

Universal social protection schemes in forced displacement settings: Evidence from Colombia

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Abstract With forcibly displaced persons reaching 123.2 million people globally in 2024, host low- and middle-income countries face a dual social protection coverage challenge: including new populations while their own systems cover less than a third of their citizens. Focusing on the case of Colombia, this article uses a mixed-methods approach, combining tax-benefit microsimulation and expert interviews, to assess the poverty impacts of universal-like cash transfers for Colombians as well as for migrants and refugees from Venezuela resident in Colombia. While large UBI-like transfers can dramatically reduce poverty (by up to 15 percentage points (pp) for Colombians and 27 pp for Venezuelans), budget-neutral scenarios are detrimental to the poorest households. The qualitative evidence points to a *gradual targeted* universalism approach prioritizing specific life-cycle risks as the most viable strategy in fiscally constrained, high-informality contexts.

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Keywords displaced person, colombia, gaps in coverage, method of financing, poverty alleviation, social protection, social assistance, refugee, universal benefit scheme, venezuela

Introduction

The push for Universal Social Protection (USP) has gained significant momentum on the global policy agenda (ILO and World Bank, 2016; USP 2030, 2019), yet a profound gap persists between aspiration and reality in social protection systems (Gentilini et al., 2020; ILO, OECD and World Bank, 2021; ILO, 2024; Almenfi et al., 2022). Global coverage has grown, with over half of the world's population (52.4 per cent) now receiving at least one social protection benefit (ILO, 2024). Yet this progress masks considerable disparities: while high- and upper-middle-income countries are approaching universalism (85.9 per cent and 71.2 per cent, respectively), coverage in lower-middle- and low-income countries reaches just 32.4 per cent and 9.7 per cent, respectively (ILO, 2024).

Financing USP systems has proven especially challenging (Cattaneo et al., 2024), and the evidence on Universal Basic Income (UBI)-like measures is mixed.¹ While cash transfers show strong positive short-term effects on consumption, health, and poverty reduction (Bastagli et al., 2019; Egger et al., 2022; Haushofer and Shapiro, 2016), policy evaluations show that budget-neutral reforms in middle-income countries can be detrimental by disbursing smaller transfers to more people and worsening the situation of the most vulnerable (Enami et al., 2023; Lustig and Martinez Pabon, 2022).

This trade-off is further complicated in contexts of forced displacement, which are usually characterized by large informal economies (Banerjee et al., 2024), and specific vulnerabilities (Brück et al., 2019). In 2024, 123.2 million individuals were forcibly displaced (FD), 73 per cent of whom are hosted in low- and middle-income countries (UNHCR, 2025). Simultaneously, food insecurity worsened, with 281.6 million people facing acute conditions (FSIN and GNFC, 2024), and the projected number of individuals in need for the year 2024² reached a staggering 299.4 million (OCHA, 2024). Host governments face a dual mandate: responding to immediate humanitarian crises while ensuring long-term development. Yet it remains unclear how they should promote the socioeconomic inclusion of forcibly

1. In this article, building on Banerjee et al. (2024), UBI is understood as programmes that give unconditional and fixed cash transfers to individuals regardless of their income level.
2. The year 2024 is the year the research was completed.

displaced people in national social protection systems, particularly when those systems already provide low coverage for their own citizens.

This article addresses this gap in coverage by studying Colombia, a country at the centre of overlapping displacement dynamics. It hosts 7 million internally displaced persons (IDPs) from decades of conflict (UNHCR, 2024) and 2.81 million refugees and migrants from Venezuela as of November 2024 (R4V, 2024). Colombia offers an ideal setting: open migration policies, intermediate state capacity, and severe fiscal constraints (OECD, 2024). The primary research question is: *How do USP schemes impact poverty in FD settings?* The article also examines the trade-offs between inclusion errors in USP and exclusion errors in targeted systems, and whether USP schemes are fiscally feasible in these contexts.

To tackle these questions, an explanatory sequential mixed methods (ESMM) approach is followed. First, the study leverages a tax-benefit microsimulation model, building on Rodríguez, Silva and Zapata (2024), to quantify the impact of three policy scenarios (UBI-like, cash +, and budget-neutral) on poverty for Colombian and Venezuelan households, using Colombia's Great Integrated Household Survey (*La Gran Encuesta Integrada de Hogares – GEIH*) (GEIH, 2023). Second, the article builds on a qualitative phase that unpacks the tensions revealed by the simulations and explores feasible pathways forward.

This article contributes to three complementary bodies of literature. First, it builds on extensive research measuring the positive impacts of social assistance and cash transfers (Bastagli et al., 2019; Banerjee et al., 2024). The article addresses a dual gap in this literature regarding the challenge of universality and the specific vulnerabilities of forcibly displaced people, which have not been tackled (Banerjee et al., 2024; Brück et al., 2019). Second, the article extends the robust evidence from large unconditional cash transfer interventions, which have demonstrated positive short-term and long-term economic effects (Haushofer and Shapiro, 2016; Egger et al., 2022; Banerjee et al., 2023; Kahura et al., 2022). Here, the geographic focus is shifted from East Africa to the context of forced displacement in Latin America, a setting that remains understudied and structurally different. Finally, the article contributes to the policy design literature that uses microsimulations to evaluate the distributional trade-offs of universal versus targeted schemes (Lustig and Martínez Pabon, 2022; Enami et al., 2023; Lustig et al., 2023; Hanna and Karlan, 2017; Hanna and Olken, 2018; Gasior et al., 2021). While this research has highlighted the risks of budget-neutral reforms, it has not accounted for the unique challenges faced by forcibly displaced people.

The results reveal a complex policy trilemma, characterized by a tension among adequacy, affordability, and political feasibility. Large UBI-like transfers can dramatically reduce poverty; in this study, by up to 15 percentage points (pp) for Colombians and 27 pp for Venezuelans, but are fiscally unfeasible. Budget-neutral scenarios that redistribute existing funds to cover more people

are detrimental to the poorest current beneficiaries. An inclusion effect explains the slight improvement for Venezuelans, who were previously excluded from the safety net. In contrast, a replacement effect explains the decrease in disposable income for the poorest Colombians. Bringing these findings together, the qualitative evidence points to a gradual *targeted universalism* approach, which prioritizes specific life-cycle risks for the most vulnerable groups, as the most viable strategy in fiscally constrained contexts with high informality.

