



Regional Refugee Response
for the Ukraine Situation

November 2023

**MULTI-SECTOR
NEEDS
ASSESSMENT**
Economic Living
Conditions

OBJECTIVES

The Multi-Sector Needs Assessment (MSNA) is a regional interagency multi-sectoral assessment, seeking to capture and understand:

- **the needs of refugees in Poland;**
- **the current level of access to basic services,** and how refugees' needs are met;
- **service gaps and refugees' priorities** for the coming year.

The MSNA is a key source of information for the **2024 Refugee Response Plan (RRP)** planning, which aims to capture funding and planning requirements for the response.

It should be noted that financial topics are particularly sensitive and difficult due to the lack of adequate knowledge of the respondents. People may have a problem talking about money and thus not giving answers. Providing reliable information on income and expenses is also difficult because few households keep meticulous household budgets.

This summary covers the topic of money, economic inclusion and employment:

1. Employment status
2. Shelter
3. Livelihoods
4. Expenses
5. Economic inclusion

TWO LEVELS OF COLLECTED DATA

1. **Household level** – 5,645 refugee households represented **by adult representative of the household (respondent)**
2. **Individual level** – 13,421 refugee **household members of all ages** whose situation was described by respondents (adult household representatives)



METHODOLOGY

POPULATION	Refugees living in Poland as per sample based on distribution of active PESEL UKR registrations, ZUS insurance and social benefits records, school enrollment
DESIGN	Household interviews conducted in person
DATA COLLECTION	From 13 July 2023 to 21 August 2023 by enumerators from UNHCR and IOM
SAMPLE SIZE	<p>5,645 households covering 13,421 refugee household members</p> <p>Inhabitants of 223 cities / villages</p> <p>3,883 surveys for 12 biggest cities; 1,762 outside country-wide stratum plus one for each metropolis</p>

SAMPLING AND REPRESENTATIVENESS:

Purposively selected (geographical coverage, different accommodation types), but **not statistically representative**. Results are indicative.

More data on the sample are presented in the general MSNA report.

LIMITATIONS:

- **Data collection during summer / school holidays** most likely affected the sample;
- Lack of comprehensive data and less reach regarding the refugee population **outside of urban areas and from under-represented groups**;
- Sensitivity around economic questions, therefore, large non-response rate and less reliable data;
- **Respondent bias**: certain indicators may be underreported or over-reported due to the subjectivity and perceptions of respondents.

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

EMPLOYMENT STATUS

- Refugees from Ukraine who have come to Poland are qualified, with almost 60% of adults having higher education. Before leaving Ukraine, 70% of individuals aged 18-64 for men and 18-59 for women were working. 13% of women and 7% of men are of retirement age.
- Among refugees in working age, over half worked in the past 7 days. Among those who are not working, one in four has taken steps to find employment in the last 30 days, and about a third would be ready to take a job within 2 weeks.
- The most common sectors of employment are various service activities, manufacturing, and hospitality. The sectoral structure of employment in Poland is different from that before leaving Ukraine, with many people now working in new industries.
- More than 70% of individuals aged 18-64 for men and 18-59 for women encountered difficulties in finding work (women more likely than men). The most frequently mentioned barrier is the lack of knowledge of the language (36%). The next frequently mentioned difficulties concern the mismatch of employment opportunities to skills – lack of decent employment opportunities (22%) and lack of employment opportunities suited to person’s skills (16%).

SHELTER

- About 60% of all households have an accommodation on their own. 86% of such households have a written tenancy agreement, compared to 50% of those who share their accommodation with others. Respondents who have an accommodation on their own are the least likely to report any problems.
- 62% of households pay for their accommodation in full, 12% cover their rent only partially and 19% do not pay for their accommodation thanks to support from the government, NGOs or family/friends. Among those who do pay their rent, 14% have had problems paying on time in the last 3 months.
- 4% of respondents are under pressure to leave their accommodation. This number is significantly higher among households with disabled refugees (7%). The most common reason for feeling pressure to leave was the belief that the landlord would no longer make the house available.

EXECUTIVE SUMMARY

LIVELIHOODS

- The Central Statistical Office reported the average monthly disposable income in Poland for 2022 as PLN 6,594. The average income of refugee households is significantly lower than this, amounting to PLN 4,314. Elderly-only households are particularly affected, with their income falling below PLN 2,000.
- The majority of refugee households, 66%, primarily rely on employment in Poland for their income. 8% receive income from remote work in Ukraine. Social protection benefits from the Polish government (42%) and the Ukrainian government (18%) also play a significant role as income sources. However, 4% of the respondents revealed that their households have no income at all. This issue affects every tenth household of the elderly.
- The structure of income differs based on household type. Households with children benefit significantly from Polish government child or family grants. Households with disabled or only elderly members have a lower share of income from work and a larger share from social benefits.

EXPENSES

- The average expenditure of refugee households is PLN 3,601. Households with one adult and children have on average the highest expenditure.
- Housing and food are the largest expense categories (PLN 1,440 and PLN 1,378 respectively). Vulnerable households spend less on average on food or housing, but their expenses on medicine and health products are higher.
- 38% of households can afford fewer goods and services than last year, particularly those with special needs. Improved income comes primarily from better-paid work for 78% of households, whereas cost of living increases (68%) was the main reason for financial strain.
- One third of households use savings to cover expenses; 16% cut health expenses; and 8% resort to degrading income sources. In general, almost half of the households employ coping strategies to deal with expenses, with 9% using emergency coping strategies, especially households with disabled members.

EXECUTIVE SUMMARY

ECONOMIC INCLUSION

- Approximately 90% of households have a bank account or an account at a formal financial institution in Poland, with a lower percentage (70%) among households consisting only of the elderly. The absence of such an account is indicative of financial exclusion.
- Almost all households have access to a telephone, but only half have access to new clothes to replace worn ones, dropping to 17% for elderly-only households.
- Nearly half of all households reported challenges in obtaining sufficient money to meet their needs in the past 30 days, with higher percentages (64% and 59%) among households with disabilities and elderly-only households.
- The top two services reported to increase economic opportunities are language training (44%) and job matching (42%). Specific needs vary by household type, with households with disabilities and elderly-only households more likely to require support for accessing social assistance (35% and 47%) and financial services (25%), while households with one adult caring for children prioritise childcare (30%).

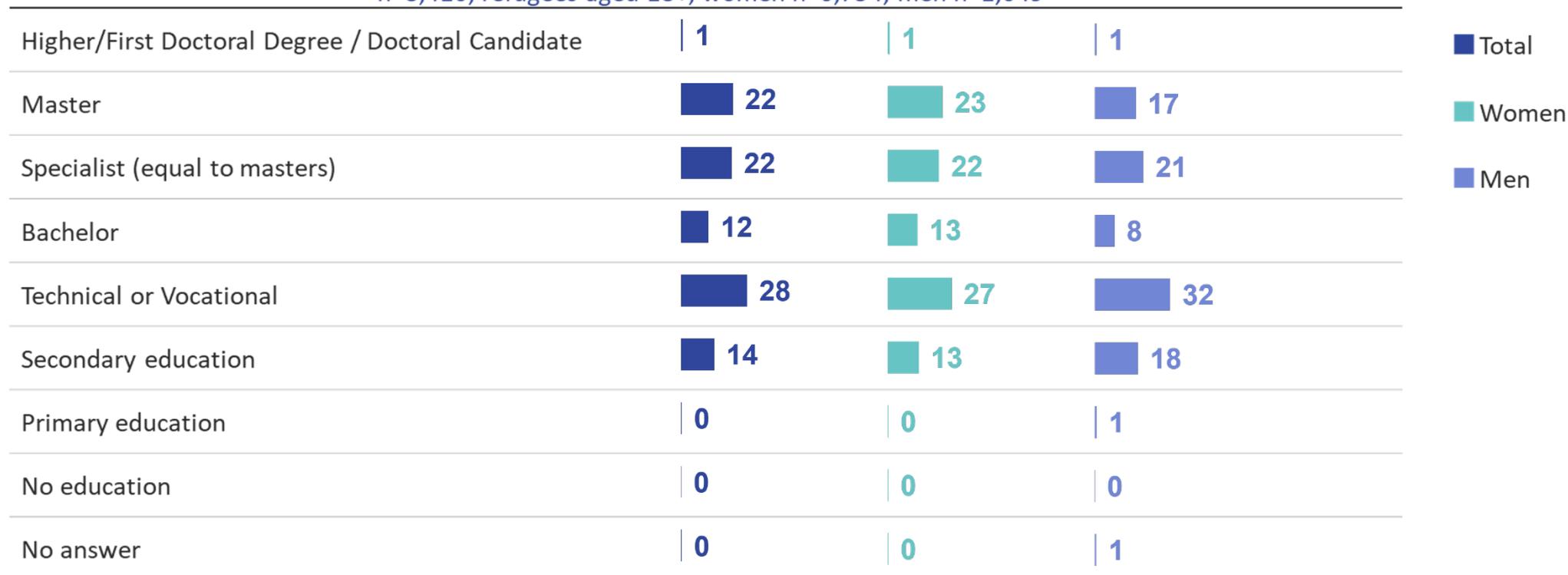
REFUGEES EMPLOYMENT STATUS

REFUGEES FORMAL EDUCATION



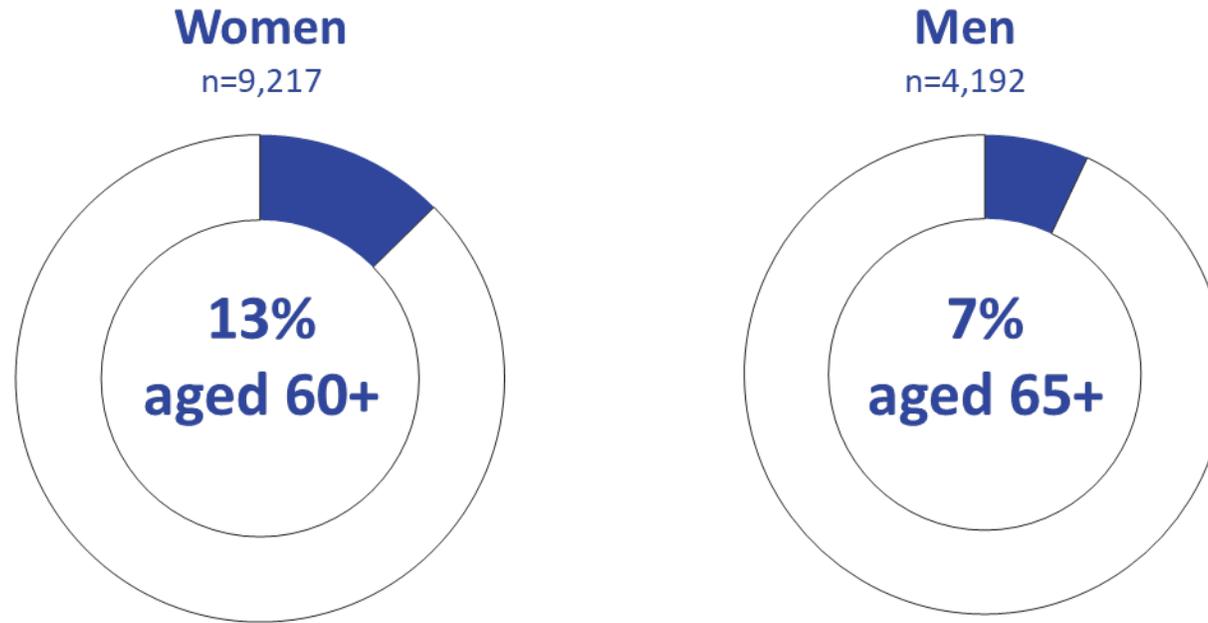
Highest level of formal education (in %)

n=8,410, refugees aged 18+, women n=6,754, men n=1,649



People who came to Poland are relatively highly qualified. Among adult refugees, 56% have higher education (women 59% compared to men 48%).

