



Regional Refugee Response  
for the Ukraine Situation

# HELPING HANDS THE ROLE OF HOUSING SUPPORT AND EMPLOYMENT FACILITATION IN ECONOMIC VULNERABILITY OF REFUGEES FROM UKRAINE

An inter-agency  
exploration of socio-  
economic data

April 2024

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## Acknowledgements

We gratefully acknowledge the contributions of many individuals and organizations who contributed to this report. The regional analysis was facilitated by the Regional MSNA Livelihoods and Socio-Economic Inclusion Sector Analysis Group, co-coordinated by Konstantin Fastovets (UNHCR) and Susanne Klink (UNHCR). The data analysis was conducted by Marco Delogu (UNICEF), Konstantin Fastovets (UNHCR), Erin Neale (IOM), and Mihail Peleah (UNDP). Writing of the report was led by the co-coordinators along with Oxana Maicuca (UNDP), Erin Neale (IOM), Arianna Pearlstein (UN Women), and Alketa Zazo (UNICEF).

Additionally, we extend our appreciation to Erika Morishita Sarmiento (UNHCR) for her valuable graphic design contributions. Lastly, we express our thanks to Jad Ghosn, Milindi Illangasinghe, and the Data, Identity Management and Analysis team (UNHCR) for their guidance and support on the regional MSNA analysis for socio-economic inclusion and across all the sectors, and to Steven Bunce (UNHCR) for reviewing the report.

### **Cover photograph:**

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## Summary of findings and recommendations

Overall, refugee households from Ukraine are facing a high degree of economic vulnerability, with half of them falling below the poverty line<sup>1</sup> based on reported income. Factoring in accommodation support (provided either via host governments, local homeowners, or other arrangements) as an indirect source of income, reduces the poverty rate to 32%, demonstrating the importance of such interventions. The level of access to regular<sup>2</sup> employment is a key factor influencing the financial wellbeing of households, highlighting the significance of economic inclusion. Despite a predominantly vulnerable population profile (35% of families consist of a single adult woman with dependents, and the overall age dependency ratio<sup>3</sup> stands at 61%), labor force participation rates among refugees are comparable to those of host country nationals. However, unemployment rates remain alarmingly high at 14%. Additionally, gender gaps are

prominent in refugee households in terms of poverty and employment. The same holds true for households that contain members with disabilities. It is somewhat encouraging that the share of refugee youth (age 15 to 24) not engaged in employment, education or training stands at just 14% (18% if distance learning is excluded), which is in line with host country national indicators.

### Based on the above findings it is recommended that:

- Any transitions from subsidized accommodations are handled with extreme care. Almost 20% of all refugee households depend on this aid to stay out of poverty
- Labor market inclusion efforts continue and interventions target the removal of the most commonly reported barriers (local language proficiency, lack of decent work opportunities, a mismatch in skills).
- A special focus is put on addressing the needs of female only led households or members with disabilities. Both groups are more likely to find themselves below the poverty line.

## 50%

of refugees from Ukraine find themselves **below the poverty line**<sup>4</sup> based on reported income

## 74%

of all refugee households income above the poverty line **comes from regular work** – this figure stands at 35% for households below the poverty line

## 14%

of refugees are unemployed, which **starkly contrasts with just a 3% unemployment rate for host country nationals**

## 32%

of refugees live below the poverty if **support with accommodation expenses** is factored in as an indirect income source

## 56%

is the labor force participation rate of refugees from Ukraine, which is **on par with host country nationals**

## 14%

of refugee youth is not engaged in employment, education, or training, which is **comparable to host country national statistics**

<sup>1</sup> Defined as being composed of members whose equivalized income is below 50% of the national median

<sup>2</sup> Defined in the survey as working for an employer full- or part-time on a regular basis, as opposed to temporary work or self-employment

<sup>3</sup> Defined as the ratio of people younger than 15 and older than 64 to the 15-64 cohort

<sup>4</sup> Defined as 50% of the median equivalized income in the host country

## Background

Over two years have elapsed since the start of the full-scale war in Ukraine leading to a protracted displacement and a humanitarian crisis. The response by the refugee-hosting countries continues to be overall characterized by a spirit of welcomeness and generosity and much has been done to make ensure that those fleeing the war are able to meet basic needs and have access to accommodation, healthcare, education, social assistance, and employment. Despite these efforts, the situation remains a source of deep concern, necessitating a continued and coordinated humanitarian response at the regional level.

