



# Joint Market Monitoring Initiative (JMMI) September 2025

**REACH Ukraine**

**REACH** Informing  
more effective  
humanitarian action

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



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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 network diagram. The overall aesthetic is clean and modern.

**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 September 2025



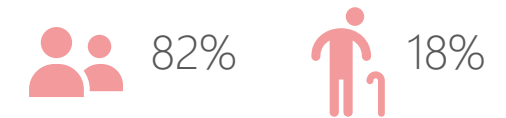
9 Participating partners

15 Assessed oblasts

46 Assessed hromadas

398 Key informant interviews (KIIs)

234 customers surveyed



164 retailers surveyed

20 Commodities assessed

# Partners



acted



КАПІТАС  
УКРАЇНИ



CARITAS  
UKRAINE



# Donors



Co-funded by  
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02

# Key findings

# Key findings



**After a period of decline in the summer months, the value of the JMMI basket rose by 3% in September compared to August, amounting to 1,222 UAH.** This was driven by an 8% increase in the value of the non-food component, while the value of the food component of the JMMI basket decreased by 1% over the same period.



**In September, annual consumer inflation showed a moderate decline and amounted to 11.9%,** which is the lowest recorded figure in 2025. At the same time, the annual inflation rate for the food and non-alcoholic beverages group was 17.4% - 3.1% less than was recorded in August.



**In September, the surveyed local markets continued to function reliably, effectively meeting the basic needs of the population throughout the country.** In the surveyed hromadas, 98%, 98%, and 93% of Customer KIs respectively reported full availability of food, hygiene items, and medications.



Most often among the areas surveyed, Customer KIs reported issues with the availability of essential items in the Donetsk, Kharkiv, and Chernihiv oblasts. **The Kramatorska hromada in Donetsk Oblast appears to be the most vulnerable, with limited availability of hygiene items and medications.**



Physical access to stores remains relatively uninhibited, with only 35% of Customer KIs reporting certain restrictions in accessing stores in hromadas monitored. At the same time, **Donetsk Oblast seems to experience the greatest difficulties with physical access to stores.**

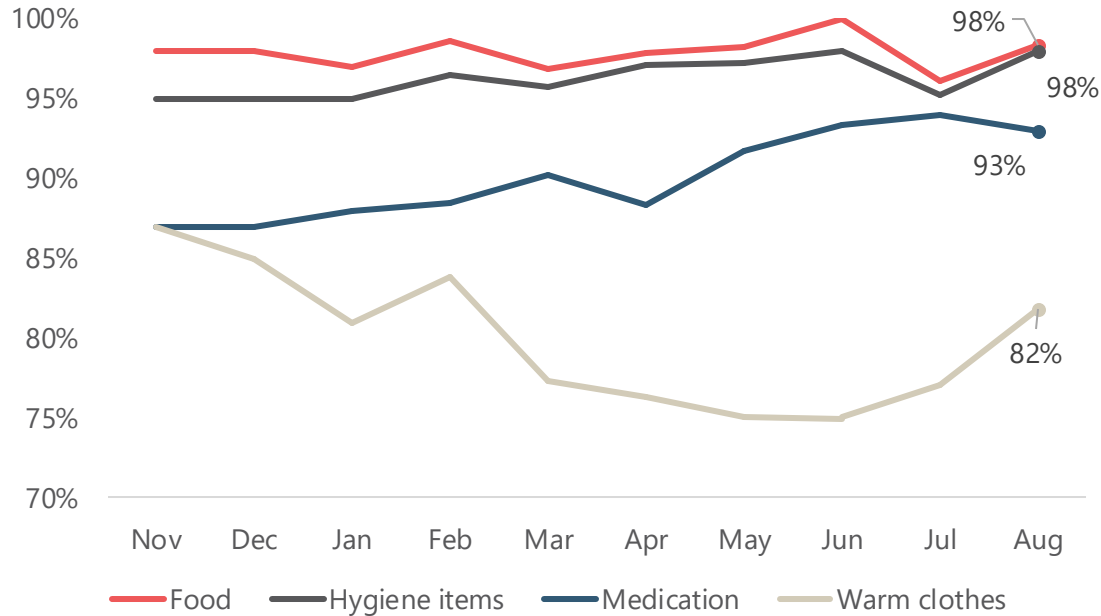
A light gray world map is centered on the page, overlaid on a background of a light gray geometric pattern of interconnected lines forming various polygons. The number '03' is printed in a bold, red, sans-serif font, positioned centrally over the map.

