

# Multi-Sector Needs Assessment 2024: Livelihoods Situation Overview

February 2025 | Ukraine

## CONTEXT AND RATIONALE

Three years after the escalation of the war in Ukraine in February 2022, the humanitarian crisis continues to impact the population in the country, leaving 12.7 million people in need of humanitarian assistance according to the 2025 Humanitarian Needs and Response Plan (HNRP)<sup>1</sup>. As of January 2025, an estimated 3.7 million people were internally displaced across Ukraine, 4.2 million had returned to their homes<sup>2</sup>, and 6.9 million refugees from Ukraine were recorded globally<sup>3</sup>. Active hostilities continued in Northern, Eastern, and Southern Ukraine. Targeted attacks on critical civilian infrastructure disrupted the provision of essential services<sup>4</sup> and deepened pre-existing socioeconomic challenges.

REACH Ukraine conducted the 2024 Multi-Sector Needs Assessment (MSNA) in collaboration with the Humanitarian Country Team (HCT), Inter-Cluster Coordination Group (ICCG), and the United Nations Office for the Coordination of Humanitarian Affairs (OCHA), and in partnership with the World Food Programme (WFP) and Kyiv International Institute of Sociology (KIIS). The assessment aimed to analyze the humanitarian situation and sectoral needs in Ukraine and inform strategic decision-making, including

funding allocations and humanitarian interventions in the 2025 HNRP.

The findings from the 2024 MSNA highlight widespread and severe challenges hindering the economic capacity and self-reliance of households across Ukraine. Livelihoods, defined as the capabilities, assets and activities required to secure a means of living<sup>5</sup>, was the sector with the highest proportion of households in need, confirming a trend persisting since the 2022 MSNA<sup>6,7</sup>. Since the full-scale invasion, a reported reduction in monthly incomes, loss of jobs, growing poverty, and financial barriers hindering access to essential services<sup>8</sup> have deeply impacted the standards of living in Ukraine, aggravating humanitarian needs.

The present brief analyses the economic and livelihood needs in Ukraine using the results of the MSNA. It explores the prevalence and severity of livelihood challenges across the country, highlighting key factors driving needs, labour market participation, and the effects of financial constraints on access to essential goods and services. Additionally, it identifies the regions with the highest severity of needs and profiles socio-demographic groups at higher risk of facing economic difficulties.

## KEY MESSAGES

- **Livelihood needs are widespread in Ukraine:** in 2024, more than half of the households (58%) were in need of livelihood support, with 11% facing extreme need. The prevalence of needs escalates during the winter months, with needs surging to 68% during the 2024-2025 winter season.
- **Insufficient monthly incomes and utilization of coping strategies are key drivers of need.** Despite reported increases in median per capita income in 2024, almost half of the households are earning below the minimum expenditure basket value, and 45% of household were compelled to adopt coping mechanisms. High financial strain prevents many households from accessing essential services, including healthcare, and purchasing key non-food items.
- **Households in front line and border oblasts** - Khersonska, Zaporizka, Donetsk, Sumska, and Kharkivska - show a **higher prevalence** of livelihood needs. **Those living closest to the front line or border with the Russian Federation and in rural areas face more severe needs**, reporting lower incomes, greater reliance on coping strategies and irregular sources of income or assistance.
- **Employment opportunities are limited due to a mismatch between professional skills and qualifications, lack of opportunities, and discrimination.** Barriers to the labour market vary based on the age, gender, and location of job seekers.
- **The prevalence and severity of livelihood needs are heightened among specific demographic groups.** IDPs, elderly persons in pre-retirement age, female-headed households, and households with unemployed members and people with disabilities face compounded challenges in earning sufficient incomes and engaging in the labour market.

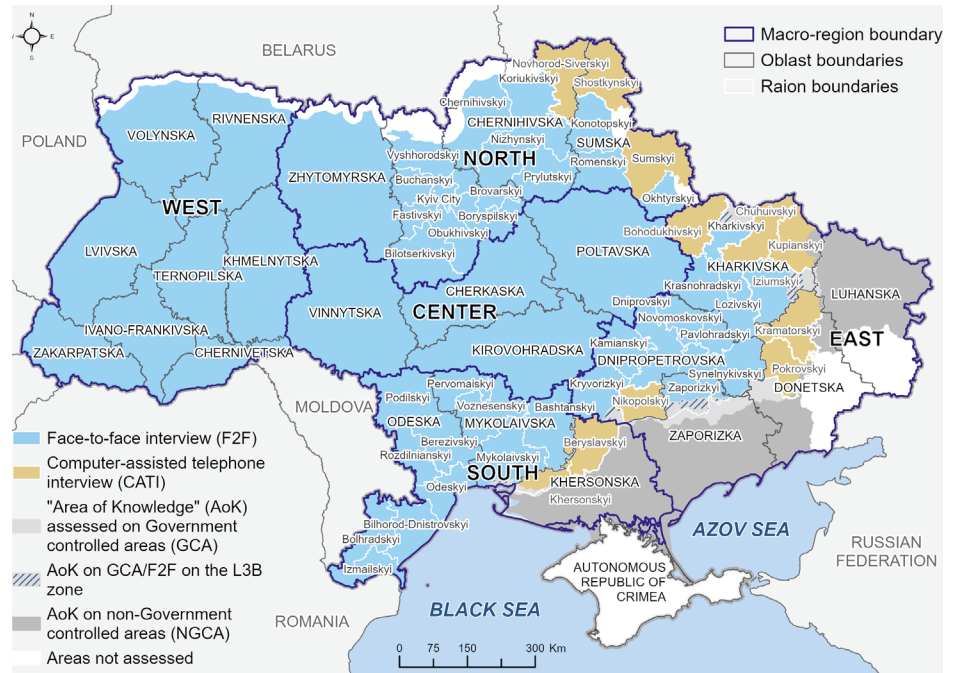
## ASSESSMENT SCOPE AND COVERAGE

**Table 1: Number of household interviews collected, by macro-region**

|              |               |
|--------------|---------------|
| <b>Total</b> | <b>10,434</b> |
| Center       | 859           |
| East         | 2,770         |
| North        | 3,071         |
| South        | 2,067         |
| West         | 1,667         |

**Dates of data collection:  
21 May to 2 July 2024**

**Map 1: MSNA geographic coverage and data collection modality**



## METHODOLOGY OVERVIEW

The 2024 MSNA collected **10,434 household level interviews across 24 oblasts and 105 raions**. The interviews included 8,582 face-to-face (F2F) interviews and 1,852 computer-assisted telephone interview (CATI) surveys. To respond to stakeholder needs on data granularity, the MSNA findings are representative at the raion level (admin-2) in the North, East, and South macroregions and representative at the oblast level (admin-1) in the West and Center macroregions and Zhytomyrska Oblast.

