

UNHCR BULGARIA CASH ASSISTANCE FOR BASIC NEEDS



**Refugee vulnerabilities and needs in
Bulgaria - participatory assessment**

January 2025

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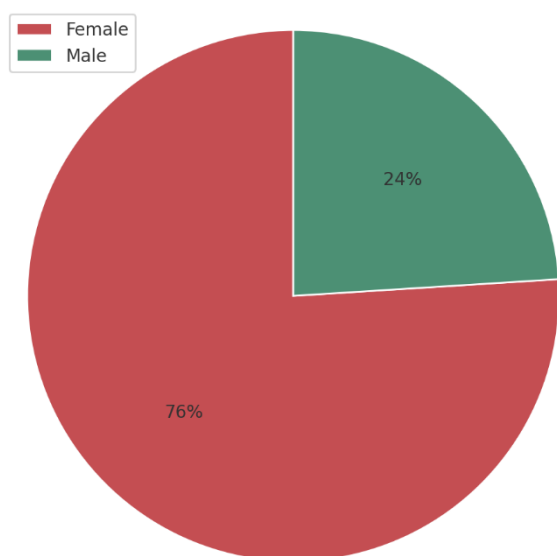
Ukrainian refugees receiving information at the Compass Centre for Protection and Inclusion Centre in Varna © ENERGY Varna

Introduction

In 2023, UNHCR's cash-based interventions in Bulgaria evolved to address the persistent challenges faced by vulnerable households, particularly those with disabilities, serious medical conditions, single parents with dependents and older people without family support. Transitioning from one-off assistance to a multi-transfer approach, the program provided regular support over four months to meet basic needs consistently. With a focus on refining eligibility criteria and aligning transfer values with government assistance levels, UNHCR provided financial assistance to 6,950 individuals (2,894 households) under its program from July 2023 to January 2024.

In 2024, as part of the planning of the cash assistance program, UNHCR organised a series of focus group discussions (FGDs) with refugees to consult them on the eligibility criteria with a view better reaching out to the most vulnerable refugees within reduced resources. During the discussion, UNHCR in Bulgaria also aimed to assess the effectiveness of the existing cash assistance programs and to gather recommendations on improving access to the assistance and what additional non-cash assistance support is required by refugees. There were also discussions on coping mechanisms and the support systems available, such as the community, access to essential services and humanitarian support.

FGDs with refugees constitute an essential tool for shaping UNHCR and partners' protection and inclusion programmes, including cash assistance. FGDs allow for a direct dialogue between protection actors, such as UNHCR, and refugees. By shedding light on the refugees' perspectives through FGDs, UNHCR promotes an environment of trust and accountability. With this engagement, UNHCR not only elevates the efficiency of its assistance but also ensures a greater resonance with refugees themselves. This analysis aims to harness the power of collaborative dialogue and pave the way for a more responsive, tailor-made, and efficient cash assistance for refugees in Bulgaria with a view of transition to inclusion in the national social protection system.



The report presents findings from structured focus group discussions conducted with refugees in Bulgaria. These discussions were held in Sofia, Burgas, and Varna regions in September 2024, by UNHCR with support of local partners such as Bulgarian Red Cross (BRC) and NRG Association. These cities were prioritized based on the large number of refugees from Ukraine residing in these locations.

There were 12 sessions of FGDs, with more than 230 participants: including older persons or persons with disabilities. All participants were refugees from Ukraine. Each session lasted approximately 90 minutes and adhered to UNHCR's confidentiality protocols.

Background

While Bulgarian legislation explicitly includes beneficiaries of temporary and international protection among those eligible for social assistance, administrative hurdles, complex and lengthy procedures and lack of information hinder their effective access to social protection. Furthermore, the Law on Family Benefits for Children does not include temporary and international protection within its scope; therefore, such applications are refused by the administrative authority and require an appeal and the legal assistance necessary to lodge it.

In addition, the amount of assistance to which beneficiaries are entitled¹, including persons with disabilities, is insufficient to ensure an adequate standard of living. In addition, there is a high amount of co-payment for persons undergoing medical treatment, as the health insurance² does not fully cover all medical procedures or expenses, as well as prescribed medicines, few of which are reimbursed partially or fully.

