Post Distribution Monitoring - Cash for Winter

Summary

Since the beginning of the international conflict in Ukraine, on 24th February 2022, until the end of March 2025 **more than 8.6 million border crossings of refugees from Ukraine were recorded** by Romania, directly from Ukraine and via the Republic of Moldova, and **182,858 individuals have been issued Temporary Protection**.

In Romania, refugees have benefited from different types of cash assistance provided by UNHCR, each with its own eligibility criteria. This cash assistance was provided in close coordination with the Government of Romania as well as in coordination with the partners in the Refugee Response Plan (RRP) for the Ukraine situation.

On 3 January 2025, UNHCR Romania launched the Cash for Winter programme. **The Cash for Winter** programme was launched to support vulnerable refugee households overcome the harsh winter months and the associated seasonal rise in prices (especially in utility bills) and increased protection risks, resulting from this situation. In order to benefit from this programme, households had to meet at least one of the following criteria: one or more family members with disability or serious medical condition; single parent households or elderly head of household with no other adult who is able to work in the family; households with four and more family members. In total, 740 individuals benefited from the Cash for Winter programme, valued at 720 RON (approx. 145 USD) per individual. This assistance package was provided in one instalment to eligible households between January 2025 and March 2025.

As part of the efforts to monitor the quality-of-service delivery and to ensure accountability to the affected population, UNHCR conducted a Post-Distribution Monitoring (PDM) survey to assess the Cash for Winter programme. 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 Winter programme has efficiently targeted the most vulnerable refugee population from Ukraine, helping them to cope with the difficulties (i.e. food, health costs, utilities and rent) during winter period and cover other expenses related to their households' well-being.

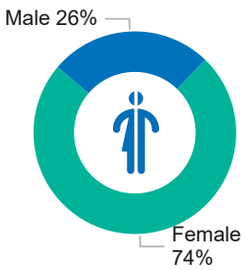
Post Distribution Monitoring showed that the **Cash for Winter programme** beneficiaries received the amount they expected at the time they expected. The majority of respondents spent the received amount to cover households' basic needs, such as food, health care, utilities, rent and winter clothing. The cash assistance also helped respondents and their family members to not be engaged in harmful activities, and led to reduced stress in the household. Respondents reported that they know how to contact UNHCR if needed to report complaints or feedback.

1.Demographic composition

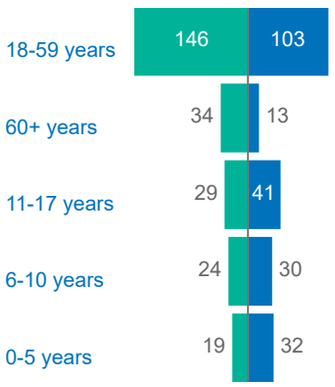
The sample is composed of 150 refugee households (471 individuals). The average household size was approximately 3 members. Out of the 150 respondents, 74% were females, and 26% were males. Within the 471 individuals, the two largest age groups were 18-59 years old (with 146 females and 103 males) and 11-17 years old (with 29 females and 41 males). In terms of geographic representation, the top counties were Bucharest (28%), Constanța (25%), Timiș (8%), Arad (7%) and Brașov (6%). In the other counties, the sample sizes ranged from 1 to 6 individuals. Among the respondents, 55% of households have at least one member who is experiencing health difficulties.

Geographical distribution of the sample

Respondents' gender breakdown



Population pyramid



150
Households

471
Total

3.14
Average of Household Size

2.Methodology

Using a structured survey, UNHCR conducted phone interviews with a total of 150 refugee households between 17 March and 8 May 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

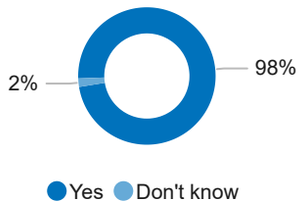
This section of the monitoring questionnaire aimed to better understand how the assistance was received and spent. Considering that all beneficiaries were given the same amount of 720 RON per person, the survey asked refugees to report both the amounts they received and their recollection of those amounts. The reported average amount received by refugees was around 2,001 RON, varying based on the number of individuals in each household. The median amount received by households was 1,500 RON. Regarding their recollection of the amount received, 98% of respondents (92%**) reported receiving the expected amount of cash, while 2% (7%**) said they did not know the amount they were supposed to receive.