The rest of the article is organized as follows. The next section introduces the policy problem and Colombia's context. Then, the research design and data used are set out and the empirical results presented, followed by a discussion of the implications of the exercise. Policy recommendations and a discussion of the limitations of the exercise are followed by concluding comments.

Background: The role of (U)SP

Social protection and its universal dimension

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Social protection is broadly defined as a set of policies and programmes designed to reduce poverty and protect individuals from risks. In particular, the World Bank defines it as a “set of policies and programs that help individuals and societies manage risk and volatility, protect them from poverty and inequality, and help them access economic opportunity” (World Bank, 2022, p. 9). Three main instruments make up social protection systems: social assistance, comprising non-contributory programmes that directly support individuals without requiring prior contributions; social insurance, which protects against life-cycle risks such as old age, unemployment, or poor health; and labour and economic inclusion programmes, which aim to enhance employment and job quality (World Bank, 2022). The universal aspect of social protection refers to ensuring equitable access to these instruments for all.

This article focuses on social assistance, specifically UBI-like measures, to analyse its potential as an effective tool for poverty reduction. UBI-like measures are focused upon for three reasons. First, the COVID-19 pandemic intensified global debates about unifying fragmented and isolated income support measures to ensure adequate and equitable coverage for individuals in need (Gentilini et al., 2020; Marcos Barba, Van Regenmortel and Ehmke, 2020; World Bank, 2022). Second, UBI embodies the purest form of universality, offering a comprehensive and unconditional approach to income support (Banerjee, Niehaus and Suri, 2019; Banerjee et al., 2024). Finally, it offers a unique lens for exploring the fiscal and political trade-offs inherent in achieving poverty reduction in low- and middle-income countries (LMICs) (Lustig and Martinez Pabon, 2022).

Why USP matters and why it is difficult to achieve

Global social protection coverage has grown substantially, with over half of the world's population (52.4 per cent) now receiving at least one benefit (ILO, 2024). Overall, legislative changes have reduced de jure barriers in areas such as old-age, disability, and maternity protection (Behrendt, Bierbaum and Schmitt, 2021), and by December 2024, 30 countries offered universal old-age benefits, three provided universal maternity benefits, and 40 had implemented tax-financed universal child benefits (ILO, 2024; ILO and UNICEF, 2024). Yet this progress masks deep disparities: coverage in LMICs reaches just 32.4 per cent and 9.7 per cent, respectively (ILO, 2024).

The financing gap is substantial. Closing it in LMICs requires an estimated 3.3 per cent of GDP annually – 2 per cent for health services and 1.3 per cent for social protection cash benefits (Cattaneo et al., 2024). Achieving this is particularly difficult in countries where high informality limits tax collection. The International Monetary Fund (IMF, 2021) estimates that 60 per cent of the world's labour force participates in the informal economy, contributing 35 per cent of GDP in LMICs. Informality is itself a product of exclusion (Kanbur, 2017), creating a structural barrier to the contributory mechanisms that underpin most social protection systems.

The distributional evidence on universalization is also mixed. While adequate cash transfers demonstrate strong positive effects on poverty, consumption, and well-being (Bastagli et al., 2019; Egger et al., 2022; Haushofer and Shapiro, 2016), budget-neutral universalization can make the poorest worse off by disbursing smaller transfers to more people and diverting resources away from the most vulnerable (Enami et al., 2023; Lustig and Martinez Pabon, 2022; Hanna and Olken, 2018). This trade-off is at the heart of the universality debate in fiscally constrained settings.

Colombia: Policy context and the forced displacement challenge

These challenges are compounded in forced displacement contexts. Compared to host communities, forcibly displaced people tend to have lower access to basic services (World Bank, 2023) and higher poverty rates (Admasu et al., 2021; Pape and Verme, 2023; Verme, 2023). Social protection systems frequently exclude them, leaving them without effective socioeconomic inclusion measures (Polvanesi, 2023). This article focuses specifically on countries that host significant numbers of refugees and migrants or internally displaced persons (IDPs), at a middle-income to upper-middle-income level, which are contexts where minimum state capacity exists to implement and study universal-like schemes.

Colombia presents a unique case for examining USP in forced displacement contexts. Its policy landscape is defined by the intersection of three features: a long-standing, fragmented social protection system structured around formal employment (Álvarez et al., 2021); one of the world's largest displacement crises; and severe fiscal constraints in a highly informal economy (Ham, Maldonado and Guzmán-Gutiérrez., 2021; OECD, 2024).

As in many Latin American countries, Colombia's social protection system is segmented and employment based. Formally employed workers access the contributory regime, receiving health insurance, pensions, and related benefits financed through payroll taxes. The unemployed,³ the poor, and informal workers are instead eligible for the non-contributory regime, which includes the subsidized health scheme, financed through general taxation (Álvarez et al., 2021). In a labour market where informality has fluctuated between 57 per cent and 58.5 per cent over the past four years (DANE, 2025), this design means the social protection system excludes a majority of the working population.

The focus here is placed on the non-contributory regime, through which social assistance is provided. Up until 2023, the three main programmes were: *Familias en Acción*, a conditional cash transfer for low-income families with children in school and medical check-ups (Medellín and Sánchez Prada, 2015); *Jóvenes en Acción*, a conditional cash transfer for low-income youth in higher education (DPS, 2022); and *Colombia Mayor*, a non-contributory pension for poor elders (Colpensiones, 2023). Their combined approximate budgets were 5 billion Colombian pesos (COP) (3.5 million families covered), COP 769 million (339,000 youth covered), and COP 1.7 billion (1.7 million elders covered), respectively (DPS, 2023b).

Eligibility for all three programmes is means-tested through Colombia's National Social Registry (Sisbén), discussed further in the methodology section. It identifies and classifies households based on their socioeconomic conditions according to four main groups: extreme poverty (A), moderate poverty (B), vulnerable (C), and non-poor (D) (DNP, 2016).⁴ Table 1 presents the distribution of Sisbén groups as of April 2024 using administrative data from the National Planning Department (*Departamento Nacional de Planeación* – DNP). As context, Colombia's population in 2023 was approximately 52 million, meaning that one out of two Colombians is registered in Sisbén, and that 70 per cent of those registered face poverty.

3. The unemployed can also access a one-time contributory benefit, equivalent to 1.5 minimum wages over six months (Medina, Núñez and Tamayo, 2013).