**03**

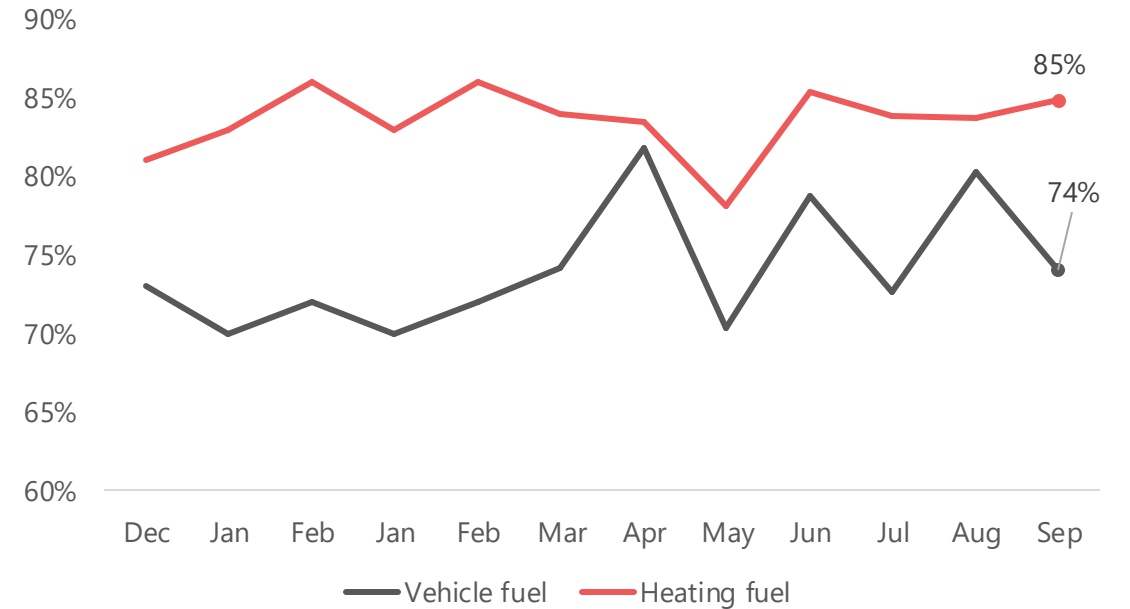
# Market and inflation overview

# 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 September reported the greatest level of availability issues of:

Hygiene items
Kramatorska ( <b>Donetska</b> )

Medication
Kramatorska ( <b>Donetska</b> )

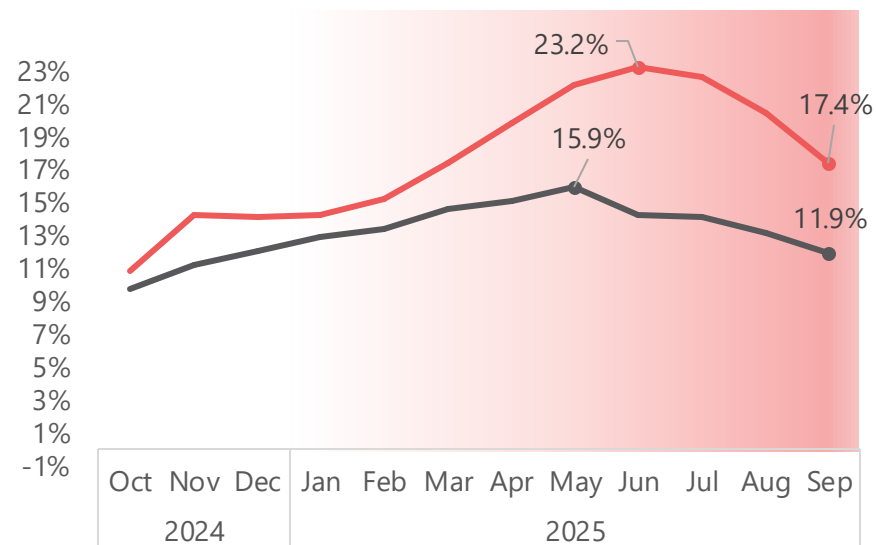
Warm clothes
Semenivska ( <b>Chernihivska</b> )
Sakhnovshchynska ( <b>Kharkivska</b> )
Pervomaiska ( <b>Kharkivska</b> )
Lozivska ( <b>Kharkivska</b> )

