

March 2025

UNI2

Vulnerability Analysis



Automated Surveys

01

Avatar driven interviews

Unbiased and reproducible surveys conducted at scale

02

Auto upload & transcription

Any language, any location, with offline capabilities

03

AI driven insights & reports

Ultra rapid, large scale analysis and automated insight generation

Survey Structure

Method

Assessing vulnerability through an income-plus based approach

Duration

21 questions

Response

Total people started survey	243
Total people finished survey	177



Regionalised Avatar

Income and food security were the biggest issues.

Whilst education and safety were considered acceptable



The majority of respondents were on the lower end of earners

Most earned less than 1 million pesos (245 USD) or between 1 million and 2 million pesos (245 USD and 490 USD) per month



Over half of respondents reported going at least one day from the previous week with less food than preferred or cheap food

Food security was a major issue among respondents

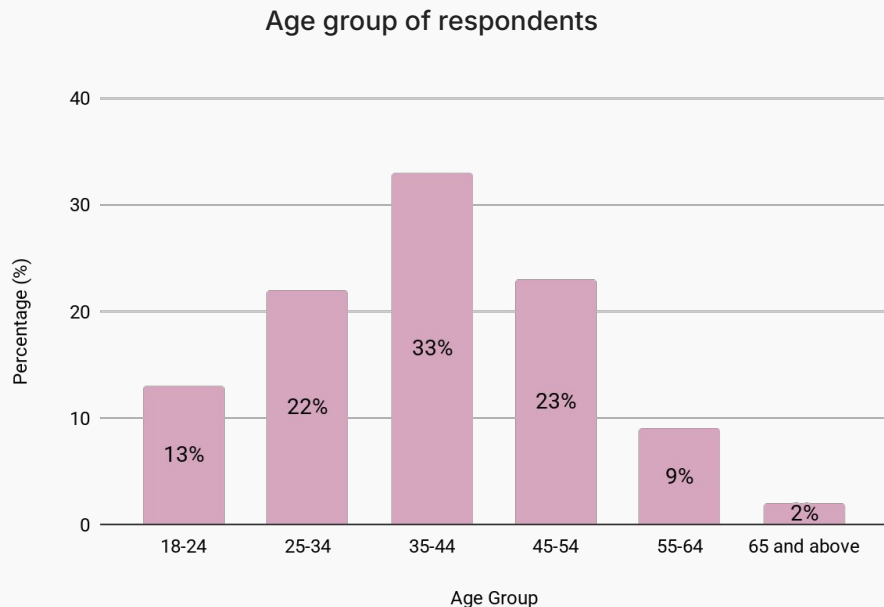


Most respondents' children attended school regularly, with the majority thinking this schooling was of adequate quality

Schooling was not the biggest issue when it comes to respondents' quality of life

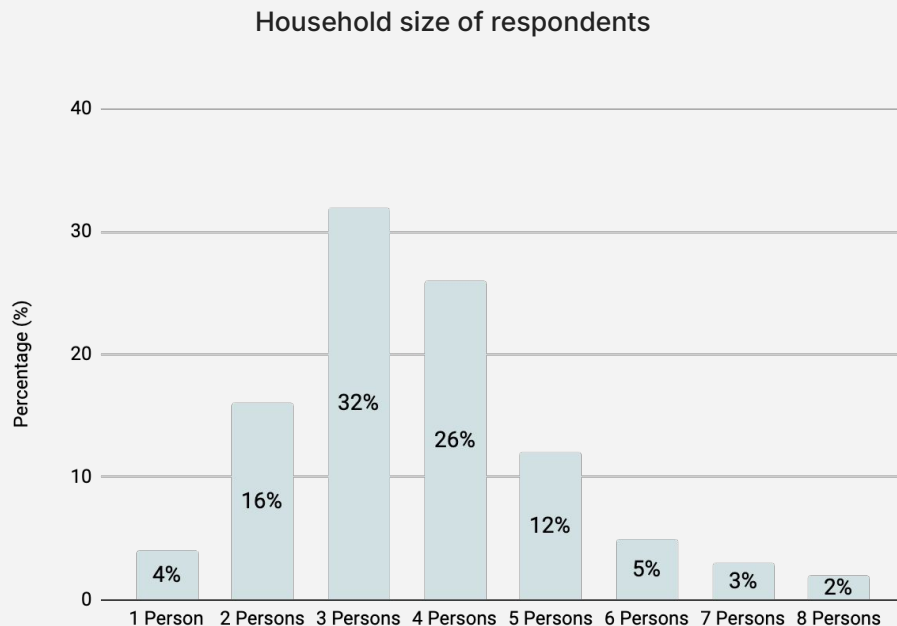
We interviewed an even mix of genders, and our respondents spread across a variety of age groups.

- 46% of respondents identified as male, 53% as female, and 1% as other.
- The modal group interviewed were aged 35-44, with a good distribution amongst other age groups.



Respondents held a lot of responsibility, with most being the decision makers amongst a variety of household sizes.

