



Structural Barriers and Economic Security in Ukraine

A Regional and Demographic Analysis

2024

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Key Findings

Economic security

- Economic security is low and has declined between 2023 and 2024, returning to **2021 levels**. **Although 51% respondents can meet household nutritional needs, only 27%** have savings to fall back on, and 39% are not at all able to afford leisure activities.
- Half of those surveyed have a personal income under 10,000 UAH per month (53%), including 41% who report a personal income under 8,000 UAH, equivalent to the minimum wage at the time of surveying.
- Demographic factors including employment status, education, gender, age and rurality consistently impact income and economic security. Chronic economic fragility can prevent future-oriented economic behaviour.

Employment opportunities

- In 2024, 60% of all respondents were employed, a figure which reaches 76% among the working-age population (18- to 59-year-olds). Compared to previous years, the employment rate among all respondents has increased by 8-9 percentage points, with a more pronounced rise among respondents over 60 than among the working-age population. However, the fact that more than half of the respondents earn less than 10,000 UAH per month can indicate underemployment and stagnant wage conditions despite increased employment rates.
- In 2024, 7% of all respondents were unemployed. The highest unemployment rate was observed among respondents working in the agricultural and construction sectors. The biggest barrier to employment is a lack of jobs, considered a major or extreme obstacle by 44% of respondents, followed by unfair treatment by employers and a lack of personal connections considered major or extreme obstacles by 15%.
- Perceptions about employment opportunities are improving for persons with disabilities, for persons in low-income households, and for those with lower education. Around 1 in 10 of these respondents report an improved ability to find a job compared to 2021. However, social networks, qualifications, and employer discrimination matter more for these groups as well as for women with caregiving duties.

Business ownership

- The biggest barrier to starting a business is the lack of initial capital, reported by 72% of all working-age respondents, followed by the perception that large amount of bribes need to be paid, reported by 46%. These barriers are more severe for low-income groups and in Zaporizhzhia and Odesa oblasts.
- Among the working-age population, 6% report owning a business, 7% are planning to start one within the next 12 months, and 8% saying they may consider starting a business in the future.
- Current and prospective business owners are more likely to be men and urban, with higher income and education levels. Entrepreneurial intentions are slightly higher among veterans, men IDPs and men who previously lived under occupation.

Geographic flashpoints

- Kherson oblast emerges as an area of concern, with low economic security, high unemployment, and a reliance on part-time work. Only 1 in 3 in Kherson oblast feel that they can meet their household's nutritional needs, and 60% cannot afford food or clothes.
- Kirovohrad, Ternopil and Odesa oblasts also demonstrate lower economic security alongside a heightened fear of economic instability, compared to the national average. In Odesa oblast, unemployment is high, affecting 17% of respondents.
- Economic security is declining in Mykolaiv oblast, which consistently ranks among the oblasts with lowest scores on this indicator.

Key groups

- Low-income and less educated respondents face compounding barriers in their economic and job security, while entrepreneurship and employment opportunities favour men and urban respondents.
- Women consistently face disadvantages across economic security, income, and employment, compounded by intersectional challenges among women with disabilities, internally displaced women, and those who previously lived under occupation.

Recommendations

- Strengthen access to stable employment, financial support, and social safety nets. Pair vocational education, re-training and upskilling with recovery needs in a way that is inclusive of women, rural residents and people with disabilities, ultimately boosting incomes and opportunities and mitigating intersectional challenges. Consider flexible labour market initiatives that can engage women, particularly those women with disabilities, women IDPs and those who formerly lived under occupation.flexible labour market activation initiatives.
- Expand access to startup capital, flexible borrowing mechanisms such low or no-collateral loans to include low-income groups and underrepresented entrepreneurs along with broader incentives for new business owners and small and medium-sized enterprises. Continue investing in simplifying bureaucratic procedures and tackling corruption perceptions to encourage and activate potential entrepreneurs.
- Consider economic resilience hubs that provide a 'one stop shop' offering business incubation, seed funding access, job-matching services, skill/competency building support to deliver tailored strategies for rural communities and for Kherson, Odesa, Mykolaiv, Kirovohrad and Ternopil oblasts.

Introduction

Since the beginning of Russia's full-scale invasion in 2022, Ukraine's economy has undergone significant changes and challenges. Hostilities, infrastructure destruction, and territorial losses have significantly impacted all sectors of the economy, forcing the country to adapt to new realities. These are further impacted by demographic changes among Ukraine's labour force, resulting from the massive displacement of working-age citizens¹. This period is characterised by deep transformations that have substantially changed the structure of the economy.

Key economic sectors such as industry and agriculture have suffered a serious blow from active hostilities in the eastern and southern regions of the country². The destruction of production capacities, losses in the agricultural sector, and logistical problems have led to a significant reduction in production. Limitations in trade opportunities, especially due to the blockade of Black Sea ports, have also become a problem, significantly reducing exports, particularly of agricultural products, which are critically important for Ukraine's economy.

The full-scale invasion also affected the labour market, sharply increasing the unemployment rate in 2022. According to the International Labour Organization, the unemployment rate in Ukraine reached 19%, double that in 2021³. Although official statistics show a decrease in the unemployment rate, this may not reflect the real picture, as part of the population may avoid official registration due to mobilisation, among other reasons. In 2023, the number of jobs began to grow; however, these predominantly appeared in the western regions of Ukraine, with employment opportunities in the south and east remaining limited⁴, largely due to ongoing hostilities and the occupation of some territories. In August 2024, 11% of working-age respondents surveyed by the International Organization for Migration reported being unemployed, although this was higher in acutely war-affected oblasts .

Hostilities forced many small and medium-sized enterprises to cease operations or relocate production to safer regions⁵. However, by 2023 the situation began to improve; businesses started adapting to new conditions, and the proportion of enterprises ceasing operations was gradually decreasing⁶.

National initiatives and international support aimed at developing entrepreneurship and creating employment opportunities play an important role in economic recovery. In September 2024, the Ukrainian government approved the "Strategy for the Recovery, Sustainable Development and Digital Transformation of Small and Medium-Sized Enterprises (SMEs) until 2027." By facilitating business operations, promoting digital transformation, human capital and entrepreneurship, the strategy aims to foster the conditions necessary to generate employment and entrepreneurship opportunities⁷.

1 [Ukraine – Internal Displacement Report – General Population Survey Round 18 \(October 2024\)](#)

2 ["The impact of the war on the state of the agricultural sector in Ukraine"](#). Ukrainian Business Council

3 ["Inflation report April 2024"](#). National Bank of Ukraine

4 ["Restoring the Labour Market in Ukraine in the Context of War: Regional Aspects"](#). The National Institute for Strategic Studies. 2024

5 ["Employment, mobility and labour market dynamics in Ukraine"](#). International Organization for Migration. 2024.

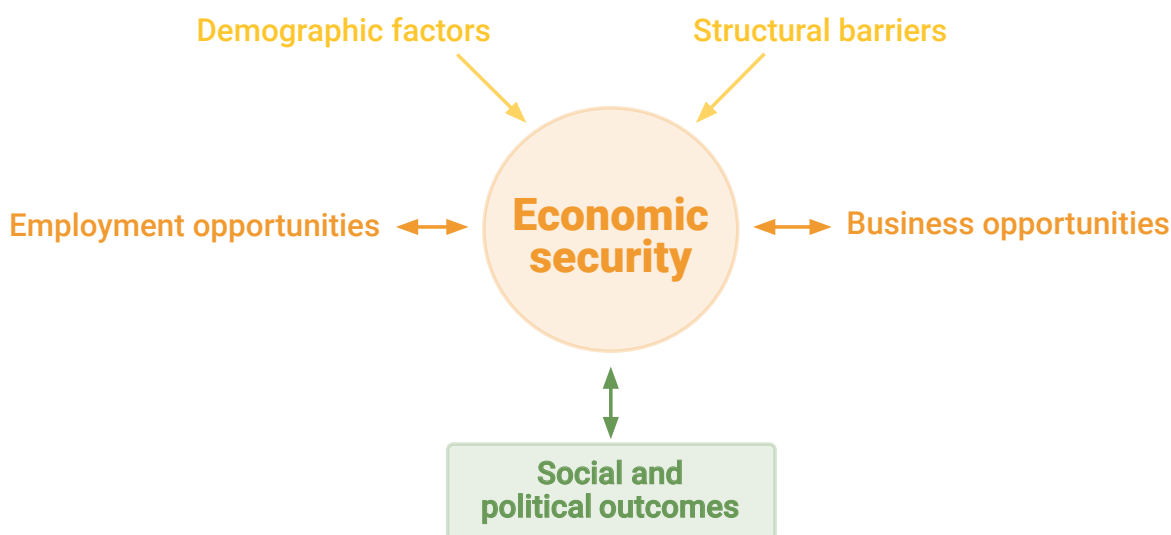
6 ["Micro, small and medium-sized businesses: resilience in times of war, potential for rebuilding Ukraine"](#). Dmytro Livch, Ekonomichna Pravda. 2024

7 ["Status and prospects of small and medium-sized businesses"](#). Advanter Group. 2023

This complements efforts by the international community, such as the funding pledges by the European Commission at the 2024 Ukraine Recovery Conference, which focus on mobilising private sector investment, supporting small and medium-sized enterprises, and facilitating job creation through investment in multiple sectors to improve livelihoods and economic stability⁸.

Supporting economic recovery at the individual level is critical for the resilience and long-term development of the country, promoting economic growth and engaging citizens to contribute actively to Ukraine's national reconstruction. In doing so, it is important to understand what influences economic security and opportunities for citizens in Ukraine, as well as the demographic and regional factors which shape these. When people face persistent financial strain, their mental resources are focused on handling immediate needs, which leaves little cognitive capacity for long-term planning or pursuing new opportunities. This shift in mental focus can trap individuals in a cycle of short-term problem-solving, preventing them from seeking better employment, education, or entrepreneurial prospects⁹, which are vital for Ukraine's reconstruction.

- **Figure 1:** Conceptual diagram. Bidirectional arrows outline associations between SCORE indicator dimensions and Economic security. Binary arrows outline SCORE indicator dimensions which impact Economic security.



Guided by the conceptual diagram in Figure 1, this report seeks to outline the prevalent perceptions of Ukrainian citizens regarding their economic security, identifying priority groups and entry-points for programmes seeking to strengthen economic and entrepreneurial activity in Ukraine.

8 ["The EU signs €1.4 billion of new guarantee and grant agreements to support Ukraine's recovery and attract private sector investments"](#). European Commission. 2024.

9 "Scarcity: Why having too little means so much" Mullainathan S., & Shafir E. 2013.

