

Balancing aid and privacy:

Perceptions of data protection policies for cash assistance in Ukraine

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Executive summary

Cash and voucher assistance has emerged as an instrumental tool for relief in Ukraine, and the Ukrainian cash response has become the largest cash initiative the humanitarian sector has ever witnessed. In this highly digital humanitarian response, concerns exist regarding collecting and sharing personal data. Aid organisations need certain information for verification and de-duplication, so this raises pertinent questions: What kind of data is being collected? And for what purposes? Is it for de-duplication, identification, donor requirements, or other reasons?

We conducted qualitative consultations with 15 people who applied for cash assistance. We followed this with phone surveys of 1,005 people living in Ukraine to understand their data-sharing behaviour, their perceptions of data protection, and their information needs and concerns.

Key findings

- **People must provide a lot of information to cash and vouchers providers during registration.** Usually, this information is not just shared in writing or verbally, but with documents for confirmation. People perceive some documents they have to share as sensitive: primarily banking information, passports, or tax IDs.
- **Most respondents did not receive any information about how their personal data would be collected, used, and stored.** This relates strongly to age: younger respondents report receiving information on data policies much more frequently than older ones (42% vs 12%). The actual rate of information provision is probably higher – some people may not recall it.
- **Older persons are more excluded and less satisfied.** Older respondents (60+) are less aware of how their data will be used and feel less comfortable sharing it. They are also less likely to have received cash assistance than younger persons.
- **Although people say they find data protection important, many seem either disengaged or indifferent towards aspects of data protection.** Even though only 12% of respondents do not consider personal data protection important, more than half take no action to mitigate potential misuse of data. Around 20–25% do not have any information needs and do not have any concerns. Between 30–50% of respondents express no interest in different data protection matters.
- **People want to share data via phone more than they have the chance to.** This is especially so for older individuals, rural residents, and those with disabilities. This suggests telephone opportunities could make registration more inclusive.
- **Trust in aid providers to use personal data ethically, lawfully, and securely relates to people's concerns.** The greater trust people have, the less likely they are to have concerns. People with disabilities are more distrustful.
- **There is no “silver bullet” for how to increase trust, besides providing information.** People name other factors that contribute to their trust in organisations – such as reputation, reviews, transparency, and official registration by the state – with similar frequency.

Recommendations

Recommendations based on the findings

- Practice data minimisation. For example, where possible, refrain from requesting (photo) copies of passports, identification cards, and tax IDs when the document numbers would suffice.
- Invest in better information sharing on how cash providers collect, use, and store personal data with cash applications; this is directly correlated with trust. Focus especially on older persons, and repeat information-sharing during the application process. Printed infographics could help, for people to refer to in future.
- Raise awareness of what personal data protection is and why it is important, in addition to communicating data policies.

- Provide telephone lines for registration of older persons and less digitally literate people, especially for organisations that already provide remote registration through online forms and chatbots.
- Increase transparency and openness, make contact data and registration documents available, and publish information about work results (such as the number of applications received or processed and the number of people who received assistance). This increases trust in cash providers. Focus on persons with disabilities, who are most distrustful.

Direct recommendations from respondents

When asked what cash providers could improve when they collect, use, and store personal data, respondents said:

- Practice data minimization by refraining from collecting unnecessary information, particularly sensitive data;
- Improve database security, for example by storing data on secured servers, training people who operate databases on data security, and hiring data protection specialists;
- Limit storage duration and utilisation of personal data, to mitigate potential privacy risks.

Introduction

Amidst the complex humanitarian crisis in Ukraine caused by the full-scale Russian invasion, cash and voucher assistance has become an instrumental tool for relief. Since 24 February 2022, Ukraine has represented the largest cash initiative the humanitarian sector has ever witnessed. Nine million people have benefitted from this initiative, with expenditures exceeding USD 1.6 billion.¹ Uniquely, the Ukrainian humanitarian response relies heavily on digital tools and platforms. Whereas many other cash initiatives demand biometric data, the approach in Ukraine does not.² Ukraine has a legal framework for data protection, the Law of Ukraine ‘On Personal Data Protection’ introduced on 1 June 2010. This law aims to shield the civil and human rights of Ukraine’s citizens, emphasising the right to personal privacy amidst the challenges posed by data processing.³ Additionally, a draft law to harmonise the data protection law with the General Data Protection Regulation (GDPR) of the European Union was recently submitted to the Ukrainian Parliament. If ratified, this law could come into effect as early as 1 January 2024.⁴

Most humanitarian organisations providing cash and voucher assistance in Ukraine operate under a cohesive framework, primarily coordinated by the Cash Working Group (CWG, the inter-agency coordination group for cash and voucher assistance, primarily focusing on multi-purpose cash assistance [MPCA]). Each organisation uses their established protocols encompassing data sharing, storage, and protection.

Despite the existence of these data protection policies, humanitarian organisations have been alleged to have mishandled aid recipients’ data, although these claims were later debunked.⁵ We have previously found people have genuine concerns surrounding data protection relating to cash assistance, especially residents of the occupied territories.⁶ Ambiguity remains surrounding people’s awareness of data protection policies and their inherent rights. The objective of this study is therefore to measure the awareness and importance of data protection for cash applicants, understand their concerns, and identify whether certain social groups are more susceptible to these worries.

¹ As of 22 September 2023. Cash Working Group. “[Multi-purpose cash assistance – Ukraine 2022 flash appeal](#).”; Cash Working Group. Ukraine 2023. “[Multi-purpose cash overview](#).”

² The New Humanitarian. July 2023. “[Ukraine and biometrics: You don’t need sensitive data to give aid](#)”

³ Linklaters. February 2023. “[Data Protected – Ukraine](#).”

⁴ The Council of Europe. June 2023. “[Protection of Ukrainians’ personal data is on time – an expert discussion of the opinion provided by the Council of Europe on the Draft Law No. 8153 of 25.10.2022 on ‘Personal Data Protection’](#).”

⁵ Vox Ukraine. July 2022. “[FAKE: UNICEF collects personal data of Ukrainians without their consent and transfers it to third parties](#).”

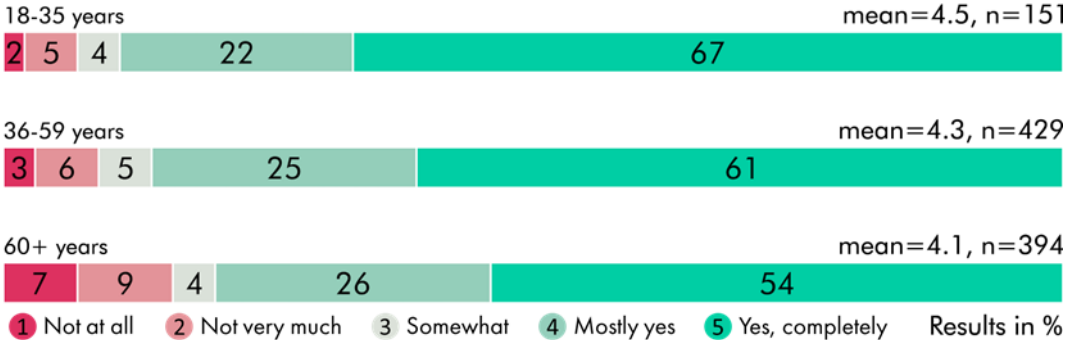
⁶ Ground Truth Solutions. July 2023. “[Cash is king — if you can get it: Mapping the user journeys of cash recipients in Ukraine](#).”

Findings

Most cash applicants find personal data protection important, but only half mitigate risks

Most people (84%) find personal data protection when applying for cash assistance important. More older persons (60+) than younger respondents think it is not important (16% vs. 7–9%).

How important is personal data protection to you, in the context of applying for cash and voucher assistance?