Persons with disabilities also need to undergo medical assessment in Bulgaria prior to applying for assistance for which additional support is required as well as registration with a general practitioner and health insurance coverage; otherwise, the required tests entail additional costs.

Beneficiaries of international protection are required to find a residence address within 14 days of being granted international protection and are not entitled to continue to reside at the registration-reception centers of the state agency for refugees where they are accommodated during the procedure. There is no targeted integration support to facilitate such transition. Displaced persons from Ukraine are accommodated under the government humanitarian program in various places of accommodation, without being provided with food; however, they are not entitled to benefit from it following one month from signing a labour contract.

There are no provisions aimed at subsidizing or covering the cost of rent at the private market, while access to social housing is difficult due to lack of availability and administrative requirements in a number of municipalities for the person to have resided there for a long period of time which refugees cannot meet. Residential social services for homeless persons such as shelters, are insufficient to address the demand of both refugee and local population. Similarly, nursing homes and residential services for disabled persons do not have sufficient capacity.

The key findings of the 2024 Socio-Economic Insights Survey (SEIS) key³ showed that basic needs continue to be a top priority need of surveyed refugee households. Access to healthcare services was identified as the most critical need (34 per cent) followed by food (30 per cent) and accommodation (26 per cent). These findings are supported by protection profiling and

¹ For a single person living on their own – 130 EUR per month in 2024. If the person receives an income the respective amount is deducted.

² For beneficiaries of temporary protection, the health insurance payment is covered by the state for a period of 3 months after their registration (except for children, women above 63 and men above 65 for whom is provided for during the entire period of temporary protection). During the asylum procedure, health insurance is covered by the state; once international protection is granted, beneficiaries have to cover it themselves (through the employer or on their own).

³ [Document - Bulgaria - Socio-Economic Insights Survey \(SEIS\) Preliminary findings](#)

monitoring data⁴ in 2024 which show that material assistance was the most frequently cited urgent need (84%) among refugee respondents in Bulgaria.

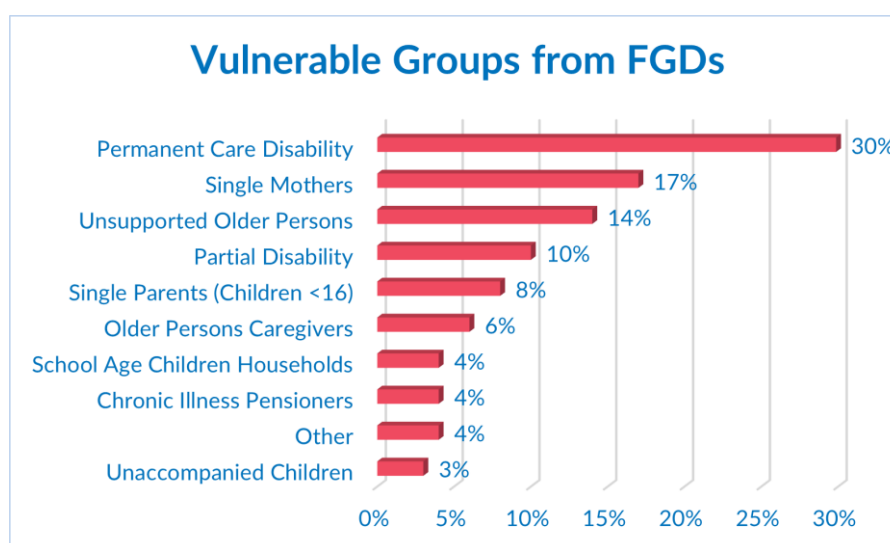
With regards to socio-economic inclusion, the most frequently mentioned (53%) need for support in the SEIS was regarding refugees' access to social assistance. This is particularly relevant for older refugees (over 60 years of age) and vulnerable refugees living in state sponsored accommodation. For refugee households with young children who have not reached the age of mandatory education, 54% responded that they have not been able to access childcare.

Key Findings

1. Refugee Vulnerabilities

The FGDs identified several groups with vulnerabilities and specific needs, which were: people with disabilities; people with medical conditions; single parents or caregivers; older persons; pregnant women; pensioners; families with many children; people who lost all homes; people with chronic medical conditions; people with specific needs, such as disabilities, who do not have documents to confirm them; people with invisible disabilities; people accommodated within the governmental Humanitarian Assistance Programme who cannot work; unaccompanied children, including those who lost both parents.

