



Photo: Mercy Corps

LIVE DISCUSSION PAPER

Alignment Options for Humanitarian Cash with the Ukrainian Social Protection System

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Ukraine Cash Consortium



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Glossary

Actual Subsistence Minimum (ASM): Calculated by the Ministry of Social Policy and is based on a basket of approximately 300 different essential items (including food, non-food items and essential services). The ASM is regularly updated for inflation; therefore, it has constant purchasing power.

Cash Assistance: Unrestricted cash assistance in the form of physical currency or e-cash.

Collaborative Cash Delivery Network (CCD): A global network of NGOs committed to collaborating for improved impacts of humanitarian cash programming. In Ukraine, the CCD has established a Community of Practice whose membership includes 21 CCD/non-CCD agencies. CCD has been providing support to the Community of Practice members and wider cash community through its Ukraine Response Shared Services Hub (comprised of four technical experts specialized in humanitarian cash collaboration, localization, digital and data governance, and social protection) to support and complement member organizations' response efforts to deliver quality, accountable, and inclusive cash and voucher assistance (CVA) to the Ukraine crisis.

Minimum Expenditure Basket (MEB): Baskets of items and services that fulfil basic needs that can be monetized and are accessible in adequate quality through local markets and services.

Multi-Purpose Cash Transfer Assistance (MPCA): Transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household's basic and/or recovery needs. The term refers to cash transfers designed to address multiple needs, with the transfer value calculated accordingly. MPC values are often indexed to expenditure gaps based on a Minimum Expenditure Basket (MEB), or other monetized calculation of the amount required to cover basic needs. All MPC are unrestricted in terms of use as they can be spent as the recipient chooses.

Perekhid Initiative Technical Assistance Facility: A technical assistance collaboration between international donors, United Nations agencies, civil society, and the Government of Ukraine which aims to guide the transition of the humanitarian multipurpose cash assistance caseloads to an inclusive shock-responsive social protection system.

Social Protection (SP): A set of policies and programs aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their life-course, with a particular emphasis towards vulnerable groups.

Shock-Responsive Social Protection: Focuses on how SP systems can be leveraged and adapted to respond to large-scale covariate shocks.

Statutory Subsistence Minimum (SSM): Set by law and is not adjusted for inflation. It forms the basis for the calculation of SP benefits.

Task Team 5 (TT5): The Cash Working Group (CWG) established different timebound thematic working groups or Task Teams to focus on specific issues and come up with context-based solutions to address these issues. The objective of Task Team 5 (TT5) was to ensure that humanitarian multipurpose cash assistance (MPCA) in Ukraine complements, links, aligns with, and where possible strengthens, existing government-led SP systems (active from June 2022 to July 2023).

Ukraine Cash Consortium (UCC): Comprised of Mercy Corps, Norwegian Refugee Council (NRC), and People in Need (PIN) and is funded by USAID/BHA. The program provides MPCA and in-kind assistance to meet emergency basic needs

Acronyms

ASM	Actual Subsistence Minimum	OCHA	United Nations Office for the Coordination of Humanitarian Affairs
CVA	Cash and Voucher Assistance	OECD	Organisation for Economic Co-operation and Development
CWG	Cash Working Group	PFU	Pension Fund of Ukraine
CCD	Collaborative Cash Delivery	PIT	Personal Income Tax
GMI	Guaranteed Minimum Income or Low-income Family Assistance	PMG	Program of Medical Guarantees
HH	Household	PWDs	People with Disabilities
HUS	Housing and Utilities Subsidy	SP	Social Protection
HI	Humanity and Inclusion	SSM	Statutory Subsistence Minimum
IDPs	Internally Displaced Persons	TT5	Task Team 5
ILO	International Labour Organization	UCC	Ukraine Cash Consortium
IMF	International Monetary Fund	UAH	Ukrainian Hryvnia
IOM	International Organization for Migration	UN	United Nations
MSECs	Medical and Social Expert Commissions	UNICEF	United Nations Children’s Fund
MHPSS	Mental Health and Psychosocial Support	UNHCR	United Nations High Commissioner for Refugees
MoDT	Ministry of Digital Transformation	WFP	World Food Programme
MoSP	Ministry of Social Policy	WHO	World Health Organization
MPCA	Multi-Purpose Cash Assistance		

1. Introduction

1.1. Background

Cash assistance, and multi-purpose cash assistance (MPCA) specifically, are a vital part of the humanitarian response in Ukraine. Over half of the projects listed in the 2023 Humanitarian Response Plan have a cash transfer or voucher component. By June 2023, approximately 8 million people received multi-purpose cash assistance from 50 organizations (Ground Truth Solutions, 2023). Cash-based interventions have proven to be an effective response method for both internally displaced persons (IDPs) in government areas, and for conflict-affected people in non-government controlled areas where markets still function.

The concurrence of the ongoing fighting with natural disasters (e.g., harsh winters, floods, wildfires) is increasing the needs of the Ukrainian population. There is a greater push to link humanitarian cash-based interventions, including MPCA, with the national social protection (SP) system to supplement national social assistance benefits to more adequately, sustainably, and comprehensively deal with both the immediate and longer-term needs in a more harmonized manner.

The Collaborative Cash Delivery network (CCD) partnered with Ukraine Cash Consortium (UCC) to build on CCD's work of mapping the SP system in Ukraine (a live filterable repository¹ accessible [here](#) and an infographic shown in Figure 2) to advance in identifying alignment options for humanitarian cash assistance design programming within Ukraine's SP system. The exercise first started with the facilitation of a workshop on 4 July 2023 attended by CCD Community of Practice members and other relevant stakeholders such as the Cash Working Group (CWG) chairs, the CWG Task Team 5 (TT5) members and the Perehida Initiative's Technical Assistance Facility members. Invitations to the workshop were extended to organizations outside of the CCD to ensure coordination and synergies between all SP related initiatives.

This discussion paper is building on the workshop and aims to present humanitarian organizations with program design options for humanitarian cash programming aligning to the SP system in Ukraine. This paper begins with an overview of the situation in Ukraine, then moves to a brief description of structure of the SP system in Ukraine and a brief snapshot of the emergency cash transfers currently being delivered by humanitarian actors and the government. The last section provides a gap analysis of the current benefits across the lifecycle along with recommendations of how humanitarian actors can link with and fill the gaps of the cash benefits provided through Ukraine's social insurance and social assistance systems.

This discussion paper aims to be a live document to be continuously updated according to new humanitarian and SP developments. Moreover, this paper is accompanied by a separate summary paper.

Finally, another forthcoming CCD/UCC paper will be analysing the operational alignment of the response to reflect on the levels of and existing barriers to alignment along the delivery cycle of MPCA.

1 CCD's live excel social protection mapping tool of the Ukrainian system includes all cash programs implemented by the Government of Ukraine relevant to the humanitarian response. The programs can be filtered according to 4 categories:
1) whether the program is Contributory (=social insurance financed by individual contributions) or Non-contributory (= social assistance or tax-financed).
2) whether the program is Universal (available to all within categorical group, no matter income levels) or Means-tested (available only to low-income individuals/families).
3) According to the lifecycle stage (Maternity, 0–6 years old, childhood, working-age adults, older-age adults)
4) According to vulnerability criteria (disability, conflict, etc.).
Each program is then detailed according to the amount received by the recipient, the duration of the benefit, the government entity granting the enrolment into the program, the eligibility criteria, and any other relevant information. Anything in blue represents a change in the program's design or operations following the ongoing conflict – when possible, this specific change was sourced according to the relevant legal amendment and labelled as shock-responsive social protection (SRSP) amendment. Comments are also used to highlight key changes.

1.2. Overview of Context

Ukraine has been battered by conflict, natural disasters, and the COVID-19 pandemic over the better part of the last decade. The 2014 conflict in the Donbas region escalated significantly in 2022 to a full-scale invasion by the Russian Federation. The conflict came on the back of the COVID-19 pandemic and has been punctuated with wildfires (in 2020) and flooding (in 2020 and 2023). These emergency situations have severely impacted the demographic and economic challenges in Ukraine.

According to the International Organization for Migration (IOM), as of June 2023, nearly 5.1 million people were **internally displaced** with half of IDPs concentrated in just five oblasts (see Figure 1). The majority of those displaced (80%) have been displaced for around 8 months, and 60% have been displaced for a year or more (IOM, 2023). Displaced households (HHs) are highly vulnerable. Table 1 below summarizes the share of IDPs reporting to have one or more HH member belonging to a vulnerable population group. There are another 6.3 million Ukrainian refugees globally (UN High Commissioner for Refugees [UNHCR], 2023).



Photo: Mercy Corps

TABLE 1. PERCENTAGE OF INTERNALLY DISPLACED HOUSEHOLDS REPORTING HAVING MEMBERS BELONGING TO VULNERABLE GROUPS (AS OF JUNE 2023)

Vulnerable Group	Internally Displaced Households
People with disabilities	30%
Chronically ill	40%
Older adults (>60 years)	44%
Children (<5 years)	18%
Children (5–17 years)	42%
IDPs from 2014–2021 with/without formal status	12%

Source: IOM, 2023

FIGURE 1. ESTIMATED LOCATION OF INTERNALLY DISPLACED PERSONS BY OBLAST (AS OF JUNE 2023)



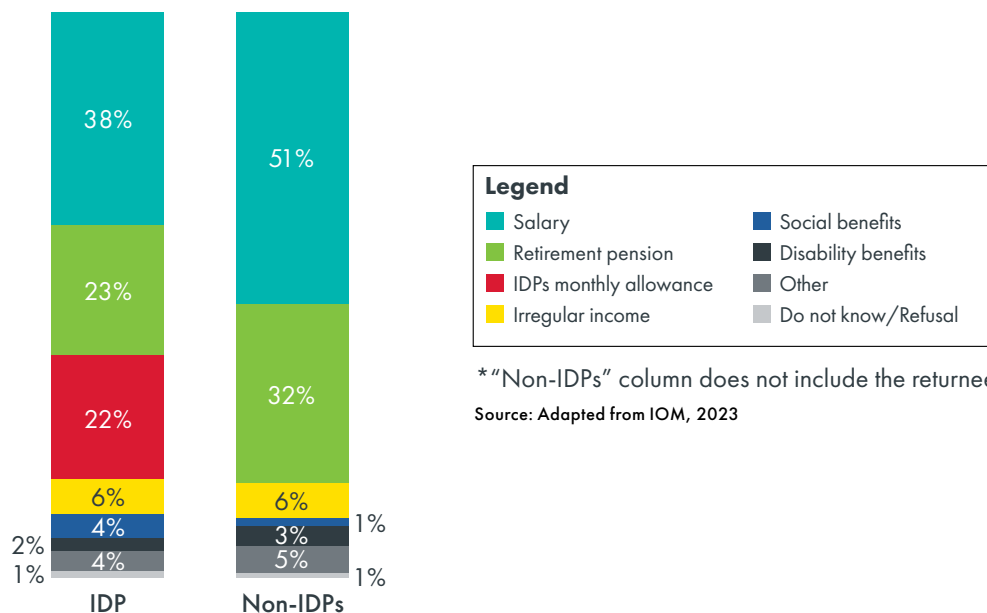
Source: Adapted from IOM, 2023

Displacement and out-migration has significant impacts on productivity, wages, and income tax. Personal income tax is a main source of revenue for local governments who, due to decentralization reforms which started in 2018, have become primarily responsible for providing basic services and SP. Decreases in revenue combined with significantly increasing needs can aggravate regional and municipal inequalities and affect delivery of public services. A greater understanding of how the conflict is affecting public financial management and delivery of basic services at local level is needed to help guide the response and recovery.

The invasion resulted in massive **employment losses**. Prior to the war, yearly labor force surveys were conducted to gauge economic activities but, since surveys have been suspended during martial law, there are no official statistics on employment for 2022 or 2023. In the absence of official unemployment figures, the National Bank of Ukraine (NBU) estimated that the unemployment rate for 2022 was between 19% and 23% (NBU, 2023). According to a 2022 poll by the Rating Group, an estimated 34% of people who had a job before the war are out of job, compared to 38% who had returned to their workplace, 18% who were working remotely, and 7% who had found a new job (Ratings Group, 2022). However, IDP HHs have lower employment rates than non-IDP HHs, despite being more likely than non-IDPs to have worked prior to the war (IOM, 2023).

Furthermore, IDP HHs are less likely than non-IDP HHs to have a regular wage as the primary source of income (38% versus 51%). See Graph 1 for more detail. Male-headed displaced HHs are more likely to have regular salary than female-headed displaced HHs (45% versus 34%). Female-headed displaced HHs were more likely to rely on IDP benefits, pensions, and other social benefits, including payments for the low-income families and children, as the primary source of income (IOM, 2023). IDP HHs in the eastern oblasts are particularly reliant on IDP benefits as the primary income, with at least one-third of IDP HHs in Zaporizka, Kharkivska, Donetska, Vinnyska, Kirovohradska, and Sumska Oblasts citing IDP benefits as the main source of income (IOM, 2023).

GRAPH 1. MAIN SOURCES OF HOUSEHOLD INCOME AS REPORTED BY IDPS AND NON-IDPS



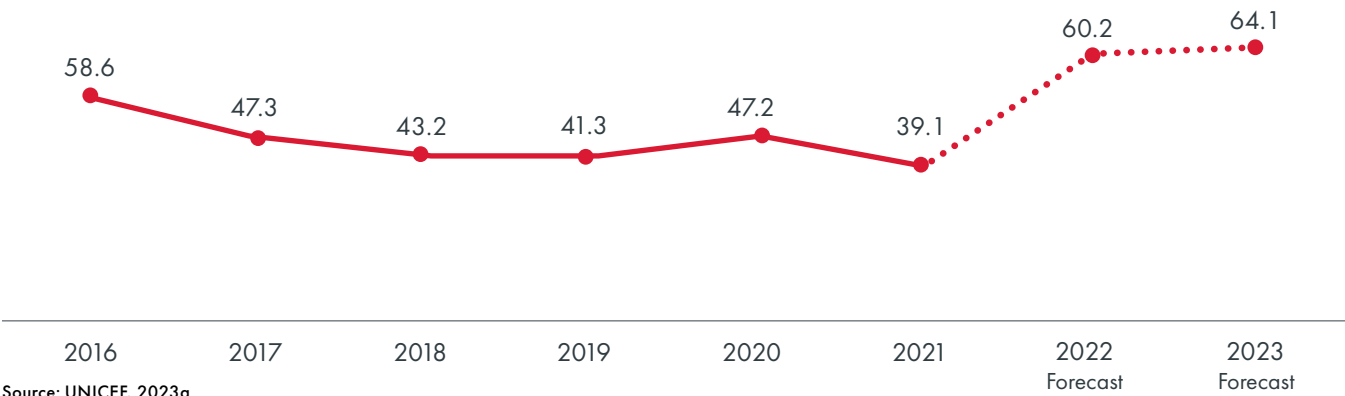
Incomes have significantly fallen for IDP HHs. The loss of wages coincides with spiking **inflation**. While a recent report of the National Bank of Ukraine (NBU) indicates that inflationary pressures have started easing due to increasing food and fuel supplies, inflation remains high and will not reach its target range until the end of 2025 (NBU, 2023). NBU estimates that inflation for 2023 will fall to 14.8%, while core inflation is estimated to be 12.5% year-on-year (NBU, 2023). Higher demand for basic needs, as well as services for housing repairs, has caused prices of these goods and services to increase at a faster pace than for non-priority goods and services (NBU, 2023). The projected HH losses from the income shock and higher cost-of-living are estimated around 25% of the HH budget (World Bank, 2022).

Poverty rates had steeply declined prior to the war. The share of the population living below the Actual Subsistence Minimum (ASM)² level dropped from 58.6% in 2015 to 39.1% in 2021 (United Nations Children’s Fund [UNICEF], 2023a). However, the war with Russia has caused a drastic decline in HH income, resulting in a sharp rise in poverty; it is estimated that poverty measured by ASM would increase by 25 percentage points between 2021 and 2023 (UNICEF, 2023a) (see Graph 2). The rapid rise in poverty will have a disproportional impact on certain HHs and regions (e.g., conflict-affected regions, and particularly vulnerable HHs such as female-headed HHs, HHs with persons living with disabilities, and displaced HHs). More than half (54%) of IDP HHs that rely on IDP benefits as the main source of income reported having an income less than Ukrainian Hryvnia (UAH) 2,600 per person: the Statutory Subsistence Minimum (SSM) is UAH 2,589 per person, and the ASM is UAH 4,666 (IOM, 2023). The majority of both IDP (80%) and non-IDP (54%) HHs identified access to financial support as a primary need (IOM, 2023).

HHs are adopting different **coping mechanisms** to deal with the reduced incomes. Most HHs are opting for cheaper, less-preferred food and non-food items (74%) or reducing the quantity of items purchased (68%), as well as reducing spending on utilities (59%) (IOM, 2023). According to IOM, HHs still rely on savings to bridge the income-expenditure gap, but the share of IDPs relying on this coping mechanism has fallen, “likely due to a significant proportion of IDP HHs no longer having any savings to dip into” (IOM, 2023 pg. 10). Worryingly, data from the same survey pointed to an increase in HHs taking on new debt as a coping mechanism.

2 The ASM, calculated by the Ministry of Social Policy, is based on a basket of approximately 300 different essential items (including food, non-food items and essential services). The ASM is regularly updated for inflation; therefore, it has constant purchasing power, unlike the Statutory Subsistence Minimum which is set by law and is not adjusted for inflation.

GRAPH 2. FORECAST OF POVERTY RATE IN UKRAINE FOR 2022 AND 2023 WITH EXPENDITURE BELOW THE ASM AS THE CRITERION (%)



2. Social Protection

2.1. Ukrainian Social Protection System

Ukraine boasts a relatively well-articulated and comprehensive SP system that provides support across lifecycle contingencies³ and population groups through social insurance, social assistance, active labor market interventions, and social care services. It also provides numerous concessions, subsidies, and tax breaks (referred to in the Ukraine context as social privileges). This paper focuses on cash benefits paid through the social insurance and social assistance systems relevant to the ongoing humanitarian response (see Figure 2 and a live filterable SP repository accessible [here](#)).

³ The [ILO Social Security \(Minimum Standards\) Convention, 1952 \(No. 102\)](#) defines nine lifecycle contingencies for which all members of society need to be protected: health care, sickness, maternity, unemployment, disability, death of the breadwinner, employment injury, old age, and support for raising children.

