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KEY FINDINGS

Post Distribution Monitoring Survey

Cash Assistance Programme in the Municipality of Záhony, Hungary

Published by:

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August 2023

Cover photo: On 10 February 2023 Ukrainian refugee child rides her bike in front of their temporary accommodation near Záhony, Hungary. Her family is a recipient of the UNICEF cash assistance program.
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I. About the Programme

The Municipality of Záhony, in cooperation with UNICEF, implemented an unconditional and unrestricted cash assistance programme, to help Ukrainian refugees and vulnerable households cover the basic needs of their children during difficult times.

The programme had two components: (i) the cash assistance, which aimed to increase the resilience and coping capacity of households in need and to meet the basic needs of their children; and (ii) the referral services, which focused on identifying and supporting children who needed additional social services such as education, health services and issuance of legal documents. When children were identified as in need of additional services, the social workers of the programme suggested solutions to respond to the needs through referral to quality services.

The programme targeted households with children with low income per capita. Each household received cash assistance in two installments, with the amounts staggered based on income brackets:

130,000 HUF (US$ 342[1]) allowance per child for per capita income of 0 – 100,000 HUF.

100,000 HUF (US$ 263) allowance per child for per capita income of 100,001 HUF – 140,000 HUF.

70,000 HUF (US$ 184) allowance per child for per capita income of 140,001 HUF – 180,000 HUF.

A top-up of 50,000 HUF (US$ 132) was received if the household had one of the following vulnerability criteria: households living with children with special needs, including learning difficulties and hyperactivity; single-parent households; or children who lived with pensioners, people with disabilities, pregnant mothers or newborn babies. The maximum amount of cash assistance was 520,000 HUF (US$ 1,370) per household.

As a result of the programme, **239 vulnerable households received two installments of cash assistance**; one in December 2022 and one in February 2023.

Based on registration records at the start of the programme, of these, 197 were of Hungarian nationality and 42 of Ukrainian nationality. These recipient households contained a total of 374 children. Fifty-five of these children were Ukrainian, and 319 were Hungarian. Among the recipient households, there were 53 single-parent, 14 households with newborn babies, 16 households with children with special needs or disabilities, and 5 with pentioners.

[1] On 14th of December 2022, the date of the 1st installment, the exchange rate was 379.65 HUF per 1 US$. This rate was used across the report.

II. About the Survey

A post distibution monitoring survey which included questions to assess the social vulnerabilities, was conducted between the 9th and 24th of May 2023. The objectives of this survey were to:

— Understand the socio-economic characteristics of households that benefited from the programme;
— Assess the effectiveness of the cash assistance programme;
— Collect beneficiaries' feedback on their perception of the programme and their level of satisfaction.

Additionally, the survey delved into a comprehensive vulnerability assessment of recipient households, investigating issues of households members such as health status, social challenges and barriers, disability and development delays, children's schooling and their needs. The survey instrument employed for this research was designed to capture both quantitative data and qualitative insights; hence, alongside structured queries, it incorporated open-ended questions allowing respondents to provide detailed elaborations on specific aspects.The survey aimed to cover all 239 cash assistance recipients. However, six recipient households declined to participate in the survey, and two households were abroad during the time of data collection. Hence, 231 households were successfully interviewed. This resulted in a response rate of 97%.

A training for enumerators was organized on 12th of April and 8th of May, and the data collection took place between the 9th and the 24th of May 2023. Data collection was done as paper and pencil interviews (PAPI) with subsequent data entry and validation. Rowsquared[3], an independent third-party data science and survey company, was engaged to handle data entry, data collation and cleaning, as well as data analysis and report writing. The data entry process commenced on 6th of June and was completed by 13th of June 2023, resulting in a total duration of 5 days. The interviews were conducted by ten enumerators, including three civil servants who work for the Municipality of Záhony and seven support workers who work at the Family and Child Welfare Service ('Család és Gyermekjóléti Szolgálat) of the Regional Social Centre ('Térségi Szociális Központ') based in Mándok.

Interviews were conducted in person with applicants for the cash assistance programme who consented to the interview and were willing to respond on behalf of the household. This does not necessarily imply, however, that the respondent was the head of the respective household.

Privacy and ethical considerations

During the survey design, necessary measures were considered to protect the privacy of the respondents. Participation was voluntary and anonymous. At the start of the interview, respondents were informed of their right not to answer specific questions, or to end the interview when they wished. Informed consent was sought and received at the start of each survey.

Privacy was sought ahead of each interview, whether they took place in respondents' dwellings or at the municipality's offices. Data collected was stored securely; hard copies at locked storage spaces and soft copies on password-protected servers.

[2] Data entry was done in Survey Solutions, which is a software developed by the World Bank for CAPI data collection. It can also be used for data entry.