Methodology

Data from the Ukraine reSCORE in 2024 relies on face-to-face, structured and quantitative interviews with citizens in Ukraine, collected between June 8, 2024 and September 1, 2024. The data, collected from 7,758 respondents, is representative of all territories controlled by the Government of Ukraine at the time of surveying, and excludes Luhansk oblast, Donetsk oblast and the Autonomous Republic of Crimea. This sample includes a booster sample of Kirovohrad oblast (N = 298), as well as the cities of Kryvyi Rih, Dnipro, Kharkiv, Zaporizhzhia, and Odesa (total N = 1,496).

Additional data, not utilised in the present report, includes the reSCORE panel dataset of 646 citizens, surveyed face-to-face in 2023 and in 2024, as well as data from 494 IDPs living in Kirovohrad, Kharkiv, Dnipropetrovsk, Zaporizhzhia, Odesa and Mykolaiv oblasts in 2024. The reSCORE also covers an additional booster sample of 500 veterans from across the country who are currently not in service but participated in combat after February 24th, 2022. Further booster samples include 292 residents of Mykolaiv oblast, and 496 young people (aged 18-35) living in Chernihiv, Dnipropetrovsk, Kharkiv, Kherson, Mykolaiv, Poltava, Sumy, and Zaporizhzhia oblasts.

Economic security

Economic security and Income

Economic security is low, and respondents uncertain about various Economic security indicators (Figure 2). While one in two respondents say that their household can cover nutritional needs (51%), fewer have a stable household income (46%) and can cover bills for the next month (41%).

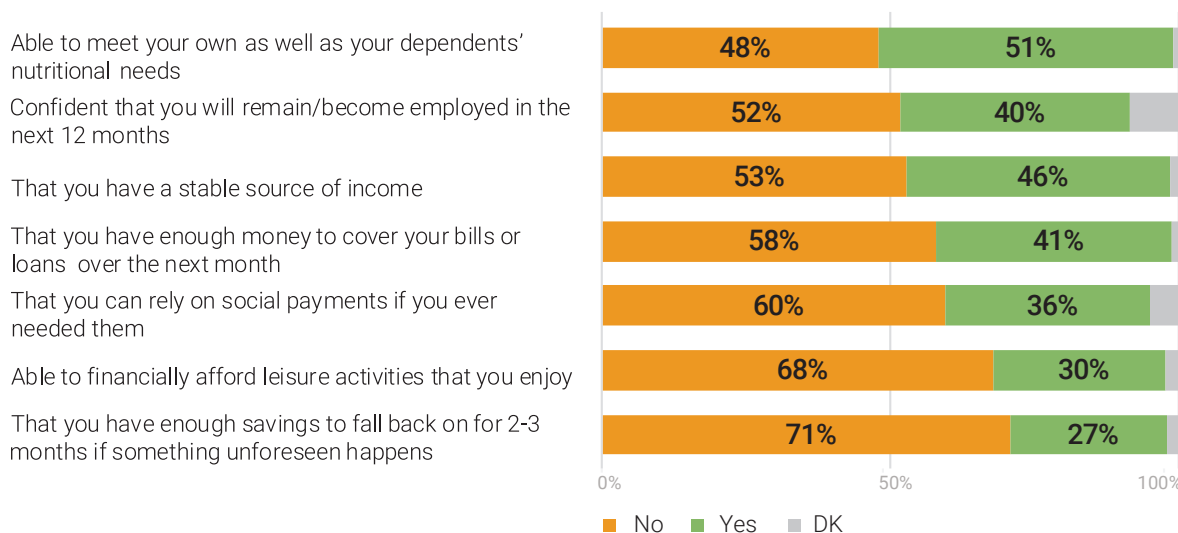
This decreases further when it comes to non-essentials such as making savings (27%) or affording leisure activities (30%, Figure 2). More specifically, almost four in ten (39%) are not at all able to afford leisure activities, with 68% unable to afford them either fully or somewhat (Figure 2). Additionally, 37% feel completely unable to fall back on savings if something unforeseen happens within the next two to three months, with 71% struggling to make savings to any extent (Figure 2).

This gradual decline in the ability to fulfil different aspects of economic security illustrates a transition from meeting basic survival needs, such as food, to struggling with longer-term stability and quality of life.

Many households appear to be directing resources solely towards essential needs, leaving little room for activities or investments that provide long-term security (savings) or enhance well-being (leisure).

● **Figure 2:** Frequencies of Economic security in the full sample. “No” is a total of respondents who say “Not at all” and “Not really”; “Yes” is a total of respondents who say “Yes, to some extent” and “Yes, very much”.

to what extent do you feel...?



These tendencies are concerning as they perpetuate economic vulnerability and anxieties that hinder economic activity. Without the ability to save or invest beyond essentials, households are less equipped to respond to unexpected crises, making it harder to break the cycle of living “paycheck-to-paycheck”. Over time, these trends suggest that both individuals and the broader economy may face challenges achieving sustainable growth, stability, and inclusive recovery.

Economic security is lower among respondents over the age of 60¹⁰, of whom just 20% have enough savings to fall back on and 17% can afford leisure activities (Figure 3). Respondents in this age group also report lower household income levels¹¹, with 12% stating that their household lacks money even for food compared to 2% of 18- to 35-year-olds and 6% of 36- to 59-year-olds.

Another vulnerable group are low-income citizens, who partially overlap with respondents over 60 and exhibit the lowest perceptions of Economic security (Figure 3). Notably, a significant gap is observed between individuals in low and high-income households. This disparity is consistent across all key indicators and often exceeds 50%, underscoring the exceptionally low level of Economic security faced by this segment of the population. Women are slightly less likely to say they have savings to fall back on (24% compared to 30% of men) and that they are able to financially afford leisure activities (33% of women, 27% of men). Gender differences in other items of Economic security are even less pronounced, yet women are more likely to face compounding economic vulnerabilities, as outlined below.

Economic security is also significantly lower among persons with disabilities, particularly women, as well as women who lived under occupation and women IDPs (internally displaced persons) compared to the same subgroups of men. Just 24% of internally displaced women feel that they can rely on social payments if needed, while just 29% feel that their household has a stable source of income. Women with disabilities and women IDPs also report lower household income levels, as do people living in the South-East. Other demographic groups at risk of economic insecurity include rural respondents, respondents who only completed primary education.

Half of those surveyed have a personal income under 10,000 UAH per month (53%), and 41% have a personal income under 8,000 UAH, the minimum wage at the time of surveying. Among those who are employed, 71% report a personal income under 20,000 UAH per month (Figure 4), where the average monthly salary is estimated between 20,592 and 22,500 UAH. Employed women are more likely than men to fall into the lower income brackets (under 10,000 UAH), whereas men are more likely to earn 15,000 UAH or more (Figure 4).

10 ANOVA, $p < 0.05$, Cohen's d effect size between age groups > 0.40 for Economic security overall.

11 ANOVA, $p < 0.05$, Cohen's d between age groups > 0.4 .

● **Figure 3:** Proportion of responses for Economic security. High income respondents are those who say their household can afford expensive goods (e.g., an apartment or car). Low income respondents are those who say their household cannot even afford food. PWD – Persons with Disabilities. > 60 yo – Respondents over the age of 60. . The coloured circles indicate the distance different groups stand compared to the full sample average, which is illustrated with horizontal bars.

To what extent do you feel that you are able to...?
% "Yes, somewhat" + "Yes, very much"

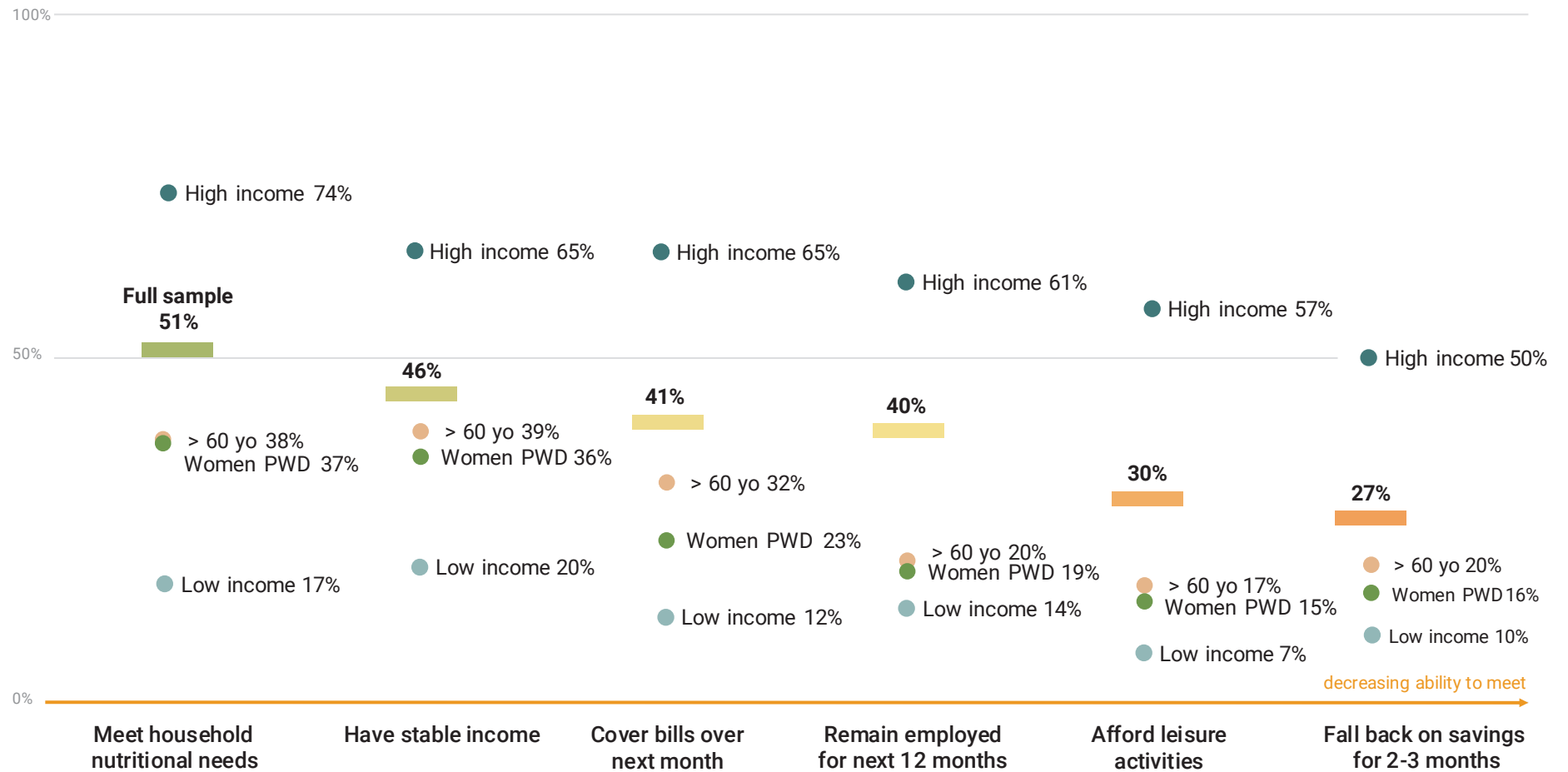


Figure 4: Reported personal income in UAH for employed respondents. Averages for the full sample are indicated at the base of the bar-charts while the values for men and women are indicated with circles

