



# Joint Market Monitoring Initiative (JMMI) November 2025

**REACH Ukraine**

**REACH** Informing  
more effective  
humanitarian action

**IMPACT** Shaping practices  
Influencing policies  
Impacting lives  
**REACH PANDA AGORA**



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- 01** Methodology
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01

# Methodology

# Methodology

Providing data on price trends and market functionality indicators

Data collection is a joint, partner-led exercise

Monthly basis

Quantitative, structured interviews: retailer and customer key informant (KI) interviews

Per assessed hromada:

- 3 prices per item
- 5 customer KI interviews



## Limitations:

The results should be considered as indicative.

Only the price of the least expensive commonly purchased brand or variety is recorded for each JMMI item.

Some changes in the overall median prices may be driven by shifts in coverage rather than by true price.

# JMMI in November 2025



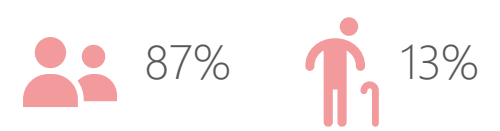
9 Participating partners

13 Assessed oblasts

44 Assessed hromadas

366 Key informant interviews (KIIs)

213 customers surveyed



153 retailers surveyed

20 Commodities assessed

# Partners



acted



КАПІТАС  
УКРАЇНИ



CARITAS  
UKRAINE



# Donors



Co-funded by  
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\* This presentation is made possible by the generous support of the American people through the United States Government. The contents are the responsibility of [insert recipient name] and do not necessarily reflect the views of the United States Government..

A world map is centered in the background, rendered in a light gray color. Overlaid on the map is a complex geometric pattern of thin, light gray lines forming a network of irregular polygons, resembling a low-poly mesh or a stylized globe grid. The overall aesthetic is clean and modern.

**02**

# Key findings

# Key findings



**The value of the JMMI basket has continued to fluctuate within the range of 1,180–1,220 UAH since July.** In November, the cost of the JMMI basket amounted to 1,217 UAH, which is 3% higher than in October and almost the same as the level recorded in September.



**In November, annual consumer inflation continued to decline and stood at 9.3%, falling below the 10% mark for the first time in the past 12 months.** At the same time, the annual inflation rate for the food and non-alcoholic beverages group was 12.1%, which is also the lowest figure recorded over the past 12 months.



**The impact of power outages on access to shops did not worsen compared to the previous month.** Thus, 12% of Retailer KIs reported that the lack of electricity affects access to shops, most frequently reported in Kyiv city (33%) and in the North (25%).



Most often among the areas surveyed, Customer KIs reported issues with the availability of essential items in the Zaporizka, and Chernihivska Oblasts. **The Stepnenska Hromada in Zaporizka Oblast continues to appear the most vulnerable, with limited availability of medications, warm clothes and vehicle fuel.**

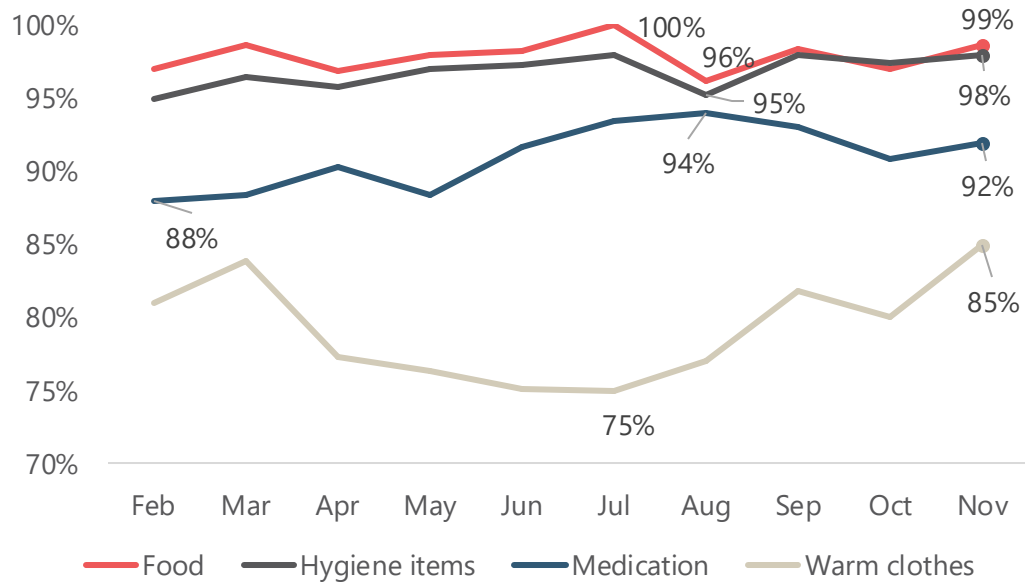
A world map is shown in a light gray, semi-transparent style, overlaid on a background of a light gray geometric pattern consisting of interconnected lines forming various polygonal shapes. The map is centered on the Atlantic Ocean. In the center of the map, the number '03' is displayed in a bold, red, sans-serif font.