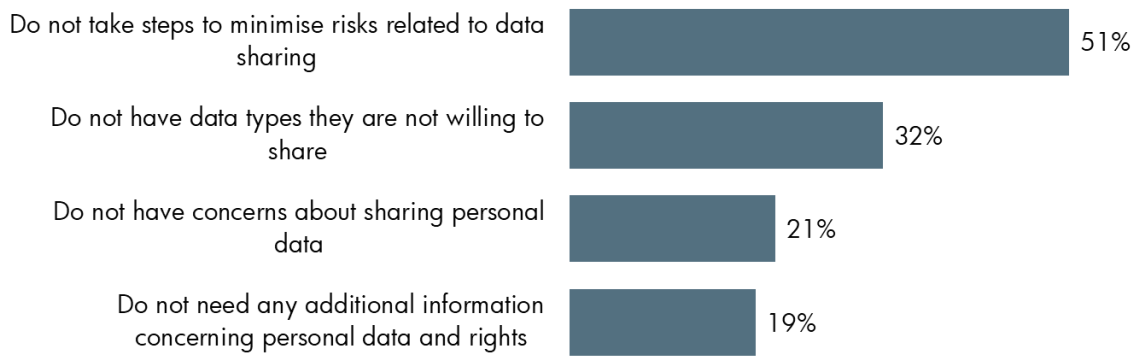


Cash applicants' perceptions of the importance of personal data protection somewhat contrast with their data-sharing behaviour and concerns about more specific data protection topics:

- One-fifth (19%) do not need any additional information about personal data;
- One-fifth (21%) have no concerns about data sharing;
- One-third (32%) do not name any type of data they are unwilling to share with assistance providers;
- Half (51%) do not take any measures to minimise risks when sharing data.

Although people find data protection important, perhaps they see little they can do to influence the process. Not sharing data means not receiving cash assistance, as shown by our qualitative consultations with community members and aid providers. Trust could play a role too. If people trust humanitarian organisations to treat their data well, they may be less inclined to mitigate data-sharing risks. Social desirability bias⁷ could be a factor as well.

⁷ Social desirability bias refers to the tendency of respondents to answer questions in a manner that will be viewed favourably by others, often leading to over-reporting "good" behaviour and under-reporting "bad" behaviour.

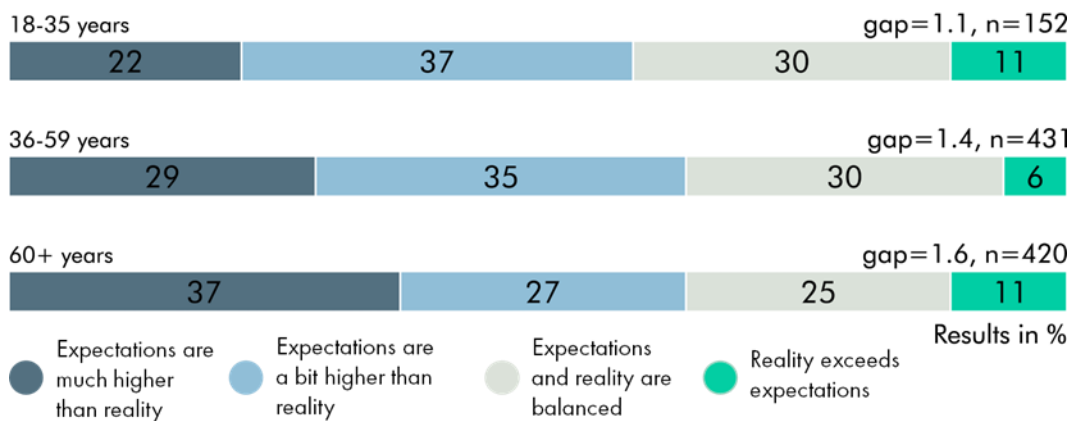


Percentages do not add up to 100% since these are selected answers for different questions.

We also asked, based on the expectancy–confirmation theory, about respondents' understanding of how cash providers handle their data.⁸ Two-third of respondents have higher expectations of understanding how aid providers collect, use, and store data than their actual level of understanding. For 28%, expectations align with the actual situation, and another 9% experience a reality that exceeds expectations.

Understanding data usage: expectations versus reality

- **Is it important to you to understand how cash and voucher providers collect, use, and store your personal data?**
- **Do you understand how cash and voucher providers collect, use and store your personal data?**

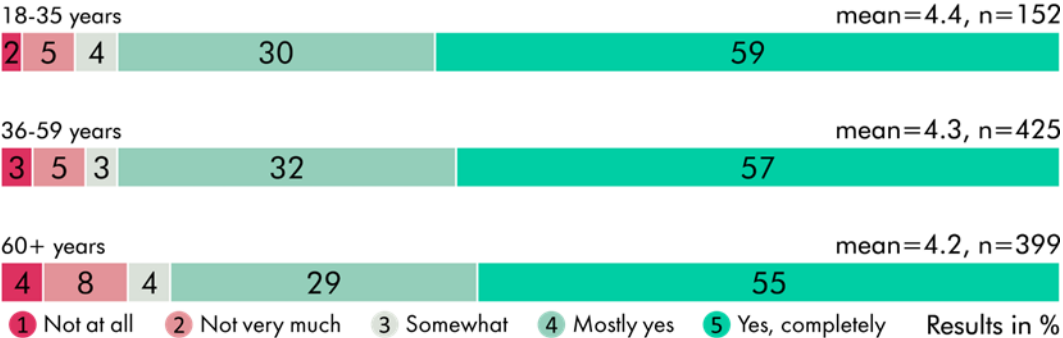


Cash applicants of all ages have a similar gap between expectations and reality. But there are subtle differences. For people over 60, a greater proportion do not have their expectations for understanding data practices met at all (37%, dark blue), although the overall percentage of those whose expectations are not met does not differ from the 18–59 age groups.

⁸ This is one of the private sector's main approaches to explaining customer satisfaction. We first surveyed respondents about their expectations for the topic (information, in this case), then asked how they saw it working in reality. The gap between expectations and perceptions can be considered the "delivery gap", and information on the size of each gap can indicate where the humanitarian response should focus its efforts to better align with people's expectations.

Older people have lower expectations and lower perceptions on understanding how cash providers collect, use, and store personal data, while younger people (18-35 years) have higher expectations, but they are to a greater extent met.

Is it important to you to understand how cash and voucher providers collect, use, and store your personal data?

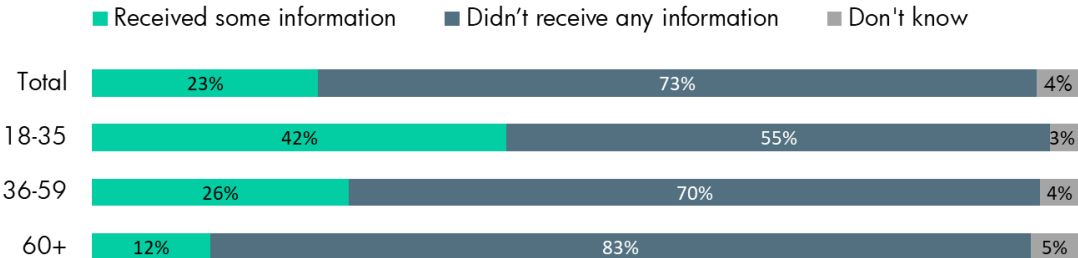


Level of education does not influence the extent to which respondents understand personal data collection, use, and storage policies. Nor does it affect how importantly they value personal data protection. Unsurprisingly, the most significant impact on people’s awareness of data practices is whether cash applicants have received information from cash providers: among people who received at least some information, 58% understand the personal data practices of cash providers; whereas this is true of only 31% of people who did not receive any information.