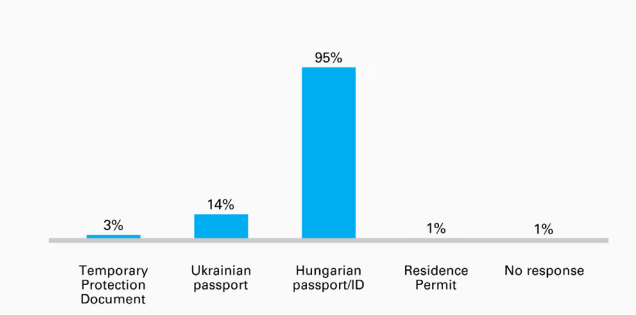
[3] www.rowsquared.com

III. Profile of Respondents

The vast majority of households (91%, 210 in total) covered by the cash assistance programme resided in Zahony. The remaining 21 (9%) live in Tuzsér, Eperjeske, Mándok or other locations that were not further specified.

Eighty-four percent of the respondents were Hungarian, 15% were Ukrainian and 1% were of unreported nationality.
The respondents were asked to report their type of legal document held at the time of the survey. Multiple options were possible to select, and several respondents held more than one document. The majority, namely 219 respondents, had a Hungarian passport or ID (95%). Thirty-three respondents had a Ukrainian passport (14%), 7 held a temporary protection document (3%), and 3 a residence permit (1%). Two respondents (1%) did not reply to this question (Figure 1).

Figure 1: Type of legal document held by survey respondents



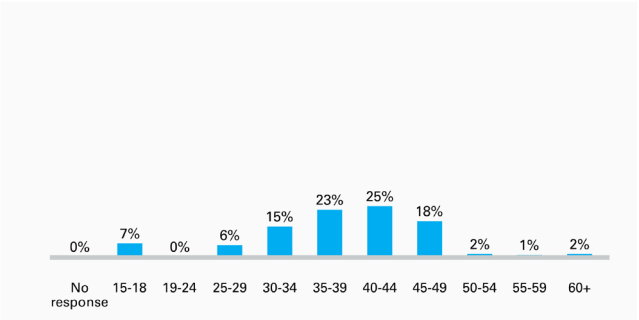
The nationality of the respondent was inferred from the type of legal document held in the following way: Respondents with only a Hungarian passport or ID were categorized as being of Hungarian nationality. Respondents with a Ukrainian passport, a temporary protection document, and/or a residence permit (temporary or permanent) were categorized as being of Ukrainian nationality, even if they had a Hungarian passport or ID in addition[4].

This resulted in 195 (84%) of the respondents being Hungarian, 34 (15%) Ukrainian, and 2 (1%) of unknown nationality.

Part of the following analysis is reported by nationality of the respondent. It is assumed that the nationality of the respondent is equivalent with the nationality of the remaining household members.

The majority of the respondents to the survey, namely 82%, were females, and 18% were males. The youngest respondent was 15 years old, while the oldest was 81 years old. Average age was 39 years, with a standard deviation of 9.9 (Figure 2).

Figure 2: Age of survey respondents



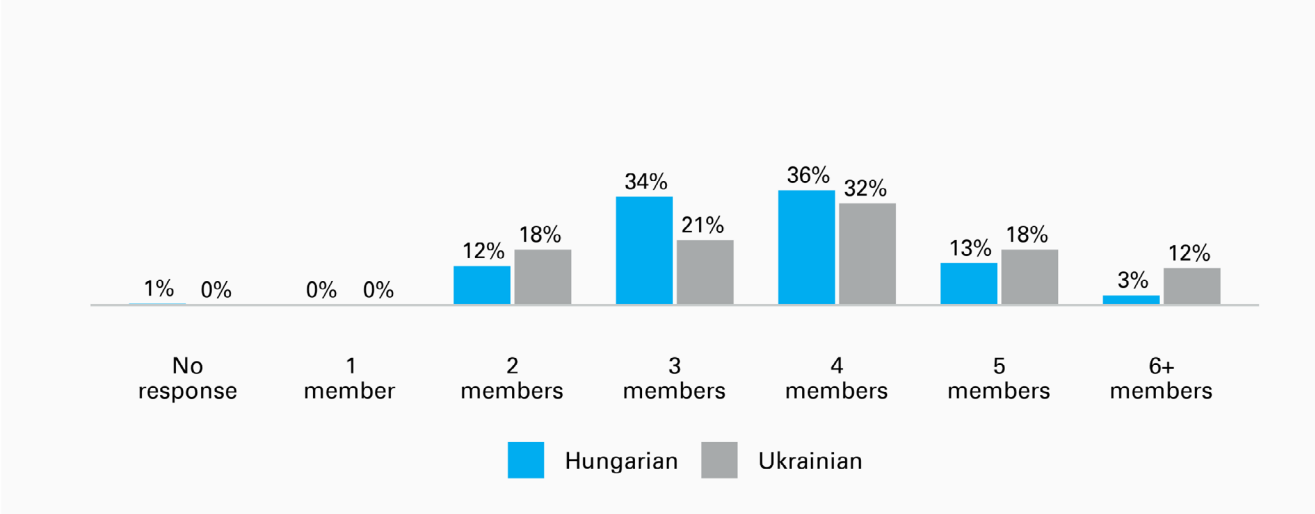
7% of households assigned their child studying in secondary education to respond. Approval of guardians was seeked for these cases.

