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**At a tipping point**

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**How financial strains are driving Ukrainians abroad back home**



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# Introduction

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As the Russia-Ukraine international armed conflict enters its fourth year, the humanitarian situation is dire, with economic volatility and declining international support driving many into severe hardship. While global support is shifting, the urgency of the crisis remains. Families are forced to make difficult decisions—either return to Ukraine, where their lives are at risk, or remain abroad under increasingly precarious conditions.

This IFRC report presents an analysis of pressing humanitarian needs and emerging risks. The initiative harnesses quantitative and qualitative data from across the IFRC Network, and triangulates it with secondary resources, to produce credible, evidence-based analysis. Much of the analysis contained in this report is anchored by data collected through the partnership between Ukraine Red Cross Society (URCS) and IMPACT Initiatives' longitudinal survey of people displaced from

Ukraine and returnees to Ukraine. The research and analysis contained in this report has been funded by the Belgian Red Cross, British Red Cross, Canadian Red Cross, Danish Red Cross, German Red Cross, IFRC, Norwegian Red Cross and Ukrainian Red Cross Societies.

Three years into displacement, the latest data shows that financial hardship are pushing many refugees to a tipping point: between the hardship of displacement and the uncertainty of returning to potentially dangerous areas. Families are struggling with rising costs, unemployment, and mounting debt, with many borrowing just to afford essentials like food, rent, and medical care. But returning doesn't mean stability. They arrive to homes, schools, and hospitals in ruins, forced to rebuild from scratch. The winter conditions combined with an energy crisis is further exacerbating vulnerabilities, while household debt and food insecurity are on the rise.

# The hard road home: refugees returning to Ukraine, despite the risks

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## UNSAFE RETURNS

**27%**

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of returnees are settling in areas near the front lines, where security remains a critical concern.

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## WHAT IS DRIVING PEOPLE TO RETURN TO UKRAINE?

**52%**

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family and emotional tie

**13%**

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medical services

**9%**

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financial strains abroad

**42%**

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employment

**10%**

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education

Life in Ukraine remains precarious. The ongoing conflict has led to constant air raids, power outages, and a sense of insecurity that affects every aspect of daily life. Some communities are frequently left without electricity and heating, and families must cope with freezing temperatures without basic utilities. Schools, hospitals, and homes continue to suffer damage, with reconstruction and recovery efforts running in parallel. Those who remain live in fear of shelling, and those who return often find their homes destroyed or uninhabitable.

## RISING VULNERABILITY

**23%**

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of refugees who have returned to Ukraine report having to reduce their food consumption due to financial constraints.

**21%**

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of returnees saying they don't know if they will stay in their current settlement for even the next three months, increasing to **30%** of respondents in frontline areas.

**79%**

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of returnees to frontline areas report urgent unmet humanitarian needs.

Millions are returning home to Ukraine, despite the ongoing conflict. With no savings left and rent beyond reach, people are going back. One-quarter of people returning are settling in areas near the front lines, despite security as a critical concern. More than half of people who are returning are driven by a desire to reunite with family and another 42 per cent for employment. However, there has been a growing number of people this past year returning to Ukraine, but due to financial exhaustion and limited access to essential services in host countries.



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There has been an increasing trend in healthcare needs abroad, with 13 per cent reporting urgent medical needs. Among elderly returnees, 18 per cent have cited inadequate access to essential healthcare services. Some are wanting to give their children access to Ukrainian schools even if it means under difficult conditions, including black-outs (65% of children are studying online). The inability to afford housing, healthcare, and daily essentials has forced many to leave places where they had sought refuge, only to return to unsafe and unstable conditions.

Even after returning to Ukraine these challenges persist: a shocking 79 per cent of returnees to frontline areas report urgent unmet humanitarian needs, ranging from food and basic necessities (30%) to assistance finding

employment (15%). Still, many are returning to contribute to Ukraine's rebuilding efforts, despite the immense challenges that await. The lack of medical resources, compounded by ongoing conflict and infrastructure damage, leaves returnees particularly vulnerable to long-term health complications. The financial situation is dire—23 per cent of returning refugees have had to reduce their food consumption due to financial constraints. Half of those who returned to Ukraine are currently in debt, with around 12 per cent unable to repay what they owe, with nearly 50 per cent of them using borrowed funds to cover food, 22 per cent are taking on new debt to pay for healthcare expenses, and nearly 15 per cent are using it for rent. As more people return to Ukraine with depleted resources, the cycle of poverty deepens, making long-term stability even harder to achieve.