Most people did not receive any information about the data protection practices of cash providers

Most people lack information about how their personal data is handled. They want to know about how their data is stored, who has access, and how it will be used. The proportion of people informed about data protection by cash providers falls with age – from 42% for 18–35s to only 12% for those over 60. It is unlikely that cash assistance providers vary their information for different age groups, so the actual rate of information provision might be higher – perhaps people just do not recall it.

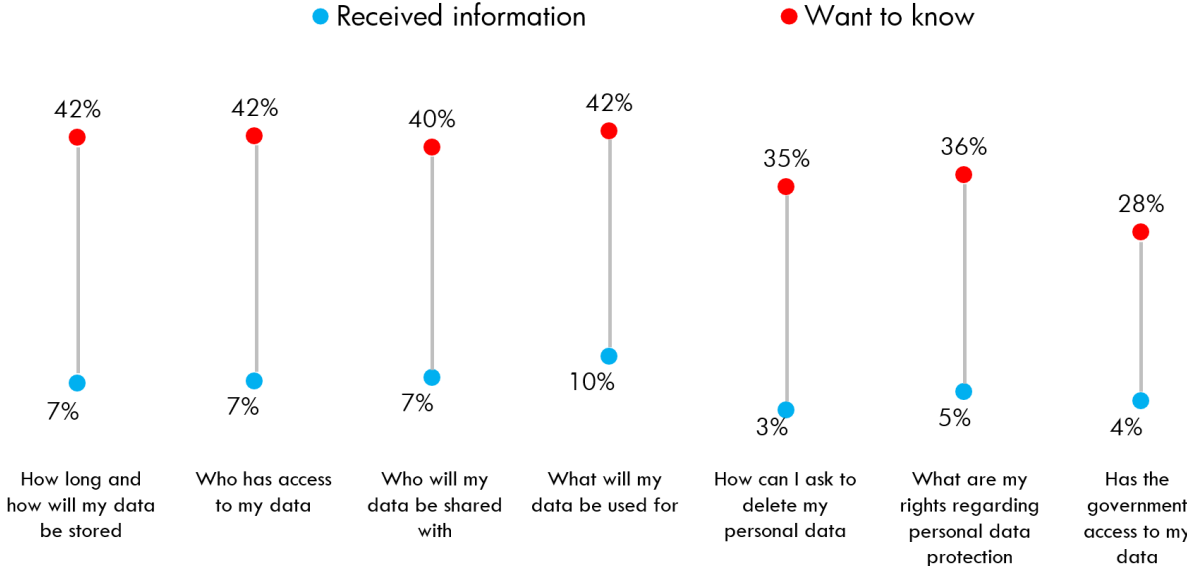
What information have cash and voucher providers provided you about how they collect, use and store your personal data?



Only 10% of all respondents had received more than one kind of information about data and rights from cash and vouchers providers. Most people who had received some information – equating to 13% of all respondents – mentioned only one kind.

There is also a gap between cash applicants' desire to receive specific types of information about data and rights and the information they actually receive. Respondents' main unmet information needs include knowing how long data is stored, who can access it, and with whom it will be shared.

- **What information concerning your personal data and rights do you want to know and currently don't know?**
- **What information have cash and voucher providers provided you about how they collect, use and store your personal data?**

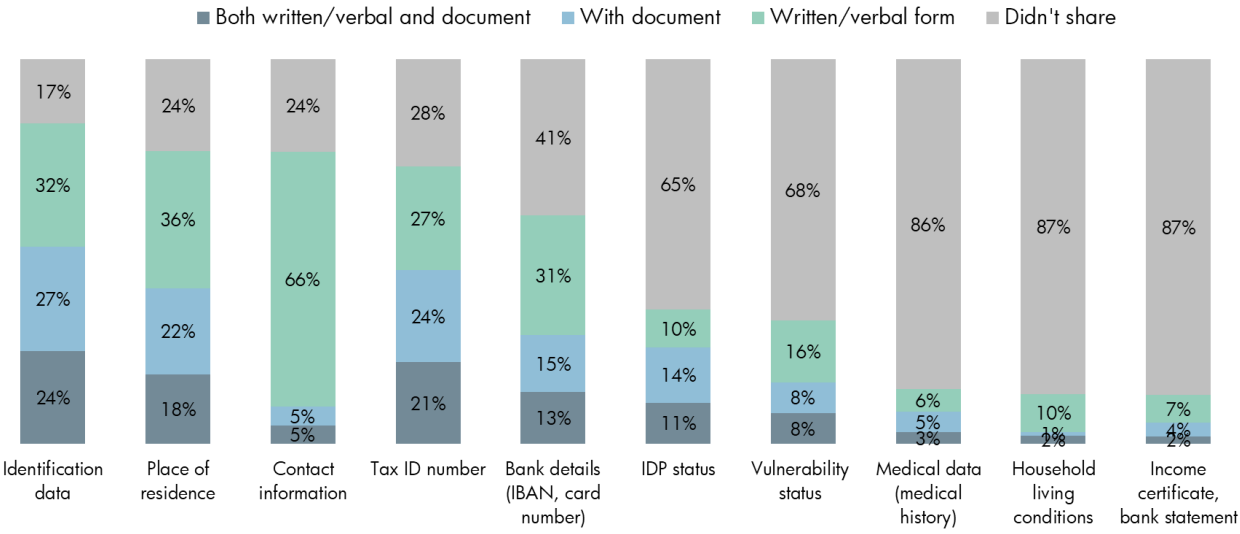


Younger people (83% vs 66% other age groups), internally displaced people (IDPs, 81% vs 73% non-IDPs), and people with higher education (81% vs 69% people with secondary or lower education) express greater desire for information on data and their rights. It comes as no surprise that people who consider personal data protection important have higher requirements for organisations in providing information about how their data will be used.

Cash applicants are reluctant to share bank details and photocopies of sensitive information

To apply for cash or voucher assistance, people in Ukraine have to provide lots of information. This includes personal identification data (name, date of birth, and gender, which 83% have provided in some form), place of residence (76%), contact information (76%), and tax ID number (72%). Moreover, in most cases, verbal or written information (e.g., a passport number and series or tax ID number) is not enough for registration, but documentary evidence is required.

What personal data have you shared with cash and voucher providers in the last six months?



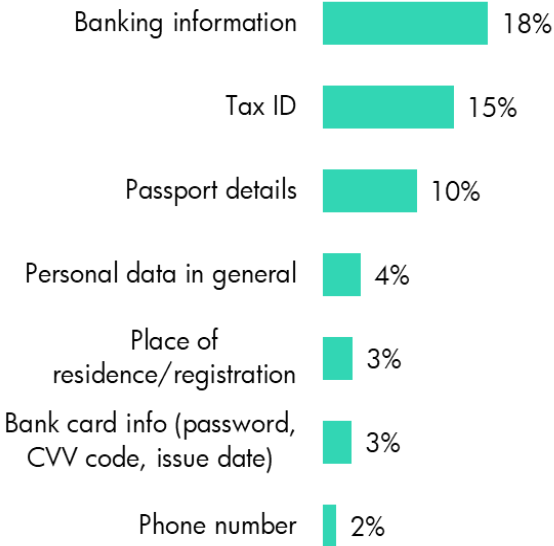
Respondents who applied to UN agencies shared the least information: on average, 3.8 types of information in verbal or written form and 2.4 types with supporting documents. Meanwhile, national NGOs requested the most information – on average, 4.3 types of information in verbal or written form and 3.5 types with supporting documents.

People who applied for cash for health and for cash for restoration had to provide most types of information:⁹ 4.4 and 4.5 types of information in verbal or written form, respectively, and 3.1 and 2.9 with supporting documents.