4. See also Departamento Nacional de Planeación (DNP) 2024 Database – Sisbén Personas.

Table 1. *Sisbén IV groups distribution as of April 2024*

Group	Number of people	Percentage (%)
A	8,455,738	32.03
B	10,120,506	38.33
C	6,273,698	23.76
D	1,551,556	5.88
Total	26,401,498	100.00

Source: Author's elaboration using data from DNP online database (2024) – Sisbén Personas (www.datos.gov.co).

Since 2018, this already-strained system has had to serve one of the world's largest displaced populations: 2.81 million Venezuelan refugees and migrants (R4V, 2024). Despite being registered in Sisbén and classified among the most vulnerable groups, Venezuelans remained ineligible for the three main social assistance programmes due to a citizenship requirement (DPS, 2022; DPS, 2023a). A critical juncture came in 2021, when the government adopted the “Temporary Protection Status” for Venezuelan migrants (*Estatuto Temporal de Protección para Migrantes Venezolanos – ETPV*), an amnesty granting over 2 million Venezuelans legal status for ten years, along with the right to work and access to the social protection system (Rossiasco and De Narváez, 2023; Ibáñez, Moya and Velásquez, 2022). The ETPV facilitated their gradual inclusion, making Colombia an instructive case where legal barriers to inclusion have been formally removed, but structural barriers persist.

Research design and data

This article employs an explanatory sequential mixed methods (ESMM) design (Ivankova, Creswell and Stick, 2006), combining a tax-benefit microsimulation exercise with semi-structured expert interviews. The quantitative phase quantifies the poverty impacts of different USP scenarios; the qualitative phase then unpacks the tensions those results reveal, providing the contextual depth needed to develop actionable policy recommendations.

Microsimulation model

Quantitative analysis building was conducted on COLMOD, a static tax-benefit microsimulation model for Colombia developed as part of the SOUTHMOD project in collaboration with UNU-WIDER, built on the EUROMOD platform (Rodríguez,

Table 2. *Simulated policy scenarios*

Scenario	Description	Benefit
S1	UBI-like transfer	Amount equal to extreme poverty line per person in 2023 (COP 218,846).
S2	Cash + transfer	<ul style="list-style-type: none"> • Income support for adults: COP 50,000 • Income support for children: 25% of the poverty line • Income support for elders: Extreme poverty line
S3	Budget-neutral transfer	Budget destined to social assistance spread over SISBEN groups A and B.

Note: This table presents the policy scenarios simulated. The proposed S1 and S2 are grounded in the ILO's Recommendation on social protection floors, 2012 (No. 202) (Cattaneo et al., 2024). COP = Colombian peso. *Source:* Author's elaboration.

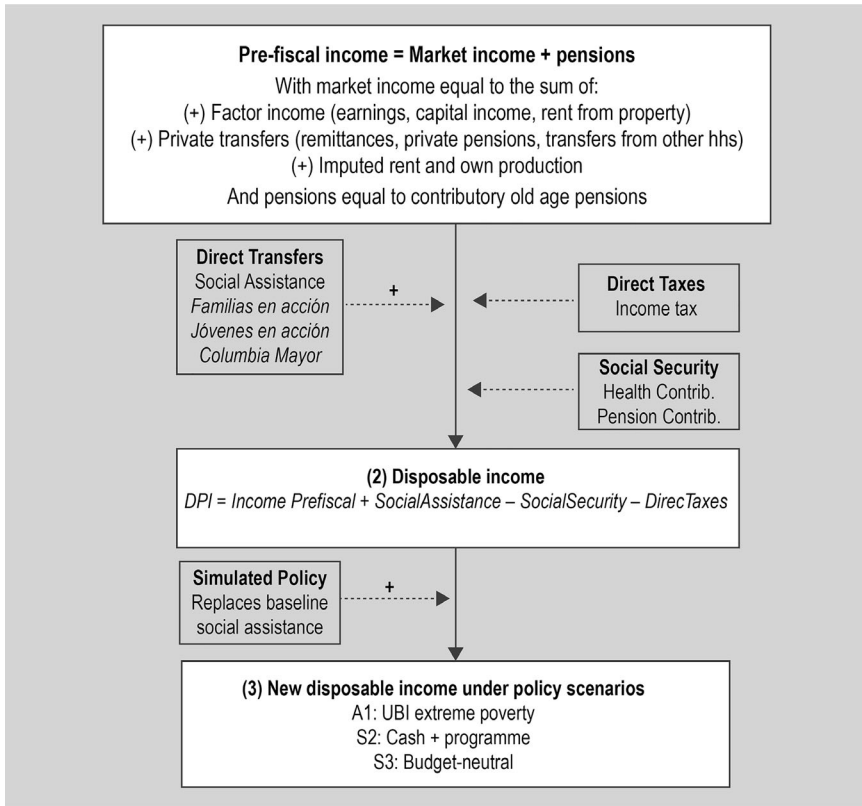
Silva and Zapata, 2024; Corredor, Ríos and Rodríguez, 2021). Following Bourguignon and Spadaro (2006), the model compares *ex-ante* policy changes on imputed household welfare, rather than observed before-and-after outcomes. First, a detailed baseline was constructed simulating household incomes, existing social benefits, and the 2023 tax system. Then, three distinct USP policy scenarios and their distributional impacts were simulated. Table 2 details these scenarios.⁵

One methodological contribution of this article is to extend an analysis that has traditionally been done for the locally born to include Venezuelan refugees and migrants. Since COLMOD's standard databases do not allow disaggregation by nationality, this study models income aggregates at the household level from scratch, using COLMOD's rules and protocols (Rodríguez, Silva and Zapata, 2024). The construction follows three stages: pre-fiscal income (market income plus contributory pensions) is calculated; this is adjusted by adding social assistance transfers and subtracting taxes and social security contributions to obtain disposable income (the baseline); and then the baseline social assistance is replaced by each simulated scenario to obtain new disposable income under each policy. Figure 1 illustrates this process.

The three scenarios apply to households registered in Sisbén and classified in groups A (extreme poverty) or B (moderate poverty). Since the GEIH does not include Sisbén classifications directly, a proxy is constructed following Corredor, Ríos and Rodríguez (2021). Income percentiles are calculated by department and geographic zone, then households are assigned to Sisbén groups sequentially from poorest to wealthiest, using official administrative quotas from DNP (see footnote 4) as targets. To address the further challenge that not all eligible households receive benefits, and that the GEIH underreports beneficiaries by

5. This article is supplemented by an online [Appendix](#), made available by the author. See Supporting information for further information on assumptions of the microsimulation model, Colombia's social protection system, and qualitative tools.