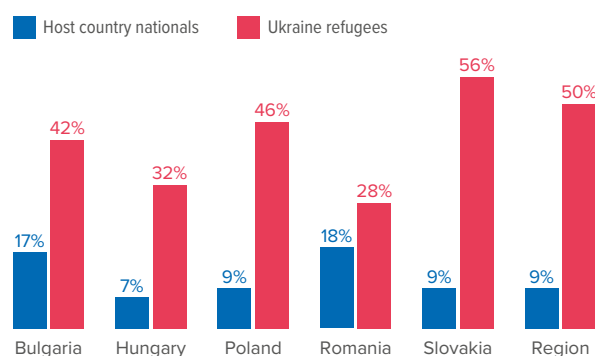
As of the end of 2023, 5.9 million refugees from Ukraine were recorded across Europe, close to 2 million of whom are in the countries covered by the [Regional Refugee Response Plan \(RRP\)](#)<sup>5</sup>. To better understand their evolving situation, unpack risks and vulnerabilities and inform planning across sectors, Multi-Sectoral Needs Assessments (MSNA) were conducted under the RRP between June and September 2023 by UNHCR's Regional Bureau for Europe and its Inter-Agency partners. This publication focuses on the results for livelihoods and socio-economic inclusion and attempts to draw conclusions based on survey data of 11,496 households (and 26,857 individuals) living in Bulgaria, the Czech Republic, Hungary, the Republic of Moldova, Poland, Romania, and Slovakia.

## Socio-economic inclusion – key findings

### Refugee households demonstrate a high degree of economic vulnerability

The MSNA survey data demonstrates that refugee households from Ukraine are characterized by a high degree of economic vulnerability. On an individual basis, half live with an equalized disposable income<sup>6</sup> that falls below 50% of the host population median<sup>7</sup> (a commonly used poverty threshold). This contrasts with just 9% of nationals belonging to the same income bracket.

#### THE POVERTY RATE<sup>1</sup> OF REFUGEES VERSUS HOST COUNTRY NATIONALS, %<sup>1,2,3,4</sup>



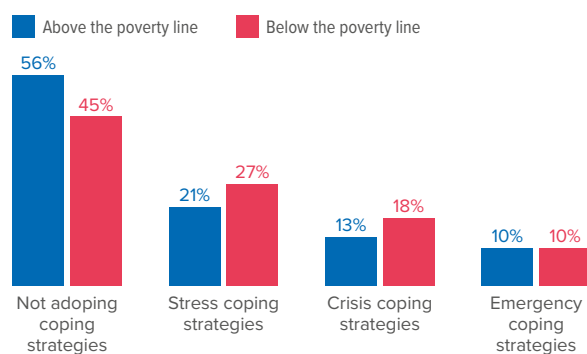
1. The poverty rate is defined as the share of individuals with an equalized disposable income that is less than 50% of the host country median
2. Calculations for Moldova were not conducted, as this country is not included into the [EU statistics on income and living conditions \(SILC\) survey](#), which the OECD uses as the basis for host country poverty assessments
3. Results for the Czech Republic not individually presented due to sampling limitations
4. The host country poverty rate was based on [OECD indicators for 2021](#) that were indexed towards 2023 using consumer price index (CPI) data

Refugee households also report having to engage in harmful coping strategies to meet basic needs. Some 8% and 15% had to resort to emergency

<sup>5</sup> Belarus, Bulgaria, Czech Republic, Estonia, Hungary, Latvia, Lithuania, the Republic of Moldova, Poland, Romania, and Slovakia  
<sup>6</sup> Defined as the total after-tax income of the household (including wages, transfers, social protection benefits, etc.) divided by the square root of the household size  
<sup>7</sup> Based on [OECD data from 2021](#), which was indexed by the CPI for 2022 and 2023 for each respective country

(selling house or land, using degrading sources of income, taking on high-risk or illegal jobs) and crisis-level (reducing essential health and education expenditures, selling productive assets) coping strategies. This statistic is even worse for those that fall below the poverty line<sup>8</sup>, standing at 10% and 18% respectively. Female-led households (where all adult members are female) report having to engage in harmful coping strategies more often than their male-led counterparts.