The sampling approach was tailored to report at a **95% confidence level and 8% margin of error**. F2F surveys were conducted in secure areas that could be directly accessed by enumerators, while CATI surveys were used in inaccessible raions where F2F data collection was not feasible. The assessment’s sampling approach comprised purposive and random sampling, the latter including 2-staged random sampling, 2-staged random cluster sampling and simple random sampling. Further information on the MSNA 2024 sampling and coverage approach can be found in the [MSNA 2024 Terms of Reference](#).

The brief also presents scores drawn from the **Contextualized Composite Indicator Analysis (CCIA)**,

**Table 2: Livelihoods Composite Score**

| Dimension                    | None/minimal (1)                                   | Stress (2)  | Severe (3)   | Extreme (4)   |
|------------------------------|--|---|--|---|
| Income source                | Income sources are exclusively from regular income | Income sources include at least one regular income and at least one non-regular income (either assistance or irregular) | Income sources includes only <b>irregular income AND assistance</b> OR Only irregular income | Income sources include only <b>assistance</b> OR <b>No income</b> |
| Income quantity              | >9.707,1 UAH                                       | Above Minimum Expenditure Basket (6,471.4 UAH) but less than 9.707,1 UAH  | Below Minimum Expenditure Basket ( <b>&lt;6471.4 UAH</b> ) > 2,324 UAH                       | Below Food Component of MEB: <b>&lt; 2,324 UAH</b>                |
| Livelihood coping strategies | No coping  | Stress  | <b>Crisis</b>  | <b>Emergency</b>  |

a Ukraine-specific framework developed by REACH in consultation with Humanitarian Clusters, Working Groups, and Areas of Responsibility in Ukraine. Further information on the CCIA can be found in the [CCIA Methodological Note](#).

The CCIA measures the **magnitude and complexity of humanitarian needs across sectors** through Sectoral Composites. The CCIA categorizes each household based on the severity of its needs into five categories: None/ minimal (1), Stress (2), Severe (3), Extreme (4), and Extreme+ (4+). A household is considered in need if any of its sectoral composite scores is 3 or higher, and in extreme need if it has a score of 4 or higher. The household’s sectoral severity is determined by a composite indicator for each sector. A final severity score is determined for each household based on the highest sectoral severity score. The CCIA framework is different from REACH’s MSNI, and the results presented in this brief are not globally comparable<sup>9</sup>.

To develop a Livelihoods composite score, REACH consulted the Ukraine Food Security and Livelihoods Cluster and National Cash Working Group Coordinators to define key indicators and thresholds measuring Livelihood needs and severity. The Livelihood Sectoral Composite measures need based on three dimensions: **types of income sources, income quantity, and utilization of livelihood coping strategies**. Table 2 provides an overview of the dimensions and severity categorization used<sup>10</sup>.

## PREVALENCE OF LIVELIHOOD NEEDS IN UKRAINE

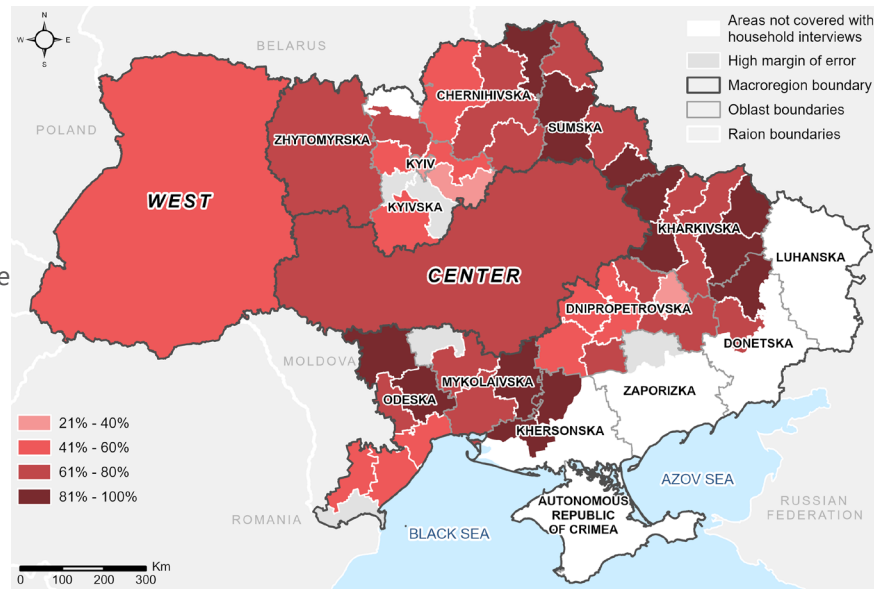
In 2024, the CCIA identified Livelihoods as the sector with the highest proportion of households in needs, followed by the Protection, Health, and Shelter and NFI sectors.

**47% of households across Ukraine were in severe need in livelihoods, and 11% of households were in extreme need.**

The prevalence and severity of livelihood needs has remained consistent across multiple cycles of the Multi-Sector Needs Assessment, with 46% of assessed households being classified in need and 10% in extreme need of livelihood support in 2023<sup>14</sup>. Livelihood needs are further exacerbated during the winter months, due to heightened living costs, limited access to livelihood opportunities, and use of coping mechanisms<sup>15</sup>. During the 2024-2025 winter season, an additional 10% of households were driven in severe or extreme need according to REACH's Calibration assessment, reaching a prevalence of 68%<sup>16</sup>.

In response to widespread needs, the Ukraine Food Security and Livelihoods Cluster and Livelihoods Working Group aim to provide livelihood support to 1.7 million people in 2025<sup>17</sup>. Livelihood assistance will primarily focus on on-farm interventions, equaling 85% of the targeted beneficiaries. The remaining 15% will be supported through off-farm livelihood activities<sup>18</sup>.

