UNHCR The UN Refugee Agency

Regional Bureau for Europe

# EUROPE REGIONAL CASH ASSISTANCE UPDATE

April 2025

**Sumy, Ukraine** – Svitlana, 36, and her two sons fled from their village of Velyka Rybystia in Sumy region after an escalation in hostilities. Through UNHCR partner Proliska's support, the family was evacuated to a transit centre in the region, where they received psychological support and were enrolled for emergency cash assistance.© UNHCR / Oleksii Barkov

## KEY HIGHLIGHTS

**733,042**
unique individuals[1] reached with **all modalities** of cash assistance in Europe between January - December 2024[2] of which,

**697,389**
were **in Ukraine** and countries covered by the Refugee Response Plan (RRP).

**367,638**
reached with **subsistence assistance** through cash in Europe between January - December 2024

**$ 228 million**
distributed via **all modalities** of assistance through direct implementation by UNHCR, and

**$ 4.7 million**
through indirect implementation by partners from January - December 2024 of which $ 223 million was distributed **in Ukraine and RRP countries**.

**291,345**
individuals[3] received cash assistance for **winterization** in 2024[4]

## ASSISTANCE GAP

**42%**
reduction for all types of cash assistance in 2025, which translates to

**108,320**
eligible individuals who will **not be reached** in 2025 due to lack of funding

## Why cash assistance?

UNHCR's 2024 round of the Socio-Economic Insights (SEIS) survey[5] indicates that while the financial vulnerability of refugees from Ukraine residing in neighbouring countries—specifically those in the 2024 Regional Refugee Response Plan (RRP) for the Ukraine Situation[6]—has diminished over the past year, one in five still live below the poverty line. When factoring in the disproportionately high accommodation costs refugees face, largely due to the region's high homeownership rates among locals, **the poverty rate of refugees and asylum seekers in RRP countries rises to 40%, more than three times that of host communities.**

Poverty has tangible consequences; affected refugees report feeling less secure when faced with challenges to accessing healthcare, securing housing, registering children in school, and reducing food intake due to financial constraints**. In RRP countries,** UNHCR works to ensure cash assistance meets the essential needs of such vulnerable refugees: while investing heavily in advocacy for the inclusion of forcibly displaced and stateless people into national systems, UNHCR responds to the most vulnerable cases faced with housing, health, education and other subsistence needs.

**In non-RRP countries**, UNHCR cash assistance supports larger scale responses such as in Armenia, or widespread protection vulnerabilities such as in Türkiye, while

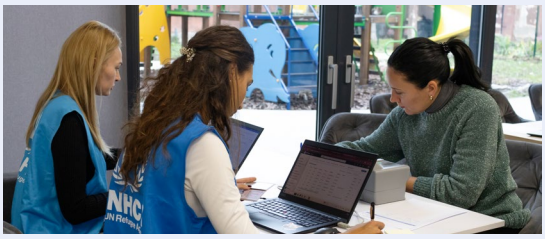
focusing on smaller target groups in the other operations, where cash assistance is covering a variety of needs linked with daily subsistence as well as **education, health, inclusion, shelter, training, documentation and winterization.**

## Operational highlights

In 2024, UNHCR cash assistance was implemented across 19 operations in Europe, most of which delivered **subsistence assistance to** a total of **367,638 individuals**. In Ukraine and RRP[7] countries, **subsistence assistance through cash** reached a total of **362,064 individuals. Cash assistance for Winterization** reached a total of **291,345 individuals across eight operations** in Europe, i.e. Ukraine (240,565 individuals), RRP countries (48,128 individuals) and Russian Federation (2,138 individuals)**. 117,111 individuals** were reached with cash for **Shelter / Housing** (of which 91,576 were in Ukraine and Romania), while cash grants to support **Education** were delivered to 7,025 individuals: 2,735 in RRP countries (Bulgaria, Hungary and Slovakia) and 4,290 in non-RRP countries (Armenia, Azerbaijan, Russian Federation, Serbia and Türkiye)**.**

**Following critical budget reductions in 2025 due to lack of funding, resources allocated for all types of cash assistance drastically reduced by 42 per cent, from $ 89.5 million to $ 51,8 million.** Targeted individuals meanwhile were **reduced by 33 per cent**, from 326,283 to 217,963 individuals in 16 operations as a result, by reducing either the transfer values - such as in Moldova - or the number of individuals - such as in most of the remaining operations affected by the budget reductions. The vast majority of reductions in the number of targeted individuals have impacted primarily Ukraine Situation countries, i.e. 95,652 individuals in Ukraine, 2,852 individuals in Bulgaria, and 1,656 individuals in Romania. In non-RRP countries, the most notable reductions were in Armenia, with a reduction of 5,868 individuals.