FIGURE 2. INFOGRAPHIC OF THE SOCIAL PROTECTION PROGRAMS ACROSS THE LIFECYCLE ACCESSIBLE IN UKRAINE (JUNE 2023)

SP System	Maternity/0-6 Years Old	School Age Children	Working Age Adults	Old Age
Non-Contributory Social Assistance	Maternity benefit	Assistance for low-income families (GMI)		
		Housing assistance for IDPs / SA for evacuated persons and persons living in newly accessible areas		
		One-time compensation and annual assistance to persons and children with disabilities injured as a result of explosive objects		
	Childbirth grant / Assistance in adopting a child / Baby box		State social care assistance	
		SA to children with disabilities and persons with disabilities from childhood and carer allowance for both		
	Municipal nanny		Social pension (disability)	Social pension (old age)
	Childcare for large families		Burial allowance (social pension)	
	Social pension (child of a diseased bread winner) / Allowance for single parent / SA to orphans and children deprived of parental care and financial support to caretaker		Subsidy for housing and utilities (HUS)	
	Guardianship allowance / Assistance to a person caring for a sick child / Alimony benefits / SA for the maintenance of a child in the family of a foster carer		One-time financial aid to state employees and their family in case of disability or death caused by the war (TBD)	
			Temporary host shelter subsidy (rent support) / Compensation for damaged and destroyed property	
Contributory Social Insurance		Temporary disability benefit (care for a sick child/care for a child under the age of 14 or a child with a disability under the age of 18 throughout rehabilitation) / Care for a child under 3 or a child with a disability under the age of 18 in case of illness of the mother or another person who cares for the child	Compensation to the employer for labor costs for employment of IDP	Social (solidarity) pension
	Maternity benefit		Partial unemployment	
			Temporary disability benefit (sickness benefit / care for a sick family member) / Insurance against industrial accidents and occupational diseases that caused disability	
			Unemployment benefit	
			Disability pension	
			Funeral grant	
		Survivor pension		

Legend: ■ Means-tested ■ Addressing disability ■ Conflict-specific Source: Content and analysis generated by CCD

Ukraine's SP system has a strong **legal foundation**. The Constitution of Ukraine sets out several rights related to social security, notably the right to income security in cases of inability to work, loss of a breadwinner, unemployment, and in retirement (Article 46), and the right to an adequate standard of living (Article 48). These provisions have been put into effect through an extensive legal framework setting out the scope of population and contingencies covered, as well as the rights and obligations of the persons covered, of employers and of the State (International Labour Organization [ILO], 2018).

SP is a clear policy priority for the Government of Ukraine. According to the **State Budget** for 2022–2024, an allocation of 943 billion UAH is estimated for SP spending, with 195.3 billion UAH allocated to the Pension Fund (PFU) (Ministry of Finance, n.d.). Spending on SP accounts for 27% of the national budget and is the largest budgetary allocation, up from 23% in 2019. Funding for SP systems in Ukraine is a mix of contributions and tax financing; however, in more recent years the size of contributions has shrunk due to lower engagement in formal employment, high unemployment, non-registration due to informality, and underreporting of wages (ILO, 2016).

The national SP system has high effective (*de facto*) **coverage**. According to the ILO (2021), 73% of the population is effectively covered by at least one SP benefit (see Table 2). Though there are wide disparities between groups, children, mothers with newborns, persons living with disabilities, and older adults enjoy universal (or near-universal) effective coverage, while only a quarter of the working-age population are actively participating in the contributory pension schemes.

There is a **proliferation** of SP schemes in Ukraine; there are now over 45 national and local level contributory and non-contributory SP programs, covering a range of social and economic risks relevant to the humanitarian response to the conflict. These benefits are delivered through concessions, in-kind and cash transfers. While Ukraine's social assistance system includes different universal social assistance for vulnerable categories (childbirth grant and disability benefits), there is also an increasing number of programs that are targeted to people living in poverty.

Despite the ongoing emergencies, the SP system has remained **operational and adaptable**, except for in areas of active hostilities or occupation, where functionality of the system is highly limited or suspended. It has continued to register people in-person and through the introduction of new online platforms, issue payments to claimants, and introduce new programs for people who have been displaced and/or lost livelihoods. The system has been quickly legally adapted to expand eligibility criteria throughout the duration of Martial law; to create new SP programs to meet the needs of conflict-affected individuals; and to alleviate access barriers by, for example, introducing digital registration procedures⁴ or allowing persons without hard copy of their national identification document to register as IDPs.⁵



Photos: Mercy Corps

- 4 Про внесення змін до Порядку призначення і виплати державної допомоги сім'ям з дітьми Постанова Кабінету Міністрів України від 06.01.2023 № 11 (On amendments to the Procedure for assigning and paying state aid to families with children Resolution of the Cabinet of Ministers of Ukraine dated 06.01.2023 No 11), accessible via <https://zakon.rada.gov.ua/laws/show/11-2023-%D0%BF#Text>
- 5 Про внесення змін до постанов Кабінету Міністрів України від 1 жовтня 2014 р. № 509 і від 20 березня 2022 р. № 332 Постанова Кабінету Міністрів України від 01.07.2022 № 755 (On Amendments to the Resolutions of the Cabinet of Ministers of Ukraine No. 1 dated October 2014, 509 and No. 20 dated March 2022, 332 Resolution of the Cabinet of Ministers of Ukraine dated 01.07.2022 No 755), accessible via <https://zakon.rada.gov.ua/laws/show/755-2022-%D0%BF#Text>

TABLE 2. EFFECTIVE COVERAGE OF THE POPULATION BY AT LEAST ONE SOCIAL PROTECTION BENEFIT

Population Covered by at Least One SP Benefit (Excluding Health)	Children	Mothers with Newborns	Persons with Disabilities	Unemployed	Older Adults	Workers in Case of Work Injury	Vulnerable Persons Covered by Social Assistance	Working Age Population Covered by Pension Schemes (Active Contributors)
73%	100%	100%	100%	84.1%	96%	...	39%	25.5%

Source: ILO, 2021

In Ukraine, the **transfer values** of different benefits are set as a proportion of the SSM which is set every year in the Budget Law. There are different subsistence minimums for distinct categories of people: children under the age of 6 years, children from 6–18 years, those who are unable to work, and those who can work. In addition to the SSM, the Ministry of Social Policy (MoSP) calculates the ASM based on the real prices of predefined baskets of goods and services (for more details see the [Ministry of Social Policy](#)). The amounts for different categories of people are outlined in Table 3. To reduce pressure on the State budget, the SSMs for 2023 were frozen at 2022 levels, though pension indexation is an exception (International Monetary Fund [IMF], 2023).

Furthermore, the SSMs have not been keeping up with the actual costs of living, resulting in a widening income-expenditure gap. According to analysis by the IMF, in 2014 the statutory subsistence minimum was 82% of the actual subsistence minimum calculated by the MoSP; this ratio dropped to an estimated 31% in 2023 (IMF, 2023). UNICEF (2023) estimated the ASM for 2023, taking into account inflation, to be UAH 6,986 per person per month (UNICEF, 2023b). Moreover, for reference, the minimum wage in 2023 is set closer to the ASM at 6,700 UAH (Article 8).

For the purposes of this paper, the official government subsistence minimums (SSM and ASM) will be used and updated once new subsistence minimums are published. The Government calculates a broad indicator, but also different subsistence minimums for different age groups/categories based on needs. The amounts for different categories of people are outlined in Table 3. Persons with disabilities are included in the category of “unable to work.”

TABLE 3. SUBSISTENCE MINIMUMS DETERMINED BY THE GOVERNMENT OF UKRAINE (AMOUNT PER PERSON PER MONTH)

Category	Statutory Subsistence Minimum (January 2023)	Actual Subsistence Minimum (January 2022)
Able-bodied persons	2,684 UAH	6,032 UAH
Children under 6	2,272 UAH	4,264 UAH
Children 6–18 years	2,833 UAH	5,309 UAH
Persons who are unable to work	2,093 UAH	3,962 UAH
Broad indicators	2,589 UAH	4,666 UAH

Source: Subsistence minimum (Article 7); [Ministry of Social Policy](#) (last accessed August 14, 2023)

Social insurance remains a critical vehicle for the income security of Ukrainian citizens, though its primacy is beginning to falter. The social insurance system in Ukraine covers a range of lifecycle contingencies, including retirement, disability, unemployment, maternity, and work accidents. The social insurance system has undergone numerous reforms since Independence in 1991, including gradually increasing the retirement age; reducing preferential pensions for special groups; introduction and reforms to the single social contribution system (see ILO, 2016, ILO, 2018 and ILO, 2020 for greater discussion). The most recent reform is that now all social insurance payments are managed by the Pension Fund of Ukraine (PFU) to streamline and reduce the economic burden of the administrative processes. Until the beginning of 2023, unemployment, maternity, and work accidents benefits were administered by the Social Insurance Fund of Ukraine.

Around one-quarter of the Ukrainian population (10.7 million people as of April 2023) currently receives some form of pension through the Pension Fund of Ukraine (PFU), including retirement pension, disability pension, loss of breadwinner pension (PFU, 2023). Women account for the majority (61%) of pension recipients (PFU, 2023). Data on recipients of maternity insurance was not available. The number of registered unemployed persons has been starkly decreasing since the start of the war, starting at 250,700 recipients in March 2022 to 49,700 recipients in May 2023. Contributory pensions can be supplemented by categorical, and poverty-targeted social assistance benefits.

Public expenditures on pensions in Ukraine have been hovering around 10% of GDP in the past few years. In 2023, 61% of the funding for the Pension Fund of Ukraine was financed from social contributions, with the remainder coming from government revenues (PFU, 2023). On-budget support from multilateral and bilateral partners has become critical for the solvency of the Pension Fund during the war with Russia.

Ukraine operates a complex **social assistance** system. Prior to the COVID-19 pandemic and the war with Russia, Ukraine's social assistance system covered about 60% of the population (World Bank, 2020). Before the Russian invasion, spending on social assistance amounted to around 3% of GDP; well above the average for the Eastern Europe and Central Asia region of 1.7%. Family and child benefits absorbed the largest share of the total social assistance budget (43%), followed by the Housing and Utilities Subsidy (HUS) program (22%) (World Bank, 2020). Spending on the Guaranteed Minimum Income (GMI) program – targeting low-income individuals – amounts to around 10% of the total social assistance expenditure. During 2016–2021, expenditures on the means-tested programs have grown and reached around 60% of the total social assistance spending. The rest of the spending is for categorical benefits.

Falling employment and incomes will increase demand for poverty-targeted social assistance programs such as the Guaranteed Minimum Income and Housing Utilities Subsidy programs. However, it is unclear how these programs are actually responding. Increases in unemployment mean that public employment services are even more critical now and will need to adapt and strengthen skills-matching and labor force activation capacities as a key input for aiding recovery and reconstruction.

The **governance system** in Ukraine is highly decentralized; administrative and implementation responsibility for social assistance and social services has been largely devolved to local authorities at the rayons level (Territorial Agency – TSNAP) and hromdad level (Community Centers of Social Services and Social Service Centers for Children, Family, and Youth), while at the national level the MoSP is responsible for setting national policies and programs. These local level offices receive, process, and approve applications for different social assistance or social services. Funding for SP is a mix of central and local level resources. In 2019, there was a shift in funding mechanisms with the responsibility for certain grants, such as child benefits, shifting from local to state budgets. This can be viewed as a shift towards sustainability and equity, while budgets for social services have remained at the local level. The share of subnational expenditure on SP as part of total subnational expenditure significantly

decreased, from 30% in 2016 to 5% in 2020 (U-LEAD, 2021). Where social assistance and social services rely on local revenues, shortfalls in financing along with increased demand by displaced populations may strain the capacity to respond. While social services are not part of this paper, they are a vital part of the SP system and serve as an essential complement to cash benefits. The escalation of the conflict has significantly increased the needs of local populations, while at the same time shrinking local human resources, administrative and service delivery capacities; increasing disparities between municipalities; and straining the government's capacity to respond (Organisation for Economic Co-operation and Development [OECD], 2022).

Digital innovation in the field of SP is a priority for the Government of Ukraine. Ukraine's Ministry of Digital Transformation (MoDT) has developed the Unified Information System of the Social Sphere (UISSS) which serves as a unified social registry. The MoDT has also developed Diia, which is a mobile app and online platform that allows Ukrainians to store digital documents and apply for social assistance and other services. It was first developed to deliver temporary benefits to COVID-19-affected individuals, but has quickly expanded to cover almost all social assistance programs.

In addition, the Ukraine's MoSP has developed the E-Dopomoga platform, which was meant to allow citizens to request for humanitarian cash assistance through self-registration. This is especially helpful for citizens residing in the occupied areas, liberated areas, or those heavily affected by hostilities where humanitarian access might be difficult. MoSP cross-checks the data entered with other databases and registers (e.g., government's disability database) to confirm vulnerability, and can use Diia for deduplication purposes. This data can be made available to humanitarian organizations to provide humanitarian assistance after signing a Memorandum of Cooperation; and as such the platform is another channel to access vulnerable populations, in addition to other channels used by humanitarian organizations. As of July 2023, the platform closed for registrations with nearly 13 million people having registered and over 3 million having been assisted.⁶

2.2. Multi-Purpose Cash Assistance in Ukraine

MPCA was introduced in March 2022 to support conflict-affected populations to meet their immediate basic needs, including temporary accommodation, food, and hygiene items. MPCA in Ukraine is delivered by 43 MPCA actors, including United Nations (UN) agencies, national and international NGOs, and the International Red Cross and Red Crescent Movement, reaching 5.96 million people with US\$ 1.21 billion at the end of 2022 (CWG, 2023). The MPCA is primarily implemented in Government-Controlled Areas. An estimated 31% of recipients have been women (ages 18–59); 16% are men (ages 18–59); children (ages 0–18) account for 29% of recipients; 23% are men and women over the age of 60 years; and 7% of recipients are persons with disabilities (CWG, 2023). The MPCA response in Ukraine is the largest humanitarian cash assistance response in history (United Nations Office for the Coordination of Humanitarian Affairs [OCHA], 2023). There are two categories of MPCA: the rapid MPCA and the emergency MPCA, both of which adhere to the same transfer value (UAH 2,200/person/month) and duration (3 months), but differ in eligibility criteria as guided by the CWG in August 2022.⁷

1. **Rapid MPCA** aims to provide a minimum package of immediate and most critical life-saving assistance to newly displaced HHs (within the last 30 days), HHs residing in areas of armed conflict (15 kilometers or less from the frontlines or territories beyond government control), and HHs affected by sudden shelling, to respond to arising immediate need (CWG, 2022a). Rapid MPCA is provided in situations where a full vulnerability assessment is not possible. Rapid MPCA accounts for 63% of multi-purpose cash response in Ukraine (OCHA, 2023).

⁶ E-dopomoga Dashboard, accessible via <https://aid.edopomoga.gov.ua/dashboard>.

⁷ It should be noted that the Cash Working Group is currently piloting a new targeting framework establishing a scoring model based on a proxy means test for social-economic vulnerability (see <https://reliefweb.int/report/ukraine/multi-purpose-cash-assistance-targeting-framework-may-2023> for more details).

2. **Emergency MPCA** aims to assist particularly vulnerable conflict-affected families and IDPs to meet their basic needs and to avoid reverting to negative coping mechanisms. It targets HHs that have been displaced for more than 30 days, or HHs in areas where armed conflict has taken place within the last 4 months. HHs must also have earned less than the ASM, estimated to be 5,400 UAH per person per month (as estimated by the CWG), and have at least one vulnerability criteria, including HHs with multiple (3+) children; HHs with persons living with disability; single-headed HHs; HHs with pregnant or breastfeeding women; and HHs with older adults (CWG, 2022a).⁸ Emergency MPCA accounts for 37% of the cash response in Ukraine (OCHA, 2023).

The **transfer value** for the MPCA was calculated using the ASM⁹ as the minimum expenditure basket, and income data collected by cash actors in Ukraine, to determine the income gap between what resources HHs have available and the level of expenditure that is needed to satisfy their basic, recurrent needs¹⁰ (CWG, 2022b). As of the writing of this paper, transfer value set at 2,200 UAH/person covers 100% of the income gap (previously the transfer value was set at 77% of the income gap). The MPCA is a flat rate and does not take into account specific needs based on additional vulnerabilities related to age, gender, disability status. The Cash Working Group is currently engaged in an exercise to revalue the MPCA benefit size.

Results from **post distribution monitoring** indicate that MPCA supported the majority (92%) of recipients to meet their basic needs to varying extents; 45% of recipients reported they were able to meet some of their basic needs with the MPCA; 37% stated they were able to satisfy most of their basic needs; and 12% all of their basic needs; while 8% were unable to meet basic needs (CWG, 2023). Additionally, recipients reported that MPCA helped to partially cover essential needs: MPCA helped to cover approximately 63% of food items; 57% of hygiene items; 46% of non-food items; 57% of health care; 48% of clothing needs; and 68% of housing and utilities costs (CWG, 2023).

The Government of Ukraine has also been delivering humanitarian assistance through its SP system by expanding horizontally the eligibility access of existing programs, and by enacting new temporary programs both with and without the assistance of humanitarian organizations.¹¹ Regarding the former, the Government of Ukraine, through the MoSP, provides housing assistance to officially registered IDPs (commonly referred to as the IDP Housing Assistance program). This program was introduced in 2022 and replaced the previous IDP subsistence aid program. The IDP Housing Assistance program provides cash support to “citizens who, due to the war, have lost their homes or were forced to leave their homes and resettle away from places where hostilities are taking place, or from temporarily occupied territories, as well as to help them adapt to new living conditions” (MoSP, 2023). The housing assistance benefit level is set at 3,000 UAH for children and persons living with disabilities and 2,000 UAH for all others. The IDP housing allowance had been a blanket transfer to anyone who was officially displaced and met the eligibility criteria; however, starting September 1, 2023, the eligibility criteria will consider the financial situation¹² of displaced individuals. Those currently receiving benefits who meet the new criteria will be automatically extended for an additional 6-month period. Those applying for the first-time starting

8 Additional criteria included in the ranked voting included women-headed HHs, elderly headed HHs, HHs with four or more people, HHs with those unemployed due to the conflict, HHs with members killed or injured during the conflict, HHs with women who are survivors of violence, and HHs with members of minority groups.

9 The actual subsistence minimum includes some items which are considered non-humanitarian consumption items.

10 This is based on the “average” HH and does not take into account specific requirements of certain vulnerable groups, such as older adults, persons with disabilities, pregnant and lactating mothers, etc.

11 See sheet 2 of the excel social protection mapping tool labelled Concluded Programs for examples of programs delivered by the Government of Ukraine and humanitarian agencies such as UNICEF, UNHCR, and the ICRC.