Average household size among the cash assistance recipients was 3.7, with 1.7 children per household on average.

The average household size among the cash assistance recipients was 3.7, with a standard deviation of 1.16. The smallest households consisted of two members and the largest of nine. Despite some variations, the difference in average household size between the Ukrainian and Hungarian sub-groups was not substantial, with respective averages of 3.9 and 3.6 respectively (Figure 3).

[4] In fact, 24 respondents (or 70% of all Ukrainians) had a Hungarian passport/ID in addition to a Ukrainian passport.

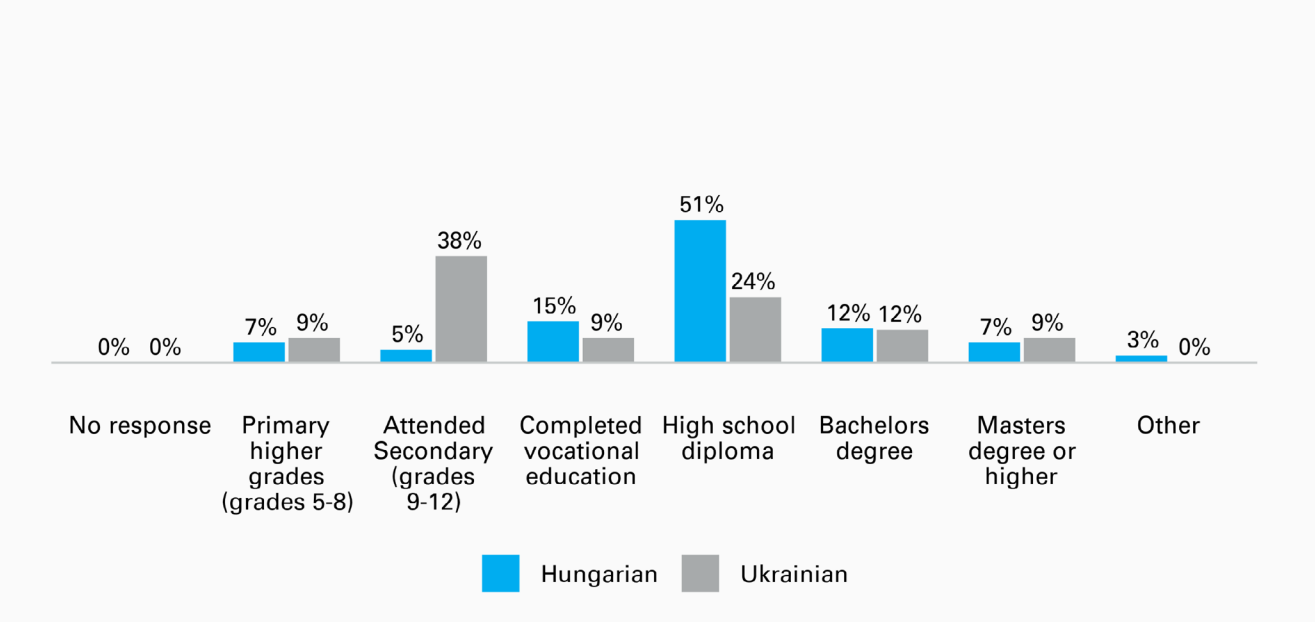
Figure 3: Household Size



An important demographic characteristic to consider is the number of children in the household, as this determines the household's needs and the amount of cash assistance they receive. The average number of children per household was 1.7, with a fairly even gender distribution - on average, households comprise of 0.86 male children and 0.81 female children. The majority of households reported having between one and five children, while one household consisted of seven children. In terms of the number of children per household, there was no substantial difference between Hungarians and Ukrainians.

Close to half of the respondents (47%) had a high school diploma (matura or 'érettségi'), 7% attended primary grades 5-8, 10% attended secondary grades 9-12, and 14% completed vocational education. Additionally, 21% had completed tertiary education (Figure 4).

Figure 4: Education of survey respondents



'Other' responses specified 'College' without further clarifying the degree. These responses are still classified as tertiary education.