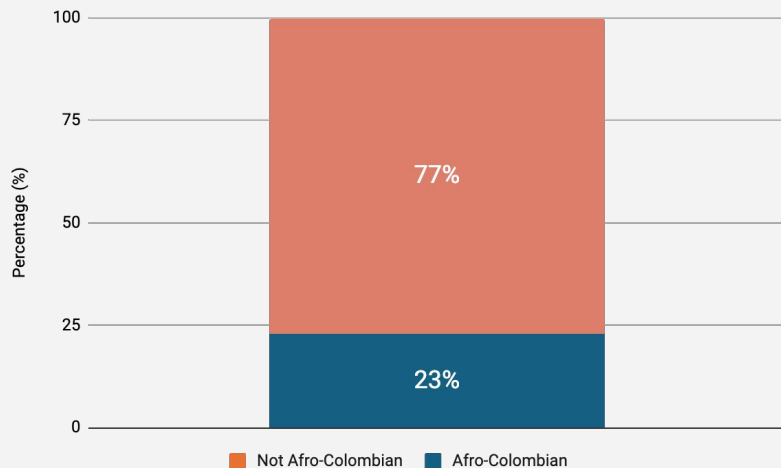
- 83% of respondents were the decision makers in their households, with 17% not making the decisions.
- *"We are three, my girl, my wife, and I, but we also take care of my grandparents, so we always have a big responsibility."*
- *"In my household, there are only four of us, but there are three apartments where I live. In the third apartment lives my aunt and in the first my mom."*



The majority of respondents did not consider themselves or their household to be minorities in Colombia.

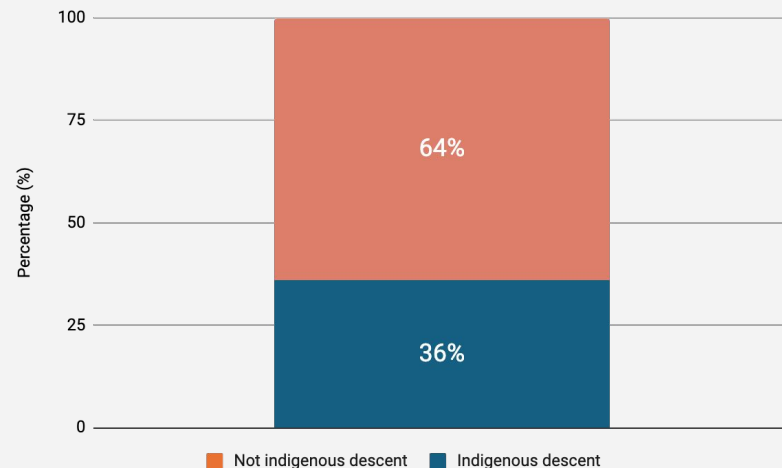
Afro-Colombian

23% of respondents considered themselves or someone in their household to be Afro-Colombian



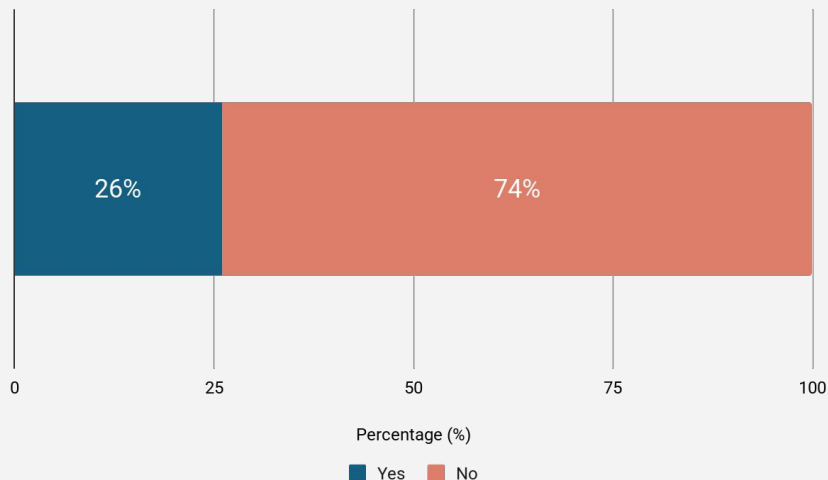
Indigenous Descent

36% of respondents considered themselves or someone in their household to be of indigenous descent



Over a quarter of respondents were carers for vulnerable people.

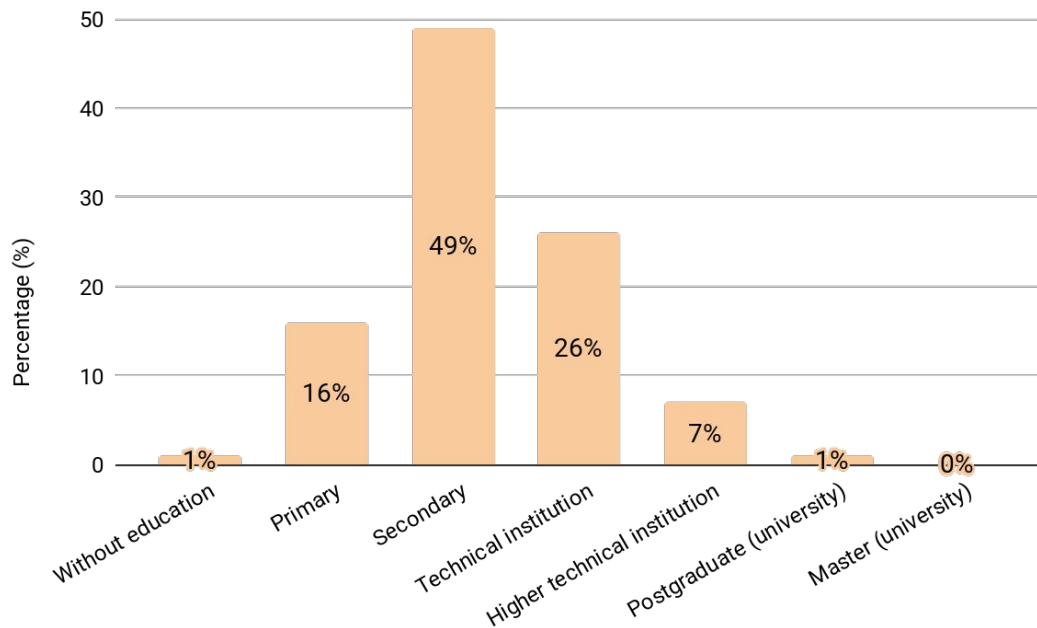
How many respondents considered themselves carers for an older person or someone with disabilities



- 26% care for an older person or someone with disabilities in the home.
- *"My father suffered an accident, together with my sister we were able to get through it."*
- *"An accident on the part of my spouse. We behaved well, we worked a little harder on my part."*

The majority graduated from secondary school, with only a small number moving onto tertiary education.