### Impact of the reduction of cash assistance in Moldova



© UNHCR/Mark Macdonald

In Moldova, UNHCR assists highly vulnerable individuals with monthly subsistence assistance. Only highly vulnerable individuals are targeted through a refined scorecard that accounts for both protection and socio-economic vulnerabilities. As of end-2024, the demographic profile at household level included **45% older-headed households**, **32% households with members suffering from chronic illnesses**, **28% single-parent households**, **20% households with persons with disabilities** and **7% families with three or more children**. **In response to the dramatic reduction in global and regional funding to UNHCR, the operation in Moldova had only two possible courses of action:** i) **Increasing the vulnerability threshold**, with the exclusion of individuals already assessed as highly vulnerable, and; ii) **Reducing the transfer value** while maintaining the current caseload.

The first option would have required the exclusion of an estimated 3,000 – 4,000 individuals already assessed as highly vulnerable, dramatically increasing the risk of harmful coping mechanisms among excluded individuals. UNHCR therefore took the difficult decision to **reduce the transfer value, adjusting it by 26% based on available budget** - aligning it with essential components of the minimum expenditure basket for how much the average refugee household requires to meet their basic needs (i.e. food, accommodation, education, and healthcare).

The impact of these reductions can be deduced from the SEIS data for Moldova[8], which showed that when housing expenses are considered, the poverty rate for Ukrainian refugees in Moldova stood at 44%, versus 32% for Moldovans. If we assume a 26% drop in humanitarian cash support, **the share of refugees with an income below the poverty rises to an alarming 55%.**

**TYPES OF CASH ASSISTANCE IN EUROPE (BY COUNTRY)**

| Country | Subsistence assistance | Education | Training (Livelihood) | Livelihood/ Business Grant, Work | Health | Visa, permits, documents | Shelter, Housing | Voluntary Repatriation Needs, Resettlement Needs | Other/ Specific Protection Outcomes[9] | Winter support |
|---|---|---|---|---|---|---|---|---|---|---|
| Albania | ● | | | | | | | | | |
| Armenia | ● | ● | | ● | | | ● | | ● | |
| Azerbaijan | ● | ● | ● | ● | | | | | | |
| Belarus | ● | | | | | ● | | | | ● |
| Bosnia & Herzegovina | ● | | ● | ● | | | | | | |
| France | ● | | | | | | | | | |
| Georgia | ● | | | | | | | | | |
| Greece | | | | ● | | | | | | |
| Montenegro | | | | | | | ● | | | |
| Russian Federation | ● | ● | | | ● | | | ● | | ● |
| Serbia | ● | ● | | | | | | | | |
| Türkiye | | ● | | | | | | ● | ● | |
| **Ukraine situation** | | | | | | | | | | |
| Bulgaria | ● | ● | | | | | | | | ● |
| Hungary | ● | ● | | | | | | | | ● |
| Republic of Moldova | ● | | | | | | | | | ● |
| Romania | ● | | | ● | | | ● | | | ● |
| Poland | ● | | | | | | | | | |
| Slovakia | ● | ● | | | | | | | | ● |
| Ukraine | ● | | | ● | | | ● | | ● | ● |

## Every Dollar Counts: Targeting the Most Vulnerable

Under Ukraine RRP operations, targeting approaches have constantly evolved since the full-scale invasion in 2022, following a rapid change in scale of the response. To identify beneficiaries for cash assistance, all country operations under the Ukraine Situation initially adopted very broad eligibility criteria (so called "categorical eligibility criteria") resulting in overall high inclusion rates during the first phases of the response, based on the correspondingly high needs of displaced people. The criteria were broad and inclusive, aimed at targeting a high percentage of women and children, older people, persons with disabilities, single parents and those with specific needs.

