UKRAINE OPERATION FACTSHEET

CASH ASSISTANCE

UNHCR and partners respond to a massive Russian attack on 17 June 2025 in Kyiv, which killed 15 people and injured more than 100, whilst destroying people's homes. UNHCR partners' emergency shelter and psychological support teams were on-site after the attack to help traumatized and impacted people, and the most vulnerable people were enrolled for emergency cash assistance. © UNHCR/Elisabeth Arnsdorf Haslund

2.2 million IDPs, returnees and war-affected people reached with cash assistance to help cover the costs of their basic needs since March 2022, amounting to **$651 million**

72% of those assisted are women and children

Cash assistance is one of the most efficient and effective ways to support people adversely impacted by the war in Ukraine, including people forced to flee, as well as those who choose to remain close to home. It gives war-affected people the agency to decide what they need most urgently to cover their immediate needs, and simultaneously boosts economic recovery and local markets. **UNHCR's cash programmes align with and complement the national social assistance programmes and fill important gaps;** they serve as a **crucial bridge** to help recipients **meet critical needs** during the time between evacuation, displacement, or in the aftermath of an aerial attack, to the moment they can access **national social assistance schemes and start to rebuild their lives.** UNHCR's cash programmes are designed to complement and support the Government's response and programs to ensure **inclusive access to social assistance and services for vulnerable populations, particularly IDPs and war-affected people in frontline areas and those subject to aerial attack**. UNHCR receives referrals from the Ukrainian authorities and helps coordinate efforts to link humanitarian needs with government-led social protection. The modalities of cash assistance (below) help support the diverse needs of vulnerable populations.

CASH ASSISTANCE MODALITIES

MULTI-PURPOSE CASH ASSISTANCE (MPCA)

Supports vulnerable people who are either in need of urgent support following aerial attacks or evacuation, were recently displaced within the last six months, as well as returnees who are socioeconomically vulnerable or have specific protection needs. – ***UAH 3,600 (around USD 86) per person per month for three months – transferred as a one-time installment.*** → ***MPCA in 2025: 88,700 people reached with $23.2M.***

CASH FOR WINTER (2025 - 26)

As part of the inter-agency 2025-2026 winter response plan, coordinated by OCHA and the relevant humanitarian clusters, including the Shelter & Non-Food Item (NFI) Cluster, and in collaboration with the Government, UNHCR will provide cash assistance to help people cover winter-specific needs. The assistance will be prioritized to vulnerable people in need, including those in front-line areas, in line with Shelter & NFI Cluster recommendations. – ***UAH 19,400 (around USD 473) per household***

SHELTER-RELATED CASH PROGRAMMES

UNHCR's **Rental Market Initiative** (RMI) helps IDPs with no prospect of an immediate return to their areas of origin or habitual residence access dignified and sustainable housing options through a six-month rental package and legal support to conclude lease agreements – ***UAH 125,000 (up to USD 3,000) per IDP household.*** → ***RMI in 2025: 483 households reached, $782k disbursed.***

UNHCR's cash for shelter repairs programme is aimed at improving housing conditions by enabling IDPs and war-affected people to purchase construction materials for house repairs - ***Up to UAH 182,000 (around USD 4,000) per household, depending on the damage to the home.*** → ***Cash for shelter repairs in 2025: 140 households reached, $287k disbursed.***

Nataliia, 69, returned to her hometown of Pervomaiske in Mykolaivska oblast to find her apartment building severely damaged by shelling. Living alone since her husband's passing, she initially tried to make repairs herself. With UNHCR's support in the form of cash assistance for house repairs—she was able to restore her home. "I'm so grateful that the roof was fixed. I don't know how we would have survived the winter without it." she said. © UNHCR/Oleksii Barkov

COORDINATION: UNHCR continues to **actively contribute to and participate in interagency and Government-led initiatives that guide the transition from large-scale humanitarian cash assistance programmes to an inclusive and accessible shock-responsive social protection system.** UNHCR actively engages in the Government's Sectoral Working Group (SWG) on Social Protection, where it co-facilitates the Social Services Task Force and participates in the Nexus Task Force.

In addition, UNHCR aligns its cash programming with the Ukraine **Cash Working Group's** (CWG) guidance and contributes at strategic and technical levels. By co-leading the Task Team on Response Analysis and Targeting, **UNHCR works towards a harmonized eligibility determination procedure to ensure the effective use of humanitarian cash assistance**, with due respect for Accountability to Affected Populations. To this end, UNHCR coordinates closely with actors such as ACTED, FAO, ICRC, IOM, NRC, UNICEF and WFP.

