



Rebuilding Our Village NOLA: NOYA Youth Leadership Fellows Policy Platform Summer 2021

The toxic stress and trauma associated with poverty, systemic oppression, and climate change negatively impact the healthy development and wellbeing of Black youth. In our research, we have found that youth and families of color in New Orleans have been disproportionately and negatively impacted by a myriad of issues that are rooted in biases against womxn, young, LGBTQIA+, people with disabilities, aging, indigenous, and people of color. We have also found that decision-makers have historically and specifically overlooked and excluded the experiences and voices of young people in post-Katrina recovery and most recently the institution of the 2019 youth curfew.

The New Orleans Youth Alliance (NOYA) Youth Leadership Fellows are proposing three policy strategies to mitigate the adverse impacts of these factors on the health and well-being, safety, and economic stability of Black youth and young adults (ages 14-24) in New Orleans:

- 1) Health & Wellbeing:** Increasing Access to Quality Mental Health Services Citywide
- 2) Economic Stability:** Increase Economic Stability for Teens and Young Adults (ages 14-24) Through a Universal Basic Income
- 3) Safety & Justice:** Increasing Restorative Justice Practices at Schools & Citywide

Background

In 2018, New Orleans had 389,648 citizens. Of those citizens, 78,447 were children under 18 making up 20.1% of the population, and 71% of those youth identifying as African American/Black. New Orleans had almost 45,000 youth and young adults between the ages of 16-24.

Health & Wellbeing: Increasing Access to Quality Mental Health Services Citywide

Goal: *Increase access to quality mental health care services citywide, in schools, and community-wide service centers.*

In addition to ensuring children, youth, and young adults have access to supportive and nurturing relationships, social-emotional learning, and safe, stable, protective, and equitable environments for children to grow (Sege & Harper Brown, 2017), they also need access to quality mental health care providers citywide. In New Orleans, the city's approach to mental health access for children and young adults has been characterized by haphazard, piecemeal initiatives that have lacked both widespread strategy and serious, longitudinal evaluation of outcomes. This document aims to identify the highest impacting issues on the mental health of children and young adults in New Orleans and provide realistic recommendations based on empirical data.

According to the Centers for Disease Control and Prevention (CDC), children's mental health is highly correlated with family, community, and healthcare factors. According to a 2021 report by the National Center on Birth Defects and Developmental Disabilities on children's mental health, "among children living below 100% of the federal poverty level, more than 1 in 5 (22%) had a mental, behavioral, or developmental disorder". As of 2019, 25,390 children in Orleans Parish under the age of 18 (or 33%) were living in poverty; a figure that has since been exacerbated by the Covid-19 pandemic and Hurricane Ida. In Mental Health America's 2021 report, *The State of Mental Health in America*, 54.9% of youth with major depression in Louisiana did not receive any mental health treatment.

In the wake of Covid-19, New Orleans has experienced upticks in city-wide violence with no comprehensive plan to address the young people experiencing and/or witnessing it. According to Dr. Denese Shervington, President and CEO of Institute of Women & Ethnic Studies (IWES) and Clinical Professor of Psychiatry at Tulane University School of Medicine, "violence is just the nasty underbelly of untreated trauma. If we treated trauma in children we would create communities that have psychological safety" (Webster & Bullington, 2018).

Generational exposure to adverse childhood experiences (ACEs) including abuse, neglect, witnessing domestic violence, parental separation, and incarceration can have profound negative impacts on the mental and physical health of children. According to Child Trends (2019), children in poverty are 4 times more likely to experience three or more adverse childhood experiences than children from households with incomes twice the poverty level. Orleans Parish School Board officials released a statement in 2019 that "60 percent of children suffer from a post-traumatic stress disorder and are 4.5 times more likely than their peers nationwide to show signs of serious emotional disturbance" (Killion, 2019). The prevalence of PTSD and other related mental health disorders among children and young adults in New Orleans is nothing short of a crisis and should be treated as such.