**Map 2: Percentage of households in livelihood need, by macro-regions and raions**



## KEY DRIVERS OF LIVELIHOOD NEEDS

### MONTHLY INCOMES PER CAPITA

Among the three dimensions of the Livelihoods sectoral composite, **insufficient per capita monthly income remained the primary driver of needs**. In the 2024 MSNA, the median per capita income equaled 6,666 UAH, reflecting an increase from 5,000 UAH in 2023. This rise could be partially attributed to an increase in minimum wages and pensions, with the National Bank of Ukraine indicating a 14.2% increase in real wages in December 2024.

Across Ukraine, **nearly half (48%) of the assessed households reported earning a monthly per capita income below 6,471.4 UAH (150 USD)**, defined as the Ukraine Minimum Expenditure Basket (MEB)<sup>11</sup> figure (per person per month) that the Cash Working Group provided for the 2025 JIAF/HNRP process, representing the minimum required to meet essential food and non-food needs. Even more concerning, **7% of the households reported living with less than 2,324 UAH per capita per month (50 USD)**, representing the cost of the food component of the MEB. However, the impact of low incomes varies across different household types due to differing expenditure requirements

Since the escalation of the war, the number of people living in poverty has increased by at least 1.8 million, reaching a total of 9 million, according to the World Bank<sup>12</sup>.

### INCOME SOURCES

Consistent and reliable income sources are crucial for households to maintain economic security, reduce vulnerability to shocks, and ensure sustained access to essential goods and services. Positively, **the majority of households in Ukraine reported relying on some form of regular income source**: 26% entirely relied on regular income and/or social benefits, and an additional 62% reported a combination of regular and non-regular income sources, including casual labour and assistance. Figure 1 provides an overview of the income sources included in these categories.

**A smaller share of households depended solely on non-regular income sources**: 11% relied only on irregular income sources or a combination of irregular income sources and assistance. Less than 1% reported being entirely dependent on assistance or reported no income.

Among income sources, households most commonly reported earning an income from salaried work (59%), as well as pensions (46%), government social benefits (17%), and casual or daily labour (14%), with consistent trends at the national level and between demographic groups compared to 2023<sup>13</sup>.

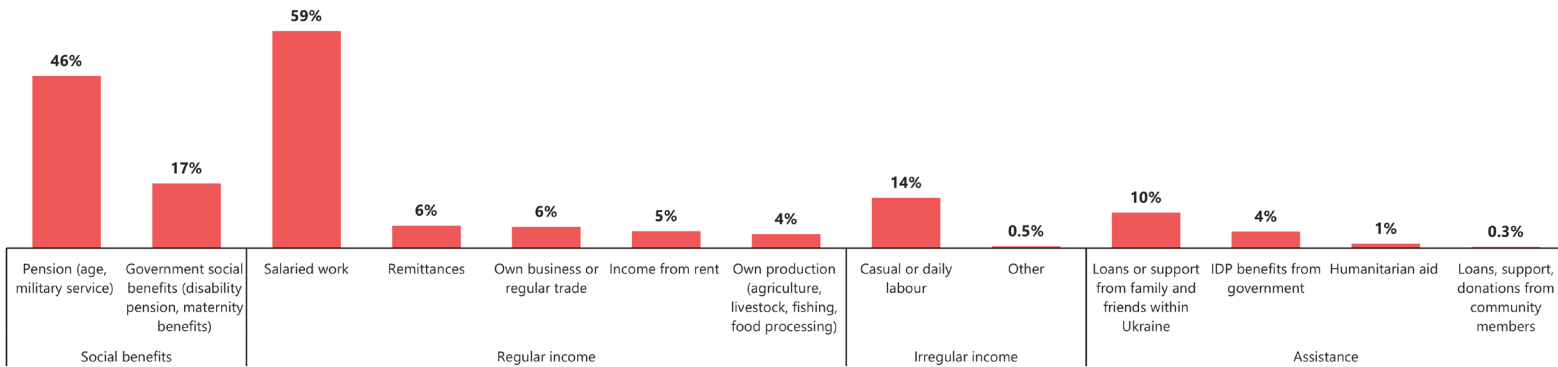
Reported sources of income are closely linked to overall income levels, with some contributing higher earnings

than others. Households obtaining income solely from social benefits recorded a lower monthly median income per capita (4000 UAH) than the other households. This underscores that while social protection systems are essential in offering stable support to vulnerable households, those relying on the transfers remain at higher risk of economic vulnerability due to the low transfer amounts. Households that received income from a combination of social benefits and assistance earned a higher monthly median per capita income of 5000 UAH,

however still lower than the MEB: the median income per capita obtained from humanitarian aid equaled 1500 UAH, while IDP benefits amount to 2000 UAH for adults.

Households reporting mixed income sources<sup>19</sup> earn a median per capita income of 6700 UAH. Finally, households earning income from economic activity<sup>20</sup> report the highest median incomes per capita (10333 UAH), with salaried work providing a monthly median income of 7500 UAH, and casual or daily labour 3000 UAH.

Figure 1: Primary income sources reported by households



### LIVELIHOOD COPING STRATEGIES

Livelihood coping strategies are defined as the actions and behaviors that households employ to manage and adapt to challenges or shocks that threaten their ability to meet basic needs<sup>21</sup>. Their analysis shows how households prioritize when resources are insufficient, revealing the trade-offs households are forced to make. Depending on their severity, livelihood coping strategies are classified as stress, crisis, or emergency<sup>22</sup>.

Overall, in 2024, **45% of households across Ukraine reported employing at least one coping strategy to meet their essential needs**. 21% reported applying solely stress coping strategies, and 24% of households applied crisis or emergency coping strategies.

The most frequently used coping strategies were **spending savings** or consuming contingency stocks (29%), reducing essential **health expenditure** (20%), and getting an **additional job** (13%).

