Post Distribution Monitoring - Cash for Refugees with Specific Needs

Summary

Since the beginning of the international conflict in Ukraine, on 24th February 2022, until the end of November 2025 **more than 10.8 million border crossings of refugees from Ukraine were recorded** by Romania, directly from Ukraine and via the Republic of Moldova, and **197,699 individuals have been registered with Temporary Protection**.

Part of the arrivals in Romania are women and children, many facing heightened protection risks such as gender-based violence (GBV), sexual exploitation and abuse (SEA), family separation, and human trafficking. Prolonged displacement, depleted savings, and limited livelihoods increase their vulnerability and reliance on negative coping mechanisms.

In April 2025, UNHCR Romania launched the **Cash for Refugees with Specific Needs Programme**, providing two instalments of 630 RON (approximately 145 USD) per person to the most vulnerable refugees. Beneficiaries were selected using a **vulnerability scorecard**, originally designed in collaboration with 17 organizations under UNHCR's coordination and recalibrated in 2024 with input from 45 representatives of national authorities, UN agencies, and NGOs, then updated for 2025. Between May and August 2025, **1,538 refugees** were **assessed**, and **336 of the most vulnerable** received assistance. Due to funding constraints, the programme's coverage was limited, underscoring the importance of ensuring that available resources were directed toward those with the most acute needs.

To evaluate the effectiveness, relevance, and accountability of this targeted intervention, UNHCR conducted a Post-Distribution Monitoring (PDM) survey. This document presents the findings of this survey structured in eight sections as follows: (1) Demographic characteristics of the sample, (2) Methodology, (3) Receiving and spending the cash assistance, (4) Risks in accessing the assistance, (5) Access or availability of goods in the local market and prices (6) Outcomes, (7) Coping mechanisms, and (8) Accountability to the affected population.

The results of the Post Distribution Monitoring survey confirm that the Cash for Refugees with Specific Needs programme has efficiently targeted the most vulnerable refugee population from Ukraine, helping them to cover basic expenses related to their households' well-being (i.e. health costs, food, rent and utilities).

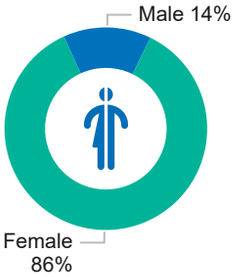
Post-Distribution Monitoring revealed that beneficiaries of the **Cash for Refugees with Specific Needs programme** were not always aware of the exact amount they were to receive. This was primarily due to funding limitations and the broader complexities of UNHCR's funding environment in 2025, which constrained the programme's scope. Nevertheless, survey indicates that refugees received the cash at the expected time. The majority spent the received amount to cover households' basic needs, such as health care, food, utilities and rent. The cash assistance also helped respondents and their family members avoid harmful activities, and led to reduced stress in the household. However, almost all respondents relied on **food coping mechanisms** in the seven days preceding the survey. Respondents confirmed that they know how to contact UNHCR to provide feedback or report complaints if needed.

1.Demographic composition

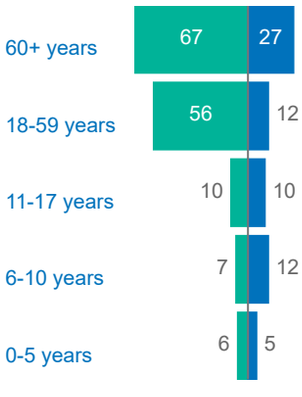
The surveyed sample is composed of 100 refugee households (212 individuals). The average household size was approximately 2 members. Out of the 100 respondents, 86% were females, and 14% were males. Within the 212 individuals, the two largest age groups were 60+ years old (with 67 females and 27 males) and 18-59 years old (with 56 females and 12 males). In terms of geographic representation, the top counties were Constanța (38%), Bucharest (24%), Galați (10%), Suceava (9%) and Brașov (6%). In the other counties, the sample sizes ranged from 1 to 7 individuals. Among the respondents, 93% of households have at least one member who is experiencing health difficulties.