12 Those with a disqualifying financial situation includes those who have 1) purchased a new vehicle (less than five years have passed since the year of manufacture), except for cars that were purchased by volunteers and donated for the needs of the country’s defence; 2) purchased in the amount of more than 100,000 UAH a land plot, apartment, house (except for housing received at the expense of the state or local budget); 3) funds in the total amount of more than 100,000 UAH in a deposit bank account; 4) purchased foreign currency (except for currency received from charitable organizations or purchased to pay for medical, social, educational services), as well as banking deposits for a total amount of more than 100,000 UAH; 5) their own housing located in territories other than those where active (possible) hostilities are taking place or which are occupied, if such housing has an area of more than 13.65 m² per family member.

August 1, 2023 will receive 6 months of support, but certain vulnerable families¹³ will be eligible for 12 months of support. The Government supported 2.3 million IDPs during 2022 through the IDP Housing Assistance program.

Regarding the latter – showcasing new temporary programs with international humanitarian aid funding – the Government, for example, adopted Decree N 405¹⁴ on 5 April 2022, introducing a temporary cash transfer of three months (2,220 UAH per family member capped at five family members) for certain categories of vulnerable families with children (limited to families with three or more children where at least one child is younger than 2 years; and families with two or more children where at least one has a disability). The program was funded by UNICEF and implemented jointly with the MoSP. Applicants could register online through either UNICEF’s website or the Government’s (Diia) website, and UNICEF reviewed the applications and processed the payments. While the decree specifies certain alignment details with the government SP system, such as how the temporary humanitarian assistance will not be taken into account when calculating the total family income for all types of government social assistance, it is unclear how the vulnerability criteria were chosen, seemingly they overlap with the eligibility criteria of other government social assistance programs (e.g., the large family assistance and the social assistance for children with disabilities).



Photo: Mercy Corps

3. Gap Analysis and Alignment Options by Lifecycle Stage

3.1. Methodology

This brief is based on a mapping of over 44 cash transfer programs, both contributory and non-contributory (the live filterable SP mapping is accessible [here](#)). The methodology undertaken to analyze the gaps in the Ukrainian SP system was developed with the intention to be easily replicated by humanitarian actors active in the field, i.e., non-cumbersome framework analysis utilising publicly available data (see Figure 3).

Overall, the SP programs are analysed according to the lifecycle approach¹⁵ to coincide with the Government’s SP framework. The lifecycle groups used for the analysis are aligned with the different lifecycle guarantees that address specific risks, such as maternity, disability, and retirement. Any recommendations and analysis related to disability will be assessed in the disability category. Finally, the analysis prioritizes long-term programs most relevant to an individual’s or HH’s long-term well-being.

13 Children with disabilities; persons caring for a person with a disability; persons of retirement age; families with three or more children under the age of 18; minors and young children who arrived unaccompanied by a legal representative; if the total income per family member does not exceed 4 subsistence minimums.

14 Про реалізацію спільного з Міжнародним надзвичайним фондом допомоги дітям при Організації Об’єднаних Націй (ЮНІСЕФ) проекту щодо додаткових заходів соціальної підтримки найбільш вразливих категорій населення Постанова Кабінету Міністрів України від 05.04.2022 № 405 (On the implementation of a joint project with UNICEF on additional social support measures for the most vulnerable categories of the population. Resolution of the Cabinet of Ministers of Ukraine dated 05.04.2022 No 405) accessible via <https://zakon.rada.gov.ua/laws/show/405-2022-%D0%BF#Text>.

15 The lifecycle stages for children were separated according to Maternity–3 years old and 3–18 years old, due to the significant changes in coverage of these groups. Maternity–3 years old benefit from universal programs while this is no longer the case from 3 years old. This age separation eased the structure of the analysis. This age bracket Maternity–3 years old is also aligned with the length of parental leave in Ukraine, which is 36 months.

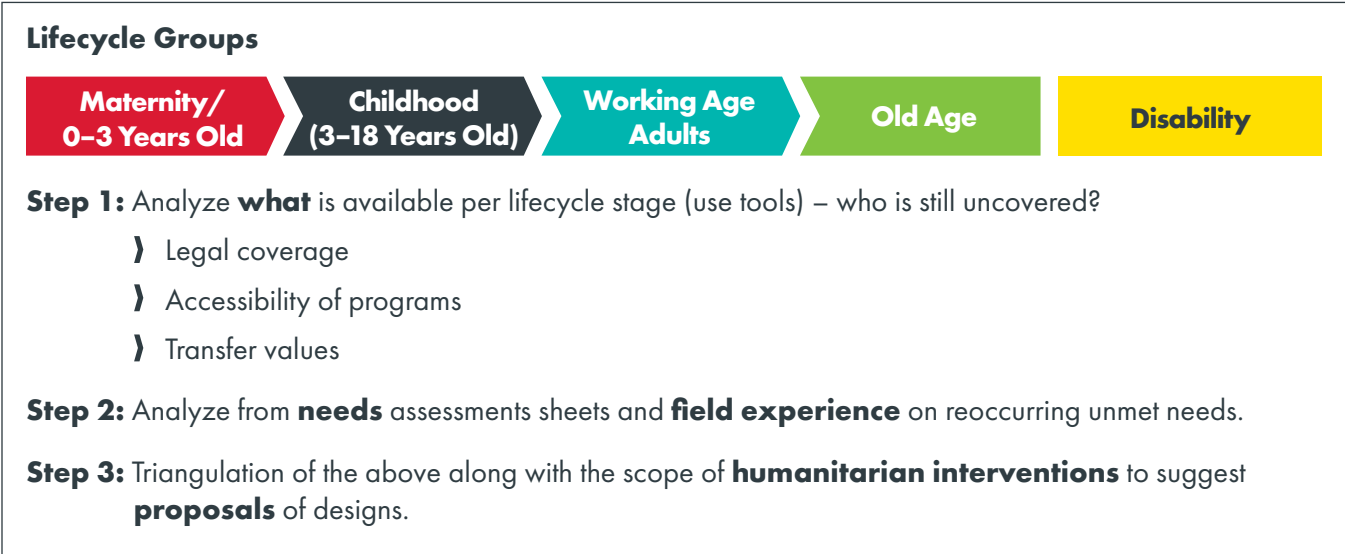
The first step of the analytical framework was to analyse the availability of the SP programs within each lifecycle stage to draw out those excluded from the SP system. For the purposes of this exercise, coverage was determined according to the triangulation of the following:

- › legal coverage,
- › effective coverage (calculated according to the number of recipients divided by the total eligible population for each program),
- › the coverage of the transfer values (i.e., can the minimum or average total transfer values for persons for each lifecycle stage meet the statutory or the actual subsistence minimum).¹⁶

The second step was to analyse existing unmet needs for each lifecycle stage by retrieving data from recent needs assessments and the humanitarian organizations’ field experience.

The third and final step was to triangulate the first two steps along with the scope of humanitarian interventions (i.e., the limits of temporary cash transfers) to draw out options for alignment for designs of cash transfers.

FIGURE 3. FRAMEWORK ANALYSIS ON IDENTIFYING ENTRY POINTS FOR THE HUMANITARIAN RESPONSE TO LINK WITH THE SOCIAL PROTECTION SYSTEM



An important caveat on the data available for the analysis is that up-to-date government data may often be unavailable. In the case of this paper, a significant caveat needs to be considered regarding the population size data. As official government data was unavailable for 2022, projections were used as developed by the Ptoukha Institute for Demography and Social Studies of the National Academy of Sciences of Ukraine.¹⁷ Therefore, the effective coverage percentages are only meant to serve as indicative figures and should not be quoted as official statistical coverage figures, nor used to draw conclusions on inclusion errors.

Finally, the alignment options should be considered while acknowledging the geographic targeting recommendations issued by CWG, and all options can be further restricted in scope if required. The options are meant to provide a narrowed scope of design for humanitarian organizations to consider, but they are not exhaustive in nature and are highly malleable to the priorities and objectives of each organization.

16 The income gap analysis for setting the 2023 transfer value of humanitarian cash assistance is underway. An additional economic threshold may be added to this guidance when the CWG concludes the analysis.
 17 Ptoukha Institute for Demography and Social Studies of the National Academy of Sciences of Ukraine (2022), National Population Projections, https://idss.org.ua/forecasts/nation_pop_proj_en.

3.2. Maternity–3 Years of Age

3.2.1. Overview of Legal Coverage

The lifecycle stage of maternity to 3 years of age is relatively well-covered legally within the Ukrainian SP system. For **maternity assistance** (only available to mothers, not to fathers), universal coverage is realized through a comprehensive maternity insurance requiring 0 minimum months of contributions to access, coupled with a social assistance maternity benefit accessible for recipients without social insurance. The combination of the two tiers provides complementary universal legal coverage.

For **children 0–3 years of age**, the Ukrainian SP system provides a mix of universal social assistance benefits (e.g., childbirth grant, assistance in adopting a child, and the Baby Box benefits) complemented with means-tested programs (e.g., allowance for a single parent, guardianship allowance, etc.) or categorical programs based on assumed economic vulnerabilities (e.g., assistance for large families), as well as social insurance benefits in times of sickness (temporary disability benefit, etc.). The multi-tiered system leaves children 0–3 years of age essentially 100% legally covered by SP.



Photo: Mercy Corps

The **universal childbirth grant**¹⁸ and the **assistance in adopting a child**¹⁹ are benefits paid for each child to create appropriate conditions for their full maintenance and education. The benefits are paid once in the amount of 10,320 UAH, and the rest is paid in equal parts over the next 36 months (860 UAH/month). For the duration of martial law, childbirth grant applications for parents temporarily outside Ukraine (except for persons who are in the territory of a state recognized by law as an occupying state and/or aggressor state in relation to Ukraine) were still allowed.

The **Baby Box program**²⁰ was started as a pilot in September 2020 and is meant to end on 31 December 2023 (unless extended by the Government). The box (which can be received in-kind or through monetary compensation) is to support each live birth with the purchase of children’s goods – childcare products and children’s hygiene products, in particular diapers, napkins; children’s clothes and shoes; baby food; children’s tableware; children’s toys; textiles for children, including towels, blankets; baby walkers; baby strollers; baby bathtubs for bathing. The monetary compensation is a one-off grant equivalent to 3 times the subsistence minimum for children under 6 years old (= 6,816 UAH in total).

18 Clauses 10 to 14 of Про затвердження Порядку призначення і виплати державної допомоги сім’ям з дітьми Постанова Кабінету Міністрів України; Порядок від 27.12.2001 № 1751 (On approval of the Procedure for the appointment and payment of state aid to families with children Resolution of the Cabinet of Ministers of Ukraine; Order of 27.12.2001 No 1751). Accessible via <https://zakon.rada.gov.ua/laws/show/1751-2001-%D0%BF#n50>.

19 Clauses 39 to 42 of Про затвердження Порядку призначення і виплати державної допомоги сім’ям з дітьми Постанова Кабінету Міністрів України; Порядок від 27.12.2001 № 1751 (On approval of the Procedure for the appointment and payment of state aid to families with children Resolution of the Cabinet of Ministers of Ukraine; Order of 27.12.2001 No 1751). Accessible via <https://zakon.rada.gov.ua/laws/show/1751-2001-%D0%BF#n50>.

20 Деякі питання реалізації пілотного проекту з монетизації одноразової натуральної допомоги “пакунок малюка” Постанова Кабінету Міністрів України; Порядок, Умови, Форма типового документа, Заява від 29.07.2020 № 744 (Some issues of implementation of the pilot project on monetization of one-time in-kind aid “Baby Box” Resolution of the Cabinet of Ministers of Ukraine; Procedure, Conditions, Form of a standard document, Application dated 29.07.2020 No 744) <https://zakon.rada.gov.ua/laws/show/744-2020-%D0%BF#n24>.

3.2.2. Effective Coverage

In terms of **effective coverage**, indicative data analysis was conducted to provide an estimated percentage of effective coverage of the main SP programs. Table 4 below indicates that the number of recipients in 2022 for each social assistance program available to children 0–3 years old exceeds the projected population size of the same year, which can conclude an effective coverage rate close to 100%. For maternity, while the number of social insurance recipients was unavailable, in 2019, the ILO had reported a 100% effective coverage rate for maternity benefits.

TABLE 4. DE FACTO COVERAGE RATE OF SP PROGRAMS FOR MATERNITY AND CHILDREN 0–3 YEARS OF AGE

Program	Population size (2022)	Number of Recipients (2022)	Percentage of Indicative Effective Coverage
Baby Box	~192,225	207,700	100%
One-off payment of birth grant and adoption	~192,225	207,400	100%
Monthly payment of birth grant (36 months)	~576,675	746,400	100%
Maternity (both SA and insurance)	N/A	N/A (120,800 recipients in 2022 for SA)	100% effective coverage according to ILO in 2019 ²¹

3.2.3. Transfer Values

In terms of **transfer values**, maternity benefits are provided in the amount of 100% of the average monthly income (scholarship, financial support, unemployment benefit, etc.) of a woman, but not less than 25% of the amount of the Statutory Subsistence Minimum established by law for an able-bodied person (=671 UAH), and is paid for the entire period of leave in connection with pregnancy and childbirth. While the minimum is relatively low, the Government’s average monthly maternity benefit disbursed was higher at 2,210 UAH/month in 2022. As can be seen in Table 5, compared to the subsistence minimums, while a pregnant mother would, on average, reach the SSM, she would be short by 1,752 UAH/month to reach the ASM. If she were to be receiving the minimum amount of the maternity benefit, she would be short by 1,422 UAH/month to reach the SSM, and up to 3,291 UAH/month to reach the ASM.

TABLE 5. COMPARISON OF THE TRANSFER VALUE OF MATERNITY BENEFITS TO THE SUBSISTENCE MINIMUMS

	Statutory	Actual
Subsistence minimums: Child under 6	2,093 UAH	3,962 UAH
Gap between the SMs and the assistance		
Average monthly maternity benefits (=2,210 UAH)	+ 117 UAH (=105% of SSM)	-1,752 UAH (=56% of SSM)
Minimum monthly maternity benefits (=671 UAH)	-1,422 UAH	-3,291 UAH

21 World Social Protection Data Dashboards, ILO, 2019 <https://www.social-protection.org/gimi/WSPDB.action?id=19>

On top of the maternity benefit, a parent can rely on a minimum of 860 UAH/month until the child reaches 3 years of age with one-off transfers of 17,135 UAH upon birth when combining the birth grant and Baby Box assistance. For the sake of monthly calculations of income, if the total sum of the one-off transfers is split evenly across the 0–36 months, the monthly assistance would total up to 1,336 UAH/month; falling short of the SSM by 936 UAH and the ASM by 2,928 UAH per month.

TABLE 6. COMPARISON OF THE TRANSFER VALUE OF SP PROGRAMS FOR CHILDREN 0–3 YEARS OLD TO THE SUBSISTENCE MINIMUMS

	Statutory	Actual
Subsistence minimums: Child under 6	2,272 UAH	4,264 UAH
Gap between the SMs and the assistance		
Minimum monthly birth grant and baby box benefits (860 UAH/month with one-offs of 17,135 UAH upon birth (=476/month from 0 to 36 months) which totals 1,336 UAH/month	-936 UAH	-2,928 UAH
+ Large family assistance (2,100/month)	+1,164 UAH	-828 UAH
OR + Low-income single parent assistance (1,276/month on average)	+340 UAH	-1,652 UAH
OR + Guardianship allowance (5,680/month)	+4,744 UAH	+ 2,752 UAH
OR + IDP Housing Assistance (3,000/month)	+2,064 UAH	+72 UAH

However, families can rely on additional social assistance benefits in the event of specific economic vulnerabilities. Suppose a family can qualify for either the large family assistance (for HH with 3 or more children), the low-income based single mother assistance, or the low-income guardianship allowance. In that case, it may raise their total HH income on average to 2,762 UAH/month. For each HH scenario, a negative gap in income is no longer observed when compared to the SSM,²² but is still observed for large families (-828 UAH/month) and low-income single parent families (-1,652 UAH/month) when compared to the ASM.

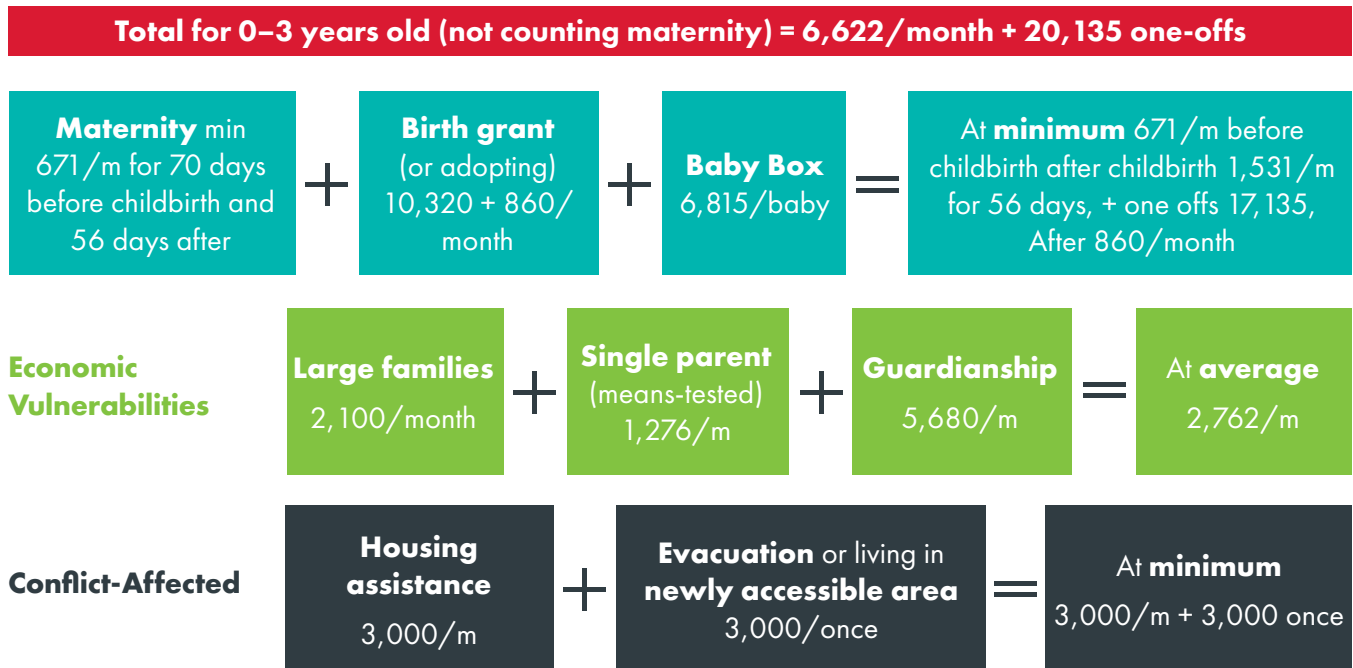
Finally, suppose a family is affected by conflict. In that case, they can rely on the IDP Housing Assistance to bring another 3,000 UAH/month per child and a potential one-off assistance of 3,000 UAH if they were evacuated or living in a newly accessible area. Without counting additional economic vulnerabilities, an IDP child 0–3 years old would receive above the SSM and ASM.