Heating fuel
Novovorontsovka ( <b>Khersonska</b> )

Vehicle fuel
Snovksa ( <b>Chernihivska</b> )

# Prices to change

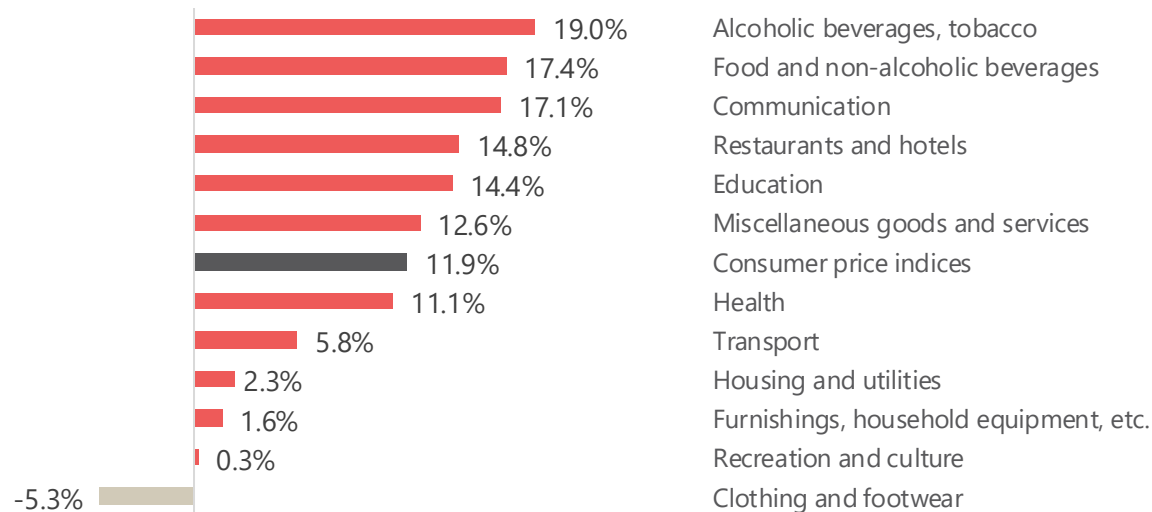
Annual inflation rate\*, %



— Consumer price indices — Food and non-alcoholic beverages

Source: SSSU

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



Source: SSSU

**Eggs, fruit and edible oil increased the most annually (by 50.9%, 30.4% and 28.1% respectively).**

**In August, both headline and core inflation continued to slow** (to 13.2% yoy and 11.4% yoy, respectively). According to the NBU's preliminary estimates, these trends persisted in September. \*\*

**The expansion of the supply of new harvest agricultural products had a significant impact, reducing inflation in both raw and processed food products.** \*\*