Geographical distribution of the sample

Respondents' gender breakdown



Population pyramid



100
Households

212
Total

2.12
Average of Household Size

2.Methodology

Using a structured survey, UNHCR conducted phone interviews with a total of 100 refugee households between 12 and 29 September 2025. These households were randomly selected from the UNHCR list of refugee recipients of cash assistance with a confidence level of 95% and a 7% margin of error. Additionally, a 100% buffer was included in the sample to account for potential non-responses due to the potential fluidity of the number of refugees.

3.Receiving and spending the cash assistance

This section of the monitoring questionnaire aimed to better understand how the assistance was received and spent. Considering that all beneficiaries were given the same amount of 630 RON per person, the survey asked refugees to report both the amounts they received and their recollection of those amounts. The reported average amount received by refugees was around 1,277 RON, varying based on the number of individuals in each household. The median amount reported by households was 1,260 RON.

Regarding their recollection of the amount received, 60% of respondents (▼ 95%**) reported receiving the expected amount of cash, while 38% (▲ 5%**) stated that they were not aware of the amount they were supposed to receive. These differences resulted from funding limitations and the broader complexities of UNHCR's funding environment in 2025, which constrained the programme's scope. The remaining 2% reported receiving an amount different from what was expected.

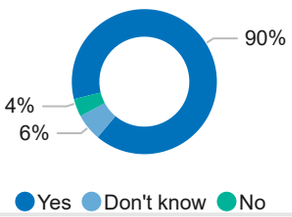
In terms of timing, 90% of the respondents (▲ 89%**) reported receiving the cash assistance on the expected date, while 6% indicated that they were not aware of the expected timeframe, showing no change compared to the 2024 round of PDM for refugees with specific needs. A further 4% (▼ 5%**) reported that it arrived later than expected. A significant majority of the respondents (89%) (▲ 66%**) stated that they did not need any help in accessing the cash assistance through the financial services provider. The remaining 10% (▼ 17%**) of the surveyed Ukrainians admitted that they needed help withdrawing cash assistance through the financial services provider on their own, for a variety of reasons.

1,260
Median amount received

1,277
Average amount received (in RON)

Received expected amount

Assistance received within the expected time frame

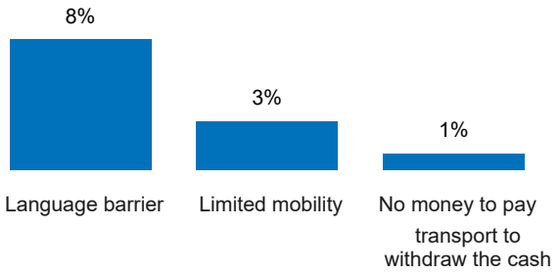


Help needed to access the assistance

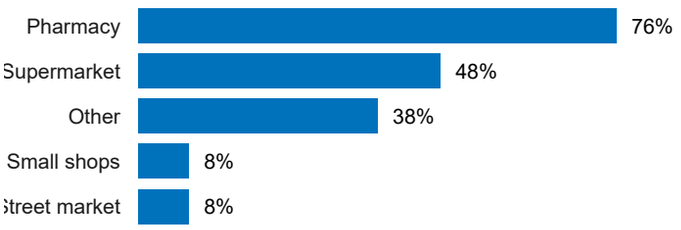
Language barriers were identified as the primary reason for difficulties in withdrawing money by 8% (▼ 13%**) of respondents (n=8). The remaining 3% (n=3) (▲ 1%**), of those who needed help, indicated the reason "Limited mobility". And 1 person chose the main reason as "No money to pay transport to withdraw the cash".

As for the question of where the cash assistance was spent, the top 3 options were: "Pharmacy" - 76% (▼ 79%**), showing no significant change compared to the 2024 round of PDM for refugees with specific needs; "Supermarket" indicator scored 48% (▼ 84%**), representing roughly half the proportion observed in the 2024 round of PDM for refugees with specific needs; and option "Other" - 38% (▲ 35%**), which, for the majority of respondents, primarily referred to paying rent, showing no significant change compared to the 2024 round of PDM for refugees with specific needs.

Reason for help with accessing the cash assistance*

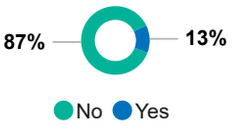


Place where was the cash assistance spent by beneficiaries*



The results show that most people (87%) who received cash assistance did not encounter or were not aware of any technical problems or issues in the process of receiving, withdrawing, or spending the cash assistance (▼ 97%**). While 13% reported encountering challenges, primarily related to the financial services provider in Constanța. Some had to visit multiple locations before receiving their assistance, and a few noted that operators declined transactions due to system issues. Some refugees perceived these difficulties as possibly linked to interethnic tensions.