In terms of timing, 99% of the respondents (77%**) reported that the cash assistance arrived on the expected date. Only 1% (20%**) reported that it arrived later than expected. A significant majority of the respondents (88%) (60%**) stated that they did not need any help in accessing the cash assistance either because they did not face any problems during withdrawing, or they did not withdraw cash from ATM and only made cashless payments. The remaining 11% (10%**) of the surveyed Ukrainians admitted that they needed help withdrawing cash assistance from an ATM on their own, for a variety of reasons.

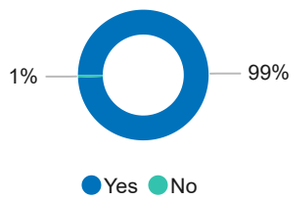
1,500
Median amount received

2,001
Average amount received (in RON)

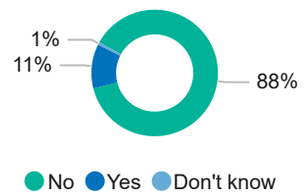
Received expected amount



Assistance received within the expected time frame



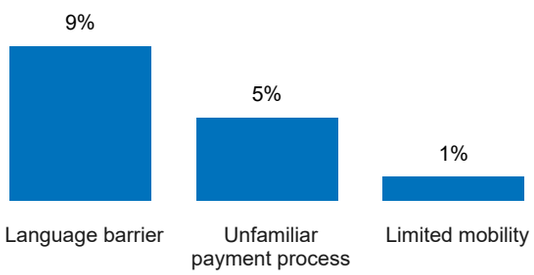
Help needed to access the assistance



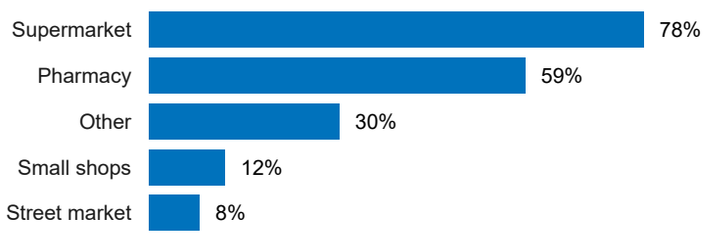
Language barriers were identified as the primary reason for difficulties in withdrawing money by 9% (9%**) of respondents (n=13). The remaining 5% (n=7) (3%**), of those who needed help, indicated the reason "Did not know how to use the payment mechanism". And 2 people chose the main reason as "Limited mobility".

As for the question of where the received cash assistance was spent, the top 3 options were: "Supermarket" - 78% (79%**), maintaining its leading position from the 2024 round of PDM for winter period; "Pharmacy" indicator scored 59% (54%**), showing no change compared to the 2024 round of PDM for winter season; and option "Other" - 30% (21%**), which, for the majority of respondents, primarily referred to paying rent.

Reason for help with accessing the cash assistance*



Place where was the cash assistance spent by beneficiaries*

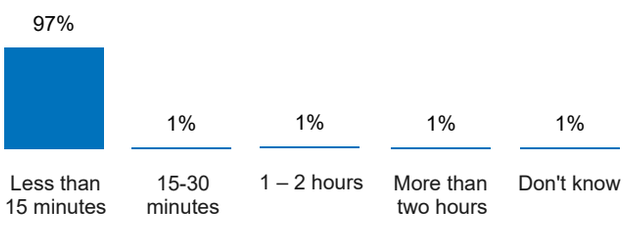


All the respondents reported that they did not encounter or were not aware of any technical problems or issues in the process of receiving, withdrawing, or spending the cash assistance (94%**).

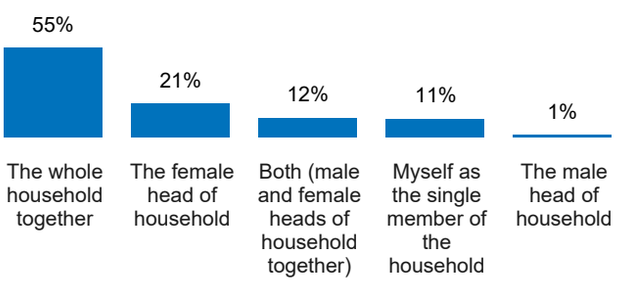
Almost all of the respondents (97%) (59%**) reported that withdrawing money through MoneyGram or ATM took them less than 15 minutes. The result also accounts for individuals who used a card for non-cash payments without withdrawing money cash assistance.