Refugees in retirement age by gender (in %)

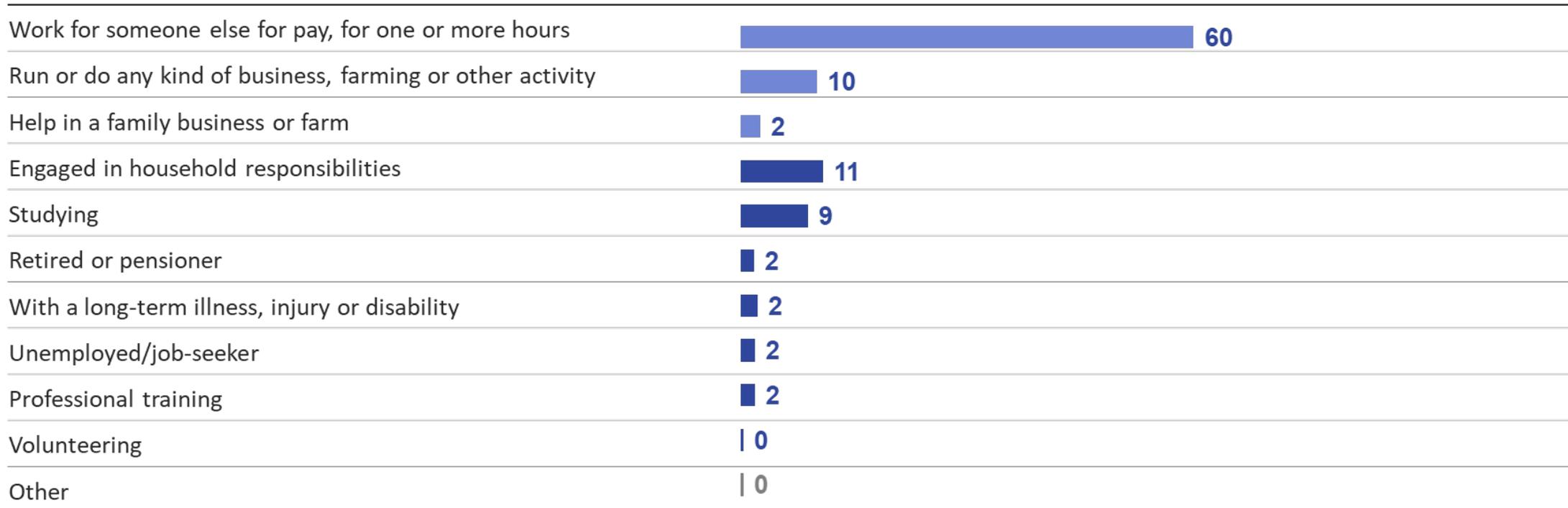


13% of all women in the sample are of retirement age (60 years and over). For men, the retirement age is higher at 65 and over, with 7% of male refugees being of this age.

WORK STATUS BEFORE LEAVING UKRAINE

Main activity before leaving Ukraine (in %)

n=6,944, women aged 18-59 and men 18-64



Before leaving Ukraine, about 70% of individuals aged 18-64 for men and 18-59 for women were employed, run business or helped in family business.

2.10.2.8. Which of the following best describes what the individual was mainly doing before leaving Ukraine?

SECTORS OF EMPLOYMENT BEFORE LEAVING UKRAINE



Main activity of the place of work before leaving Ukraine* (in %)

n=4,971, women aged 18-59 and men 18-64 who worked before leaving Ukraine

Education	11
Trade and Repair	11
Healthcare	8
Finances and insurance	8
Administration and support	6
Secondary Industries	6
Communication	6
Hospitality	5
Transportation and storage	4
Construction	3
Recreation	3
Primary Industries	3
Public administration and defence	2
Other service activities	15
Other	9

In Ukraine refugees worked in various sectors, with the largest number of people in education (11%) and trade and repair (11%). In general, people have experience mainly in the various services sector.

**only answers above 2% are shown*
2.10.2.9. What is the main activity of the place or business where individual was working before leaving Ukraine?

WORK STATUS IN POLAND AND AGE



	TOTAL	AGE				
	WORKING AGE	15-17	18-24	25-39	40-59	60-64
Work type during the past week	n=7,760	n=816	n=967	n=3,143	n=2,676	n=161
Work for someone else for pay, for one or more hours	52%	6%	53%	58%	60%	24%
Run or do any kind of business, farming or other activity	4%	1%	2%	6%	4%	2%
Help in a family business or farm	1%	0%	2%	1%	1%	1%
None of above	42%	91%	42%	35%	35%	73%
Do not know / no answer	1%	2%	2%	1%	1%	1%
Done anything to find a job or to start a business during the last 30 days	n=3,286	n=741	n=405	n=1,097	n=926	n=117
Yes	27%	9%	24%	32%	38%	19%
No	71%	90%	73%	66%	60%	79%
Do not know / no answer	2%	2%	3%	2%	2%	3%
Ability to start working within the next 2 weeks	n=3,004	n=459	n=405	n=1,097	n=926	n=117
Yes	36%	24%	38%	36%	45%	24%
No	58%	72%	56%	58%	49%	73%
Do not know / no answer	6%	4%	6%	6%	7%	3%

Among refugees aged 15-64 for men and 15-59 for women, more than half worked in the past 7 days. Among those who are not working, one in four has taken steps to find employment in the last 30 days, and about a third would be ready to take a job within 2 weeks. Among refugees aged 25 and above, men are more likely to be employed than women.

2.10.2. During the past 7 days did this person do one of the following:

2.10.2.1. During the last 30 days, did [...] do anything to find a paid job or try to start a business?

2.10.2.2. Could [...] start working within the next two weeks if he/she was offered a job?

LABOR FORCE PARTICIPATION

In relation to labor force and people of working age, over 70% are part of it – the vast majority are employed, 11% are unemployed. Among boys and girls aged 15 to 17, 23% are inside the labor force – 12% are employed and 11% unemployed.

The definitions below are based on the core ILO Labor Force Survey (LFS) questions.

Employment: Employment includes individuals of working age who have engaged in income-generating activities in the past week. This encompasses formal employment, self-employment, agricultural/fishing work, diverse income generation, temporary absence from paid roles, and unpaid contributions to family businesses.

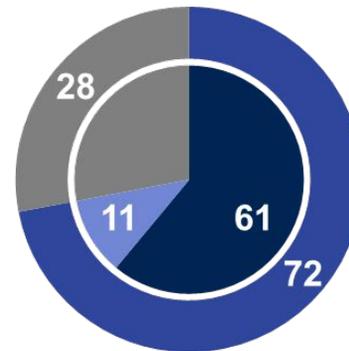
Unemployment: % of working-age individuals who were not employed during the past week (as per the definition above), who looked for a paid job or tried to start a business in the past 4 weeks, and who are available to start working within the next 2 weeks if ever a job or business opportunity becomes available.

Outside labor force: % of working-age individuals who were not employed during the past week, and who either cannot start working within the next 2 weeks if a job or business opportunity becomes available or did not look for a paid job or did not try to start a business in the past 4 weeks.

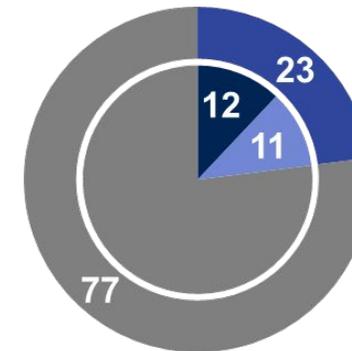
Inside labor force: Employed and Unemployed

Labor Force Participation

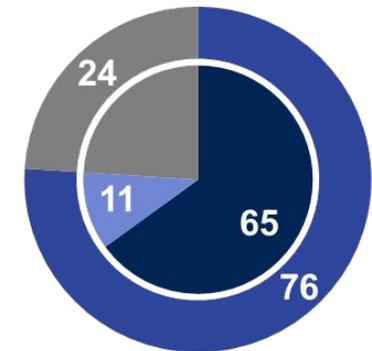
Working age population –
15 to 59 (women) and 15 to 64
(men)
n=7,162



Boys and girls aged 15
to 17
n=496



Men aged 18-64 and
women aged 18-59
n=6,666



- Inside the labor force
- Outside the labor force
- Employed
- Unemployed

WORK STATUS IN UKRAINE AND IN POLAND



	TOTAL	AGE			
	WORKING AGE	18-24	25-39	40-59	60-64
	n=6,944	n=965	n=3,142	n=2,676	n=161
Working before leaving Ukraine and working in Poland	52%	19%	58%	60%	19%
Not working neither before leaving Ukraine nor in Poland	18%	39%	15%	12%	48%
Working before leaving Ukraine before and <u>not</u> working in Poland	20%	5%	21%	24%	25%
<u>Not</u> working before leaving Ukraine and working in Poland	10%	38%	6%	5%	7%

More than half of the refugees worked in Ukraine and work in Poland as well. One fifth do not work in Poland, although they had a job in Ukraine. Almost the same number, 18%, only started working in Poland. Among refugees aged 18-24, there is a significant group (almost 40%) who, despite not having worked in Ukraine, have found employment in Poland. This proportion is noticeably larger compared to older age groups.

2.10.2.8. Which of the following best describes what the individual was mainly doing before leaving Ukraine?

2.10.2. During the past 7 days did this person do one of the following:

SECTORS OF CURRENT EMPLOYMENT AND WORKING HOURS



Main activity of the place of work* (in %)

n=4,367, women aged 15-59 and men 15-64 who work

Secondary Industries – manufacturing	15
Hospitality	12
Trade and Repair	6
Transportation and storage	5
Communication	5
Education	5
Construction	5
Healthcare	4
Administration and support	4
Recreation	3
Primary Industries	2
Other service activities	22
Other	12

Average working hours per week
(median):
40 hours

AGE	FEMALE	MALE
15-17	20 hours	22 hours
18-24	40 hours	40 hours
25-39	40 hours	45 hours
40-59	40 hours	42 hours
60-64	-	40 hours

The most common sectors of employment are various service activities, manufacturing, and hospitality. The sectoral structure of employment in Poland is different from that before leaving Ukraine. Many people now work in new industries. On average, people work 40 hours, however men aged 25-59 are more likely to work more than that.

*only answers above 2% are shown

2.10.2.4. How many hours does [...] usually work per week in this / these job(s)?

2.10.2.5. What is the main activity of the place or business where [...] works?

FLOWS BETWEEN SECTORS OF EMPLOYMENT IN UKRAINE AND IN POLAND



Sector of work in Ukraine		% of people who stay at the same sector in Poland	The main sector to which workers flowed in Poland
Education	n=386	38	Other service activities (19%)
Trade and Repair	n=370	22	Secondary industries (20%)
Finances and insurance	n=296	17	Other service activities (20%)
Healthcare	n=282	40	Other service activities (17%)
Communication	n=234	60	Other service activities (7%)
Secondary Industries	n=225	44	Other service activities (16%)
Administration and support	n=220	23	Other service activities (22%)
Hospitality	n=173	42	Other service activities (21%)
Transportation and storage	n=161	42	Secondary industries (17%)
Construction	n=137	62	Secondary industries (11%)
Recreation	n=116	37	Other service activities (15%)
Primary Industries	n=104	18	Secondary industries (24%)

Refugees who are most likely to continue working in the same sectors are those in construction and communication (62% and 60% respectively). The largest number of workers who left their sectors worked in primary industry, as well as in finance and insurance. Refugees who changed their employment sector are most likely to engage in various types of service activities.