There was a focus on groups of people who are heading from areas in Ukraine which are occupied or particularly affected by destruction in the context of armed conflict, explaining that they lost everything they had and needed further support to re-establish their lives, including to integrate in terms of accommodation by transitioning from humanitarian accommodation in remote locations, children's reintegration into education, and finding employment in the formal sectors. In remote locations where refugees are hosted under the humanitarian accommodation schemes, many people reported being exposed to labour exploitation and finding hard to access essential services in the city centres.



⁴ [Regional Protection Profiling & Monitoring](#)

In several FGDs, participants found challenging to rank the most vulnerable groups in their communities as they considered too many groups to be particularly vulnerable. However, people with disability was priority for most refugees, especially those requiring permanent care. The most often picked categories for second priority were single mother with young children, especially those without access to kindergartens. Then came equally people with disability partially restricting social functioning and employment, and older people with no support. This included older people taking care of children separated from their parents or those who lost their parents in the war. Participants commented that households with school age children and unaccompanied children were relatively less vulnerable compared to individuals and families struggling with multiple vulnerabilities, although they also had challenges in accessing social assistance, including those in the form of child and education benefits.

2. Specific Needs

The concerns with difficulties that vulnerable people, especially people with disability requiring permanent care and single mothers, face without cash assistance was to do with access to life-saving medical care, considering, for instance, high medical costs. It was pointed out that people with disabilities requiring permanent care would not be able to obtain necessary help and equipment without cash assistance. They were often deprived of access to disability benefits under the Disability Act due to lacking required documentation.

The cost of medical care meant that those who need such care would be deprived of sufficient nutrition. For instance, in a group in Zheleznichar with majority of participants being older people taking care of separated children and persons with disabilities and chronic medical conditions, participants emphasized that people who are on a special diet for health reasons had to eat whatever was available in order to survive despite having conditions such as diabetes.

“Everyone is struggling and vulnerable in their own way. Very hard to say who should come first.”

- Darina⁵, an older refugee, Varna

“When we run out of money we don't buy medicine, and just hope to survive.”

- Anastasia, an older refugee with cancer, Varna

Dental treatment and medicine for chronic disease, including diabetes and cancer treatment, were cited as examples of financial burdens. Several participants also mentioned the impossibility of paying rent without cash assistance and some highlighted the risk of homelessness.

Attention was also placed by some participants on pensioners who receive a very small amount of pensions from Ukraine (170 BGN) which is not enough to survive in Bulgaria, noting that the poverty line for 2024 is BGN 526. Furthermore, the difference of retirement age between countries (60 years old in Ukraine but later in Bulgaria) places some people in a difficult situation.

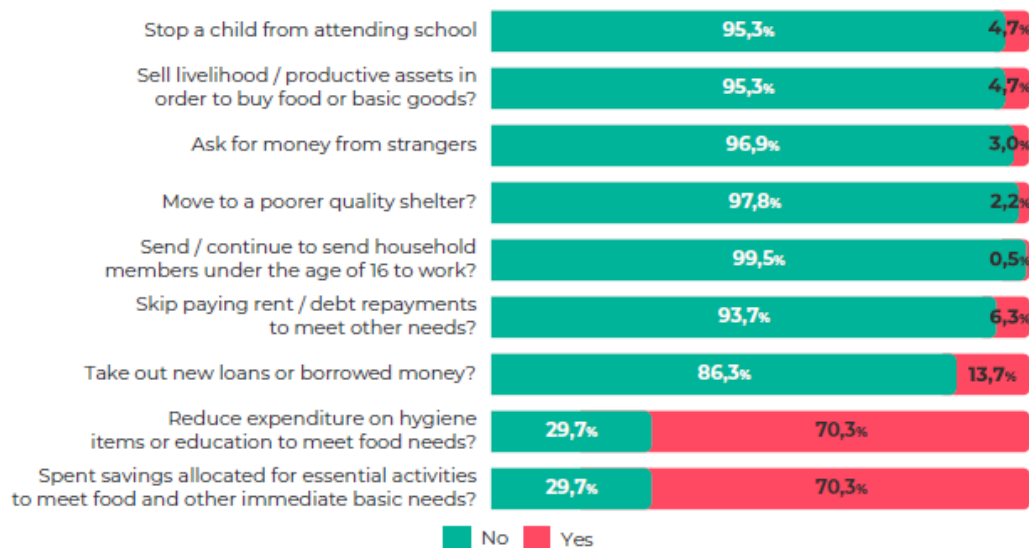
“I need everything: kitchen supplies, blankets, food, hygiene materials... With 120 Leva from Ukrainian pension I am barely surviving.”