**03**

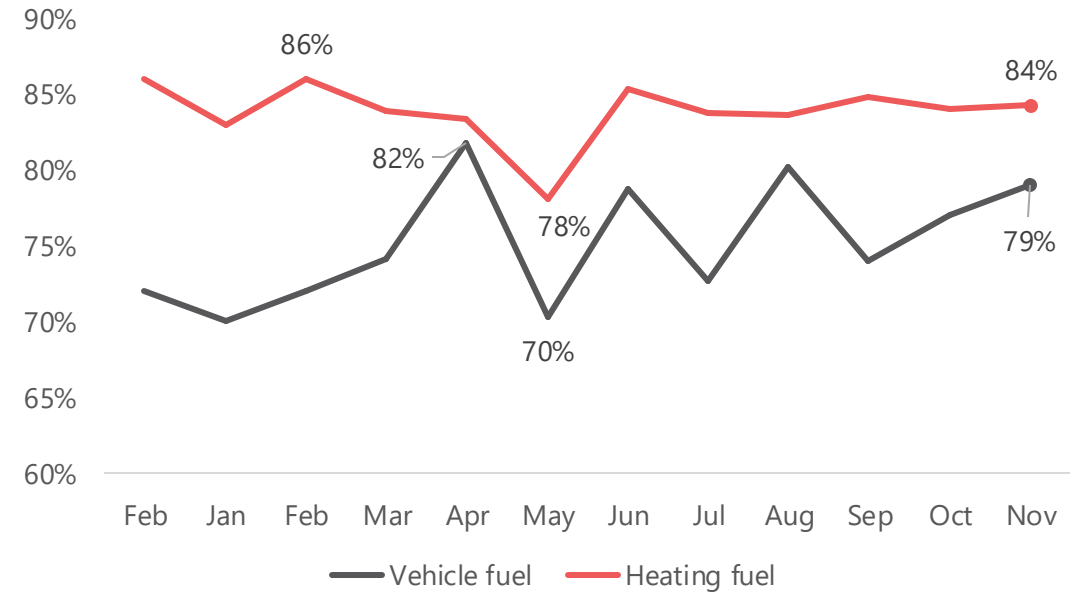
# Market and inflation overview

# Availability of goods and fuel

% of customer KIs reporting full availability of essential items, overall



% of customer KIs reporting full availability of fuels, overall



Hromadas in which customer KIs in October reported the greatest level of availability issues:

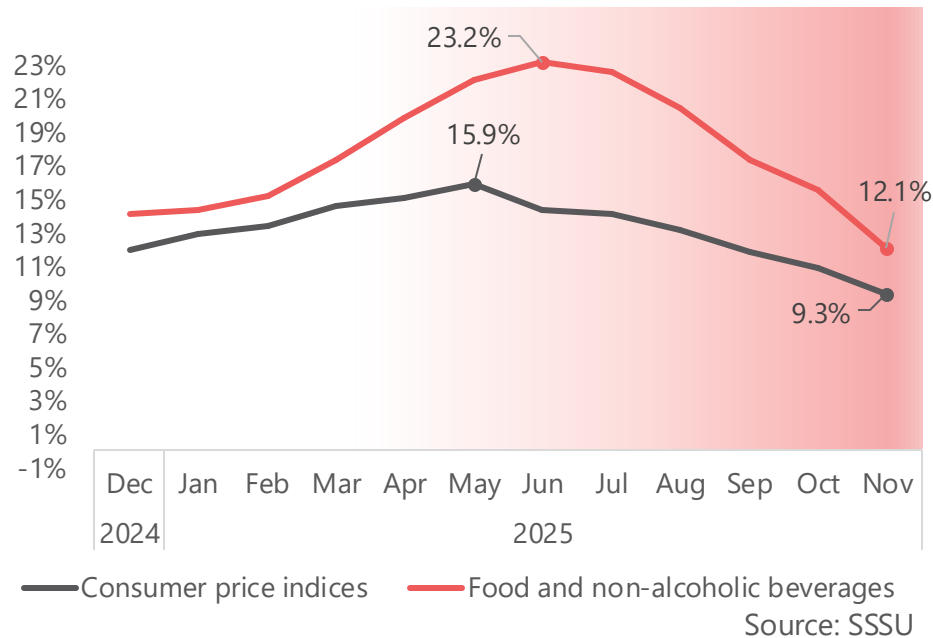
Medication
Stepnenska ( <b>Zaporizka</b> )

Warm clothes
Stepnenska ( <b>Zaporizka</b> )
Shyrovivska ( <b>Zaporizka</b> )
Semenivska ( <b>Chernihivska</b> )

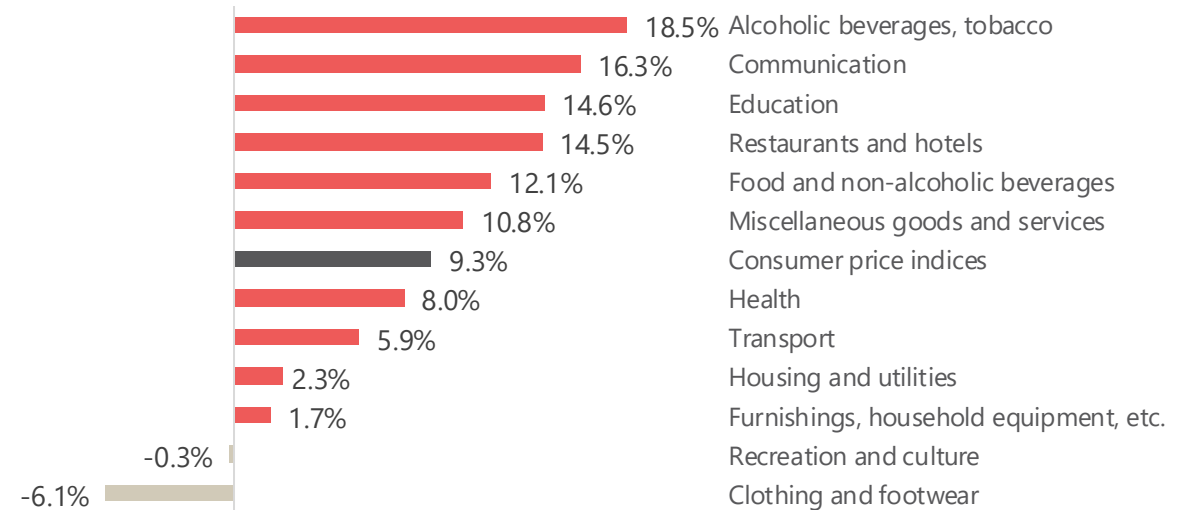
Vehicle fuel
Stepnenska ( <b>Zaporizka</b> )
Shyrovivska ( <b>Zaporizka</b> )

# Prices to change

Annual inflation rate\*, %



Consumer price changes (%) for groups of goods and services, from November 2024 to November 2025



Source: SSSU

**Meat, edible oil and fruit increased the most annually (by 23.1%, 21.9% and 20.2% respectively).**

In November 2025, inflation continued to slow, to 9.3% yoy. Due to a more significant slowdown in raw food price increases and core inflation, **the actual inflation trajectory was running slightly below the forecast trajectory.**\*\*

