living in Ciutat Meridiana. In this neighbourhood there are only two ATM machines, which people told us did not work with the B-MINCOME cards, and at times were damaging them. As Rebeca, a 55-year-old Spanish woman, explains:

"It's the second time the card has broken ... I won't use that ATM anymore, I think if I go to the ATM close to the B-MINCOME office in Aragó Street it will work. Because the two ATMs from Ciutat Meridiana don't work."

Aragó Street is in central Barcelona which means that Rebecca faced a round trip of over an hour to access her B-MINCOME income in the form of cash, placing a substantial and unnecessary extra burden on her time.

Similarly, Nadya, a 27-year-old Nigerian woman living in Ciutat Meridiana usually spends €65 of her B-MINCOME income each month on her daughter's school costs. Her B-MINCOME card broke several times and in order to get a replacement she had to go, "from here to there ... then to another place ... mother of god". Sometimes she didn't have time to do this which left her in debt with the school.

The B-MINCOME card suddenly stopped working for Nina, a 49-year-old Bulgarian woman living in Ciutat Meridiana with her husband and two children, who explained:

"Well, the first months we could withdraw money from the B-MINCOME card, so we could pay the expenses with it. But now, I don't know why, it has changed and we can't withdraw money anymore. The ATM machine doesn't recognise the card, nor can we withdraw money from the office. The only way to pay now is by card."

Nina and others found that card payments restricted the number of places they could spend their B-MINCOME. Participants couldn't use their card to pay at markets, pay for or contribute towards rent and bills, or make small purchases under €5.

Ana Lucia, a Honduran single mother of two children living in Ciutat Meridiana also encountered this challenge. She couldn't withdraw cash with her B-MINCOME card which meant she could only spend her €800 monthly B-MINCOME income on food and clothes. In addition, she was unable to check her balance making it hard for her to plan her finances each month. Replacing a broken B-MINCOME card could take between two to four weeks according to participants, which could leave them in a difficult financial situation, especially given the majority of households had little to no savings to fall back on. As Marisa, a middle-aged Spanish woman, put it:

"I could only withdraw money the first month. The following month my card was blocked. I went to the office on Aragó Street and there they told me, "Yes, it has happened in some cases. We don't know what's going on. You are not going to be able to use it for a month."

Another restriction came in the form of participants having to save and record receipts of the purchases they made using the B-MINCOME income. Some felt that this limited their ability to freely spend the income. Rabbab, for example, a middle-aged Moroccan woman living in Besòs i el Maresme with her husband and three children, lamented that she was no longer able to shop at Pakistani grocery shops, which rarely provide receipts. The larger shops that did provide receipts were much more expensive and less likely to stock the products she needed.

The process of collecting and uploading receipts from B-MINCOME purchases was, however, considered straight forward by some people. Hafizur, for instance, a middle-aged father of four children living in Besòs i el Maresme, receives €1,200 per month and feels very positive about recording his purchases: “They are paying us, it’s easy ... so I wouldn’t change anything ... it’s good to send the receipts through the mobile...” Asiya, a single mum who lives with her two children in Besòs i el Maresme, found that it was less of a “headache” to photograph and upload the receipts on her phone, than to save physical copies.

However, for others, the process of uploading the receipts presented some challenges in the form of technical difficulties:

“I keep all the receipts but I recently downloaded the app but I think it’s not working yet.”
(Ana Lucia, 34, Honduran, Ciutat Meridiana)

“But after a few days it [the app] wasn’t working ... it was giving me the code error ... I don’t know.”
(Zoi, 47, Moroccan, Ciutat Meridiana)

Participants who didn’t have access to smartphones were provided with a phone to use the app and upload the receipts, however several were not capable of using the phone for this purpose. For example, Alfredo, a 33-year-old Spanish man told us “They [B-MINCOME] gave me a white phone but I don’t have a clue about it. I’m useless”, reflecting a possible lack of appropriate training or support.

In other cases, the process was felt to be technically possible but simply too burdensome. Karina, a Moroccan mother of three children living in Ciutat Meridiana, does not feel that she has time for this administration:

“You have to take a photo of the receipt, explain what you bought, the price ... the photo and also keep the receipt ... I work until 12.30 pm ... I get home, eat something, take a shower ... I already have to go to pick up the kids at 4.30 pm ... then stay with them in the park for a while, have a snack ... after that we go home ... take a shower, have dinner ... when can I do this?”

Many people used the language of ‘justification’ in their explanations of this process, and connected to this, emphasise their use of the income for basic necessities, especially for children, as opposed to non-essentials or perceived luxuries. Participants understood the justification process as a way of “controlling expenses and not overextending on wrong things”; for some people this was seen positively as it meant they knew other people weren’t spending the money on ‘luxuries’ and that other people couldn’t accuse them of spending the money inappropriately.

Some people explicitly shared a sense of others being suspicious of their use of their B-MINCOME income, or of having their spending monitored, such as Cali, a 33-year-old Cameroonian woman, who did not want to withdraw her income as cash because:

“If I have cash and if somebody steals my bag, how am I going to justify this? Nobody will believe me. Do you understand me?”

Cali would rather limit her B-MINCOME spending to electronic payments, than risk not being able to justify where the money went if it were stolen. This reflects a deeply held belief about the B-MINCOME income as a ‘benefit’, as essentially “somebody else’s money”, rather than it being perceived or experienced as a social right. This is unsurprising given the welfare context in which B-MINCOME was introduced, as well as the conditionality of its design and implementation.

As well as being a potentially unpleasant feeling in itself, this need to ‘justify’ B-MINCOME expenditure has contributed to limiting some people’s spending choices to everyday basics, or to ‘food, clothing, maintenance and access to housing’, as specified in the B-MINCOME terms and conditions. In some cases, especially towards the beginning of B-MINCOME, this meant participants avoided purchases of goods or services of potentially lasting value. Some participants felt that there were certain household items they were not ‘allowed’ to buy, which may have reduced the potential value of the income to them – for example Lourdes’ washing machine broke but she held back from purchasing this and other essentials: “I don’t know if I can buy a washing machine, or if I can buy a pair of glasses for my kid if his glasses break ... I don’t know.” (Lourdes, 43, Spanish, Ciutat Meridiana)

For some, the idea of there being improper things to spend the income on contributed to a feeling that it could be taken away at any point. For example, when Rabbab’s B-MINCOME arrived one month late in her bank account she told us that her first thought had been: “That’s it, they have cut the benefit because I bought the refrigerator ... I don’t know if should have bought one or not.” Rabbab and Lourdes’ uncertainties surrounding the conditions of the income and their chosen spending reflect the limited understanding many participants, often as a result communication challenges.