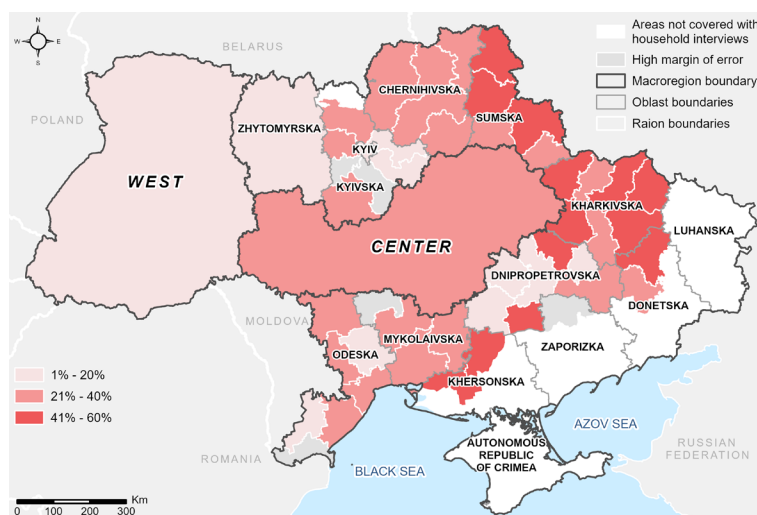
The proportion of households adopting coping strategies increased from 38% to 45% compared to 2023. This trend was mostly caused by the increased use of stress coping strategies, which suggests a reduced ability to deal with future war-related shocks.

Among households that reported adopting livelihood coping strategies, the most reported reasons for applying them were to access and pay for healthcare (60%), to access and pay for food (54%), and to access or pay for shelter (43%), highlighting widespread affordability issues for key essential services.

Figure 2: Percentage of Households adopting livelihood coping strategies, by strategy



Map 3: Percentage of households in adopting livelihood coping strategies, by macro-regions and raions





## ENGAGEMENT IN LABOUR MARKET AND BARRIERS TO EMPLOYMENT

In 2024, the majority (54%) of assessed household members (above 14 y.o.) were reportedly employed, while 4% were reported as being unemployed, and 42% were outside the labour force<sup>23</sup>. Among the latter group, 28% were retired, and 6% performed unpaid work, including looking after children and/or the elderly, or doing housework.

Of the employed household members, 36% were reported as having a permanent job, 5% being informally employed, 3% having a temporary or seasonal job, 3% owning a business, 2% being self-employed, and a final 2% employed in daily or casual labour.

Additionally, 9% of the household members were looking for a job during the weeks before data collection. Among those categorized as outside the labour force, 10% of individuals aged between 18 and 64 reported were job searching, indicating that not all in this category were voluntarily inactive.

**Table 3: Reported employment barriers faced by household members, by age and gender**

|   | Men 18-29 y.o. | Men 30-44 y.o. | Men 45-59 y.o. | Men 60+ y.o. | Women 18-29 y.o. | Women 30-44 y.o. | Women 45-59 y.o. | Women 60+ y.o. |
|---|----------------|----------------|----------------|--------------|------------------|------------------|------------------|----------------|
| Not satisfied with salaries and working conditions        | 45%            | 39%            | 36%            | 31%          | 54%              | 52%              | 36%              | 12%            |
| Lack of qualification                                     | 34%            | 14%            | 22%            | 17%          | 41%              | 23%              | 15%              | 19%            |
| Lack of opportunities in the area                         | 28%            | 42%            | 41%            | 46%          | 25%              | 42%              | 47%              | 27%            |
| Lack of necessary documents, including military documents | 17%            | 19%            | 8%             | 2%           | 0%               | 0%               | 0%               | 0%             |
| Sickness or disability                                    | 5%             | 10%            | 16%            | 6%           | 1%               | 1%               | 9%               | 22%            |
| Need to care for children, sick, elderly family member    | 1%             | 1%             | 1%             | 4%           | 12%              | 15%              | 6%               | 7%             |
| Discrimination  | 4%             | 2%             | 10%            | 24%          | 3%               | 2%               | 13%              | 21%            |

## FINANCIAL CHALLENGES

**Over one in three households in Ukraine reported not having enough money to cover their daily needs** at some point in the preceding 30 days.

Among households reporting having insufficient money to cover needs, **seven out of ten reported an increase in prices as the main reason**, showing the impact of accelerating consumer inflation, which reached a 12% year-on-year increase at the end of 2024<sup>25</sup>. Food inflation was reported as the primary driver of price growth, followed by service prices. Additionally, half of the households reporting insufficient money attributed it to their **pensions or social benefits being too low**, and a third linked it to salaries and wages being too low.

The MSNA finds limited evidence of financial challenges related to wage or pension payment disruptions, which were reported by 3% of the households. Furthermore, less than 1% of the households reported insufficient money due to closed or partially functioning banks or an inability to travel to financial institutions due to safety concerns.

**Among job seekers, nine in ten households reported experiencing employment barriers.** The most frequently reported barriers faced were (i) dissatisfaction with salaries and working conditions, reported by 41%, (ii) lack of opportunities within the areas where the households live (38%), and (iii) lack of qualifications (23%). The latter finding highlights an increasing mismatch between professional qualifications and labour market needs, leading to workforce shortages across key industries and a surplus of unemployed with higher education<sup>24</sup>.

### Employment barriers are strongly dependent on the age and gender of the person searching for a job.

Young adults below 30 years old, especially younger women, more often reported being dissatisfied with salaries and working conditions and lacking qualifications as the main barriers. Adults older than 30 more often reported a lack of opportunities in their area. A significant barrier for men of conscription age was the lack of necessary documents (including military documents), while, for women, another significant barrier was a need to care for children, sick, or elderly family members. Older people often reported discrimination as a barrier to employment.

## FINANCIAL BARRIER TO ESSENTIAL SERVICES

Partially due to the widespread prevalence of livelihood needs in Ukraine, the great majority (81%) of households with livelihood needs were also found to have severe or higher needs in other sectors. Out of all households nationwide, 47% experienced livelihood needs overlapping with other sectoral needs. 25% of households were found to have unmet needs in Livelihoods and Health, while 19% had unmet co-occurring needs in Livelihoods and Shelter and NFIs. This suggests that **having livelihood needs increases households' vulnerability to other sectoral needs**, limiting their ability to meet essential expenses such as healthcare, housing, and basic necessities.

The analysis finds a significant correlation between utilizing livelihood coping strategies and reporting barriers to accessing healthcare. **Affordability issues emerged as the main barrier to accessing healthcare services**, with 35% of households reporting the cost of medicine and 15% the cost of medical treatments as key barriers preventing them from accessing healthcare when needed.

Elderly households and households with a member with a disability were more likely to face such barriers, leading them to reduce critical health expenditures due to high costs.