Photo: Mercy Corps

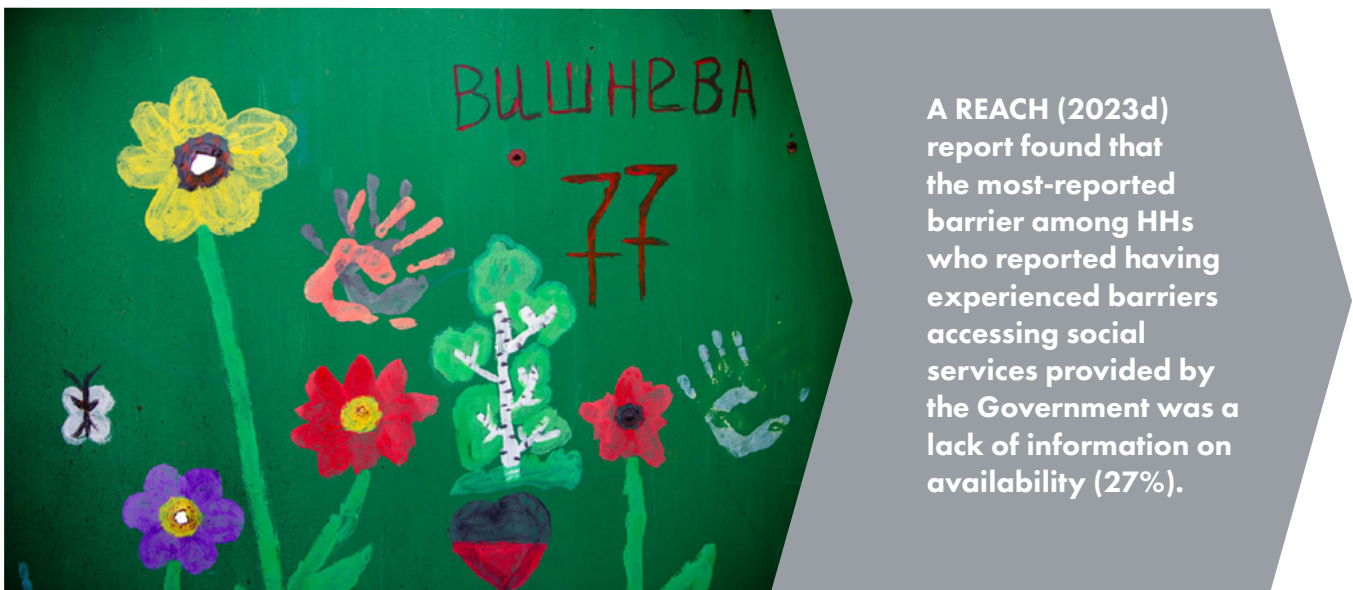
22 This assumes the HH has sufficient income sources for the first two other children who do not qualify for a large family assistance benefit.

FIGURE 4. AVERAGE TRANSFER VALUES OF SP PROGRAMS FOR MATERNITY AND CHILDREN 0–3 YEARS OLD



3.2.4. Needs Assessments

Needs assessments analysed for this lifecycle group did not reveal any glaring unmet needs for humanitarian organizations to relieve. The elements gathered did point to information barriers hindering access to SP.



Furthermore, field experience of humanitarian organizations reported on the possible lack of funds for SP programs. The availability of funds depends on the locality distributing the funds, and data was unable to be retrieved to evidence this.

3.2.5. Alignment Options

Given the overall effective coverage of maternity to 3 years of age and given the lack of overwhelming unmet needs, it is recommended that humanitarian aid consider the following alignment options:

› Coverage Gaps

- To cover those who may still be left out of the SP system: i.e., those living in oblasts with limited funding for the relevant SP programs and those lacking civil registration documentation (e.g., Roma communities).

› Income Gaps

- To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum:
 - » Pregnant women receiving the minimum amount of the maternity assistance.
 - » All children 0–3 years of age who do not benefit from additional assistance (not part of a large family, or a low-income single-parent HH, or under guardianship, or is not an IDP) – further prioritization can include children in low-income HHs.

› Access Gaps

- To cover gaps in time for those living in areas with limited services, thus hindering their ability to register to programs (e.g., limited access to health services, able to attest to pregnancy, birth of a child, disability, or sickness of the child).
- To cover gaps in information by providing referral information of available programs for which they may be eligible – provide information on eligibility criteria, amount entitled to, where to apply, information/documents needed to apply, etc. (information available in CCD's SP Mapping Tool).

3.3. Childhood 3–18 years

3.3.1. Overview of Legal Coverage

The Ukrainian SP sector includes a fundamental legal coverage gap for children 3 to 18 years old without providing a universal child benefit, and the large family assistance no longer being available for children past 6 years of age. The system currently only provides coverage in times of sickness, disability, or economic vulnerability (single parenthood, large families (0–6 years old), low-income, etc.).

Moreover, while the large family assistance is currently provided universally, it is only available from the 3rd or more child and only until they turn 6 years old. The single parent assistance may lack legal coverage as it is only provided to low-income HHs.

Due to the lack of universal coverage, the conflict exposed many families to remain without assistance. Housing assistance for IDPs is no doubt supposed to fill that gap by catching all conflict-affected families on a universal basis. However, there can be barriers and time delays to accessing the IDP status, and the categorization also excludes many conflict-affected families who do not qualify as IDPs (e.g., non-displaced families from conflict-affected areas).

Furthermore, the recent July 2023 restrictions on the IDP Housing Assistance eligibility criteria provide for a sort of affluence testing for the Government to be able to deprioritize funding families with what they have judged as enough financial means to sustain themselves, so as to be able to cover the ever-expanding pool of potential recipients. However, the July 2023 amendments also bar access to those leaving the country for more than 30

calendar days, thereby effectively excluding returnees with children. This excludes a significant number of children, as returnee HHs with children 0–18 years old make up 48% of returnee HHs (32% with children aged 5–18 years) (IOM, 2023b).

3.3.2. Effective Coverage

It is difficult to assess the accessibility of social assistance programs throughout this lifecycle stage, as the programs are not universal but rather target a specific population category for which we do not possess demographic data (e.g., programs for large families or families with single mothers). No significant conclusions can be made on the effective coverage of children 3–18 years of age.

TABLE 7. NUMBER OF RECIPIENTS OF SOCIAL PROTECTION PROGRAMS FOR CHILDREN 3–18 YEARS OLD

Program	Number of Recipients (by thousands)
Large family	217.7
Under 6 years old with single mother	41
6–18 years old with single mother	65.9
18–23 years old with single mother	2.6

3.3.3. Transfer Values

Due to the lack of a universal child benefit, children 3–18 years old are in a much different financial situation than in their previous lifecycle stage. Social assistance benefits can only be relied on in the event of specific economic vulnerability. Suppose a family can qualify for either the large family assistance (for HH with 3 or more children), the low-income based single mother assistance, or the low-income guardianship allowance. In that case, it may raise their total HH income on average to 3,147 UAH/month per child.

Breaking it down to each HH scenario, however, a negative gap in income according to both subsistence minimums is observed for both large families (SSM: -172 UAH/ASM: -2,164 UAH) and low-income single parent HH (SSM: -996 UAH/ASM: -2,988 UAH). If the child is an IDP, the income gap is only negatively observed when compared to the ASM (-1,264 UAH).

TABLE 8. COMPARISON OF THE TRANSFER VALUE OF SP PROGRAMS FOR CHILDREN 3–6 YEARS OLD TO THE SUBSISTENCE MINIMUMS

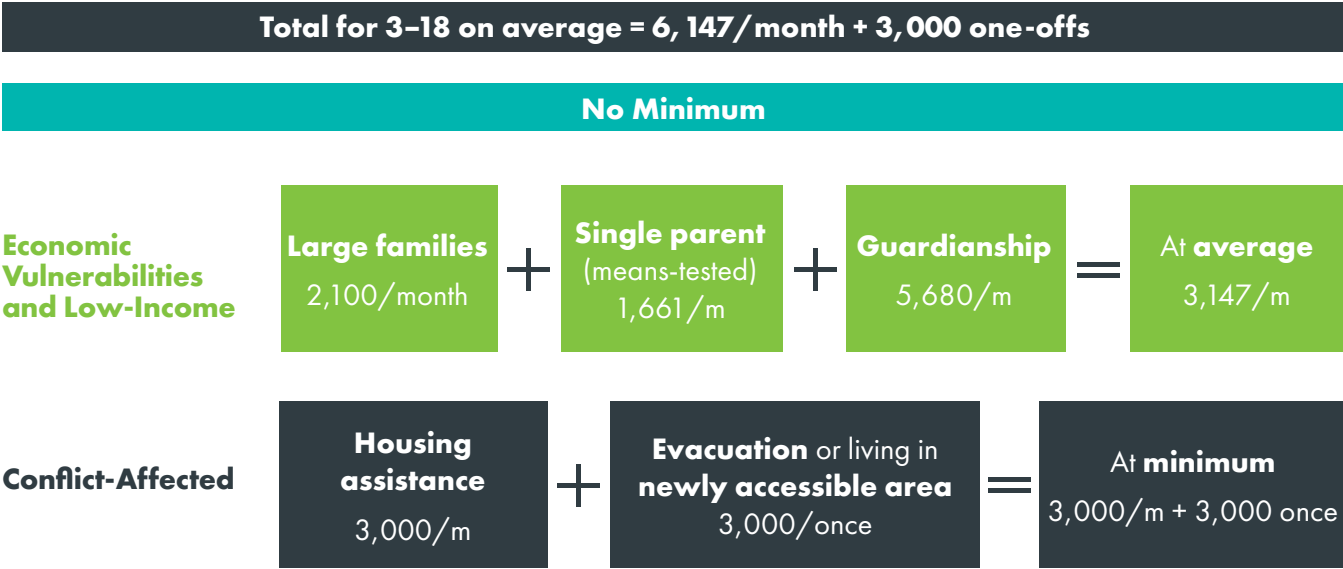
	Statutory	Actual
Subsistence minimums: Child 3–6 years old	2,272 UAH	4,264 UAH
Gap between the SMs and the assistance		
No minimum universal floor	-2,272 UAH	-4,264 UAH
+ Large family assistance (2,100/month)	-172 UAH	-2,164 UAH
OR + Low-income single parent assistance (1,276/month on average)	-996 UAH	-2,988 UAH
OR + Guardianship allowance (5,680/month)	+3,408 UAH	+1,416 UAH
OR + IF IDP Housing Assistance (3,000/month)	+728 UAH	-1,264 UAH

For children 6–18 years of age, the statutory minimums are higher to reach, there is still no universal child benefit, and the large family assistance floor is no longer available past 6 years of age. If a family can qualify for low-income-based single mother assistance, a negative gap in income according to both SMs is observed (SSM: -1,172 UAH/ASM: -3,648). If the child is an IDP, the income gap is only negatively observed when compared to the ASM (-2,309 UAH).

TABLE 9. COMPARISON OF THE TRANSFER VALUE OF SP PROGRAMS FOR CHILDREN 6–18 YEARS OLD TO THE SUBSISTENCE MINIMUMS

	Statutory	Actual
Subsistence minimums: Children 6–18 years old	2,833 UAH	5,309 UAH
Gap between the SMs and the assistance		
No minimum universal floor	-2,833 UAH	-5,309 UAH
OR + Low-income single parent assistance (1,661/month on average)	-1,172 UAH	-3,648 UAH
OR + Guardianship allowance (5,680/month)	+2,847 UAH	+371 UAH
OR + IF IDP Housing Assistance (3,000/month)	+167 UAH	-2,309 UAH

FIGURE 5. AVERAGE TRANSFER VALUES OF SP PROGRAMS FOR CHILDREN 3–18 YO



3.3.4. Needs Assessments

The lack of coverage can be seen in the needs assessments highlighting existing unmet needs. The conflict, the freezing winter, loss of income, and the energy crisis have had devastating impacts on children and families, with an estimated 472,018 people in Ukraine newly exposed to poverty, and around 1.5 million children in Ukraine having been left at risk of mental health issues due to war exposure. A recent World Vision (2023) assessment found that 22% of children surveyed rated food as a critical priority, and 25% faced challenges in accessing it. Moreover, Ukraine has over 130 ethnic groups, including the Roma, who face significant discrimination and lack civil status documentation, raising access barriers to humanitarian assistance and protection.

In terms of education needs, the number of school and pre-school-aged children in need of immediate education support has increased by 6% from 4,600,000 in 2022 to 4,894,103 in 2023, with needs including mental health and psychosocial support (MHPSS), social-emotional learning, provision of catch-up/accelerated learning opportunities, and provision of Explosive Ordnance Risk Education. Many schools have been damaged or destroyed, and there is limited internet connectivity for online learning. Among returnees, 26% reported having no operational or accessible education institutions in their location – this is most critical in the macro-regions of East (52%) and South (48%). In late 2022, it was reported that 54% of damaged schools were in the east, especially in Donetska (27%), Kharkivska (20%) and Luhanska (6%) oblasts. Additionally, about 40% of all education facilities (including 30% of general secondary schools) lack bomb shelters, making them inaccessible for in-person learning. (OCHA, 2022).

Prior to the conflict, the Government of Ukraine had already identified the need to alleviate the economic burden of education fees. In 2021, the Government piloted a program providing a one-off grant for children entering a new school year. The pilot was only provided to children of low-income large families and paid out 2000 UAH per child.²³ It is unclear why the program was not expanded past the year 2021, but it could be assumed that the funds were reprioritized following the start of the conflict.

Additional barriers were flagged during the July 2023 Workshop by humanitarian organizations having heard of delays in the enrolment of children of a deceased breadwinner into the survivor's pension, and the state social pension for a child of a deceased breadwinner due to delays in the administration providing a death certificate.

Finally, while outside of the remit of this guidance paper, it is a crucial sidenote to stress the need for strong referral mechanisms with the child protection services for this lifecycle group. The issue of family separation is a significant concern, as it has been reported as one of the most critical child protection risks by 85% of girls and 79% of boys aged between 14–17 years assessed by World Vision, and by 78% of girls and 82% of boys aged between 9–13 years. In Kharkiv alone, 8% of HHs assessed by War Child reported having heard of children separated from their caregivers (IMPACT & Data Friendly Space, 2023). The situation for unaccompanied children is particularly difficult as they are especially vulnerable to protection risks. They also face challenges accessing most services, including social housing, due to housing shortages (IMPACT & Data Friendly Space, 2023).

23 Деякі питання соціальної підтримки багатодітних малозабезпечених сімей. Постанова Кабінету Міністрів України; Порядок від Aug 4, 2021 № 803 (Some issues of social support for large low-income families. Resolution of the Cabinet of Ministers of Ukraine; Order dated Aug 4, 2021 No 803). Accessible via <https://zakon.rada.gov.ua/laws/show/803-2021-%D0%BF#n3>.

3.3.5. Alignment Options

› Coverage Gaps

- While unreasonable to expect the humanitarian community to establish a parallel universal child benefit, key vulnerable groups de jure legally excluded from the system can be prioritized:
 - » Children of returnees
 - » Non-displaced conflict-affected families
 - » Children in large families after all children pass the age of 6 years.

› Income Gaps

- To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum:
 - » Children in large families
 - » Children in low-income single parent HH
 - » To cover unmet needs of additional financial education needs: expand the piloted 2021 government program providing a one-off grant for children entering a new school year. The pilot was only provided to children of low-income large families, who were provided with 2,000 UAH per child. Expansion could be provided to children in families de jure excluded and de facto excluded.

› Access Gaps

- To cover gaps in time for those living in areas with limited services, thus hindering their ability to register to programs (e.g., slowed-down process to prove death, and dependents being granted survivor pensions)
- To cover **gaps in information** by providing referral information of available programs for which they may be eligible – provide information on eligibility criteria, amount entitled to, where to apply, information/documents needed to apply, etc. (information all available in CCD's SP Mapping Tool).

3.4. Working Age Adults

3.4.1. Overview of Legal Coverage

SP legal coverage for working-age adults is highly dependent on the contributory system, and thereby relies heavily on people's ability to engage in the employment sector to attend to their own coverage. The social assistance floor only provides for cases of low-income, disability, and conflict affected HHs. This leaves a rather significant potential for the 'missing middle'.

Moreover, while most SP programs benefited from relaxed verification procedures throughout Martial Law, **unemployment benefits** suffered from a restriction in eligibility criteria:

1. The benefit has been reduced to a maximum of 100% of the minimum wage (6700 UAH per month) for a maximum duration of 90 calendar days.
2. The minimum contribution period to access the benefits was raised from 6 months to 7 months in the period of the last 12 months.
3. Unemployment benefits will not be paid if a person spends more than 30 days abroad.

The last restriction bars any returnees from being able to rely on social insurance while taking steps to re-enter the Ukrainian labor market, which may affect their decision to come back in the first place.

However, some concessions were granted to alleviate procedural burdens for other conflict-affected persons. Firstly, the Ukrainian Government enacted in June 2022 a Partial Unemployment Program accessible to insured persons (employees and individual entrepreneurs) in case of loss of part of their wages (income) due to suspension (reduction) of production (performance of works, provision of services) for reasons of economic, technological nature, emergency, introduction of Emergency or Martial Law. The contributory threshold to access the benefit is as low as a single paid contribution.

Regarding the social assistance floor, the covered groups only include low-income HHs (**through the low-income HH assistance [GMI] or the Housing and Utilities Subsidy [HUS]**) and conflict-affected groups such as IDPs (**through IDP Housing Assistance**). This leaves a rather large group of potentially ‘missing middle’, as the legal coverage excludes those in informal employment and any conflict-affected individual that falls outside the categories of social assistance (e.g., returnees, non-IDPs, etc.).