Consequently, the vast majority experienced a sense of conditionality of receiving the income, even if they were in the unconditional treatment group. While some were accepting of this and considered it fair, others found the conditions restricting and frustrating. In any case, this meant that for most people the B-MINCOME income continued to be experienced as comparable with other forms of ‘welfare’, rather than being felt as something altogether more freeing by participants.

The REC: a 'social currency'

As with the B-MINCOME app and card, participants also had mixed experiences of using the B-MINCOME REC (Real Economy Currency) social currency, the form in which around half of participants received 25% of their B-MINCOME income. The REC is a citizen exchange e-currency allowing transactions to take place with individuals, institutions and local businesses of the ten participating neighbourhoods, with the intended aim to extend the currency to the whole city once B-MINCOME has finished.³⁵

The REC was implemented mid-way through the B-MINCOME trial in September 2018. The aim of this was to boost local trade, circulate money within the neighbourhood, and reinforce networks amongst neighbours.³⁶

Many participants expressed support for the model in theory, and the potential of a boost to the struggling local economy and perhaps the community more widely as a result:

"When I heard about this innovation [social currency] I thought, "very good". And it's very intelligent, to grow business in the neighbourhood." (Mauro, 54, Italian, Bon Pastor)

"We're losing everything here. The market is pitiful. I hope it [the REC] will bring more life again ... because it's depressing. It's been like that for 11 years ... and it's a pity ... we all know each other here." (Sol, 24, Gypsy, Bon Pastor)

However, the process of using the REC app and making purchases with the social currency was not straightforward for everyone. The fact that supermarket chains and commercial franchises were excluded from the REC³⁷ meant that some people had been unable to make purchases in their preferred shops, and have instead had to make purchases in smaller more expensive shops.

Tomislaw, a 59-year-old Polish man, complained that, "there are other shops where you can use the coin, but the price in those shops is twice as much as the prices in LIDL or Mercadona". Similarly, Lourdes shared her feelings on the REC:

"If the local shops were cheaper, I wouldn't mind. But we buy lots of bread, and it is more expensive in the local shops. So ... I don't know ... If I have to buy four loaves of bread it will cost €4 in the local shops, but in Mercadona I can buy four loaves of bread and the charcuterie for €4."

(Lourdes, 43, Spanish, Ciutat Meridiana)

The difference of a couple of euros on a food shopping bill can make a significant difference to whether some families can make ends meet each week. Thus, while people may appreciate the opportunity to contribute to the local economy, this can come at a noticeable cost to them personally.

Furthermore, the fact that the REC is purely a digital currency and cannot be cashed, limited users' ability to use it to meet their needs. Although Paula, a Spanish single mother from Besòs i el Maresme affirms that, "B-MINCOME has changed my life. It makes me happy and it makes me smile", the REC limited her ability to benefit fully from B-MINCOME as she feels that she has: "too much [REC] for food and not enough [cash] to pay the bills. So, that's my only concern ... If I don't pay the rent I will be evicted ... so, what would I do if I have to live in the street with my three children?" Paula was four months behind paying her rent when we spoke with her meaning the threat of eviction was very real. She felt frustrated that she was unable to spend more of her B-MINCOME income on reducing this risk. While Paula, like others, recognised the positive intention of the REC, it limited their ability and freedom to use B-MINCOME to meet their own needs.

Another key challenge encountered in relation to the REC was one of digital or linguistic exclusion, or not being able to understand it. Some people felt that the REC app was simply too complicated for them:

"Yes ... now I have to carry two phones on the street ... do the purchase ... I don't know ... I think it is too complicated."

(Karina, 28, Moroccan, Ciutat Meridiana)

"The social currency is so confusing ... I don't understand it."

(Lourdes, 43, Spanish, Ciutat Meridiana)

Many people found the REC app difficult to access or use, with people frequently mentioning issues with their app password or downloading the app, such as Zoi who told us that, “regarding the REC ... I mean, I want to download it but it doesn’t let me”. Others, like Ricardo, reported issues with processing the REC payment in local shops: “Yesterday, I went to the pharmacy and it took more than half an hour to process. The system was failing” In some cases, such as Sana’s and her mother’s, technical, linguistic and cognitive challenges have intertwined to make the REC inaccessible.

It is clear that for Sana and many others, administrative aspects of the REC regarding the effectiveness of the technology and its administration reduced its potential impact. The difficulties that resulted may be in part reflective of the fact it was introduced at a later stage in the programme, creating further changes for participants who were already unclear about some existing aspects of the programme.

Nevertheless, participants’ experiences suggest that trialling a digital social currency as part of a minimum income trial among socioeconomically disadvantaged and vulnerable people creates additional and unnecessary complications. As such it limits the benefits to some households. This does not appear to have been outweighed in the short-term by the potential benefits of a social currency on the local economy, and evidence from elsewhere suggests that economic benefits (rather than social) from the introduction of a local currency are limited at best, even in the medium-term.³⁸ Given that the income itself, and its multiple treatment variables and active policy programmes, already presented a complex trial with much to explore, it is also likely that this addition to the design of B-MINCOME created challenges in terms of implementation and evaluation.