- Oksana, an older refugee, Burgas

⁵ The names are changed to maintain the refugees' privacy.

When asked who in the community was mostly likely to reduce their nutrition if they didn't receive cash assistance, most groups were not able to select a category as they argued that everyone would be equally affected. The groups which answered primarily selected older people with no support or those caring for separated children or children who lost parents, and then families with people with disabilities.

In the past 4 weeks has your household needed to?



UNHCR Bulgaria - Post-distribution monitoring: main findings of cash assistance, March 2024.

There was no clear result regarding who would be most likely to put their children to work rather than school if they did not receive cash assistance. The discussion confirms 2023 Participatory Assessment and cash assistance Post Distribution Monitoring findings that refugees from Ukraine are less likely to resort to child labour as a coping mechanism. However, it is noted that this referred to minor children, and in groups that child labour was initially denied, there were comments that large families are the most vulnerable to child labour, with children under 16 working. In remote holiday resorts under the Humanitarian Programme, there were cases of children as young as 10 working in the tourism sector.

Indeed, most groups answered that they are unaware of such situation in their communities. Participants who provided answers stated that parents with disabilities, single parent with more than one child at school, and older people with childcare duties were more likely to resort child labour in the absence of cash assistance or social protection.

Another serious consequence of vulnerable people not having cash assistance which was clearly identified by the participants was the negative psycho-social impact. Participants shared that this leads to depression and various mental health issues among their communities. It was agreed by most groups that this affects primarily older persons with disabilities, young children and single mothers who have to balance parenting with all other responsibilities without receiving adequate support while struggling to cover basic needs.

Labour exploitation was another risk that participants identified as being general rather than specific to any group, in the absence of cash assistance. Several participants shared examples of exploitation, notably in the hotel industry, where they would have to work without contract and will be paid less than the minimum wage and on some occasion not even get paid. This is particularly the case for accommodated in the holiday resorts in remote locations. However, participants were not aware of any situation of visible risks of trafficking in human beings.

25%

of respondents do not have an employment contract

In a profiling exercise with refugees from Ukraine UNHCR and its partner Bulgarian Red Cross conducted between April-July 2024, access to gainful employment and labour exploitation were identified as significant concerns. In 2024, UNHCR partners have registered an increase in the number of Ukrainian older persons of retirement age seeking employment.

11%

of respondents reported working excessively

Data: UNHCR, *Protection Profiling and Monitoring Brief - Bulgaria*, August 2024

The participants shared that without adequate financial support, many refugees are engaged in other negative coping mechanisms, in particular skipping meals or reducing their nutritional intake. These are observed by the refugee communities especially with older persons and families with many children. There are families, who delay or avoid healthcare, including necessary medication or procedures, due to lack of funds.

"I feel like I am in a cage."

- Ol'ha, younger refugee, Burgas

The main response the refugees can rely on, according to the participants, is the solidarity among refugees and with Ukrainian families and businesses who live in Bulgaria under other forms residence as well as solidarity shown by the Bulgarian host communities and civil society.

3. Assistance from Other Sources

In most groups, the only social benefit that contributed to refugee incomes was in the form of pensions. A few participants also reported receiving social assistance in Bulgaria, and a limited number mentioned receiving help from international and non-governmental organizations, such as food parcels and vouchers from the Bulgarian Red Cross. Participants indicated that they did not receive money transfers from family members in Ukraine, the host country, or from family members who are refugees or residents in other country. When asked about the average income per household, the answers vary between minimum wage of 151-300 BGN per person to more than 637,92 BGN.