IV. Survey Findings

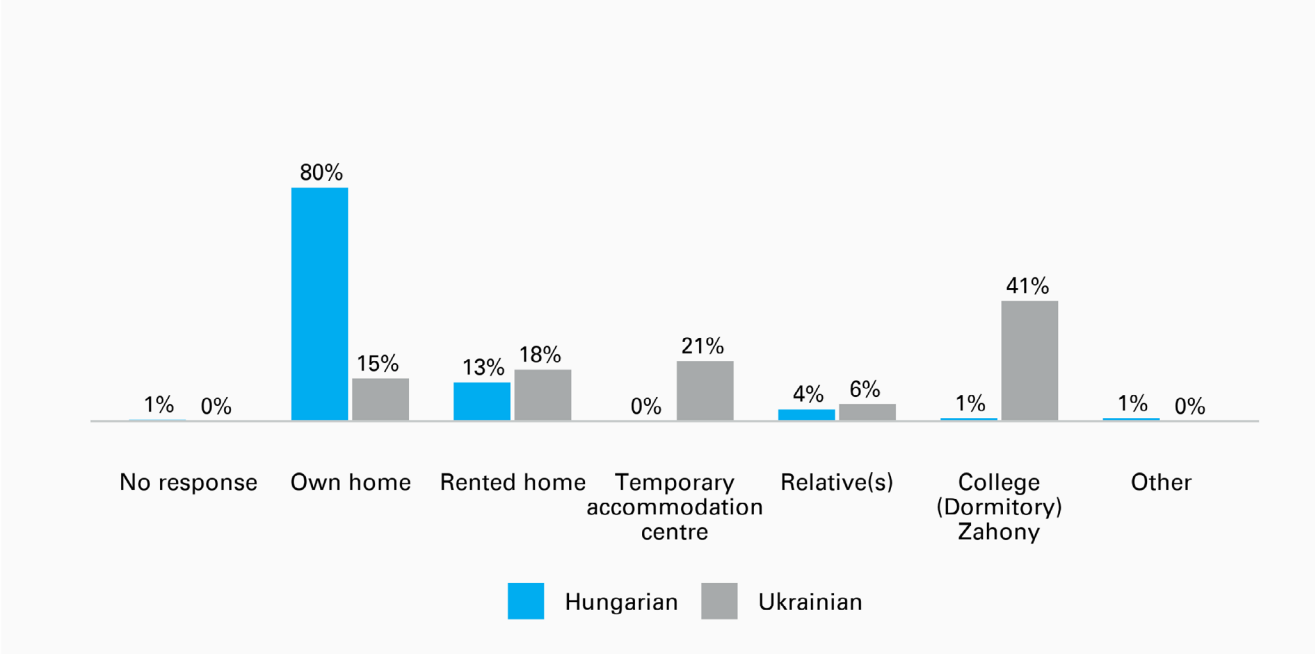
Key finding #1: Thirty percent of households lived in rented accommodation, with relatives, in a temporary accommodation centre or dormitory.

Seventy percent of the cash assistance recipients resided in their own home. Of the remaining 30%, 14% rented a home, 7% lived in a dormitory, 4% stayed with relatives, and 4% were either in a temporary accommodation centre or had other accommodation arrangements.

Two respondents chose not to disclose their place of residence. Unsurprisingly, there was a clear difference in accommodation options between Hungarian and Ukrainian households. Whereas 80% of Hungarians owned their home, only 15% of Ukrainians did so. Temporary accommodation centres and dormitories were used by 62% of Ukrainians; very few Hungarians (1%) reported to be staying in dormitories (Figure 5).

Considering that the majority of Ukrainian households lived in dormitory, temporary accommodation centres and rented homes, this finding points out to their greater socio-economic vulnerability.

Figure 5: Type of residence



Key finding #2: Salaries and family/ child allowances were the most prevalent income sources.

Recipient households were requested to indicate all their sources of income. Salaries and family/ child allowances[5] were the most prevalent income sources. Eighty-six percent of cash assistance recipients received a salary, and 62% received a family and/or child allowances. Only a minor share of households (below 19%) received income from other sources, such as pensions, maternity benefits[6], social benefits[7] or own business.

There was a remarkable difference in income sources between Hungarians and Ukrainians: Whereas 90% of Hungarians received a salary and 69% either a family and/ or child allowance, only 68% of Ukrainians received a salary and 24% family/child allowance. The other income sources, particularly social benefits and charity, were more prevalent among Ukrainians (Figure 6).

Since this intervention targeted households with low income, this finding illustrates the high level and widespread poverty among the targeted population.