Struggling to use the REC currency: Sana's story

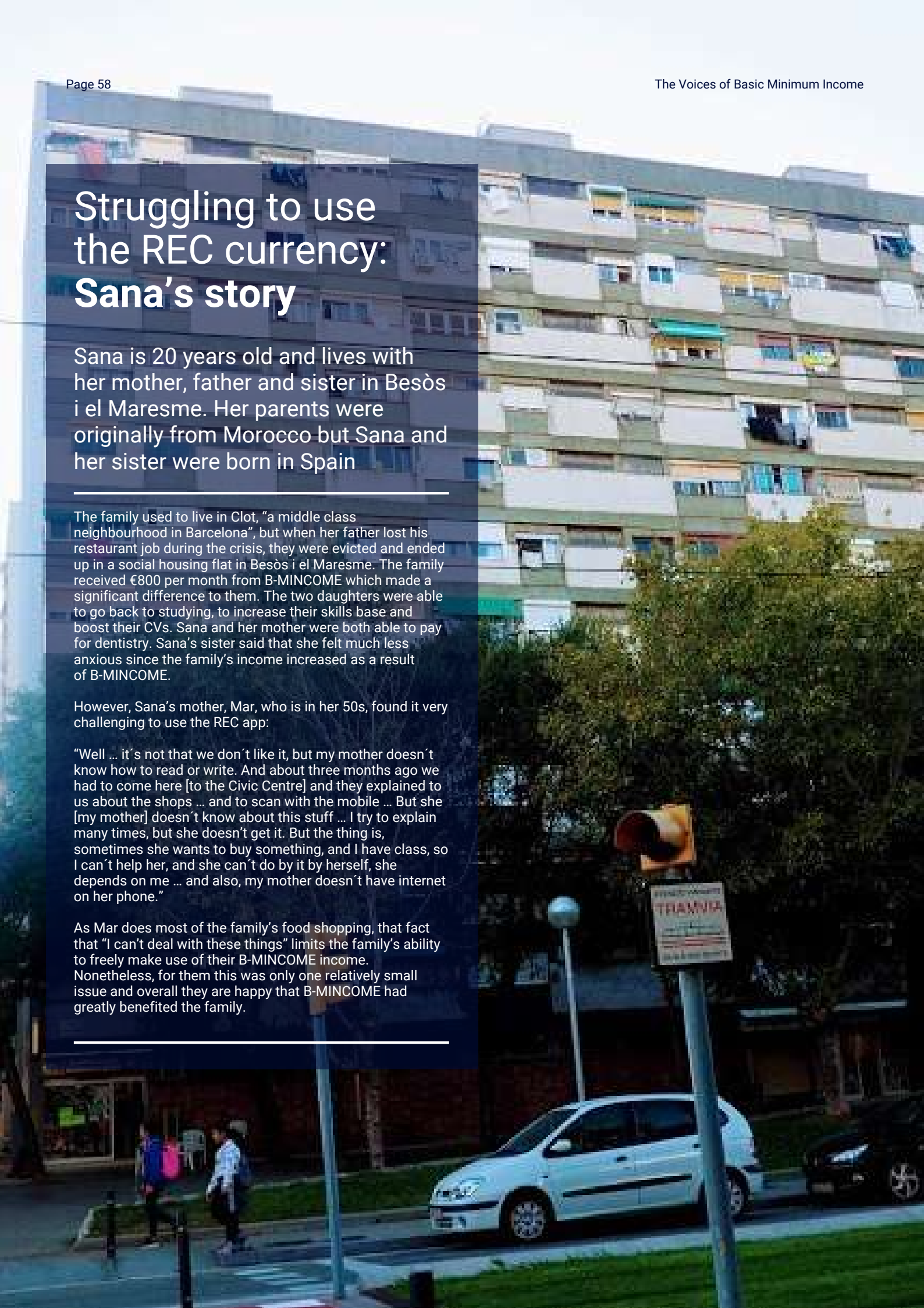
Sana is 20 years old and lives with her mother, father and sister in Besòs i el Maresme. Her parents were originally from Morocco but Sana and her sister were born in Spain

The family used to live in Clot, "a middle class neighbourhood in Barcelona", but when her father lost his restaurant job during the crisis, they were evicted and ended up in a social housing flat in Besòs i el Maresme. The family received €800 per month from B-MINCOME which made a significant difference to them. The two daughters were able to go back to studying, to increase their skills base and boost their CVs. Sana and her mother were both able to pay for dentistry. Sana's sister said that she felt much less anxious since the family's income increased as a result of B-MINCOME.

However, Sana's mother, Mar, who is in her 50s, found it very challenging to use the REC app:

"Well ... it's not that we don't like it, but my mother doesn't know how to read or write. And about three months ago we had to come here [to the Civic Centre] and they explained to us about the shops ... and to scan with the mobile ... But she [my mother] doesn't know about this stuff ... I try to explain many times, but she doesn't get it. But the thing is, sometimes she wants to buy something, and I have class, so I can't help her, and she can't do by it by herself, she depends on me ... and also, my mother doesn't have internet on her phone."

As Mar does most of the family's food shopping, that fact that "I can't deal with these things" limits the family's ability to freely make use of their B-MINCOME income. Nonetheless, for them this was only one relatively small issue and overall they are happy that B-MINCOME had greatly benefited the family.



2.3 Experimenting with help

Key messages

- The random allocation of B-MINCOME to eligible households meant that many people experienced it as a lottery, with winners and losers. Many of those who participated understood their selection as an act of God and/or as a reflection of their hard work or moral worth.
- While some people felt that randomly distributing the income was a fair way of distributing limited resource, others felt that it was unfair and unconnected to level of need or of being deserving. In addition, for some people randomisation created and compounded existing feelings of precarity and unpredictability, which they associated with existing welfare provision.
- The fact that B-MINCOME was limited to two years had implications for people's experiences of the policy. While many were glad to participate for two years, rather than not at all, many also felt concerned that they would return to previous or worse experiences of financial precarity when the trial ended. Only a minority of people, mainly those in active policy programmes, felt that they were better equipped for the longterm beyond the trial.
- In addition, the time-bound nature of B-MINCOME, and people's responses to it on this basis, mean that we are limited in our understanding of how a long-term or lasting policy might affect people's behaviour and lives.
- Participant experiences and concerns highlight how important it is for temporary trials of this kind to be fully transparent about the timeframe of the programme, to remind participants about this and to put in place measures to prepare and support people around the withdrawal of this kind of policy. This is particularly important when such policies are directed at vulnerable groups already experiencing precarity.

The 'help lottery'

For many people, being selected to take part in B-MINCOME created an overwhelming feeling of happiness and joy. The reaction of Adaeze, aged 37, originally from Nigeria and now living in Ciutat Merdiana, reflects the response of many:

"They called and said that I could go there and take my card! [Smiling] It was a surprise! When they first said no, my mind had already forgotten! And when they called, I said: "Me???? Really???" I was so happy.

And then the lady said: "Yes darling, come get your card!" It was a surprise!! And she said that the first payment would be €500. "Five hundred?? Yupiii!" Adaeze and others almost literally experienced being selected for B-MINCOME as a form of winning the lottery and 'getting lucky'. This has been understood in two main ways by participants.

Many people felt their selection to be an act of God and/ or experienced it as a reflection of their own or others' worth or morality, reflecting a sense of being deserving or undeserving of this help.