**Price pressures are seen to ease further in the coming months.** The effects from the arrival of newly harvested crops will contribute to an extended slowing of food price growth. Therefore, **consumer inflation is expected to keep decelerating, though at a slower pace than in previous periods,** taking into account the fading of base effects.\*\*

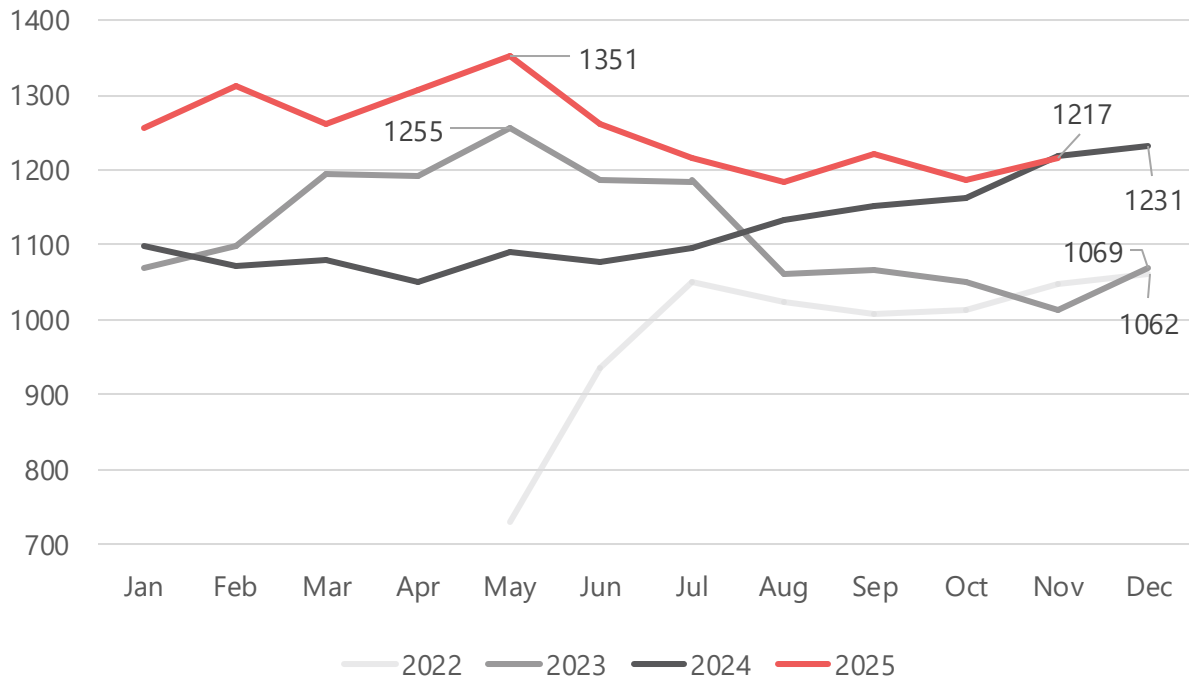
Monthly inflation\* showed a slight increase. Accordingly, in November 2025, the consumer price index rose by 0.4% compared to the previous month, while prices in the food and non-alcoholic beverages group increased more noticeably, rising by 0.8% in November.

\* Annual inflation is the change of the price level between the current month and the same month of the previous year, monthly inflation is the change of the price level between the current month and the previous month.

\*\* National Bank of Ukraine, [NBU November 2025 Inflation Update](#).