Figure 1. *Income aggregates construction process*



Note: This figure illustrates the process for constructing the income aggregates.

Source: Adapted from Lustig and Martínez Pabón (2022).

approximately 45–48 per cent (Corredor, Ríos and Rodríguez, 2021), a probabilistic participation model is estimated for each programme, as in equation (1), based on official eligibility rules (detailed in Table 3) and observable sociodemographic characteristics, ranking eligible households by predicted probability until official beneficiary targets are met.

$$\text{observed}_{\text{elig}ij} = \alpha + \beta \cdot X_i + \varepsilon \quad (1)$$

With $\text{observed}_{\text{elig}ij}$ being equal to 1 if the unit (household, individual) i is observed as a beneficiary of program j , 0 otherwise; and X is a vector of sociodemographic characteristics that predict eligibility. If the household is observed in the data as a beneficiary, this prediction is set equal to 1; if the household is ineligible, the prediction is equal to 0.

Table 3. *Eligibility conditions for primary social assistance programmes*

Programme	Eligibility conditions	Beneficiaries
Familias en Acción (FeA)	<ul style="list-style-type: none"> Households classified within Sisbén IV (usually Groups A or B, indicating poverty or vulnerability). Must have children or adolescents under 18 years of age. Conditionality on health (attendance at health controls) and education (school attendance). 	3.5 million households
Jóvenes en Acción (JeA)	<ul style="list-style-type: none"> Young people between 14 and 28 years old. Classified within Sisbén IV (usually Groups A, B, or C, indicating poverty or vulnerability). Enrolled in technical, technological, or university higher education institutions (public or private with agreements). Not receiving other similar government subsidies for higher education. 	380,000 participants
Colombia Mayor (CM)	<ul style="list-style-type: none"> Colombian citizens over 54 years old (women) or 59 years old (men). Living in extreme poverty or vulnerability, as determined by Sisbén IV (usually Group A or B). Not receiving a pension or any other type of old-age income. Residing in Colombia for at least the last ten years. 	1.7 million elders

Note: This table shows the eligibility conditions for the three major social assistance programmes in Colombia. *Sources:* Author's elaboration using information from DPS (2023b), Colpensiones (2023), DPS (2022) and DPS (2023a).

A key limitation is the absence of household expenditure data, which prevented the inclusion of indirect taxes. Poverty reductions should therefore be interpreted as an upper bound on distributional effects, a common constraint in similar exercises (Corredor, Ríos and Rodríguez, 2021). Budget figures are not calibrated to administrative totals but serve as a consistent internal benchmark for cross-scenario comparison.

Lastly, data from the GEIH 2023 Q3, Colombia's main labour household survey, covering approximately 20,000 households, is merged with the Colombian National Department of Statistics' (*Departamento Administrativo Nacional de Estadística* – DANE) (DANE, 2023) official income aggregates to ensure alignment with official poverty estimates. A key strength of the GEIH for this research is its statistically representative sample of Venezuelan refugees and migrants, enabling disaggregated analysis by household nationality. The study uses Q3 data specifically to capture a period in which the primary social assistance programmes were fully in place. Therefore, it allows for modelling social security contributions, social assistance benefits, and income taxes guided by official government reports from the Social Prosperity Department (*Departamento Administrativo para la Prosperidad Social* – DPS) (DPS, 2023b) and Colombia's tax code (DIAN, 2019).

Qualitative approach: Semi-structured interviews and participant selection

To unpack the tensions revealed by the microsimulation, 11 semi-structured interviews were conducted with social protection experts, analysed through thematic analysis. Participants were selected based on three criteria: more than seven years of experience in social protection, involvement in social protection reforms, and direct exposure to forced displacement dynamics. The sample, which was drawn from government institutions, international organizations, development banks, and academia, combines local Colombian experts with those operating at the international level.⁶ The interviews explored three core themes: i) interpretation of universality in practice, ii) the administrative and fiscal feasibility of USP, and iii) the political economy of inclusion. This component was not designed for statistical representativeness but to provide the strategic and contextual depth needed to translate the quantitative findings into feasible policy recommendations.

Empirical results: Impact of USP schemes

Baseline: Comparing Colombian and Venezuelan households

Before turning to the policy scenarios, the baseline picture is itself revealing. Table 4 presents descriptive statistics for the main sociodemographic characteristics by household type. When compared, Colombian and Venezuelan households are structurally different in ways that are directly relevant to the simulation. On average, Venezuelans tend to be younger (25.7 years vs. 34.7), live in more numerous households (4.7 vs. 3.7 members), and have a lower proportion of individuals with tertiary education (13.2 per cent vs. 21.9 per cent). Their working conditions are considerably worse: they struggle to secure formal jobs (16.9 per cent vs. 43.7 per cent), work more hours per week (48.1 vs. 42.9), and earn approximately 30 per cent less than their Colombian counterparts. Despite having the same legal rights as Colombians following the ETPV, refugees and migrants still experience a significant labour market penalty.

These differences are also visible in the income distribution. Figure 2 shows the log-income distribution by household type. Household incomes for Venezuelans are lower and more concentrated, whereas Colombian incomes exhibit greater variance. This concentration at the lower end of the distribution reflects the structural disadvantage Venezuelans face even within an open-policy environment. It highlights the need to think about better social protection

6. This article is supplemented by an online [Appendix](#), made available by the author. See Supporting information A.2. for further information on the qualitative component.

Table 4. *Descriptive statistics*

	Colombian households			Venezuelan households			P-value
	Mean (C)	SD	N	Mean (V)	SD	N	Mean (C) - Mean (V)
Age	34.7	21.8	196,780	25.7	17.5	6,762	0.000
Female (%)	51.4	50.0	196,780	49.2	50.0	6,762	0.018
Tertiary education (%)	21.9	41.3	97,280	13.2	33.9	2,735	0.000
Household size	3.7	1.7	196,780	4.7	2.1	6,762	0.000
Female head hh (%)	15.1	35.9	196,780	10.3	30.4	6,762	0.000
Labour income (COP)	1,738,148	2,656,878	83,235	1,210,998	1,222,122	2,920	0.000
Formal job (%)	43.7	49.6	84,692	16.9	37.5	2,954	0.000
Hours worked last week	42.9	15.7	84,692	48.1	15.8	2,954	0.000
Unemployed (%)	9.3	29.1	94,717	9.5	29.3	3,303	0.974

Note: Venezuelan refugees and migrants are identified based on survey questions regarding individuals' place of residence 12 months and 5 years before the survey. Source: Author's elaboration using GEIH (2023-Q3) data.