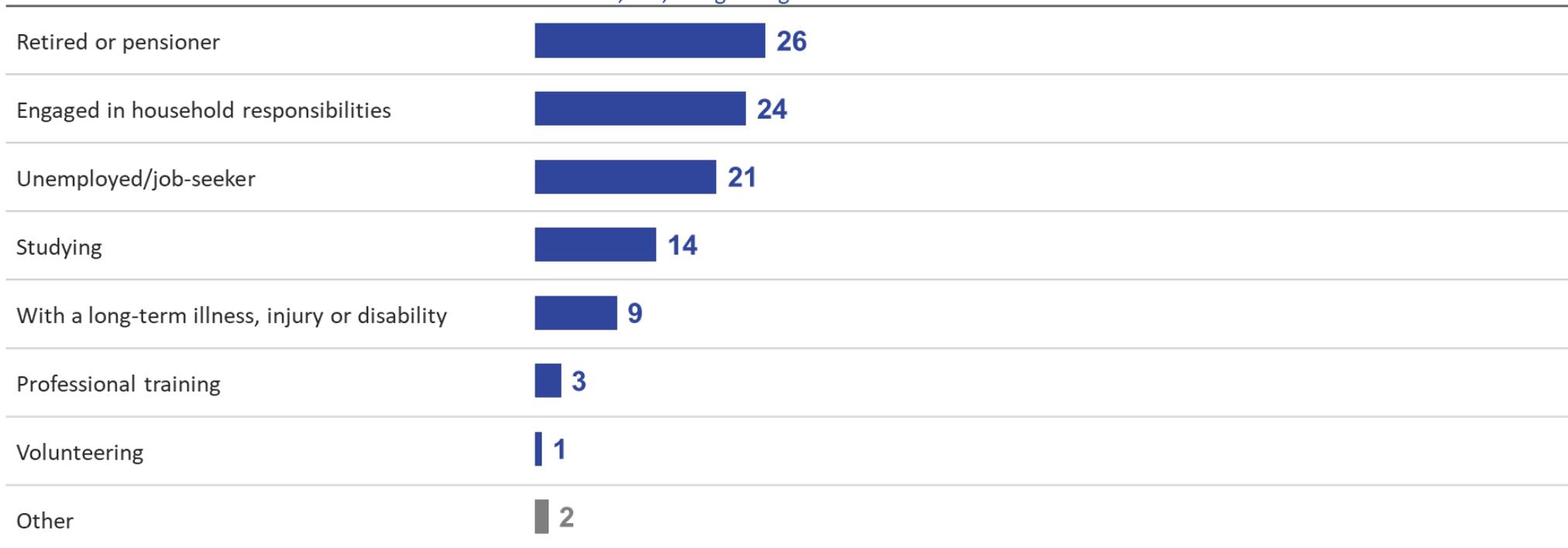
2.10.2.9. What is the main activity of the place or business where individual was working before leaving Ukraine?

2.10.2.5. What is the main activity of the place or business where [...] works?

STATUS OF PEOPLE WHO DO NOT WORK

Current main activity (in %)

n=4,327, refugees aged 18+ that don't work

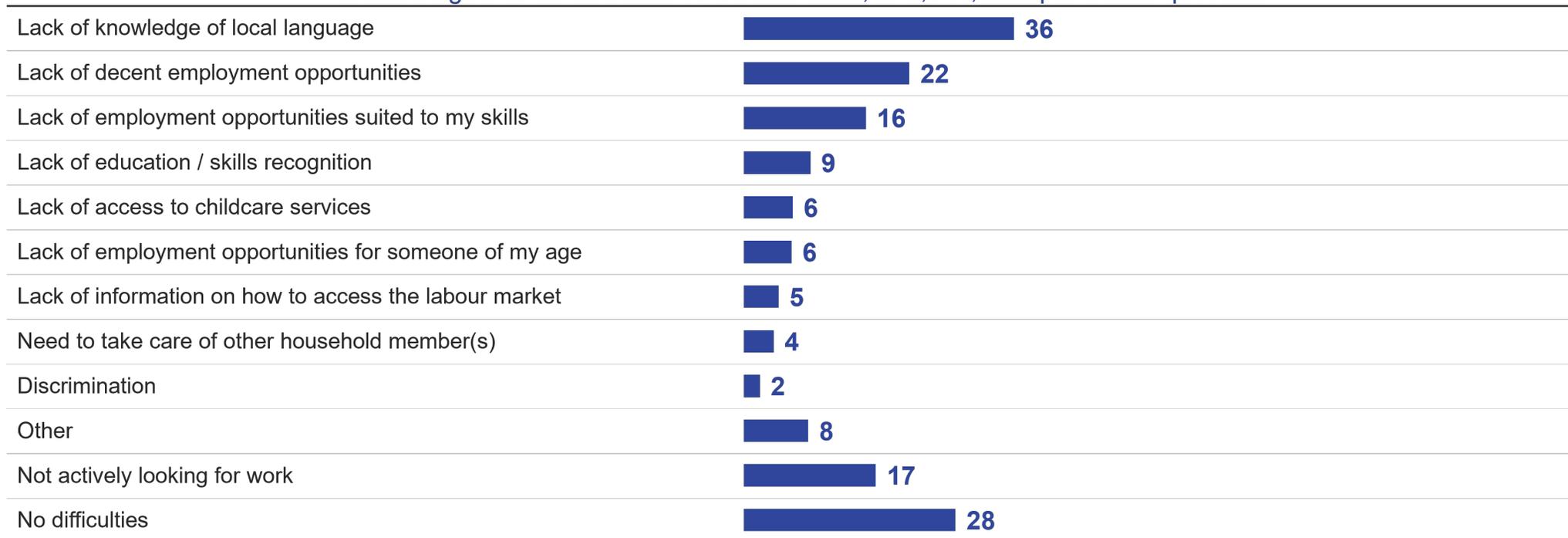


Among those not working, every fourth person is retired. For a similar proportion of respondents, the main occupation is engagement in household responsibilities. Every fifth person is out of work and looking for it. People aged 40-59 are most likely to be looking for work (39%).

2.10.2.3. Which of the following best describes what [...] is mainly doing at present?

Difficulties encountered while finding work* (in %)

Women aged 18-59 and men 18-64 who work, n=6,944, multiple choice question



More than 70% of people – 64% of men and 74% of women – encountered difficulties in finding work. The most frequently mentioned barrier is the lack of knowledge of the language (34%). The next frequently mentioned difficulties concern the mismatch of employment opportunities to skills – lack of decent employment opportunities (21%) and lack of employment opportunities suited to person’s skills (16%).

**only answers above 2% are shown
2.10.2.7. Which difficulties (if any) has [...] encountered finding work in this country?*

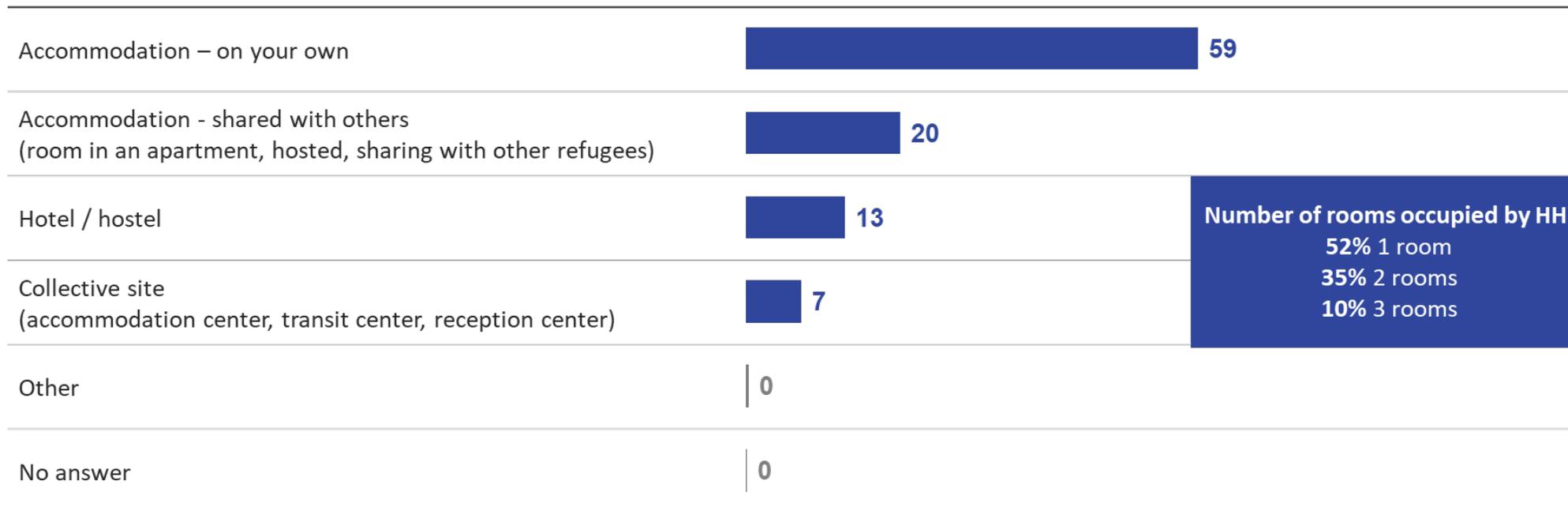
ACCOMMODATION

ACCOMMODATION ARRANGEMENT 1/3



Type of accommodation (in %)

n=5,645



59% of all households have an accommodation on their own. More than half of the households occupy 1 room, 35% have 2 rooms available.

3.2 What type of accommodation arrangement is the household residing in?

3.5. How many rooms (excluding kitchens, bathrooms and toilets) are occupied by your household?

ACCOMMODATION ARRANGEMENT 2/3



Type of accommodation (in %)	TYPE OF HOUSEHOLD			
	HHs with disabled member n=535	HHs with member with chronic illness n=2,747	Elderly HHs n=482	HHs with only one adult with children n=1,907
Accommodation – on your own	60	57	31	65
Accommodation - shared with others (room in an apartment, hosted, sharing with other refugees)	17	19	31	20
Hotel / hostel	9	14	18	9
Collective site (accommodation center, transit center, reception center)	13	10	20	6
Other	1	0	0	0
No answer	0	0	0	0

Households of elderly people are the least likely to have an accommodation on their own. Such households more often share their accommodation with others, as well as live in collective sites.

ACCOMMODATION ARRANGEMENT 3/3

Questions about experienced difficulties are the basis for calculating the Washington Group Disabilities indicators. For the 2023 MSNA, Disability3 is used as the cut-off, meaning that 5% of refugees are considered to have a disability severely affecting their daily functioning in at least one domain of physical difficulty. Among refugees over the age of 60, this rate is 18%.