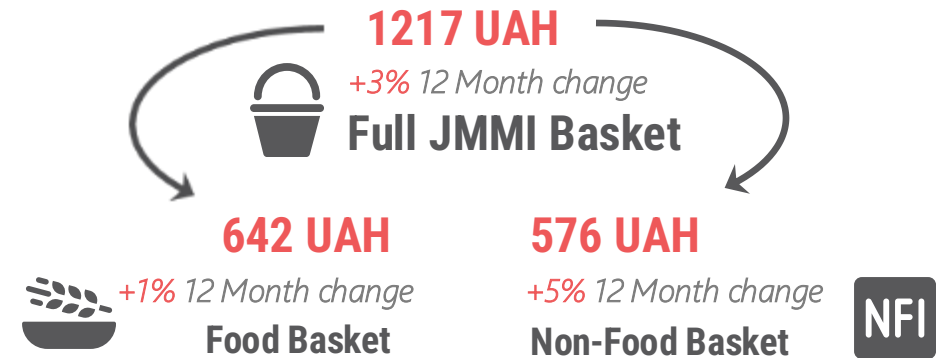
# Prices for items in the JMMI basket

Monthly evolution of the JMMI basket price (in UAH), overall



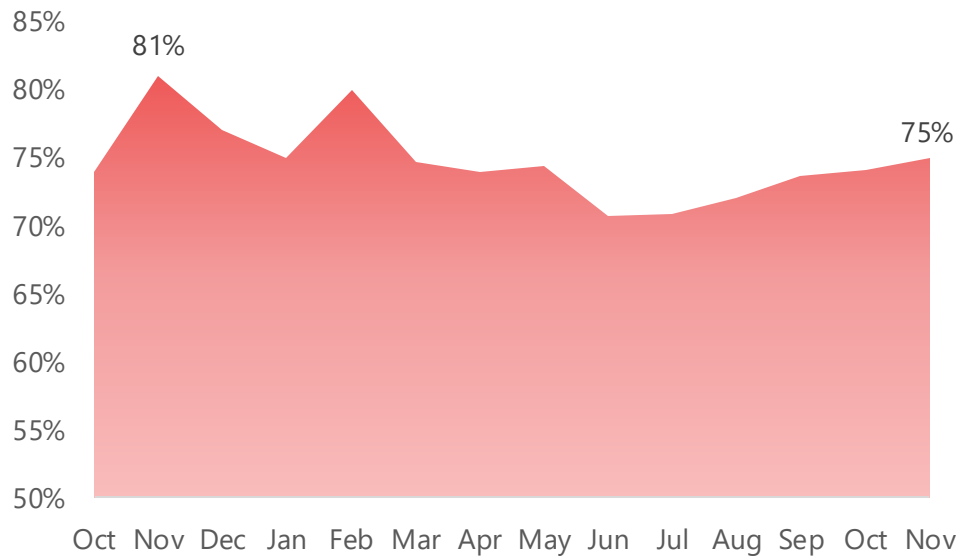
In November 2025, the highest cost of the full JMMI basket was observed in the Center (1440).

## JMMI basket in October



# Affordability

% of customers KIs reporting that financial factors affected their access to goods in stores or marketplaces, overall



**84%** of customer KIs aged 60 and above reported that financial factors affected their access to goods in stores or marketplaces in November.

% of customers KIs reporting that financial factors\* affected their access to goods in stores or marketplaces in November, by type of barrier, age group, gender, and type of area

Reported financial barrier	18-59 years old	60 years and above	Women	Men	Rural	Urban
Item price have increased	66%	84%	70%	67%	73%	68%
Fuel for vehicle is too expensive	22%	12%	11%	31%	15%	20%
Public transportation is too expensive	5%	12%	8%	2%	2%	7%
Cannot afford the items (despite prices have not risen)	7%	24%	13%	6%	12%	9%
Items are not available	1%	-	2%	-	-%	1%
Do not have enough physical cash	1%	8%	3%	1%	4%	2%