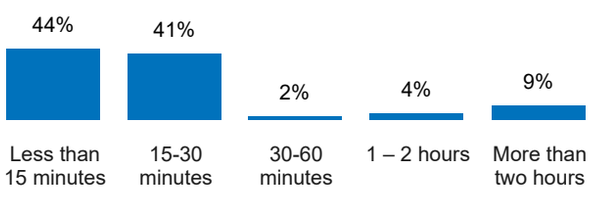
Experiencing problems



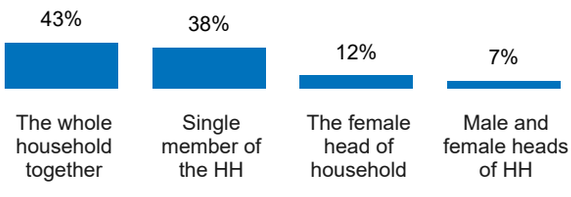
Almost half of respondents (44%) (▼ 52%**) reported that it took them less than 15 minutes to withdraw their cash assistance through the financial services provider. An additional 41% (▲ 29%**) indicated that the process took between 15 and 30 minutes, while 2% completed their withdrawal within 30–60 minutes. A further 4% (▲ 1%**) reported spending one to two hours, and 9% (▲ 1%**) indicated that it took more than two hours to complete the process. Longer withdrawal times were primarily attributed to the need to visit multiple locations of the financial services provider.

The top reported decision-makers, in terms of how the cash assistance was spent, were: the whole household together (43%) (▼46%**); the single member of the household (38%) (▲ 21%**); the female head of the household (12%) (▼ 29%**); both husband and wife (7%) (▲ 3%**).

Waiting time to receive cash through MoneyGram or ATM



Household decision-maker on cash spending

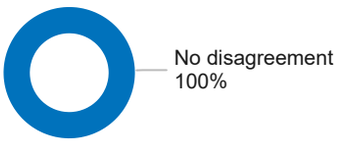


*The results don't add up to 100% because the question allowed for multiple choice

** For comparison purposes the results of the previous round of PDM - Cash for Refugees with Specific Needs - 2024, will be added between brackets, in blue after each indicator with an arrow indicating an increase or decrease since the above-mentioned report (▲ # %)

All respondents (100%) reported a **positive impact** from the cash assistance provided**,** showing similar results to the 2024 round of PDM for refugees with specific needs. Furthermore, **all respondents** indicated that there were **no disagreements** within the household regarding spending the cash assistance.

Disagreement in household



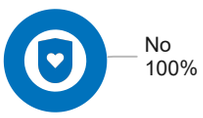
Satisfaction with the process of receiving cash assistance

All surveyed households expressed that they were **"very satisfied"** (100%) (▲ 95%**) with the process of receiving cash assistance.

4.Risks in accessing the cash assistance

Concerning perceptions of risks and safety issues related to accessing or using the assistance, none of the surveyed refugees reported any such concerns (compared to 7 persons in the 2024 round of PDM for refugees with specific needs).

Feeling unsafe or at risk



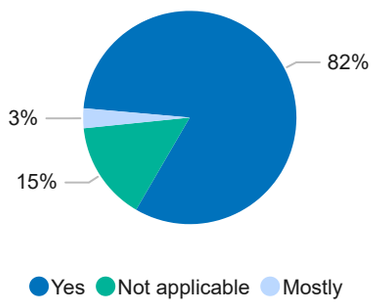
5.Markets and prices

A majority of the respondents (82%), were able to find the items they needed, showing similar results to the 2024 round of PDM for refugees with specific needs (▲ 77%**), while 3% found most of the needed items (▼ 10%**).