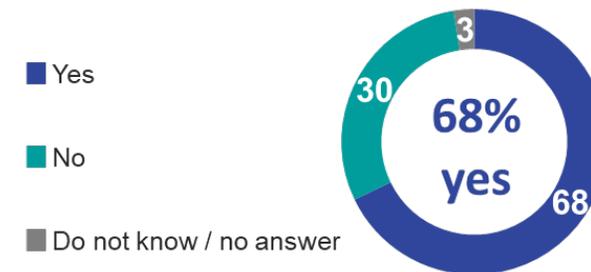
Arrangement of household accommodation (in %)

n=5,645

Full payment covered by household	62
No payment covered by household – free accommodation	14
Partial payment (hosted by relatives/close friends)	7
Partial payment (subsidized by government)	6
Subsidized by employer	5
No payment covered by household – hosted by local person/family	5
Other	1
Do not know / not answer	0

Written agreement for the rent or hosting arrangement (in %)

n=5,645



Paying the rent on time in the last 3 months
n=4,268, those who pay the rent

79% paid on time
14% paid late

3.3. What is the arrangement for your household accommodation?

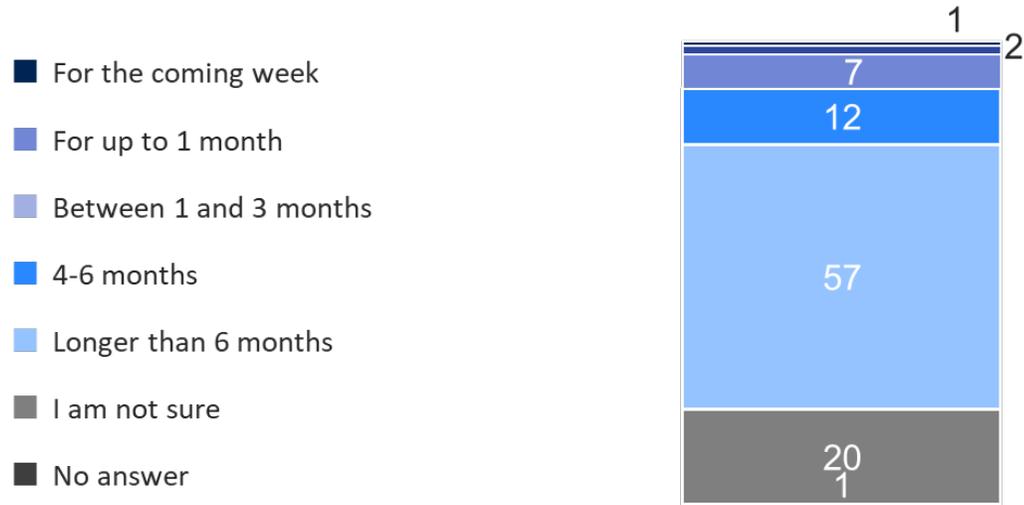
3.4. Do you have a written agreement for the rent or hosting arrangement?

3.6. In the last 3 months, how many times did you have problems paying the rent on time?

STAYING OR LEAVING ACCOMMODATION

Staying in current accommodation if necessary (in %)

n=5,645



4% are under pressure to leave accommodation

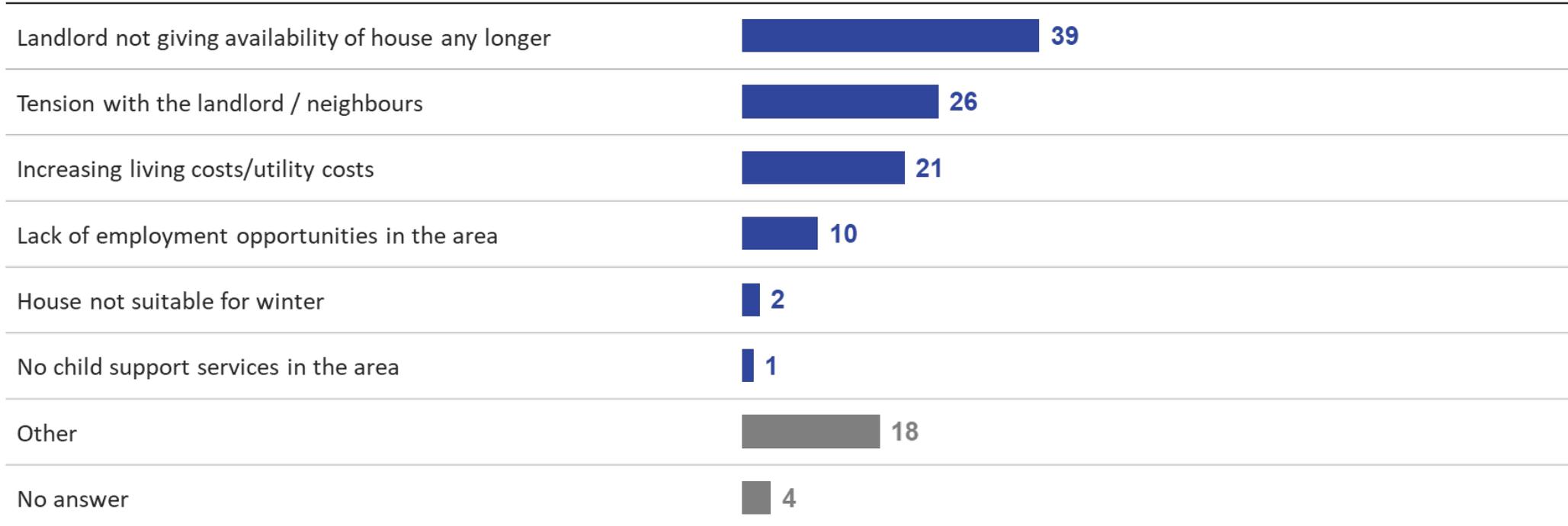
The majority of respondents believe that they could stay in their current accommodation for longer than 6 months if necessary. A fifth are not sure about this. 4% of respondents are under pressure to leave their accommodation. This number is significantly higher among households with disabled refugees (7%).

3.7. How long do you believe you can stay in this accommodation if you need to? (in months)
3.7.1. Are you under pressure to leave your accommodation?

REASONS FOR PRESSURE TO LEAVE ACCOMMODATION

Reasons for pressure to leave accommodation (in %)

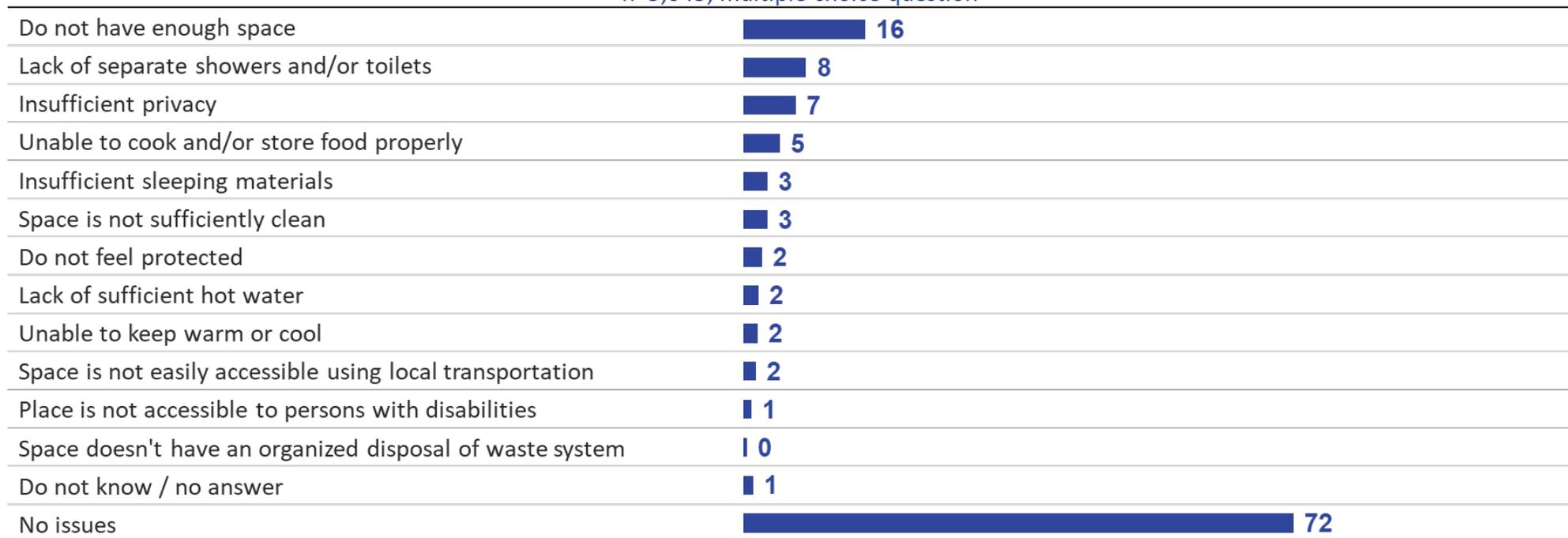
Those who are under pressure to leave accommodation, n=228, multiple choice question



The most common reason for feeling pressure to leave was the belief that the landlord would no longer make the house available. One in four households experiences tension with the landlord or neighbours, and one in five faces increasing living costs.

Living condition issues facing in accommodation (in %)

n=5,645, multiple choice question



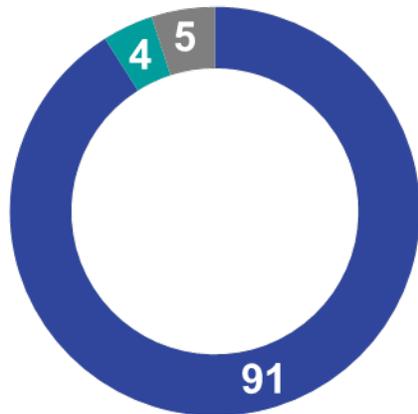
Among housing-related problems, the most common is lack of sufficient space (16%). The vast majority of households report no problems. Respondents who have an accommodation on their own are the least likely to report any problems.

3.8. What issue, if any, are you facing in terms of living conditions in your accommodation?

PREPARING FOR THE COLDER MONTHS

n=5,645

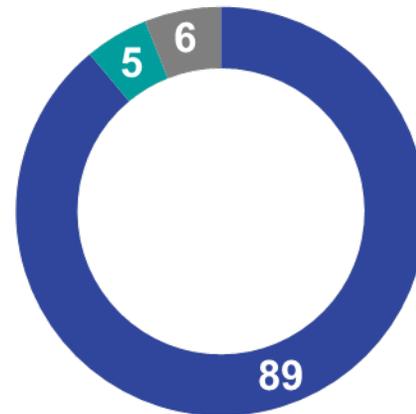
% of households with sufficient / adequate heating to keep you and your family warm



■ Yes

n=5,645

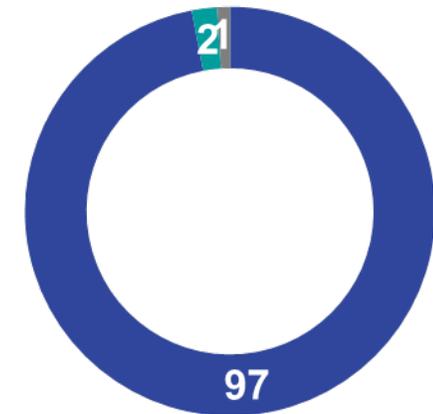
% of households with sufficient insulation



■ No

n=5,645

% of households with hot water



■ Do not know / no answer

Households are generally prepared for the colder months. About 5% report problems heating or insulation.