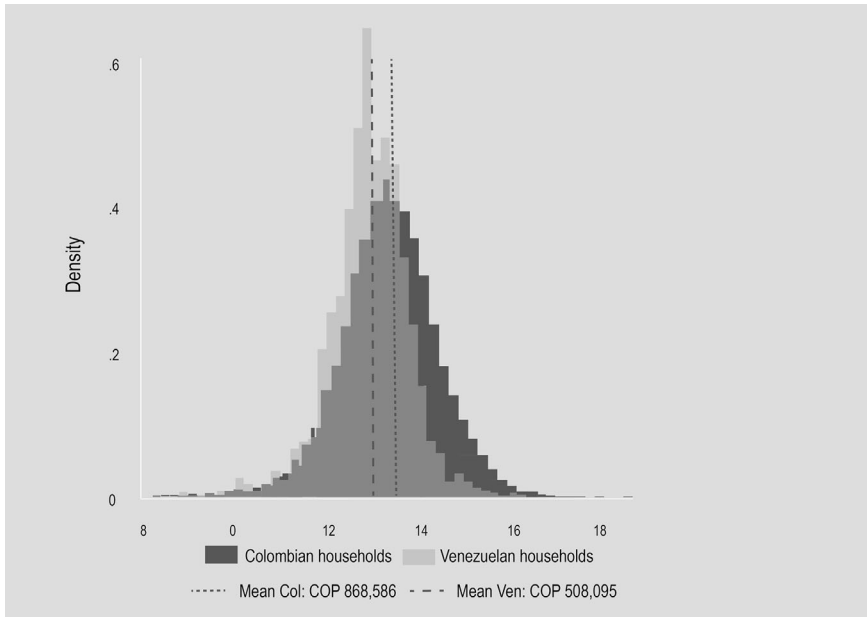
measures that are comprehensive enough so that socioeconomic inclusion can be fostered and, with it, self-reliance.

Table 5 further illustrates the income gap at the household level. Annual pre-fiscal market income is lower for Venezuelans (COP 30.3 million) than for Colombians (COP 40.1 million). Venezuelans receive no social assistance benefits in the baseline as the programmes were initially restricted to Colombian citizens, resulting in an imputed value of zero. Their social security contributions and tax liabilities are also lower, consistent with higher informality. On average, disposable income for Venezuelan refugees and migrants is 78 per cent of that of Colombians, and given their larger household size, per capita income gaps are wider still. This exacerbates their social protection needs.

The distributional impact of USP scenarios

Impacts on poverty. Figure 3 shows the impact of three policy scenarios on poverty rates. The baseline already contextualizes the scale of the challenge, with 38.6 per cent of Colombians living below the poverty line, and 49.2 per cent for Venezuelans, making Colombia the country with the second-highest poverty rate in South America (World Bank, 2024a). Economic hardship is a structural issue, not an outlier condition.

S1 produces the largest poverty reduction. A benefit equal to the extreme poverty line (COP 218,846) distributed to all households in Sisbén groups A and B reduces

Figure 2. Log income by type of household


Note: Income aggregate corresponds to total per capita income. The average per capita income is denoted by the dotted vertical line for Colombians and by the dashed line for Venezuelans.

Source: Author's elaboration using GEIH (2023-Q3) data.

the poverty rate to 25.8 per cent for Colombians and 21.6 per cent for Venezuelans, a reduction of approximately 13 pp and 28 pp, respectively. The larger reduction for Venezuelans is explained by their income concentration at the lower end of the distribution (as shown in Figure 2) and their larger household sizes, which amplify the transfer value. **S2** and **S3** produce substantially smaller reductions, in line with their lower benefit levels and fiscal restrictions.

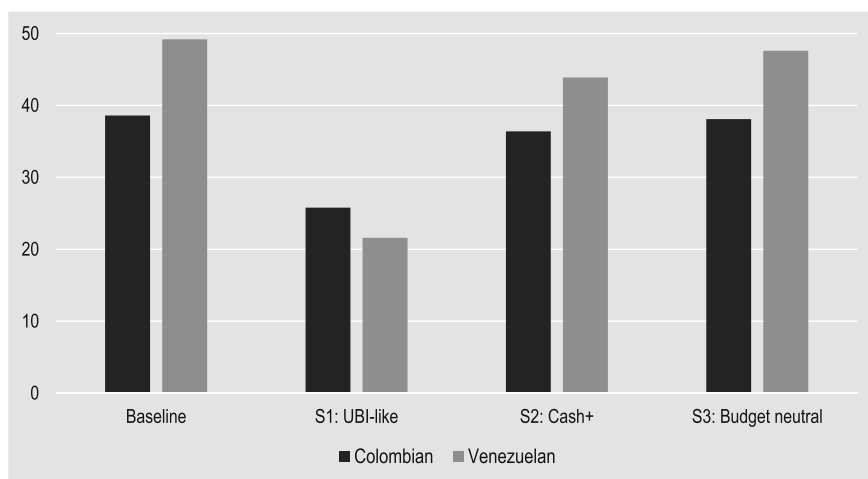
Table 6 deepens the analysis by showing the Poverty Gap (PG) and the Squared Poverty Gap (SPG), which measure the depth and severity of poverty, respectively. **S1** again shows the most remarkable results. The PG falls from 16.18 per cent to 6.49 per cent for Colombians and from 18.78 per cent to 4.50 per cent for Venezuelans, while the SPG falls from 9.07 per cent to 2.34 per cent and from 10.20 per cent to 1.44 per cent, respectively. The UBI-like transfer does not merely push households just above the poverty line; it substantially improves the situation of those who remain poor, with a progressive effect concentrated at the bottom of the income distribution. The sharpest reductions in poverty severity are among the most vulnerable (Venezuelans), highlighting the potential of UBI-like instruments in forced displacement contexts.