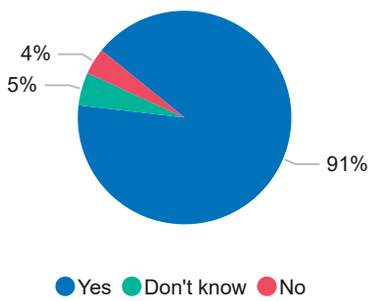
Almost all beneficiaries (91%) (▲ 80%**) claimed a general increase in the price of items or services, while 4% reported that they did not notice any increase in prices (▼ 13%**). The remaining 5% (▼ 7%**) of the respondents admitted that they did not know how to determine if prices had changed.

A majority of respondents, specifically 83% (▼ 85%**), indicated that they found the desired quality of the items or services sought. Only 2% of the respondents (▼ 5%**) reported that they mostly found the right quality of items or services in the marketplace.

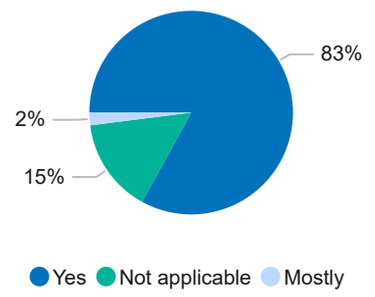
Finding the needed items/services in the market



Observing an increase in the price of items or services in the last four weeks



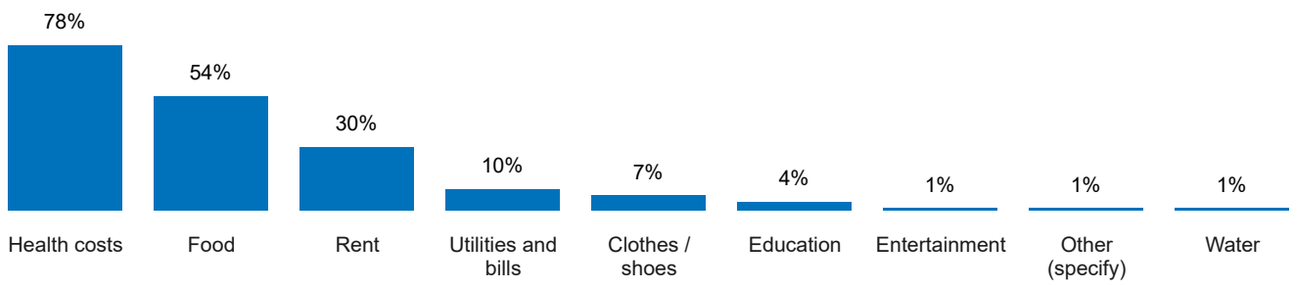
Finding quality items/services in the market



Among the top five categories on which the assistance was spent, most of the respondents (78%) (▼ 80%**) reported health care. Food was the second most common (54%) (▼ 85%**). A third of the respondents (30%) (▲ 29%**) used the cash for rent, 10% for utilities and bills (▼ 26%**), and 7% for clothes (▼ 15%**).

The results show that most people who received the payment needed medication and food, namely perishable food products for every day, which are not provided by humanitarian aid services.

On what was the cash assistance spent by beneficiaries*

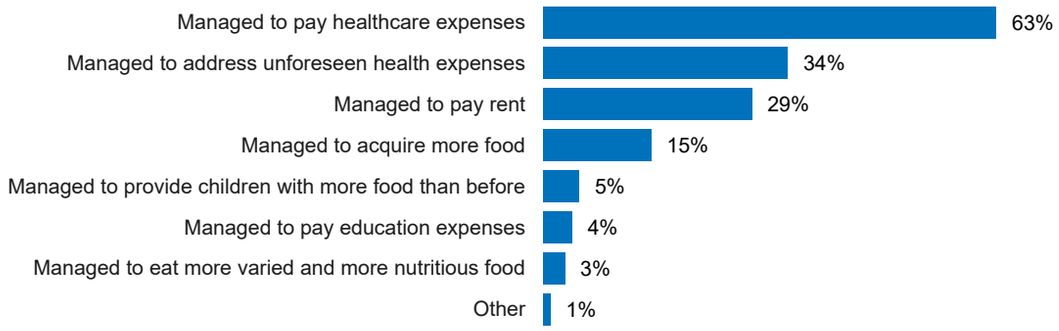


*The results don't add up to 100% because the question allowed for multiple choice