The top reported decision-makers, in terms of how the cash assistance was spent, were: the whole household together (55%) (21%**); the female head of the household (21%) (49%**); both husband and wife (12%) (11%**); the single member of the household (11%) (15%**).

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 Winter 2024, will be added between brackets, in blue after each indicator

All respondents (100%) reported a positive impact from the cash assistance provided**,** showing similar results to the 2024 round of PDM - Cash for Winter, only one respondent reported disagreements within the household regarding spending the cash assistance.

Disagreement in household

Satisfaction with the process of receiving cash assistance

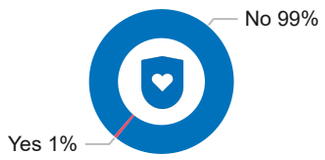
The majority of cash assistance beneficiaries, **99% -** were **"very satisfied"** (71%**) and **only 1%** were **"somewhat satisfied"** (28%**) with the process of receiving cash.

4.Risks in accessing the cash assistance

Concerning perceptions of risks and safety issues related to accessing or using the assistance, only one individual (3 persons in the 2024 round of PDM **) reported such concerns.

The respondent stated that they felt unsafe or at risk during receiving, keeping or spending the money because he was afraid of assault or robbery, at the bank/MoneyGram and during going to/returning from the bank/MoneyGram.

Feeling unsafe or at risk



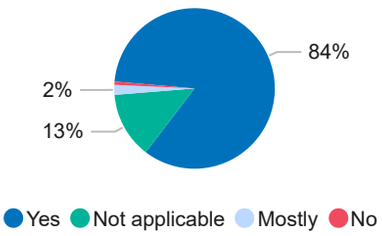
5.Markets and prices

A majority of the respondents (84%), were able to find the items they needed, showing no change compared to the 2024 round of PDM - Cash for Winter, while 2% found most of the needed items (5%**) and one person did not find at all.

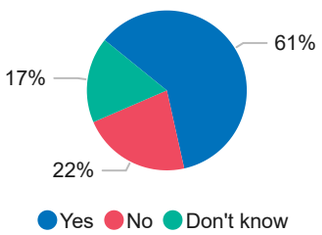
More than half of beneficiaries (61%) (69%**) claimed a general increase in the price of items or services, while 22% reported that they did not notice any increase in prices (14%**). The remaining 17% of the respondents admitted that they did not know how to determine if prices had changed, showing similar results to the 2024 round of PDM - Cash for Winter.

A majority of respondents, specifically 87% (88%**), indicated that they found the desired quality of the items or services sought.

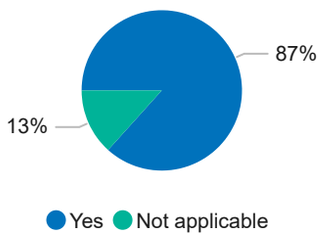
Finding the needed items/services in the market



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



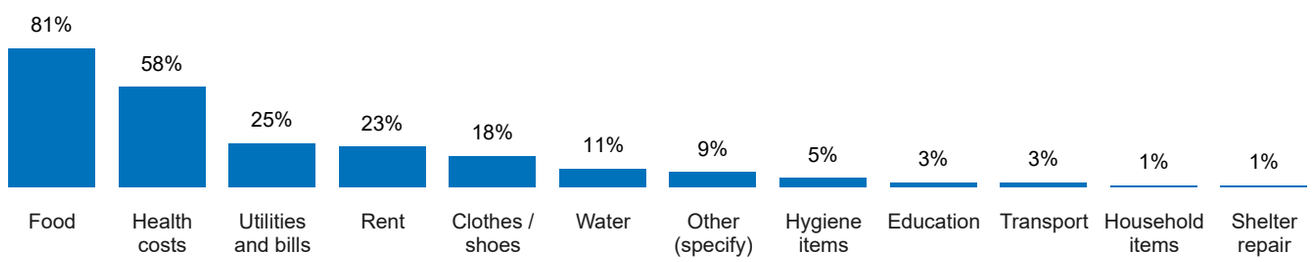
Finding quality items/services in the market



Among the top five expenditure items for the cash assistance, most of the respondents (81%) (84%**) reported spending it on food. Health care was the second most common expense (58%), showing no change compared to the 2024 round of PDM - Cash for Winter. One quarter of the respondents (25%) (31%**) used the cash for utility bills, 23% for rent (25%**), and 18% for clothes (31%**).