If the city continues to defer the majority of mental health services to social workers within the public school system (one of the only institutions that provide free transportation and access to children daily), more resources and safeguards must be employed in ways that are strategic, evidence-based, and measurable. Employing 1-2 licensed clinical social workers at a single school site is not strategic or evidence-based. Current student-social worker ratios make it impossible for students in need of mental

health counseling to be adequately serviced. A 2020 LSU/LDOE research collaboration that used data from the 2018-2019 school year concludes, “there were 561 social workers employed by local education agencies across the state of Louisiana, amounting to about half (52.2%) of the mental health workforce in schools” (King et al., 2020). This same report found that the Louisiana student-to-social worker ratio of 1:1,277 is over 5 times the 1:250 ratio recommended by the National Association of Social Work (NASW).

Access to quality mental health services is going to be even more critical as students go back to school and contend with further disruption as we go through the fourth surge of the Covid-19 pandemic and the impacts of Hurricane Ida. Dr. Shervington believes teachers can be the first line of support for students. She recommends increasing teachers’ capacity to “recognize the emotional component of children’s behaviors” (Troeh, 2017). But teachers and social workers alone are not enough. According to the New Orleans School Partnership Study (2019), there were only 14 organizations offering counseling services reaching about 6,000 students far from the citywide needs.

Recommendation

The City of New Orleans has received nearly \$400 million and the state of Louisiana will receive more than \$5 billion in federal funds under the American Rescue Plan. The parameters for the use of these funds are less limited. We recommend New Orleans and the State of Louisiana use these funds to:

- Increase access to quality mental health care services citywide, in schools, and community-wide service centers in Black communities most plagued by poverty, violence, crime, and economic instability.
- Ensure schools are more equitably funded to meet the needs of students most adversely impacted by the pandemic.
- Encourage educators, school support staff/teams, juvenile justice, and other youth-serving organizations to enroll in *NOYA’s Soul Rebel Bootcamp* to enhance their knowledge, skills, and application of restorative justice and trauma-informed practices.

Economic Stability: Universal Basic Income (UBI)

Goal: *Increase economic stability for teens and young adults (ages 14-24) through a Universal Basic Income (UBI).*

Economic stability is incredibly important to the health and well-being of young adults. Poverty has been shown over the years to be directly linked with poorer health outcomes, poor academic performance, high school dropout rates, and workforce success. Poverty amongst families, children, youth, and young adults continues to be a dire issue for families in New Orleans, especially for children of color. In 2018, the median household income in New Orleans was \$38,855 according to the Annie E. Casey Foundation *KIDS COUNT Data Center (2021)*. At the same time, the average cost of living for a family of four in New Orleans was 2 times the median household income at \$78,780. This average cost of living takes into account the minimum costs to live (e.g., basic living expenses, childcare, housing) and work in New Orleans. Approximately one-third of all households in New Orleans are classified as ALICE (Asset Limited, Income Constrained, Employed). ALICE Households are employed households where families can still not afford to meet the minimum costs of living.

The Covid-19 pandemic and Hurricane Ida have further exacerbated the economic instability and impacts of poverty, inequities, and systemic racism. At the height of the pandemic, unemployment in New Orleans was 15.8% in June 2020 up significantly from 4.1% in February of 2020 (pre-pandemic), outpacing neighboring parishes and the nation by an average of 6 and 7 percentage points. According to the Census Bureau's Household Pulse Survey (2021) at the peak of the pandemic, almost 30% of Louisiana households with children reported experiencing food insecurity. While New Orleans has added back jobs this year, the area is still short almost 25K jobs and wages have remained the same. The city of New Orleans received 15,000 applications for rental assistance and has exhausted more than \$18M in rental aid, a further indication of the acute impact of the pandemic on struggling youth, young adults, and families.

While there has been significant investment in workforce development training and programs, those services are not scaled in a way to quickly and efficiently close economic gaps for youth and young adults. A study by the Cowen Institute in 2019 found that more than 6,800 New Orleans residents aged 16-24, known as opportunity youths, were not in school or employed which was 3 times the number of high school graduates. Opportunity youth made up 14.5% of the New Orleans population. Almost 55% were male and more than 87% were African American/Black. Young mothers with children made up 10.5% of this segment.

Young people need immediate relief to move out of poverty. We are proposing the city institutes a Universal Basic Income (UBI) to support young people. Universal Basic Income is a model for a government program that provides every citizen with a monthly recurring stipend, regardless of their

income, resources, or employment status. The concept of Universal Basic Income is to reduce poverty and increase equality among citizens. According to the advocacy group Basic Income Earth Network (BIEN), UBI’s essential principle is that citizens are entitled to a livable income, whether they contribute to the production and despite the circumstances into which they were born (Wigmore, 2021).