Highest form of education respondents had graduated from

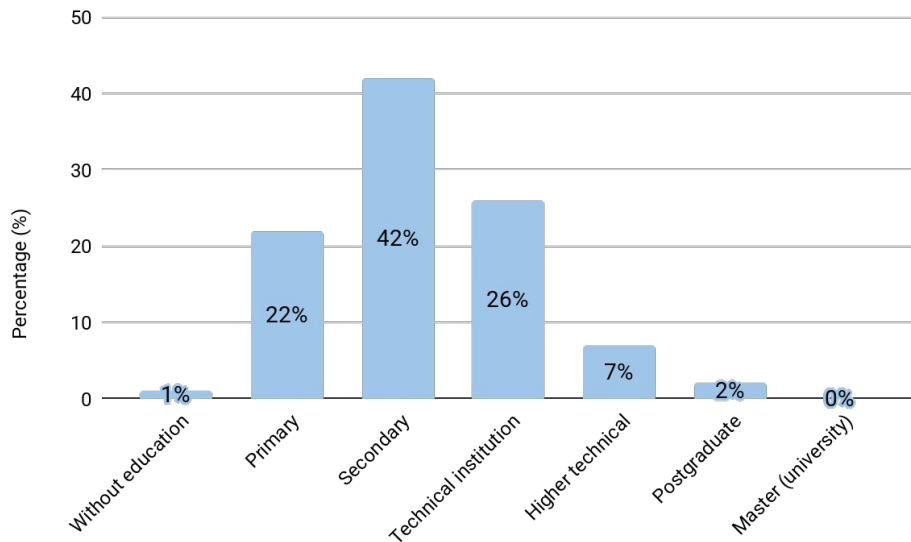


More women graduated from high school and technical courses, but only men attended university.

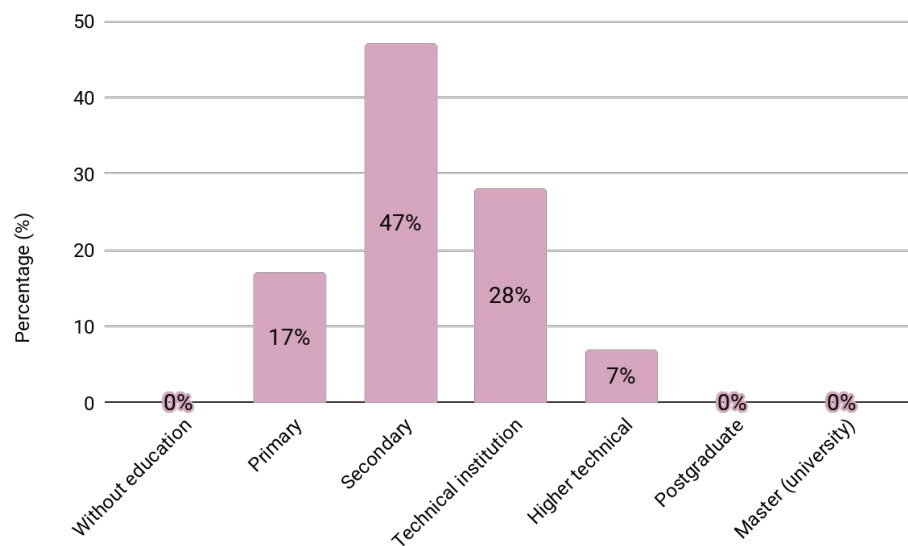
Education level by gender

Women tend to have higher levels of schooling than men, which is consistent with trends in Colombia. However, only men reported having graduated from any kind of university, with a slightly higher percentage of women graduating from basic secondary education.

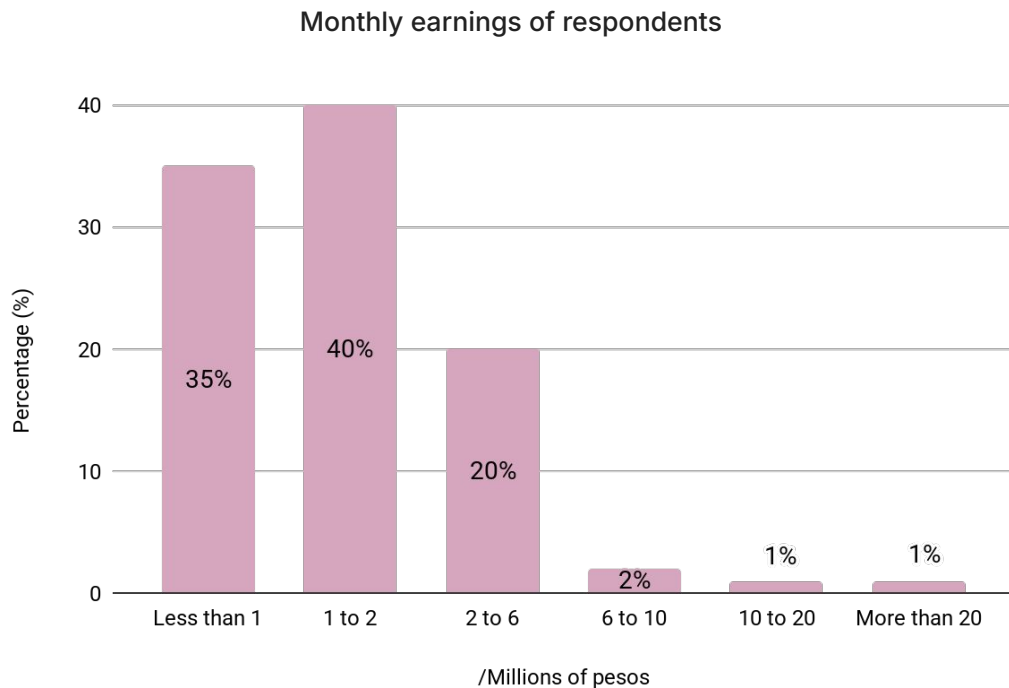
Education level of respondents who identified as men



Education level of respondents who identified as women



Most respondents were in the lower earning brackets.