A few, such as Ana Lucía, very explicitly link it to their faith. Ana Lucía moved to Spain from Honduras around 12 years ago and now lives in Besòs i el Maresme with her daughter. She received €900 per month from B-MINCOME between January and November 2018, at which point she began working and her B-MINCOME money was reduced accordingly. While she was waiting to find out if her B-MINCOME would be reduced, she had disturbed sleep as she worried that her family would return to financial precarity. She described what being selected by B-MINCOME meant to her:

"I don't know how you see it, but I believe very much in God and I think that the pills don't help so much as believing in God ... if you ask God for help, he gives you the solutions ... I really believe in God and he gave me this way out ... there were many people before me that could have been selected in the draw... but thanks to god, it was me ... so I say those are the doors that God opens for us ... God gives us the way out ... This is my way of thinking"

Echoing Ana Lucía, Selene, who is in her late 30s and lives in Ciutat Meridiana with her two children, understood it in this way:

"I thought it was very difficult to be selected from among so many people. Then I thought ... well, I am a Christian, I go to the church, so I thought "Well, maybe God wants that for me"

Participants also shared less explicitly spiritual understandings of being selected for B-MINCOME as a reward for their good behaviour or moral worth. For instance, Mani, originally from India and living in Besòs i el Maresme with his wife and three daughters, receives €500 per month from B-MINCOME in addition to his salary as a chef.

He believes that his selection reflects that he is a 'good person':

"Sometimes people ask how much my salary is and I answer, €1,200 and [laughing] I have my heart open. And there are many people who don't get the benefit. But I say, good people have a good help."

Mani and his wife have been able to use their benefit to buy new clothes and books and crayons for their children, to send remittances back to their parents in India and they are planning a family trip there before B-MINCOME ends. Mani says they feel "very, very happy and lucky".

While some people felt that a lottery was a fair way of allocating limited resource among low income households, not everyone feels as fortunate as Mani, or believes that B-MINCOME has been allocated on a fair or rational basis. A minority of people we spoke with questioned the way in which B-MINCOME participants had been selected to participate in the programme, as well as how they were allocated to conditional or unconditional, and/or an active policy. Concerns were often rooted in the idea that the B-MINCOME income should be allocated on the basis of need, rather than luck, and, as explored in section 1.3, that people should be assigned to B-MINCOME active policy programmes on the basis of motivation, interests and skills, rather than randomly. For many people, this reflected a continuity with their previous experiences of seeking welfare support from the state, which were often characterised by unpredictability and frustration.

Many people felt that B-MINCOME income had not been allocated as fairly as they could have been and that some 'deserving' people, either themselves or others, were either left out or given an income that was too low. Maria Isabel, who is a single mother from Ecuador living in Ciutat Meridiana, regretted that one of her friends had not been selected:

"I have asked people, "Do you have B-MINCOME?", and they say, "Yes, it has helped me a lot". There are also other people ... For example, there's a gypsy woman that I know whose husband is in jail, and she has four or five kids, and she doesn't have the card ... I feel pity for her. She says, "I didn't get it, I don't know why I didn't get it, I can't make ends meet, I have four kids" Her husband is in jail, he doesn't work, he can't help her."

Maria Isabel's husband is also in jail and neither she nor her friend could understand why one of them is receiving the support and the other isn't, despite both facing the same struggles to feed, house and clothe their children. According to Maria Isabel, what made the situation more difficult for her friend to understand was that she didn't know the income was allocated on a random basis. Similarly, people often commented on the amount and allocation of the income not fairly reflecting people's efforts or needs:

"Why are some people getting more and less? Like this project, which is helping people to move forward ... to have some hopes. There are some people, who are doing nothing, and are receiving it; and there are some people who need more than those and are not receiving it." (Orisa, 41, Nigerian, Ciutat Meridiana)

Participant experiences and comments show that while some participants felt overjoyed and incredibly lucky about the support they have received through B-MINCOME, in terms of both the income and allocation to an active policy programme, others have felt somewhat bewildered by the support they have received. As Nina, a 49-year-old Bulgarian woman from Ciutat Meridiana concluded: "I thought they would have looked through the documents that we had brought, and they would have seen which needs every person had."

A temporary help

Most participants felt happy about receiving the B-MINCOME income, even if only temporarily. As Adaeze said, "If after two years they don't give me the benefit, and they give it to another person, it's okay! I will survive! With these two years, I'm happy!"

However, this optimism is not shared by many B-MINCOME participants; fear and anxiety about the future was found to be common. This was often due to an awareness that B-MINCOME was a temporary support and because some people didn't feel that the programme would create long-term change for them. Many felt the barriers they faced to accessing a stable income or employment would remain after the programme ended.

"We are afraid of losing it and not having anything else." (Rabbab, 49, Moroccan, Besòs i el Maresme)

"I'm scared to have zero euros again! I don't want to be in that situation again, I don't want to go back to where I was, I want to carry on!" (Asiya, 40, Pakistani, Besòs i el Maresme)

"It won't be the same after the project ... how could it be the same if you are left with nothing and before you were receiving something each month, right? It's not the same." (Karina, 28, Moroccan, Ciutat Meridiana)

We found that participants like Rabbab, Asiya and Karina, who hadn't participated in an active policy programme, were especially worried about what would happen to them after B-MINCOME finished. Karina went on to explain that while she has appreciated and valued her B-MINCOME income, she doesn't believe that it will make a difference to her life beyond the end of the project. Both Karina and her husband were unemployed for years prior to B-MINCOME, despite regularly applying for jobs, and she doesn't see how temporarily receiving B-MINCOME will change their work or financial situation.

Concerns about the end of the pilot were also shared by participants of the employability active policy. Several people told us they felt uncertain or worried about what would happen after the programme finished. Lucrecia (44), enjoyed the training and formal work opportunity she's received as a community worker, but she did not believe that the experience would improve her employability in the long-term. She felt that women in their 40s and older will struggle to secure employment other than informal care work, which is insecure and poorly paid, even with the additional training she's received. This suggests that for some people, B-MINCOME contracts are experienced quite similarly to other forms of ad hoc temporary work; they can't necessarily be relied on in the long-term and do not meet people's hopes for a stable, permanent job.