#### SHARE OF REFUGEE HOUSEHOLDS ADOPTING HARMFUL COPING STRATEGIES ABOVE AND BELOW THE POVERTY LINE, %<sup>1</sup>



1. The statistic on emergency strategies may have been affected by the survey wording on illegal work

The Ukrainian refugee population also faces financial barriers to access critical services: one in ten households have no health insurance and 22 % of those surveyed answered that they cannot afford fees at local health care clinics. Households that contain a member with a disability are also more likely to be below the poverty line. This group's poverty rate stands at 59% versus 43% for households with no members with disabilities.

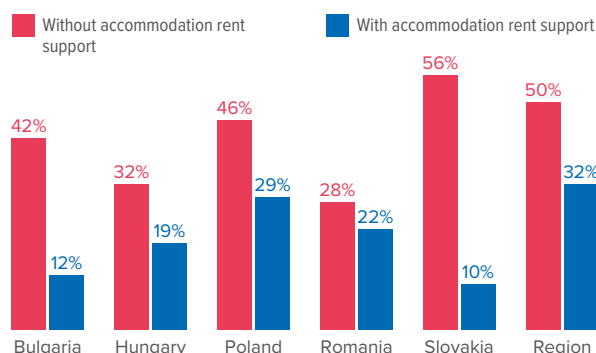
#### Support with accommodation expenses – an important vulnerability shield

Overall, almost half (48%) of refugee households in the region report receiving accommodation or housing assistance. Twenty percent are living in

housing fully subsidized by the government (notably, in Slovakia this share stands at 81%). Eight percent are being hosted free of charge by locals. Seventeen percent pay for rent only partially for various reasons, such as living with extended family, partially subsidized by the host government or employer. Those that fully pay rent report this being their number one expense, constituting 40% of the total household budget.

Importantly, support with accommodation expenses reduces the calculated poverty rate of refugees from Ukraine to 32% (from 50%) if it is considered to be an indirect source of income<sup>9</sup>. This essentially means that rental aid, in whatever form it is provided, allows over a third of low-income<sup>10</sup> households to de facto live above the poverty line. In Slovakia this effect is the most dramatic – subsidized housing allows an additional 46% of the refugee population to escape poverty.

#### DECREASE IN THE REFUGEE POVERTY RATE AS A RESULT OF ACCOMMODATION RENT SUPPORT, %<sup>1,2,3</sup>



- Calculations for Moldova were not conducted, as this country is not included into the [EU statistics on income and living conditions \(SILC\) survey](#), which the OECD uses as the basis for host country poverty assessments
- Results for the Czech Republic not individually presented due to sampling limitations
- Accommodation rent support has been calculated as the difference between the actual equalized accommodation expense and the median equalized market rent in the region

<sup>8</sup> A household is defined to fall below the poverty line if its members fall below the poverty line on individual basis (the equalized income of all household members is the same)

<sup>9</sup> Its magnitude can be computed as the difference between the median equalized market rent in the region and the actual equalized accommodation expense

<sup>10</sup> Those that are below the poverty line

### Regular employment<sup>11</sup> - key for refugee household prosperity

The income composition of refugee households above and below the poverty line is very different. Regular employment represents 74% of total income in the wealthier group compared to just 35% for lower earners. In part, this is explained by higher labor force participation<sup>12</sup> (68% vs 49%), which is tied to differences in household composition. The age dependency ratio<sup>13</sup>, for example, stands at 52% in the higher earning group versus 77% for households with a lower income. Additionally, however, members of households above the poverty line are significantly more successful in finding work - their unemployment rate is twice as low at 10%, and half as many are working part time (14% vs 31%).