Key findings – UNHCR's winter cash assistance 2024-2025

As part of its accountability to affected populations, UNHCR consistently conducts monitoring exercises during and after service delivery. Post-distribution monitoring (PDM) of UNHCR's winter response 2024-2025 underscores recipients' satisfaction with cash assistance in helping people stay warm during the colder winter months. In line with the previous PDM reports, cash is consistently highlighted to be the preferred modality of assistance among recipients of winter support. Specifically for the 2024-2025 winter response, the findings are as follows:

- Although the use of UNHCR's winter cash assistance in unrestricted, meaning that households choose for themselves how to best address their winter needs, the majority of recipients, 88% of households named the purchase of solid fuel as one of their principal needs.
- 87% of all respondents who received winter cash said the support enabled them to cover the majority of their heating needs during the winter season (for three months or more). Whilst 89% of respondents spent the assistance on solid fuel, 14% used it to cover utility costs. UNHCR's cash assistance also contributed to an overall improvement in living conditions, as noted by 83% of respondents and a reduction in feelings of stress, reported by 71% of respondents.
- Cash remains the preferred form of assistance for 86% of respondents, followed by a combination of cash and in-kind support (11%).Among those who preferred in-kind assistance, concerns about rising prices or insufficient cash amounts were the most common.
- Markets throughout the country remained resilient and relatively well-supplied throughout the winter—giving people agency to prioritize what to buy and supporting local businesses and suppliers. UNHCR's PDM exercise underscored the vitality of local markets, with 97% of respondents indicating that markets in their area were functioning or mostly functioning, with winter items being available in sufficient quantity (98%) and quality (94%) in all surveyed oblasts. There was no reported difference for those residing in oblasts closer to the frontline.

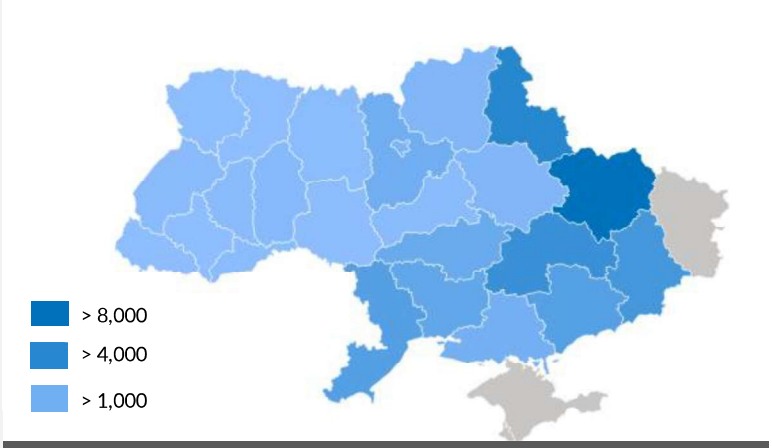
UNHCR provides Multi-Purpose Cash Assistance

Multi-purpose cash assistance is provided to households affected by the war who meet vulnerability and socio-economic criteria. Such households include newly evacuated families, victims of aerial attacks, recent vulnerable returnees, and vulnerable households displaced within the past six months.

A new Vulnerability Scorecard is being rolled out by CWG partners to ensure enhanced evidence-based targeting across all oblasts. The scorecard integrates socio-economic and protection indicators, enabling partners to prioritize households facing multiple and compounding vulnerabilities. Eligible households should also meet the socio-economic criteria of earning less than UAH 5,400 (around USD 142) per person per month.

Eligibility is determined through needs assessments and verification processes, using agreed vulnerability criteria endorsed by the Ukraine Cash Working. UNHCR works in partnership with national NGO partners, such as Right to Protection (R2P) and Rokada, to identify and verify eligible households.

Assistance is delivered through secure and accessible payment methods, including bank transfers (IBAN), Western Union, and other financial service provider "FSP" channels. UNHCR works with contracted FSP to ensure timely, safe, and reliable disbursement of funds, minimizing transaction costs and ensuring beneficiaries can easily access their entitlements.



Map of individuals reached with multi-purpose cash assistance per oblast in 2025.

Hryhorii, 71, and Liubov, 58, live in the Chernihiv region in northern Ukraine. Their home was damaged this year during a Russian attack, needing urgent repairs. Whilst the couple repaired their home with the emergency shelter materials from UNHCR, they were enrolled for emergency cash assistance by UNHCR's local partner Right to Protection, whilst also receiving legal and psychological support. Hryhorii and Liubov are now taking steps toward rebuilding not just their home, but also their sense of safety and stability. © UNHCR/Dmytro Babenko