Additionally, a significant **correlation** exists **between reported household income and missing or owning inadequate essential non-food items**: 29% of the households earning an income less than the MEB reported missing or inadequate winter clothes, heating appliances,

or fuel for heating, considered as key NFIs in the winter season, compared to 13% of those earning higher incomes.

Affordability issues and food inflation led many households to adopt consumption-based coping strategies: 39% of the households nationwide reported relying on less preferred or less expensive food to cope with a lack of money to buy it.

## IMPACT OF LOCATION ON THE PREVALENCE OF LIVELIHOOD NEEDS

**In 2024, livelihood needs were distributed relatively evenly across the macro-regions.** Among the households living in the East, North<sup>26</sup>, and South macro-regions, 61%, 60%, and 59% of were classified as in need respectively, with around half of the households in each earning an income below the MEB and a quarter adopting crisis and emergency coping strategies.

The oblasts with the highest prevalence of livelihood needs were primarily located within these macro-regions: **Khersonska (84%), Zaporizka (79%), Donetsk (78%), Sumska (77%), Kharkivska (72%)**. The severity of livelihood needs was particularly high in Khersonska, Donetsk and Sumska. In such oblasts, 13 to 17% of households reported earning an income per capita below the food component of the MEB, and 6 to 16% relied on emergency coping strategies.

In the Center and West macro-region, 69% and 59% of households were classified as in need, mostly due to poverty rates: 61% and 51%, respectively, reported earning an income below the MEB, showing that **pockets of vulnerability exist in the areas less directly impacted by the war**, such as Ternopiiska and Cherkaska. While livelihood assistance is mainly targeted at the oblasts located along front line or Ukraine-Russia border, such findings call for a country-wide response addressing the economic impact of the war.

## PROXIMITY TO THE FRONT LINE AND BORDER WITH THE RUSSIAN FEDERATION

**Livelihood needs were most severe in the areas closest to the front line and border with the Russian Federation.** Overall, 72% of the households residing within 30 km of the front line or border were in livelihood

need or extreme need, compared to 57% of the households living in settlements further away. Households living close to the front line or border were twice as likely to implement livelihood coping strategies: 48% reported spending savings and contingency stocks, 36% reduced essential health expenditures, and 24% reported getting an additional job to cope with lack of money.

Additionally, households living closer to the front line or border were poorer, with 55% earning an income below the MEB, compared to 47% living further away. They were more likely to report relying on irregular sources of income and assistance. For example, 18% relied on casual or daily labour, compared to 13% living further away, and 12% relied on IDP benefits from the government, compared to 4% living further away.

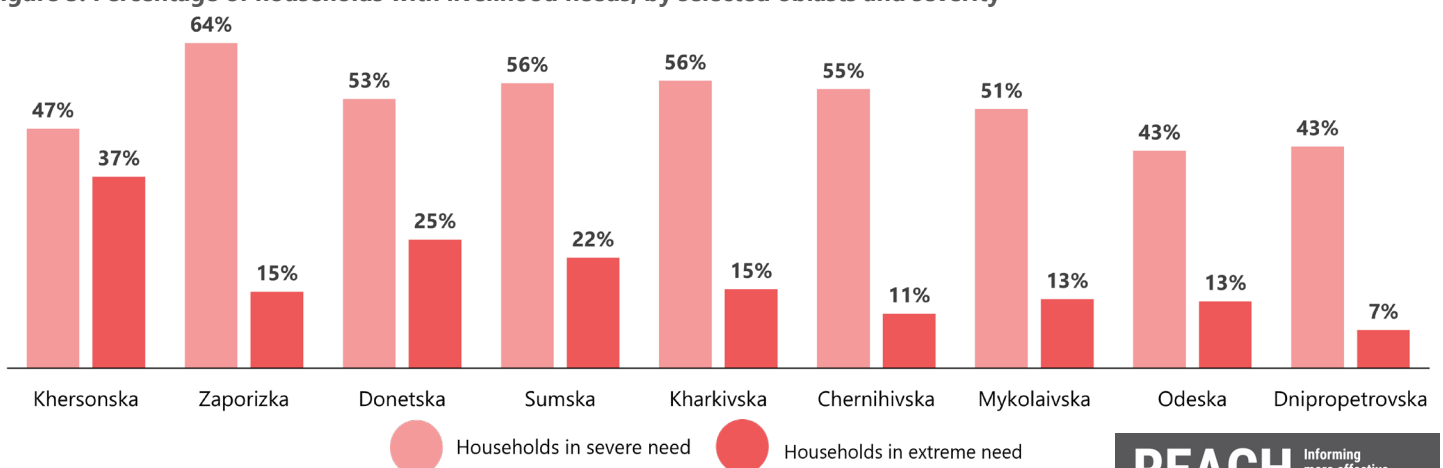
While reported unemployment rates were similar between households living closer to and further from the front line or border, a higher percentage of household members living in proximity to them reported looking for a job (14%) compared to households living further away (8%).

## RURAL AND URBAN DISPARITIES

The rural-urban divide has historically been a significant driver of poverty in Ukraine<sup>27</sup>. The impact of the war disproportionately impacted rural areas, causing an 85% increase in poverty prevalence. In 2023, while rural households constituted just over a third of the population of Ukraine, they accounted for half of those living below the subsistence minimum<sup>28</sup>. In 2024, according to the MSNA, **70% of households in rural areas had unmet livelihood needs, compared to 51% in urban areas.**

Overall, households living in rural areas reported notably lower median monthly incomes per capita (5000 UAH)

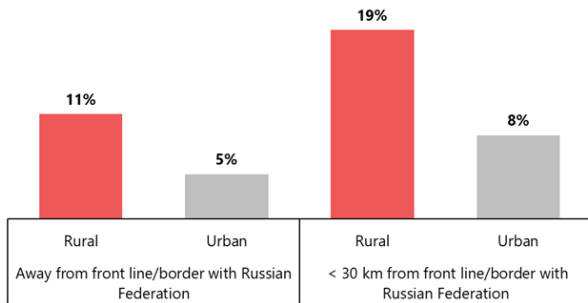
Figure 3: Percentage of households with livelihood needs, by selected oblasts and severity



compared to those in urban areas (8050 UAH). When comparing incomes with the MEB, more than six in ten households in rural areas (63%) earned a monthly income per capita below the MEB, compared to less than four in ten households in urban areas (38%). While rural households may have lower overall expenditures, a comparison with the MEB indicates that most still struggle to afford essential food and non-food items.