Table 5. Descriptive statistics for income aggregates at the household level

	(1)	(2)	(1) - (2)
	Colombian households	Venezuelan households	p-value
Avg. Annual pre-fiscal market income	40,141,972 (57,886,036)	30,306,476 (29,776,973)	0.000
Avg. Annual social assistance	436,876 (1,198,075)	0 (0)	0.000
Avg. Annual SSC	1,995,786 (4,825,325)	897,442 (2,768,973)	0.000
Avg. Annual tax liability	293,828 (4,623,149)	44,128 (978,830)	0.002
Avg. Annual disposable income	37,628,191 (46,494,319)	29,241,664 (26,360,836)	0.000

Note: Annual disposable income is pretransfer income plus social assistance benefits, minus total social security contributions and tax liabilities. All values expressed in 2023 COP prices, calculated at the household level.

Source: Author's elaboration using GEIH (2023-Q3) data.

Figure 3. Poverty rates by scenarios


Note: S1: income support equal to the extreme poverty line; S2: differentiated income support for adults, children, and elders; S3: budget-neutral transfer for poor households.

Source: Author's elaboration using GEIH (2023) data.

Table 6. *Microsimulation results by scenario*

	Baseline		UBI		Cash plus		Budget neutral	
	Colombia	Venezuela	Colombia	Venezuela	Colombia	Venezuela	Colombia	Venezuela
Poverty Headcount (%)	38.55	49.18	25.83	21.61	36.45	43.93	38.12	47.65
Poverty Gap (%)	16.18	18.78	6.49	4.50	14.54	14.96	16.35	16.51
Sq. Poverty Gap (%)	9.07	10.20	2.34	1.44	7.83	7.38	9.42	8.44

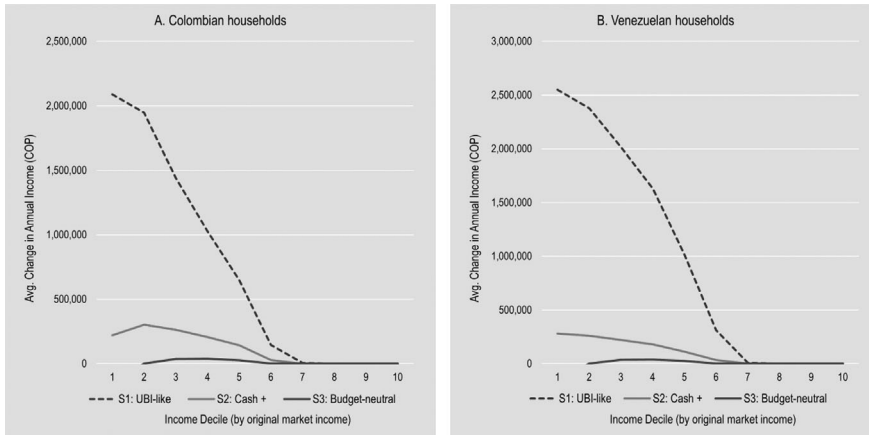
Note: Three statistics are shown for both groups: (i) the poverty headcount, (ii) the poverty gap, which measures the depth of poverty, and (iii) the squared poverty gap. Source: Author's elaboration using GEIH (2023) data.

In contrast to **S1**, **S2** and **S3** reveal weaker dynamics. For **S2**, while beneficial, the depth of poverty remains substantial, suggesting the transfer value is too low to generate significant income gains for the poorest. For **S3**, the poverty gap for Colombians slightly increases (16.18 per cent to 16.35 per cent), and the SPG shows negligible improvements for either group. A policy based solely on resource reallocation, without a net injection of new funds, is insufficient to address the structural nature of poverty. It may slightly alter who is considered poor, but it does not improve the overall well-being of people in poverty (Lustig and Martinez Pabon, 2022; Enami et al., 2023).

Distributional incidence and the inclusion/replacement effect. Figure 4 shows the average change in annual disposable income relative to the baseline, by income decile. This reveals not just the magnitude of income changes but also who the winners and losers are across the distribution, a critical lens for understanding the political economy of each scenario.

S1 delivers a substantial increase in disposable income for both groups, concentrated in the bottom six to seven deciles. The progressively downward-sloping curve indicates that while the absolute transfer may be flat (universal), its relative importance diminishes as the original market income increases.

S2 and **S3** present a more complex and politically consequential pattern. For both scenarios, Venezuelans register a net income gain, while the poorest Colombians are worse off. Two mechanisms explain this divergence. An inclusion effect drives Venezuelan gains: as a population previously excluded

Figure 4. Average change in annual disposable income with respect to baseline


Notes: Average change in disposable income with respect to baseline by household type per income deciles for three policy scenarios: S1: UBI-like equal to the extreme poverty line; S2: Cash +; and S3: Budget-neutral universalization of current social assistance benefits. Income values expressed in 2023 current prices.

Source: Author's elaboration using GEIH (2023) data.

from Colombia's social safety net, any new transfer represents a net positive. A replacement effect drives Colombian losses: existing resources are redistributed across a larger pool of beneficiaries, negatively impacting those who previously received them. This is precisely the dynamic identified in comparable budget-neutral exercises (Lustig and Martinez Pabon, 2022; Enami et al., 2023), and it is especially consequential in forced displacement settings where the political narrative of migrants "taking resources from locals" is already a live tension.

Fiscal feasibility. The final dimension concerns cost. Table 7 presents the net fiscal cost and poverty-reduction efficiency of each scenario. The baseline budget for current social assistance programmes is COP 18,694 million. S1 and S2 imply increases of approximately 710 per cent and 185 per cent in required investment, respectively, rendering both fiscally challenging under current constraints. S3, by design, requires no additional spending.

Despite its high absolute cost, S1 is the most effective scenario in lifting people out of poverty: COP 22,360 per person, lifting 6.76 million people in total out of poverty. S2 is considerably less efficient at COP 42,975 per person, lifting 1.24 million out of poverty. S3, while costless, still lifts 591,672 people out of poverty – but at the price of worsening conditions for the poorest current

Table 7. Fiscal cost analysis

	Net fiscal cost	Number of people lifted out of poverty			COP/ persons lifted
	(COP)	Colombians	Venezuelans	Total	
Baseline	18,694,139,904				
S1: UBI-like	151,462,133,760	6,248,865	526,154	6,775,019	22,356
S2: Cash +	53,359,591,424	1,141,317	100,333	1,241,650	42,975
Budget neutral	0	562,326	29,346	591,672	

Source: Author's elaboration using GEIH (2023) data.

beneficiaries. The cost-efficiency of **S1** is notable as the very high total cost is spread across a large number of beneficiaries, but its sustainability depends on it being embedded in a broader strategy of socioeconomic integration rather than treated as a one-time lump-sum transfer.