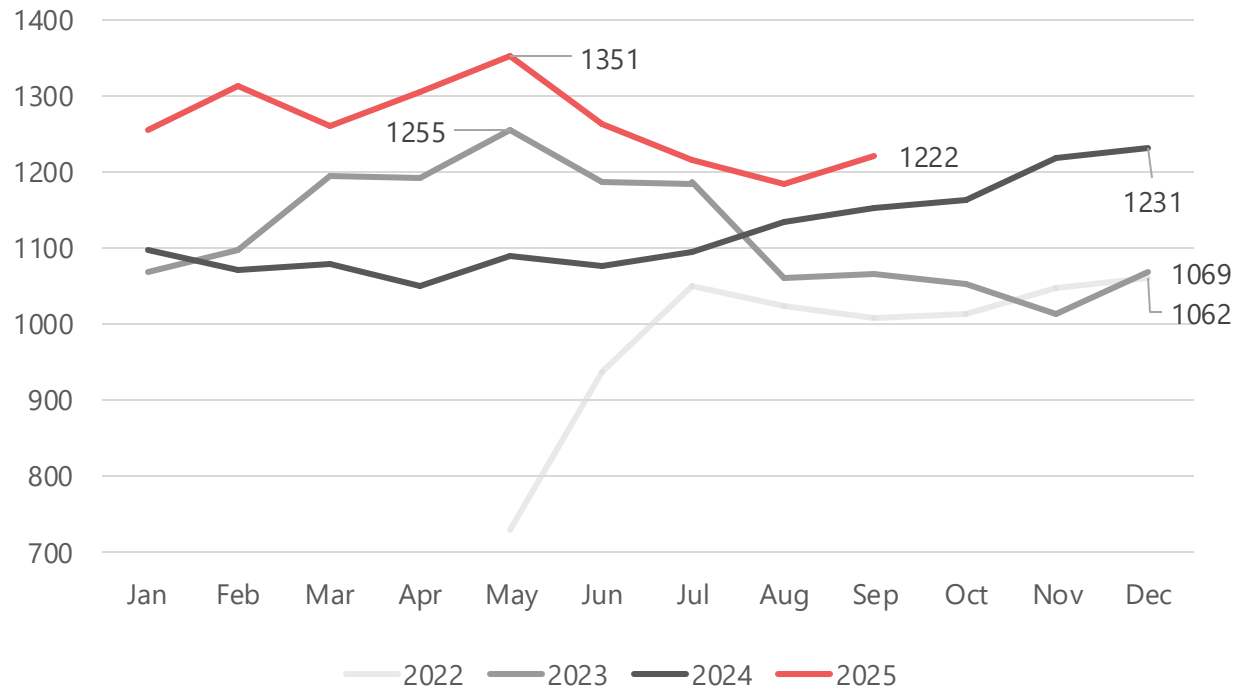
Monthly inflation\* showed a slight increase. Accordingly, in September 2025, the consumer price index rose by 0.3% compared to the previous month, while prices in the food and non-alcoholic beverages group continued to decrease, falling by 0.8% in September.

\* 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, [Macroeconomic and Monetary Review, October 2025](#).

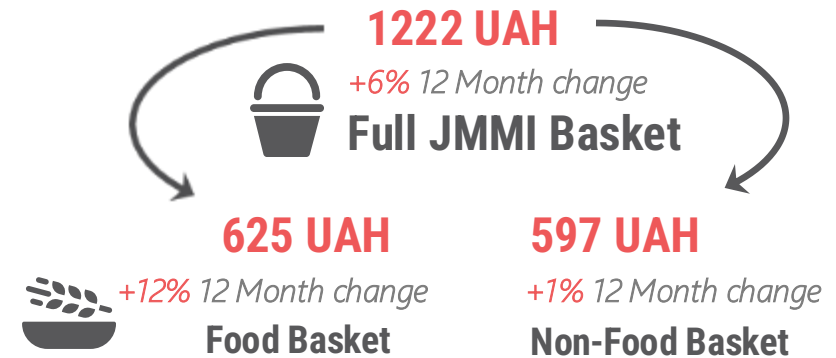
# Prices for items in the JMMI basket

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



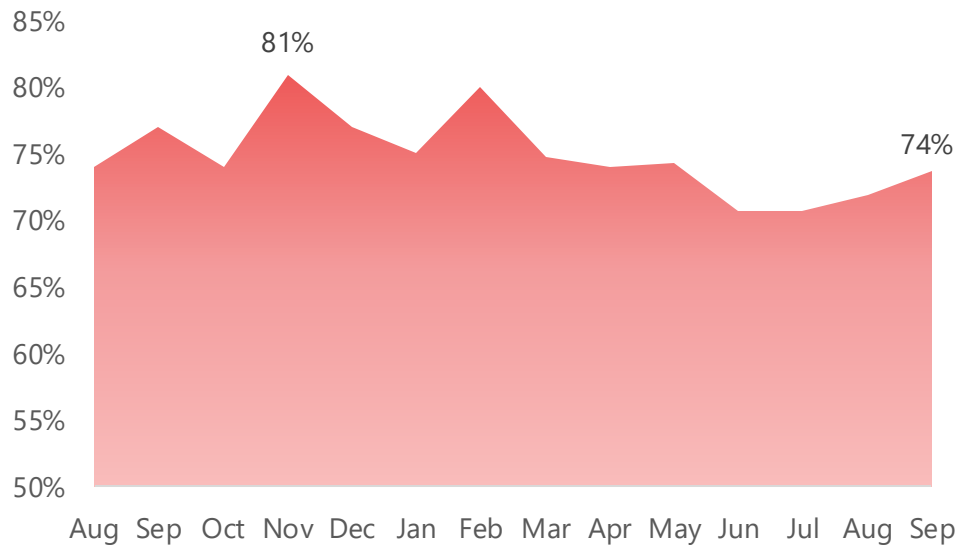
In September 2025, the highest cost of the full JMMI basket was observed in the South (1476)