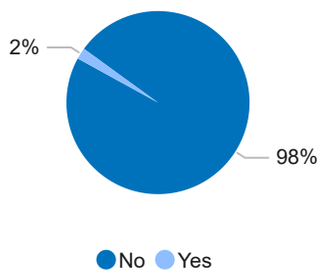
** For comparison purposes the results of the previous round of PDM - Cash for Refugees with Specific Needs - 2024, will be added between brackets, in blue after each indicator with an arrow indicating an increase or decrease since the above-mentioned report (▲ # %)

It is also important to note where cash assistance had a significant impact on beneficiaries' expenditures. The most frequently cited categories were healthcare (usual and unforeseen health expenses), rent/accommodation and food. The survey also found that 2% of respondents intentionally saved part of the assistance (▲ 1%**).

Impact of the cash assistance*



Households saved some amount of the received assistance



6.Outcomes

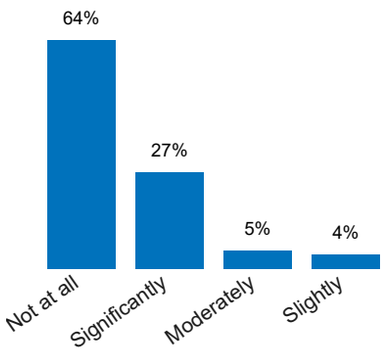
In terms of **living conditions**, 27% reported a significant positive impact (▲ 22%**), 5% - moderate, 4% - slight and 64% - not at all (▼ 78%**). This indicates that while some beneficiaries used the assistance to cover rent or utilities—thereby improving their living conditions—more than half allocated it to other essential needs, primarily health-related expenses.

For **reduced stress**, 93% (▼ 97%**) experienced a significant reduction and 7% - moderate (▲ 1%**).

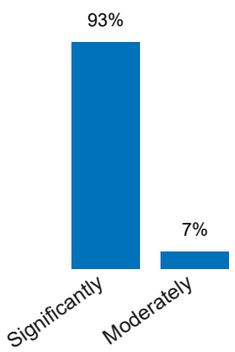
Regarding the **reduced need to resort to harmful activities**, 93% reported that they do not normally engage or consider engaging in such activities, maintaining its leading position from the 2024 round of PDM for refugees with specific needs (▲ 87%**), 4% - moderate (▼ 5%**), 2% - significant (▼ 7%**), 1% expressed slight reduction in the need to resort to harmful activities, showing no change compared to the 2024 round of PDM for refugees with specific needs.

The results confirm that the Cash for refugees with specific needs program effectively supported households in meeting their basic needs, primarily health-related expenses. Moreover, respondents indicated that the cash assistance contributed to a significant reduction in stress within their households.

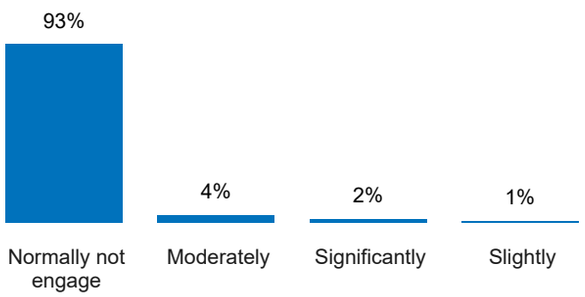
Living conditions improved



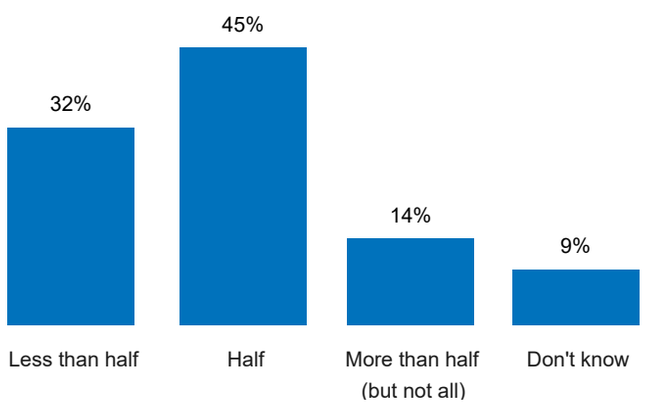
Reduced feeling of stress



Reduced need to resort to harmful activities



Meeting the households basic needs



The assessment also focused on understanding how well the respondents could meet their households' basic needs. The answers were categorized into five levels, each representing different level at which they were able to meet these needs: "Less than half", "Half", "More than half (but not all), "All" and "Don't know".