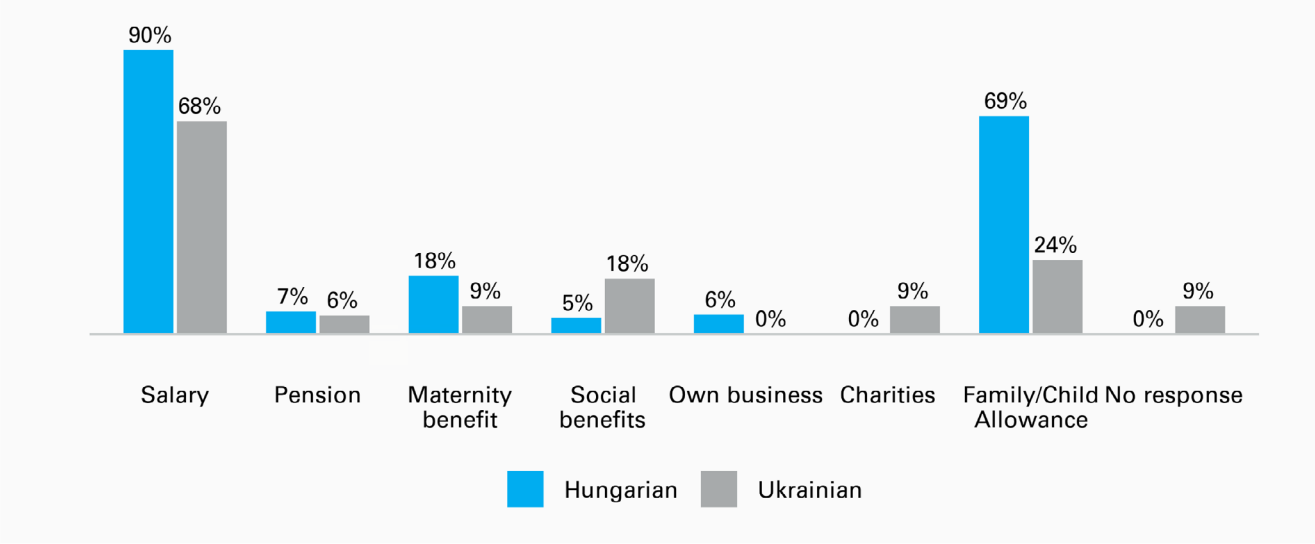
Key finding #3: The share of Ukrainians who reported having spent on health and education was twice that of Hungarians.

As regards to the use of income for different purposes, almost all households reported spending money on food, 80% on utilities (electricity, water, gas, etc.), and slightly more than 50% on clothing. Other purposes of spending were housing (39%), transportation (27%), health (26%) and education (29%). Sixteen percent of households had to repay debt, and only 12% were able to save money. Striking differences between Hungarians and Ukrainians were evident in the fact that Hungarians were almost three times more likely to report debt repayments. On the contrary, the proportion of Ukrainians who reported having spent on health and education was twice that of Hungarians (Figure 7).

The significant disparities between Ukrainains and Hungarians in terms of expenditures on health and education illustrate the limited access of refugees to the essential services.

Recommendation: Increase accessibility and affordability of Ukrainian refugees to essential services, such as education and health.