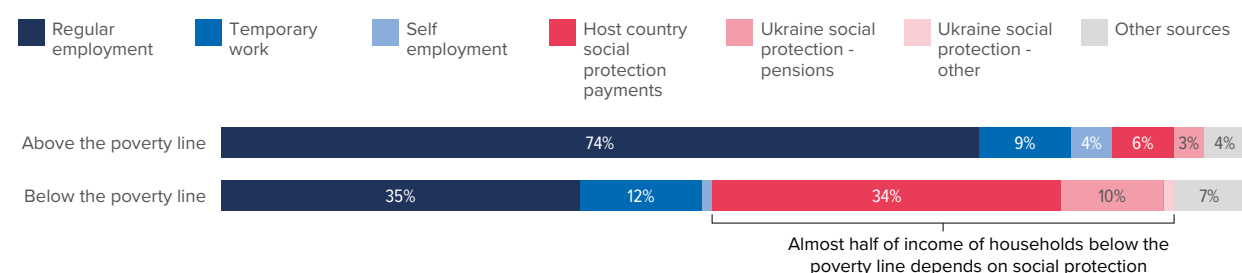
Lower income households are, on the other hand, much more dependent on social protection benefits. These comprise almost half of all earnings. Two thirds of the income provided by social protection is generated by the host country, with the remainder mostly coming from pensions paid by Ukraine (13% of all adults below the poverty line are of pension age as opposed to 5% above it).

### The overall employment rate of refugees from Ukraine is almost in line with host country nationals

Across the region, employment stands out as the largest source of income for refugee households by far (64% of all earnings). In some countries – such as Hungary and Poland this share is even larger (at 74% and 68%, respectively). Moldova appears to be an outlier, with employment representing only 32% of respondent household income, but this figure may have been affected by sampling limitations.

Labor force participation<sup>14</sup> is almost on par with the host country weighted average for the region, with just 2 percentage points difference between the two. This is surprising, considering that the distribution of refugee household members is heavily skewed towards women and dependents. (73% of working age<sup>15</sup> individuals are female and the age dependency ratio stands at 63%, which is 10 percentage points above the regional weighted average). The most common activities reported by respondents who are out of the labor force are retirement (30%) and engagement in household responsibilities (31%). Across countries labor force participation looks uneven – it stands at a staggering 66% in Hungary (6 percentage points above the national indicator), and at just 36% in

**REFUGEE HOUSEHOLD INCOME SOURCES ABOVE AND BELOW THE POVERTY LINE, %<sup>1,2</sup>**

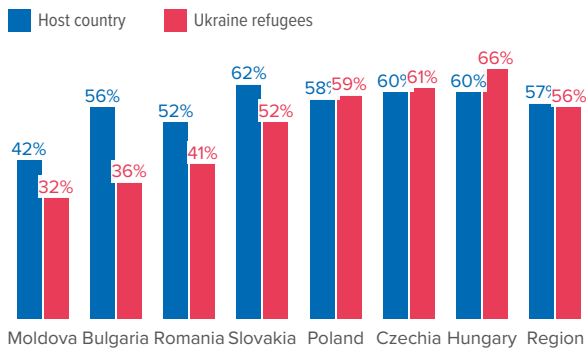


1. A household classified as above or below the poverty line if household members are individually located above or below the poverty line
2. Income shares represent the average for each group

<sup>11</sup> Defined in the survey as working for an employer full- or part-time on a regular basis, opposed to temporary work or self-employment  
<sup>12</sup> Here defined as the share of individuals aged 15+ who are either employed or unemployed. Unemployed is understood as having searched for work over the past 30 days and willing to start if an opportunity presents itself over the next 2 weeks  
<sup>13</sup> Ratio of people younger than 15 and older than 64 to the 15-64 cohort  
<sup>14</sup> The share of individuals aged 15+ that are either employed or unemployed (have looked for work over the past 30 days and are willing to start if an opportunity presents itself over the next 2 weeks)  
<sup>15</sup> In this context defined as individuals that are 15 or more years old

Bulgaria (20 percentage points below the domestic figure). While differences in the typical household composition do explain some of the variation - Bulgaria, for instance, has the largest share of retirees - the local context probably plays a more substantial role.