Monthly earnings

The majority of respondents earned either **less than \$1,000,000 pesos (245 USD)** or **between \$1,000,000 and \$2,000,000 pesos (245 USD and 490 USD)**.

This is **low** compared to the minimum wage in Colombia, which is **\$1.4 million pesos**. It is also low compared to other high GDP Latin American countries such as Mexico (average salary of \$800 per month) and Chile (\$720).

"I earn approximately 200 thousand pesos. It's not much, but it's what I earn, because here in Colombia it's very, very... what I do doesn't give me much, because my job is informal."

Recent work opportunities

80% of respondents have had any form of **work** in the last 30 days, with **20%** having **no work** in that time period.

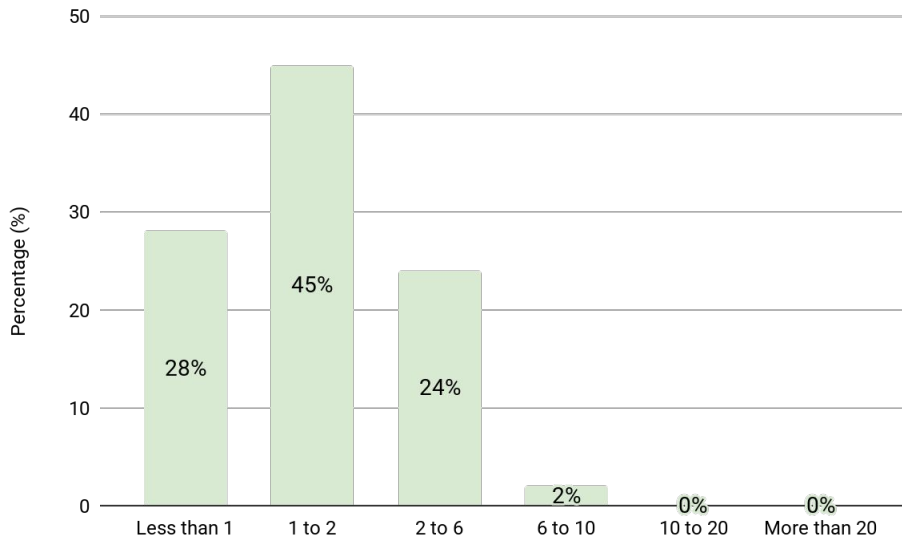
"Yes, I only work one job and it is difficult to maintain a household with a single income."

Women generally earned less, but the select few made more than men.

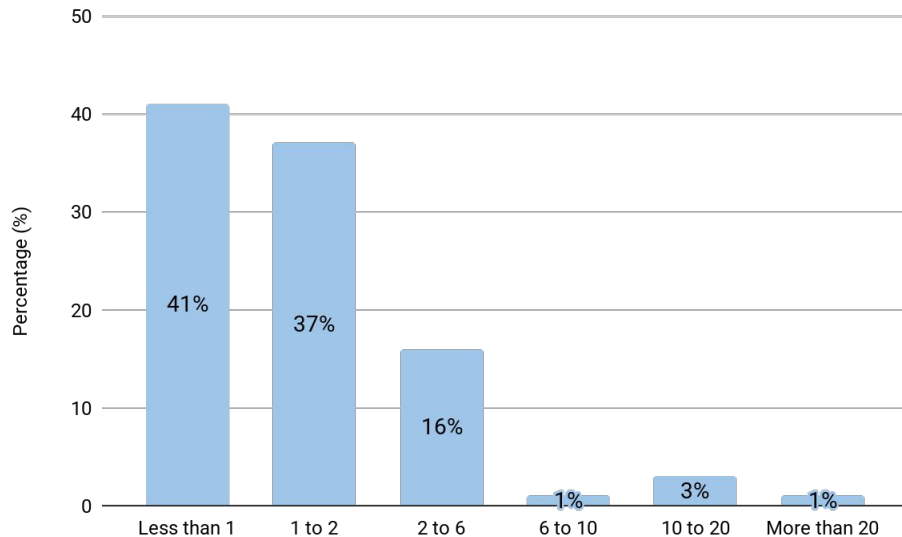
Monthly earnings by gender

A higher percentage of men identified with the lower three monthly salary brackets, with more women identifying with the higher end brackets, although more many more women fell into the lowest salary bracket of under 1 million pesos per month.