3.9.1. Thinking about coming colder months in autumn or winter, does this site/flat have: 1) sufficient / adequate heating to keep you and your family warm

3.9.2. Thinking about coming colder months in autumn or winter, does this site/flat have: 2) sufficient insulation (ex: double glassed windows, insulated doors, wall/roof or floor insulation)

3.9.3. Thinking about coming colder months in autumn or winter, does this site/flat have: 3) hot water

LIVELIHOODS

TOTAL HOUSEHOLD INCOME AND TOTAL INCOME PER HOUSEHOLD MEMBER



Type of income	TOTAL AVERAGE INCOME n=3,545	HOUSEHOLD TYPE				HOUSEHOLD SIZE					ACCOMMODATION TYPE			
		HHs with disabled member n=342	HHs with member with chronic illness n=1,724	Elderly HHs n=305	HHs with only one adult with children n=1,308	1 n=595	2 n=1,179	3 n=947	4 n=543	5 and more n=278	Accommodation – on your own n=1,988	Accommodation - shared with others n=752	Collective site n=273	Hotel/hostel n=518
Household income	4,314 PLN	3,618 PLN	3,790 PLN	1,852 PLN	4,074 PLN	2,895 PLN	3,630 PLN	4,673 PLN	5,898 PLN	5,905 PLN	5,279 PLN	3,342 PLN	2,512 PLN	2,986 PLN
Income per household member	1,816 PLN	1,379 PLN	1,493 PLN	1,372 PLN	1,517 PLN	2,895 PLN	1,815 PLN	1,557 PLN	1,475 PLN	1,056 PLN	1,967 PLN	1,902 PLN	1,067 PLN	1,503 PLN

According to the Central Statistical Office, the average monthly disposable income in Poland in 2022 amounted to PLN 6,594. The average income of refugee households is significantly lower than this, amounting to PLN 4,314. In particular, the income of elderly households is very low, falling below PLN 2,000. People living in collective cities and hotels are also in a more difficult situation.

The total household income is calculated based on a series of questions "How much money do you receive from..." The topic of finances is on the one hand a sensitive topic.

Sources of household's income in the last 30 days (in %)

n=5,645, multiple choice question

Average amount

Source of income	Percentage	Average amount
Employment in Poland	66	4,315 PLN (n=2,730)
Social protection benefits from Polish government	42	897 PLN (n=2,347)
Remittances from friends / relatives	18	1,690 PLN (n=619)
Social protection benefits from Ukraine government	18	982 PLN (n=834)
Employment in Ukraine or remote	8	3,135 PLN (n=248)
Other sources (UN/INGOs, investments/property, loans, relatives)	4	2,425 PLN (n=115)
No income	4	
Do not know / no answer	4	

The source of income for refugee households is most often funds from employment in Poland (66%). Employment from remote work in Ukraine is received by 8% of households. An important source of income are social protection benefits – from the Polish government (42%) and the Ukrainian (18%). One out of five households receive remittances from friends / relatives.

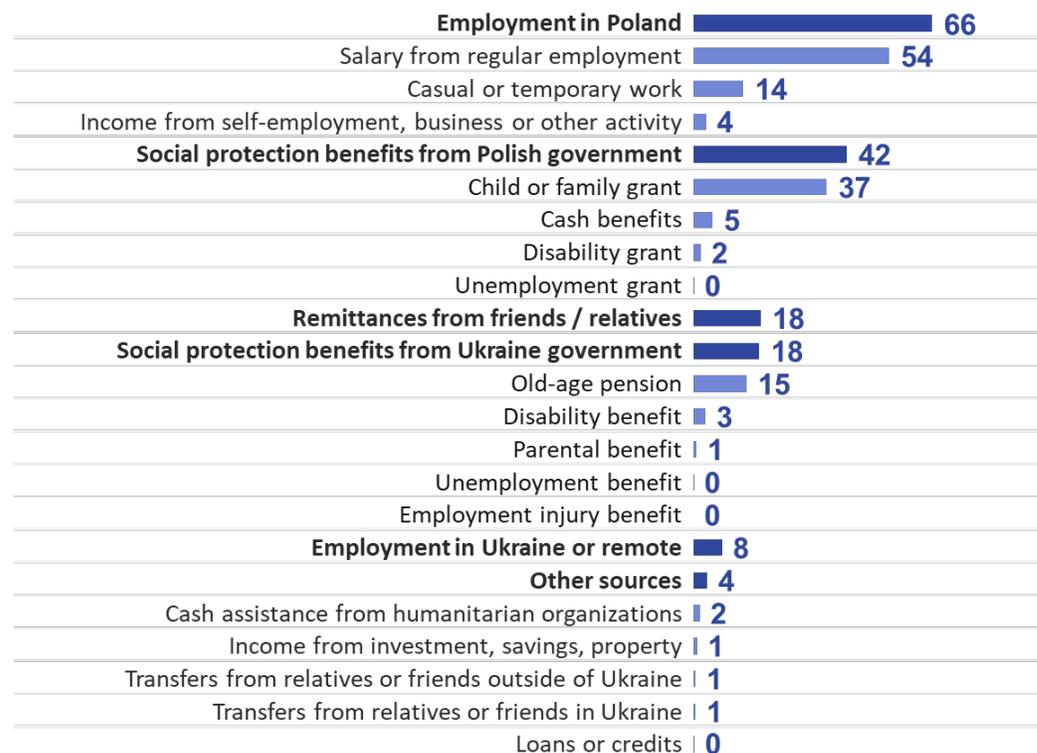
15. What were the sources of YOUR HOUSEHOLD income in the last 30 days (over the last 30 days (or since arrival in case arrival was less than 30 days ago)?

DETAILED SOURCES OF INCOME



Sources of household's income in the last 30 days (in %)

n=5,645, multiple choice question



Looking closely at the sources of income for households, over half of them (54%) rely on salaries from regular employment. The next most common sources of income are child or family grants from Polish government (37%) and remittances from friends/relatives (18%).

15.1.1. How do you receive your income from employment in Poland?

15.4. Which social protection benefits do you receive from the Polish government?

15.5. Which social protection benefits do you receive from the Ukrainian government?

15.6. Which other forms of income do you have?

GENERAL SOURCES OF INCOME, AVERAGE INCOME PER SOURCE AND TYPE OF HOUSEHOLD

Sources of household's income in the last 30 days (in %)	TYPE OF HOUSEHOLD									
	HHs with disabled member		HHs with member with chronic illness		Elderly HHs		HHs with only one adult with children		HHs with no one employed**	
	n=535	Average amount	n=2,747	Average amount	n=482	Average amount	n=1,907	Average amount	n=2,094	Average amount
Employment in Poland	52	3,985 PLN (n=200)	58	3,994 PLN (n=1,168)	18	3,352 PLN (n=57)	66	4,027 PLN (n=990)	24	4,228 PLN (n=366)
Social protection benefits from Polish government	43	1,094 PLN (n=216)	42	952 PLN (n=1,124)	8	560 PLN (n=33)	68	830 PLN (n=1,289)	46	986 PLN (n=950)
Remittances from friends / relatives	19	1,800 PLN (n=58)	17	1,555 PLN (n=296)	20	1,155 PLN (n=55)	26	1,923 PLN (n=80)	28	976 PLN (n=362)
Social protection benefits from Ukraine government	48	973 PLN (n=200)	32	976 PLN (n=735)	71	993 PLN (n=284)	4	767 PLN (n=61)	29	1,127 PLN (n=506)
Employment in Ukraine or remote	8	2,360 PLN (n=14)*	7	3,104 (n=95)	1	11,389 PLN (n=3)*	7	3,782 PLN (n=54)	8	1,699 PLN (n=79)
Other sources (UN/INGOs, investments/property, loans, relatives)	9	1,479 PLN (n=25)*	5	1,325 PLN (n=77)	9	1,170 PLN (n=35)*	3	1,944 PLN (n=23)*	8	2,749 PLN (n=90)
No income	4		5		10		2		9	
Do not know / no answer	1		5		3		3		5	

Households of elderly people derive their income less often from work and more often from social benefits from Ukraine. Every tenth such household has no income at all. Single care giver households rely on employment income and social protection benefits from Polish government.

15. What were the sources of YOUR HOUSEHOLD income in the last 30 days (over the last 30 days (or since arrival in case arrival was less than 30 days ago)?

*Very small percentage base.

**Information on employment applies only to people who came to Poland after February 2022. Households may contain people who are not refugees and work.

HOUSEHOLD AVERAGE INCOME FROM EMPLOYMENT IN POLAND PER WORKING HOUSEHOLD MEMBER



Type of income	NUMBER OF WORKING REFUGEE HOUSEHOLD MEMBERS			
	1 n=1,815	2 n=430	3 n=36*	4 n=4*
Income from employment per working household member	3,986 PLN	2,851 PLN	2,531 PLN	2,623 PLN

The minimum wage in Poland in 2023 is approximately PLN 2,700 net. In households where there is one working person, the income from work (regardless of its type) is about PLN 4,000. In households where there are more working people, the income per working person is smaller.

15.1.3. How much money do you receive from your employment in Poland, from regular employment?

15.1.4. How much money do you receive from your employment in Poland, from casual temporary work?

15.1.5. How much money do you receive from your employment in Poland, from self-employment, business or activities generating money?

15.1.6. How much money do you receive from your employment in Poland, from other income?



EXPENSES

TOTAL HOUSEHOLD EXPENSES AND TOTAL EXPENSES PER HOUSEHOLD MEMBER



Type of expenses	TOTAL AVERAGE EXPENSES n=3,684	TYPE OF HOUSEHOLD				HOUSEHOLD SIZE					TYPE OF ACCOMODATION			
		HHs with disabled member n=342	HHs with member with chronic illness n=1,853	Elderly HHs n=321	HHs with only one adult with children n=1,303	1 n=695	2 n=1,230	3 n=936	4 n=507	5 and more n=301	Accommodation – on your own n=2,139	Accommodation - shared with others n=729	Collective site n=245	Hotel/hostel n=559
Household expenses	3,601 PLN	3,576 PLN	3,493 PLN	1,625 PLN	3,643 PLN	1,990 PLN	3,087 PLN	4,149 PLN	4,885 PLN	5,659 PLN	4,586 PLN	2,494 PLN	1,733 PLN	2,127 PLN
Expenses per household member	n=3,670 1,495 PLN	n=342 1,282 PLN	n=1,839 1,315 PLN	n=321 1,099 PLN	n=1,289 1,391 PLN	n=695 1,970 PLN	n=1,230 1,543 PLN	n=936 1,382 PLN	n=507 1,221 PLN	n=301 1,010 PLN	n=2,136 1,739 PLN	n=718 1,385 PLN	n=245 776 PLN	n=559 1,025 PLN

The average expenditure of refugee households is PLN 3,601. Among vulnerable households, households with one adult and children have on average the highest expenditure. Those living on their own and the smallest households report higher expenditure per household member.

The total household expenses are calculated based on a series of questions „What amount did your household spend in Polish zloty on...” The topic of finances is on the one hand a sensitive topic.

AVERAGE MONTHLY HOUSEHOLD EXPENSES PER PERSON BY TYPE OF EXPENSES



		Average expenses per person				
		TYPE OF HOUSEHOLD				
Average household expenses		Total	HHs with disabled member	HHs with member with chronic illness	Elderly HHs	HHs with only one adult with children
Food items	1,378 PLN	553 PLN	466 PLN	502 PLN	486 PLN	522 PLN
	n=4,457	n=4,443	n=404	n=2,133	n=354	n=1,572
Accommodation	1,440 PLN	588 PLN	467 PLN	484 PLN	285 PLN	579 PLN
	n=4,744	n=4,742	n=466	n=2,322	n=403	n=1,636
Household Bills	160 PLN	60 PLN	74 PLN	55 PLN	20 PLN	65 PLN
	n=4,509	n=4,506	n=440	n=2,243	n=395	n=1,562
Medicine & health products	201 PLN	85 PLN	112 PLN	108 PLN	144 PLN	55 PLN
	n=4,570	n=4,567	n=457	n=2,246	n=411	n=1,580
Hygiene items	156 PLN	66 PLN	53 PLN	55 PLN	43 PLN	59 PLN
	n=4,446	n=4,432	n=439	n=2,199	n=397	n=1,528
Communication	91 PLN	37 PLN	33 PLN	35 PLN	41 PLN	33 PLN
	n=4,800	n=4,787	n=467	n=2,321	n=400	n=1,667
Other	272 PLN	123 PLN	66 PLN	91 PLN	122 PLN	91 PLN
	n=4,329	n=4,325	n=434	n=2,173	n=398	n=1,472

The largest part of monthly household expenses is food and housing costs. In particularly vulnerable households (i.e. those with people with disabilities or elderly people), the average expenses on food or accommodation are lower, however, the expenses on medicine and health products are higher.