The primary income source most frequently reported was pension (from age and prior military services), reported by 56% of rural households. While considered a stable source of income, the median income per capita from pensions equaled 4000 UAH, substantially lower than the median income per capita in rural areas (5000 UAH). The demographic profiling of rural dwellers substantially differed from urban households. A third of households in rural areas consisted entirely of elderly members aged 60 and above, when considering adult members. Thus, livelihood interventions in rural areas should account for the demographic characteristics of such households.

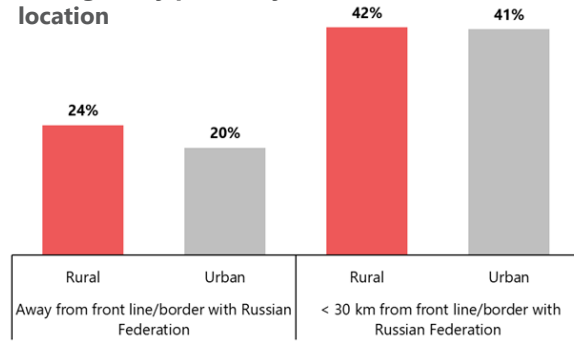
**Figure 4: Percentage of households earning a monthly income per capita < 50 USD, by proximity to the front line and rural/urban location**



Similar percentages of household members living in urban and rural households reported looking for jobs. However, the barriers encountered in rural areas were predominantly related to lack of opportunities (reported by 64% in rural areas vis-à-vis 22% in urban areas), while urban dwellers more often mentioned dissatisfaction with salaries (50% in urban areas vis-à-vis 28% in rural) or lack of qualifications (29% versus 15%).

A combined analysis factoring in proximity to the front line and border and the rural-urban divide shows that **livelihood needs are exacerbated for rural dwellers living close to the front line or border with the Russian Federation**. 42% of such households adopted crisis or emergency coping strategies, compared to 24% of rural dwellers living further from the front line or border. Additionally, nearly one in five households was in extreme need due to earning an income below the food component of the MEB, compared to one in ten of other rural dwellers.

**Figure 5: Percentage of households adopting coping strategies, by proximity to the frontline and rural/urban location**



## LIVELIHOOD NEEDS BY SOCIODEMOGRAPHIC PROFILES

The prevalence and severity of livelihood needs vary considerably depending on demographic groups and are driven by key variables such as employment status, household age and composition, and displacement status.

Overall, **unemployment was a key determinant of economic vulnerability**, with households where all working-age members were unemployed being the group at the highest risk of having livelihood needs.

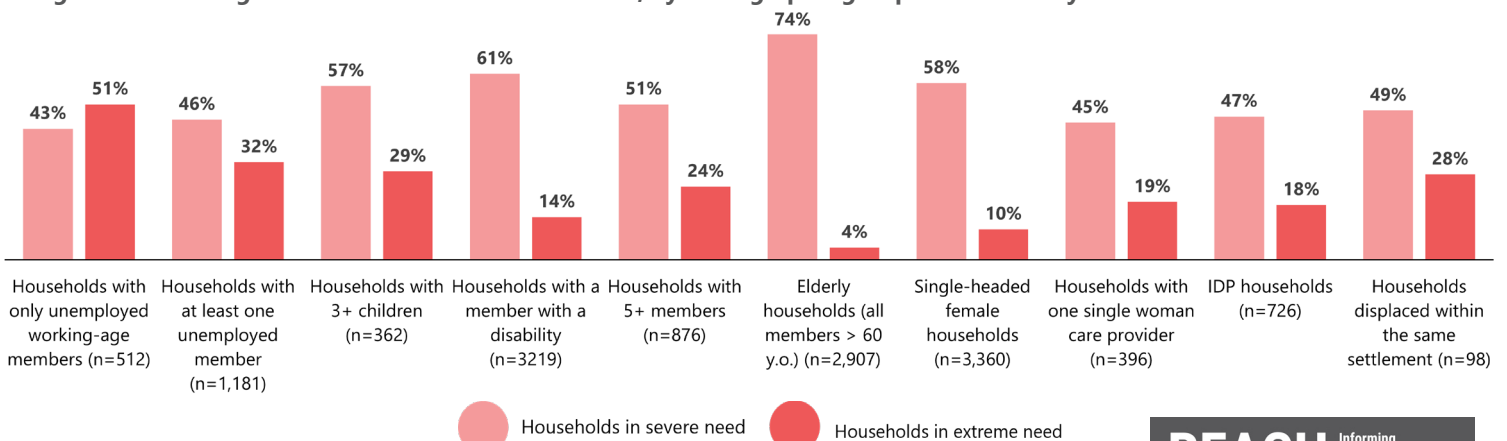
Additionally, households with a **member with a registered or reported disability** were notably more likely to be in livelihood need (74%) than households without any member with a disability (51%): the former

were twice as likely to adopt crisis and emergency coping strategies (35%), compared to the latter (18%), and more often earned an income below the MEB (63%, compared to 42%).

In terms of household size, a higher percentage of **larger households** with 5+ members were in need (74%), compared to single-member households and households with 2-4 members.

**Households with three children or more** displayed a higher prevalence of livelihood needs (87%) compared to households with one or two children (52%), and those without children (59%).

**Figure 6: Percentage of households in livelihood need, by demographic groups<sup>29</sup> and severity**



● Households in severe need ● Households in extreme need

## DISPLACEMENT AND LIVELIHOODS IN UKRAINE

### Internally displaced households have exacerbated livelihood challenges compared to other groups.

Overall, 65% of internally displaced households were classified as having livelihood needs, compared to 60% of non-displaced households. While the two groups reported similar median incomes per capita and similar prevalence of households living below the MEB, IDP households relied notably more on crisis and emergency coping strategies: 1 in 3 IDP households reported adopting such strategies, compared to 1 in 4 non-displaced households. Furthermore, the former relied more often on irregular sources of income and assistance, compared to non-displaced: 52% of the IDPs relied on IDP benefits, and 28% on other government social benefits and assistance (compared to 16% of non-displaced).