Applicants for multi-purpose cash assistance (MPCA) provided the least amount of information: on average, 3.8 types of information in verbal or written form and 2.5 with a document. This might be due to the streamlined guidelines of the Cash Working Group, enabling data minimisation. However we also spoke to people who have applied for multiple types of cash, which have different registration requirements.

Some information respondents have had to share is sensitive. As data they do not want to provide, people most frequently mentioned banking information, tax ID, and passport details. Almost all cash providers

What type of data would you NOT be willing to share to receive cash or voucher assistance?



Percentages do not add up to 100% due to the multiple-choice question format.

⁹ Cash for health is cash transfers that aim to cover health-related costs, such as medical consultations, medicines, and health insurance.

collect this data. They should minimise the need for documentary evidence – all this information can be provided in writing.

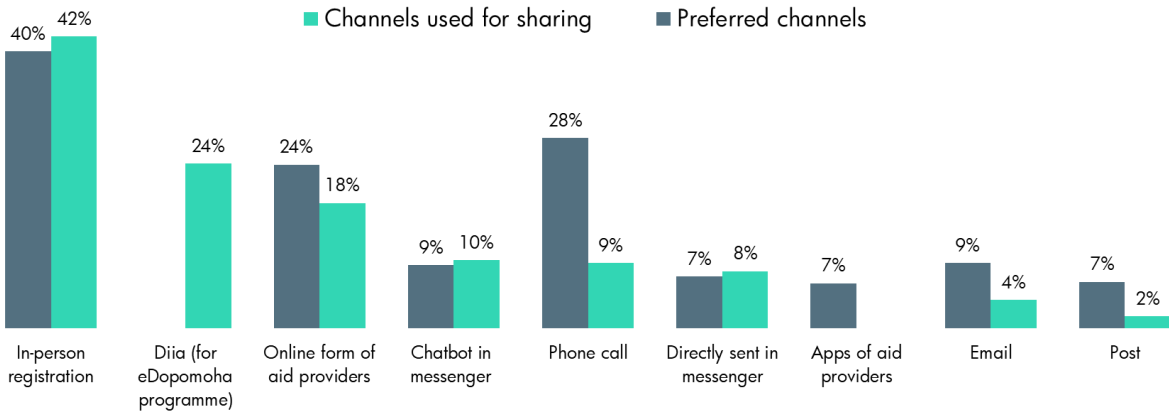
Good data practices of cash providers

Organisations providing cash assistance generally have robust mechanisms to protect the sensitive data of cash recipients. For instance, Christian Aid, under its C4P programme, digitally gathers only the indispensable sensitive information required to redirect individuals to services catering to vulnerable populations. This data is retained only briefly, for approximately one week, after which it is deleted. A summarised version is, however, utilised for donor reporting. Similarly, Oxfam ensures transparency by informing applicants about the purpose of data collection, its accessibility, and retention period.¹¹

Cash applicants prefer in-person registration, but want more opportunities by phone

To register, respondents most frequently use in-person opportunities, the state app "Diia" (for the eDopomoha programme), and online forms. For most application formats, there is little difference between popularity and frequency of use, except for phone registration: whereas only 9% of respondents registered by phone, 28% would like to. This is especially true for older persons, of whom 31% selected phone as their preferred method, compared to 23% and 26% in the 18–35- and 36–59-year age groups. For the 18–35-year age group, digital registration is more desirable, such as online forms (45%), chatbots (19%), and email (18%).

- **How did you share this data with cash and voucher assistance providers?**
- **How would you prefer to share personal data with cash and vouchers providers?**



Percentages do not add up to 100% due to the multiple-choice question format.

¹⁰ LSE. March 2023. "Multipurpose Cash Assistance in Ukraine: How do DEC member agencies operate the sustainability and shock-responsiveness of multipurpose cash assistance in Ukraine?"

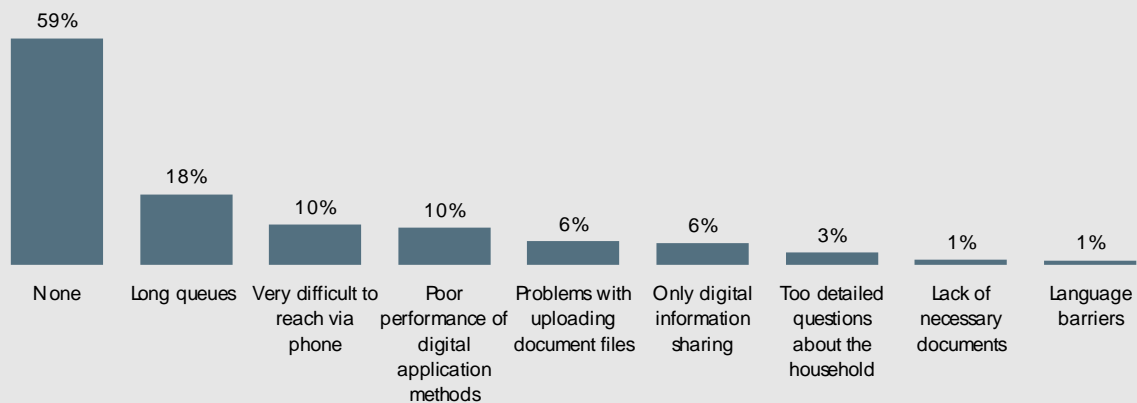
Physical barriers when registering for cash and voucher assistance

We asked people about the problems they have when sharing personal data. Although 59% faced no problems, people mentioned some difficulties more than others:

- Queues are the main problem, more often mentioned by IDPs (24%), and less often by rural residents (14%);
- Difficulties in reaching aid providers by phone were mentioned more often by people who completed the questionnaire in Russian (16%);
- Complaints about the poor performance of digital registration methods were most often voiced by cash for shelter¹ applicants (19%).
- Cash for health applicants faced most problems overall (60% faced at least one problem).

Different age groups face broadly similar issues, except for problems related to digital methods. Older persons mention this less frequently, probably due to their less frequent use of digital methods.

What problems did you face when you were giving this information?



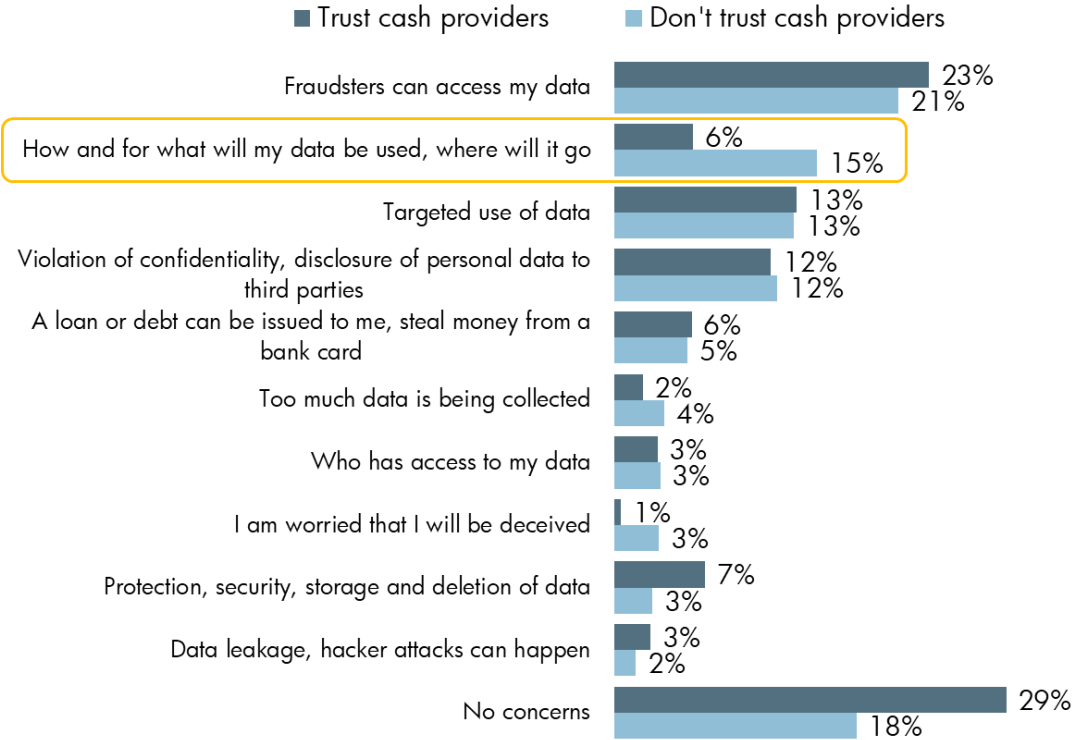
Percentages do not add up to 100% due to the multiple-choice question format.