The average household expenses structure is based on a series of questions "During the past 30 days, what amount did your household spend in Polish zloty on:....".

OTHER AVERAGE HOUSEHOLD EXPENSES



	Having such expenses [% of HHs]	Average household expenses	Average expenses per person				
			TYPE OF HOUSEHOLD				
			Total	HHs with disabled member	HHs with member with chronic illness	Elderly HHs	HHs with only one adult with children
Household expenses in Ukraine in the past 30 days in UAH	26% n=5,645	891 UAH n=4,583	383 UAH n=4,583	280 UAH n=428	356 UAH n=2,270	249 UAH n=393	410 UAH n=1,589
Health services in the past 6 months in PLN	33% n=5,645	516 PLN n=4,176	213 PLN n=4,176	327 PLN n=420	258 PLN n=2,039	259 PLN n=333	190 PLN n=1,440
Expenses on debt repayment in the past 6 months in PLN	6% n=5,645	117 PLN n=4,574	56 PLN n=4,574	102 PLN n=448	65 PLN n=2,266	18 PLN n=388	42 PLN n=1,596
Expenses on education in the past 12 months in PLN	28% n=5,645	981 PLN n=4,267	392 PLN n=4,267	269 PLN n=432	321 PLN n=2,149	354 PLN n=369	459 PLN n=1,481

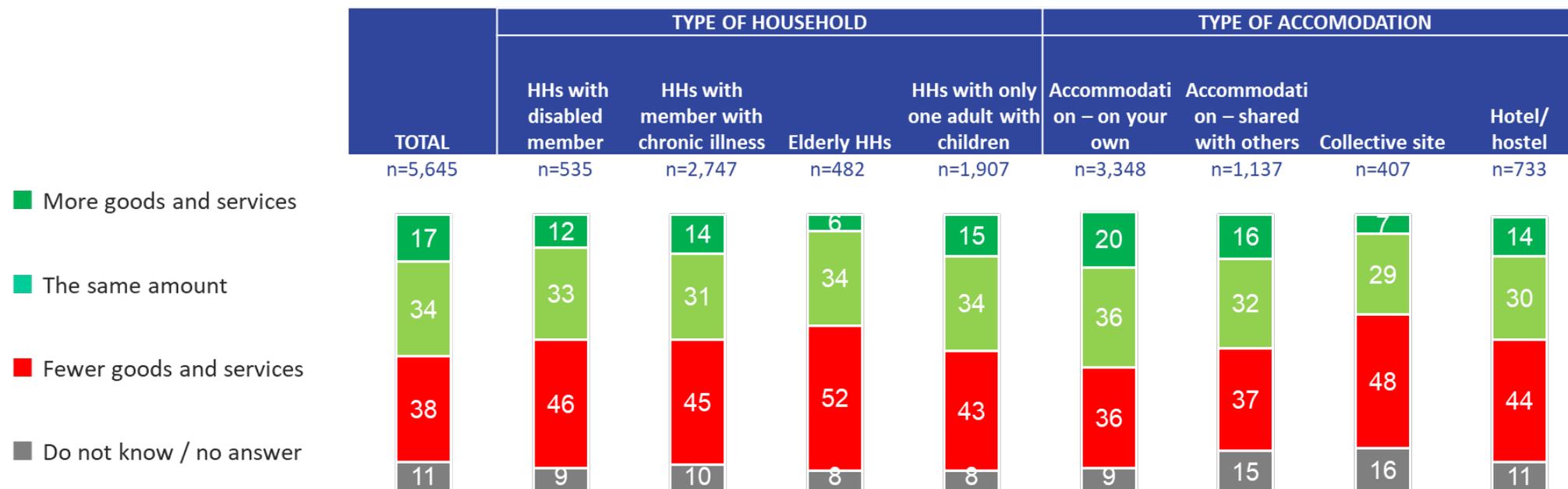
Few households confirm that they have debt-related expenses. Every fourth household incurs monthly fees related to maintaining a house in Ukraine. In the last six months, 33% have incurred expenses related to health services, and 28% have incurred costs related to education in the last 12 months.

*During the past 30 days, what amount did you spend on expenses in Ukraine (for example paying the utility bills for the property back home or loan) in hryvnas?
During the past 6 months, what amount did your household spend in Polish zloty on: health services (excluding medicine)?
During the past 6 months, what amount did your household spend in Polish zloty on: debt repayment (formal and informal debt repayment)?
During past 12 months what amount did your household spend in Polish zloty on: Education (tuition, transportation, etc)?*

HOUSEHOLD FINANCES COMPARED TO THE LAST YEAR



Affordability of goods and services compared to the last year (in %)



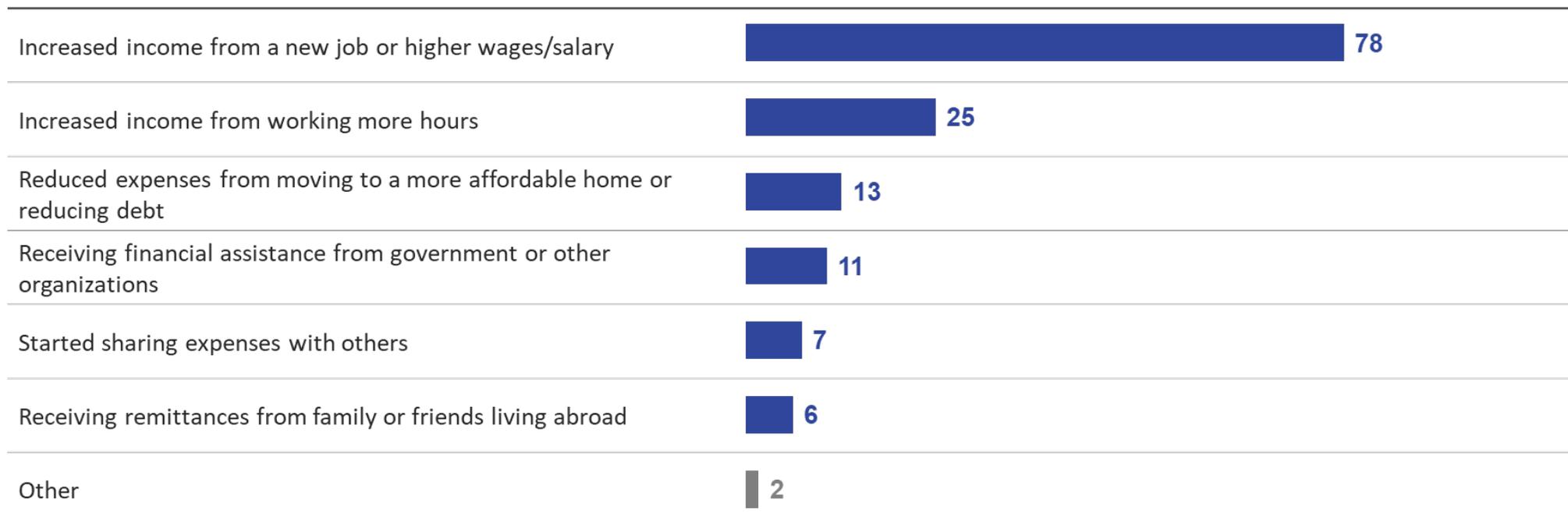
Compared to the last year, 38% can afford fewer goods and services. The situation has worsened more often among households with special needs: with disabled people (46%), chronically ill people (45%), consisting of elderly people only (52%), or single care givers (43%). Those living in collective sites or hotels and hostels are also more likely to afford fewer goods and services compared to the last year – respectively 48% and 44%.

13.2. Compared to this time last year, do you think you can now afford more goods and services, the same, or fewer goods and services?

REASONS FOR BEING ABLE TO AFFORD MORE

Main reasons for being able to afford more goods and services (in %)

Those who can afford more goods and services, n=972, multiple choice question



The main reason why some households can afford more goods is better-paid work. This is mentioned by almost 80% of respondents. The second most frequently mentioned is income from additional work (25%).

REASONS FOR BEING ABLE TO AFFORD MORE AND TYPE OF HOUSEHOLD



Main reasons for being able to afford more goods and services (in %)	TOTAL n=972	TYPE OF HOUSEHOLD			
		HHs with disabled member n=66	HHs with member with chronic illness n=390	Elderly HHs n=28*	HHs with only one adult with children n=286
Increased income from a new job or higher wages/salary	78	65	72	43	83
Increased income from working more hours	25	15	32	31	18
Reduced expenses from moving to a more affordable home or reducing debt	13	12	16	6	8
Receiving financial assistance from government or other organizations	11	18	19	14	6
Started sharing expenses with others	7	6	10	17	5
Receiving remittances from family or friends living abroad	6	11	7	17	7
Other	2	2	1	5	1

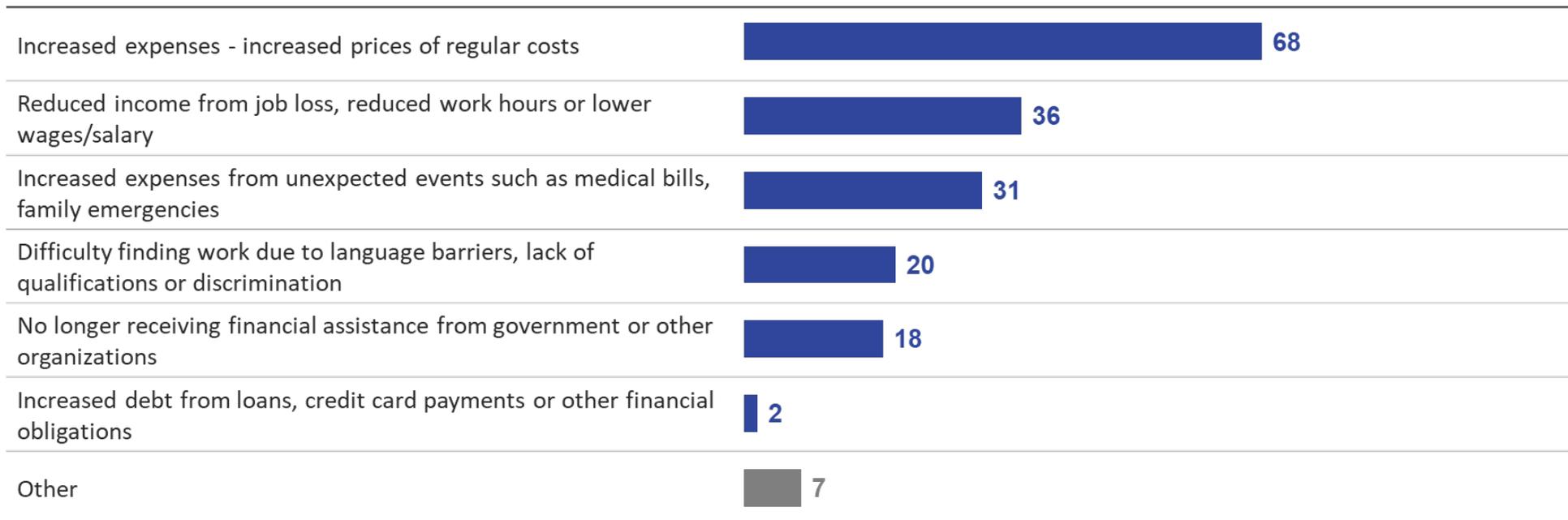
Among households with special needs, the increase in income from work is also responsible for the better financial situation.