Since mid-2023 and then into 2024, **UNHCR Moldova** and **Romania** shifted towards a "scorecard approach", consisting of a set of indicators associated to a specific set of scores. This approach made use of a mixed methodology involving both data-driven methods and key informants, ranking each household by their socio-economic vulnerability and limiting assistance to the highly vulnerable only.

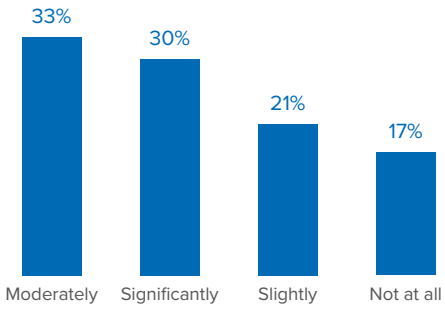
**UNHCR Slovakia** opted for a targeting approach that mirrors that of corresponding national safety nets, while **Bulgaria**, **Hungary** and **Ukraine** broadly maintained a categorical targeting approach.

For non-Ukraine refugee response operations: **Türkiye** has long adopted a scorecard approach, while **Armenia** is now opting for a scorecard jointly developed by Word Bank, UNICEF and WFP. All other operations in Europe provide assistance through cash upon individual case management (i.e. upon case-by-case decisions made by UNHCR's multi-functional teams at country level).

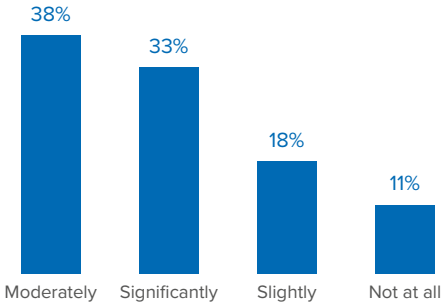
## Impact and Use of UNHCR's assistance through cash: Post Distribution Monitoring

UNHCR cash operations in Europe undergo periodic Post Distribution Monitoring (PDM) exercises. In 2024, 15 operations in Europe implementing cash programmes performed at least one round of PDM, covering a total of over 5,000 households, equivalent to 1.2 % of all households assisted under cash programming. PDM data for 2024 shows that 89% of households rated cash as their preferred modality of assistance (compared to 76% in 2023, and 88% in earlier 2024), while 8% in 2024 preferred a mix of cash with in-kind assistance (against 12% in 2023, and 9% in the first half of 2024). One per cent of respondents indicated a preference for in-kind only assistance in 2024 (with less than one per cent indicating such preference in 2023, and none in the first half of 2024). Updated findings of UNHCR's PDM for provision of cash assistance in Europe can be found here.