While most of these programs do not allow for deduplication of recipients due to the inability of humanitarian organizations to gather government data on assistance recipients, the Housing and Utilities Subsidy actually has an online portal (<https://subsidiy.ioc.gov.ua/#/>) on which anyone can check if a HH is receiving the government subsidy according to the HH address. Information can be found on whether the HH has been granted a subsidy; the period for which the subsidy has been granted; the amount of monthly charges; and the name of the SP agency where the personal file is kept. The information in the register is mandated to be updated once a month – at the beginning of the current month for the previous month. It is unclear how accurate and up to date the register is as humanitarian organisations have reported a lack of updated information.

Legal coverage was recently further restricted for the IDP Housing Assistance program. No doubt due to the continuously rising number of IDPs raising the financial obligation of the Government, in July 2023, the accessibility for the IDP Housing Assistance program was restricted, both in the duration of the benefit, and through a sort of affluence test limiting access to those with deemed ‘enough’ financial means to sustain their additional IDP-related needs.²⁴

24 As of August 1, 2023, the duration of the benefit will be restricted to 6 months, with the exception of socially vulnerable families who could have their payment extended for an additional 6 months. The criteria to qualify as socially vulnerable families are the following: average monthly total income per IDP less than 8,372 UAH; unaccompanied children; people of working age who care for children under 6 years old; people with disabilities (PwDs); 3 or more children under 18 years old; people who care for PwDs of group I children with disabilities, PwDs of group I or II due to mental disorders; people who reached 80+ years old; students not registered in dormitories; people who contributed into SP system but whose average monthly income does not exceed 6,279 UAH; receiving pension not exceeding 6,279 UAH. From September 1, 2023, if IDPs meet these criteria, assistance will be terminated, or new applicants will be deemed not eligible: stayed abroad for more than 30 calendar days in a row (exceptions apply); serving prison sentences; convicted criminal of offenses related to attempting to overthrow the Government, treason, or other such activities aiding the aggressor state; returned to abandoned place of residence; purchased a vehicle less than five years old (not counting motorcycles or trailers); made a purchase of a land plot, apartment (house) for an amount exceeding 100,000 UAH; or any other goods or services (except for construction, if the person's housing is damaged/destroyed, medical, educational and housing and communal services in accordance with the social norm of housing); has funds in a deposit bank account (accounts) in the total amount exceeding 100,000 UAH, or domestic government bonds, the maturity of which has come or is determined by the moment of submission of the claim, for same amount; has carried out transactions for the purchase of non-cash and/or cash foreign currency (except for currency received from charitable organizations or purchased to pay for medical (including rehabilitation, prosthetics) social and/or educational services), as well as banking metals for a total amount exceeding 100,000 UAH; owns a dwelling/part of a dwelling located in territories not in conflict area list; has been and after displacement is in full state maintenance in a children's home, orphanage, psychoneurological boarding school, boarding school for the elderly and persons with disabilities, a special boarding house of the social protection system; or in a full state-maintained boarding school or military-sports specialized education institution.

3.4.2. Effective Coverage

Furthermore, when considering effective coverage of social assistance programs, the level of coverage ranges from an indicative 100% coverage (i.e., IDP Housing Assistance program in 2022 before the July 2023 reforms) to poor coverage (i.e., the HUS with a targeting accuracy of 30%) – as seen in Table 10.

TABLE 10. DE-FACTO COVERAGE RATE OF NON-CONTRIBUTORY SP PROGRAMS FOR WORKING-AGE ADULTS

Program	Recipient Size (in 2022)	Eligible Population Size (in 2022)	Percentage of Indicative Effective Coverage
Housing assistance for IDPs	Average monthly recipients: 1,637,100	Average number of IDP HH: 1,947,174 ²⁵	Could assume near to 100% coverage due to yearly statistical differences and the generalized HH size differing from reality.
Subsidy for housing and communal services and the subsidy for the purchase of solid and liquid stove fuel and liquified gas (HUS)	Housing and communal: Average monthly number of HHs receiving: 1,473,600 Fuel: Average monthly number receiving: 114,000	Housing and communal: Average monthly number of HH applying: 1,639,600 Average monthly assessed as eligible to receive: 1,473,700 Fuel: Average monthly number of HH applying: 229,600 Average monthly eligible to receive: 114,000	While the Government reports fulfilling 100% of eligible applications, the World Bank reviewed the targeting accuracy to be at 30% in 2020.
Low-income HH assistance	~ 216,200 recipients (HHs)	N/A	Coverage of 1.2% of HHs in Ukraine ²⁶ The World Bank reviewed the targeting accuracy to be at 72% in 2020.

Effective coverage was also facilitated for the IDP Housing Assistance program following the relaxation of some procedural conditions:

1. No mandatory requirement for physical presence at the local office if the person is located in an occupied territory or conflict area
2. If a person does not possess the necessary labor documents, the status and benefits will be assigned on the basis of information from State Registers or tax declaration
3. IDPs/persons in conflict area may terminate the employment contract by submitting an application to the any local office of the State Employment Service.

These relaxed conditions would hopefully alleviate some of the main barriers IDPs face preventing their access to financial assistance, such as the loss and damage of personal documentation, and their documentation being blocked/held by administrations due to hostilities and occupation.

²⁵ In 2023, current count of total IDPs being 4,867,936 people divided by 2.5 people per average HH = 1,947,174,4

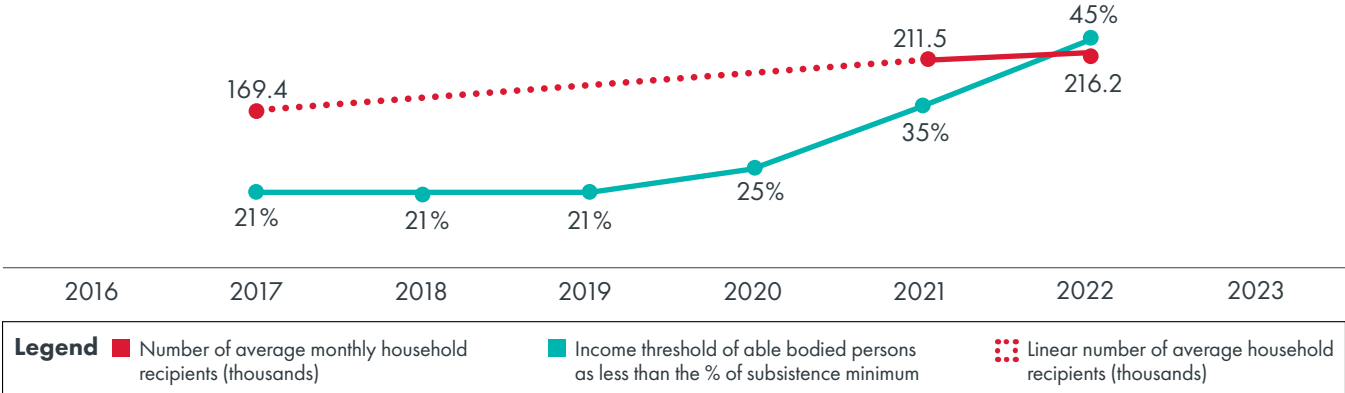
²⁶ Assuming Ukraine contains 17,328,061 HHs from Ukraine's total population of 43,320,154 divided by the average HHs containing 2.5 people.

In regard to the coverage rates of the low-income programs (GMI and HUS), the World Bank reported in 2020 that the low-income family program (or GMI) had a targeting accuracy of 72% in reaching the poorest 20% in 2020, while the HUS program only had a targeting accuracy of 30% in 2020. It is also important to note the effectiveness of each low-income program. The World Bank (2020) evaluated the low-income family assistance program’s cost-benefit ratio to be much higher than the HUS program, at 0.67 UAH reduction in poverty per 1 UAH spent, versus a 0.22 UAH reduction in the poverty gap for each 1 UAH spent, respectively.

Regarding the low-income HH assistance coverage, the indicative coverage rate of 1.2% of HHs in Ukraine is in line with the Ukrainian Government’s estimated 2019 poverty rate of 1.1% (World Bank, 2021). However, the effective coverage of low-income families is most likely falling short according to international poverty line standards (the World Food Programme (WFP) reported in 2019 a poverty rate as high as 37.8%, and according to rising poverty rates following the start of the conflict in February 2022). Indeed, UNDP predicted 62% of the population was at risk of poverty within a year of the invasion.

Moreover, the coverage of low-income HH assistance has not been expanding, despite following the steady increase of the eligibility income threshold for GMI for able-bodied persons (from 21% of subsistence minimum in 2013 to 25% in 2020, to 35% in 2021 and 45% from 2022).²⁷ Indeed, as can be seen in Graph 3, the number of HHs receiving the assistance relatively increased, on par with the expansion of eligibility between the years of 2017 to 2021, but fell short of any significant changes in 2022 with the 10% increase in the income eligibility threshold (169,437 in 2017, to 211,500 recipients in 2021, to 216,200 in 2022).²⁸ While the lack of expansion of recipients may be explained partially by the increased external migration of more than 6 million refugees as of August 2023 (UNHCR, 2023b), it could also signal a potential fault in accessibility due to a lack of funds.

GRAPH 3. NUMBER OF AVERAGE MONTHLY HH RECIPIENTS OF THE LOW-INCOME ASSISTANCE PROGRAM VS THE INCOME THRESHOLD ELIGIBILITY OF ABLE-BODIED PERSONS AS LESS THAN THE AVERAGE PERCENTAGE OF SUBSISTENCE MINIMUM



Finally, several statistics show under-coverage of unemployment insurance benefits. Firstly, as seen in Table 11, the estimated number of unemployed persons’ coverage rate is only 0.8% of the working-age population. Even when subtracting a 7% 2021 estimated number of people living with disabilities, with the false assumption that all 7% are unable to participate in the labor force, the coverage rate is still only indicatively at 0.87%.

27 2013 State Budget: [On the State Budget of Ukraine... | dated 06.12.2012 No 5515-VI \(rada.gov.ua\)](#).
 2017 State Budget: [Про Державний бюджет України... | від 21.12.2016 № 1801-VIII \(rada.gov.ua\)](#).
 2018 State Budget: [On the State Budget of Ukraine... | dated 07.12.2017 No 2246-VIII \(rada.gov.ua\)](#).
 2019 State Budget: [On the State Budget of Ukraine... | dated 23.11.2018 No 2629-VIII \(rada.gov.ua\)](#).
 2020 State Budget: [About the State Budget of Ukraine ... | dated 14.11.2019 No 294-IX \(rada.gov.ua\)](#).
 2021 State Budget: [On the State Budget of Ukraine... | dated 15.12.2020 No 1082-IX \(rada.gov.ua\)](#).
 2022 State Budget: [Про Державний бюджет України... | від 02.12.2021 № 1928-IX \(rada.gov.ua\)](#).

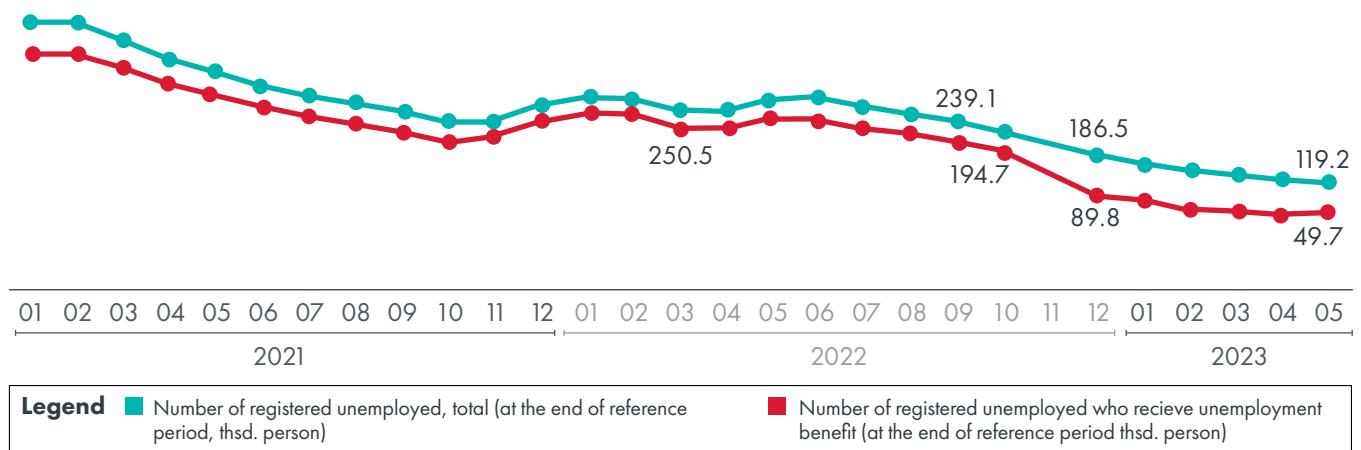
28 2017: [Міністерство соціальної політики України. \(msp.gov.ua\)](#).
 2021: [Міністерство соціальної політики України. \(msp.gov.ua\)](#).
 2022: [Ministry of Social Policy of Ukraine. \(msp.gov.ua\)](#).

TABLE 11. DE- FACTO COVERAGE RATE OF THE UNEMPLOYMENT INSURANCE BENEFIT

Number of Registered Unemployed who Receive Unemployment Benefits (May 2023)	Eligible Population Size (in 2022)	Estimated Population Size of Unemployed Persons (Based on an Estimated 24.5% Unemployment Rate in December 2022)	Percentage of Indicative <i>de facto</i> Coverage
~49,700	Estimated total working-age population (25–65 years of age in 2022): 25,054,395	6,138,327	0.8%
	Total working-age population minus the 7% persons with disabilities unable to work: 23,300,587	5,708,644	0.87%

Data also shows, in Graph 4 below, a downward trend over the last 30 months of registered unemployed status, as well as a significant reduction in the number of those registered as unemployed receiving unemployment benefits from September 2022, which does not correspond to the increasing unemployment rate following the start of the conflict. Indeed, the unemployment rate rose from 8.9% in 2021 to 24.5% in December 2022, and the ILO estimated that around 30% of pre-war employment (equal to 4.8 million jobs) has been lost (OCHA, 2022). Factors that may have also contributed to the decrease in those receiving unemployment benefits include the reduction in length of the benefit to only 90 days, and the eligibility criteria for men requiring proof of military registration (ACAPS, 2023).

GRAPH 4. COMPARISON OF THE UNEMPLOYMENT STATUS REGISTRATIONS TO THE NUMBER OF THOSE RECEIVING THE UNEMPLOYMENT CASH TRANSFER FROM 2021 TO 2023



Additionally, female workers may be experiencing more difficulties accessing unemployment benefits, as those newly entering the labor force would not have accrued enough contributory periods to qualify for unemployment benefits. Parents may also experience difficulties juggling child-caring duties, as all caring-related SP programs are awarded based on the need to care for someone with a disability or a chronic illness. The only program reimbursing childcare costs is the Municipal Nanny program which is only eligible for children 0–3 years old with a disability or chronic illness.

Finally, the demand for unemployment benefits outweighing the supply was clearly demonstrated when the Government enacted a temporary unemployment assistance (ePidtrymka) at the beginning of March 2022. It had to be closed after only 1 month of open registration as it had already amassed 3.3 million recipients as of March 30, 2022 (11 times greater than the number of recipients of the unemployment benefit in January 2022, and 66 times greater than in May 2023).²⁹

3.4.3. Transfer Values

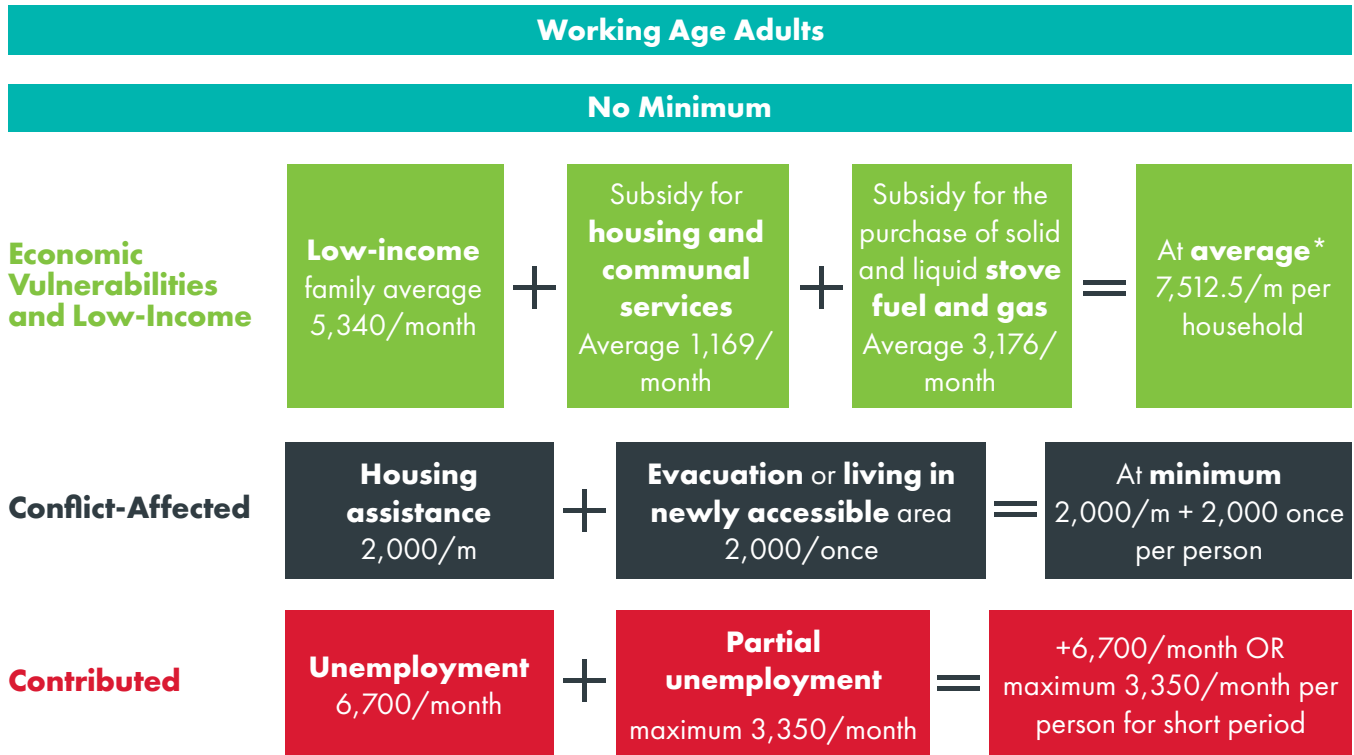
The working-age population does not benefit from a minimum floor of assistance to support them through lifecycle shocks. Only HHs with low income can apply for social assistance averaging 5,340 UAH per month per HH which, if divided by the number of the average HH in Ukraine (2.5 persons), would be equivalent to an average of 2,136 UAH/month per person of the HH. If the applicant is conflict-affected, they may benefit from 2,000 UAH/month for adults, and potentially another one-off 2,000 UAH if they were evacuated or live in a newly accessible area. Finally, if they contributed to the social insurance system, they may benefit from unemployment (6,700 UAH/month) or partial unemployment (maximum 3,350 UAH/month). When comparing these transfer values to the subsistence minimums of an able-bodied person (see Table 12), recipients are constantly experiencing a negative income gap unless they can access unemployment insurance.