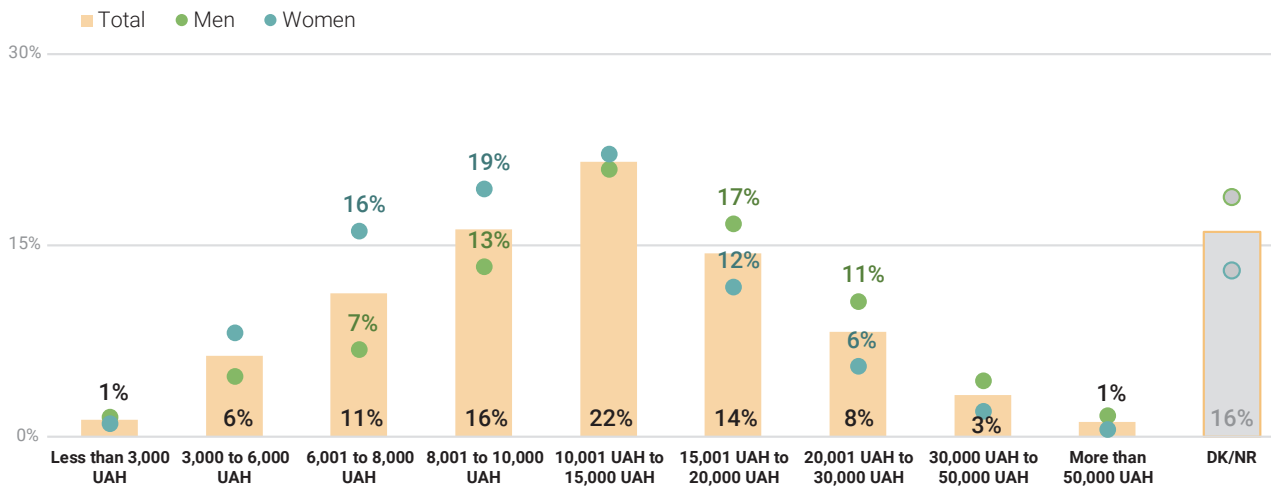


Table 1: Proportion of respondents per oblast who say “Yes, somewhat” + “Yes, very much” for six items of Economic security, ranked by lowest 3 oblasts. Shading by oblasts which appear more than twice.

Oblasts with lowest proportion of “yes”

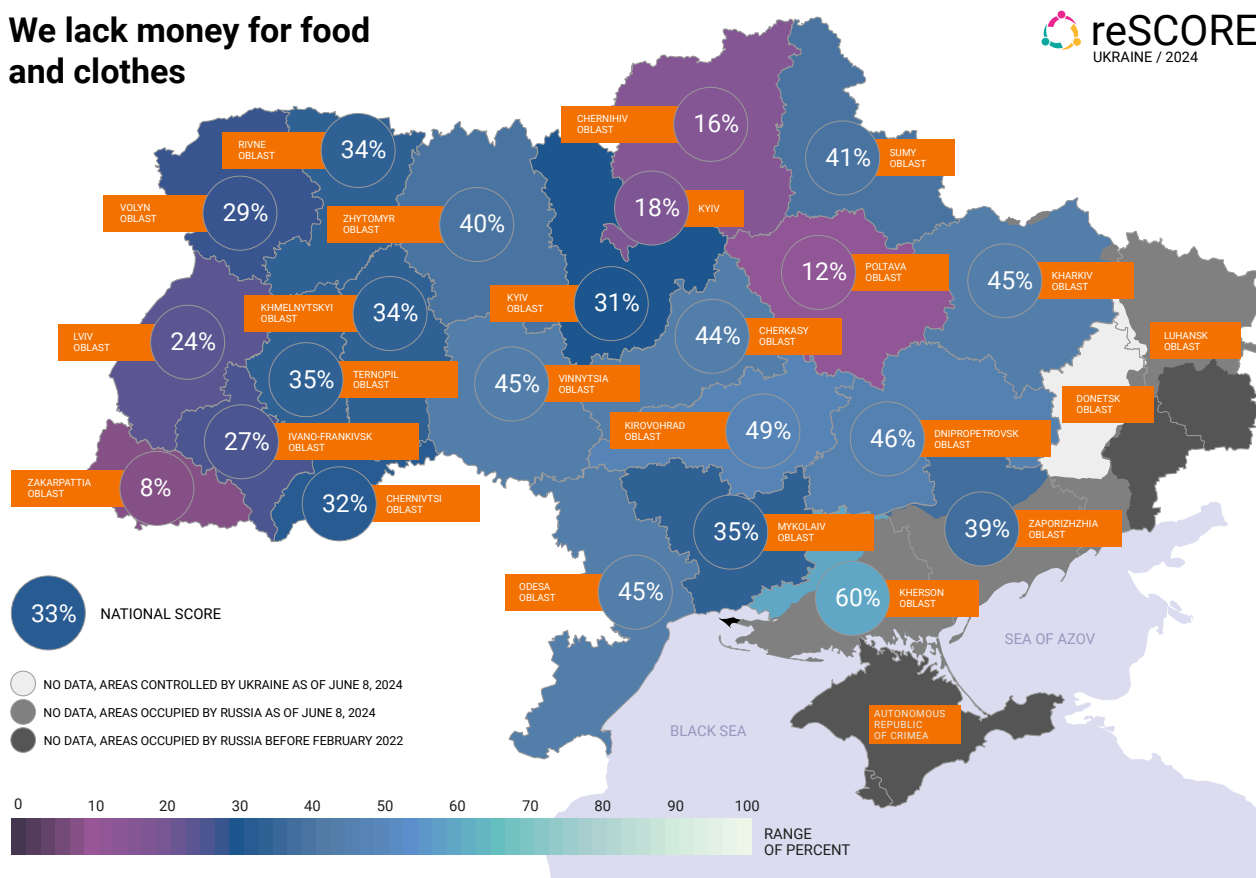
				Full Sample
Feel that you have a stable source of income	Ternopil Oblast, 26%	Mykolaiv Oblast, 30%	Kherson Oblast, 31%	46%
Able to meet your own as well as your dependents’ nutritional needs	Kherson Oblast, 33%	Zakarpattia Oblast, 34%	Kirovohrad Oblast, 35%	46%
Feel that you have enough money to cover your bills or loans over the next month	Kharkiv Oblast, 21%	Ternopil Oblast, 24%	Kirovohrad Oblast, 26%	41%
Confident that you will remain/become employed in the next 12 months	Ternopil Oblast, 22%	Mykolaiv Oblast, 22%	Kherson Oblast, 23%	40%
Feel that you have enough savings to fall back on for 2-3 months if something unforeseen happens	Mykolaiv Oblast, 12%	Kirovohrad Oblast, 14%	Ternopil Oblast, 15%	27%
Able to financially afford leisure activities that you enjoy	Kharkiv Oblast, 14%	Mykolaiv Oblast, 14%	Ternopil Oblast, 15%	30%

total % “yes, somewhat” + “yes, very much”

Economic security overall is lower in Ternopil, Kherson and Kirovohrad oblasts¹². Alongside Mykolaiv oblast where Economic security displays a downturn, these three consistently rank the worst across questions measuring Economic security (Table 1). Economic security overall is highest in Volyn and Ivano-Frankivsk oblasts. Lviv oblast, while showing slightly lower results, remains close to the leaders, and these oblasts rank among the top across all questions measuring Economic security. The proportion of respondents who cannot afford food or clothes is higher in Kherson oblast, with 60% of respondents placing their household in this category (Figure 5), a finding in line with lower levels of Economic security in this oblast.

Economic security has decreased significantly at national level between 2023 and 2024¹³, and in Vinnytsia, Kharkiv, Ternopil, Zakarpattia and Mykolaiv oblasts¹⁴. There has been no net change in the indicator from 2021 to 2024¹⁵ at national level.

● **Figure 5:** Proportion of respondents who say their household cannot afford food or clothes by oblast.



12 ANOVA, $p < 0.05$, Cohen's d effect size between these oblasts and others > 0.4 .

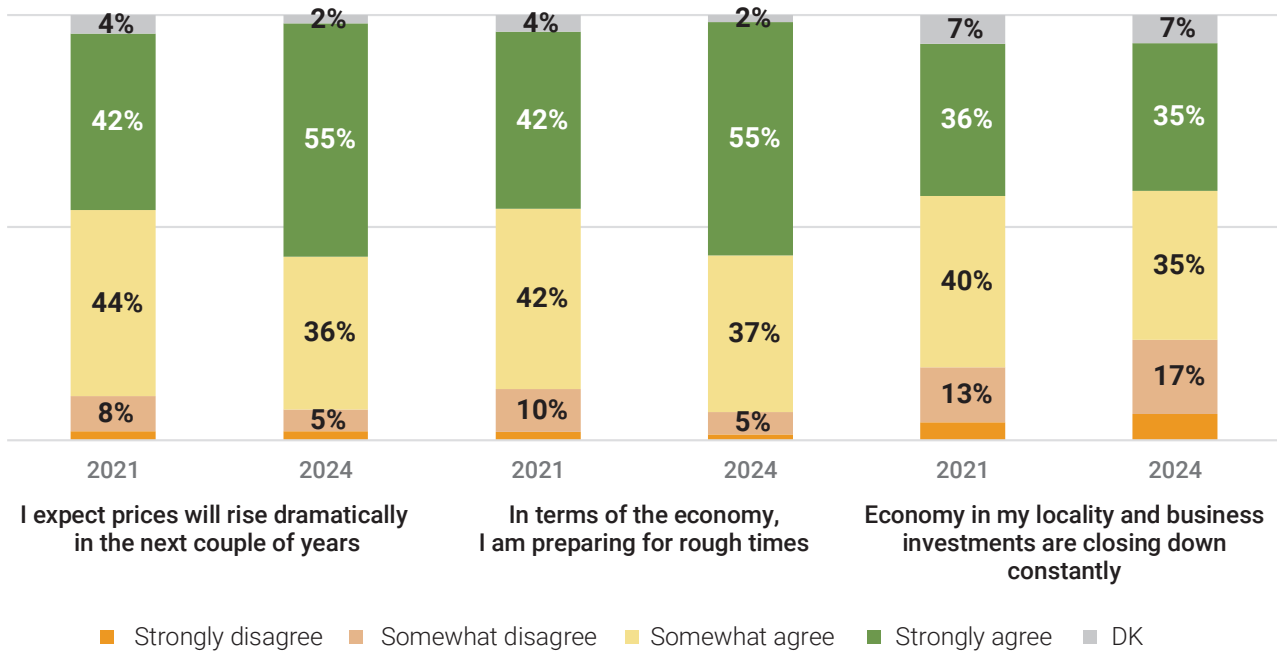
13 ANOVA, $p < 0.05$, $F = 135$ for all three years, Cohen's d effect size between 2024 and 2023 = 0.24.