According to the BIEN (2021), there are 5 defining characteristics of Universal Basic Income:

Defining Characteristics	
Periodic	Payments must be recurring (for example monthly) rather than a one-off grant.
Cash Payment	It is paid in cash, allowing the recipients to convert their benefits into whatever they want.
Universal	The payments are paid to all and not targeted toward a specific population.
Individual	It is paid on an individual basis (versus household).
Unconditional	It requires no work requirement or sanctions; it is accessible to those in and out of work, voluntarily or not.

Universal Basic Income is distinctly different from any other welfare program because a citizen's ability to receive these payments is not contingent on anything except being a citizen. UBI establishes an income floor for individuals that prevents them from falling too low and helps societies build a robust floor where citizens are not allowed to fall. According to Bidadanure (2019), while standing on this income floor does not allow individuals to become rich, it allows their basic human rights, like access to shelter, food, and clothing, to be met. The ability to stand on this income floor also protects individuals from exploitation and certain abuses that people whose day-to-day lives are preoccupied with meeting their basic needs face. Knowing that approximately one-third of New Orleans working households still cannot meet basic needs further supports the need for a universal basic income.

Universal Basic Income reduces poverty and income inequality. According to Scott Santens (2015), Founder Member of the Economic Security Project, in the United States a UBI set at \$1,000 per adult per month and \$300 per child per month would eradicate US poverty. A universal basic income of \$1,000 will reduce the cost of living burden, reduce poverty, and grow the economy by 12.56%.

Around the world and in the United States, trials are underway to understand the effects of Universal Basic Income. In 2019, the mayor of Stockton, CA gave 125 people living in neighborhoods at or

below Stockton’s median household income an unconditional monthly stipend of \$500 for two years. Over 12 months from February 2019 to February 2020, a study found that full-time employment rose by 12 percentage points and they saw improvements in the financial, physical, and emotional health of those who received the monthly stipend before the start of the pandemic (West et al., 2019). Contrary to what opponents of UBI say, the study also found that individuals spent most of the money on basic needs (e.g., food, utilities) with less than 1% spent on tobacco and/or alcohol. The additional resources relieved food insecurity, helped stretch resources for child- and elder-care, and relieved financial burdens that usually prevent individuals and families from accessing quality healthcare, job search, and paying off debts. UBI had a positive ripple effect on families, communities, and citywide resources (e.g., food banks, schools, workforce development).

In an umbrella study of the approximate effects of UBI and review of the essential feature of UBI program design and delivery conducted by Stanford University (Hasdell, 2020), had the following findings:

Areas Most Focused on by Policymakers	Impact of UBI
Poverty, Credit, And Expenditures/Savings and Investments	Researchers found that cash increases in household expenditures (especially around food) and the purchase of ownership assets.
Employment and Labor	<p>Most studies showed very minimal impact on labor market participation or an increase.</p> <p>Studies found a decrease in work hours in specific segments of the population like:</p> <ul style="list-style-type: none"> - Single mothers - Married women with children - Elderly - Individuals with dependants
Education	There is extensive evidence of an increase in school enrollment and attendance.
Health and Wellbeing	There is consistent evidence across contexts for improvements to health status and to the myriad behavioral and social factors that are linked to leading causes of premature ill-health, disability, and death.

The pandemic decimated New Orleans’s service industry, Black and Brown nursing home health care workers, and low-wage workers who could not afford to protect themselves and their families from exposure to the virus. Hurricane Ida, similarly to Hurricane Katrina and other catastrophic climate events, push people further into poverty and widens the economic wealth gap. People living in poverty

often lack transportation and financial resources to evacuate and recover following a catastrophic climate event. A policy report assessing the impact of the pandemic by Annie E. Casey Foundation (2020) estimates that almost 40% of African Americans are likely to have to leave their home due to foreclosure or eviction and more than one-quarter say they are not likely to return to the workforce due to income uncertainty, child/family care costs and responsibilities, and health and safety. We know that UBI would work and provide much-needed relief to youth, young adults, and families who are underemployed or unemployed and/or employed households where families can still not afford to meet the minimum costs of living (ALICE Household).