Most participants were not familiar with the Agency for Social Assistance (ASA) cash assistance schemes. The language barrier was indicated as the main obstacle to access to state social services. They reported limited awareness of how to apply for benefits under the social protection legislation, and the legal aid available was often insufficient to navigate the complex bureaucracy. Participants would like UNHCR to advocate with the State for free language

courses and more social services as well as to scale up counselling and legal assistance to access social benefits.

Some participants indicated receiving limited assistance in the form of vouchers or non-food items from organisations such as BRC, Caritas, FAR, and IOM. They were grateful for it, but they indicated that more was needed.

In terms of information sources, most participants rely on their own community and on social media group which are established among the refugee communities existing on Telegram; Facebook; and Viber communication apps. Compass Protection and Inclusion Centres⁶ was also cited in many groups as primary source of obtaining information, including when they visit these centres for other services such as educational support, language courses or MHPSS activities.

4. Unmet Needs

The following solutions and assistance (other than cash assistance) were mentioned by participants:

- Free translation for medical and legal purposes
- Bulgarian language classes
- Reduced fare for transportation notably to go to Sofia and other remote locations to renew documents
- Basic food items and food vouchers, and vitamins for children
- Legal consultations
- Affordable medicine and medical care, and hygienic material, including supplements medicine for cancer patients
- Mental health and psycho-social support
- Educational support and school material, specialised educational support
- Support for children with special educational needs, including disability aids and speech therapy
- Social assistance to cover funeral costs
- Support for translation and notarization of documents.

These indicate, among others, areas where refugees need assistance and support in an environment where they have limited access to basic services, and face barriers to access social protection and socio-economic inclusion. Requests for legal assistance and documentation support suggest that refugees encounter difficulties in navigating complex legal systems. This can hinder their ability to secure employment, access social services, and integrate into host communities. The demand for financial aid and livelihood programs underscores the economic vulnerabilities of refugees. Many are unable to find stable employment or earn sufficient income, making them reliant on external support to meet their daily needs.

Assistance and support in these areas will also mitigate the risks of exploitation and abuse highlighted the precarious situations many refugees find themselves in. This reflects the need

⁶ [The Compass Network](#) provides crucial context-dependent activities for the well-being of all, including legal assistance, social mediation, child-friendly and women empowerment activities, community mobilization, age-appropriate counselling, and livelihood support. Compass Protection and Inclusion Centres are established by UNHCR partners in Burgas, Dobrich, Plovdiv, Ruse, Sofia and Varna in collaboration with the respective municipalities.

for robust protection mechanisms and safe environments to ensure their safety and dignity. The call for mental health services and psychosocial support indicates the psychological toll of displacement and the trauma experienced by refugees. Access to mental health care is crucial for their overall well-being and recovery, and gradual self-reliance.

Black Sea resorts under the Humanitarian Programme accommodated disproportionate numbers of vulnerable persons, including older persons, including those with serious and chronic medical conditions. The cost of burial was particularly mentioned in few of the discussions in these areas. The social assistance available for funeral was only available for foreigners who have a permanent address. Funeral was said to be an expensive service, which costs around 1,400 BGN. There were recent cases where funeral costs were covered with the support of municipalities or local civil society. Many of the participants were worried that they would not have the means to cover their potential funeral.

5. Proposed eligibility criteria for cash assistance

During the FGDs, UNHCR proposed its eligibility criteria which has been developed based on the discussions held in the past with refugees and discussions within the inter-agency Cash Working Group.

The proposed criteria for the cash assistance which was presented was:

1. Households with at least one member who has a disability.
2. Households (with more than one adult) having three or more dependents.
3. Individuals or couples aged 60 years or above who are the sole caregivers of children.
4. Individuals facing urgent or serious protection risks that can be mitigated through cash assistance.

Overall participants agreed with those categories. However, they thought that the following persons should also be considered eligible for the cash assistance, which are:

- Pregnant women
- Persons with disabilities without documents (documents left in Ukraine and high cost of medical examinations to obtain new ones in Bulgaria)
- Older persons with chronic diseases
- Households with two or more dependents
- Single parents
- Individual with chronic or serious medical conditions
- Persons from occupied territories in Ukraine

Participants also shared that most Ukrainian families do not have more than three children, and therefore the second proposed eligibility criteria would not apply for them, limiting their access to cash assistance. Some participants pointed out that the fourth criterion (Individuals facing urgent or serious protection risks that can be mitigated through cash assistance) could be seen as vague and broad, which might not consider most of the refugees and living many vulnerable families out of the cash assistance.