Concerns about the use of personal data rarely lead people to act

Seventy-one percent of respondents name at least one concern about sharing data with cash providers. People mention personal data falling into the hands of fraudsters most frequently, with older persons more fearful of this (25% vs 17% in the 18–35-year age group). Younger respondents mention breaches of confidentiality relatively more often (20% vs 11% in the 60+ group). Also, 13% of all respondents are concerned that their data would not only be used for its intended purpose (receiving cash assistance).

Concerns are not influenced by people's understanding of how data is collected, used, and stored, nor by receiving information from providers. Instead, trust in aid providers to use the personal data in an ethical, lawful, and secure way relates strongly to people's concerns: the higher the level of trust, the less probable that the respondent has any concerns. Among people who trust organisations, 29% have no concerns; among those who do not, 18% have no concerns. The primary difference is in concerns about how and for what data will be used.

What are the biggest concerns you have about sharing your personal data with cash aid providers?



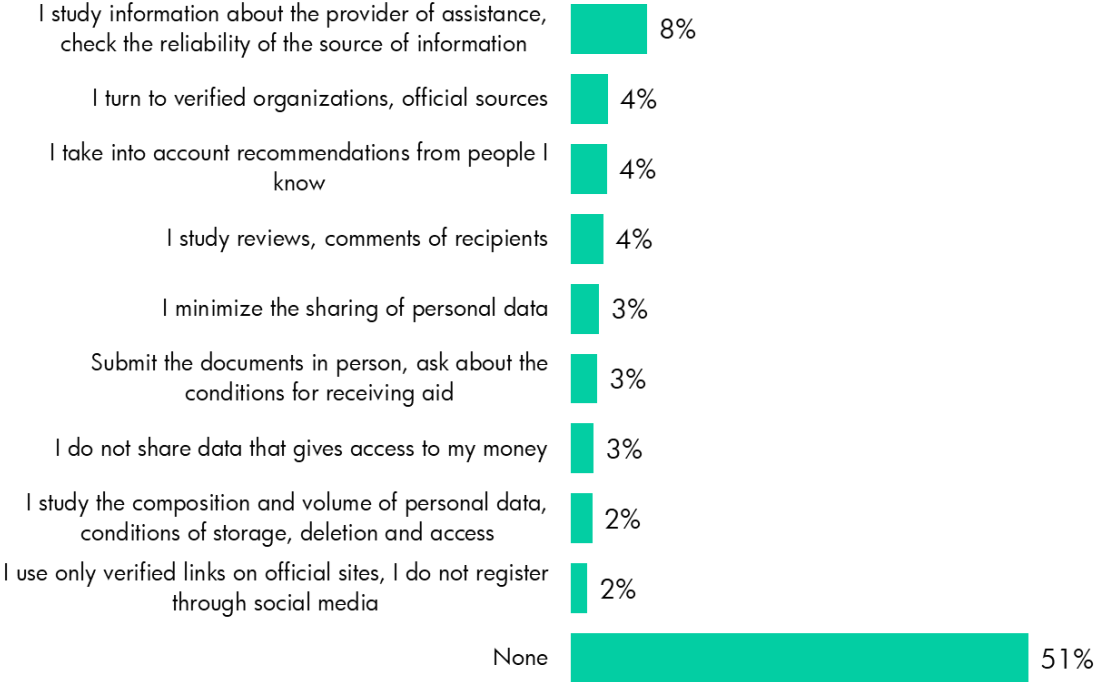
Percentages do not add up to 100% due to the multiple-choice question format (coded open-ended question).

There is no clear relation between respondents' education level and how many concerns they have about the handling of their personal data. Respondents with secondary education and below had fewer concerns (27% said they had no concerns) than those with vocational (17%) and higher education (21%). But when controlling for demographic characteristics, these differences do not hold up: only vocational education has a relationship with greater concerns, whereas this is not the case for higher education.

Aid recipients have fewer concerns than people who do not receive aid: 24% of aid recipients have no concerns, compared with 18% of respondents who do not receive aid.

Only a small percentage of respondents have no concerns regarding their data protection, but this does not translate into action. Fifty-one percent take no steps to minimise the risks associated with sharing personal data; only 32% take some steps to minimise the risks. These mainly relate to studying information about the assistance provider, considering recommendations from other people, and checking the official status of organisations. Only 3% of respondents mention taking specific actions when sharing data, such as minimising what they share, only providing data in person, or withholding data that could be used to access personal finances. It should be noted though that the extent to which people can minimise risks might be limited. Especially considering they have no alternative when not sharing data means not receiving cash assistance.

When you apply for cash assistance or vouchers, what steps do you take to minimise potential risks related to sharing personal data?

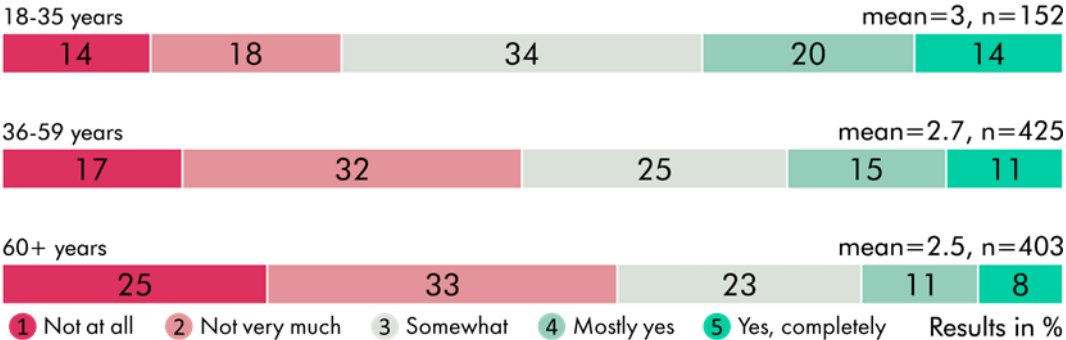


Percentages do not add up to 100% due to the multiple-choice question format (coded open-ended question).

Risk mitigation behaviours differ between age groups. Older persons are much less likely to take action (41%) than 18–35 year olds (61%). Receiving information and having no concerns also have a relationship with taking risk mitigation measures. Respondents who have received information about data policies are much more likely to take action to mitigate risks. Evidently, people who have no concerns are also much less likely to take measures to minimise risks.¹¹

People tend to feel uncomfortable when sharing data. Fifty percent of respondents feel somewhat or very uncomfortable sharing personal data with cash providers, whereas 24% feel comfortable. The main driver of the high level of discomfort is age: 58% of older people do not feel comfortable sharing personal data, compared to 32% of 18–35 year olds.

Do you feel comfortable sharing your personal data with cash and voucher assistance providers?