**LABOR FORCE PARTICIPATION BY COUNTRY (AGE 15+), %<sup>1</sup>**

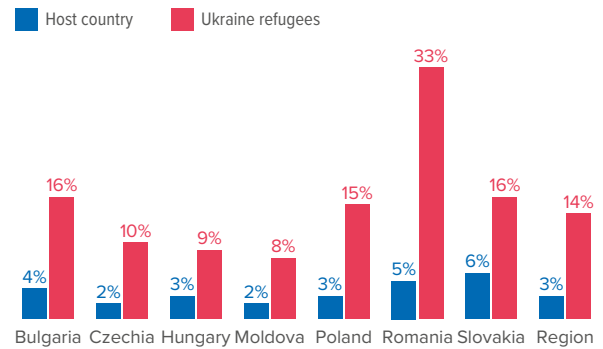


1. Host country data based on indicators reported by the World Bank (modeled ILO estimates for 2023)

**The unemployment rate, however, is very high**

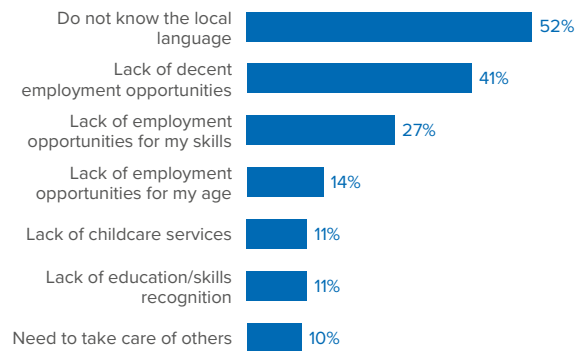
In contrast to labor force participation, the estimated unemployment rate of refugees from Ukraine is notably high when compared to that of host country nationals. At the regional level, the former stands at 14%, which starkly contrasts with the 3% weighted average for locals. In certain countries, such as Romania, the unemployment level exceeds 30%. According to unemployed respondents, challenges for securing employment include (1) local language proficiency (cited by over 50% of those surveyed), (2) lack of decent employment opportunities, (3) lack of opportunities matching the candidate’s skillset, (4) lack of age-appropriate opportunities, and (5) lack of childcare services. When queried about services that could enhance economic prospects of their families, the top two requests were for language training (33% of respondents) and job matching assistance (27% of respondents).

**UNEMPLOYMENT: REFUGEE POPULATION VERSUS HOST COUNTRY, %<sup>1</sup>**



1. Host country data based on indicators reported by the ILO for 2022

**TOP EMPLOYMENT BARRIERS REPORTED BY UNEMPLOYED REFUGEES, % OF RESPONDENTS<sup>1</sup>**



1. Multiple answers were possible

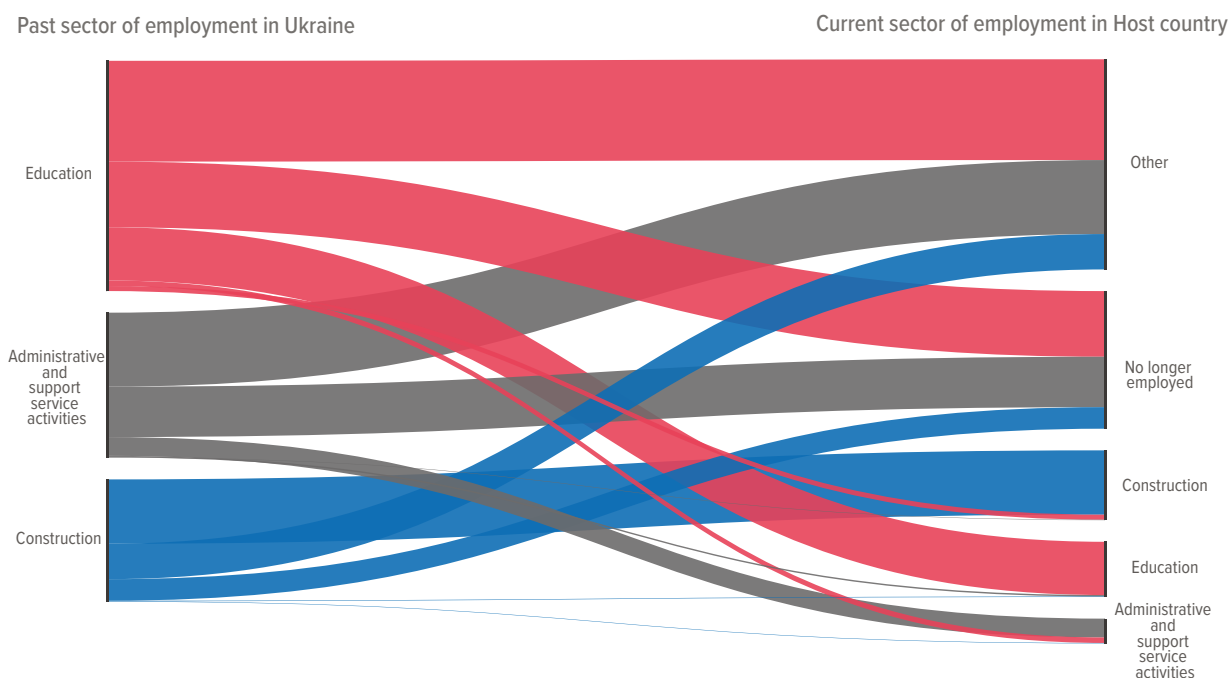
Certain employment barriers naturally become more pronounced when singling out certain demographics. Some 17% of adults living in households with young children (aged 0 to 11) report lack of childcare as a difficulty with peaks when the youngest child is between 3 and 4. Fifteen percent of those previously employed in the health sector and 14% in the education sector report skills recognition as a barrier.