UNHCR proposed additional eligibility criteria was also discussed, which are:

- Those who have previously resorted to negative coping mechanisms, and

- those who do not have regular jobs or who have insufficient income (from all sources considered) and who have additional vulnerabilities.

During the discussion, not all FDG participants agreed with those criteria. Some would keep only the first one while others the second one. Some mentioned that the second category here could be difficult to verify, especially when many Ukrainians are not given the opportunity to work legally. It was also mentioned that Ukrainians under the Government-led humanitarian programme cannot work legally, as they would lose such accommodation while their earnings are not sufficient to transition to accommodation in the housing market.

The participants expressed gratitude for the cash assistance provided by the UNHCR, acknowledging its positive impact on their lives. Despite their appreciation, the participants observed that the need for cash assistance extends beyond the specific categories identified by the UNHCR. They believe that most refugees, regardless of their classification, require financial support for various reasons. This suggests that refugees face a wide range of financial challenges. These include basic necessities like food and shelter, healthcare, education, and other unforeseen expenses. Therefore, a more inclusive approach to cash assistance might be necessary to address the diverse needs of all refugees.

Recommendations from Refugees:

Expanding Cash Assistance: Participants across multiple FGDs suggested that the eligibility for cash assistance should be inclusive, and consider other vulnerable groups, such as pregnant women, pensioners with chronic illness, and people who lost their homes and livelihoods in the context of armed conflict in Ukraine.

Non-Cash Support: Participants identified several areas where non-cash support would also make more significant difference. The participants requested to expand free transportation option to other cities, especially for older and disabled people, access to tertiary health care support to cover dental care and psychosocial support, and to Bulgarian language courses, which would help refugees integrate into the job market more effectively.

Advocacy and Information: Participants requested for UNHCR and partners to scale up advocacy with the state institutions for expanding the language courses, access to healthcare and access to social benefits without appealing the negative decisions through courts. The refugees emphasized that there is need of improved legal aid services to assist refugees in navigating administrative procedures.

Addressing Exploitation: Labour exploitation was a major concern discussed in several FGDs and the participants suggested that there is need of stronger enforcement of labour laws to protect refugee workers. This could be possible by increasing awareness of refugees about their legal rights while working and supporting them in learning Bulgarian Language and facilitating recognition of their professional qualifications.

Conclusion

The FGDs across Bulgaria revealed consistent concerns about the insufficiency of cash assistance compared to basic needs and the barriers to accessing social assistance and services. Vulnerable groups, including older persons, persons with disabilities, and single parents face significant hardships. To address these challenges, refugees recommended expanding cash assistance eligibility, improving access to non-cash support services, and strengthening advocacy efforts for better integration and protection mechanisms.

Barriers to access social assistance and self-reliance opportunities justify this observation expressed by refugees. Refugees struggle to sustain themselves economically due to barriers such as restrictive legal frameworks and lack of reliable livelihoods and socio-economic inclusion opportunities, creating a reliance on assistance instead of social protection. Inclusive social protection systems that allow access to economic activities and employment opportunities can significantly contribute to the refugee self-reliance.

UNHCR employs cash assistance as a tool to transition from aid dependence to development and self-reliance. Cash support for basic needs aims at empowering refugees to participate actively in economic activities and promotes social cohesion within the community. Integrating refugees into national services, supported by development partners, is crucial for their long-term self-reliance. By improving access to social protection and education, health, and the labour market, displaced populations can better integrate locally and contribute economically.

Based on the feedback the refugees provided through these discussions, UNHCR has further defined the eligibility criteria for the 2024 CBI programme and validated them through the inter-agency Cash Working Group, co-chaired with the Ministry of Labour and Social Policy's Agency for Social Assistance, and with the participation of UNICEF, IOM, Bulgarian Red Cross and IFRC.

While the Working Group partners were planning to launch several cash assistance programmes for refugees arriving in 2024 (hence, the UNHCR decision to include refugees registered before 2024), these were not sufficient to address all unmet needs. In response to these ongoing needs, UNHCR and inter-agency partners coordinated their cash programs to adequately address the basic needs of vulnerable refugee households in Bulgaria.

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