The results show that most people who received the payment needed 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*



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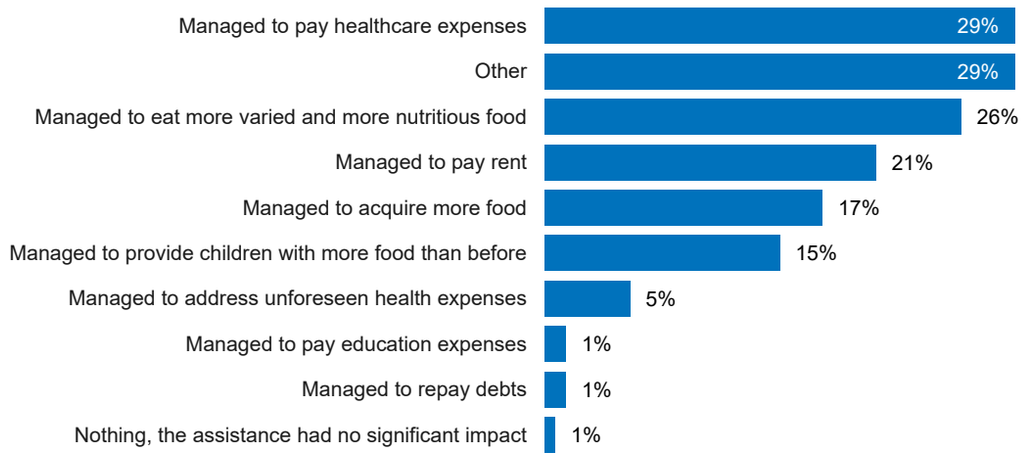
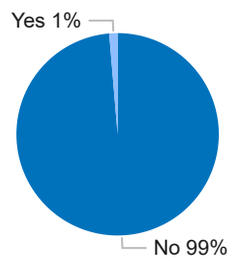
It is also important to note where cash assistance had a significant impact on beneficiaries' expenditures. The most frequently cited categories were healthcare, other expenses, food, and rent/accommodation. The survey also found that 1% of respondents intentionally saved part of the assistance (4%**).

Impact of the cash assistance*



Households saved some amount of the received assistance



6.Outcomes

In terms of **living conditions**, 37% reported a "significant" positive impact (27%**) and 63% "not at all" (59%**). This reflects the fact that while some people have used the assistance for rent or utilities, thus improving their living conditions, the winter needs of the refugees can be very diverse and they used the assistance for other purposes.

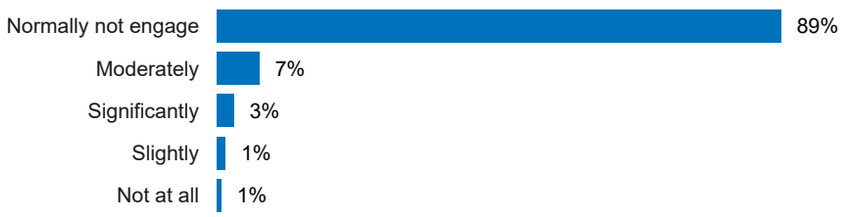
For **reduced stress**, all of the respondents (75%**) experienced a "significant" reduction.

Regarding the **reduced need to resort to harmful activities**, 89% reported that "I do not normally engage or consider engaging in such activities", maintaining its leading position from the previous round of PDM - Cash for Winter, 7% "moderate" (5%**), 3% "significant" (5%**), 1% expressed "slight" reduction in the need to resort to harmful activities, showing no change compared to the 2024 round of PDM - Cash for Winter, and 1% "not at all" (2%**).

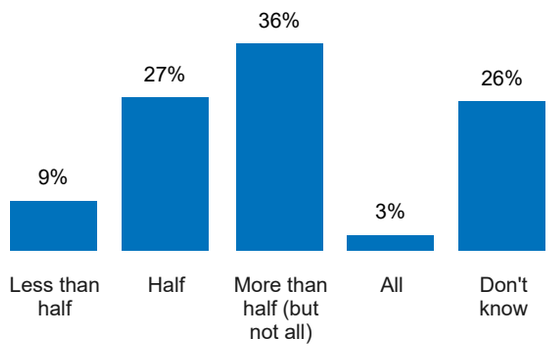
The results obtained confirm that the Cash for refugees for winter program succeeded in covering expenditures regarding the basic needs of households, including utilities. And what is more, the respondents' answers show that cash assistance significantly reduced the feeling of stress within their household.