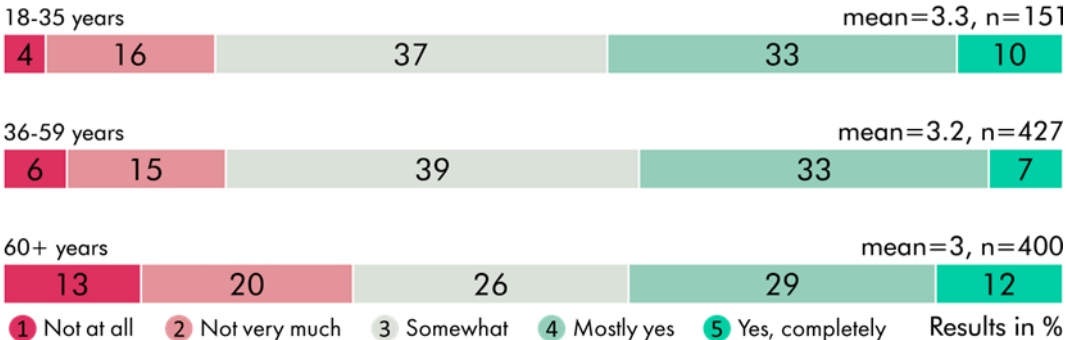
¹¹ Provision of information to a respondent is associated with a 78% increase in the likelihood of taking action (all else equal). Conversely, in the absence of concerns, the likelihood of taking steps to minimise risks decreased by 76%.

Respondents who applied through "Diia" tend to feel less comfortable. In-person applicants report greater comfort. People in the areas close to the frontline do not differ in terms of their comfort level with sharing their data from people in other regions.

Older persons and people with disabilities trust aid organisations less in handling their personal data

When cash applicants trust humanitarian organisations to use their personal data ethically and lawfully, they feel much more comfortable sharing data with them. While many (40%) respondents trust aid providers to use their personal data, 25% do not. Older persons have the lowest trust levels (33% do not trust humanitarian organisations with their data).

How much do you trust aid organisations to use your personal data in an ethical/lawful and secure way?



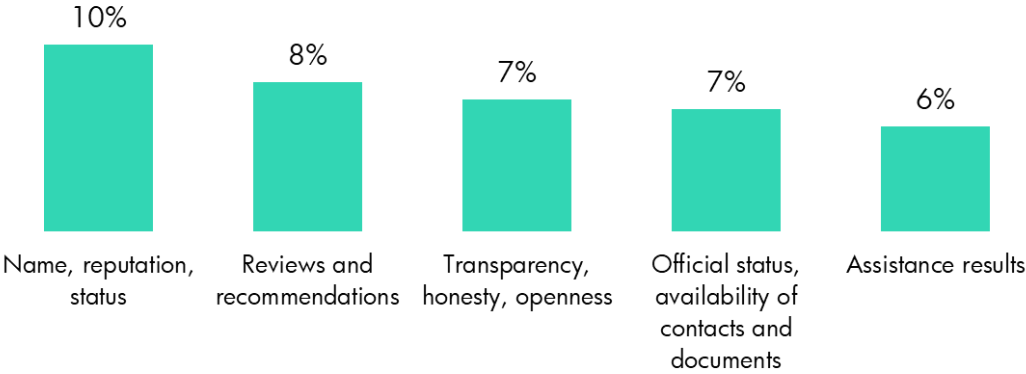
IDPs and people who have received cash assistance trust aid organisations more, even when controlling for all other demographic characteristics. Negatively, people with disabilities are more distrustful of organisations (35% do not trust them compared to 24% of people without disabilities). Humanitarian organisations should make additional efforts to improve trust among people with disabilities, as this links to other important indicators in the context of personal data protection (lower level of concerns regarding data sharing, higher comfort).

Respondents deem reputation, reviews, transparency, and official registration by state as important factors that influence how much they trust a cash provider. While these factors might be difficult to address and change, we also found that receiving information on data protection from cash providers correlates with higher levels of trust.¹² Cash applicants also suggest that increasing transparency and openness, and making contact details and documents available would increase trust.

People mention the factors contributing to trust – such as reputation, reviews, transparency, and official registration by states – with similar frequency. This applies to all respondents, including people with less trust in organisations, such as older persons and people with disabilities.

¹² Receiving information from cash providers is associated with a 53% increase in the odds of being in a higher trust category, such as moving from “neutral” to “somewhat trust” or from “somewhat trust” to “fully trust”.

What makes a cash and voucher provider trustworthy to provide them your personal data?

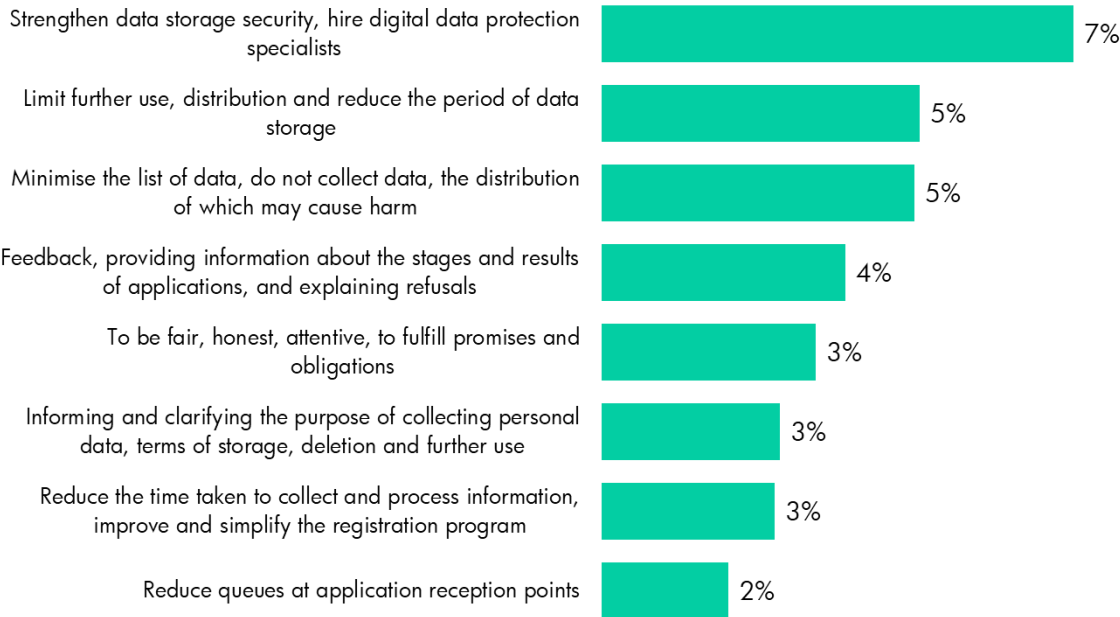


Percentages do not add up to 100% due to the multiple-choice question format (coded open-ended question).

Most people struggle to make recommendations to improve data handling by cash providers

In general, people do not know (58%) what they would recommend to cash assistance providers regarding data policies. The recommendations people shared differed little in frequency across demographic groups. This could also signify people feeling unaware and uninformed, despite finding data protection important. The most frequent recommendations are improving database security, limiting the use of data and storage time, reducing overall data collection, and excluding sensitive data.

What could cash and vouchers providers improve when they collect, use and store your personal data?



Percentages do not add up to 100% due to the multiple-choice question format (coded open-ended question).

Methodology

We conducted a phone survey (computer-assisted telephone interviews) in collaboration with the Kyiv International Institute of Sociology (KIIS).

Target population: Self-identified people in need (18 years or older) and aid recipients who applied for cash assistance at least once in the past six months.