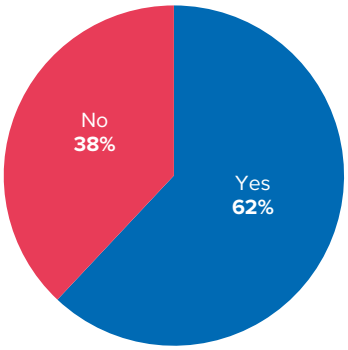
**IMPROVED LIVING CONDITIONS**



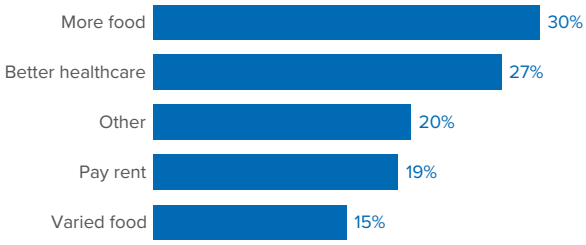

**REDUCED FEELING OF STRESS**



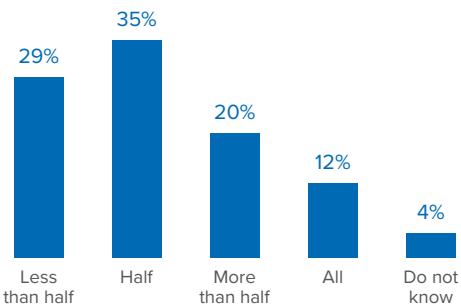

**RECEIVED INFORMATION ON HOW TO REPORT FEEDBACK AND COMPLAINTS**




**WHAT CASH ASSISTANCE ENABLE RECIPIENTS TO DO**




**MEETING BASIC NEEDS**



## Ensuring effective and efficient coordination for all cash response

UNHCR ensures effective cash coordination for refugees in displacement contexts. Under the Ukraine Situation response[10]—and with the exception of Ukraine itself—UNHCR either leads or co-leads the corresponding Cash Working Groups (CWGs) in Bulgaria, Hungary, Moldova, Romania and Slovakia.[11] In Bulgaria UNHCR co-chairs the CWG with the Agency for Social Assistance; in Slovakia with the Ministry of Labour, Social Affairs and Family; and in Moldova with the Ministry of Labour and Social Protection. In Romania, the co-chair is a local organization.

Beyond the RRP countries response, UNHCR leads or co-leads cash coordination arrangements in Armenia, Georgia and Türkiye.

## Linking UNHCR's assistance through cash with national safety nets

At the onset of an emergency, refugees, asylum-seekers and other forcibly displaced and stateless people ideally receive support through national social protection schemes;[12] however, the scale and speed of the Ukraine emergency overwhelmed the response capacity of most national social protection systems. As such, in 2022 and 2023 UNHCR provided social assistance to a sizable portion of people forced to flee in Ukraine, Bulgaria, Hungary, Moldova, Poland, Romania and Slovakia, with over 1.9 million individuals assisted in 2022, over 1 million in 2023. In 2024 and acknowledging host countries capacities, UNHCR's cash assistance was reduced to 733,042 individuals, while being discontinued in Poland. Currently, UNHCR's assistance complements though and does not replace Governments' assistance. At the same time, UNHCR acknowledges the primary responsibility of the Governments to protect and include refugees and build upon regional policies, particularly the European Commission's Action plan on Integration and Inclusion 2021-2027.

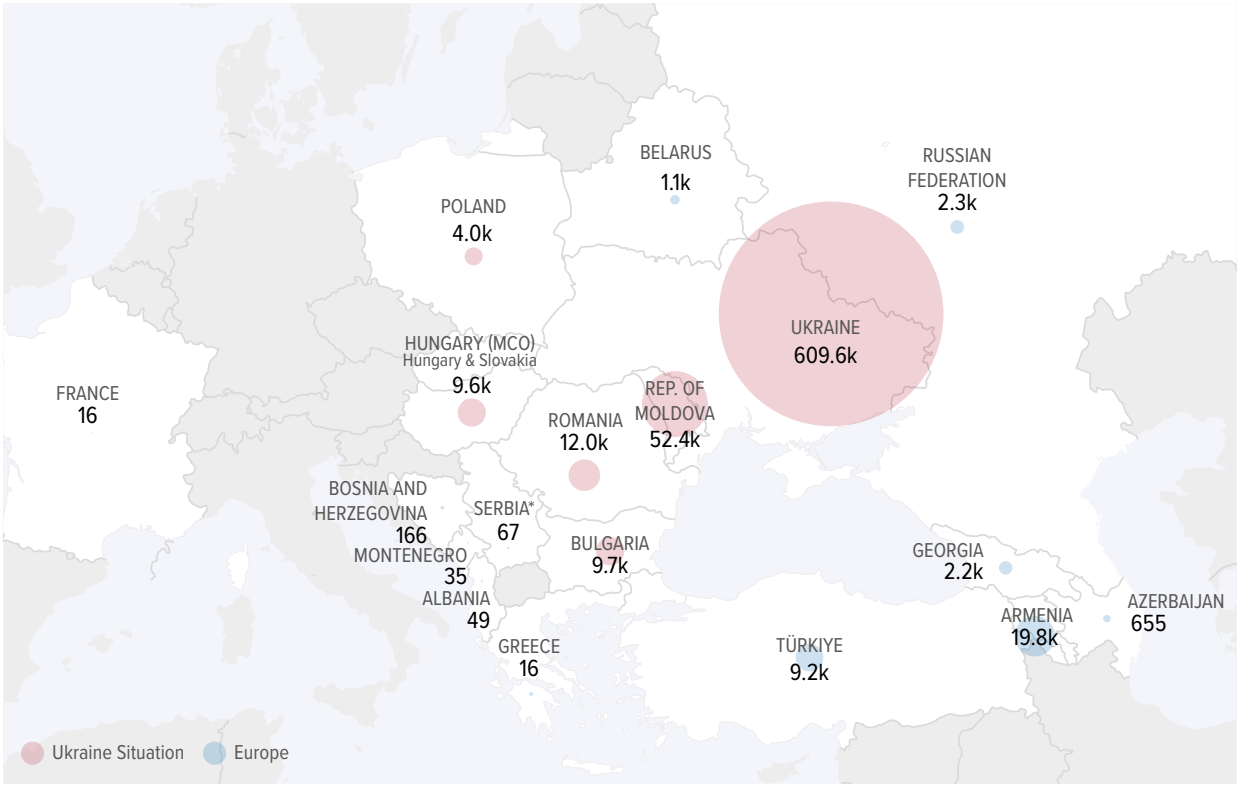
UNHCR is now working to enhance refugees' socio-economic inclusion through targeted advocacy, catalysing action among key national stakeholders and promoting partnerships with the private sector, development actors, international finance institutions, NGOs, think tanks, other UN agencies and refugees – in support of local, national and regional authorities.