Living conditions improved

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".

9% of the respondent indicated that their household was able to meet less than half of the households' basic needs (20%**) and 27% reported (34%**) that they were able to met half of the basic needs.

On the other hand, 36% (38%**) reported that they were able to meet more than half of the basic needs of their households and 3% reported that they can meet all basic needs of their household, showing similar results to the 2024 round of PDM.

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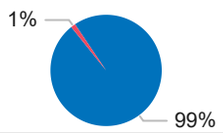
7.Coping mechanisms

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.

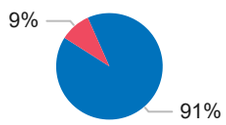
The results show a decline in harmful strategies such as withdrawing children from school or selling assets, but an increase in less severe—though unsustainable—measures like cutting basic expenses and using savings. This suggests families are trying to protect their long-term wellbeing by avoiding irreversible actions, yet remain vulnerable, relying on short-term buffers. Despite some awareness or support, many households risk a deeper financial crisis if conditions do not improve.

Specifically, 1% (3%**) 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 (99%) have not stopped a child from attending school (97%**), indicating that most families are prioritizing education despite hardships. 9% (12%**) of surveyed households had to sell personal assets reflecting the severity of financial strain on a small but significant portion of the population. 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 (27%), this suggests that many families are trapped in a cycle of debt, which could lead to economic exploitation (37%**).
Similar to selling assets, 10% (12%**) of households had downgraded their living conditions to cope with financial difficulties.
1% (11%**) 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. Every fifth (21%) of the surveyed households (23%**) 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, over two-thirds of households (69%) (57%**) had to reduce expenditures on hygiene items, water, baby items, health, or education, in order to meet households' food needs. 72% of households (62%**) had to spend own savings on meeting basic needs, including food, housing and heating. In addition, almost every second (47%) respondent refugee (21%**) had problems with food in the household in the last 7 days prior the data collection.

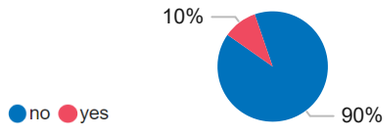
Stop a child from attending school



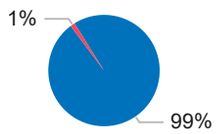
Sell personal assets in order to buy food



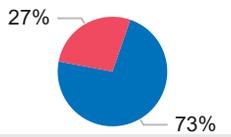
Move to a poorer quality shelter



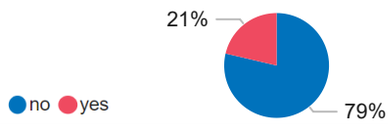
Send a HH member to work far away



Take a new loan or borrow money

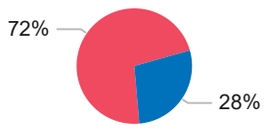


Skipped paying rent of debt in order to meet basic needs

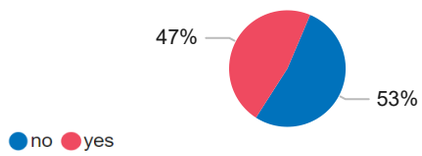


Reduce expenditure on hygiene, water, health or education

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, 4%, had to borrow food or rely on help from friends or relatives for the entire week (9%**), while a majority, 96%, did not need to borrow food at all (88%**).
When it came to relying on less preferred and less expensive food, the respondents reported that this was the most commonly applied coping mechanism. A significant majority 97% of households (63%**) resorted to this for all seven days. Others managed to get by with cheaper food less frequently, with 1% doing so for four days (3%**). Only 1% 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, 8% of the respondents reported that they applied this coping mechanism for an entire week (38%**). Some did this for fewer days, with 1% reducing meals for five days (3%**). A significant majority of the households (90%) managed without having to reduce their meal frequency (50%**).
Limiting portion sizes at mealtimes was the least frequent response. In this case, 4% of households had to limit portions every day of the week (41%**). Meanwhile, 96% did not have to limit their portion sizes at all (44%**).
When asked about food consumption restrictions by adults to ensure small children could eat, the vast majority (90%) of respondents reported not relying on this coping strategy (47%**). However, 8% indicated that adults in their households had to adopt this approach for the entire week (25%**), while 1% reported doing so for five days (3%**).