On the other hand, a minority of participants felt that the support they received during the project would have a lasting effect. For example, Patri, originally from Dominican Republic, and a participant of the employability active policy programme, explains that: "I feel more secure in myself now. On one side I have the economic benefit, but I also think that with the job, that gives you confidence. And also they say they are not going to abandon us when the project ends. The contract is for one year, but they say that when the contract ends and we are unemployed, they will be looking after us, helping us to look for something else, they will call us"

Others also expressed hope despite feeling apprehensive about B-MINCOME ending: "I was looking for a job. I couldn't study ... I hope I will find a job before this card ends."
(Husnain, 29, Pakistani, Ciutat Meridiana)

"I want this year to be very long! [laughing] ... but I will look for another job after, let's see if I will be so lucky again."
(Fatima, 51, Moroccan, Ciutat Meridiana)

Reflecting on the B-MINCOME pilot, there is reason to believe that some people are more equipped to face the future. As we have seen, having greater financial agency has allowed many people to invest in their futures – from supporting further training and education, to strengthening their support-networks and relationships. However, certain features of the design and implementation of the pilot have limited these positive impacts for some, with its time-bound and fluctuating nature affirming pre-existing experiences of the welfare state as temporary and unpredictable, and leaving people with a sense of concern about the future.

Section 3

Discussion & Conclusions



The income

There is strong evidence that B-MINCOME has improved the life satisfaction and wellbeing of many participants. These improvements are linked directly to the income helping to meet basic material needs, which many participants found reduced their experiences of stress and anxiety, for example about whether they would be able to put food on the table. It also boosted their sense of self-esteem and hope for the future.

Increased financial resource often translated into more time, energy and 'mental-bandwidth' which people could invest in the future and in their relationships, for example through education or spending time with their children, an outcome which was greatly valued by many participants. There is also evidence that the income supported the empowerment of some women, sometimes in combination with the peer support provided through the active policy programmes, by providing much needed financial support to single-mothers, and also helping to enable a handful of women to leave abusive partners.

B-MINCOME therefore brought about significant change, at least for the duration of the trial, in the lives of many of the most vulnerable families in Barcelona. These findings are consistent with other cash transfer and minimum income trials which have shown that providing a basic or minimum income reduces material deprivation and increases wellbeing.³⁹

However, while material improvements were experienced by the majority, a large number of participants continued to live in situations of precarity and experienced difficulties on a daily basis relating to making ends meet. In some cases this was due to underlying challenges which are unlikely to be alleviated by a minimum income, at least in the short to medium term, such as chronic health conditions or poor quality housing.

In other cases it was felt to be due to issues with the implementation of the B-MINCOME income, such as an improper or insufficient calculation of the income, fluctuations in the amount received and delays to receiving the correct amount.

For some people fluctuations of the income sustained or compounded experiences of precarity and insecurity, which were characteristics of many people's lives prior to B-MINCOME, including in terms of their relationship with social services and social security. In some cases this led to an increased sense of frustration, apathy and distrust of the local public administration. While the change in income amount was often intended and planned, in a minority of cases it appears to be due to administrative error. In nearly all cases, however, the changes were perceived as mistakes or as unfair, often because these changes simply hadn't been communicated to participants in advance or at all, leaving them unable to financially plan and prepare.

As a result of these fluctuations, some people were left feeling less confident and uncertain about the programme, and less able or unable to achieve a state of financial security. The fact that most of the work that residents of Eix Besòs have access to is temporary, ad hoc and informal, raises questions about the administrative feasibility of accurately and effectively means-testing a cash-transfer, and effectively communicating such changes to participants. This is one of the key arguments for a flat basic income for all, rather than a means-tested benefit for some, and the experiences of many B-MINCOME participants underline the problems that can be created through means-testing this type of cash-transfer.

The technological infrastructure of B-MINCOME also created challenges for some participants in terms of being able to freely spend the income. Although the B-MINCOME cards were designed for participants to be able to withdraw cash as well as pay electronically in shops, some found (or believed) that their card would not work at cash machines, especially in Ciutat Meridiana which has few ATMs. Broken cards took 2-4 weeks to be replaced, during which time participants were unable to spend their B-MINCOME income. This limited participants' use of their B-MINCOME income, and highlights the importance of ensuring that any cash-transfer is easily cashable and spendable.

Some people also found the requirement to save and record receipts of all purchases made using the B-MINCOME card was another limiting factor, in terms of where they could shop and what they could buy, and was connected to people's fear of losing the income. The need to justify expenditure created a feeling of being monitored among some, potentially at odds with the spirit of a basic income, and conforming more so with existing models of welfare provision. Many people felt that these conditions were fair, on the basis that they were receiving public money, reflecting a deeply held belief about the B-MINCOME income as essentially "someone else's money", rather than being perceived as a social right.

In addition, even among those who were participating unconditionally, this process could create a sense of conditionality, of needing to 'behave well' in order to receive the income. Previous experiences of receiving conditional welfare contributed to this and meant that the B-MINCOME income continued to be perceived and experienced as having 'strings attached'. Similarly, even people who were theoretically in the uncapped treatment group had to report any changes in their private income to the public administration, and sometimes experienced reductions in their B-MINCOME income due to increased private earnings, again often without prior warning.

In effect fewer people experienced a full sense of receiving an unconditional or uncapped income than may have been the intention through the trial design, partly due to B-MINCOME design and implementation and partly due to the context – one of a largely conditional welfare model - in which it was implemented.

The REC social currency also had implications for how freely people spent their income. Participant experiences show that the REC could present a valuable opportunity for people to help the local neighbourhood and economy with some people expressing full support for the model.

However, the limited number of shops which the REC could be spent in, albeit that these have increased over time, meant that some people were unable to make purchases in their preferred shops. Instead, people had to make purchases in small and local shops, that were often either more expensive than large chain stores or which did not supply their preferred products.

While it is likely that the REC will develop over time as more businesses come on board, it will be important to fully evaluate the benefits and limitations for users and the local economy, before including it in future minimum income trials. In places where a local currency is already more strongly established, the teething problems experienced in Barcelona may be fewer, but it is still likely to pose a challenge to enabling participants to freely spend the income.

Work and sustainability of change

A key question about minimum and basic income policies is how far they affect people's propensity to work, and the type of work they do; if basic needs are met by a minimum income, is the incentive for work reduced? Some participants did take advantage of their B-MINCOME income to reduce or quit employment, in almost all cases due to poor health or care responsibilities, and also often due to the poor quality and reliability of their previous employment. A handful of people who were participating conditionally had to quit employment in order to be able to attend an active policy programme.

However, the vast majority of participants (whether or not they were employed) continued to want to work rather than receive benefits, a pressure they were acutely aware of given the time-limited nature of B-MINCOME. Many unemployed or underemployed participants worried that unless they could secure employment through B-MINCOME they would face a return to their previous situation at the end of the trial. In addition, participants continued to seek the social status and psychological reward of work, as opposed to the stigma attached to receiving a means-tested benefit. Most people needed or wanted additional income to meet their household's needs. It is possible that people's feelings and behaviours towards employment would change in the context a longer-term or lasting minimum income offer which would need to be explored through a much longer-term, and ideally universal, trial.