Recommendation

The City of New Orleans has received nearly \$400 million and the state of Louisiana will receive more than \$5 billion in federal funds under the American Rescue Plan. The parameters for the use of these funds are less limited. We recommend New Orleans and the State of Louisiana use these funds to:

- Increase economic stability for teens and young adults (ages 14-24) through a Universal Basic Income (UBI).

Safety & Justice: **Increasing Restorative Justice Practices at Schools & Citywide**

Goal: Increase the use of restorative justice practices in schools and citywide to create safe, developmentally appropriate, culturally responsive, inclusive, and compassionate learning environments and a greater New Orleans community.

The Covid-19 pandemic and Hurricane Ida have upended life for everyone. There has been a tremendous loss of loved ones, jobs, homes, financial/economic security, and overall quality of life. For students, educators, and the broader New Orleans community, there is the additional loss of communal gatherings and culture (e.g. Mardi Gras, second lines, festivals, graduations, sports, etc.) worsening the impacts of the pandemic. In addition to the loss and grief, we have seen significant upticks in anxiety, stress, and violent crime. In the most recent U.S. Census Bureau's Household Pulse Survey (2021), one in four African American households with children reported feeling down, depressed, and hopeless. Before the pandemic, 1 in 3 New Orleans children was living in poverty and 6 in 10 were suffering from some form of PTSD according to NOLA Public Schools (Killion, 2019). The pandemic has made even more urgent the need for not only quality mental and overall health care but has presented an immediate opportunity to expand the use of restorative justice and trauma-informed practices in schools and citywide.

According to Dr. Denese Shervington, President and CEO of Institute of Women & Ethnic Studies (IWES) and Clinical Professor of Psychiatry at Tulane University School of Medicine, the most common ways that trauma shows up in children in school is hyperactivity and lack of attention. Children and young people are not only navigating personal changes but are also returning to schools that look and feel very different than they did previously. Schools are instituting new routines, practices, protocols, and procedures aimed at keeping schools and students safe and healthy. However, for some students, especially those experiencing significant trauma, those changes may be too much too fast.

Schools and districts must look out for and be responsive to the impact that additive trauma will have on students. Schools and districts must also ensure they are reviewing culture and disciplinary policies to mitigate the risk of creating exclusionary practices that not only result in high rates of suspensions and expulsions but also exclude students from fully participating and engaging in all school-based activities. For instance, we saw the impact that no excuses policies had on students at the beginning of the pandemic when educators and schools recommended expulsion/suspension of two Jefferson Parish students for having BB guns visible during virtual learning.

While much of the pandemic conversation has focused on learning loss due to school shutdowns and switch to virtual learning, we must also address the significant loss of learning time due to out-of-school suspension. In a 2020 study by Losen and Martinez at the UCLA Civil Rights Project, they found that during the 2015-2016 school year, students lost 11,392,474 days of instruction nationally

due to out-of-school suspensions. They found that Black students lost 103 days per 100 students enrolled compared to only 21 days for white students. Black boys and girls lost 132 and 77 days of instruction per 100 students enrolled. While school-reported suspension rates across New Orleans have decreased since 2010, the 2019-2020 average citywide suspension rate of 8% is almost twice that of the national average of 4.7%. According to out-of-school suspension data from the Louisiana Department of Education, during the 2019-2020 school year, 48 schools across New Orleans had suspension rates higher than the national average, 35 had suspension rates that were 2 times the national average, and 25 schools had suspension rates in the double digits. Even more alarming were nine schools that had suspension rates 4 to almost 7 times the national average.

Table 1. 2019-20 Highest Out-of-School Suspension Rates in NOLA Public Schools (LDOE, 2019-20)

Site Name	Cumulative Enrollment	Out of School Suspension	
		Count	Rate
Walter L. Cohen College Prep	299	81	27.1%
Lord Beaconsfield Landry-Oliver Perry Walker High	1066	241	22.6%
John F. Kennedy High School	825	157	19.0%
IDEA Oscar Dunn	231	41	17.7%
Rosenwald Collegiate Academy	292	51	17.5%
McDonogh 42 Charter School	541	90	16.6%
FirstLine Live Oak	677	112	16.5%
Booker T. Washington High School	616	100	16.2%
Livingston Collegiate Academy	658	106	16.1%

In addition to mitigating the impact of learning loss due to the pandemic, schools must put in place strategies to significantly reduce out-of-school suspensions and the additional loss of instruction. Teachers, school leaders, and other school-based staff are experiencing increased stress and anxiety but must be prepared to respond with research-based practices and care, such as restorative justice, to ensure we are fostering and maintaining safe, supportive, and nurturing learning environments for children, youth, and young adults. The use of restorative justice practices will also allow educators, school, and system leaders to operate with care when making decisions about school reopening, school culture and discipline policies, and engaging with youth, young adults, and families.