14 ANOVA, $p < 0.05$, Cohen's d effect size within oblasts by year > 0.4 .

15 ANOVA, $p < 0.05$, $F = 135$ for all three years, Cohen's d effect size between 2024 and 2021 = 0.

Complementing perceptions about Economic security and Income, respondents were also asked about their expectations of the economy in Ukraine overall. **Fear of economic instability** is high across the country, with more than half of respondents preparing for rough times and expecting prices to rise dramatically over the next two years. Higher levels¹⁶ are observed in Ternopil, Kirovohrad, Kharkiv and Odesa oblasts, in which the some of biggest increases in this indicator since 2021 are also observed.

● **Figure 6:** Proportion of responses for Fear of economic instability in 2021 and 2024.



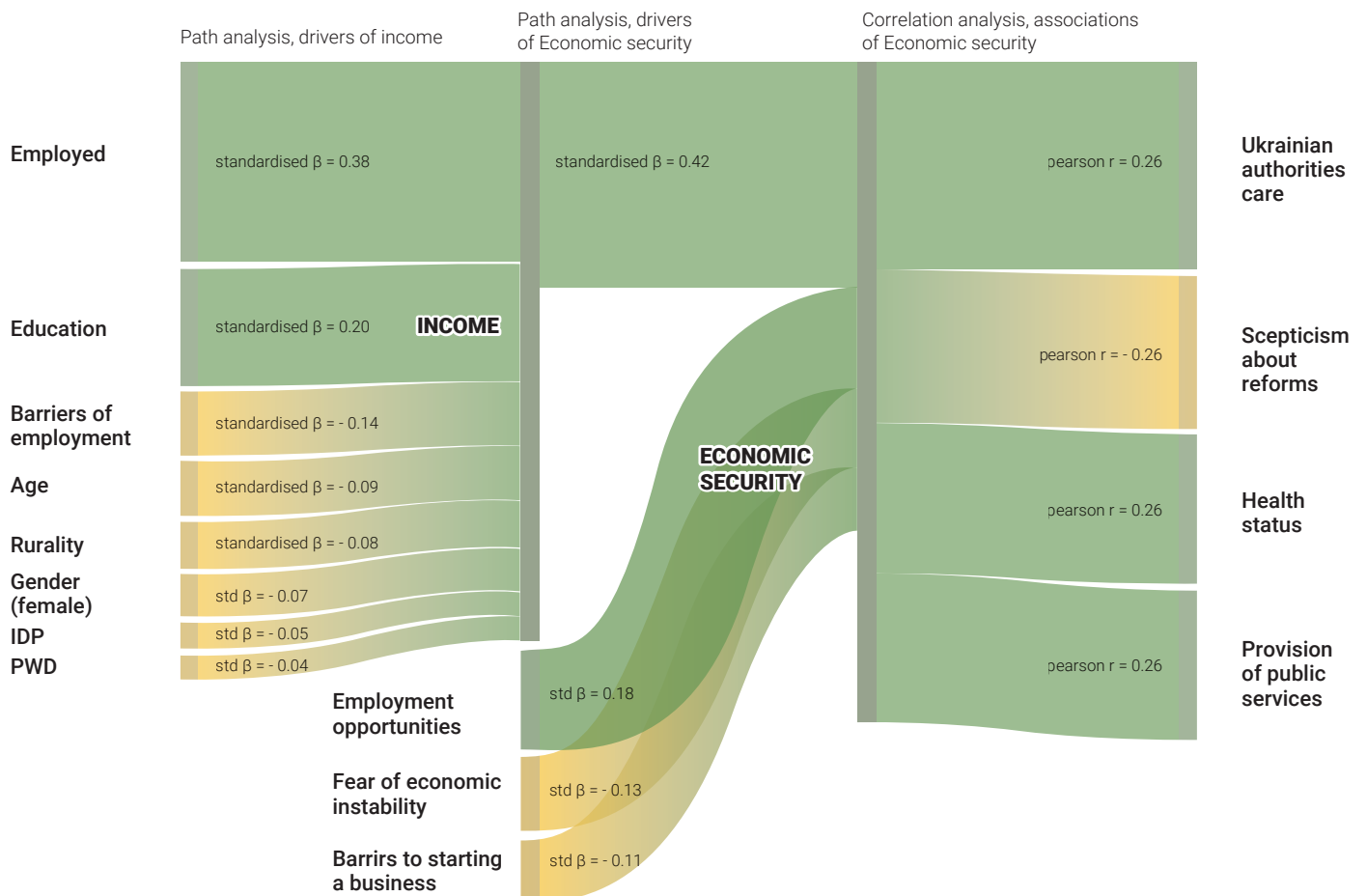
16 ANOVA, $p < 0.05$, $F > 20$.

Factors influencing Economic security

Tying together these findings, Figure 7 outlines the results of a path analysis and correlation analysis, which illustrate the impact of sociodemographic factors on Economic security, as well as its subsequent effects—thereby validating the conceptual diagram in Figure 1. Economic security is primarily influenced by Income, which itself depends on sociodemographic factors, such as employment status and education level, as well as structural factors such as barriers to employment, explored in the following sections. Other sociodemographic factors also play a role; older respondents and those in rural areas report lower incomes, as do women, IDPs and persons with disabilities. In addition to Income, Economic security is also influenced by the availability of employment and business opportunities, and overall perceptions about the stability of the country’s economic environment.

Economic security is important in itself but also contributes to other social and political outcomes of interest. Economic security is linked to more positive perceptions about authorities and reforms, fostering vertical cohesion. It is positively linked to respondents’ health status and access to services.

● **Figure 7:** Path analysis of drivers of Income and Economic security CFI 0.956, TLI 0.908, $p < 0.001$. Correlation analysis of associates of Economic security, $p < 0.01$. Standardised beta (β) weights for path analysis shown, Pearson correlation coefficients (r) for correlation analysis shown. IDP – internally displaced persons; PWD – persons with disabilities. The higher the β weight and coefficient, the stronger the influence.



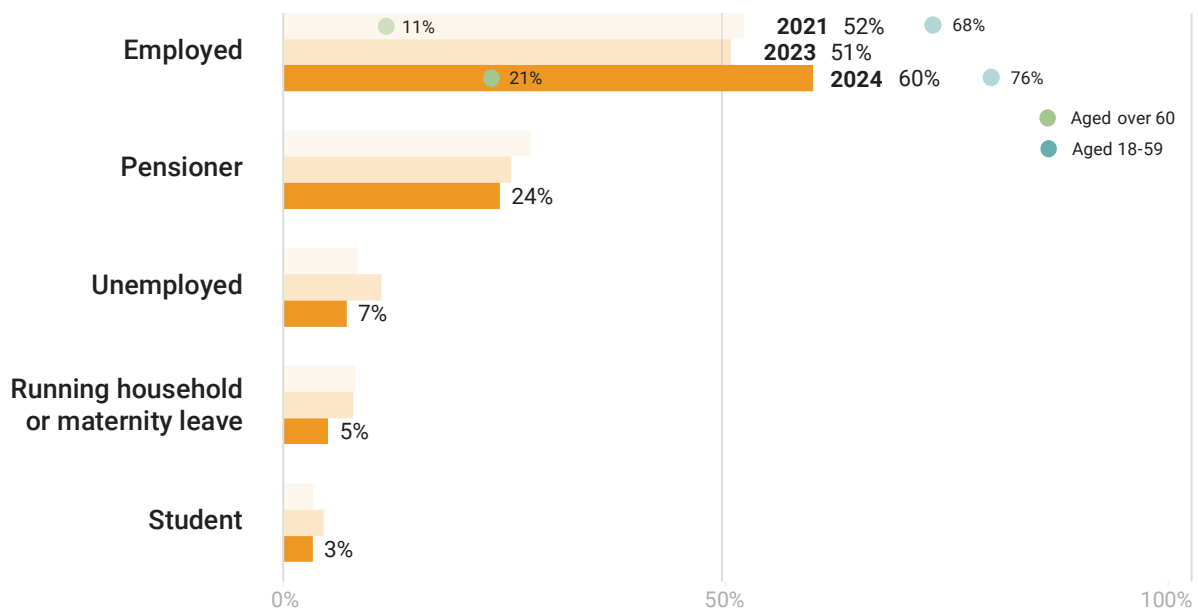
Employment outcomes

Employment status

At the national level, 66% of the working-age population are employed full-time, 9% part-time, and the unemployment rate stands at 9%. In 2024, 76% of working-age (18 to 59) respondents are employed, as are 21% of those over 60 (Figure 8). Compared to previous years, this has increased by 8-9%, with a more noticeable rise among people over 60, where the share of employed pensioners has doubled.

Part-time employment is more common among those engaged in cleaning or maid work (26%), and the highest unemployment rate in 2024 is observed among workers in the agricultural and manual construction sectors (16% and 17%, respectively). These findings demonstrate that precarious employment patterns may exist among people working in these sectors. Combined with anxieties around economic instability, these create additional vulnerabilities and pressure on households with unpredictable incomes and low savings.