TABLE 12. COMPARISON OF THE TRANSFER VALUE OF SP PROGRAMS FOR WORKING-AGE ADULTS TO THE SUBSISTENCE MINIMUMS

	Statutory	Actual
Subsistence minimums: Able-bodied person	2,684 UAH	6,032 UAH
Gap between the SMs and the assistance		
No minimum universal floor	-2,684 UAH	-6,032 UAH
IF low-income HH (5,340/month on average Divided by Average HH size of 2.5 = 2,136/month per person)	-548 UAH	-3,896 UAH
OR + low-income Subsidies for Housing and Utilities (non-heating period: 1,169 UAH /month and Heating period: 3,176 UAH/month on average per HH divided by average HH size of 2.5 persons = 467.6 UAH/month and 1,270.4 UAH/month, respectively)	-2,216 UAH/ -1,413.6 UAH	-5,555 UAH / -4,761 UAH
(Low-income subsidies for housing and utilities compared to the cost of Housing and Communal services for able-bodied persons determined in the Government's 2022 Actual subsistence minimum cost calculations 1,698.32 UAH/month)		(-1,231 UAH/ -428 UAH)
OR + IF IDP Housing Assistance (2,000 UAH/month)	-684 UAH	-4,032 UAH
OR + IF contributed to Unemployment insurance (6,700 UAH/month)	+4,016 UAH	+668 UAH

29 КАБІНЕТ МІНІСТРІВ УКРАЇНИ ПОСТАНОВА від 04 березня 2022 р. № 199 (CABINET OF MINISTERS OF UKRAINE RESOLUTION of 04 March 2022 no. 199). Accessible via <https://www.kmu.gov.ua/npas/pitannya-nadannya-u-2022-roci-zastrahovanim-osobam-odnorazovoyi-materialnoyi-dopomogi-u-zvyazku-iz-vtratoyu-chastini-zarobitnoyi-plati-dohodu-robota-ekonomichna-diyalnist-yakih-timchasovo-199>.

FIGURE 6. AVERAGE TRANSFER VALUES OF SP PROGRAMS FOR WORKING-AGE ADULTS



More specifically on the Subsidy for Housing and Utilities (HUS), when comparing to only the prices of heating sources published in August 2023 by the Shelter Cluster in Ukraine in their winterization guidance (see Table 13),³⁰ the winter season average monthly subsidy would not cover half of the minimum costs of the different types of heating sources (notably coal, briquettes, pellets) and would not cover any of the recommended costs of the different types of heating sources.

30 Shelter Cluster (2023) Ukraine Winterisation Recommendations 2023-2024. Accessible via <https://sheltercluster.org/ukraine/documents/shelter-cluster-winterization-recommendations20232024>.

TABLE 13. GAP BETWEEN THE GOVERNMENT AVERAGE MONTHLY SUBSIDY PER HOUSEHOLD AND THE MINIMUM TOTAL COST PER MONTH ESTABLISHED BY THE SHELTER CLUSTER

Heating Sources	Minimum³¹ Total Cost per Season per HH (as established by Shelter Cluster in August 2023)	Minimum Total Cost per Month³² per HH (as established by Shelter Cluster in August 2023)	Gap between Government Average Monthly Subsidy per HH in 2022 (=3,176 UAH) and the Minimum Total Cost per month (as established by the Shelter Cluster)
Coal	Minimum: 900 US\$	150 US\$ (5,564.88 UAH)	-2,388.88 UAH
	Recommended: 1800 US\$	300 US\$ (11,080.4 UAH)	-7,904.4 UAH
Firewood	Minimum: 340 US\$	56.7 US\$ (2,103.52 UAH)	1,072.48 UAH
	Recommended: 680 US\$	113.3 US\$ (4,184.7 UAH)	-1,008.7 UAH
Briquettes	Minimum: 720 US\$	120 US\$ (4,451.9 UAH)	-1,275.90 UAH
	Recommended: 1440 US\$	240 US\$ (8,864.3 UAH)	-5,688.3 UAH
Pellets	Minimum: 900 US\$	150 US\$ (5,564.88 UAH)	-2,388.88 UAH
	Recommended: 1800 US\$	300 US\$ (11,080.4 UAH)	-7,904.4 UAH
Gas	Minimum: 264 US\$	44 US\$ (1,625 UAH)	1,551 UAH
	Recommended: 528 US\$	88 US\$ (3,250.2 UAH)	-74.2 UAH
Electricity	Minimum: 490 US\$	81.6 US\$ (3,013.9 UAH)	162.1 UAH
	Recommended: 945 US\$	157.5 US\$ (5,817.2 UAH)	-2,641.2 UAH
Centralized Heating	Minimum: 345 US\$	57.5 US\$ (2,123.7 UAH)	1,052.3 UAH
	Recommended: 690 US\$	115 US\$ (4,247.5 UAH)	-1,071.5 UAH

31 The winterization guidance differentiates between a minimum cost and a recommended cost, the latter of which is usually twice the amount of the minimum cost.

32 6 months per season.

3.4.4. Needs Assessment

The conflict in Ukraine has led to the estimated loss of between 2.4 and 4.8 million jobs, with the unemployment rate at 24.5% in December 2022 (compared to 8.9% in 2021) (ACAPS, 2023). IDPs and returnees face specific barriers to employment, including a lack of suitable jobs, caring responsibilities, language barriers,³³ and age (IMPACT & Data Friendly Space, 2023). Only one-third of returnee HHs report salary as their primary income, with 73% reporting needing financial assistance (IOM, 2023b). For non-displaced HHs in conflict-affected areas, only 45% reported salary as their primary source of income (IMPACT & Data Friendly Space, 2023). Additionally, a UNHCR survey found that only 23% of IDPs cited salary as their main source of income, and only 25% of internally displaced women rely on regular wages as their primary source of income (UNHCR, 2023c). Among IDPs, 96% indicated their HHs adopted at least one **negative coping strategy** due to reduced incomes and increased insecurity, including reduced food consumption (69%) and spending savings (73%) (IMPACT & Data Friendly Space, 2023).

3.4.5. Alignment Options

› Coverage Gaps

- While unreasonable to expect the humanitarian community to establish a parallel unemployment assistance, key vulnerable groups de jure excluded from the system can be prioritized to cover both the legal and de facto coverage gaps:
 - » Unemployed returnees
 - » Unemployed non-displaced conflict-affected HH unable to access unemployment insurance – with a focus on the emerging female labor workforce.
- Cover low-income HHs with a winterization package, not excluding those receiving the HUS transfer due to its low targeting accuracy and inability to cover the actual costs of housing and communal services even in heating season. To not further contradict on-going cluster guidance, further targeting selection criteria should adhere to the 2023–2024 winterization recommendations by the Shelter cluster.³⁴

› Income Gaps

- To provide top-ups for those unable to meet, at the very least, their Statutory Subsistence Minimum:
 - » Low-income HH with no other sources of income (focusing on recipients of low-income family assistance due to higher effectiveness levels), including IDP HHs.

› Access Gaps

- To increase the female workforce or single parent workforce participation if experiencing barriers due to having to juggle childcare:
 - » the Municipal Nanny program could be piggy-backed to be expanded further than 3 years of age up to school age to children who do not live with a disability or chronic illness. The program could be expanded until the start of school age (6 years of age), but it could also be expanded to single parents whose children 6–12 years of age may still be learning remotely and require supervision. As explored in the previous lifecycle stage of children 3–18 years old, distance learning is still on the rise due to unsafe conditions of presential learning in schools with a lack of bomb shelter infrastructure.

33 A 2001 population census reported 30% of Ukrainians having Russian as their first language, with Russian being the most commonly spoken language in Luhansk, Donetsk, Sevastopol, and Odesa. Translators without Borders (2022), accessible via <https://translatorswithoutborders.org/language-data-for-ukraine>.

34 See Shelter Cluster (2023) Ukraine Winterisation Recommendations 2023-2024. Accessible via <https://sheltercluster.org/ukraine/documents/shelter-cluster-winterization-recommendations20232024>.

- To cover gaps in information by providing referral information of available programs for which they may be eligible – provide information on eligibility criteria, the amount entitled to, where to apply, information/documents needed to apply, etc. (information all available in the SP Mapping Tool).

3.5. Older Adulthood (60+ years)

3.5.1. Overview of Benefits

Pensions are critical for securing an adequate standard of living for older adults as they face increasing challenges to earning adequate income due to ageing. In Ukraine there are two main SP schemes that provide income security to older adults: the contributory (or labor) pension administered by the Pension Fund of Ukraine, and the non-contributory (or social) pension under the MoSP.

The state solidarity **pension insurance system** is financed through contributions from the employer, increasingly with support from the state budget. Currently, individuals contributing to the system are eligible for retirement pensions when they reach the age of 65 years for men and 64 years for women (increasing to 65 years for women by 2025). Previously the retirement age was 60 years for men and 55 years for women, but since 2012 the government has been periodically increasing the retirement age by 6 months to gradually eliminate gender-specific retirement ages.



Photo: Mercy Corps

The amount of the benefit is linked to the contribution period (or insurance experience). Under current legislation, to be eligible for a full pension amount, men must accrue 35 years of insurance experience and 30 years for women.³⁵ The Government has set a minimum pension benefit level which represents 40% of the minimum wage, and caps pension benefits at ten times the subsistence minimum for persons who have lost their ability to work. Those with less than the minimum contribution period can receive a partial pension.

For those who do not qualify for the state pension insurance, the **social assistance** system provides a non-contributory social pension for non-working persons who have reached the general retirement age but have not acquired the right to a pension payment. This is a means-tested benefit for low-income older adults who are not working. The benefit level is set at 30% of the subsistence minimum for persons who have lost the ability to work.

Pension payments are channelled either through commercial banks or through Ukrposhta, Ukraine's designated postal operator (see Annex). 78% of all pension benefits (e.g., retirement, disability, loss of breadwinner) are paid through commercial banks. The remaining 22% are distributed by the government postal service Ukrposhta, often as a home delivery service to beneficiaries with limited mobility. In response to the crisis, the Government introduced new payment procedure for pensioners who have been displaced or are residing in areas that are occupied or where active hostilities are taking place. Displaced pensioners who were receiving payments through

³⁵ Contribution period includes years working (both wage employment and self-employment) but also time spent in higher education, the armed services, caring for persons with disabilities or children younger than age 3, or being unemployed and seeking a job, if contributions were paid for these periods.

Ukrposhta must register with designated banks in their new place of residence (Sojka et al, 2022 and World Bank, 2022). Similarly, pensioners in occupied territories or where active fighting is occurring will have their pensions deposited into accounts at designated banks, and the pensioners will be able to collect funds from branches in government-controlled areas. (World Bank, 2022). If pensioners are unable to collect the benefits for 6 months, all funds will revert to PFU as funds to be paid, however, pensioners can request a resumption of payment through Ukrposhta or commercial banks (World Bank, 2022).

The social assistance system also provides a caregiver’s allowance paid to an unpaid caregiver of a person 80 years and older in need of full-time care. Older adults may also be eligible for the Guaranteed Minimum Income program, which is targeted at low-income HHs. If eligible, they may also receive Housing and Utility Subsidies. The different benefits available to older adults are outlined in Table 14 or see full excel table [here](#).

TABLE 14. SUMMARY TABLE OF SOCIAL PROTECTION PROGRAMS AVAILABLE FOR OLDER ADULTS

Type of Benefit	Description	Benefit Value
Social Insurance		
Retirement pension	Contributory benefit for those who have reached retirement age who accrued minimum years of insurance experience.	Minimum pension is 40% of minimum wage (2,680 UAH) and the maximum is 10x the subsistence minimums established for persons who have lost their ability to work (20,930 UAH).
Social Assistance		
Non-working persons who have reached the general retirement age but have not acquired the right to a pension payment	Means-tested benefit for low-income older adults who have reached retirement age and are not working nor eligible for contributory old-age pension.	30% of subsistence minimum for persons who have lost their ability to work = 627.9 UAH / month.
State Social Care Allowance	Benefit for those who require care and support due to age or disability. Benefit is universal for any single adult over the age of 80 years who requires full-time support.	40% of subsistence minimum for persons who have lost their ability to work = 837.2 UAH / month.
GMI	Means-tested benefit for low-income HHs that have an average monthly total income less than the subsistence minimum for HHs.	Difference between the subsistence minimum for a HH and the average monthly total income of a low-income HH (depends on composition of HH).
HUS	Means-tested benefit for vulnerable HHs to offset the costs of housing and utilities.	Difference between the energy bills and the size of the mandatory percentage of payment.

3.5.2. Effective Coverage

Older adults (60+ years old) account for nearly a quarter of the Ukrainian population (8.9 million adults are over the age of 60 years). The system in Ukraine provides universal legal coverage of older adults through a combination of contributory pension insurance and non-contributory social assistance which is intended to cover all older adults. **Effective coverage** can be assumed to be quite high, with around 8.2 million adults receiving some form of contributory or non-contributory retirement pension³⁶ (see Table 15). However, they are more likely to have remained in Ukraine, and in their original place of residence compared to younger Ukrainians who may have left the country or become internally displaced (HelpAge, 2023a). Conflict-affected older adults who have not relocated will not be able to access certain Government programs like the IDP Housing Assistance Program.

However, approximately 200,000 persons over 60 years of age, the majority of which are women, have not contributed to the formal pension systems and therefore are not eligible for state pension insurance (Office of the High Commissioner for Human Rights, 2023). Those not covered by the contributory system instead rely on social pensions through the social assistance program, formally known as *State Social Assistance to a Non-working Person who has Reached the General Retirement Age but Has Not Acquired the Right to a Pension Payment*. Effective coverage of non-contributory pensions appears to be quite low at about 15%. Table 15 outlines the distribution of pension payments by type of retirement pension.

TABLE 15. NUMBER OF RECIPIENTS OF THE DIFFERENT TYPES OF PENSIONS

Type of Retirement Benefit	Number of Recipients (2023)
Age (contributory)	7,906,612
For years of service ³⁷ (general – contributory)	193,357
Special pension (contributory)	62,972
For years of service (military – contributory)	37,3812
Non-working persons who have reached the general retirement age but have not acquired the right to a pension payment (non-contributory)	30,500

Source: Pension Fund of Ukraine (2023) [Report on the work of the bodies of the Pension Fund of Ukraine for the first quarter of 2023](#), Source: [Social Assistance Expenditures: State Budget and Recipients](#), IMF, 2023.

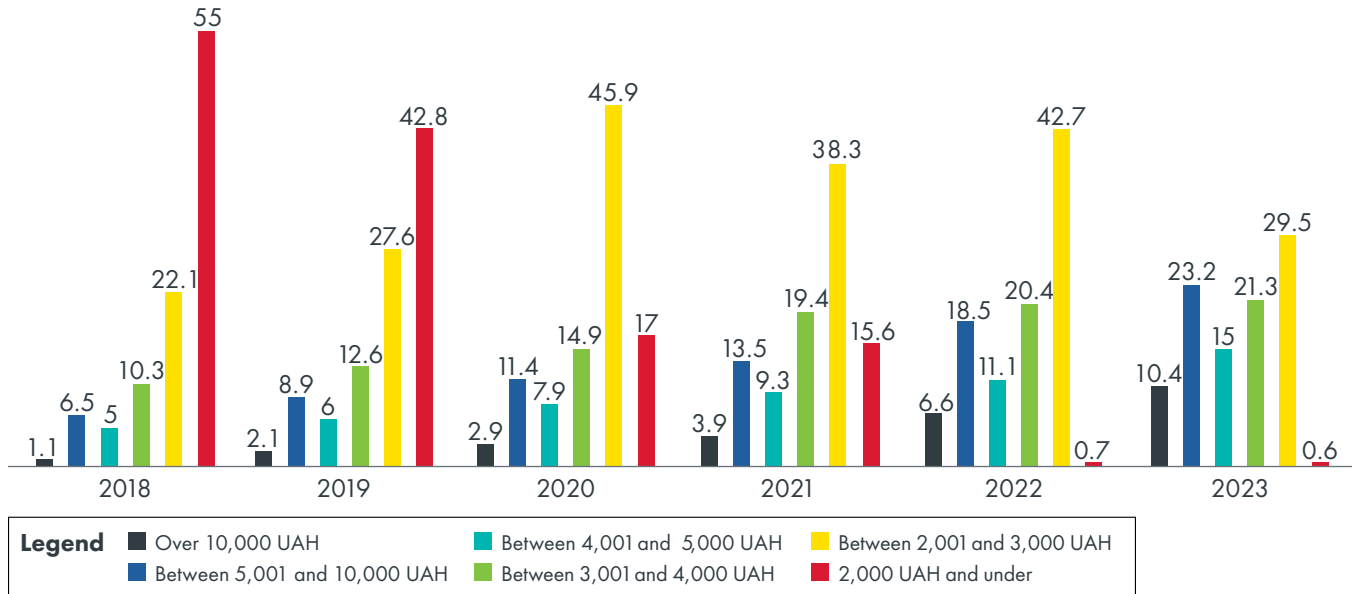
3.5.3. Transfer Values

Despite near-universal coverage, there are significant variations of benefit amounts and there has been an erosion of the **transfer value** in real terms. Legislation calls for periodic general indexation of pension benefits at 50% of consumer price index/50% of the growth of the average wage (IMF, 2023). While this has raised the benefit levels over time, the value of pensions in real terms has degraded. Pensions were increased by 14% in 2022, but inflation for that year was 27%. The average pension in 2022 was roughly 32% of the average wage (IMF, 2023). Further, the majority of those receiving a contributory pension (52%) receive a benefit that is 4,000 UAH or less (see Graph 5); the ASM for adults who are not able to work is 3,962 UAH (PFU, 2023). It should be noted that the actual subsistence minimum basket does not include healthcare items or expenses related to personal assistance which become increasingly essential for adults aged 60 years and above.

36 It is not possible to calculate the exact percentage for effective coverage for adults over the age of 60 years because disaggregated data of pension receipt by age is not available. While the statutory age of retirement is currently 65 years of age it is possible for certain workers below that age to receive a pension (either 'years of service' pension or partial pension). Also there will be adults between the ages of 60–65 who are still working.