IDPs were twice as likely to report being unemployed compared to non-displaced households (8% vis-à-vis 4%). They were more likely to report looking for a job (17%) compared to non-displaced households (8%). IDPs who had been displaced within the preceding year were more likely to report being unemployed (18%), compared to those who had been displaced for more than one year (8%), in line with findings from IOM<sup>30</sup>. Additionally, half of the IDP households reported struggling with not having enough money to cover the household's daily needs, compared to a third of non-displaced. Of these households, 23% reported a lack of livelihood opportunities and unemployment as the main reasons for this, compared to 13% of non-displaced households.

Among IDPs, 12% reported becoming indebted since the escalation of the war. Among those who reported having debt, the most reported reasons were to afford domestic consumption for the household (39%), to purchase domestic assets, including appliances and household repairs (17%), and to afford urgent travel related to displacement (10%).

While earning a similar median income per capita compared to non-displaced households (6733 vs 6335 UAH), IDP households reported much higher monthly expenditures per capita (6242 vs 4602 UAH), as well as different expenditures shares: a significantly higher share of monthly expenditures went on rent payment (18%, compared to 2% of non-displaced households).

The MSNA data shows that **returnees households are, on average, more economically resilient than displaced and non-displaced groups.** They tended to have a lower proportion of households with livelihood needs (43%) compared to the latter groups, and earning higher monthly incomes per capita (10000 UAH). A minority (31%) of returnee households earned an income below the MEB, and households predominantly relied on stable income sources like salaried work (74%). A higher percentage of household members were also reported to be employed (61%), confirming IOM findings from the GPS<sup>31</sup>.

### LIVELIHOOD NEEDS OF IDP HOUSEHOLDS DISPLACED WITHIN THEIR ORIGINAL SETTLEMENTS

Most IDP households in Ukraine relocated between settlements and oblasts while remaining in the same macro-region of origin<sup>32</sup>. Households displaced within the same settlement of habitual residence represent a minority that exhibits exceptionally widespread economic challenges.

**Nearly four in five of such households were classified as having unmet livelihood needs.** Needs were also more severe, with 28% of intra-settlement displaced households showing extreme livelihood needs, compared to 18% of households displaced between settlements. Intra-settlement displaced households featured a higher percentage of households earning an income below the food MEB (17%) and adopting crisis and emergency coping strategies (42%, compared to 34% of inter-settlement displaced).

Compared to other IDP households, they relied notably less on IDP benefits as their main sources of income (16%, compared to 52%), with a higher level of dependency on loans and support from family and friends (11%). Such households likely faced economic challenges even before the displacement, and economic constraints impeded them from relocating further away. Furthermore, the lower reliance on IDP benefits may suggest difficulties in obtaining legal recognition as IDPs and exclusion from housing assistance and social payments, leading to intensified economic hardship without the safety net of state aid.

## ELDERLY HOUSEHOLDS, PENSIONERS, AND INDIVIDUALS IN PRE-RETIREMENT AGE

Elderly households are defined as those composed entirely of members aged 60 and above, when considering adult members. **Four in five elderly households (79%) were classified as having livelihood needs,** compared to 67% of mixed households and 42% of non-elderly households.

Elderly households primarily depended on pensions (95%) and loans or support from family or friends (16%) as their main sources of income. Although pensions provide a stable income, the median monthly income per capita obtained through pensions was 4,000 UAH, which is below the Minimum Expenditure Basket (MEB). Consequently, more than two-thirds (67%) of elderly households had per capita incomes below the MEB, compared to 59% of mixed households and 31% of non-elderly households. Low pension income seemed to contribute to economic vulnerability, with over two in five (43%) elderly households reporting difficulties meeting their daily needs. Pre-war poverty levels among pensioners were already higher than those of the general population, and the conflict is estimated to have tripled this prevalence<sup>33</sup>.



Given that elderly households are less likely to participate in the labour market and livelihood programs, targeted cash transfers may be a more suitable form of assistance to complement pension amounts.

In its Strategy of Demographic Development until 2040, the Government of Ukraine recognizes an **increased exclusion of older people aged 50 and above from the labour market** since the escalation of the war<sup>34</sup>. The 2024 MSNA highlights the economic vulnerability of this demographic group. Among households with at least one unemployed member aged 50-59, 89% are in livelihood need, with 40% experiencing extreme need. Although individuals aged 50-59 report unemployment levels similar to younger age groups, they are less likely to actively seek employment. Additionally, they more frequently report facing discrimination during job searches (14%) compared to younger job seekers. Promoting age-inclusive hiring practices and reducing age-related biases in recruitment is essential to better integrate vulnerable older adults into the labor market.

## FEMALE-HEADED HOUSEHOLDS WITH CHILDREN

Households led by women are generally poorer than those led by men or jointly-headed households. On average, female-headed households had a monthly median income per capita of 5,875 UAH, compared to 7,000 UAH for jointly-headed households and 8,000 UAH for those led by men. This reflects a gender gap in earnings, as female-headed households receive lower wages and pensions on average, contributing to their increased economic vulnerability.

Among female-headed households, those with dependents are particularly at risk. Households with a single female adult and children were particularly vulnerable, as they relied more heavily on irregular income sources and assistance (21%) compared to households with multiple adults and children (4%). Members of such households also displayed lower employment rates in permanent jobs (36%, compared to 42% for households with multiple adults and children), higher unemployment (8% compared to 4%), and a more significant proportion of non-working students (21%). Additionally, twice as many individuals in households with a single female adult and children were actively seeking jobs compared to households with multiple adults (16% versus 8%).

The need to care for children and other family members was the most frequently reported barrier when looking for employment, reported by one in three households with a female caretaker (36%, compared to 12% of households with multiple adults and children). Livelihood initiatives targeting households led by women should thus consider the promotion of childcare services or flexible work schedules to ease caregiving responsibilities<sup>35</sup>.

## LIVELIHOOD INTERVENTIONS AND PREFERENCES FOR AID MODALITIES

In line with the MSNA results indicating widespread livelihood needs, the analysis highlights financial support

and livelihood interventions as key priorities of affected populations. Nearly half of all households (48%) identified a lack of or insufficient income as one of their top three challenges, making it the most frequently reported issue. Additionally, 10% of households cited limited access to jobs and livelihood opportunities as a major challenge.