Expert perspectives on feasibility and trade-offs

The qualitative findings contextualize and extend the microsimulation results across three themes: the concept of universality, implementation challenges, and the way forward.

On the concept of universality. A recurring theme across the interviews is that universality is not a monolithic concept. There is a disconnection between a theoretical, rights-based ideal and the pragmatic budget-constrained reality faced by middle-income countries such as Colombia. Experts diverged and converged around four dimensions: scope, pragmatism, financing, and inclusion of other populations.

On scope, several experts pointed out that the term is a source of confusion. In the context of this article, this was expressed as follows: Does universality mean that all citizens receive a cash benefit, or that access to the cash benefit is universal when a specific need or risk arises? This confusion is salient enough that one global expert, E10, described it as a “marketing problem”, noting that the term is often unhelpful and confused with just UBI, with phrases like “Social Protection for all” being possibly more effective. E7 drew a sharper distinction “between universal assistance and universal schemes”, with a more workable interpretation being what another expert called “universal within categories”, aiming for universal coverage for a specific risk or life-cycle stage, such as old age or early childhood.

From the pragmatist perspective, a strong consensus emerged that a purely universal system, for a country such as Colombia, is fiscally unfeasible. E9 offered the concept of social protection floor as an alternative, since it “aims for universal coverage through a combination of schemes, not a single programme”. E4 captured the Colombian approach directly: “Colombia has assimilated the debate on universalization in a practical and realistic way”, recognizing that reaching universalization requires highly technical targeting efforts. This targeted universalism approach, where one starts with the most vulnerable and gradually expands to the rest, was also endorsed by E2, E3, E6, and E7 as the only path forward.

On financing, several experts argued that the central question is not who is covered but who pays for which risk. E10 stressed that risk pooling and solidarity are what distinguish social protection from individual savings mechanisms. E3 pointed out that tying social insurance exclusively to formal work creates perverse incentives, effectively subsidizing informality rather than reducing it. The rights-based dimension was also well accepted: as E1, E5, and E7 argued, refugee or migrant status should not constitute a barrier to access. The most effective path to inclusion, however, is not parallel programmes for forcibly displaced people but a strengthened national social protection system for all; one that also begins adapting to emerging risk-augmenting dimensions such as climate change, which disproportionately affect displaced populations (E10).

On the implementation challenges. The greatest common barrier identified is fiscal and political constraint. E3’s observation, “making things universal is very expensive”, was echoed by nearly every participant. E8 added that this “fiscal pressure is compounded by political realities and political risks that are not usually well accounted for”, while E9 identified the core tension as one between “affordability and political will”. In Colombia, the recurring political narrative that “migrants are taking money from Colombians” (E1), rooted in ideologies of “deservingness” (E10), acts as a structural barrier to inclusive policy. Once systems are built around poverty targeting, they become politically difficult to reform, as they “get kind of stuck” in that logic (E7).

At the structural level, experts highlighted the persistent gap between the central government’s desire for inclusion and the operational capacity of subnational governments responsible for delivery (E2, E5), compounded by a stark “absence of mechanism for intersectoral articulation” (E4). Policies for internally displaced persons (IDPs), refugees, and returnees are developed in isolation. The humanitarian-development temporal dilemma, where fragmented responses produce short-term humanitarian logic rather than long-term productive inclusion, was identified as a key reason universality fails in practice (E5, E7, E11). Fragmented information systems compound this: the need for robust,

dynamic social registries was flagged as an essential prerequisite for effective USP by E1, E4, E8, E9, and E11.

Even when legal and administrative hurdles are sorted, deeper societal barriers persist. Xenophobia and aporophobia⁷ create labour market frictions (E1), and legal status alone does not guarantee access to decent employment (Ibáñez, Moya and Velásquez, 2022), with most jobs, for both refugees and migrants and low-income nationals, found through informal networks (E1, E2).

On the way forward. Despite these challenges, experts converged around a common direction: unified information systems, linking social assistance to economic inclusion, and building long-term policy coherence. E4 argued for investing heavily in improving targeting instruments, specifically the Social Registry, seeing its potential to centralize information, facilitate monitoring, and enable rapid crisis response. E6 stressed the need for a tool that remains current and does not “wear off so quickly”.

The strategic shift experts advocated for is from a passive safety net to a starting point for self-sufficiency: i) connecting cash transfers to productive outcomes such as entrepreneurship support or skills training (E2); ii) developing the business fabric through support for micro-enterprises and flexible labour arrangements (E1, E2); and iii) promoting private-sector pathways for economic inclusion in a fiscally constrained context (E4).

A gradual approach is considered essential. Strategic entry points for a phased universalism include a universal disability benefit (E10), social pensions for the elderly (E9), and, particularly in forced displacement contexts, inclusion in the health system as a first step, as Colombia has already done (E9, E11). Underpinning all of this is the need for a long-term “pact for social protection and employment” (E6), built through proactive public advocacy that reshapes narratives and, as E10 put it, “builds a culture of social protection”. Formal methodologies, such as ILO country-based assessments, can help structure this dialogue and develop a reform roadmap (E9).

Discussion

The empirical findings present a policy trilemma, characterized by a trade-off among adequacy, affordability, and political feasibility. The quantitative results show the effects of these factors, while the qualitative evidence explains why the choices are complex, especially in the context of forced displacement.

7. A neologism that refers to fear, rejection, or hatred of poor people. It was used by one of the interviewees repeatedly.

The UBI-like scenario (S1) supports the general empirical observation that adequate cash transfers effectively reduce poverty (World Bank, 2024b). A generous transfer targeted at the most vulnerable Sisbén groups increases the incomes of the poorest households without making anyone worse off, aligning with evidence from humanitarian cash transfer programs in Colombia showing sustained income and food security gains for Venezuelan refugees and migrants (Celhay and Martínez, 2023). However, its considerable fiscal cost (a 710 per cent increase in social spending) faces the pragmatic, budget-constrained reality described by every expert interviewed. Beyond cost, the political economy is equally constraining: the recurring narrative that migrants take resources from locals means that efforts to include displaced populations in existing programmes face structural political resistance (Luzes and Rodríguez Guillén, 2023), even when the fiscal space was found.