### Integration of Refugees into Moldova's National Development Plan

**Chisinau, Moldova** – Larysa, 60, is re-building her life in Moldova after fleeing the war Ukraine. Cash assistance helped her husband to meet their essential needs such as buying food and covering utility costs for their accommodation. © UNHCR/Eugenia Ciurca

While the extension of Temporary Protection (TP) in Moldova facilitates access for refugees from Ukraine to certain national social assistance schemes, this is largely contingent upon funding by the international community. To enable effective inclusion, UNHCR jointly with Moldovan authorities developed a comprehensive and costed National Inclusion Program, fully integrated into Moldova's National Development Plan (2025–2027). The program, which is expected to be approved in the coming months, contains a social protection component with a value of EUR 78 million, including some EUR 60 million allocated for refugee cash assistance over 18 months. This is intended to transition from UNHCR funding of cash activities to government implementation of such programmes, supported by development financing. UNHCR is currently working to identify support and commitment from actors such as DG ECHO.

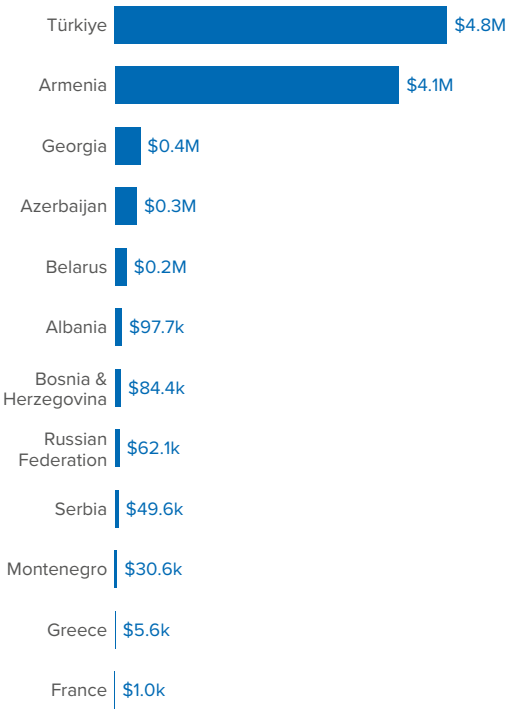
## UNHCR CASH OPERATIONS IN EUROPE IN 2024 – BENEFICIARIES



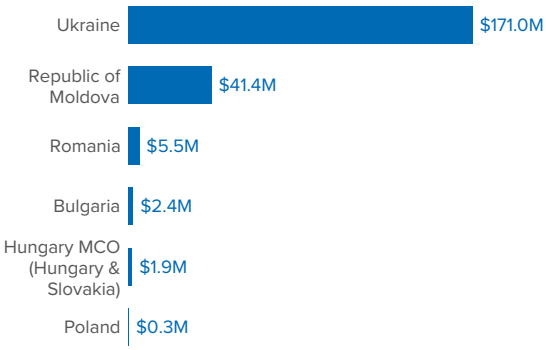

* Includes Serbia and Kosovo (S/RES/1244 [1999]). References to Kosovo shall be understood to be in the context of United Nations Security Council Resolution 1244 (1999).