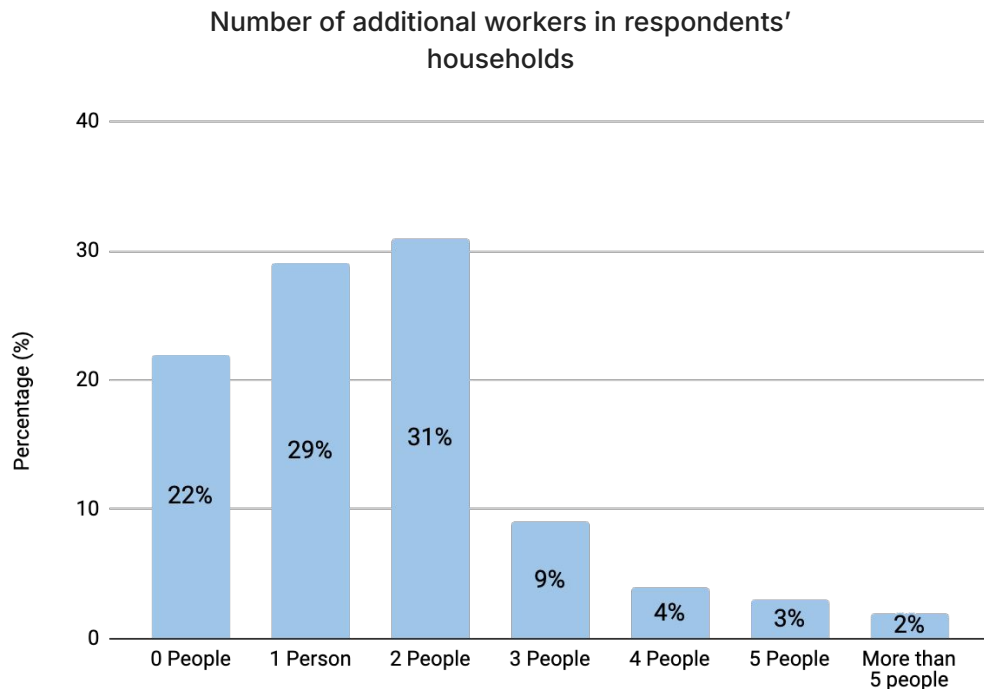
Monthly earnings of respondents who identified as men



Monthly earnings of respondents who identified as women



Workplaces rarely offered benefits, and just under half of households had multiple workers.



Household workers

Just over half of household members were reported as being employed.

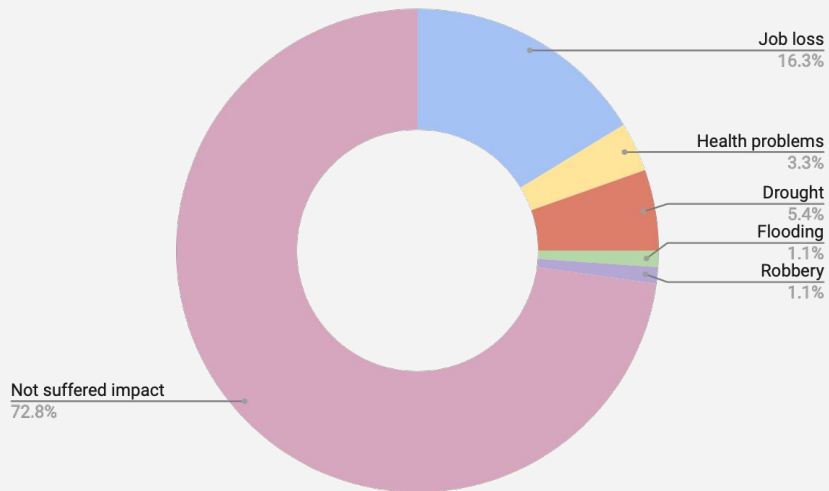
Workplace benefits

Only **22%** of respondents reported having workplace benefits such as paid leave, maternity and paternity benefits, social security, or a pension, with the remaining **78%** reporting no benefits. This is in contrast to Colombian labour laws, which dictate 15 days of paid leave per year and 18 weeks of paid maternity leave.

"No benefits such as paid leave, maternity or paternity support, social security or a pension."

Just under a third of respondents reported recent major shocks in their lives, with a variety of coping strategies.

Different major shocks that respondents suffered from in the past year



Respondents sought help from family, and explored new ways to earn money:

- *"Well, sometimes with help from the family and looking for other alternatives such as entrepreneurship, selling empanadas, making snacks, that way."*
- *"Emotional support and looking for new opportunities"*
- *"The lack of employment and we therefore made the decision to set up a brick and sand sale to solve our needs."*

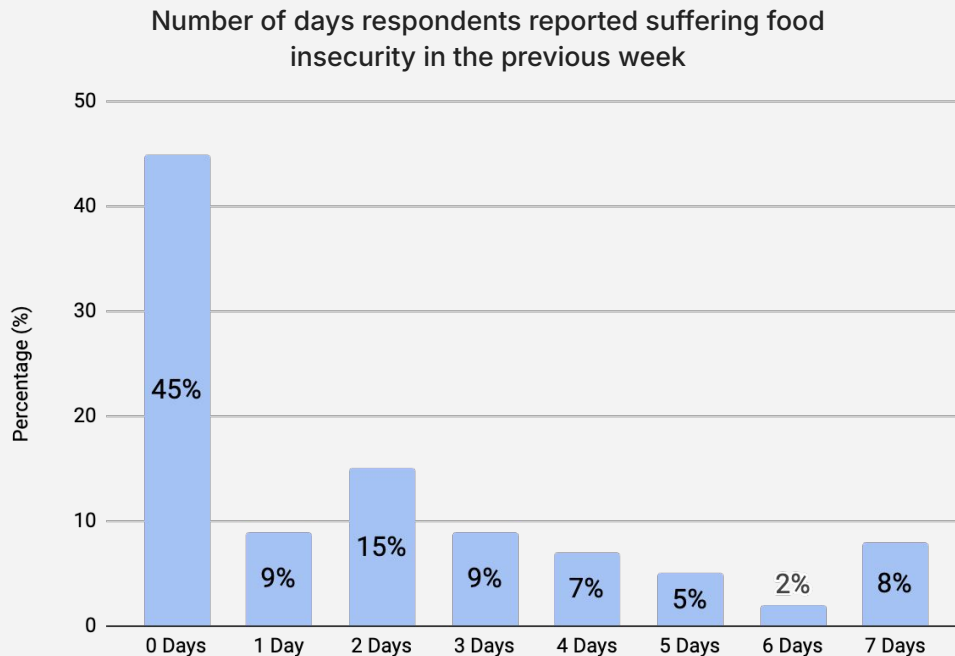
Food security was an issue for over half of respondents.