Figure 6: Sources of income

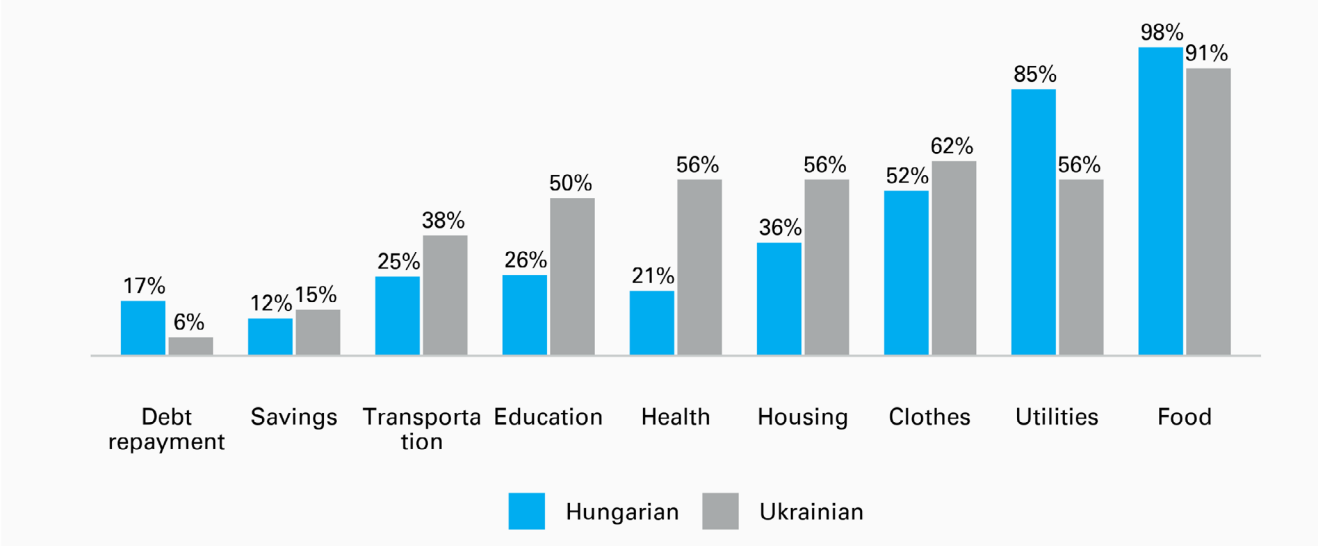


[5] Family allowance ('Családi pótlék') is a monthly allowance for raising and schooling children. The monthly sum has not changed since 2009: 12,200 HUF (US$ 32) for families with one child; 13,700 HUF (US$ 36) for a single person raising one child; 13,300 HUF (US$ 35) per child for families with two children; 14,800 HUF (US$ 39) per child for a single person raising two children; 16,000 HUF (US$ 42) per child for families with three or more children; 17,000 HUF (US$ 45) per child for a single person raising three or more children. For severely disabled/ chronically ill children the sum is 23,300 HUF (US$ 61) per child and 25,900 HUF (US$ 68) per child for a single person raising a child. (Source: Hungarian State Treasury). Child allowances, such as one-time monetary allowances like education allowance for children enrolling in schools ('beiskolázási támogatás', 10,000 HUF (US$ 26) for primary school; 15,000 HUF (US$ 40) for secondary school and 20,000 HUF (US$ 53) for tertiary education) administered by the local municipality (Source: Website of Záhony municipality).

[6] Includes two main types of monthly allowance: the non-insurance based monthly child support allowance after children up to 3 years of age ('GYES - gyermekgondozást segítő ellátás'; 28,500 HUF (US$ 75) per child AND the insurance-based child care allowance after children up to 2 years of age ('GYED - gyermekgondozási díj';the amount of the child care allowance is calculated on the basis of the parent's income, but no more than 70% of twice the current minimum wage per month that is 324,800 HUF (US$ 856) (Source: Hungarian State Treasury).

[7] Social benefits ('szociális támogatások') are allowances awarded by the local municipality to low-income households (incl. one-time support for housing costs or costs of medication) or monthly employment substitution allowance ('foglalkoztatást helyettesítő támogatás') for jobseekers allowance of 22,800 HUF (US$ 60) per month.

Figure 7: Expenditure categories



Key finding #4: At least 95% of cash recipient households spent less than the average national monthly expenditure reported in 2021.

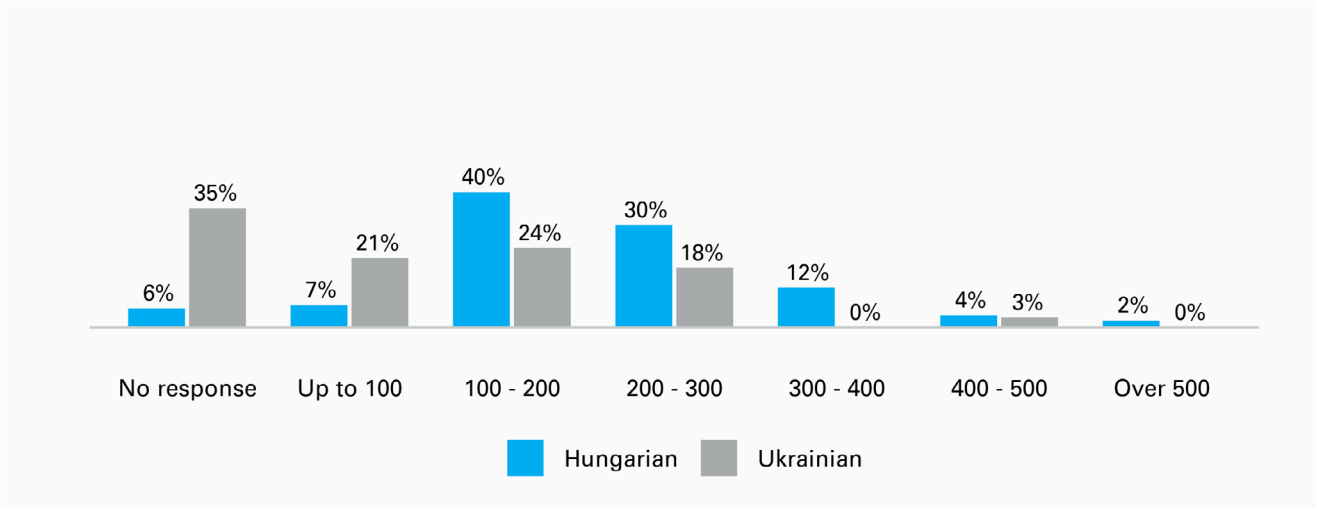
When asked about their household monthly expenditures, 9% of respondents (7% among Hungarians and 21% among Ukrainians) reported spending no more than 100,000 HUF (US$ 263) per month. Another 37% (40% among Hungarians and 24% among Ukrainians) spent between 100,000 and 200,000 HUF (US$ 263 and US$ 527) per month. Only 5% of all cash recipient households (6% among Hungarians and 3% among Ukrainains) spent more than 400,000 HUF (US$1,054) per month (Figure 8). These latter households' average size was 4.5, larger than the average size in total (3.7), which partly explains their higher expenditures. Yet, these households were not the largest households of the surveyed population. Non-response to this question was substantial and amounted to 6% (11 households) among Hungarians and 35% (12 households) among Ukrainians.