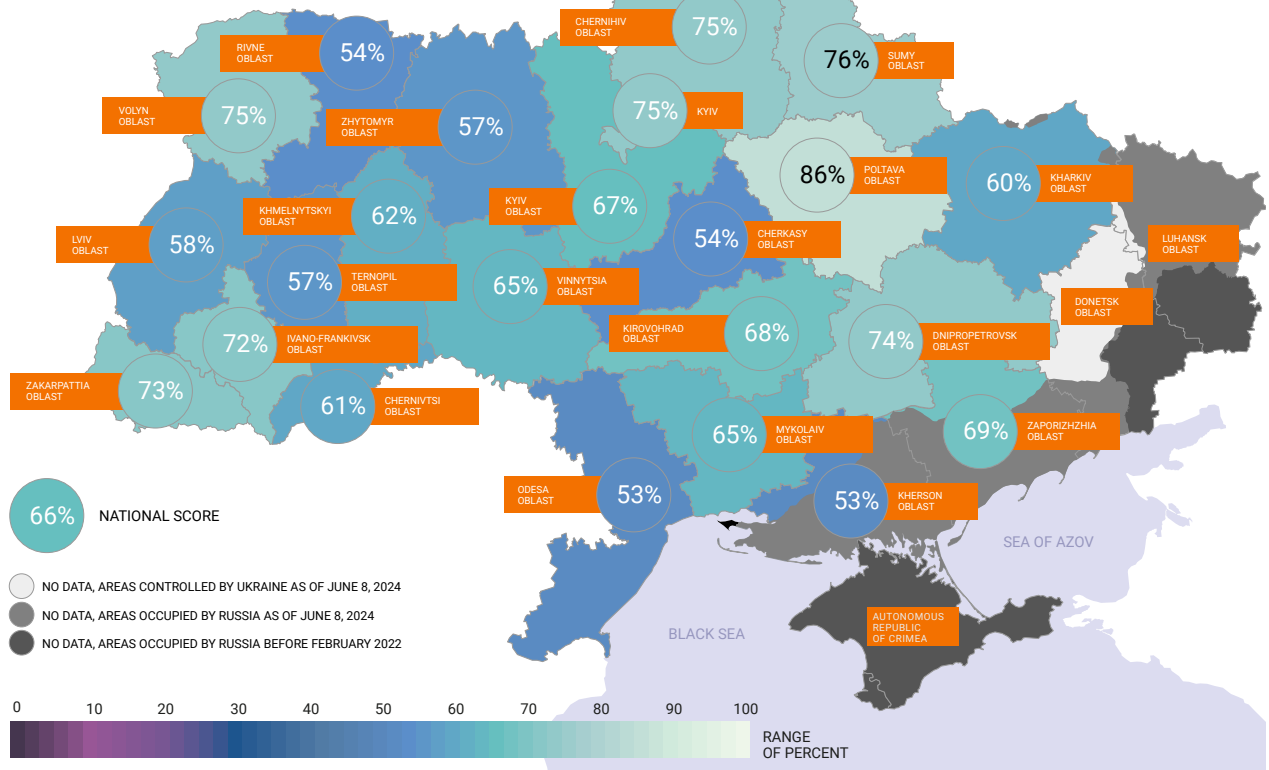
● **Figure 8:** Proportion of respondents by employment status and year. Full sample shown in bars, age disaggregation in circles.



● **Figure 9:** Proportion of respondents aged 18 to 59 who are employed full and part time or part time.

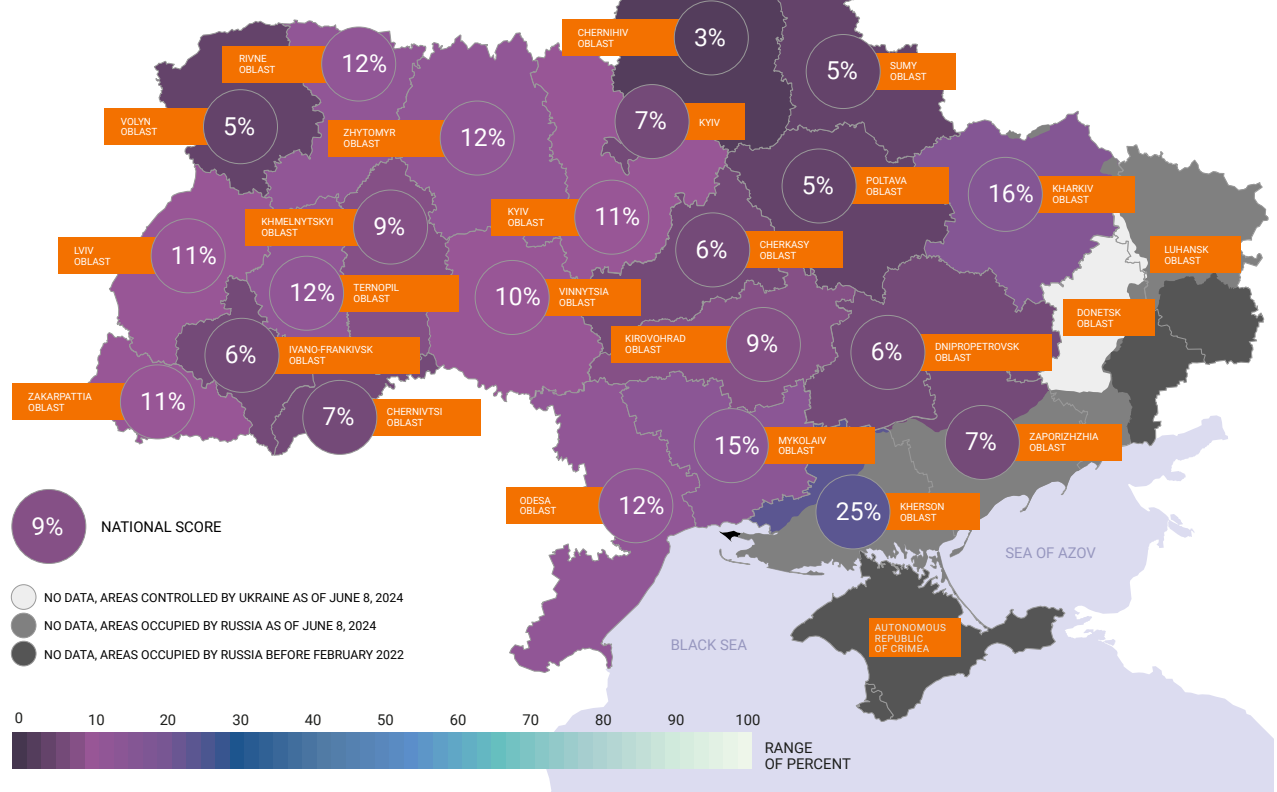
Employed full time

18-59 year olds



Employed part time

18-59 year olds



Full-time employment is lower in Cherkasy, Rivne, Kherson and Odesa oblasts, where it reaches 53% to 54% (Figure 9). **In Kherson, 25% of respondents aged 18 to 59 are in part-time employment, while in Odesa, 17% are unemployed.**

Respondents who are employed or in education are more likely to be men and urban (Table 2), with higher income levels. Respondents who are unemployed are more likely to be living with disabilities (Table 2). Employment status drives income (Figure 7), which may lead to the lower economic and health security, physical health status, and Employment opportunities¹⁷ reported by respondents aged 18 to 59 who are not employed or in education, compared to their employed peers.

● **Table 2:** Demographic distribution of working-age (18-59) respondents, by employment status.

	Full sample, all ages	Employed and students, 18-59	Unemployed, running a household and pensioners, 18-59
Men	48%	54%	44%
Women	52%	46%	56%
18-22	7%	10%	6%
23-34	18%	26%	25%
35-45	24%	34%	29%
46-59	23%	30%	40%
60plus	28%	0%	0%
Rural	34%	31%	43%
Urban	66%	69%	57%
Persons without disabilities	91%	95%	80%
Persons with disabilities	9%	5%	20%
Primary	1%	1%	2%
Secondary academic	15%	12%	24%
Secondary vocational	45%	42%	48%
Higher	39%	45%	26%
No money for food	7%	2%	15%
Money for food but not clothes	27%	20%	34%
Money for clothes but not expensive goods	49%	56%	40%
Enough money for expensive goods	17%	23%	11%
Less than 3,000 UAH	14%	5%	51%
3,000 to 8,000 UAH	33%	20%	29%
8,001 to 15,000 UAH	32%	43%	14%
15,001 to 30,000 UAH	17%	27%	4%
30,001 to more than 50,000 UAH	3%	5%	2%
Salary	52%	78%	30%
Savings and investments	4%	6%	6%
Welfare payments	37%	10%	51%
Borrowed	7%	6%	12%

17 ANOVA, $p < 0.05$, between respondents aged 18 to 59 who are employed or students, compared to those who are unemployed. All $F > 20$ and Cohen's d effect sizes > 0.4 between the two groups.

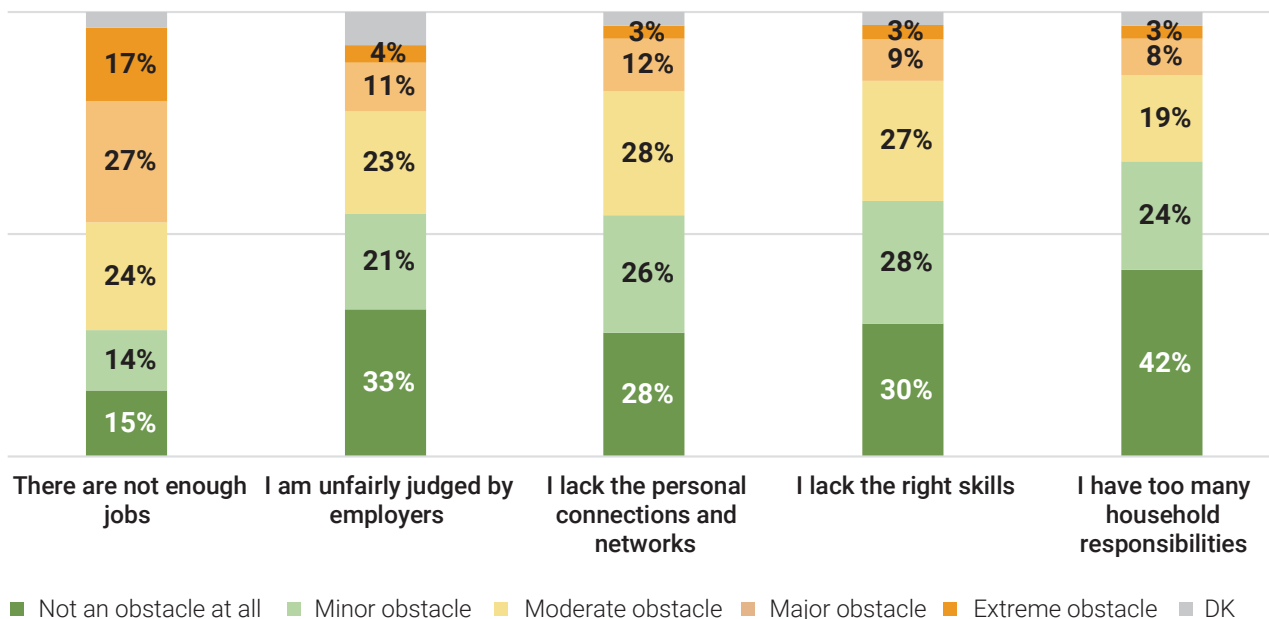
Barriers to employment

The most common obstacle to employment for people of working age (18–59) is the lack of jobs: 44% of Ukrainians consider it a major or extreme obstacle, and another 24% consider it a moderate challenge (Figure 10). This is slightly higher¹⁸ in women, of which 47% consider the lack of jobs a major or extreme obstacle compared to 42% of men.

Limited personal connections, a lack of qualifications, and biased attitudes of employers are major or extreme obstacles for 12-15% of respondents, and moderate obstacles for 23-27%. The least significant obstacle to employment is the burden of household responsibilities: only 11% consider it a major or extreme obstacle, and 19% consider it a moderate obstacle (Figure 10). **These figures are higher¹⁹ in women, where 16% consider household responsibilities a major or extreme obstacle, compared to 8% of men.**

● **Figure 10:** Proportion of responses for Barriers to employment, 18- to 59-year-olds.