Some people felt B-MINCOME had improved their ability to get a job (or a better job) – either thanks to training received as part of the programme, or as a result of freeing up time, mental-bandwidth and money to search for new or better work.

However, few people had actually secured employment directly as a result of B-MINCOME. For those who had secured work through the employability active policy, some worried that these jobs would not better prepare them for the real labour market once these public jobs came to an end, not least because some people had been allocated to a particular strand of the employability programme or job which they felt bore little connection to their skills or interests. This was also the case with the social economy policy as some participants felt uncomfortable with the level of risk that social enterprise presented; it was not the type of work they wanted to pursue.

Overall, many felt that the key barrier to achieving a secure life in the medium to long-term – the availability and accessibility of reliable and fairly paid work – hadn't changed as a result of B-MINCOME. Many people also continued to face structural challenges to gaining employment, for example on the basis of age, immigration status, language skills or education level. Without the promise of a secure job and income in the future, many felt the psychological, wellbeing and relational benefits of the income would dissipate with the termination of the B-MINCOME trial. This raises questions about the ethics of conducting a short-term trial of this kind which seeks to explore what the impact of a lasting B-MINCOME policy might be, but for the participants of which, there is likely minimal sustainable or lasting impact, and the possibility for a minority of ending up in a worse position than when they began the trial.

In addition, it highlights the importance of communicating clearly about and helping participants to prepare for the ending of a trial of this kind as it likely to present a significant financial loss to household finances. It also raises a question about the extent to which participants in these kind of trials could or should be supported to make the most of such a time-limited opportunity. Many of the participants would have benefited from financial capability training, for example, or more tailored advice on how best to use the income to achieve their future goals – which may have increased the long-term impact of the trial.

Community impact

At a community level, although some participants, particularly those in the active policy programmes, enjoyed new and strengthened community connections through B-MINCOME, there is also evidence that community relationships may have been strained in other ways, particularly due to perceptions around allocation and use of the income.

Some people shared with us their suspicions of other people's receipt or use of the income or active policies. Much of what was described – certain groups being unfairly prioritised to receive the income or spending it improperly – reflects the same kind of stigma and tension associated with the pre-existing welfare system which we observed in our baseline research.

The random allocation of B-MINCOME to some and not to others – a process entirely out of people's control and unrelated to need - underpinned this sense of unfairness for some, and echoed experiences with existing welfare. While for others, the randomisation of B-MINCOME was perceived as fairer than the discretionary allocation of other existing benefits. In any case, the allocation of B-MINCOME to some and not to others appears to have played into existing tensions between people in some cases, especially amongst those from different ethnic backgrounds, although these tensions remain largely under the surface.

This suggests that a minimum income which is allocated to some and not to others, and in highly varying amounts, and active policies which are accessible to some and not to others, especially where the allocation is largely randomly determined, risks stoking tensions between people and groups who have or are experiencing scarcity.

Active policies

For some people the active policies^{xv} were as important as the income they received, albeit the income often enabled participation in the programme, and resulted in benefits to participants above and beyond those enjoyed as a result of the income. Participants of the active policies often enjoyed the opportunity to learn something new, to gain a sense of purpose, and to make new social connections with people who had experienced similar challenges to them, and to gain a sense of social inclusion. For example, through the community active policy participants were able to enjoy the centre of the city as 'tourists', in contrast with perceptions of them as 'immigrants' on the periphery of the city (as highlighted in our baseline report). Some people valued the opportunity to connect with people from different ethnic or religious backgrounds to them, with positive implications for local social cohesion. While these outcomes may have taken longer to develop than the immediate impact of the income itself, it is possible that these changes may be sustained to some extent beyond the end of the B-MINCOME trial.

However, our research suggests that the active policies were not universally popular or successful, and that there were ways in which they could have been more effective. The employability and community programmes in B-MINCOME were most popular because they connected with very widely held desires for work and social and community connections. In contrast, the social economy policy, while popular among some, presented a level of risk and uncertainty which was uncomfortable to many, especially given their prior experience of precarious and unreliable work, and in some cases of having been involved with failed business previously. On the other hand, some people did express enthusiasm and commitment for starting a social business, but the viability and resource base for these endeavours was not always clear, raising

xv This study did not include participants of the housing active policies, of which there were only 10, so these conclusions are based on experiences of the employability, community and social economy policies only.

questions about the ethics of encouraging a random sample of already vulnerable people to embark on this as a route out of poverty. The housing policy was unacceptable to the vast majority (with only 10 households agreeing to participate) because the prospect of having to rent a room to a stranger conflicted with deeply held values around the home as a private and safe space for family only, and for the safety of children.

Across the three active policy programmes, there is evidence that some participants (the majority of whom were born outside of Spain) faced language barriers which meant that even though they attended the sessions they couldn't fully participate in or take advantage of the opportunity.

Connected to this, it was not uncommon for participants to feel that they had been inappropriately allocated to a particular active policy programme. Although they had the opportunity to express their preference for a programme at the start of B-MINCOME, the random allocation of participants to particular programmes meant that they often felt their personal preferences, needs and aspirations had not been taken into account; they were being asked to take action which fit with the programme, and which sometimes didn't fit with their own priorities for personal and/or professional development. In addition, the fixed nature of the programme schedules conflicted with the ad hoc, informal and unpredictable nature of work that many people relied on financially, even with the B-MINCOME income. For some people these challenges undermined their sense of agency, control and motivation and had a real impact on and how far they felt they had gained from the programme.

Conditionality

The fact that some people's participation in an active policy was a condition of their receipt of the income also affected the level of freedom and control they had over their own path of personal and professional development. In a minority of cases, predominantly among single women,^{xvi} participants' own and existing priorities (such as existing employment, training opportunities, or care responsibilities) conflicted with the requirement of participating in an active policy programme, with some people deciding to quit existing employment or training in the hope that the programme would help them secure more or better work in the future – in essence this meant that some people were locked into the programme, limiting their ability to pursue other, potentially more suitable, opportunities elsewhere.

Some people in the conditioned group were also unsure of what the specific consequences of non-attendance at the policy would be for them; they didn't fully understand the condition being applied to them.

There is evidence that programme leaders applied their discretion in some instances, allowing people to miss individual sessions due to other responsibilities, and that this flexibility was welcomed. But other people would have appreciated a greater level of flexibility and personalisation around the conditionality of their income in recognition of the other and various ways in which they were participating in society.