Question

In the past 7 days, on how many days did your household have to eat less preferred or cheaper foods due to lack of food or money?

Results

55% of respondents reported going with less food than preferred or cheap food in the last 7 days due to a lack of money or food, with **8%** going every day without. This is consistent with recent food security surveys in Colombia, that highlight the prevalence of food insecurity.



A large majority of respondents had partial utilities coverage or better.

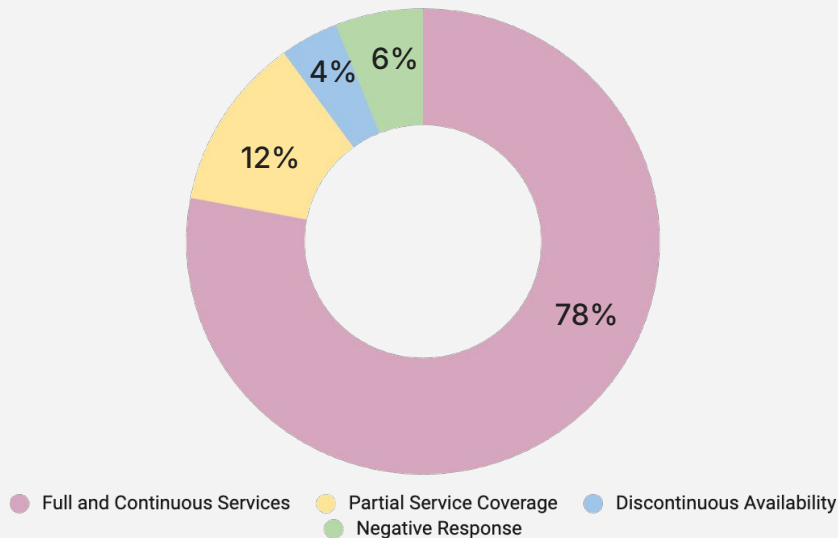
A majority of 78% reported having 'Full and continuous access' to electricity, sewage, water, and internet access, see graph.

"No, they are not available all day. Sewage yes, electricity yes. The internet and water are not available all day."

"Yes, although in this neighborhood the electricity goes out every now and then."

"I only have electricity, water."

Reported utilities coverage from respondents



Just under half of respondents owned their home, with a majority feeling their neighbourhoods were safe.



Household owners

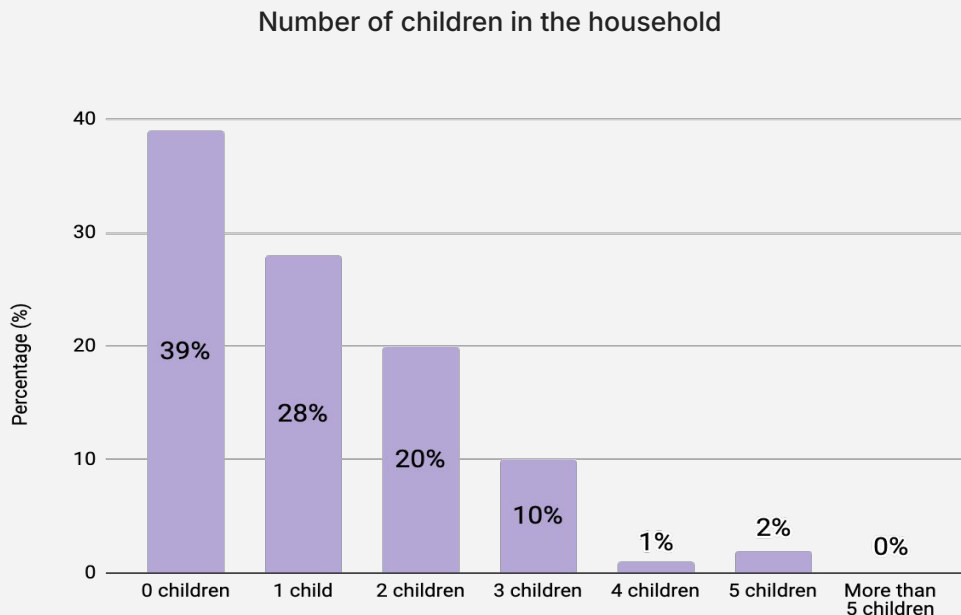
- 47% of respondents reported that they or someone in their household owned the house, with the remaining 53% not owning their home.



Home safety

- 78% of respondents considered their home neighbourhood to be safe, with 22% regarding it not safe.
- 58% considered their neighbour to be 'safe', with 20% saying it was 'very safe'.
- On the other hand, 19% considered their neighbourhood to be 'unsafe', with 2% considering it 'very unsafe'.

School attendance was very high, with a good perception of those schools.



61%

of respondents reported children in their homes.

School attendance

93% of these children attend school, with 7% not attending.

School quality

86% of respondents thought that school was providing the children with the knowledge and skills they need in life, the remaining 14% thinking it was insufficient. However, only 53% believe their children will live better lives, suggesting the perceived issues are not with their schools.

Conclusions

Food security and earnings were the biggest problems for respondents

- With over half of respondents reporting food insecurity in the past week, nutrition is a concern for the majority of Colombians interviewed.
- Although schools and neighbourhood safety were considered up to par, monthly earnings were low and below other countries in the region with similar GDPs.