32% of the respondent indicated that their household was able to meet less than half of the households' basic needs (▲ 24%**) and 45% reported that they were able to met half of the basic needs, showing no change compared to the 2024 round of PDM for refugees with specific needs.

On the other hand, 14% (▼ 22%**) reported that they were able to meet more than half of the basic needs of their households.

*The results don't add up to 100% because the question allowed for multiple choice

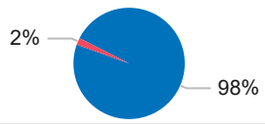
** For comparison purposes the results of the previous round of PDM - Cash for Refugees with Specific Needs - 2024, will be added between brackets, in blue after each indicator with an arrow indicating an increase or decrease since the above-mentioned report (▲ # %)

7.Coping mechanisms

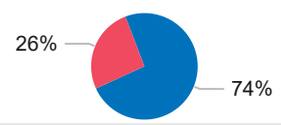
In the four weeks prior to data collection, refugees were asked whether they had used any coping mechanisms to meet their basic needs. These strategies help refugees and displaced individuals manage economic, psychological, and social challenges and may include withdrawing children from school, selling personal assets, moving to lower-quality shelter, sending a household member to work far away, taking loans, or skipping rent and debt payments.
The results indicate a decline in the use of harmful coping strategies, such as withdrawing children from school or sending household members to work far away. However, there has been an increase in other negative measures, including cutting essential expenses, borrowing money, using savings, and skipping rent payments. This pattern suggests that families are attempting to protect their long-term well-being by avoiding irreversible actions but remain highly vulnerable, relying instead on short-term coping mechanisms. Despite some awareness and available support, many households risk facing a deeper financial crisis if conditions do not improve.

Specifically, 2% (▼ 7%**) of the respondents reported that they had to stop a child from going to school, indicating that children in these families are at risk of losing educational opportunities, which can have long-term effects on their development, well-being, and future prospects. The overwhelming majority of households (98%) have not stopped a child from attending school (▲ 93%**), indicating that most families are prioritizing education despite hardships. 26% (▲ 19%**) of households reported having to sell personal assets. The loss of assets reduces a household's resilience to future shocks, increasing their dependency on potentially harmful coping mechanisms. Coupled with the high rate of borrowing (66%), this suggests that many families are trapped in a cycle of debt, which could lead to economic exploitation (▲ 44%**).
Similar to selling assets, 21% (▲ 9%**) of households had downgraded their living conditions to cope with financial difficulties.1% (▼ 7%**) responded that they had to send a family member to work far away, likely as a last resort to secure income. This raises concerns about family separation. Close to half of respondents (46%) of the surveyed households (▲ 35%**) have skipped rent or debt payments to meet basic needs, highlighting the critical financial pressure faced by these households. Skipping payments to meet basic needs is a strong indicator of financial stress. This behavior might lead to eviction, loss of access to essential services like healthcare and education, and increased food insecurity.
Moreover, a significant majority of households (93%) (▲ 72%**) had to reduce expenditures on hygiene items, water, baby items, health, or education, in order to meet households' food needs. 78% of households (▲ 66%**) had to spend own savings on meeting basic needs, including food, housing and utilities. In addition, almost every respondent refugee (93%) (▲ 52%**) had problems with food in the household in the last 7 days prior the data collection.

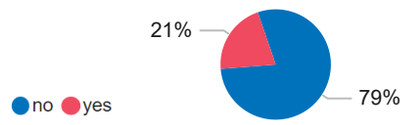
Stop a child from attending school



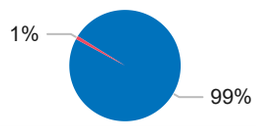
Sell personal assets in order to buy food