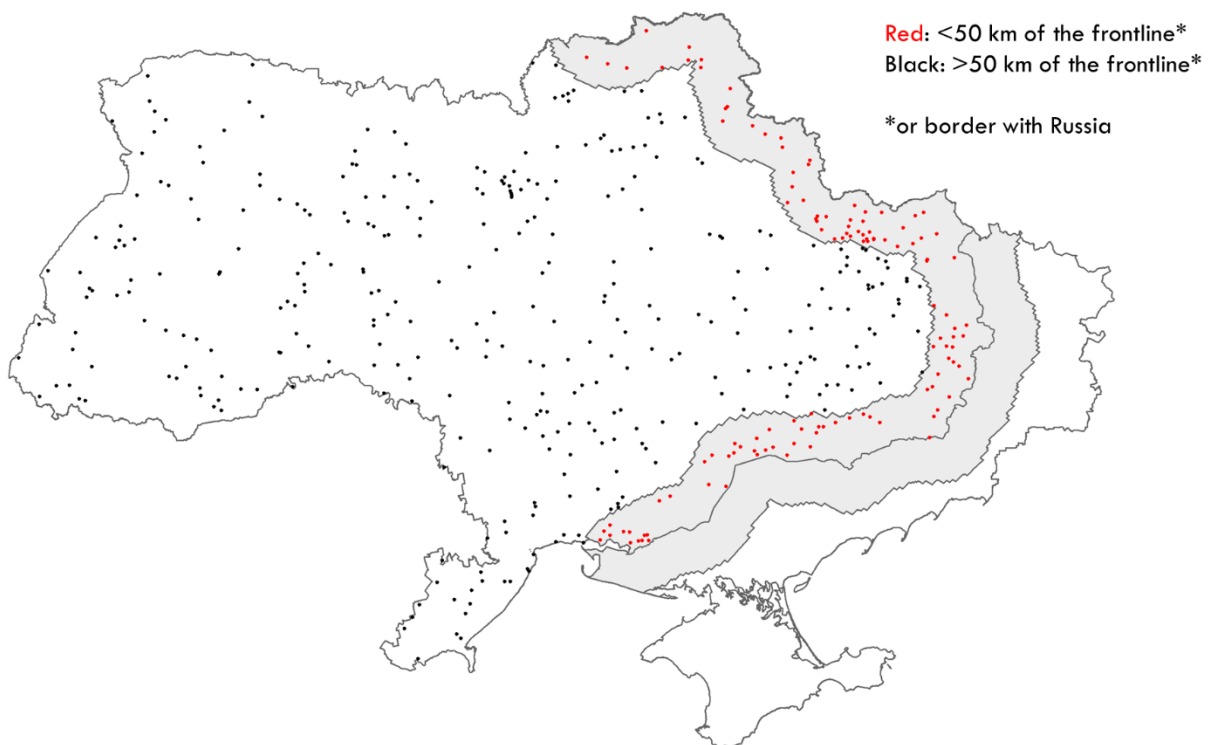
Sample size and fieldwork dates: 1,005 eligible respondents (5,334 respondents in total – eligible and non-eligible), from 18 August to 4 September 2023.

Survey mode: Computer-assisted phone survey (CATI) using random digit dialling (RDD) method – random generation of phone numbers with validation of active numbers. The proportion of numbers per cell phone provider/three-digit prefix was created based on the previous face-to-face survey conducted by KIIS.

Geographic scope: All of Ukraine (except for occupied territories as of 23 February 2022). The survey was carried out in all regions of Ukraine except for the Autonomous Republic of Crimea, in 1,575 settlements (for both eligible and non-eligible respondents).

Settlements where the survey was carried out:

August – September 2023



Sampling approach: Stratified random sample of mobile phones, with the strata defined by the three-digit main operator's prefixes.

Pre-test: We conducted the questionnaire pre-test with representatives of the target group: adults aged 18 and above who applied for cash assistance at least once in the past six months and who live in Kyiv and in urban and rural settlements in different oblasts of Ukraine. The total sample size was 87 interviews (both with eligible and non-eligible respondents).

Languages: We conducted the surveys using Ukrainian and Russian questionnaires (the language of the survey was chosen based on the language respondents used to answer the interviewer's call).

Response rate: 9% (Response rate 1 according to the AAPOR Standard Definitions).¹³ Average length of interview: 26.7 minutes for eligible respondents.

Weighting: We weighted the data by the number of SIM cards per person¹⁴ and refusals by gender. This approach was chosen because, since the start of Russia's full-scale invasion of Ukraine, Ukrainian population movements have been multidirectional, fluctuating, and hard to monitor. Under such conditions, it is methodically appropriate to construct the sample completely randomly, because a computer-assisted phone survey with random digit dialling – due to its closeness to simple random sampling – provides the opportunity to obtain a representative snapshot of a population.

Sampling error: 3.2% for values close to 50% (with a confidence interval of 95% and design effect of 1.1).

Representativity

We obtained a representative sample of the population of Ukraine aged 18 and above living in the territories controlled by Ukraine as of August 2023. The representativeness of the sample was ensured by using the Random Digit Dialling procedure and weighting by refusals by gender and number of SIM cards (see the sidebar with main demographic distributions in the Annex 1).

Data collection teams

Our data collection partner, the Kyiv International Institute of Sociology, engaged interviewers from their computer-assisted telephone interviews (CATI) centre and from the regular all-Ukrainian network of face-to-face interviewers (107 interviewers in total). The interviewers made calls from home using their mobile phones and entered data on computers into an online database.

Limitations

The main limitation is that part of the population, especially in frontline areas, may not have had a stable telephone service at the time of the survey. However, during the survey period, there were no major attacks by Russian troops on energy infrastructure facilities, so the coverage situation was much better than, for example, the period from October 2022 to March 2023.

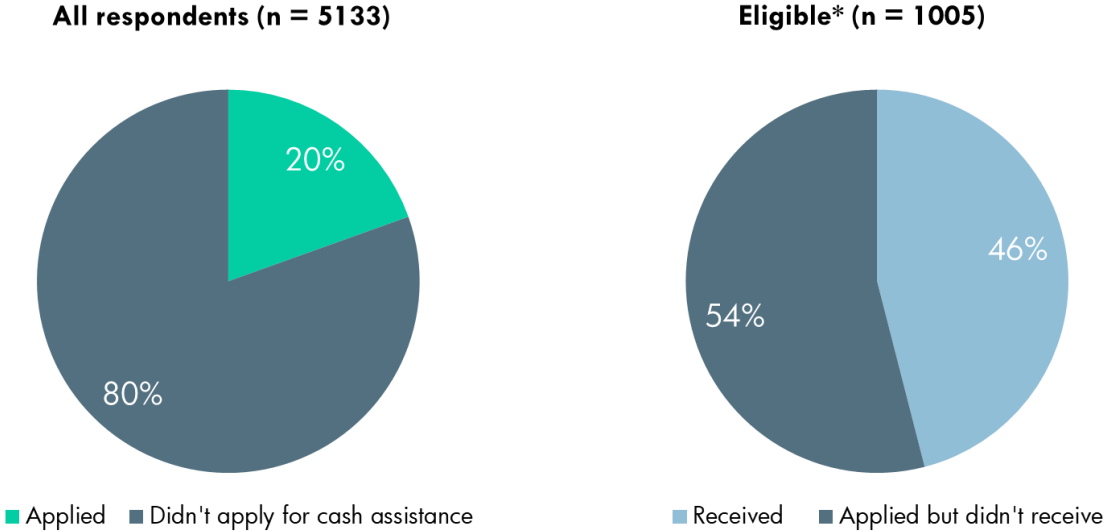
Another limitation is the lack of reliable data on the socio-demographic structure of Ukraine's population at the time of the survey. The significant migration of Ukrainians to European countries, the fact that some regions were under occupation, and the mobilisation and voluntary enlistment of hundreds of thousands of Ukrainians into the Armed Forces of Ukraine means that we could not use data from the State Statistics Service of Ukraine as of February 2022 for weighting. Therefore, we decided to use minimal weighting based on the number of SIM cards people use and the refusals by gender to ensure a sample that was close to nationwide representativeness.