Imagine you wanted to look for a new or a better job. Which of the following would be an obstacle to your job prospects (i.e. making it more difficult to find a suitable job) if you were looking for employment in the next 6 months in your locality?



Low-income respondents tend to report more barriers, particularly increased bias from employers and a lack of jobs. This reinforces the finding that barriers to employment lead to lower income levels (Figure 7). Perception of bias from employers is also higher among respondents with just primary education.

18 ANOVA, $p < 0.01$, $F > 20$ for availability of jobs.

19 ANOVA, $p < 0.01$, $F > 20$ for household responsibilities.

The lack of jobs is also more commonly reported by residents of rural areas²⁰ and small towns²¹ compared to those living in large cities. All barriers are lower in Lviv and higher in Zaporizhzhia cities. The absence of jobs is the most cited barrier for all demographic groups (Table 3).

In total, 17% of respondents aged 18 to 59 report that the lack of jobs is an extreme barrier to employment. However, in Kherson oblast, this figure rises to 45%, in Kirovohrad oblast it is 44%, and in Sumy oblast it stands at 39%. This barrier is also notably high in Ternopil, Vinnytsia, Odesa, Kharkiv, Khmelnytskyi, and Dnipropetrovsk oblasts, where between 18% and 28% of respondents report this as an extreme obstacle. The lowest levels of this barrier are reported in Ivano-Frankivsk and Chernivtsi oblasts (Figure 11).

● **Table 3:** Frequencies of barriers to employment (% “major” + “extreme” obstacle), respondents aged 18 to 59, by demographic group. Italics indicates that score in specific barrier is significantly different between the demographic groups in the row, $F > 20$, $p < 0.05$. Bold indicates that score in specific barrier is significantly different between the demographic groups in the row, Cohen’s d effect size > 0.4 , $p < 0.05$. Grey font indicates no significant difference. Black font indicates significant difference $p < 0.05$.

	Barriers to employment...				
	I am unfairly judged by employers	I have too many household responsibilities	I lack the personal connections and networks	I lack the right skills	There are not enough jobs
Full Sample	15%	11%	15%	13%	44%
Men	15%	8%	15%	13%	41%
Women	15%	15%	14%	12%	47%
18-35	15%	11%	14%	12%	42%
36-59	15%	12%	15%	13%	45%
Rural	15%	14%	15%	15%	53%
Urban	15%	10%	14%	11%	39%
No money for food	27%	20%	26%	22%	64%
Money for food but not clothes	20%	15%	22%	17%	53%
Money for clothes but not expensive goods	14%	10%	13%	12%	43%
Enough money for expensive goods	11%	8%	10%	7%	31%
Employed	13%	9%	14%	11%	42%
Unemployed	24%	15%	20%	18%	49%
North	16%	11%	16%	13%	36%
West	11%	12%	12%	10%	39%
Centre	14%	10%	15%	11%	53%
South-East	18%	12%	16%	17%	52%
Dnipro	17%	13%	23%	17%	37%
Kryvyi Rih	15%	11%	14%	15%	32%
Zaporizhzhia	25%	5%	12%	10%	36%
Odesa	18%	8%	15%	16%	28%
Kharkiv	21%	9%	16%	15%	47%
Kyiv	17%	9%	17%	11%	23%
Lviv	4%	4%	8%	6%	15%
Other	14%	10%	13%	9%	39%

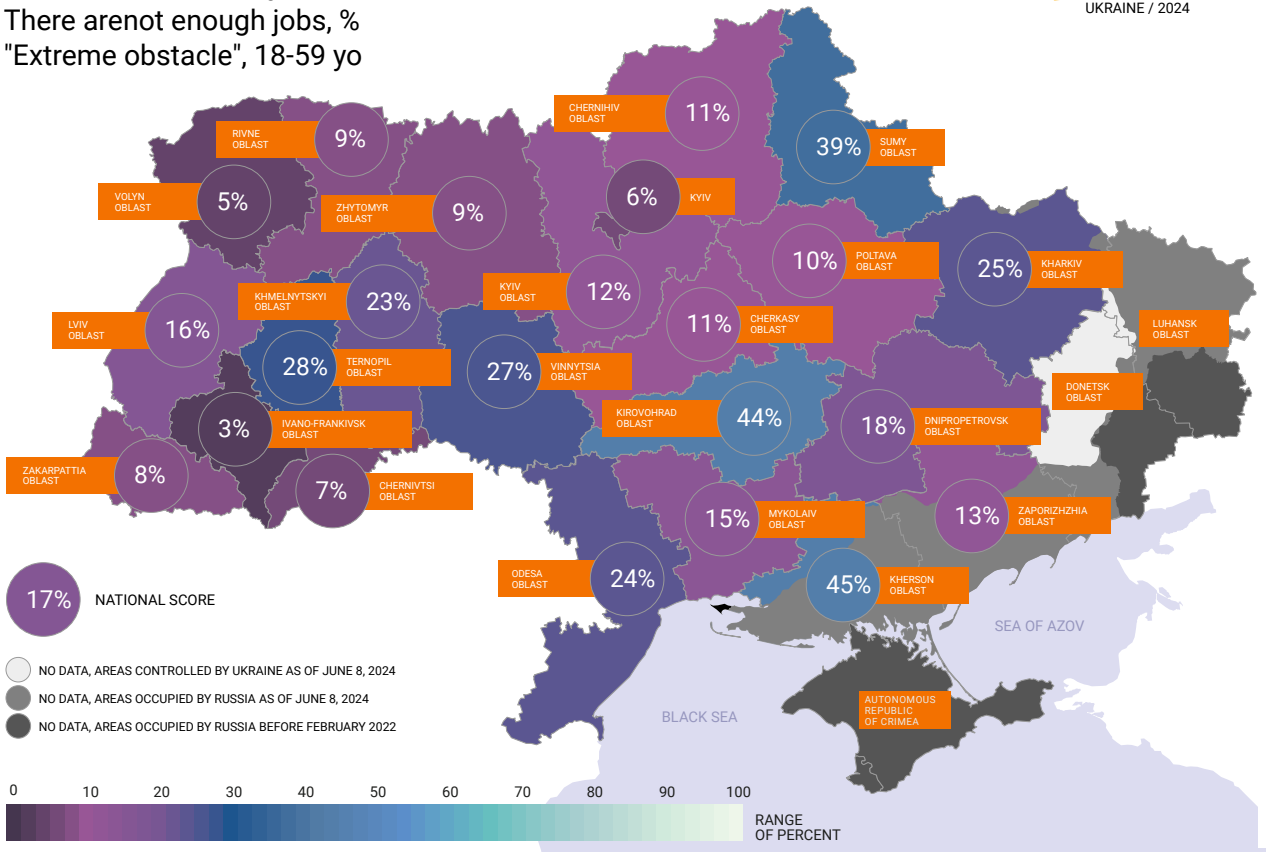
% "Major" + "Extreme" obstacle

20 ANOVA, $p < 0.01$, $F > 20$ and Cohen’s d effect size > 0.50 .

21 ANOVA, $p < 0.01$, $F > 20$ and Cohen’s d effect size > 0.50 .

● **Figure 11:** Proportion of respondents aged 18-59 who say “Extreme obstacle” when asked “Which of the following would be an obstacle to your job prospects (i.e. making it more difficult to find a suitable job) if you were looking for employment in the next 6 months in your locality?”, 2024.

Barriers to employment:
There aren't enough jobs, %
"Extreme obstacle", 18-59 yo



Employment opportunities

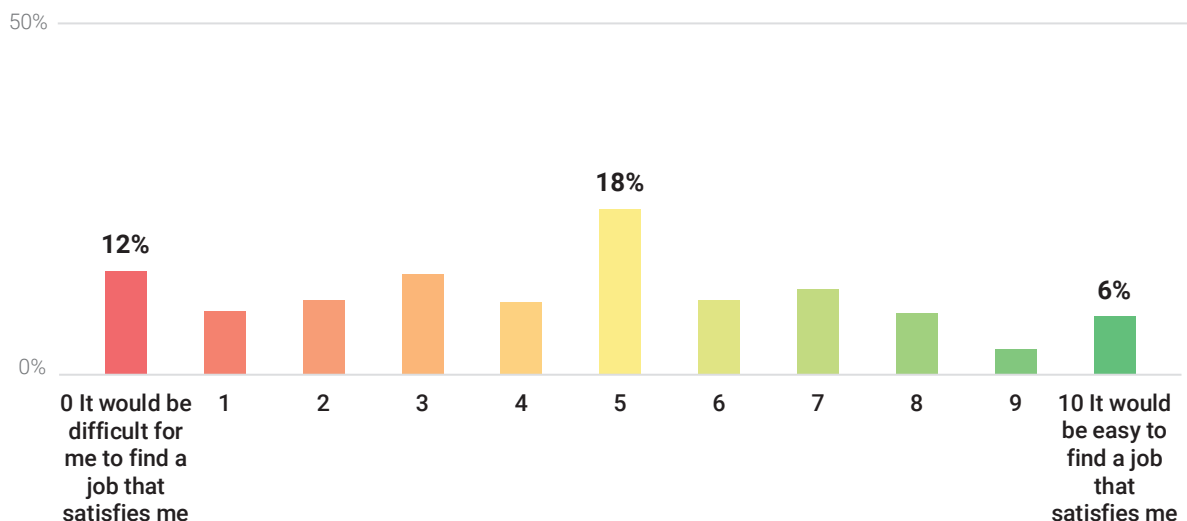
Alongside the lack of jobs, **respondents have a relatively low assessment of their chances of finding a job which satisfies them**, with 12% of working-age respondents certain that it would be difficult to find a job that satisfies them, and 6% certain that it would be easy (Figure 12). Another 18% place themselves midway at 5.0, and the mean score overall for this indicator is 4.5 out of 10 for respondents aged 18 to 59, although the standard deviation is 2.9, confirming that there is wide variation on how respondents assess this indicator, evident also from the sizeable proportion²² of responses at all intervals across the scale. Employment opportunities are lower²³ for respondents living in rural areas, those with lower household income, and those who are currently unemployed.

Despite the full-scale war, perceived Employment opportunities have gradually improved since 2021²⁴, although the proportion certain that it would be difficult to find a job remained the same (Table 4). In addition, **the gap in opportunities has narrowed for persons with disabilities, low-income respondents, and those who completed only primary education** (Table 4) with a decrease in the proportion who think it would be difficult to find a job.