The budget-neutral scenario (S3) illustrates the consequences of prioritizing affordability above adequacy. The simulation's winners (previously excluded Colombians and Venezuelans who gain a net transfer) and losers (the poorest current beneficiaries who see their resources diluted) demonstrate that reallocating already scarce resources is both politically complex and potentially harmful to those in greatest need (Lustig and Martínez Pabon, 2022; Enami et al., 2023). Experts consistently noted that, despite progressive policies, administrative and societal barriers prevent many refugees and migrants from accessing programmes even when legally entitled (Ham et al., 2022; Rossiasco and De Narváez, 2023). S3 provides the empirical counterpart: even a small new transfer is a net positive for Venezuelans precisely because it corrects for prior exclusion errors, but it does so at the direct expense of the poorest Colombians.

Taken together, the results suggest that policy design, rather than adherence to a single model, is what drives outcomes. The cash + scenario (S2), while modest in impact, avoids creating losers and points toward a middle path with positive income gains for the poorest at a lower fiscal cost. This aligns with the expert consensus that the critical question is not whether to pursue universality, but how. The interviews showed a clear preference for a gradual, step-by-step approach of targeted universalism, focusing on specific risks or life-cycle stages. A phased-in targeted universalism, beginning with the most vulnerable groups and specific life-cycle risks, and gradually expanding, emerges as the most viable path for balancing the trilemma across all components of the social protection system.

Policy recommendations

The following three recommendations offer a feasible and gradual approach to making social protection universal in Colombia.

- 1 ***Develop a medium and long-term SP plan.*** At the core of any policy strategy should be a comprehensive and inclusive SP plan. The evidence shows that Colombia's system is fragmented, with its multiple components poorly articulated. Social assistance, as studied here, is necessary but insufficient on its own. A first step should be to assess how the current system assigns risks and finances responsibilities, building on the findings of the *Employment Mission* (Álvarez et al., 2021). Under the coordination of the National Planning Department and Social Prosperity Department, the government should initiate an interinstitutional consultation process to map existing laws, norms, and programmes, accompanied by a revision of development plans for forcibly displaced people. The objective is twofold: to identify which risks exist and who is responsible for them, ensuring social protection rights are equal for everyone; and to integrate development response frameworks into a broader human mobility plan aligned with the social protection system.
- 2 ***Adopt a targeted universalism approach to reforms as the foundational pillar of the plan.*** As the simulations show, increasing social assistance benefits broadly is costly and fiscally unfeasible in the short term. Instead of focusing on social protection guarantees for all, the country can start by prioritizing the most vulnerable children (0 to 14 years) or older adults (aged 65+), given the exacerbated risks they face, especially in forced displacement contexts. For the children, a benefit equal to 25 per cent of the national poverty line for one year is consistent with international proposals at an estimated cost of 2.1 per cent of government expenditure or 0.7 per cent of GDP per year (Cattaneo et al., 2024). For older adults, a benefit equal to 50 per cent of the poverty line would improve on the current *Colombia Mayor* transfer and close the gap with the poverty line threshold (Cattaneo et al., 2024), with implementation facilitated by prioritizing Sisbén groups A and B.
A crucial accompanying step is that the Social Prosperity Department amend *Colombia Mayor* regulations to remove the citizenship condition, making refugees and migrants who meet the age and poverty criteria eligible. This would align the programme with a rights-based approach, close a critical coverage gap for a highly vulnerable group, and effectively transform an existing targeted programme into a universal social pension for all vulnerable elders.
- 3 ***Upgrade the Sisbén registry into a dynamic tool for socioeconomic inclusion.*** Cash transfers are a critical safety net, but sustainable integration depends on economic empowerment. The current system often operates in silos, with social assistance disconnected from labour market opportunities. The government should continue strengthening the interoperability of the

national social registry to facilitate the identification of potential beneficiaries, and prevent duplication, and go further by transforming Sisbén from a static targeting tool into a dynamic database for economic inclusion. The National Planning Department (*Departamento Nacional de Planeación* – DNP) and DPS should create protocols to automatically refer vulnerable households to skills validation, entrepreneurship support, and job placement programmes across institutions. This creates an integrated pathway where social protection acts as an immediate stabilizer while actively promoting long-term self-sufficiency and formal labour market integration for everyone.

Limitations

Three limitations are worth discussing. First, the microsimulation is static, capturing only first-order effects. It does not account for behavioural responses, (i.e. changes in labour supply or consumption patterns) that a new transfer might induce. The qualitative evidence helps mitigate this by providing a complementary lens for validating the quantitative findings. Second, the GEIH underreports social assistance receipt, making the Sisbén proxy and beneficiary classification less precise than administrative records would allow. Budget figures then serve as a consistent internal benchmark rather than calibrated administrative totals. Accessing administrative records should be a priority for any extension of this work. Third, the qualitative sample of eleven experts, while deliberately diverse across institutional affiliations and geographic scope, is not statistically representative. Its purpose was not generalizability, but to unpack the “why” behind the quantitative results, a goal the Explanatory Sequential Mixed Methods (ESMM) design is well-suited to achieve.

Conclusion

This article set out to answer three questions: i) how USP schemes impact poverty in forced displacement settings; ii) what the trade-offs are between inclusion and exclusion errors; and iii) whether USP is fiscally feasible in these contexts. The combined evidence from the microsimulation and expert interviews illustrates that there is no one-size-fits-all solution. Budget-neutral universalization is detrimental to the poorest current beneficiaries and largely ineffective at structural poverty reduction. Generous UBI-like transfers can dramatically reduce poverty, from 38.6 per cent to 25.8 per cent for Colombians and from 49.2 per cent to 21.6 per cent for Venezuelans, but are fiscally unfeasible under current constraints. The key message is that a targeted universalism approach, embedded in an articulated social protection framework with a centralized information system, offers the most viable path toward effective protection for all

in these contexts. Overreliance on social assistance alone would be insufficient and potentially counterproductive.

Directions for further research include deepening the conceptualization of universality in social protection, exploring the multiplier and general equilibrium effects of large-scale transfer programmes (Egger et al., 2022; Papineni et al., 2025), and studying the de facto challenges of socioeconomic integration in Latin American contexts where amnesty programmes are reshaping the inclusion landscape.

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Supporting information

Additional supporting information may be found online in the Supporting Information section at the end of the article.