¹³ American Association for Public Opinion Research. 2023. "[Standard Definitions](#)."

¹⁴ Active SIM cards of people residing in Ukraine.

Annex 1. Demographic characteristics of the sample

Twenty percent of all respondents have applied for cash assistance or vouchers at least once in the last six months. Women applied for assistance more often than men (23% vs 16%), internally displaced persons (IDPs) were more likely to do so than non-IDPs (37% vs 15%), and respondents in the east and south (30% and 27%) were more likely to apply for assistance than those in the centre, north, or west (17%, 17%, and 13%, respectively).¹⁵



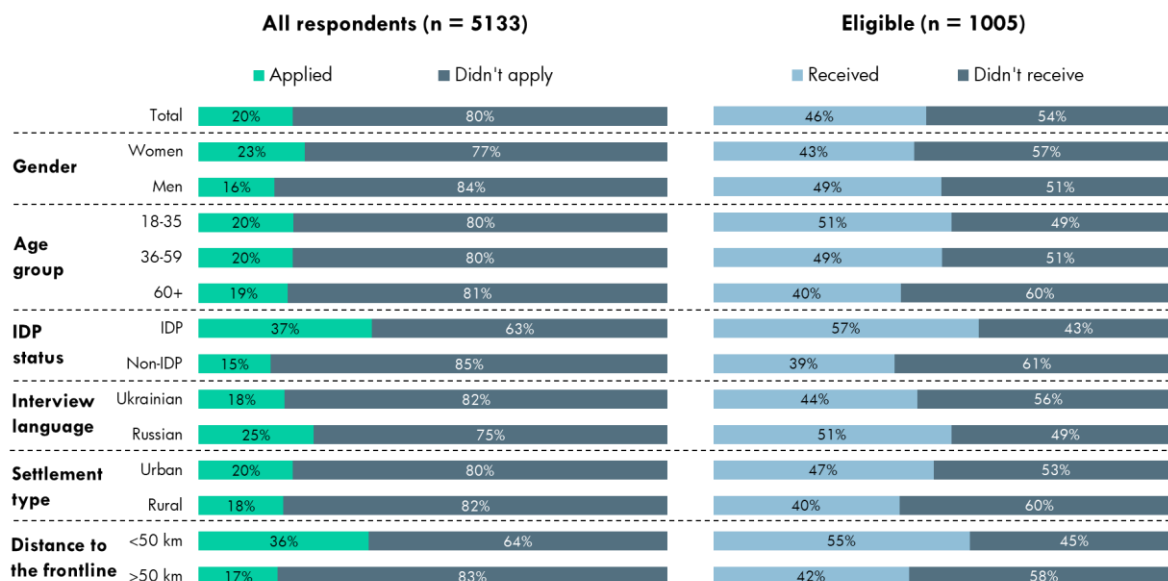
* Respondents who applied for cash assistance or vouchers at least once in the last six months

Of those who applied, 46% received assistance. IDPs were more likely to receive assistance than non-IDPs (57% vs 39%), probably because IDP status is one of the main targeting criteria of the CWG targeting framework.¹⁶ Residents in the south and east (55% and 53%) were more likely to receive assistance than residents in the centre, north and, especially, west (42%, 44% and 27%).

While people of different age groups have similar rates of applying for assistance, there is a difference between age groups in receiving assistance: older persons (60+) received assistance less often than people aged 18–35 and 36–59 (40% vs 49–51%). The same applies to settlement type: urban residents received assistance more often than rural residents (47% vs 40%). This is **primarily because the main factor in receiving cash assistance is IDP status, which is rarer for the 60+ group, those in rural areas, and those living within 50 km of the frontline.**

¹⁵ Regional composition is as follows: **Centre:** Cherkaska, Dnipropetrovska, Kirovohradaska, Poltavaska, Vinnytska; **East:** Donetsk, Kharkivska; **North:** Chernihivska, City of Kyiv City, Kyivska, Sumska, Zhytomyrska; **South:** Khersonska, Mykolayivska, Odeska, Zaporizka; **West:** Chernivetska, Ivano-Frankivska, Khmelnytska, Rivnenska, Ternopilska, Volynska, Zakarpatska.

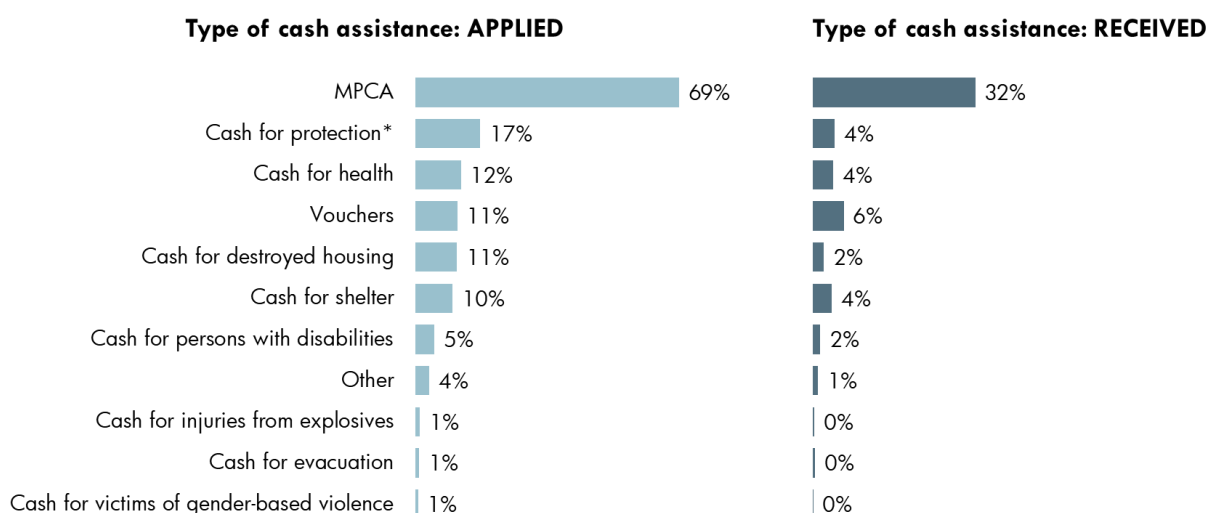
¹⁶ Cash Working Group. May 2023. “[Multi-Purpose Cash Assistance Targeting Framework](#).”



Percentages may do not add up to 100% due to rounding.

In terms of the types of assistance received, multi-purpose cash assistance (MPCA) constitutes the major share of all cash assistance, both in terms of applications and people receiving cash assistance. There is no significant difference between the different groups in terms of MPCA application, but **IDPs were much more likely to receive it than non-IDPs: 39% vs 28%.**¹⁷ The same is true for older individuals, among whom only 27% have received MPCA (compared to 41% in the 18–35 group), and **even when controlling for other demographic variables, older age alone is a factor in less frequent receipt of MPCA.**

While cash for protection is the second-most sought type of assistance (17% of respondents have applied for it),¹⁸ only 4% of respondents have received it.



* all respondents who selected at least one from the following: “cash for restoration”, “cash for PwD”, “cash in case of injuries”, “cash for evacuation”, “cash for victims of GBV”

Percentages do not add up to 100% due to the multiple-choice question format.

Sample: eligible respondents, n = 1005

¹⁷ This also relates to the CWG targeting framework, which is the primary source defining multi-purpose cash assistance targeting.

¹⁸ Cash transfers designed to meet specific protection outcomes include ensuring safe housing or addressing specific needs of vulnerable groups like women or older persons.