According to the Hungarian Statistical Office, monthly national per capita expenditure was 125,000 HUF in 2021[8]. For a household of the average size of 3.7 members in our population of interest, this translates to monthly household expenditure of 462,500 HUF (US$ 1,218)[9]. Comparing this amount to the categories of actual monthly expenditures mentioned above, at least 95% of households reported their expenditures to be below the national average.

The low level of monthly expenditure reported by households compared to the average national monthly expenditure of 2021, highlights the deteriorating financial situation among the targeted population.

Recommendation: Implement comprehensive support services to address the immediate financial and social protection needs of the targeted population, and promote their economic growth and social development for long- term empowerment.

Figure 8: Monthly expenditures of cash assistance recipients (in 1,000 HUF)



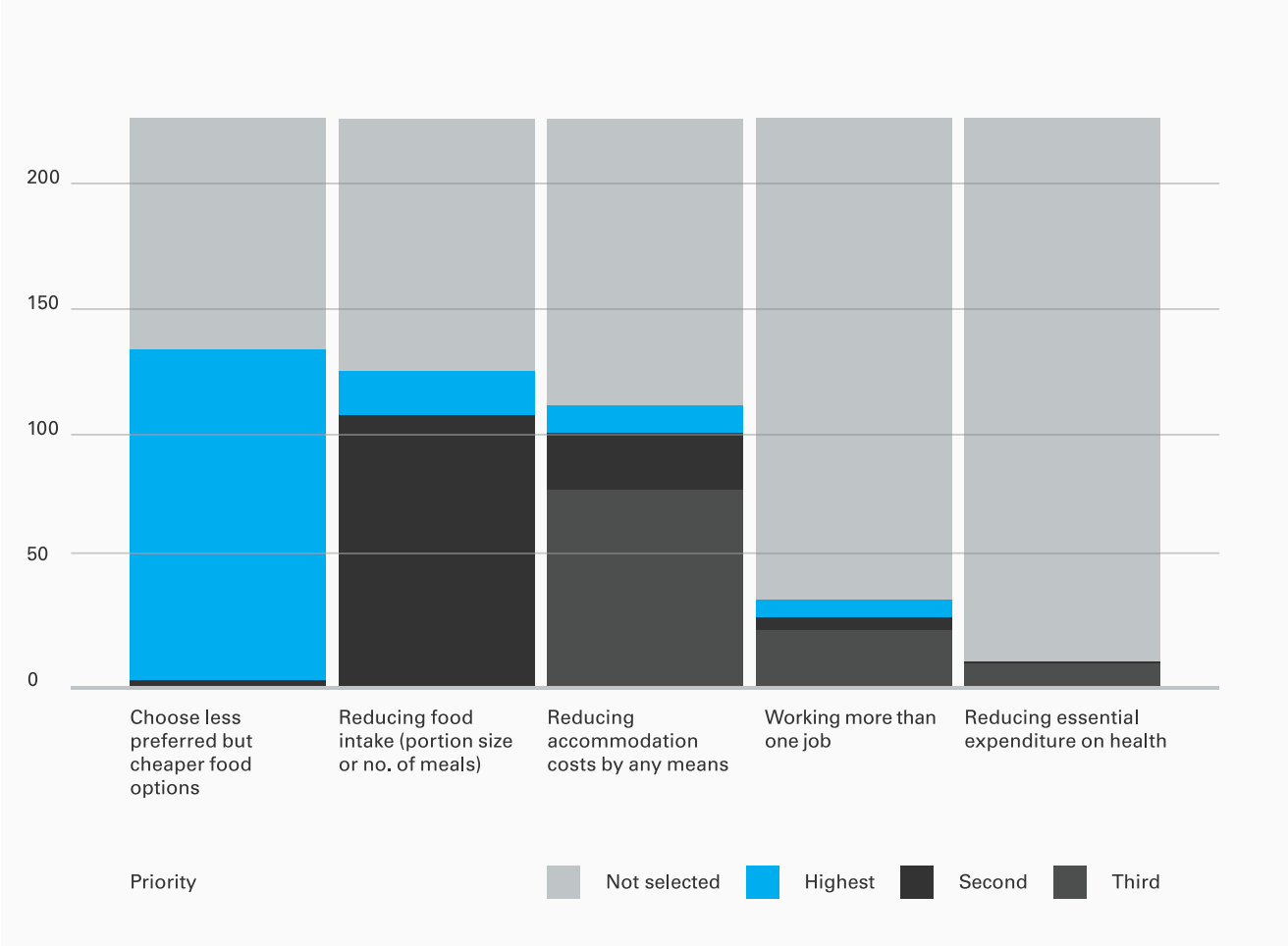
Key finding #5: When faced with economic hardship, 67% of households opted for cheaper food and reduced food intake as their first choice.