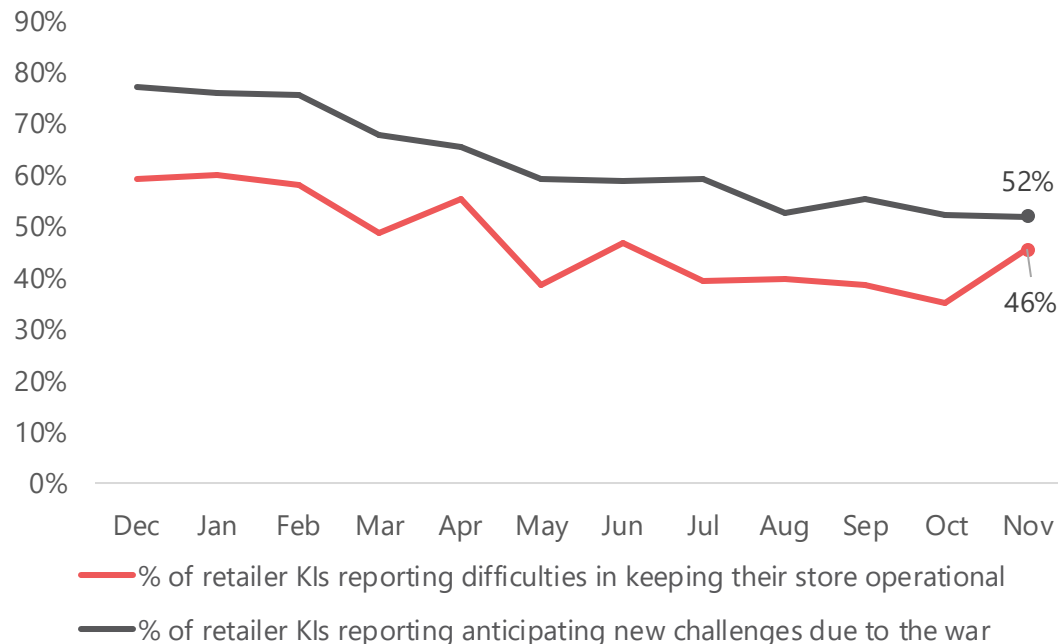


Price increase was reported as the main financial barrier to accessing goods by 90% of customer KIs in the Center and 85% in the South.

\* Respondents could select more than one option.

# Market functionality

% of retailer KIs reporting difficulties in keeping their stores operational and anticipating new challenges in the coming months due to the war



Top 4 difficulties\* faced by retailer KIs in keeping their store operational and well-stocked due to the war in September

- 1 **26%** Absence of electricity
- 2 **16%** Fully staffing the store
- 3 **14%** Movement restrictions
- 4 **12%** Prices charged by suppliers

*The highest value of the indicator was in the Kyiv city (70%) and South (42%)*

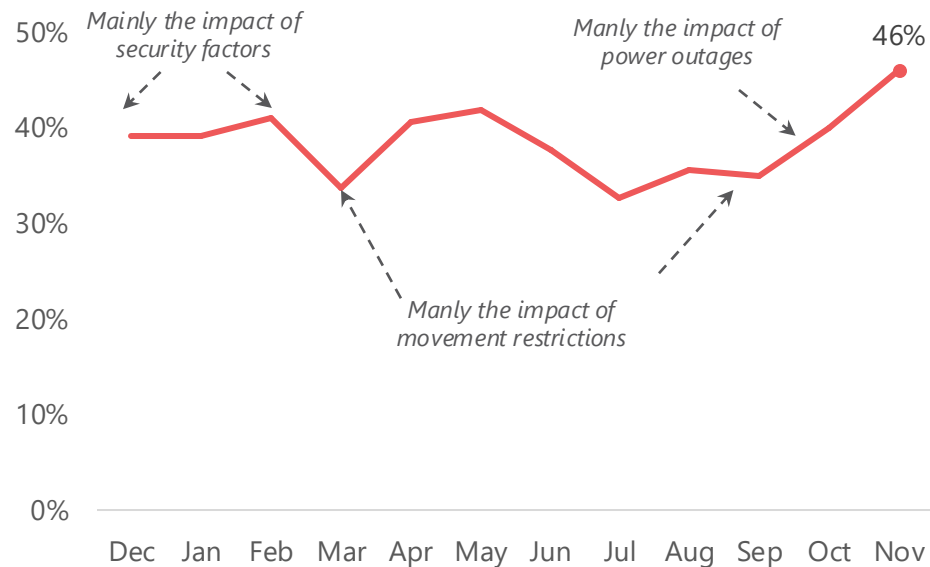
Top 2 challenges\* retailer KIs expected to face in the coming months due to the war in September

- 1 **43%** Rising prices
- 2 **20%** Reduced purchasing power of customers

\* Respondents could select more than one option.