13.2.1. What are the main reasons you are able to afford more goods and services compared to last year?
*Very small percentage base.

REASONS FOR BEING ABLE TO AFFORD LESS

Main reasons for being able to afford less goods and services (in %)

Those who can afford less goods and services, n=2,169, multiple choice question



The reasons why households are doing worse are more complex. First of all, the increase in the cost of living associated with high inflation is felt (68%). In addition, every third household that can afford less has worse working conditions or has experienced unforeseen expenses. In one in five households, the problem is finding work or losing financial support from the government or other organizations.

REASONS FOR BEING ABLE TO AFFORD LESS AND TYPE OF HOUSEHOLD



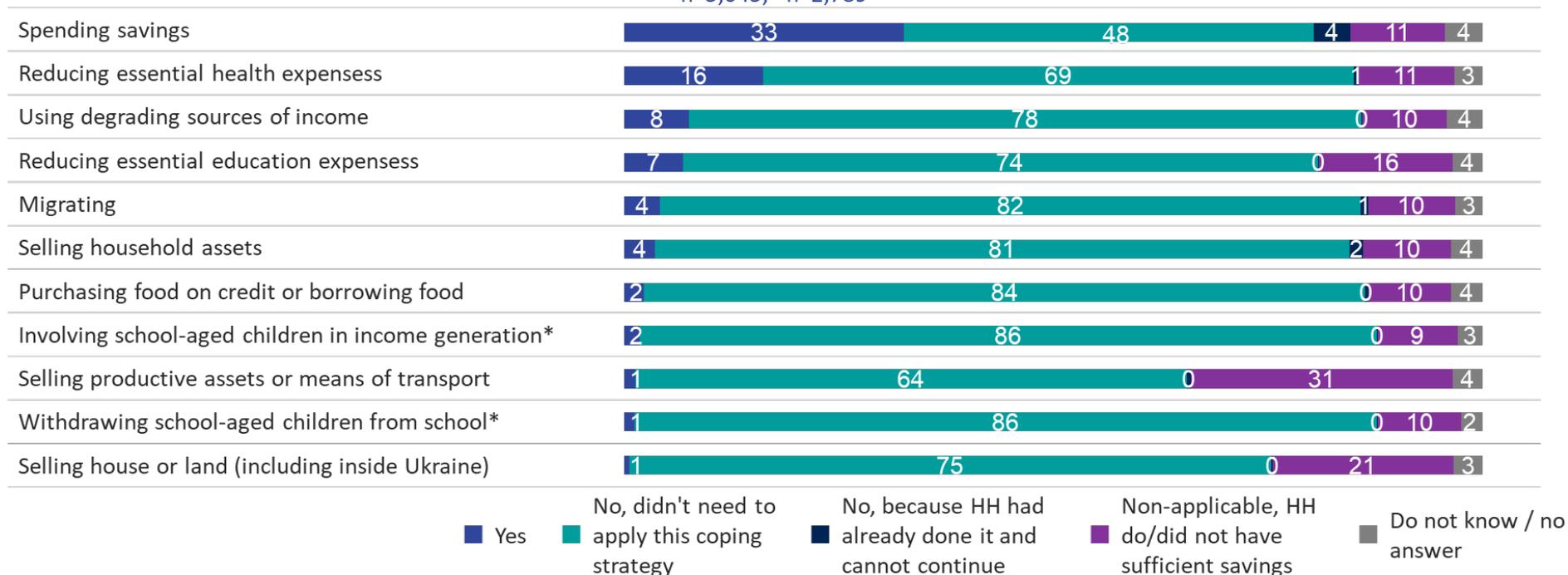
Main reasons for being able to afford less goods and services (in %)	TOTAL n=2,169	TYPE OF HOUSEHOLD			
		HHs with disabled member n=244	HHs with member with chronic illness n=1,225	Elderly HHs n=250	HHs with only one adult with children n=812
Increased expenses - increased prices of regular costs	68	65	68	58	74
Reduced income from job loss, reduced work hours or lower wages/salary	36	32	38	22	36
Increased expenses from unexpected events such as medical bills, family emergencies	31	41	37	35	34
Difficulty finding work due to language barriers, lack of qualifications or discrimination	20	23	17	8	20
No longer receiving financial assistance from government or other organizations	18	22	19	27	17
Increased debt from loans, credit card payments or other financial obligations	2	4	2	5	1
Other	7	8	6	3	4

Higher prices affect primarily households with single care givers (74%). Unexpected expenses particularly affect households with people with disabilities (41%) or those with chronic illness (37%).

13.2.2. What are the main reasons you are able to afford fewer goods and services compared to last year?

Applied coping strategies due to a lack of resources (in %)

n=5,645, *n=2,789



Many households have to take special measures to cope with current expenses. One third spends savings. 16% save on health expenses, while 8% admit to using degrading sources of income. Although it is not known exactly what this means, it is certainly an important indicator.

*Households with school-aged children

12. In the last 30 days, did your household [...] due to a lack of resources to cover basic needs (such as food, shelter, health, education, etc.) / because of a lack of food or money to buy food?

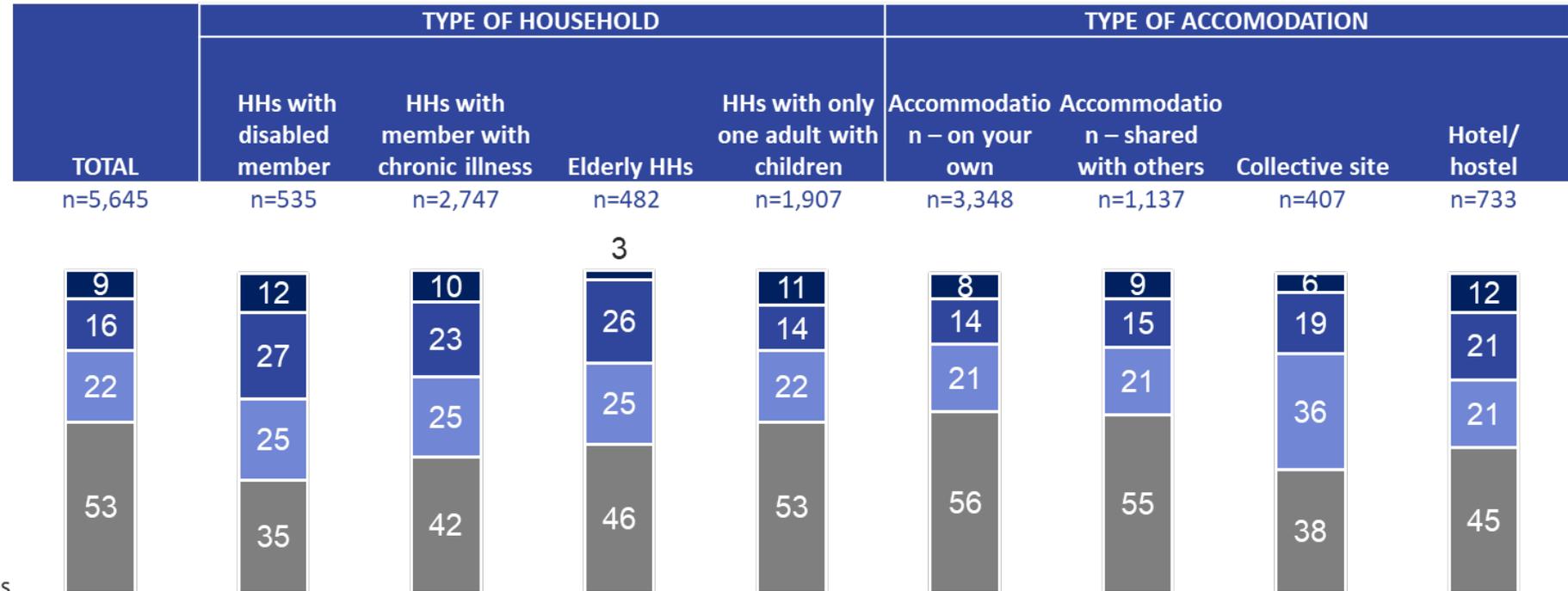
LIVELIHOODS COPING STRATEGY – ESSENTIAL NEEDS

LCS-EN Indicator (in %)

n=5,645

The Livelihood Coping Strategies – Essential Needs (LCS-EN) is an indicator used to understand the medium and longer-term coping capacity of households and their ability to overcome challenges in meeting their essential needs in the future. The indicator is derived from a series of questions regarding the households' experiences with livelihood stress and asset depletion to cope with food shortages.

- Emergency coping strategies
- Crisis coping strategies
- Stress coping strategies
- HH not adopting coping strategies



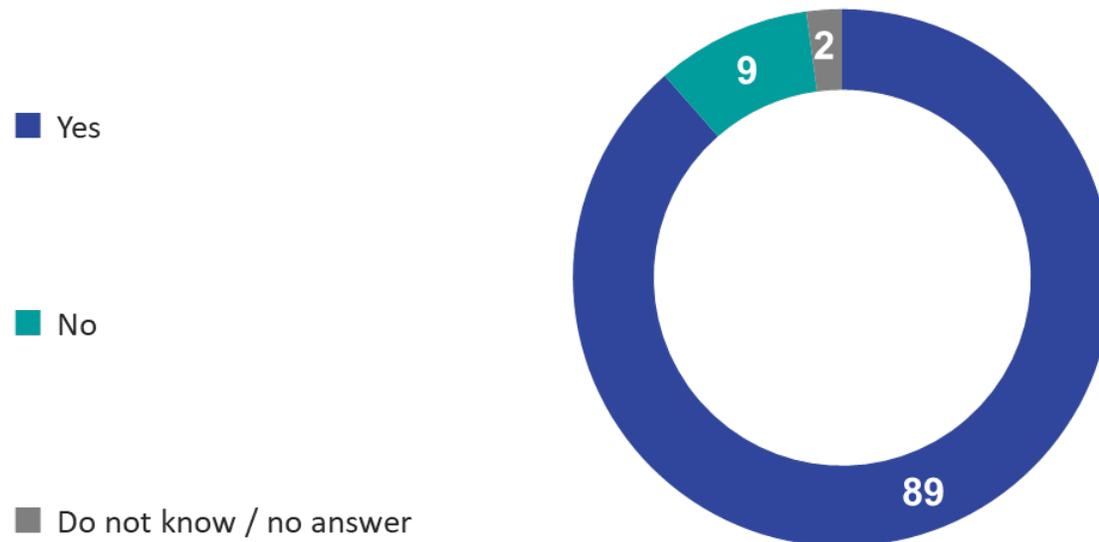
According to the Livelihoods Coping Strategy Index, almost half of households use coping strategies. 9% are emergency coping strategies, with this rate being higher for households with disabled people (12%) or living in hotels or hostels (12%).

13.2. Compared to this time last year, do you think you can now afford more goods and services, the same, or fewer goods and services?

