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The effects of unexpected job loss on the probability of participating in criminal activities are estimated in an article on lost jobs, credit, and crime in Colombia by *Banco de la República's* researchers Carlos Medina and Christian Posso. The article was published in the international academic journal *American Economic Review: Insights* ([\*Job Displacement, Credit and Crime in Colombia\*](#)). The role of consumer credit as an instrument to mitigate the effects of job loss by offering the possibility of satisfying needs and contributing to deter criminal activities is also studied. The analysis is based on data from Medellín, one of Colombia's cities with the highest formality rates, a high presence of organized crime, and high homicide rates related to disputes between local groups, drug cartels, criminal gangs, and paramilitaries. Between 2006 and 2015, 12% of the young men in Medellín had been arrested at some point.