Despite these challenges, our research suggests that in principle the majority of participants appreciated and benefited from the opportunity to participate in an active policy in addition to receiving a minimum income. In the context of a time-limited minimum income trial, the active policies are an important way of supporting participants to make more sustainable changes in their lives than the SMI alone is likely to support. However, participants would have more greatly benefited from the policies if they had been designed based on a deeper understanding of the experiences, needs, interests and aspirations of the particular participants they seek to support, the barriers to participation which they face, and ideally in collaboration with participants.

Conclusion

Overall, the majority of participants have valued and benefited from B-MINCOME, materially, psychologically and socially, despite encountering challenges and frustrations with aspects of its design and implementation which have created experiences of continuity rather than change with the status quo for some people. For many participants, B-MINCOME has changed the way that they feel about the future, and for some the way that they are planning and preparing for it.

However, while B-MINCOME has injected a renewed sense of hope and optimism in the lives of many, there are some people who continue to feel, as they did before B-MINCOME, fearful and negative about the future. They know that the programme is temporary and that the long-standing and deep-rooted challenges they face, such as precarious employment opportunities and unaffordable quality housing, remain largely unchanged, and that many of the material, social and psychological improvements they have experienced are likely to end with the B-MINCOME itself. In order to bring about the radical and transformational change that B-MINCOME aspired to, it would need to be longer term and the highlighted issues of design and implementation addressed.

xvi. It seems that couples were better able to avoid this challenge by sending one person in the partnership to the active policy programme, while the other person could continue to work or stay at home to focus on domestic work and childcare.

Policy implications

In terms of the design and implementation of future cash transfer policies in developed contexts, our research suggests that:

- Given that work, especially for the poorest, is so often and increasingly temporary, ad hoc and informal, it is unlikely to be possible for any public administration to effectively and efficiently fully means-test cash-transfers on an ongoing basis, in a way which is communicated and managed fairly with recipients. As such there should be a focus on ascertaining the psychological, political and financial feasibility of a flat rate cash transfer for all. However, where means-testing is deemed necessary, any changes should be communicated to participants in a timely and accessible fashion.
- Conditionality can give some people the motivation they need to gain training, support or to participate in other ways. However, for many receipt of a cash transfer on the condition of participation in a programme, fails to acknowledge the competing commitments and responsibilities that they may have, or the alternative routes to personal or professional development that may be available.
- However, if the quality of programme delivery or suitability of programmes for individuals is in question, then it may simply not offer them a real opportunity, and as such risks locking people into something which may not be a good use of their time. In addition, in the context of a lasting cash transfer policy, consideration needs to be given to what could realistically be required from participants on an ongoing basis.
- In principle, there are advantages to offering people the opportunity to participate in active policies (alongside the 'passive' cash transfer), especially in the context of a time-limited trial. However, this study highlights some important reflections regarding the design and implementation of such policies:
 - The design of these programmes need to be based on a deep understanding of the local population and labour market requirements. It should ideally be designed in partnership with participants;
 - Participants should be allocated to programmes on the basis of their preference and needs, rather than randomly; they know best what kind of programme will suit them and motivate them, and without this any programme is likely to be ineffective;
 - There is evidence that programme leaders applied their discretion in some instances, allowing people to miss individual sessions due to other responsibilities, and that this flexibility was welcomed. But other people would have appreciated a greater level of flexibility and personalisation around the conditionality of their income in recognition of the other and various ways in which they were participating in society.
 - Barriers to participation should be addressed, for example through the provision of childcare or translation/language support;
 - It should be recognised that some people won't be able to participate (for example due to poor physical or mental health) and others will find it extremely difficult to do so as a result of other responsibilities and commitments.

As such, we would suggest that any conditionality is applied in a flexible and open way such that people are only required to participate as much as they can, and that many and varied ways of participating are recognised, including care, community and creative work.

- The means and technology for spending a cash transfer have a significant impact on participant ability to make full use of this resource, particularly if it restricts spending to electronic payments. To maximise recipient ability to deploy a cash transfer to their advantage, it is important that they can spend it electronically and also in cash. In addition, full or partial payment in a social currency is likely to limit the capacity of recipients to fully and freely deploy this resource, and certainly while a social currency is in the early phases of implementation.
- Avoid the requirement for participants to document and justify their expenditure of a cash transfer, or of stipulating what they can/cannot spend it on; this limits recipient sense of agency, freedom and control and can limit their ability to maximise the resource for their household. In addition, it positions a cash transfer as a 'strings-attached' benefit, rather than as a more freeing basic income or as a social right.
- Where cash-transfer policies are complex (for example, including conditionality, means-testing, or active policy programmes) it is important to ensure accessible, varied and clear means of communication between policy administrators and participants. Where the population in question has limited literacy or official language skills, additional resource and support needs to be provided to ensure effective communication. This is likely to require adequate 1:1 relational support for participants.

For future trials of cash-transfer policies, our research suggests that:

- The material, wellbeing, psychological and social benefits that can be realised by giving people in poverty a regular and sufficient cash transfer of some kind are well established. As such, we would suggest that future efforts focus on:
 - Experimenting with significantly different (e.g. universal, non-means tested and truly unconditional) or much longer-term cash transfer policies.
 - Exploring the financial and political feasibility of implementing broader and lasting cash transfer policies so that the material needs of all are met.
- While trials generally take a short-term approach to understanding what the impact of a lasting policy might be, it is important that the experiences and longer-term outcomes of the trial participants are thoroughly considered. This study sheds light on some of the challenges that participants of this kind of trial can experience, raising questions about the ethics of repeatedly trialling cash-transfer policies. In particular, participants need to be supported to achieve sustainable change in their lives (for example through 1:1 support, advice and guidance) and support put in place around the withdrawal of the income.
- Any policy being trialled needs to be underpinned by a clear rationale or theory of change so that the design, implementation and evaluation can be aligned to this. This will help to ensure that the design of the policy is aligned with the priority outcomes being sought.
- Policies and interventions being trialled should be co-designed in partnership with potential participants and local communities to maximise their impact, so that they are based on a deep understanding of the social problem and population in question, and reflect needs, assets and barriers.
- Evaluations need to be designed such that they do not undermine the potential success of an intervention. While randomisation is necessary to attribute causality within a trial, this should not be applied to the detriment of likely intervention impact. For instance, active policy programmes are unlikely to be effective if participants are randomly allocated to them.