ECONOMIC INCLUSION

Having a bank account in Poland (in %)

n=5,645



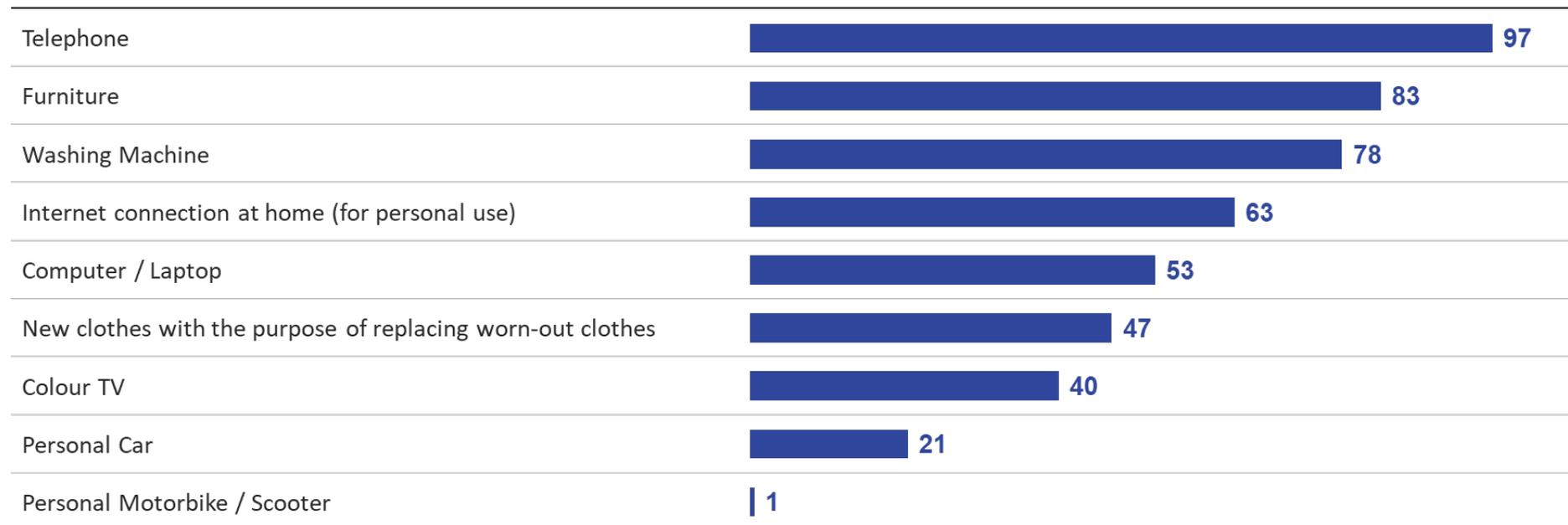
About 90% of households have a bank account or account at a formal financial institution in Poland. Among households consisting only of the elderly, only 70% have an account. The absence of such an account implies financial exclusion.

13.1. Do you currently have a bank account or account at a formal financial institution in Poland, either by yourself or with someone else?



Owning or having access for private use to household assets (in %)

n=5,645, multiple choice question



Almost every household has access to a telephone. When it comes to other goods, households have some deficits. For example, only half have access to new clothes for the purpose of replacing worn-out clothes.

HOUSEHOLD ASSETS AND TYPE OF HOUSEHOLD

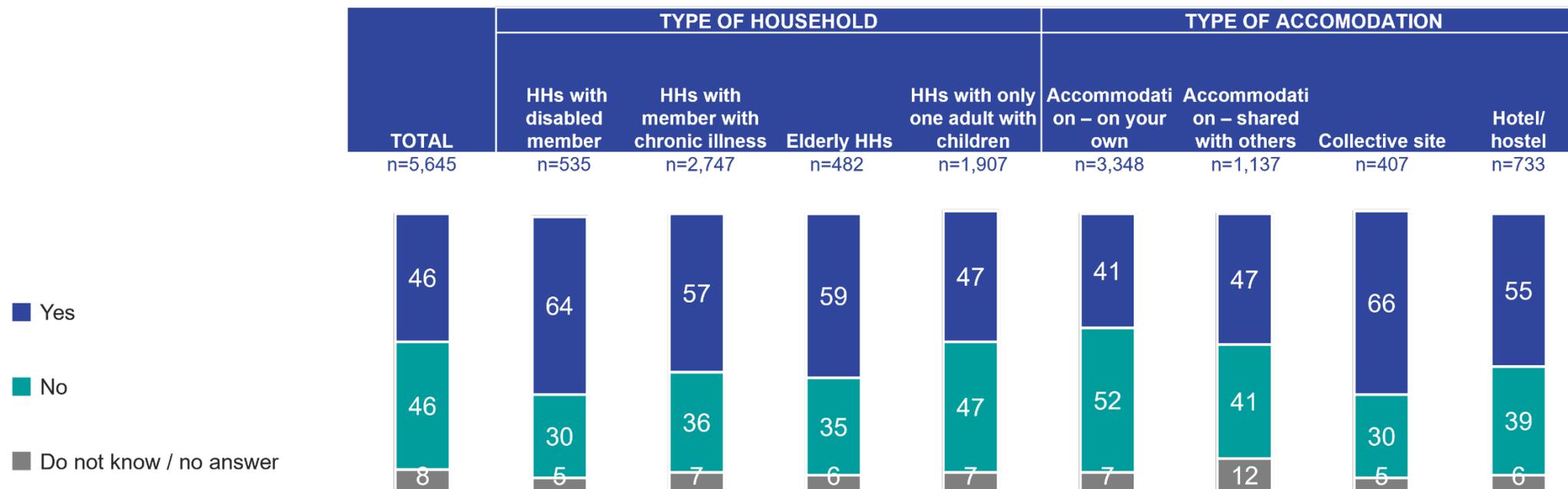


	TOTAL	TYPE OF HOUSEHOLD			
		HHs with disabled member	HHs with member with chronic illness	Elderly HHs	HHs with only one adult with children
Owning or having access for private use to household assets (in %)	n=5,645	n=535	n=2,747	n=482	n=1,907
Telephone	97	99	96	97	98
Furniture	83	81	83	85	82
Washing Machine	78	73	75	77	79
Internet connection at home	63	52	60	53	67
Computer / Laptop	53	45	44	15	58
New clothes with the purpose of replacing worn-out clothes	47	35	39	17	53
Colour TV	40	37	37	42	43
Personal Car	21	17	17	6	21
Personal Motorbike / Scooter	1	0	0	0	0

Regarding the access to assets, the households of the elderly stand out the most – they are less likely to have access to the Internet connection at home, a computer, but also to new clothes for the purpose of replacing worn-out clothes. Older people may have lower digital skills and be less familiar with new technologies, which may explain the less frequent access to the Internet and computers.

13.3. Does your household own or have access for private use to the following household assets in Poland?

Facing challenges in obtaining enough money to meet the needs over the last 30 days (in %)

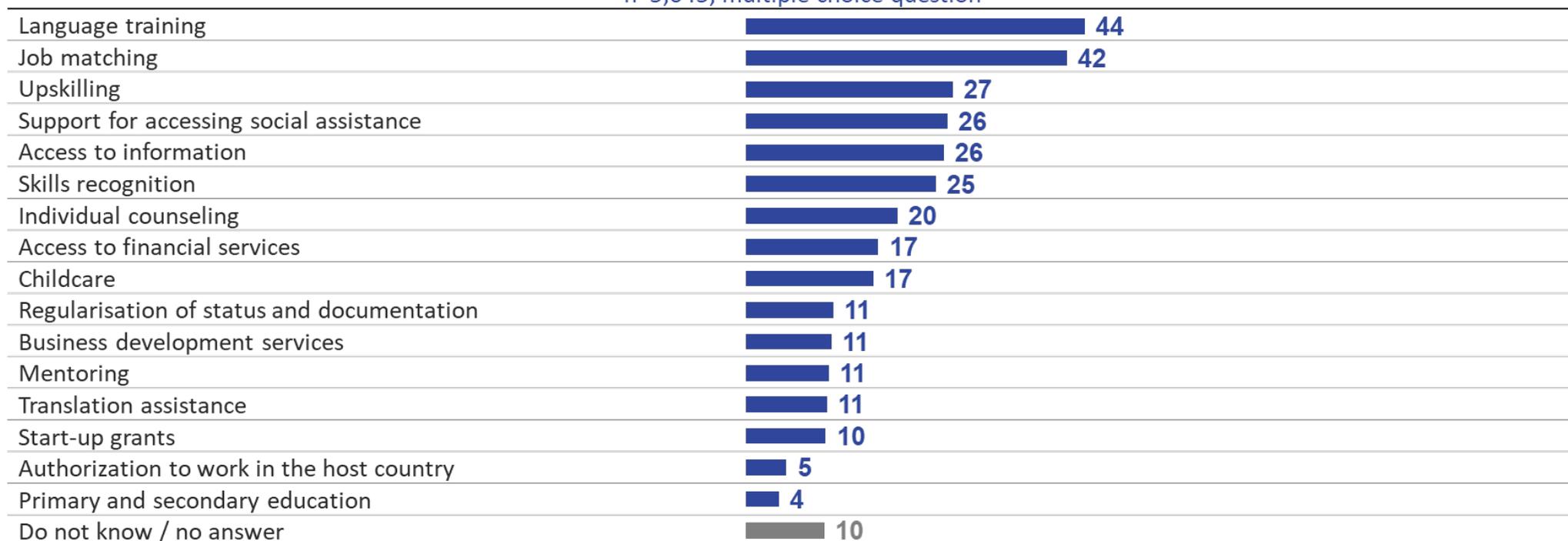


Almost half of households admit that they faced challenges obtaining enough money to meet their needs over the last 30 days. In households with people with disabilities and those consisting only of the elderly or living in collective sites, these percentages are higher – 64%, 59% and 66% respectively.

16.3. Did your household face any challenges obtaining enough money to meet its needs over the last 30 days?

Services that would help improve economic opportunities in Poland (in %)

n=5,645, multiple choice question



The two most frequently reported services that would increase the economic opportunities of households are language training (44%) and job matching (42%).

14.1. Which of the following services would help you to improve your economic opportunities in Poland?

IMPROVING ECONOMIC OPPORTUNITIES IN POLAND AND HOUSEHOLD TYPE



Services that would help improve economic opportunities in Poland (in %)	TOTAL n=5,645	TYPE OF HOUSEHOLD			
		HHs with disabled member n=535	HHs with member with chronic illness n=2,747	Elderly HHs n=482	HHs with only one adult with children n=1,907
Language training	44	42	43	22	47
Job matching	42	42	42	18	44
Upskilling	27	22	24	5	29
Support for accessing social assistance	26	35	33	47	25
Access to information	26	27	27	30	23
Skills recognition	25	25	25	10	27
Individual counseling	20	29	17	13	19
Access to financial services	17	25	21	25	17
Childcare	17	16	16	0	30
Regularisation of status and documentation	11	11	9	4	12
Business development services	11	5	8	4	13
Mentoring	11	11	10	3	12
Translation assistance	11	16	11	9	11
Start-up grants	10	8	8	1	13
Authorization to work in the host country	5	5	4	1	5
Primary and secondary education	4	5	4	0	7

The needs are specific depending on the type of household. Households with people with disabilities and only with the elderly, are more likely to talk about support for accessing social assistance (35% and 47% respectively), but also about access to financial services (25%). Where one adult cares for children, attention is in turn drawn to childcare (30%).

14.1. Which of the following services would help you to improve your economic opportunities in Poland?

Contact us:

UNHCR Poland

Senior Information Management Officer – Vinoraj Ratnaraj ratnaraj@unhcr.org

Assistant Information Management Officer – Edyta Reczkowska reczkows@unhcr.org

Ipsos Poland

Public Affairs Leader – Joanna Skrzyńska joanna.skrzynska@ipsos.com