## JMMI basket in September



# Affordability

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



**95%** of customer KIs aged 60 and above reported that financial factors affected their access to goods in stores or marketplaces in September.

% of customers KIs reporting that financial factors\* affected their access to goods in stores or marketplaces in September, 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	51%	95%	65%	54%	88%	51%
Fuel for vehicle is too expensive	23%	7%	17%	24%	23%	19%
Public transportation is too expensive	6%	22%	10%	5%	17%	5%
Cannot afford the items (despite prices have not risen)	18%	35%	24%	16%	20%	21%
Items are not available	1%	2%	1%	1%	-%	2%
Do not have enough physical cash	1%	2%	1%	-%	-%	2%

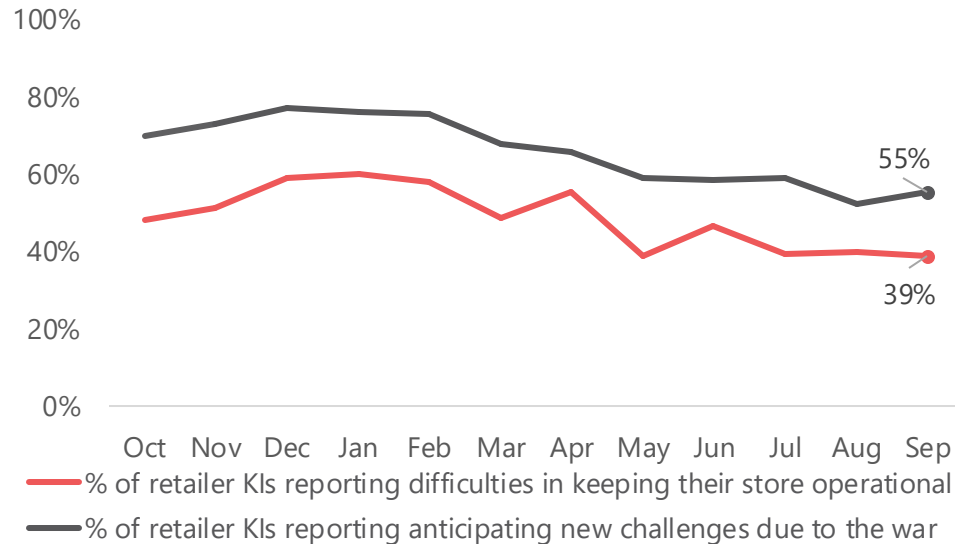


Price increase was reported as the main financial barrier to accessing goods by 85% of customer KIs in the Center and 81% in the South.

\* 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 2 difficulties\* faced by retailer KIs in keeping their store operational and well-stocked due to the war in September

- 1 18%** Fully staffing the store *The highest value of the indicator was in the South (42%)*
- 2 17%** Prices charged by suppliers
- 3 14%** Movement restrictions *The highest value of the indicator was in the North (43%)*