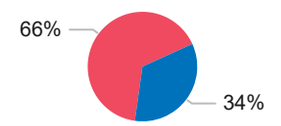
Move to a poorer quality shelter



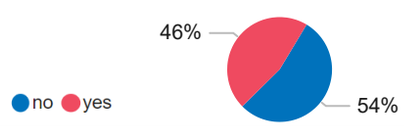
Send a HH member to work far away



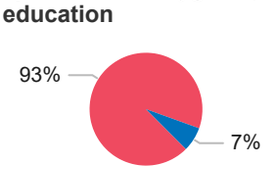
Take a new loan or borrow money



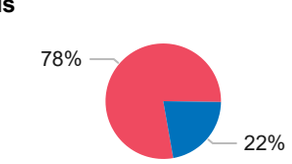
Skipped paying rent of debt in order to meet basic needs



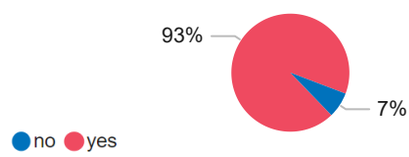
Reduce expenditure on hygiene, water, health or education



Spent savings on meeting basic needs



Food problems in the last 7 days



Among households that experienced food insecurity in the week prior to the survey, various other coping strategies were employed to manage their situation. This reflects the broader concept of food insecurity, which refers to not having consistent access to enough nutritious and appropriate food, even if food is available. The survey revealed that a small portion, 3%, had to borrow food or rely on help from friends or relatives for the entire week (▼ 17%**), while a majority, 97%, did not need to borrow food at all (▲ 81%**).
When it came to relying on less preferred and less expensive food, the respondents reported that this was the most commonly applied coping mechanism. The overwhelming majority (98%) of households (▲ 73%**) resorted to this for all seven days. Only 2% of households did not need to turn to this option at all (▼ 13%**).
When asked about resorting to reducing the number of meals eaten per day, 40% of the respondents reported that they applied this coping mechanism for an entire week (▼ 59%**). Some did this for fewer days, with 2% reducing meals for five days, 1% doing so for four days showing no change compared to the 2024 round of PDM, and 2% for three days (▲ 1%**). More than half of the households (55%) managed without having to reduce their meal frequency (▲ 37%**).
Limiting portion sizes at mealtimes was the least frequent response. In this case, 30% of households had to limit portions every day of the week (▼ 44%**). Others did so less often, with 2% limiting portions for five days, 3% for four days showing no change compared to the 2024 round of PDM, and 2% for three days (▼ 4%**). Meanwhile, 62% did not have to limit their portion sizes at all (▲ 46%**).
When asked about food consumption restrictions by adults to ensure small children could eat, the majority (77%) of respondents reported not relying on this coping strategy (▲ 62%**). However, 19% indicated that adults in their households had to adopt this approach for the entire week (▼ 26%**), while 1% reported doing so for four days (▼ 3%**) and 2% for three days (▼ 4%**).

*The results don't add up to 100% because the question allowed for multiple choice
** For comparison purposes the results of the previous round of PDM - Cash for Refugees with Specific Needs - 2024, will be added between brackets, in blue after each indicator with an arrow indicating an increase or decrease since the above-mentioned report (▲ # %)

None of the surveyed refugees reported resorting to extreme coping mechanisms, indicating a relatively stable situation within their households.

Extreme coping mechanisms are harmful, last-resort strategies refugees may use when all other means of meeting basic needs like food, shelter, and safety are exhausted, often risking their well-being, legal status, and dignity.

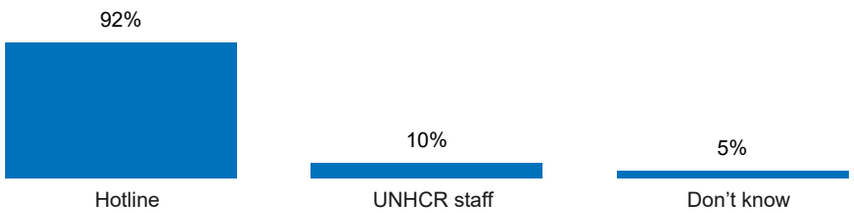
Ask money from strangers (begging)

Engage in high risk activities for money or items

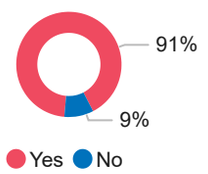
8.Accountability to affected population

If the program were to resume, the majority (91%) of the respondents indicated a preference for cash assistance (as oppose to in-kind or a combination of both), representing a notable increase (▲ 78%**) from the 2024 round of PDM for refugees with specific needs.
When asked about their awareness of reporting complaints and providing feedback on cash assistance from UNHCR, the majority (91%) of respondents (▲ 71%**) answered affirmatively.
When refugees were asked about their preferred channel for reporting concerns or providing feedback, a significant majority (92%) indicated the hotline (▲ 79%**), 10% preferred direct communication with UNHCR staff (▼ 21%**), while 5% reported that they do not know how to report concerns or provide feedback, showing no change compared to the 2024 round of PDM for refugees with specific needs.