Public schools across Orleans and surrounding parishes would greatly benefit from restorative justice practices to heal not only from the pandemic but also attend to the impacts of the racial uprisings of summer 2020 and harm caused and perpetuated before the pandemic. The pandemic continues to have a tremendous adverse impact on students who already experience significant preexisting trauma, adversities, and disparities. Young people need safe places where they can be heard and work collaboratively to come up with solutions to address the issues that have plagued our schools and communities.

Recommendations

The City of New Orleans has received nearly \$400 million and the state of Louisiana will receive more than \$5 billion in federal funds under the American Rescue Plan. The parameters for the use of these funds are less limited. We recommend New Orleans and the State of Louisiana use these funds to:

- Support educators, school support staff/teams, juvenile justice, and other youth-serving organizations to enroll in *NOYA's Soul Rebel Professional Development Series* to enhance their knowledge, skills, and application of restorative justice and trauma-informed practices.
- Ensure schools are more equitably funded to meet the needs of students most adversely impacted by the pandemic.
- Provide funding, training, and build capacity for educators, juvenile justice, and other youth-serving organizations citywide and the broader community in restorative justice practices.

References

Basic Income Earth Network/BIEN (2021). *About Basic Income*.

<https://basicincome.org/about-basic-income/>.

Bidadanure, J.U. (2019, May). The Political Theory of Universal Basic Income. *Annual Review of Political Science*: Vol. 22:481-501.

<https://www.annualreviews.org/doi/full/10.1146/annurev-polisci-050317-070954>.

Child Health and Development Institute of Connecticut, Inc. (2020, October 13). *School Discipline during COVID-19: Inclusive and Supportive Strategies for Schools as they Re-open*. Issue Brief

77.<https://www.chdi.org/index.php/publications/issue-briefs/school-discipline-during-covid-19-inclusive-and-supportive-strategies-schools-they-re-open>.

Child Trends (2019, May 7). *Adverse Childhood Experiences*.

<https://www.childtrends.org/indicators/adverse-experiences>.

Dorn, E., Hancock, B., Sarakatsannis, J., and E. Viruleg. (2020, December 8). COVID-19 and learning loss—disparities grow and students need help.

<https://www.mckinsey.com/industries/public-and-social-sector/our-insights/covid-19-and-learning-loss-disparities-grow-and-students-need-help>.

Greater New Orleans Foundation/GNOF (2019, December). *New Orleans Schools Partnership Study: What Our Students Need and How We Can Help*.

<https://www.gnof.org/greater-new-orleans-foundation-and-partners-release-new-orleans-school-partnership-study/>.

Halladay Goldman, J., Danna, L., Maze, J. W., Pickens, I. B., and G.S. Ake III. (2020). *Trauma Informed School Strategies during COVID-19*. Los Angeles, CA, and Durham, NC: National Center for Child Traumatic Stress.

https://www.nctsn.org/sites/default/files/resources/resource-guide/trauma_informed_school_strategies_during_covid-19.pdf.

Hasdell, R. (2020, July). *What We Know About Universal Basic Income: A Cross-Synthesis of Reviews*. Stanford: Basic Income Lab.

https://basicincome.stanford.edu/uploads/Umbrella%20Review%20BI_final.pdf.

KIDS COUNT Data Center. (2021). Annie E. Casey Foundation. <https://datacenter.kidscount.org/>.

KIDS COUNT Data Center. (2021, July 30). *Families Lost Income, Struggled to Make Ends Meet During Pandemic*. Annie E. Casey Foundation.

<https://datacenter.kidscount.org/updates/show/286-families-lost-income-during-pandemic>.

KIDS Count Policy Report. (2020, December 14). *Kids, Families, and Covid-19. Pandemic Pain Points and the Urgent Need to Respond*. Annie E. Casey Foundation.