*Alona and her mother in their apartment in Dnipro, Ukraine*

## **A family's impossible choice**

For most of their lives, Alona and her family called Dnipro, Ukraine, home. When the conflict escalated, she fled with her 16-year-old daughter and 84-year-old mother to Romania, seeking safety.

“When we arrived in Romania, it was a shock. A different country, a different language, a different culture. But the people were incredibly helpful,” Alona recalls.

“There was so much support— from the Red Cross and many other organizations: financial aid, food, hygiene products.”

Despite the assistance, the family was compelled to return to Ukraine a year later. Alona’s elderly mother developed heart complications and visited multiple hospitals in Romania. She faced a long waiting list for a procedure. “We were running out of time,” Alona says. Left with no alternative, they returned to Dnipro—despite the ongoing airstrikes.

# Challenges faced by displaced populations outside Ukraine: Older people particularly vulnerable

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## ELDERLY POPULATIONS REMAIN PARTICULARLY VULNERABLE

**54%**

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of older people displaced from Ukraine are economically reliant on government assistance, either from their host country or social assistance from Ukraine.

**32%**

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are living alone, dispelling the myth that they benefit psychologically and economically from the presence of family.

**67%**

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cite their knowledge of their host country language either 'poor' or 'very poor'.

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## HEALTHCARE GAPS

People have reported challenges in accessing health services abroad.

**18%**

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of displaced Ukrainians over the age of 65 cited urgent unmet healthcare needs.

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*Data across Germany, Slovakia, Hungary, Poland, Lithuania and Moldova*

## STRAINING INCOMES

Half are in low-skilled jobs—up from just **13%** before the conflict, when most were employed in professional or managerial roles.

**35%**

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of displaced Ukrainians in countries like Moldova rely on NGO assistance as their primary source of income.

**15%**

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of displaced Ukrainian households in Romania have reported having crippling amounts of household debt.



Across Europe, millions of Ukrainians are struggling to rebuild their lives in an uncertain landscape. One of the most pressing concerns is financial insecurity. With rising rent costs and fewer government subsidies, many are at risk.

People over the age of 65 are experiencing significant vulnerabilities, with data across Germany, Slovakia, Hungary, Poland, Lithuania and Moldova confirming this trend. Many older Ukrainians are relying on pensions that often do not stretch far in host countries with higher living costs. In Moldova, for example, 36 per cent of displaced Ukrainians rely on humanitarian aid as their primary source of income. For older individuals, securing employment is a challenge, leaving them increasingly vulnerable to debt and economic hardship.

The lack of affordable housing further compounds these struggles. Families with children are particularly affected, as they struggle to afford adequate living spaces while also covering education and childcare costs. Only 31 per cent of older displaced Ukrainians live in private accommodations, compared to 57 per cent of working-age individuals. This means that the majority are dependent on host country social programs, family and friends, temporary shelters, or overcrowded housing conditions. As rent prices rise and

temporary housing programs begin to phase out, more elderly individuals risk losing shelter altogether. In countries like Romania and Moldova, many older refugees have already reported struggling to find suitable, stable housing, and without financial independence, their options are limited.

Compounding these issues is the significant language barrier faced, by older people. Around 67 per cent of older people rate their host country language proficiency as either 'poor' or 'very poor'. This isolates them from essential services, making it difficult to access healthcare, understand legal documents, or even navigate daily life. It also limits their ability to integrate into host communities, increasing loneliness and mental health risks.

Healthcare is another critical issue, as high as 20 per cent of displaced Ukrainians in Moldova report urgent unmet medical needs, and for elderly individuals, these concerns are even more pronounced. Many suffer from chronic illnesses that require regular treatment and medications, which are either unavailable or unaffordable in their host countries. While some nations have integrated Ukrainian refugees into their healthcare systems, bureaucratic hurdles, lack of insurance, language barriers and out-of-pocket costs prevent many from receiving necessary care.





*Tetiana at the local office of the Ukrainian Red Cross*

## On the brink: Tetiana's story

"Treatment is expensive. If we had the money, maybe things would have been different," she says.

Tetiana, 65, spent most of her life in Kupiansk, Ukraine, until the conflict turned her town into a frontline. When a shell struck her yard, shattering windows and blasting doors off, she and her husband fled to Bucha. Soon after, tragedy struck again—her husband's health worsened, and he passed away in January 2025.

Now, Tetiana relies on a small pension and state assistance, barely enough for essentials. Her children help when they can, but life remains a struggle.

Such stories reflect the struggles faced by countless elderly people inside and outside Ukraine, many of whom are left without the support of family. For these individuals, humanitarian aid is not just assistance—it's a lifeline. As the conflict continues, it's crucial that we ensure they are not forgotten, and that the aid they need to survive reaches them.