# Accessibility of stores and markets

% of customer KIs reporting that full-scale war has affected their ability to access stores



## Main physical barriers\* to accessing stores or marketplaces reported by customer KIs in September



**Fighting or active shelling**  
**80%** Donetska  
**60%** Khersonska  
**24%** Chernihivska  
**20%** Zaporizka



**Feeling unsafe due to fear of being targeted**  
**60%** Donetska  
**50%** Khersonska  
**22%** Chernihivska



**Movement restrictions**  
**60%** Donetska  
**55%** Kharkivska  
**50%** Khersonska  
**35%** Chernihivska



**Buildings or infrastructure have been damaged**  
**100%** Donetska  
**13%** Chernihivska



**Damage or blockages on roads**  
**40%** Donetska



**Lack of transportation**  
**40%** Donetska



**Power outages**  
**80%** Donetska  
**30%** Khersonska  
**22%** Chernihivska

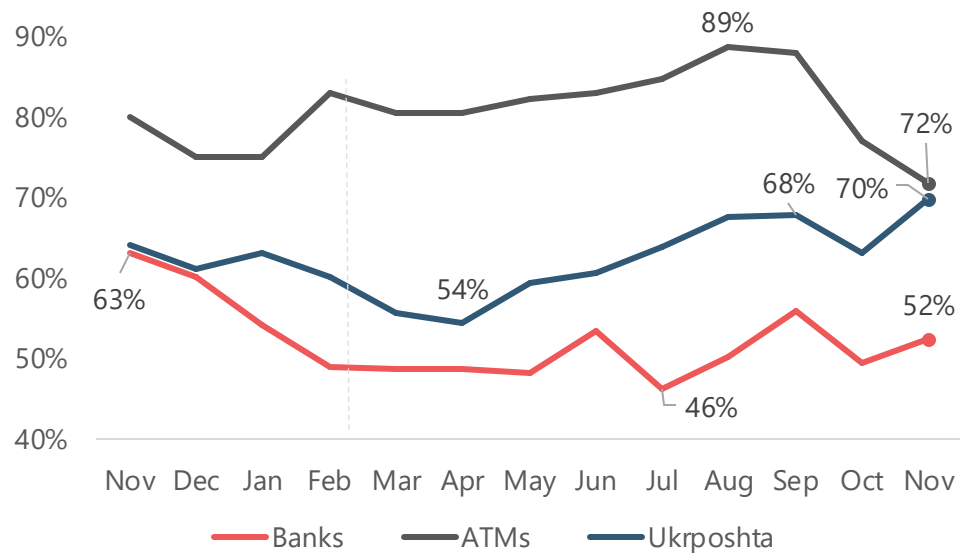


**Air alerts**  
**80%** Donetska  
**40%** Khersonska  
**40%** Ivano-Frankivska  
**26%** Kyiv city

\* Respondents could select more than one option.

# Accessibility of financial services

## % of customer KIs reported full availability of financial services, overall



Air alerts restricted the opening hours of bank branches (reported by 34% of customer KIs) and Ukrposhta offices (17%) across the country.

## Main barriers\* to accessing financial services, reported by customer KIs in November:

### Bank branches

**Power outages**  
80% Donetska  
26% Chernihivska

**Air alerts**  
100% Donetska  
100% Vinnytska  
75% Kharkivska  
54% Chernihivska

**Accessible only nearby**  
100% Mykolaivska  
60% Khersonska

### ATMs

**No ATM**  
67% Zaporizka  
60% Khersonska  
50% Mykolaivska

**Power outages**  
100% Donetska  
39% Chernihivska  
33% Poltavska

**Lack of ATMs**  
40% Donetska  
10% Kharkivska

### Ukrposhta offices

**Only mobile post offices**  
100% Mykolaivska

**Air alerts**  
100% Vinnytska  
33% Chernihivska  
12% Kyiv city

**Power outages**  
20% Donetska  
17% Chernihivska

\* Respondents could select more than one option.

# Thank you for your attention



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