37 'For years of service' pensions are provided to certain categories of employees, regardless of age, who have met a minimum length of service.

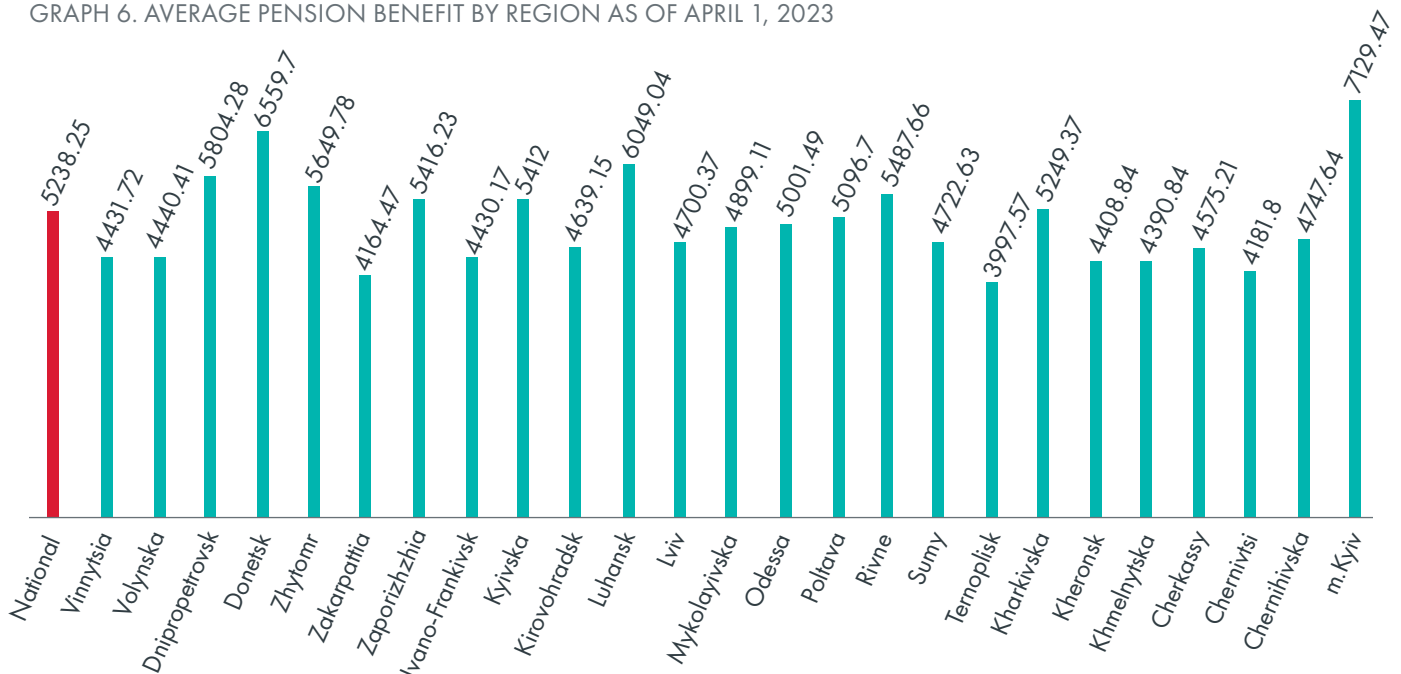
GRAPH 5. AVERAGE SIZE OF CONTRIBUTORY PENSION



Source: PFU, 2023

There are significant variations in the transfer value among the types of retirement pensions, gender of recipients, and between regions. Women report that their pensions are 30% smaller on average than men’s pensions (HelpAge, 2023b). This can be partially attributed to breaks in employment due to care-giving responsibilities and the fact that women’s wages are, on average, less than those of men. Pension payments were highest in Kyiv (7,129.47 UAH) and lowest in Ternopoli (3,997.57 UAH). See Graph 6.

GRAPH 6. AVERAGE PENSION BENEFIT BY REGION AS OF APRIL 1, 2023



Source: PFU, 2023

Older adults benefit from government income support as they age and are unable to rely on wage income to maintain a standard of living. When comparing the transfer values of different old-age pensions to the actual subsistence minimum for persons who are unable to work (see Table 16), recipients are constantly experiencing a negative income gap. However, older adults with contributory pensions are in a better position vis-à-vis both the actual and statutory subsistence minimums compared to those with non-contributory pensions.

TABLE 16. COMPARISON OF THE TRANSFER VALUE OF SP PROGRAMS FOR OLDER ADULTS TO THE SUBSISTENCE MINIMUMS

	Statutory	Actual
Subsistence minimums: Persons who are unable to work	2,093 UAH	3,962 UAH
Gap between the SMs and the assistance		
Contributory pension (minimum level= 2,680 UAH)	+587 UAH	-1,182 UAH
Non-contributory pension (= 627.9 UAH)	-1,465.1 UAH	-3,334.1 UAH
+ IF State social care allowance (over 80 years = 837.2 UAH)	+1,427.2 UAH contributory / -627.9 UAH non-contributory	-2,344.8 UAH contributory / -2,496.9 UAH non-contributory
OR + IF IDP Housing Assistance (2,000/month)	+2,587 UAH contributory / + 554.9 UAH non-contributory	+818 UAH contributory / -1,334.1 UAH non-contributory

3.5.4. Needs Assessment

As people grow older, they face greater barriers to having an adequate standard of living. The research by HelpAge (2023a) found that adults 70 years of age and older rely significantly more on modest government pensions and subsidies than people aged 60-69, who are more likely to work, even informally or part-time, and have salary income. People aged 70 and older experienced more barriers to food and medicine, and were almost 2.5 times more likely to live alone than those in their sixties (44% versus 19%). Their access to the internet and relevant skills are also significantly lower, which can impede their access to information about humanitarian assistance, evacuations, and the ongoing war (HelpAge, 2023a and 2023b). Older people with low mobility reported barriers to accessing food, medicines, and the doctor due to the lack of support to leave their homes.

There are significant gender and disability dimensions to ageing, and Ukraine is no exception. Women make up 62% of adults between 60–79 years of age and three-quarters of adults over the age of 80 years (HelpAge, 2023a). Women account for the vast majority (86.5%) of single-headed HHs over the age of 65 years (HelpAge, 2023a). This puts them at a greater risk of poverty and exclusion; 80% of single older Ukrainians live below the poverty line (HelpAge, 2023a).

As people age, their ability to earn a sufficient income decline, while their demand for healthcare and personal assistance grows as their needs become more complicated. On average, older Ukrainians have five chronic diseases (OECD, 2022). While there is no official data on disability status by age group, survey data by HelpAge indicated that 24% of older people surveyed identified as having a disability, compared to 13% among the total population (HelpAge, 2023b). Disability prevalence increases with age; more adults over 70 years of age reported having a disability than those aged 60–69 years.

According to needs assessments, older adults face significant challenges in meeting their basic needs. A HelpAge survey of older adults in Eastern Ukraine showed that 61% of older women report that they do not have enough money to cover their basic needs, compared to 46% of men. 90% of older adults could not afford basic medical goods and services (HelpAge, 2023a); these costs become increasingly essential as adults age. A survey by HelpAge (2023b) found that two-thirds of survey respondents needed up to 6,000 UAH monthly in additional funds to meet their basic needs, while one-third said they needed more.

More older men (22%) reported receiving humanitarian assistance than older women (13%). This discrepancy is linked to women's greater isolation, as they are more likely to live alone and experience more barriers to accessing information (HelpAge, 2023b). In an assessment in eastern Ukraine in August 2021, 98% of older people reported relying on a pension as their main source of income; and 89% of older people reported it as their only source of income (HelpAge, 2023a). Any disruptions in delivery of pension payments will have significant negative impacts on the well-being of older adults and their HHs. Experience reveals the extent to which conflict affects access to pensions; approximately 600,000 older adults living in non-government-controlled areas had lost access to their pension by 2019; and another 270,000 residents in non-government-controlled areas were unable to access their pensions in 2020 due to restrictions on crossing the line of contact (UN, 2021).

Social health protection is outside the remit of this paper, but it is particularly important for older adults and persons with disabilities (next section). It should be noted that Ukraine operates the Affordable Medicines Program for outpatient medicines, and Program of Medical Guarantees for covering primary healthcare services, as well as some specialist and emergency health services given the importance of healthcare-related needs for both older adults and persons with disabilities. Both programs have universal legal coverage, but there are significant gaps in the level of benefits. The number of medications covered by the Affordable Medicines Program has gradually expanded since the program was launched in 2017 (currently over 400), but these only cover a few conditions (WHO, 2023). Less than a quarter of the covered medications are provided free of charge, meaning that people must pay the difference between the reference price and the retail price (WHO, 2023). These out-of-pocket costs can put significant pressure on already strained finances. In the year before the war, 17% of HHs experienced catastrophic health spending, with HHs headed by older adults accounting for over half of those who faced catastrophic health spending (WHO, 2023). The MPCA amount is based on a minimum expenditure basket, whose composition only includes some general hygiene items and non-prescription medicines. Failure to account for medical costs in transfer values, especially for older adults and persons with disabilities, will lead to a lower standard of living and greater hardship.

3.5.5. Alignment Options

› Coverage Gaps

- The pension system in the country has near universal coverage through a mix of contributory and non-contributory programs which are generally functioning; as such, it is not expected that the humanitarian community implement a parallel pensions system. However, gaps in coverage exist for:
 - » Older adults who may be eligible for a contributory pension and are not receiving the non-contributory social pension.
 - » Older adults in non-Government controlled areas or temporarily occupied areas.

› Income Gaps

- To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum:
 - » To cover unmet needs for healthcare and human assistance: Functional limitations and healthcare needs increase as people age, resulting in increased levels of medical and human support. However, the current transfer value of pensions does not take these into consideration. A top-up for older adults who have chronic illnesses and functional limitations (e.g., difficulties in undertaking activities of daily living, including self-care) could be provided to enable access to medications and human support.
 - » Older women who may not qualify for full pensions due to interruptions in contributions.

- » Older adults who receive non-contributory pensions receive significantly less than those receiving contributory pensions.

› Access Gaps

- To cover information gaps by providing referral information of available programs for which they may be eligible. For older adults who may have less digital literacy and less access to the internet or smartphones, face-to-face referral and support would be necessary.
- To support accessing pensions where the new procedures for collecting pensions delivered by Ukrposhta may present barriers for older adults to access their benefits, especially for older adults with mobility issues. Additional support, such as accompaniment services, can be provided to ensure that older adults are able to travel to banks in government-controlled areas. However, if pension payments have been paused due to non-collection of at least 6 months, additional support to older adults can be provided so they can request the resumption of payments.

› Needs Assessment

- To support access and additional support, comprehensive needs assessments in addition to the eligibility assessments done at time of registration should be carried out. Needs assessment can include screening questions to identify those with functional limitations, additional questions on support needs for activities of daily living, and questions around access to pensions and other SP programs. According to analysis from the IMF (2023), a significant gap is the lack of needs assessments at local level. The development of needs assessments can be a crucial contribution of humanitarian actors to the reform of the SP system in Ukraine.

3.6. Persons with Disabilities

3.6.1. Overview of Benefits

Benefits for persons with disabilities are provided through both the contributory social insurance and non-contributory social assistance in accordance with the laws [on the Basis of Social Protection of Persons with Disabilities in Ukraine](#), on State Social Assistance for Persons with Disabilities from Childhood and Children with Disabilities, and on State Social Assistance to Persons who do not have the Right to a Pension for Persons with Disabilities. Additionally, the law on the status of war veterans includes amendments guaranteeing SP for persons with disabilities caused by conflict (NRC, 2018).

Disability benefits and their transfer values correspond to the different categories of disability under Ukrainian law (see Table 17 and Table 18 or the full excel table [here](#)).

TABLE 17. THE DIFFERENT CATEGORIES OF DISABILITY UNDER UKRAINIAN LAW

<p>Group 1 – Severe degree of functional limitation in self-care, mobility and/or communication, requiring full-time support and/or supervision.</p> <ul style="list-style-type: none"> › Subgroup A: Needs support for self-care. › Subgroup B: Needs partial support for self-care. <p>Group 2 – High degree of functional limitation in self-care, mobility and/or communication, but does not require full-time support and/or supervision.</p> <p>Group 3 – Moderate degree of functional limitation in self-care, mobility and/or communication. Does not preclude education or employment.</p>	<p>Category 1: Child with disability.</p> <p>Category 2: Child with a Subgroup A disability, defined as a child who is not capable of self-care and fully relies on the support of others to undertake activities of daily living.</p>
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Source: UNICEF, 2022

Contributory disability pensions are administered through the Pension Fund to adults with disabilities who have satisfied the minimum insurance experience. The MoSP manages social assistance benefits for adults with disabilities since childhood, and for children under 18 years old with disability. The social assistance system also provides caregiver allowances for children and adults who require full-time care. In addition, people who acquired their disability due to conflict are eligible for additional social benefits and subsidies. Persons with disabilities are also able to receive mainstream social assistance such as Guaranteed Minimum Income, and Housing and Utilities Subsidies. The different types of disability specific benefits are outlined in the table below.

Assistive devices, such as optical care (glasses and contact lenses), hearing aids, orthopedic devices, medical products for chronic conditions and palliative care are covered by separate government programs. Access to these devices depends on budget availability and priority of this type of care at local level (WHO, 2023).

TABLE 18. SOCIAL ASSISTANCE FOR PERSONS WITH DISABILITIES (FIGURES FOR 2022)

Social Assistance for Persons with Disabilities (2022)		
Program	Number of Recipients	Amount
With disability since childhood		
Group I-A	32,000*	Based on subsistence minimum for persons who have lost their ability to work: For adults <ul style="list-style-type: none"> › * I group - 100% = 2,093 UAH/month › * II group - 80% = 1,674.4 UAH/month › * III group - 60% = 1,255.8 UAH/month Care allowance: <ul style="list-style-type: none"> › * Group I Subgroup A - 200% = 4,186 UAH/m › * Group I Subgroup B - 100% = 2,093 UAH/m › * Single persons with disabilities from childhood of Groups II/III, who need constant third-party care - 75% = 1,569.75 UAH/month
Group I-B	30,100*	
Group II	77,000*	
Group III	119,600*	

Social Assistance for Persons with Disabilities (2022)

Program	Number of Recipients	Amount
Children with disabilities + care allowance		
Children under 6 (Subgroup A)	4,800*	For children under 18 years old - 70% = 1,465.1 UAH/month
Children under 6 (other groups)	14,400*	Care allowance: <ul style="list-style-type: none"> › Group I Subgroup A (under 6 years old) - 200% of subsistence min for children under 6 years old = 4,544 UAH/month › Each additional child <6 years old with a disability – 50% = 1,136 UAH/month › Group I Subgroup A (6–18 years old) - 200% of subsistence min for children between 6 and 18 years old = 5,666 UAH/month › Each additional child 6–18 years old with a disability – 50% = 1,416.5 UAH/month
Children 6–18 (Subgroup A)	19,800*	
Children 6–18 (other groups)	59,400*	
Disability due to conflict		
One-time compensation + annual rehabilitation assistance to persons with disabilities and children with disabilities, injured because of explosive objects.	Not available	Based on amount of subsistence minimum for persons who have lost their ability to work: <ul style="list-style-type: none"> › Person with a disability, Group I: 5x = 10,465 UAH › Person with a disability, Group II: 4x = 8,372 UAH › Person with a disability, Group III: 3x = 6,279 UAH › Child with a disability, Subgroup A, under the age of 18: 5x = 10,465 UAH › Child with a disability under 18 years of age: 4x = 8,372 UAH + Annual rehabilitation: rounded up to one hryvnia: <ul style="list-style-type: none"> › Persons with disabilities of Group I or II, children with disabilities: 40% of the amount of the subsistence minimum for persons who have lost their ability to work = 837.2 UAH per year › Persons with disabilities of Group III = 35% of the amount of the subsistence minimum established on January 1 of the current year for persons who have lost their ability to work = 732.55 UAH per year

Social Assistance for Persons with Disabilities (2022)		
Program	Number of Recipients	Amount
Caregiver allowances		
Assistance to caregiver of person with disabilities of Group I/II with psychosocial impairments	62,700 ^{**}	Not available
Municipal nanny program	5,900 [*]	Based on 100% of the minimum hourly wage established on January 1 of the relevant year for one hour of care, but not more than 165 hours per month. (6,700 UAH/month - 40.46/hour)
Persons not entitled to a pension, and persons with disabilities	174,400 ^{**}	Based on the amount of the subsistence minimum for persons who have lost their ability to work: <ul style="list-style-type: none"> › Group I – 100% = 2,093/month › Group II – 80% = 1,674.4/month › Group III – 60% = 1,255.8/month
State social care assistance	45,900 [*]	Transfer value varies between 100% to 15% of subsistence minimum for persons who have lost the ability to work
Caregiver allowance for a person supporting a person with group I disability, as well as person who has reached the age of 80 years	79,600 ^{**}	Not available
Social insurance (figures for Q1 2023)		
Disability pension (general – contributory)	,452,312 ^{***}	3,941.12 (average benefit size)
Loss of breadwinner (general – contributory)	522,464 ^{***}	4,450.68 (average benefit size)
Disability pension (military – contributory)	56,100 ^{***}	12,640.5 (average benefit size)
Loss of breadwinner (military – contributory)	125,902 ^{***}	11,519.97 (average benefit size)

Source: Source for data with *** Pension Fund of Ukraine (2023) [Report on the work of the bodies of the Pension Fund of Ukraine for the first quarter of 2023](#); Source for data with ** IMF 2023 [Source for data with *: Social Assistance Expenditures: State Budget and Recipients](#). These programs benefit both persons with disabilities and older adults, disaggregation between the two eligible populations is not available.

Disability Assessment, Determination, and Eligibility

To qualify for disability benefits a person must obtain certified disability³⁸ status, which is determined by medical and social expert commissions which focus on adults, or the medical advisory commissions which specialize in children. The disability determination procedures follow the Cabinet of Ministers' Resolution 1317 (adopted December 3, 2009 and amended May 5, 2023). The process for obtaining the official disability certification requires first an outpatient or in-patient medical assessment by a family doctor, specialist doctor or healthcare institution (UNICEF, 2022). Following which, the doctor or facility refers the case on to the appropriate commission for review as to whether the documents submitted are sufficient to determine the category of disability and duration of disability status, or if further examinations are required. The mandatory waiting time for a medical and social expert commission visit is 120 days of sick leave (WHO, 2021). Once all the necessary information has been obtained, the medical commission has seven working days to examine the individual and report and decide whether the level of disability makes them eligible for state benefits. Disability benefits for children and for persons with disabilities since childhood, along with the caregiver allowance, require periodic recertification of disability status, but the recertification requirements have been suspended temporarily for 2023 due to the conflict (for more information see: [Address of Prime Minister of Ukraine Denys Shmyhal at the Government Session | Cabinet of Ministers of Ukraine \(kmu.gov.ua\)](#)).