In 2024, Employment opportunities are significantly lower in Kirovohrad²⁵ and Kherson oblasts²⁶, where 45% and 20% of working-age respondents are certain that it would be difficult to find a job that satisfies them. While Kirovohrad oblast was also the lowest ranking in Employment opportunities in 2021, in Kherson oblast this trend emerged from 2023 onwards (Table 5). In contrast, Kyiv city, Zakarpattia and Ivano-Frankivsk oblasts consistently rank among the top for Employment opportunities, though the mean values still remain close to 5.0 out of 10 (Table 5).

● Figure 12: Frequency of responses for Employment opportunities, 18- to 59-year-olds.

How difficult would it be for you to find a job in your locality, if you were looking for one?



22 From 18% on 5.0 to 3% on 9.0.

23 ANOVA, $p < 0.01$, $F > 20$ and Cohen's d effect size > 0.40 , respondents under 60.

24 ANOVA, $p < 0.01$, $F > 20$ and Cohen's d effect size > 0.30 , mean scores 3.8 and 4.5 (0 to 10 scale) for respondents under 60.

25 ANOVA, $p < 0.01$, $F > 20$, Cohen's d effect size > 0.65 .

26 ANOVA, $p < 0.01$, $F > 20$, Cohen's d effect size > 0.40 .

- **Table 4:** Frequency of responses “It would be difficult for me to find a job that satisfies me” by demographic group and year, respondents aged 18 to 59.

% “It would be difficult for me to find a job that satisfies me”

	2021	2023	2024	2024 minus 2021
Total	14%	13%	12%	-3%
Men	13%	12%	11%	-3%
Women	15%	14%	13%	-2%
18-35	12%	10%	10%	-3%
36-59	16%	14%	13%	-3%
Rural	19%	18%	17%	-3%
Urban	12%	10%	9%	-3%
No money for food	41%	33%	29%	-12%
Money for food but not clothes	24%	17%	16%	-8%
Money for clothes but not expensive goods	10%	10%	9%	-1%
Enough money for expensive goods	9%	9%	9%	0%
Primary	32%	29%	16%	-16%
Secondary academic	21%	14%	19%	-2%
Secondary vocational	15%	14%	12%	-3%
Higher	10%	9%	8%	-1%
Employed	10%	10%	9%	-1%
Unemployed	28%	19%	23%	-5%
Persons without disabilities	14%	12%	11%	-2%
Persons with disabilities	28%	18%	13%	-15%

Respondents under 60

- **Table 5:** Top 3 and bottom 3 oblasts in Employment opportunities. Mean score of Employment opportunities, respondents aged 18 to 59, by oblast. A score of 0 would indicate that all respondents perceive it would be difficult to find a job which satisfies them in their locality. A score of 10 would indicate that all respondents perceive it would be easy.

Employment opportunities, 0 to 10

	2021		2023		2024	
top 3	Kyiv city	5.1	Ivano-Frankivsk Oblast	5.4	Ivano-Frankivsk Oblast	6.1
	Chernivtsi Oblast	4.9	Kyiv city	5.3	Kyiv city	5.4
	Lviv Oblast	4.6	Zakarpattia Oblast	5.3	Zakarpattia Oblast	5.4
			Poltava Oblast	5.3		
bottom 3	Chernihiv Oblast	2.8	Sumy Oblast	3.2	Mykolaiv Oblast	3.3
	Cherkasy Oblast	2.5	Chernihiv Oblast	3.1	Kherson Oblast	2.9
	Kirovohrad Oblast	1.6	Kherson Oblast	2.9	Kirovohrad Oblast	2.5

Barriers to starting a business

Business ownership and intentions

At national level 6% of respondents own their own business, 13% are thinking of starting a business (“maybe” or “yes”) and 81% do not own or intend to start one (Figure 13).

- **Figure 13:** Proportion of respondents aged 18 to 59 by business ownership or intentions.



Business owners and those thinking of starting a business are more likely to be men and urban (Table 6). Current business owners report higher household and personal income levels, and higher educational attainment (Table 6).

Prospective business owners also report slightly higher household income levels (Table 6). Linked to these demographic differences, current business owners report higher²⁷ economic and health security, English language knowledge, and Civic engagement. This may indicate that if prospective business owners were more economically secure, they may be more willing to undertake the financial risks of starting a business.

27 ANOVA, $p < 0.01$, $F > 20$ and Cohen's $d > 0.4$.

Men who lived under occupation and men who are IDPs are more likely to say they are thinking of starting a business, with 30% and 29% respectively saying “yes” or “maybe” about starting their own business in the next 12 months, compared to 15% in the full sample. Veterans are also more likely to say they want to start their own business, with 26% reporting that they are “yes” or “maybe” considering starting their own business, a topic which will be explored in the reSCORE24 report on veterans’ adaptability to civilian life²⁸.

The proportion of people owning or intending to start a business is also higher in Lviv city compared to other cities, with 15% reporting that they own their own business and 32% intending to start a business in the next 12 months.

● **Table 6:** Demographic distribution of respondents aged 18 to 59 by business ownership or intentions.

	Full Sample	Do you own your own business?		Are you thinking of starting your own business in the next 12 months?		
		No	Yes	No	Maybe	Yes
Men	52%	52%	59%	50%	61%	64%
Women	48%	48%	41%	50%	39%	36%
Rural	34%	34%	25%	35%	31%	23%
Urban	66%	66%	75%	65%	69%	77%
Men Rural	18%	18%	16%	18%	17%	16%
Men Urban	34%	34%	43%	32%	44%	47%
Women Rural	16%	16%	9%	17%	13%	7%
Women Urban	32%	32%	32%	33%	26%	30%
18-24	12%	12%	4%	11%	18%	16%
25-34	24%	23%	29%	23%	29%	28%
35-44	30%	29%	38%	30%	33%	28%
45-54	24%	24%	21%	25%	15%	23%
55-59	11%	11%	8%	12%	5%	5%
No money for food	5%	5%	2%	5%	3%	6%
Money for food but not clothes	22%	23%	13%	23%	14%	22%
Money for clothes but not expensive goods	52%	53%	38%	53%	52%	44%
Enough money for expensive goods	20%	19%	47%	19%	31%	27%
Primary	1%	1%	0%	1%	1%	1%
Secondary academic	15%	15%	7%	15%	13%	14%
Secondary vocational	43%	44%	31%	44%	40%	37%
Higher	41%	40%	61%	40%	47%	48%

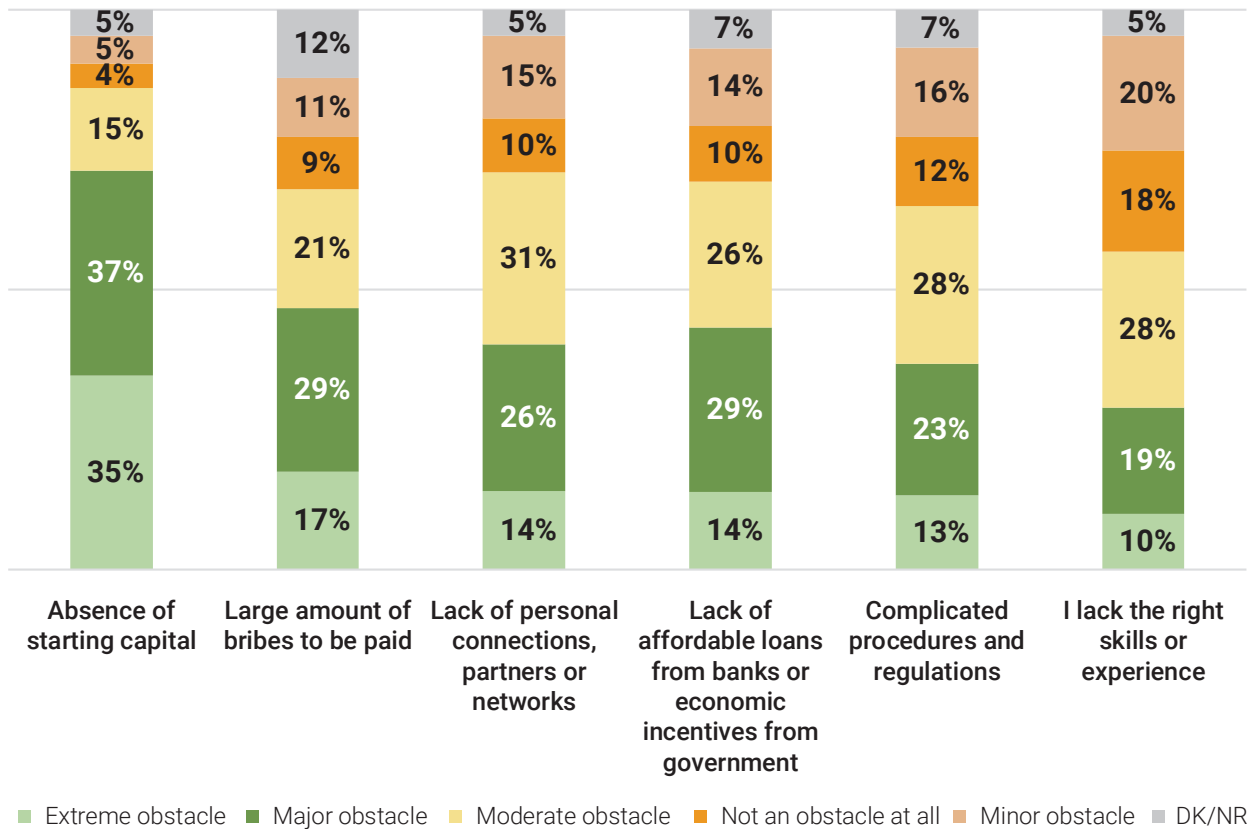
28 See app.scoreforpeace.org for previous and upcoming publications based on data from veterans in Ukraine who served after February 2022.

Barriers to starting a business

The majority of respondents aged 18 to 59 perceive the absence of starting capital as the biggest barrier to starting a business, considered an extreme obstacle by 35%. This is followed by the perception that a large amount of bribes should be paid – considered an extreme obstacle by 17% – and the perception that there is a lack of affordable loans and government incentives for business owners – considered an extreme obstacle by 14% (Figure 14).

Barriers are higher for low-income respondents, and even the least common barrier, a lack of skills or experience, is two-times higher among this group, with 20% reporting it is an extreme barrier, compared to 9% of people with the highest incomes. This further demonstrates the intersectional barriers that low-income respondents face.

● **Figure 14:** Proportion of responses for Barriers to starting a business, 18- to 59-year-olds.



Although most barriers are perceived as less extreme by current business owners (Figure 15), the absence of starting capital remains an extreme obstacle for 23% of this group. Further, while prospective business owners report lower²⁹ levels of most barriers than those who are not thinking of starting a business, they have similar perceptions³⁰ about complicated procedures and regulations, and the lack of available loans or government incentives, indicating that these aspects may be a priority to address for them.