Fortell / IDB Lab's Economic Resilience Index (ERI)

The **resilience index** is designed to evaluate the **economic resilience** of the respondent population.

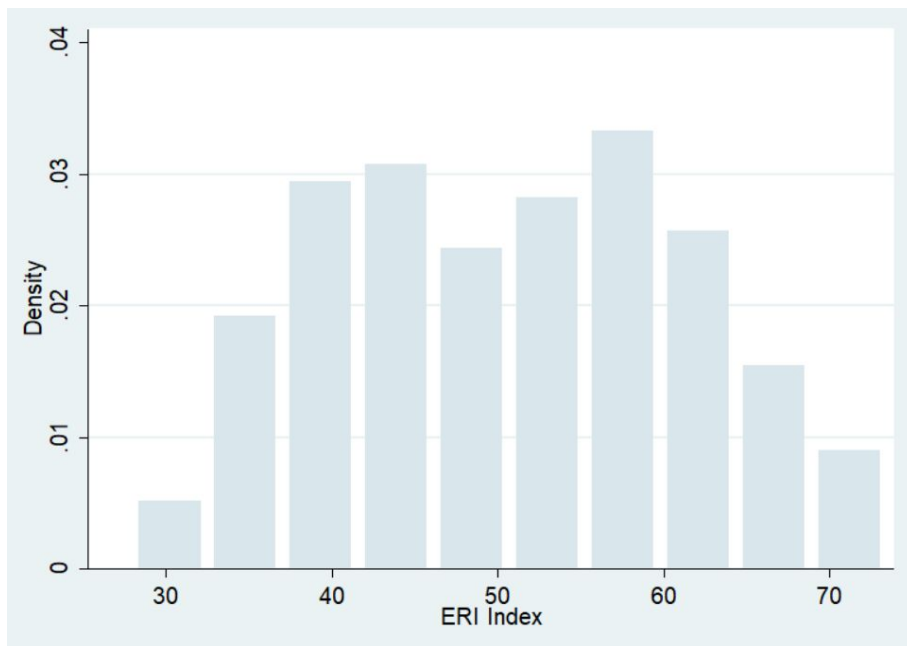
A **higher score** indicates **less susceptibility to poverty**, the population is **less economically vulnerable**.

A **lower score** indicates **more susceptibility to poverty**, the population is **more economically vulnerable**.

The table below shows what the score represents:

Score	Represents
70+	Resilient household
30-70	Vulnerable to income poverty
30 or below	Already in poverty





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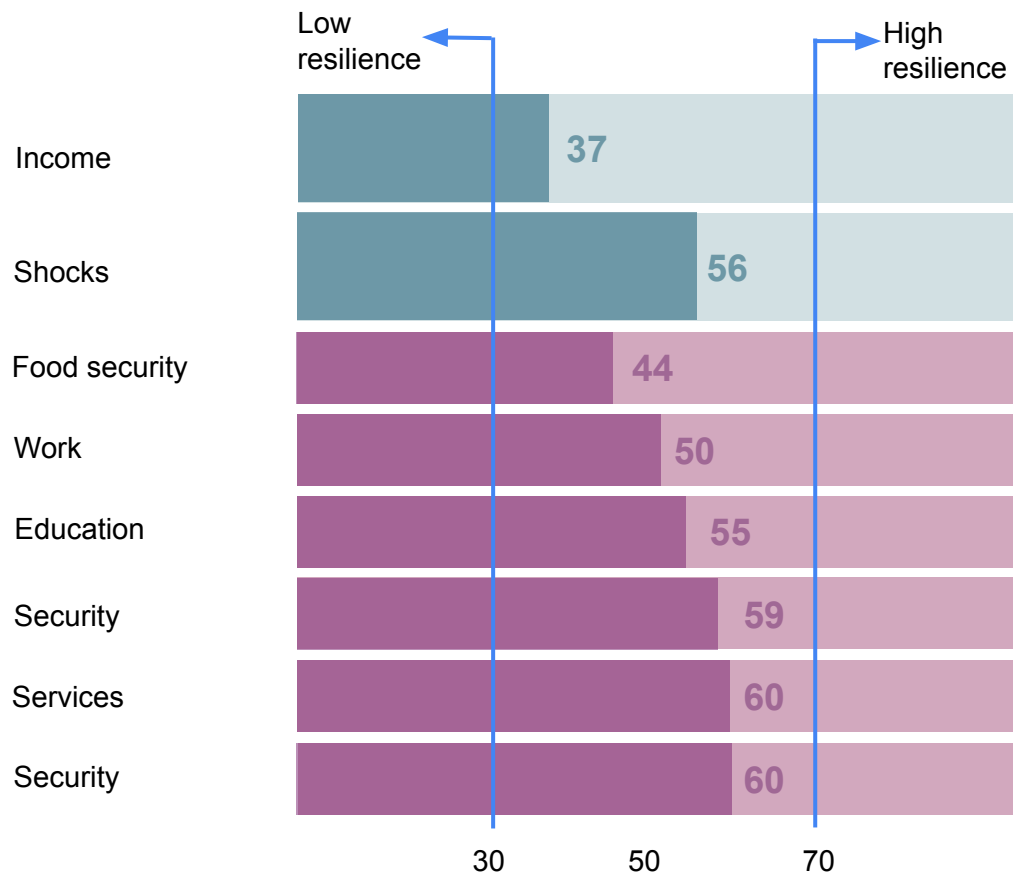
Overall ERI score for the survey, shown graphically

For this survey, the score of **51** suggests the respondents generally were **vulnerable to income poverty**.

Score	Represents
70+	Resilient household
30-70	Vulnerable to income poverty
30 or below	Already in poverty

ERI Pilot: UNI2

Index comprised of 8 sub-indices:



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Overall
ERI Score

The **ERI** is useful in identifying areas where clients have **specific vulnerabilities and needs**.