## UNHCR CASH OPERATIONS IN EUROPE IN 2024 – TOTAL DISBURSED USD

### Europe




### Ukraine situation



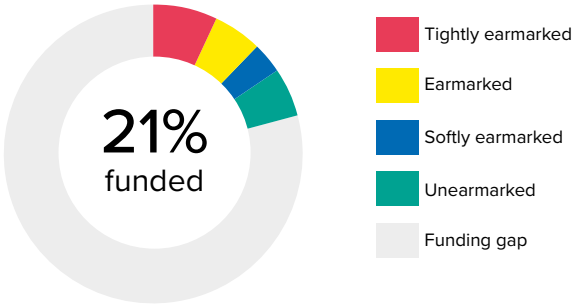
### Romania: promoting inclusion into mainstream national social protection schemes for beneficiaries of Temporary Protection

Following the full-scale invasion of Ukraine in 2022, the government of Romania set up dedicated time-bound social assistance programmes for refugees from Ukraine, as they were not eligible to access mainstream national social assistance schemes. To ensure effective inclusion of Temporary Protection holders into the mainstream social protection system, while supporting the Government in overcoming barriers, UNHCR identified best practices from other countries to feed into four legal non-papers, complemented by UNICEF's work on estimating inclusion costs. UNICEF and UNHCR then sought political support from key Ministries, the Prime Minister's Office and international partners of Romania, with civil society actors also actively taking part through advocacy. UNHCR and partners supported the government in developing information materials on accessing existing social benefits, and undertook continuous mapping of practical challenges in accessing such benefits through the Protection Working Group—which helped inform advocacy strategies to address these obstacles—while providing complementary **UNHCR cash assistance** during the transition period.

## UNHCR funding update 2025 (as of 31 March 2025)

### US $ 1.25 billion

UNHCR's financial requirements for activities in Europe for 2025




## Endnotes

1 The term unique individual applies to the calendar year.
2 Including cash for basic needs, winter, education, livelihood/business, health, shelter/housing, voluntary repatriation needs, and other/specific protection outcomes.
3 The said number of individuals may have also received other types of cash assistance depending on each operation's programming.
4 Some operations have made combined payments for both multi-purpose and winter cash recorded as MPCA, thus the actual number of individuals who received winter cash is higher than the reported figure.
5 Regional analysis of SEIS socioeconomic data
6 RRP countries include: **Bulgaria, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Moldova, Poland, Romania, Slovakia**; RRP countries implementing cash programmes in 2024 include: **Bulgaria, Hungary, Moldova, Poland, Romania, Slovakia.**
7 RRP countries with UNHCR cash assistance include Bulgaria, Hungary, Slovakia, Romania, Moldova.
8 See UNHCR's SEIS report for Moldova (December 2024)
9 UNHCR's cash assistance seeks to protect forcibly displaced people by reducing the risks they face and support their capacity to meet their essential needs. The flexible nature of cash assistance allows for a more dignified form of assistance, giving people we serve the ability to immediately prioritize and meet their pressing needs. As such, several UNHCR operations in Europe implement specialized cash programmes targeting survivors of gender-based violence (GBV), unaccompanied and separated children (UASC), and those opting for voluntary repatriation.
10 With the cessation of cash operations in Poland in early 2024, cash coordination is being conducted through other humanitarian actors.
11 In Romania, Moldova and Slovakia co-leadership is ensured by local organizations and government agencies.
12 Social Protection is the set of "Policies and programmes aimed at preventing and protecting people against poverty, vulnerability and social exclusion throughout their life, with a particular emphasis on vulnerable groups"

UNHCR is grateful for the support of donors who contributed to its operations in the Europe region with unearmarked and earmarked funds, including private donors:

**Australia | Austria | Belgium | Croatia | Denmark | European Union | Germany | Ireland | Japan | Netherlands (Kingdom of) | Norway | Republic of Korea | Spain | Sweden | Switzerland | United Kingdom of Great Britain and Northern Ireland**