Varya Horoz and Sergii Postavochkin at the library of the community centre in Plovdiv, Bulgaria

## Ukrainian couple receive vital medical care

“They’ve been paying for our medication that we otherwise couldn’t afford,” says Varya Horoz (60), who fled Odesa with her husband, Sergii Postavochkin (63).

Now living in a community shelter in Plovdiv, the couple faces ongoing health challenges. Sergii underwent heart surgery and later needed an eye lens replacement, while Varya requires treatment to prevent vision loss. Their insurance covered the surgeries, but the Bulgarian Red Cross, with IFRC support, ensures they get the medication they need.

# Declining international support for Ukraine

## DECLINING INTERNATIONAL FUNDING

Declining international funding from global donors putting essential humanitarian programs at risk.

## DIMINISHING AID

Funding shortages threaten the delivery of critical assistance, particularly for vulnerable populations such as refugees, returnees, and older persons. The IFRC has a funding gap of **280 million CHF** to respond to critical needs in the coming years.

## POLICY CHANGES

Shifting policies in host countries are creating uncertainty for displaced populations and exacerbating their instability.

Despite the significant needs, international support for Ukraine is diminishing. The reduction in financial assistance, particularly in major donor countries, is putting critical humanitarian programs at risk. Some programs within the IFRC Network have already ceased, while others are at risk of ending due to a 280 million Swiss franc funding gap. Changes to the implementation of the European Union Temporary Protection Directive (TPD) are resulting in the curtailing of benefits, which leave many displaced individuals uncertain about their legal status and access to support. As nations shift their priorities, many displaced populations face abrupt changes that disrupt their stability and integration.



Musa at the Romanian Red Cross medical center in Iasi, Romania

## Diminishing support: Musa's reality

Musa, at the age of 76, left Odesa, Ukraine on her own and found refuge in Romania after the escalation of the international armed conflict between Ukraine and Russia. She shares an apartment with another single person – both of which are relying on financial support for accommodation. // Now, she shares an apartment.

“People surprised me, they were very welcoming,” says Musa.

Musa visits a medical center run by the Romanian Red Cross, where she meets with a psychologist. However, life in Romania is becoming increasingly difficult.

“The programs were working; we were getting more support. We feel it is getting harder and harder for us. Somehow, everything (the support) is shrinking,” says Musa.



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# Looking ahead at an uncertain future

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The humanitarian crisis in Ukraine and surrounding regions remains severe, and for many, life continues to be defined by uncertainty, financial hardship, and limited access to basic services. The data in this report highlights the stark reality: from returnees facing unsafe conditions under the bombardments of conflict and displaced Ukrainians struggling with housing, healthcare, and employment abroad, the needs remain vast. Without continued global attention and action, the situation will deteriorate further, placing millions at risk of deeper vulnerability.

The IFRC network is unwavering in its commitment to support those affected in Ukraine and beyond. With one of the largest humanitarian responses in history, 60 Red Cross and Red Crescent Societies are delivering life-saving aid across the globe. From the frontlines in Ukraine to refugee communities globally, our teams are providing urgent assistance, shelter, medical care, and long-term support to help people rebuild their lives.

During the winter, Red Cross volunteers are working tirelessly to distribute food, hygiene kits, blankets, and set up heating stations to keep families warm. Our largest-ever emergency cash assistance program has helped vulnerable families avoid falling deeper into debt, covering essentials like rent, utilities, food, clothing, healthcare, and education.

In addition, our largest mental health initiative to date is offering counseling, stress relief workshops, and psychological first aid to help those bearing the emotional weight of the crisis.

To address these urgent needs, action is needed now. Ongoing humanitarian funding is essential to prevent further suffering.

Decision-makers should prioritize social protection systems that provide vulnerable groups with access to vital services, housing, and economic opportunities. The Temporary Protection Directive (TPD) has provided a crucial legal framework for their protection, extended until March 2026. If the TPD is phased out without clear alternatives, the consequences will be severe. Governments must provide long-term solutions for residency, employment, and education. This includes continuing to invest in employment initiatives, housing programs, healthcare access, and mental health support to ensure displaced individuals and returnees can rebuild their lives with dignity.

The world cannot afford to look away. Continued funding, policy action, and media attention are needed to prevent further suffering and to support those who are striving to rebuild their lives after immense hardship.



“I’ve learned that in tough times, helping others also saves you. It’s a wake-up call—a push to move forward instead of being stuck in fear,”

says Tatiana, who fled Mariupol (Ukraine) through safe passage operations and found refuge in Estonia. Now, she dedicates her days to volunteering with the Estonian Red Cross.

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