Generally, analyzing employment in the host country through the lens of prior work experience offers valuable insights. Estimated unemployment is highest, at 33%, for those who were not employed in Ukraine prior to relocation. Among those who were employed, individuals working in administrative work faced the greatest challenge in transitioning, likely due to elevated local language

requirements and differences in location-specific regulations. On the other hand, individuals with experience in construction found it easier to secure employment in the same sector, with an unemployment rate at just 5%. Lower language

requirements and fewer issues with skill recognition are likely to be the main reasons. This possibly explains why 53% of former construction sector employees from Ukraine were able to find work in the same sector.

**REFUGEE EMPLOYMENT TRANSITION MAP FOR SELECTED SECTORS**



**Accounting for those engaged in Ukrainian distance learning, the share of youth not in employment, education or training for refugees from Ukraine is comparable to that of host countries**

If distance learning, which follows the Ukrainian curriculum, is taken into account, the share of young Ukrainians (aged 15 to 24) who are not engaged in employment, education, or training (NEET) stands at 14%<sup>16</sup> across the region, which is fully in line with the

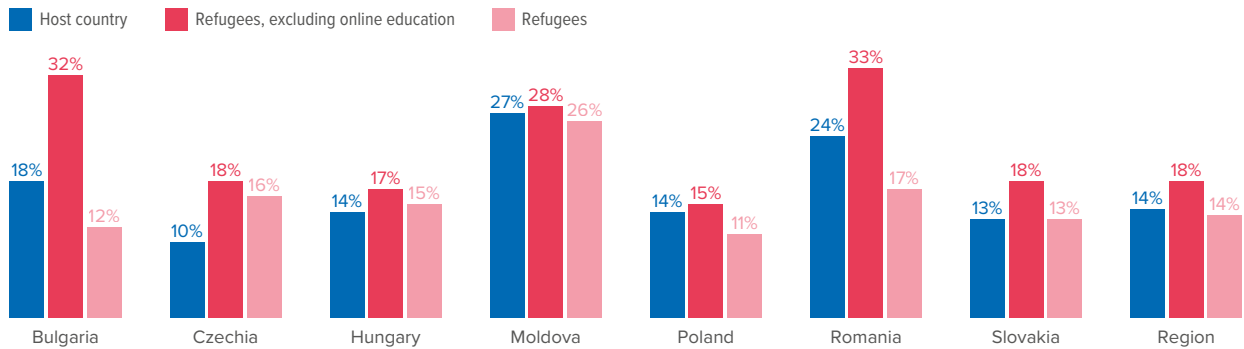
host country weighted average<sup>17</sup>. Excluding such online schooling increases this indicator to 18%. The highest NEET rate by country was reported in Moldova at 26%, which is similar to the local population, and the lowest in Poland at just 11% (3 percentage points below the national metric). Regionally, the Ukraine refugee NEET rate tends to increase with age, as it becomes more affected by unemployment, which is high for the 15 – 24 cohort (at 17%).