<https://assets.aecf.org/m/resourcedoc/aecf-kidsfamiliesandcovid19-2020.pdf>.

Killion, A. (2019, January 8). *OPSB says 60 percent of children in New Orleans suffer from PTSD*.

<https://www.wdsu.com/article/opsb-says-60-percent-of-children-in-new-orleans-suffer-from-ptsd/25783377>.

King, V., Woods, M., and E. Hahne. (2020). *LSU School of Social Work Awarded \$2.5 Million to Expand Mental Health Services in Louisiana Schools*.

https://www.lsu.edu/research/recent_grant_successes/2020/0810-mentalhealth.php.

Losen, D. and P. Martinez. (2020). *Lost Opportunities: How Disparate School Discipline Continues to Drive Differences in the Opportunity to Learn*. Center for Civil Rights Remedies, an initiative of the UCLA Civil Rights Project/ Proyecto Derechos Civiles.

<https://www.civilrightsproject.ucla.edu/research/k-12-education/school-discipline/lost-opportunities-how-disparate-school-discipline-continues-to-drive-differences-in-the-opportunity-to-learn/Lost-Opportunities-REPORT-v17.pdf>.

Louisiana Department of Education (2020). *2019-2020 School-District-State Discipline Rates*.

https://www.louisianabelieves.com/docs/default-source/data-management/2019-2020-school-district-state-discipline-rates.xlsx?sfvrsn=bbf0991f_2.

Mental Health America. (2020, October 10). *2021 State Of Mental Health In America*.

<https://www.mhanational.org/research-reports/2021-state-mental-health-america>.

National Center on Birth Defects and Developmental Disabilities, Centers for Disease Control and Prevention (CDC) (2021, March 21). *Data and Statistics on Children's Mental Health*.

<https://www.cdc.gov/childrensmentalhealth/data.html>.

New Orleans Youth Alliance/NOYA (2020, August). *New Orleans Youth Well-Being Data Dashboard*.

<https://static1.squarespace.com/static/5a5fb5adb1ffb6cb741dbee5/t/5f7ce314aed0ee2207ddb160/1602020165513/New+Orleans+Youth+Well-Being+Data+Dashboard.pdf>

Santens, S. (2015, February 5). *Universal Basic Income as the Social Vaccine of the 21st Century. Can the savings of basic income exceed the costs?*

<https://medium.com/basic-income/universal-basic-income-as-the-social-vaccine-of-the-21st-century-d66dff39073>.

Sege, R. and C. Harper Browne (2017). Responding to ACEs With HOPE: Health Outcomes From Positive Experiences. *Academic Pediatric Association* 17(7S): S79-S85.

[https://www.academicpediatrics.net/article/S1876-2859\(17\)30107-9/fulltext](https://www.academicpediatrics.net/article/S1876-2859(17)30107-9/fulltext).

Treisman, R. (2021, March 4). *California Program Giving \$500 No-Strings-Attached Stipends Pays Off, Study Finds*.

<https://www.npr.org/2021/03/04/973653719/california-program-giving-500-no-strings-attached-stipends-pays-off-study-finds>.

Troeh, E. (2017). *When Trauma In Kids Looks Like Something Else*. WWNO - New Orleans Public Radio.

<https://www.wwno.org/education/2017-01-27/when-trauma-in-kids-looks-like-something-else>.

U.S. Census Bureau. (2021). *Household Pulse Surveys*.

<https://www.census.gov/programs-surveys/household-pulse-survey/data.html>.

Webster, R. and J. Bullington (2018). *The Science of Trauma*. How exposure to violence can be toxic to a child's brain and body. USC Annenberg Fellowship Story Showcase. *Center for Health Journalism*.

<https://centerforhealthjournalism.org/fellowships/projects/science-trauma>.

West, S., Castro Baker, A., Samra, S., and E. Coltrera. (2019). *Preliminary Analysis: SEED's First Year*. Stockton Economic Empowerment Demonstration (SEED).

https://static1.squarespace.com/static/6039d612b17d055cac14070f/t/603ef1194c474b329f33c329/1614737690661/SEED_Preliminary+Analysis-SEEDs+First+Year_Final+Report_Individual+Pages+-2.pdf

Wigmore, Ivy. (2021). *Universal Basic Income (UBI)*.

<https://whatis.techtarget.com/definition/universal-basic-income-UBI>.