Despite **relatively high education levels**, clients report **low income returns** to their education.

Many clients experience **food insecurity**, making food security the **second lowest component** of their economic resilience score.

Clients have more **manageable care burdens**, and strong resilience in **basic services** and **security**.

While the **high informality** of their work limits resilience scores in this area, **high employment rates** contribute to **overall higher resilience scores**.

Thank-you

Appendix: ERI Summary Statistics, by Gender and Diversity

Dimension	Mean	Weights	Weighted	Indigenous			Afro-Colombian			Gender		
				Yes	No		Yes	No		Female	Male	
% under poverty line	0.45			0.48	0.47	-0.01	0.56	0.42	-0.14	0.49	0.41	-0.08
% under vulnerability line	0.87			0.89	0.87	-0.02	0.88	0.89	0.01	0.89	0.88	-0.01
Income	37	35	12.95	36.9	35.4	-1.5	33.3	37.1	3.8	34.8	38.2	3.4
Shocks	56	15	8.4	49	57.9	8.9	56.5	54.5	-2	54.8	54.5	-0.3
Work	50	10	5	52.6	48.4	-4.2	53.3	49.8	-3.5	50.9	50.4	-0.5
Food	44	10	4.4	35.7	46.7	11	32.2	47.3	15.1	40.6	46.9	6.3
Education	55	10	5.5	54.5	55.3	0.8	50.7	57.6	6.9	56.2	53.9	-2.3
Services	60	5	3	63.2	66	2.8	62	65.3	3.3	64.4	64.8	0.4
Care	60	5	3	52.7	63.6	10.9	54.8	61	6.2	56.6	62.9	6.3
Security	59	5	2.95	56.3	59	2.7	58.2	59	0.8	58	59.8	1.8
Climate	65	5	3.25	...	...	...	...	...	...	...	...	...
Total (ERI Index)		100	48.45	47	49.6	2.6	47.3	49.8	2.5	51.6	49.9	-1.7

Appendix: Fortell / IDB Lab's Economic Resilience Index (ERI)

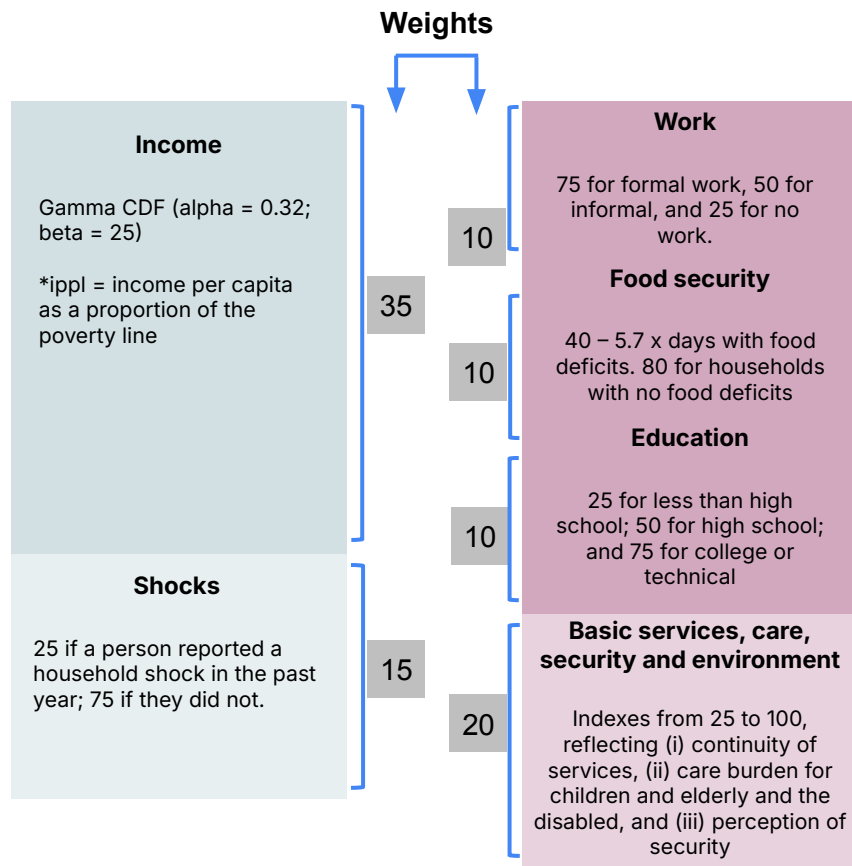
The most important protective factor for households is **income**, it allows households to thrive, and to respond to labor, health, or other shocks. This is the **main component of the resilience index**.

Income includes **reported value** of the primary respondent, and imputed value based on other household members working.

Score	Represents
70+	Resilient household
30-70	Vulnerable to income poverty
30 or below	Already in poverty

All households will suffer **shocks** throughout their existence. These can be related to **job loss, health, crime, or environmental factors**.

Shocks place households at **higher risk of falling into poverty** and therefore are a key component of the resilience index.



Work

Employed people, who have job benefits, including unemployment insurance, are more likely to be income resilient over time. Conversely, those who are not currently employed, have higher degrees of vulnerability.

Food security

Food security is associated with higher levels of income resilience. Households who report frequent and deep cuts in consumption of quality foods are more vulnerable.

Education

Schooling levels are one of the most important protective factors, and provide persons and households with higher earning potential, as well as a better capability to deal with shocks. It is an important resilience factor.

Basic services, care, security, and environment

Quality basic services, such as water, energy, and internet, are resilience factors.

Households with **carers** have a lower score.

Personal and environmental security affect resilience, with higher insecurity in these areas leading to lower resilience scores.