However, there seem to be slightly different procedures for accessing benefits for disabilities that are as a direct result of the conflict. The "lack of a clear procedure, as well as the fact that the status of a person with a disability as a result of the armed conflict is only granted with proof that the incident happened in government-controlled areas" can prove to be a barrier for accessing this benefit (OCHA, 2020).

The commission also assesses the need for rehabilitation, care, and assistive devices. Based on the disability status, disability group/category, and conclusion on care needs, the social welfare bodies make decisions about the provision of benefits and top-ups for care. Individuals and families can apply for disability benefits in-person at the local social welfare offices or submit by post or through the Diia. However, the lengthy and costly bureaucratic process of obtaining and renewing the disability certificate keeps many from accessing benefits (OCHA, 2020).

3.6.2. Effective Coverage

SP for persons with disabilities not only needs to provide income support, but also benefits to offset the additional disability-related costs. This ensures that persons with disabilities are not only protected from poverty but are also able to live in a dignified manner. Persons with disabilities and their families are faced with a variety of additional costs – both direct and indirect. Direct costs of disabilities include spending on disability specific items, such as assistive devices, and human assistance (e.g., personal assistants or interpreters), and greater spending on general expenses, like transportation. Indirect costs are both lower wages for the person with disability due to discrimination, and the loss of income of family members who take on additional care and support duties. Both the direct and indirect costs associated with disabilities mean that persons with disabilities and their families typically enjoy a lower standard of living compared to peers without disabilities. Disability extra costs are not homogenous, but vary depending on the type of disability and level of support needed.

There are 2.7 million people registered with a disability in Ukraine, which is equivalent to around 6% of the population. This is well below the global average of 16% (WHO, 2023). However, disability prevalence is not static, it varies by age; UNICEF estimates disability prevalence among children is 10%, while for older adults prevalence is estimated to be between 38% and 46% globally. According to the government, in 2022 there

38 In Ukraine it is referred to as invalidity status

were 222,300 adults registered in disability group I, 900,800 people registered in disability group II and 1,416,000 registered in Group III. Another 163,900 children were registered as having a disability. It is estimated that upwards of 160,000 additional people, both civilians and members of the armed services, have acquired a disability due to the conflict. According to data from the Pension Fund and MoSP, slightly more than 2.5 million people are receiving benefits, meaning the **effective coverage** of those registered as having a disability is over 90%. However, it is assumed that the registered number of persons with disabilities is an undercount, leaving many more people with disabilities without support. For instance, a survey by Humanity and Inclusion (HI) (2022) found only 41% of HHs with at least one person with disability of those surveyed were registered with the government.

3.6.3. Transfer Values

The Government of Ukraine provides several SP benefits aimed at guaranteeing a basic level of income security for persons with disabilities (see table above). However, the **transfer values** for the different benefits are significantly less than the actual subsistence minimum. Additionally, **compensating for the additional costs of disabilities appears minimal**. The benefit levels for persons with disabilities is calculated as a percentage of the statutory subsistence minimum who have lost their ability to work, rather than for persons with disabilities, the calculations for which do not consider extra costs of disabilities. The main extra cost of disability that is compensated for is care and support, with care allowances typically paid to the caregiver, or in some cases to pay for third-person support. The care allowance is critical, not only for the care of the person with disability but also for the income security of the caregiver. Unfortunately, the caregiver allowances for adults with disabilities (aside from the allowance for Group I – subgroup A and the municipal nanny program) are significantly less than the statutory subsistence minimum, the actual subsistence minimum for able-bodied adults, and the minimum wage. This means that able-bodied adults who are providing full-time care and foregoing wage employment are put at a financial disadvantage.

HHs that have members with a disability have some of the largest income-expenditure gaps; female-headed and male-headed HHs with a person with a disability had the first and the third largest income-expenditure gap respectively, likely driven by higher reported expenditures on medications and healthcare compared to HHs without persons with disability (REACH, 2023a). More than half (56%) of HHs with a person with disability have extreme or extreme+ level of need as per the multi-sector needs assessment (REACH, 2023b). Nearly twice as many HHs with disabilities had severe or extreme unmet food needs compared to HH without disabilities (39% vs 21%) (REACH, 2023b). A survey of nearly 3,000 persons with disabilities and older people living in their own homes found that 64% felt their pensions and social benefits were not enough to meet their basic needs, with 61% concerned with price increases; 85% did not have employment or other sources of income (IDA, 2023). A survey by HI (2022) found significant differences between IDP and non-IDP HHs with member with disabilities in terms of the income-expenditure gap, with non-IDP HHs with members with disabilities experiencing much larger gaps; this was attributed to the IDP HHs receiving additional emergency financial assistance from the government and humanitarian cash actors. In some cases, the gap is as large as 7,115 UAH (HI, 2022).

Reducing expenditures on goods and services was a main coping mechanism among persons with disabilities and their HHs. For instance, more than a third of female-headed and a quarter of male-headed HHs that include persons with disabilities reported using less expensive, less preferred food 7 days a week (compared to 24% and 15% of female- and male-headed HHs without persons with disabilities, respectively). While 33% of female headed HHs with disabilities reduced expenditures of healthcare to cope. This is particularly concerning as insufficient medical care can lead to deterioration in functioning or secondary medical complications among persons with disabilities. HHs with disabilities were more than twice as likely as HHs without persons with disabilities to report cost was a barrier in accessing medication (24% vs 11%) (REACH, 2023a).

Persons with disabilities also reported reducing expenditures on disability specific items. For instance, according to a feasibility assessment for cash assistance by CBM, NAPD, and EDF (2022):

- › 33% of the respondents use assistive devices and spend an average of 1,788 UAH per year to repair, maintain or replace their assistive devices. However, to enable adequate care they would need 2,306 UAH per year (additional 30%). If they could afford it, an additional 3% of the respondents would use assistive devices.
- › 10% of the respondents currently have home-based care or personal assistance and spend 954 UAH per month on home-based care or personal assistance. To enable wellbeing and dignity they would need 2,751 per month UAH (additional 188%). If they could afford it, an additional 15% of the respondents would use home-based care support.
- › 60% of the respondents spend an average of 1,148 UAH on specific food or dietary items related to their age, disability, or any other specific health-related condition; to enable an adequate level of care they would need an average of 1,797 UAH per month (additional 56%).
- › 30% of the respondents spend an average of 581 UAH per month on specific health, hygiene or clothing items related to their age, disability, or any other specific health-related conditions; to enable an adequate level of care they would need 981 UAH (additional 70%).

The survey from HI (2022) pointed to very high additional costs for persons with newly acquired disabilities. This included higher spending on trauma-related expenses (amputations, initial rehabilitation costs, and prosthetics), food, rent and utilities, clothes, and for caregivers. It also found that, by and large, persons with newly acquired disabilities had yet to be officially registered with the government, often due to limited knowledge and information about government schemes (HI, 2022). The study also found that there is “a lack of resources to run vocational rehabilitation training, and overall opportunities for those who are new to this condition, which makes them less likely to re-enter in the job market, and further limits their income sources” (HI, 2022).

3.6.4. Alignment Options

› Coverage Gaps

- Several disability-specific grants are available in Ukraine, but these are only available to persons who are registered with disabilities. Given that the official disability prevalence in Ukraine is 6% (compared to the global disability prevalence of 15%), it can be assumed that many persons with disabilities are not registered. The humanitarian community can prioritize identifying persons with disabilities who are not registered.

› Income Gaps

- To provide top-ups for those unable to meet basic needs, set at the statutory subsistence minimum, as well as some disability-related extra costs.
 - › People with disabilities have a variety of essential disability-related costs; however, the current transfer value disability benefits do not account for these costs. A top-up for persons with disabilities could be provided to enable access to medications, human support, and assistive devices. Additional top-ups for persons with disabilities would bring further alignment between MPCA and the Government’s IDP Housing Allowance which provides a higher amount to persons with disabilities.
 - › Persons with disabilities, especially those in Group II and III, who receive non-contributory social assistance benefits, receive less than the statutory subsistence minimum and actual subsistence minimum.

› Access Gaps

- To cover information gaps by providing referral information of available programs for which they may be eligible. For persons with disabilities who may have less digital literacy, less access to internet, and less access to smartphones/computers with screen readers, face-to-face referral and support would be necessary to ensure people with disabilities have access to information they need.
- To support accessing disability pensions where the new procedures for collecting pensions delivered by Ukrposhta may present barriers for persons with disabilities to access their benefits, especially for persons with disabilities with mobility issues. Additional support, such as accompaniment services, can be provided to ensure that persons with disabilities are able to travel to banks in government-controlled areas. However, if disability pension payments have been paused due to non-collection of at least 6 months, additional support to persons with disabilities can be provided so they can request the resumption of payments.
- Persons with disabilities are eligible for several disability-specific and mainstream social assistance programs. Persons with disabilities may need additional information and support to apply for programs, especially for those who are displaced or have high levels of support needs. Humanitarian actors can do an initial assessment to see if persons with disabilities are eligible to receive mainstream or disability-specific social assistance benefits, and provide support for applying to benefits either in-person or online. Most frontline offices of MoSP may not have sufficient human resources to provide more intensive support to persons with disabilities to enrol in SP programs. This accompaniment would necessitate greater collaboration with local authorities.

Additionally, humanitarian cash actors can support referrals to local social welfare offices who are responsible for the provision of assistive device and rehabilitation services. Ensuring access to these services is essential for persons with disabilities, particularly with newly acquired disabilities, to be able to fully participate in social and economic life.

- To provide bridging support: Eligibility for disability benefits requires being officially certified as having a disability, but complex procedures and access barriers may create delays in getting the certification. Additionally, for those with newly acquired disabilities due to the conflict, unclear procedures for obtaining certification may restrict access. Humanitarian actors can provide accompaniment and temporary financial assistance to support children and adults while they go through the assessment and determination process.
- To provide support to restart livelihoods: The majority of persons with disabilities, those belonging to Group III, are able to work, and can do so without losing benefits. Persons with disabilities who are displaced and receiving MPCA may need additional support, through a cash+ livelihoods program approach to restart their livelihoods. This type of program approach is particularly relevant for the longer-term recovery and durable solutions to displacement. This approach is also aligned with the MoSP's and World Bank's program, Hand of Help³⁹, which is part of the SP reform efforts.

› Needs Assessment

- To support access and additional support, comprehensive needs assessments in addition to the eligibility assessments done at time of registration should be carried out. Needs assessments can include screening questions to identify those with functional limitations, additional questions on support needs for activities of daily living, and questions around access to disability benefits and other SP programs. According to analysis from the IMF (2023), a significant gap is the lack of needs

39 "Hand of Help" is an initiative developed in partnership between the Ministry of Social Policy and the World Bank as part of the Social Safety Nets Modernization Project. The pilot program provided livelihoods, skills training and other support services to recipients of the GMI to help them find productive work or establish small businesses. (World Bank, 2020)

assessments at local level. The development of needs assessments can be a crucial contribution of humanitarian actors to the reform of the SP system in Ukraine.

4. Conclusion

Cash assistance – and MPCA specifically – is a vital part of the humanitarian response in Ukraine following the start of the 2022 conflict. Over half of the projects listed in the 2023 Humanitarian Response Plan have a cash transfer or voucher component. By June 2023, approximately 8 million people received MPCA from 50 organizations (Ground Truth Solutions, 2023). Cash-based interventions have proven to be an effective response method for both IDPs in government areas, and for conflict-affected people in non-government-controlled areas where markets still function. However, with the potential of humanitarian financing dwindling as the conflict continues and hopefully ends, humanitarian organizations are obliged to reinforce their linkages with the government-led SP system within Ukraine to sustain the effectiveness and sustainability of their efforts.

Ukraine has been making significant progress towards social equality in recent years. However, the start of the conflict in 2022 has unfortunately undone some developments and exacerbated existing vulnerabilities. The conflict in Ukraine has led to the estimated loss of between 2.4 and 4.8 million jobs (by December 2022), and as of June 2023 nearly 5.1 million people were internally displaced.

Ukraine's SP system has historically demonstrated its ability to respond to shocks by establishing specific programs since the beginning of the conflict in 2014 (IDP programs) and the COVID-19 pandemic. Despite the ongoing emergencies, the SP system has remained **operational and adaptable**, except for in areas of active hostilities or occupation, where functionality of the system is highly limited or suspended. It has continued to register people in-person and through the introduction of new online platforms, issue payments to claimants, and introduce new programs for people who have been displaced and/or lost livelihoods. The system has been able to be quickly legally adapted to expand eligibility criteria throughout the duration of Martial Law; to create new SP programs to meet the needs of conflict-affected individuals; and to alleviate access barriers by, for example, introducing digital registration procedures or allowing persons without hard copy of their national identification document to register as IDPs.

However, as highlighted throughout this paper, key gaps in coverage remain, most notably:

- › Lack of universal coverage of children, the lack of programs able to cover conflict-affected HHs who are not IDPs (e.g., returnees and non-displaced HHs);
- › Transfer values of SP programs not having been adjusted in 2023 to account for inflation and other rising living costs (as exemplified by the growing differences between the statutory and actual subsistence minimums); and
- › Subsistence minimum for persons with disabilities (people unable to work) does not account for additional costs associated with disability.

Humanitarian actors play a crucial role in helping fill these gaps in the short-term, and their cooperation with development actors along with national and local Government is necessary to ensure principles of social inclusion are reflected throughout response, recovery, and reconstruction efforts, and to ensure greater coverage by humanitarian assistance as well as more adequate, predictable, sustainable, and cost-effective support to people in need of assistance.

This paper has highlighted how humanitarian organizations can fill the gaps within the national government-led SP system. The CCD partnered with UCC to build on CCD's work of mapping the SP system in Ukraine (a live filterable repository⁴⁰ accessible [here](#) and an infographic (see Figure 1), to advance in identifying alignment options for humanitarian cash assistance design programming within Ukraine's SP system. As previously introduced, the exercise first started with the facilitation of a workshop on July 4, 2023 attended by CCD Community of Practice members and other relevant stakeholders such as the CWG chairs, TT5⁴¹ members, and the Perekhid Initiative's⁴² Technical Assistance Facility members. Invitations to the workshop were extended to organizations outside the CCD to ensure coordination and synergies between all SP-related initiatives.

This discussion paper is building on the workshop and aims to present humanitarian organizations with program design options for humanitarian cash programming aligning to the SP system in Ukraine. This paper is accompanied by a summary tool highlighting the alignment options for each lifecycle stage (maternity to old age, plus disability which runs through the entire lifecycle) according to the analytical framework triangulating gaps in coverage, income gaps from transfer values of SP programs, and ongoing unmet needs.

This discussion paper and its summary aim to be live documents to be continuously updated according to new humanitarian and SP developments.

The alignment options should be considered while acknowledging the geographic targeting recommendations issued by CWG,⁴³ and other guidance provided throughout the cluster system of the humanitarian response (e.g., winterization guidance by the Shelter Cluster), and all options can be further restricted in scope if required. The options are meant to provide a narrowed scope of design for humanitarian organizations to consider, but they are not exhaustive in nature and are highly malleable to the priorities and objectives of each organization.

Following the publication of this paper, CCD is welcoming requests by humanitarian organizations for further operational support with CCD's Social Protection Advisor⁴⁴ and within its network of Community of Practice, to facilitate intra-agency information sharing and to promote harmonization of cash program design.

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- 40 CCD's live excel social protection mapping tool of the Ukrainian system includes all cash programs implemented by the Government of Ukraine relevant to the humanitarian response. The programs can be filtered according to 4 categories: 1) Whether the program is Contributory (=social insurance - financed by individual contributions) or Non-contributory (= social assistance or tax-financed); 2) Whether the program is Universal (available to all within categorical group, no matter income levels) or Means-tested (available only to low-income individuals/families); 3) According to the lifecycle stage (Maternity, 0–6 years old, childhood, working age adults, older age adults); 4) According to a vulnerability criteria (disability, conflict, etc.). Each program is then detailed according to the amount received by the recipient, the duration of the benefit, the government entity granting the enrolment into the program, the eligibility criteria, and any other relevant information. Anything in blue represents a change in the program's design or operations following the ongoing conflict, when possible, this specific change was sourced according to the relevant legal amendment and labelled as shock-responsive social protection (SRSP) amendment. Comments are also used to highlight key changes.
- 41 The overall objective of the CWG TT5 was to ensure that humanitarian MPCA in Ukraine complements, links, aligns with, and where possible strengthens, existing government-led SP systems (Active from June 2022 to July 2023).
- 42 The Perekhid Initiative Technical Assistance Facility is a technical assistance collaboration between international donors, UN agencies, civil society, and the Government of Ukraine which aims to guide the transition of the humanitarian MPCA caseloads to an inclusive shock-responsive social protection system.
- 43 CWG, 2022
- 44 Please contact Clara Decamps at c.decamps@savethechildren.org.uk or CCD's Collaboration Facilitator for the Ukraine Response, Philippa Young at phillyoung77@hotmail.com.

Annex: Number of Pension Recipients by Locality Receiving Benefits through Banks or Ukrposhta as of June 2023

Main Department of the Pension Fund of Ukraine	Number of Pension Recipients through Banks	Number of Pension Recipients through Ukrposhta
Autonomous Republic of Crimea	–	–
Vinnytsia	281.7	152.8
Volynska	172	83.6
Dnipropetrovsk region	783.1	104.4
Donetsk	683.2	50.1
Zhytomyrska	268.9	88.5
Transcarpathian	147	107.4
Zaporizka	430.7	34.5
Ivano-Frankivsk region	233.1	102.1
Kyivska	411.8	125.2
Kirovogradska	182.5	71.2
Lugansk	279.1	2.7
Lviv	459.6	203
Mykolaivska	233.2	55.7
Odessa	430.4	133.3
Poltava	315	95.9
Rivne	194.2	89.4
Sumska	240.7	71.2
Ternopilska	169.4	100.9
Kharkiv Oblast	602.2	123.8
Kherson	199.5	17.9
Khmelnyskyi	279.8	106.7
Cherkasy	298.3	99.3
Chernivtsi	135.8	69.7
Chernihiv Oblast	213.8	92.6
m. Kyiv	645.2	103.7
Sevastopol	–	–
Total	8,290.2	2,285.6
Grand Total		10,575.8

Source: PFU

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