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

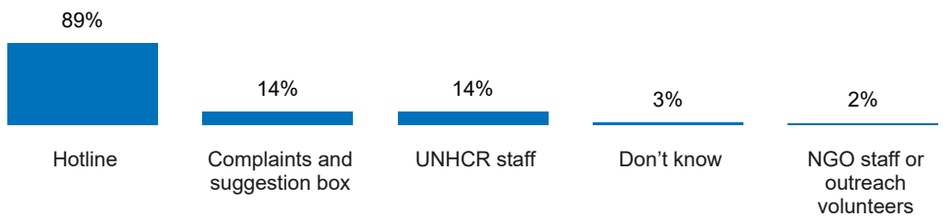
8.Accountability to affected population

If the program were to resume, the majority (74%) of the respondents indicated a preference for cash assistance (as oppose to in-kind or a combination of both), showing similar results to the 2024 round of PDM.

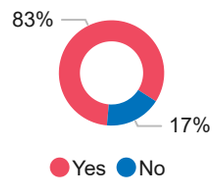
When asked about their awareness of reporting complaints and providing feedback on cash assistance from UNHCR, more than three quarters (83%) of the respondents (57%**) answered affirmatively.

When asked refugees about their preferred channel for reporting concerns or providing feedback, a significant majority (89%) indicated the hotline (77%**), 14% reported they would use complaints and suggestion box (9%**), another 14% preferred direct communication with UNHCR staff (15%**), 2% selected NGO staff members or volunteers (4%**), while 3% marked "Other".

Channel for reporting concerns or providing feedback*

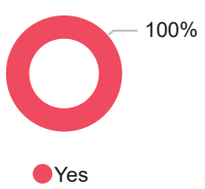


Received information about how to report complaints/feedback

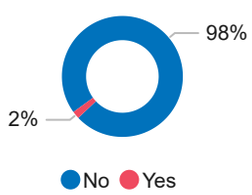


All surveyed households (100%) expressed positive views on the adequacy of the information received about the cash assistance (96%**).
Similarly, 100% of respondents reported feeling safe (96%**) when needing to provide feedback or submit complaints to UNHCR regarding the cash assistance programme.
Three respondents (2%) reported having previously submitted complaints or feedback to UNHCR (3%**).
More than three quarters (79%) of respondents (71%**) 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.

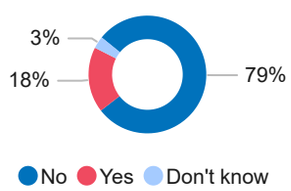
Feeling safe in reporting feedback or complaints to UNHCR



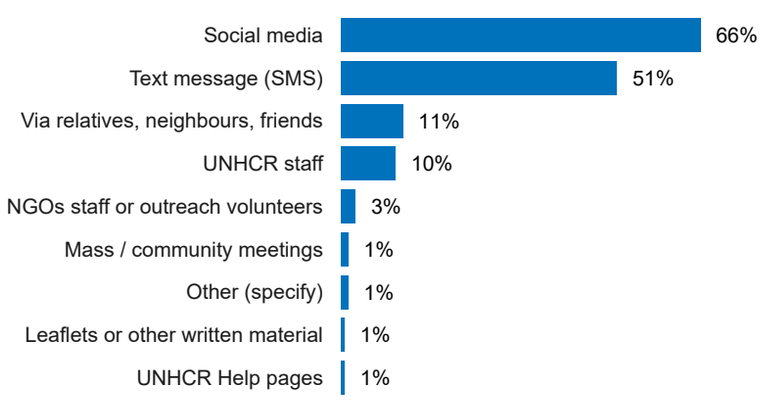
Any complaints or feedback regarding the cash assistance received from UNHCR in prior period



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, more than two thirds (66%) preferred "Social media" (84%**) and more than half of the respondents (51%) would like to receive SMS (29%**).

In addition 11% prefer receive information via relatives, neighbours, friends (9%**). 10% would rather find an opportunity to meet with UNHCR staff member face-to-face (12%**) and 3% of the respondents have chosen the option to receive new information from NGO staff, volunteers (3%**). Community meetings received 1% (1%**). The 'Other' option was selected by 1% of respondents (7%**) including receiving an email from UNHCR (n=1) and a call from UNHCR (n=1).

*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 Winter 2024, will be added between brackets, in blue after each indicator