<sup>16</sup> Likely to be a bit overstated, as the survey did not inquire about activities of 15-year-olds outside of school enrollment. Also, some respondents were not asked about distance learning in Moldova

<sup>17</sup> Reference indicators were taken from the [OECD dataset](#) for 2022 with the exception of Moldova, where 2023 [data reported by the national statistics office](#) was used



**SHARE OF YOUNG UKRAINIANS (AGED 15 TO 24) WHO ARE NOT ENGAGED IN EMPLOYMENT, EDUCATION, OR TRAINING (NEET) BY COUNTRY, %<sup>1,2,3</sup>**

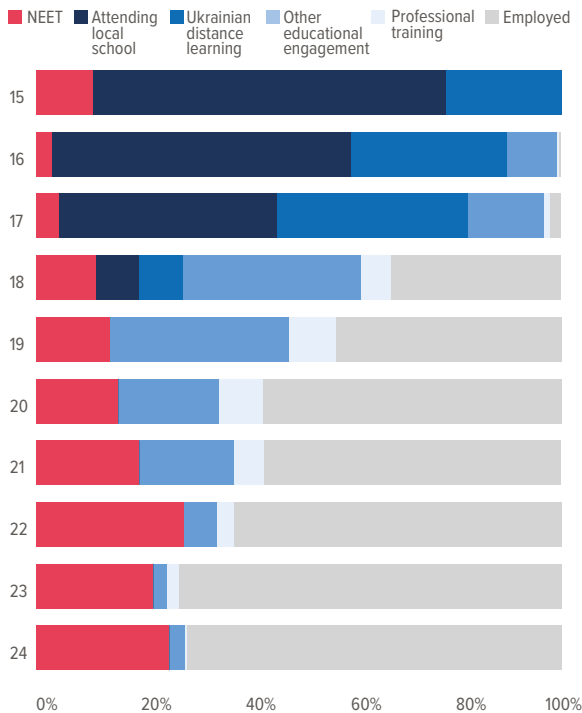


1. Data reported by the national statistics service was used as a reference for Moldova
2. With the exception of Poland and the Czech Republic, the reliability of data by country is hindered by a relatively low number of observations
3. Host country data is based on indicators reported by the OECD for 2022

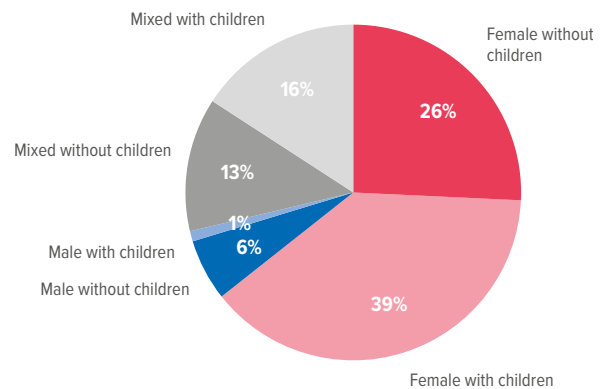
**The gender divide: female – led households are more economically vulnerable than their male – led counterparts**

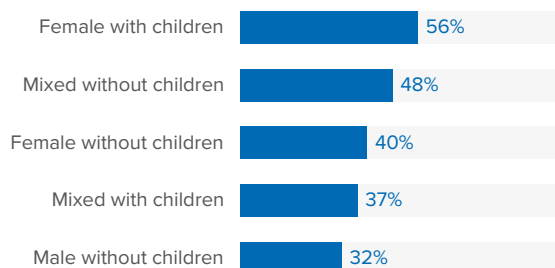
The share of households that are composed of female only adults with or without children constitute 65% of the total sample across the region. Compared to households with male only adults, the vast majority of which are without children, they are 51% more likely to find themselves below the poverty line.

**UKRAINE REFUGEE YOUTH ACTIVITY BY AGE**



**DISTRIBUTION OF HOUSEHOLDS BY GENDER OF ADULTS, %**



**SHARE OF HOUSEHOLDS BELOW THE POVERTY LINE BY GENDER OF ADULTS, %**

Female-led households with children also demonstrate a significantly higher poverty rate, standing at 56%, than their mixed-gender<sup>18</sup> counterparts (37%). This pattern does not hold true for mixed households without children, likely due to the significantly higher median age of adults in this cohort with 53 years vs. a maximum of 45 for the other groups.

Compared with their initial months in the host country, 42% of female-led households report a decrease in their ability to afford goods and services. This is the highest share among all gender groups.

Gender disparities are also evident in labor force metrics. The labor force participation rate<sup>19</sup> for women is notably lower at 59% compared to 71% for men. Furthermore, 35% of women not in the labor force cite household responsibilities as their primary engagement, a stark contrast to the 6% reported by men. Although the difference in the unemployment rate is less significant, a gender gap is still discernible – this indicator stands at 15% for women versus 12% for men.