Channel for reporting concerns or providing feedback*



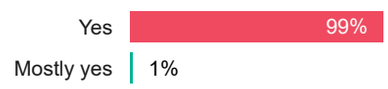
Received information about how to report complaints/feedback



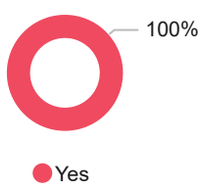
Positive estimations of the adequateness of the information received about the cash assistance were expressed by almost each surveyed household **(99%)**, showing no change compared to the 2024 round of PDM for refugees with specific needs.
Similarly, 100% of respondents reported feeling safe (▲ 99%**) when needing to provide feedback or submit complaints to UNHCR regarding the cash assistance programme.
Four respondents (4%) reported having previously submitted complaints or feedback to UNHCR (▼ 13%**).

Almost each respondent (99%) stated that a bank account in their name had been opened prior to enrollment in the cash assistance programme, and that this action was unrelated to the programme's enrollment process. It is worth noting that in the 2024 round of PDM for refugees with specific needs, this figure was less than half that amount.

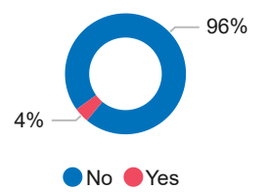
Estimation the adequateness of the information received about the Cash Assistance programme



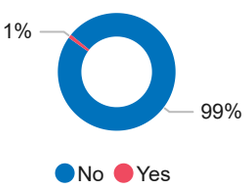
Feeling safe in reporting feedback or complaints to UNHCR



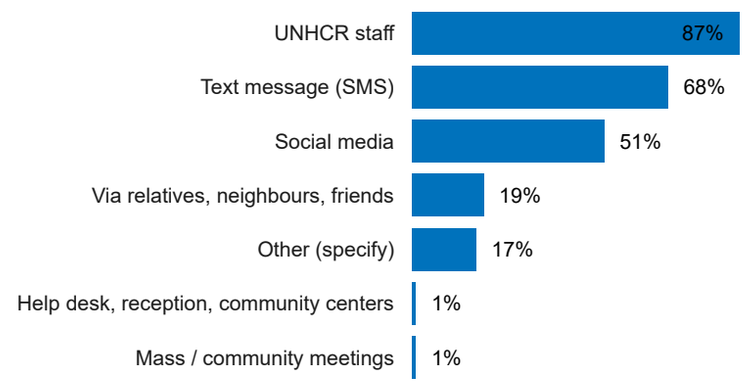
Any complaints or feedback regarding the cash assistance received from UNHCR in prior period



Opening a bank account is related to the enrollment to the Cash Assistance programme



Preferred way of receiving information about the Cash Assistance future programme*



Regarding the preferred way of receiving information about the Cash Assistance programme for the future period, the opinions of the respondents differed.

Specifically, the majority (87%) indicated a preference for receiving information directly from **UNHCR staff** (▲ 22%**) while more than two-thirds (68%) preferred to receive SMS (▲ 59%**).
Over half of the respondents (51%) selected "Social media" (▼ 55%**), and 19% said they prefer to receive information via relatives, neighbours, friends (▲ 5%**).

The 'Other' option was chosen by 17% of respondents (▲ 1%**), mainly referring to receiving phone calls from UNHCR (n=17). Community meetings were mentioned by 1% showing no change compared to the 2024 round of PDM, and another 1% preferred to receive new information when visiting help desks, receptions, community centers.

*The results don't add up to 100% because the question allowed for multiple choice
** For comparison purposes the results of the previous round of PDM - Cash for Refugees with Specific Needs - 2024, will be added between brackets, in blue after each indicator with an arrow indicating an increase or decrease since the above-mentioned report (▲ # %)