When asked about preferred forms of assistance, **54% of respondents expressed a need for cash support**, making it the most commonly requested aid type. **Livelihood support** was also highlighted by **9% of households, with higher demand among certain groups**. Specifically, 18% of IDP households reported a need for livelihood support, compared to 8% among non-displaced and returnee households. Single women with children also showed a greater preference for livelihood and employment support (13%) compared to the average. Households living within 30 km of the front line or the Ukraine-Russia border, particularly in rural areas, were more likely to report a need for livelihood support (13%).

## CONCLUSIONS

The findings of this brief underscore the widespread and growing livelihood needs in Ukraine, with 58% of households facing such challenges. Insufficient income remains the primary driver of livelihood needs, exacerbated by the ongoing conflict, rising living costs, and limited income opportunities, particularly in rural areas close to the front line.

IDP households, households with unemployed members, female-headed households, elderly households, and those with disabilities are among the most vulnerable. To effectively address the needs of such categories, the response must involve a combination of humanitarian livelihood support and social protection measures, in close coordination with the government, to ensure comprehensive coverage and alignment with national policies. As the 2024 MSNA analysis highlights that per capita incomes from government benefits and assistance remain below the Ukraine CWG MEB, increasing social benefit transfers for households entirely dependent on them is critical. Additionally, targeted livelihood interventions—such as skills training, employment promotion, and business support—are essential for internally displaced persons and women, who face more significant barriers to regular employment and stable income.

A coordinated and comprehensive response that integrates social protection, economic recovery, and livelihood promotion will be crucial in strengthening resilience and supporting long-term recovery in Ukraine.

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### ABOUT REACH

REACH Initiative facilitates the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. The methodologies used by REACH include primary data collection and in-depth analysis, and all activities are conducted through inter-agency aid coordination mechanisms. REACH is a joint initiative of IMPACT Initiatives, ACTED and the United Nations Institute for Training and Research - Operational Satellite Applications Programme (UNITAR-UNOSAT).

## Endnotes

- 1 OCHA (2025), [2025 Ukraine Humanitarian Needs and Response Plan](#)
- 2 IOM Ukraine, [General Population Survey - Round 19 – Internal Displacement Report](#) (January 2025)
- 3 UNHCR, [Ukraine Refugee Situation - Operational Data Portal](#) (January 2025)
- 4 OCHA Ukraine, [Situation Reports](#) (December 2024).
- 5 Saskia de Pee and Rafael Prez-Escamilla, Systems Analysis for Nutrition, the United Nations World Food Program, Rome, Department of Social and Behavioral Sciences, Yale School of Public Health, New Haven, CT, United States.
- 6 [REACH Ukraine \(2024\): Calibration Assessment, May 2024](#)
- 7 REACH Ukraine (2022): [2022 MSNA Bulletin](#)
- 8 [World Bank, the Government of Ukraine, the European Union, the United Nations \(2023\) Ukraine Third Rapid Damage and Needs Assessment](#)
- 9 The CCIA analysis differs from the Multi-Sector Needs Index (MSNI) framework, serving as the main reference for the analysis of 2024 MSNA data. While the MSNI, developed by IMPACT Initiatives Headquarters, uses standard sectoral indicators to compare the severity of humanitarian crises across countries, the CCIA incorporates sector-specific indicators and vulnerability dimensions tailored to Ukraine’s unique humanitarian context. Both frameworks classify households into five categories based on the severity of needs experienced. Further information on the MSNI and its methodological note is available upon request.
- 10 The Livelihoods Composite Score was designed to reach a maximum severity level of Extreme (4). The Extreme+ (4+) severity category was not applied to the Livelihoods sector.
- 11 CaLP (2019) [Minimum Expenditure Basket \(MEB\) Decision Making Tool](#)
- 12 The World Bank. [Ukraine Overview](#), August 2024
- 13 REACH (2024): [MSNA 2023 - Economic and livelihoods situation overview](#)
- 14 REACH Ukraine (2023) [2023 MSNA Bulletin](#) (November 2023)
- 15 [REACH Ukraine \(2024\): Calibration Assessment, May 2024](#)
- 16 REACH Ukraine (2025) [Calibration Assessment Round 3, Frequency Tables](#)
- 17 OCHA (2025), [2025 Ukraine Humanitarian Needs and Response Plan](#)
- 18 OCHA (2025), [Ukraine HNRP: Cluster Response Framework](#)
- 19 Excluding households reporting only income from assistance and social benefits.
- 20 This category includes: salaried work, income from own business, income from rent, income from own production, and casual or daily labour.
- 21 WFP (2021), [Livelihood Coping Strategies Indicator for Essential Needs](#)
- 22 Stress coping strategies indicates a reduced ability to deal with future shocks due to a current reduction in resources or increase in debts. Crisis coping strategies directly reduces future productivity, including human capital formation. Emergency coping strategies affect future productivity and are extremely difficult to reverse.
- 23 According to the following classification: Unemployed: self-reportedly unemployed; Outside of labour force: Permanently sick or disabled, Retired, Unpaid work (e.g. looking after children, looking after the elderly, housework, etc.); students not working; Employed: Permanent job, temporary job, daily or casual labour, informal employment, Own business, Self-employed/freelance, Military service, Military service and serving away from the settlement, Student and Working.
- 24 NISS (2025) [Educational and Qualification Imbalances of Ukraine’s Labour Market: Current Realities and Outlooks](#)
- 25 National Bank of Ukraine (2025) [Inflation Report, January 2025](#)
- 26 Excluding Kyiv city.
- 27 World Bank. [Ukraine Poverty and Shared Prosperity Update 2016-2019 \(English\)](#). Washington, D.C. : World Bank Group
- 28 [Measuring Poverty in the Conditions of War in Ukraine](#)
- 29 In figure 6, “unemployed members” refer to self reported unemployed household members and members doing unpaid work and students not working and looking for a job.
- 30 International Organization for Migration (IOM), Nov 15 2024. [DTM Ukraine — Employment, Mobility and Labour Market Dynamics in Ukraine](#) — November 2024. IOM, Ukraine.
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- 32 International Organization for Migration (IOM), May 30 2024. [DTM Ukraine — Internal Displacement Report — General Population Survey Round 16](#) (April 2024). IOM, Ukraine.
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- 34 The Cabinet of Ministers of Ukraine (2024) [On approval of the Strategy of Demographic Development of Ukraine until 2040](#).
- 35 Action Against Hunger Ukraine (2024) [Understanding Vulnerabilities, Barriers, Skills, and Opportunities in Local Employment Dynamics in Ukraine](#)