Appendix 1: B-MINCOME

B-MINCOME and basic income

The table below compares a range of recent and historic basic income-related trials with the key features of a basic income. It shows that, like B-MINCOME, very few of these trials can accurately be described as a 'basic income'.

Current / recent trials

Trial	Basic	Regular	Unconditional	Equal & Individual	Non-withdrawable	Universal	Better-off	Test group size
Ontario, Canada	✓	✓	✓	X	X	X	-	4,000
Finland	✓	✓	✓	✓	✓	X	✓	2,000
Kenya, GiveDirectly	✓	✓ / X	✓	✓	✓	X	n/a	21,000
B-MINCOME	✓ / X	✓ / X	✓ / X	X	X	X	-	915

Historic trials

Trial	Basic	Regular	Unconditional	Equal & Individual	Non-withdrawable	Universal	Better-off	Test group size
Seattle / Denver, US	✓	✓	✓	X	X	X	X	4,800
Dauphin, Manitoba, Canada	✓	✓	✓	X	X	✓	-	3,000
Gary, Indiana US	✓	✓	✓	X	X	X	X	1,800
Madhya Pradesh, India	✓	✓	✓	✓	✓	✓	n/a	6,000
Gary, Indiana US	✓	✓	✓	✓	✓	✓	n/a	930

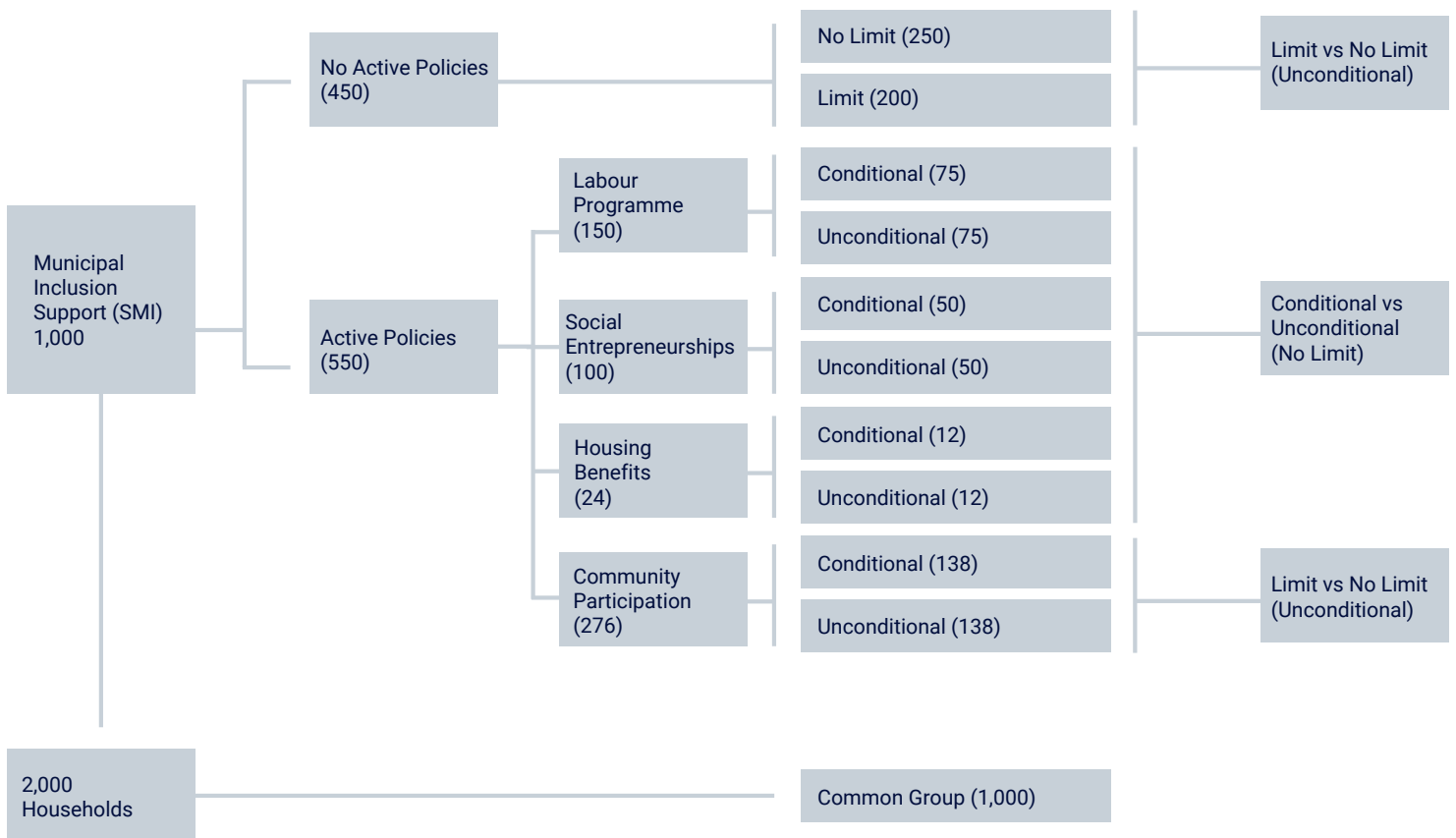
Eligibility criteria

Selection criteria for inclusion in the pilot:

- Age. At least one member of the household must be aged 25 to 60 on 31st July 2017
- Living situation. All members of the household must effectively live together throughout the project.
- Residence. All members of the household must have been registered as Barcelona residents since June 2015, live in one of the Eix Besòs neighbourhoods.
- Income. Economic threshold (monthly):
 - < 402.6€ (first adult)
 - 148€ (second adult)
 - 148€ (each household member aged between 14-17)
 - 148€ (each household member aged below 13)
- Social service status. They must be service users with an open Social Services file or have applied for and met the requirements for obtaining an allowance for children and/or adolescents aged 0 to 16 in 2017; or be taking part in the Làbora programme or have taken part within the last 12 months, or be a Social Insertion Service (SIS) user.
- Consent. They must voluntarily accept the conditions for receiving the income, accept monitoring to compile household information, consent to monitoring for the purposes of carrying out anonymous evaluation studies, agree to provide information on additional income they might receive, and consent to an app being installed in their mobile phones that will manage the information, payments and activities associated with the project.

Treatment Groups

Figure 3 below shows the different ‘treatment groups’ which make up the B-MINCOME experiment. It has been designed to compare outcomes across different variables of interest (such as conditionality or active policy programme).



Endnotes




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