## Methodology

Each country adopted a unique sampling approach to their respective surveys, dependent on factors such as the availability of sampling frames and information regarding population distribution by

geographic area and accommodation type. The objective was to ensure a diverse sample representative of the population's composition. A combination of different sampling methods was used, typically incorporating multiple stages and blending convenience sampling, cluster random sampling, and simple random sampling (the latter being exclusive to Romania).

For the regional analysis, population weights were applied based on the most up-to-date figures regarding the number of individual refugees recorded in each country. This ensured the analysis more accurately represented the broader refugee population across the region.

Appropriate measures were implemented to ensure the protection of personal data and guarantee confidentiality in all data collection and processing activities. Consent was requested and recorded for all selected participants, providing clear information on the purpose, and expected use of the data.

The poverty line for each country was defined as 50% of the median [equivalized disposable income](#) as reported by the [OECD](#) (new definition since 2012) for 2021. This figure was indexed towards 2023 using national consumer price indexes (CPI). On the survey data side, only households that did not have any missing information on income (respondents were asked to provide both sources and amounts) were included in the calculation (households that reported having no income also did not pass the filter). In addition, for households that reported total expenditure above total income, expenditure data was used instead, as it was deemed to be more reliable. Following the OECD methodology for equivalization, the resulting disposable income figure for each household was divided by the square root of the household size (the number of household members) and compared to the poverty line for each country. Households that are referred to as “living in poverty” are composed of members that have an equivalized disposable income that stands below the poverty line.

<sup>18</sup> With both adult males and females present

<sup>19</sup> Also defined here for the 15+ age group

It is important to note that while the poverty definition adopted in this assessment allows for comparisons across the countries covered (both regarding the refugee and local populations, though limitations need to be taken into account), it may not be directly comparable to other studies, as approaches tend to vary quite significantly. The

setup of the questionnaire, the sampling methodology, the amount of non-response bias (and whether any corrections for it were done), the process adapted to equalize income, and finally the location of the poverty line itself in the income range can have a substantial impact on the calculated indicators.

COUNTRY	HOUSEHOLDS	INDIVIDUALS	DATA COLLECTION (2023)	DATA COLLECTION PARTNERS	SAMPLING APPROACH
Bulgaria	1,054	2,255	Jul-Aug	Global Metrics Ltd	Random selection of settlements and convenience sampling for household selection.
Czech Republic	1,218	2,648	June-Jul	SocioFactor	Sample distribution by geographical strata and convenience sampling for household selection.
Hungary	682	1,511	Jun-Aug	Tárki Social Research Institute, IOM, UNHCR	Random selection of districts and convenience sampling for household selection.
Moldova	890	2,130	Aug-Sep	REACH, UNHCR	Sample distribution by geographical strata and convenience sampling for household selection.
Poland	5,645	13,420	Jul-Aug	UNHCR, IOM	Sample distribution by geographical strata, followed by random selection of districts, and convenience sampling for household selection.
Romania	1,222	3,485	Jul-Sep	CSCM, IOM, UNHCR	Sample distribution by geographical strata, and simple random selection of households from cash enrolment lists.
Slovakia	819	1,853	Jul-Aug	UNHCR, IOM, WHO, UNICEF, SHC	Two strata (collective sites vs. private accommodation); random selection of districts and convenience sampling for household selection.
<b>Total</b>	<b>11,530</b>	<b>27,302</b>	<b>Jun-Sep</b>		

## Limitations

The statistical significance of the MSNA results is limited by the non-probabilistic selection of respondents. Moreover, the use of convenience sampling likely led to a larger share of data being collected from more vulnerable households.

There was also a notably high non-response rate regarding questions related to income and expenditure, which likely resulted in non-response bias. The income module of the MSNA was also materially different from the one employed by EU SILC, which may limit comparability of this data to that of host populations.

It is also important to highlight that there were slight differences in the questionnaire across countries. Not all questions were consistently included in all country-level surveys, and some answer options were individually adjusted. To mitigate the impact of these differences, the regional analysis focused on data that could be matched. Certain indicators that may have been available by country have thus been excluded from this assessment.

Lastly, the survey was conducted during the summer months, coinciding with both host country and Ukraine school holidays. This period often sees many households temporarily visiting Ukraine, which impacted the accessibility of households and posed challenges in meeting targets, particularly in certain countries and geographic locations.

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