29 ANOVA, $p < 0.01$, $F > 20$, Cohen's d effect size > 0.3 .

30 ANOVA, $p < 0.01$, $F < 20$ and Cohen's $d < 0.3$.

Zaporizhzhia city and oblast have the highest proportion who consider the lack of start-up capital an extreme obstacle (73%). A high percentage is also observed in Sumy (60%), Zakarpattia (52%), and Odesa (50%) oblasts, equivalent to 35% at national level. The lack of business loans is considered an extreme obstacle by 14% of respondents nationwide, most pressing for residents of Sumy and Odesa oblasts (29%, Figure 17), as well as for those in Odesa city (21%). Respondents in Lviv city report lower barriers to starting a business than those in other cities.

- **Figure 15:** Frequency of Barriers to starting a business (% "major" + "extreme" obstacle), 18–59-year-olds, by business ownership or intentions. All differences between business owners (green) and other two groups are significant, ANOVA, $p < 0.01$, $F > 20$.

Barriers to starting a business...
% "major" + "extreme" obstacle

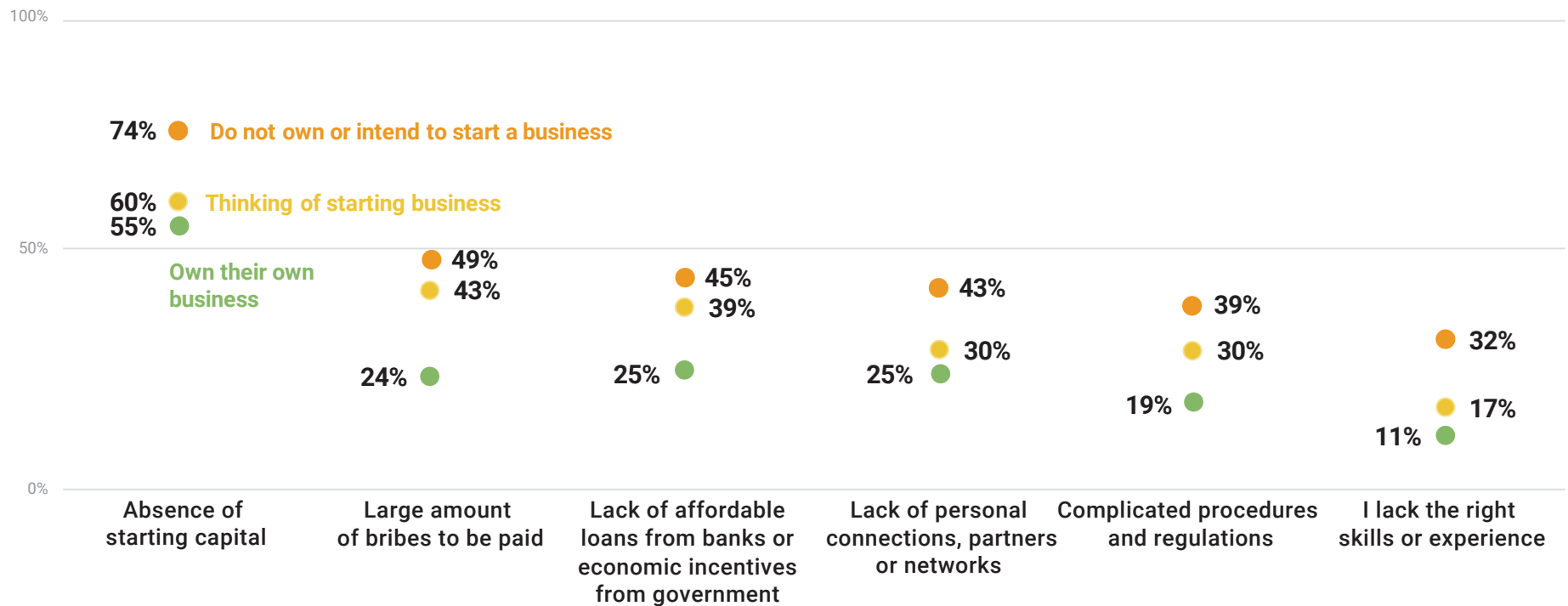


Figure 16: Proportion of respondents who say that absence of starting capital is an “Extreme obstacle” when asked “To what extent do you think each of the following are obstacles to starting a business (i.e. making it more difficult to start a business)?”, 18- to 59-year olds.

Barriers to starting business:
Absence of starting capital, %
“Extreme obstacle”, 18-59 yo

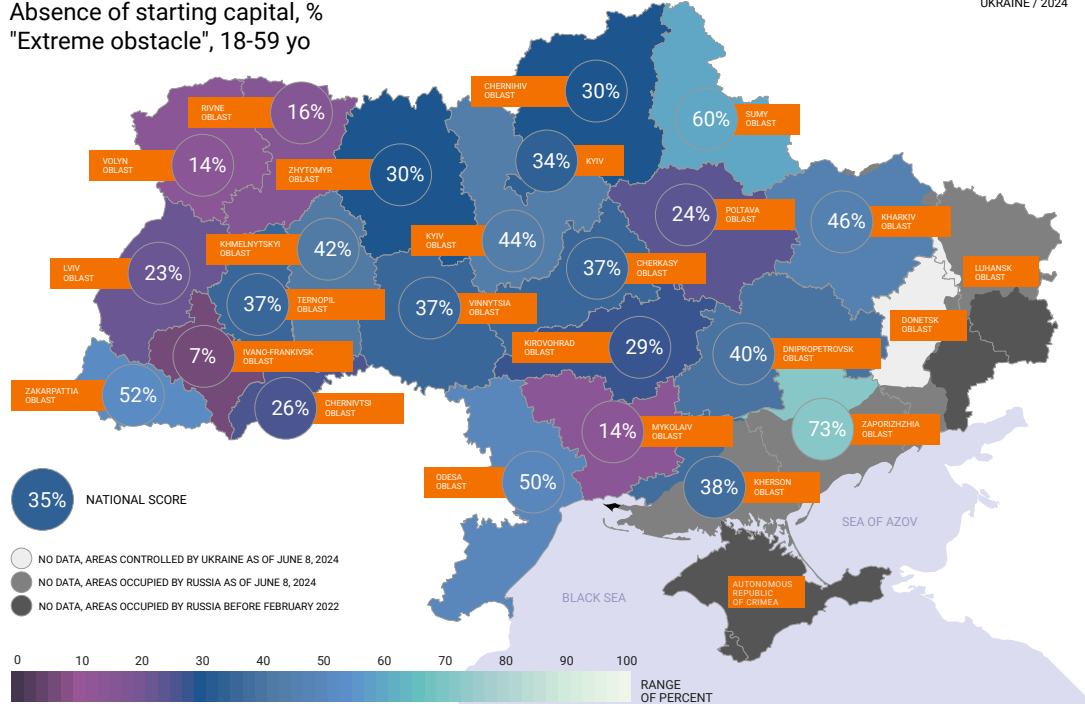
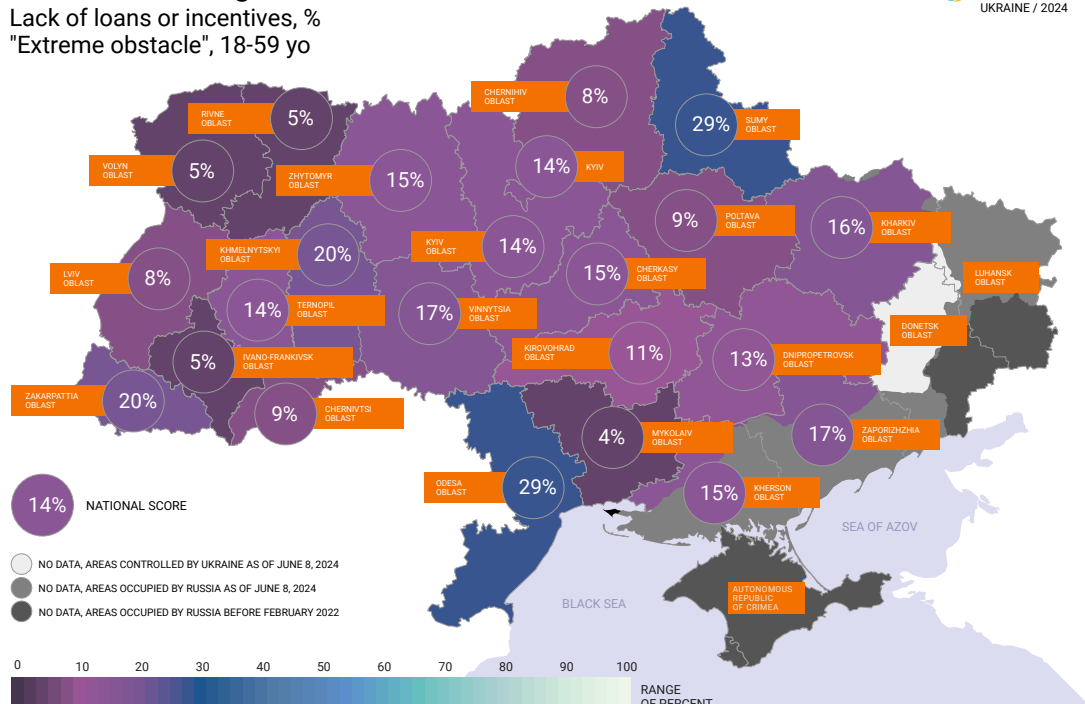


Figure 17: Proportion of respondents who say that a lack of affordable loans from banks or economic incentives from government are an “Extreme obstacle” when asked “To what extent do you think each of the following are obstacles to starting a business (i.e. making it more difficult to start a business)?”, 18- to 59-year-olds

Barriers to starting business:
Lack of loans or incentives, %
“Extreme obstacle”, 18-59 yo



About reSCORE Ukraine

The reSCORE Ukraine serves as an annual assessment tool of societal resilience and recovery that informs the policies and programming of national, regional, and international partners. Like its predecessor, the Ukraine SCORE 2018 to 2021, it aims to identify pathways and respond to complex needs, geared at strengthening individual and collective coping mechanisms, and fostering a democratic, just, inclusive, and cohesive Ukraine. The reSCORE/SCORE in Ukraine has been implemented eight times since 2016.

About SeeD and partners

The **Centre for Sustainable Peace and Democratic Development (SeeD)** works with international development organisations, governments, and civil society leaders to design and implement evidence-based, people-centred strategies for the development of peaceful, inclusive, and sustainable societies. Working globally, SeeD provides policy advice for social transformation that is based on citizen engagement strategies and empirical understanding of the behaviour of individuals, groups, and communities.

The **United Nations Development Programme (UNDP)** supports strategic capacity development initiatives to promote inclusive growth and sustainable human development. Through partnerships with national, regional, and local governments, civil society, and the private sector, UNDP strives to support Ukraine in its efforts to eliminate poverty, develop the population's capacity, achieve equitable results, sustain the environment, and advance democratic governance.