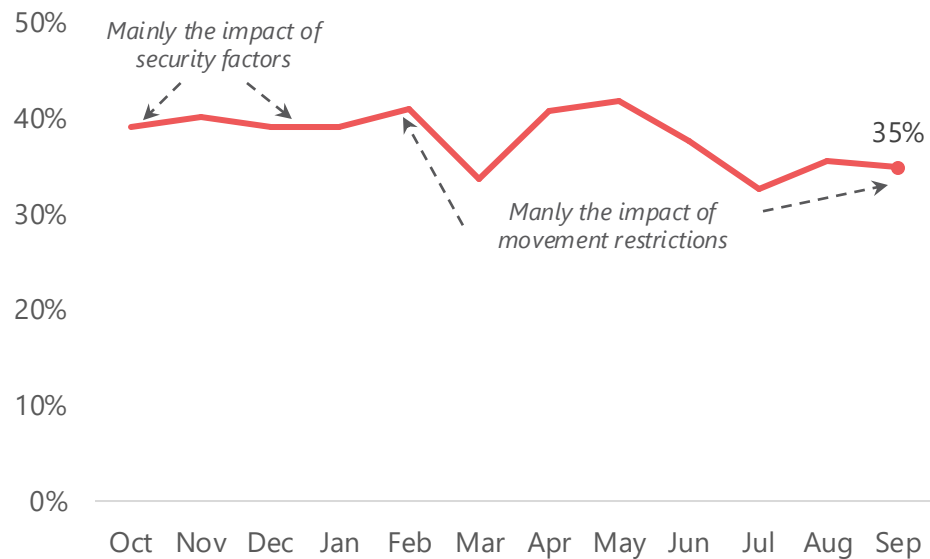
Top 2 challenges\* retailer KIs expected to face in the coming months due to the war in September

- 1 41%** Rising prices
- 2 25%** 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**  
**100%** Donetska  
**53%** Khersonska  
**22%** Chernihivska



**Feeling unsafe due to fear of being targeted**  
**100%** Donetska  
**40%** Khersonska



**Movement restrictions**  
**40%** Donetska  
**40%** Zaporizka  
**40%** Kyivska  
**33%** Kharkivska



**Buildings or infrastructure have been damaged**  
**100%** Donetska  
**43%** Mykolaiivska



**Damage or blockages on roads**  
**100%** Donetska



**Lack of transportation**  
**80%** Donetska



**Power outages**  
**80%** Donetska  
**20%** Zaporizka

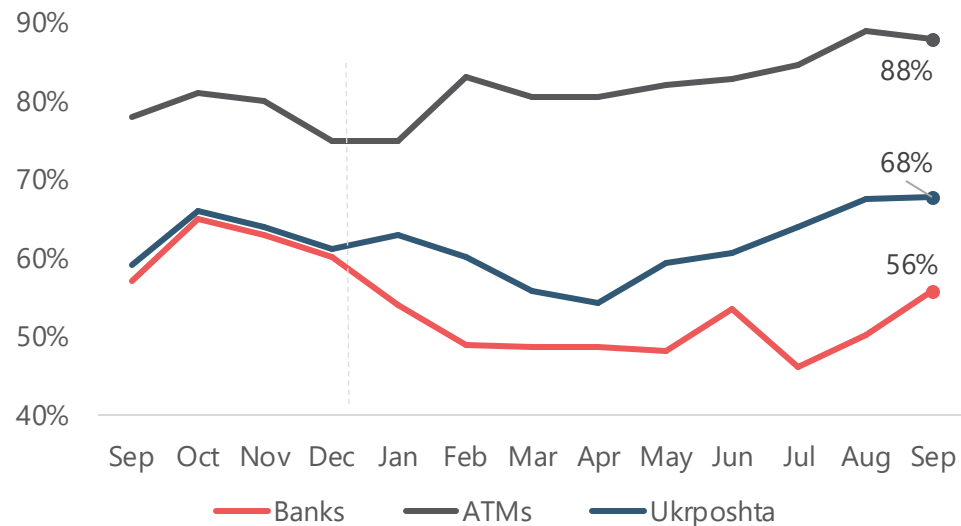


**Air alerts**  
**80%** Donetska  
**34%** Kyiv city  
**20%** Zaporizka

\* 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 30% of customer KIs) and Ukrposhta offices (25%) across the country.

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

### Bank branches

**Unavailable**  
47% Khersonska

**Air alerts**  
100% Donetska  
100% Vinnytska  
80% Kyivska  
58% Chernihivska

**Accessible only nearby**  
57% Mykolaivska  
20% Khersonska  
20% Lvivska

### ATMs

**No ATM**  
33% Khersonska  
20% Lvivska  
14% Mykolaivska

**Power outages**  
80% Donetska

**Limited number of ATMs**  
40% Donetska  
27% Khersonska

### Ukrposhta offices

**Only mobile post offices**  
33% Khersonska  
29% Mykolaivska  
20% Lvivska

**Air alerts**  
100% Vinnytska  
60% Donetska  
40% Kyivska  
36% Chernihivska

**Power outages**  
20% Donetska

\* Respondents could select more than one option.

# Thank you for your attention



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