Given their low incomes, respondents were requested to rank their coping mechanisms for times of economic hardship. Nearly 59% of households (135 in total) would first choose cheaper food options. Delving into the nationality-based breakdown, 60% of Hungarians would opt for this approach as a first choice, while this coping mechanism was chosen first by 47% of Ukrainians, accounting for 16 out of 34 households. About 55% would also consider reducing food intake, with only 8% (18 households) prioritizing this as a first choice, a strategy that was more prominently favored by 3% of Ukrainians, even though 44% of them would generally consider this option. Less immediate but still significant, about half the households (114) reported the possibility of reducing accommodation costs. However, most (103 out of the 114) would only resort to this after exploring other mechanisms (Figure 9).

This decision-making sequence illustrates how households resorted to negative coping mechanisms when faced with economic hardships.

Figure 9: Most common mechanisms to cope with economic hardship

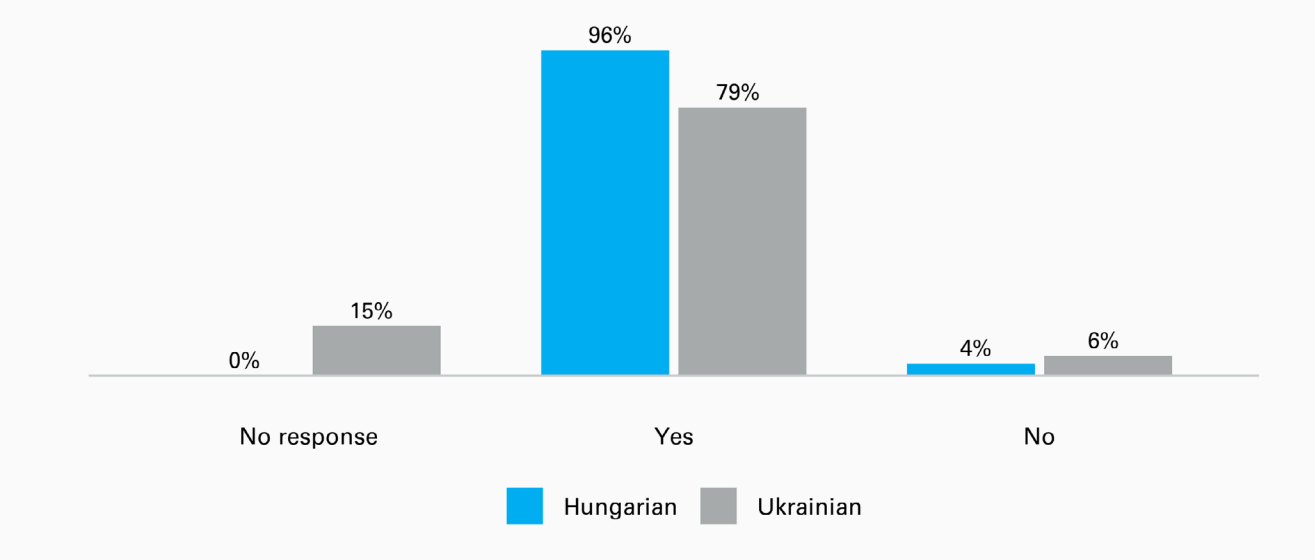
(multiple options possible)



[8] https://www.ksh.hu/income-and-consumption (accessed on July 4, 2023).

[9] Note that the information from the Hungarian Statistical Office relates to 2021. The calculation done here ignores the inflation of approx. 20% of last year.

Figure 10: Awareness about the objectives of the cash assistance



Key finding #6: Ninety-three percent of households were aware of the objective of the cash assistance programme.

Among the cash assistance recipients, 93% reported to be aware of the objectives of the programme. Among Hungarians, only 4% stated that they did not know the objective; among Ukrainians, the proportion was 6% (Figure 10).

Key finding #7: Eighty-eight percent of households reported to have been informed about their eligibility for the cash assistance.

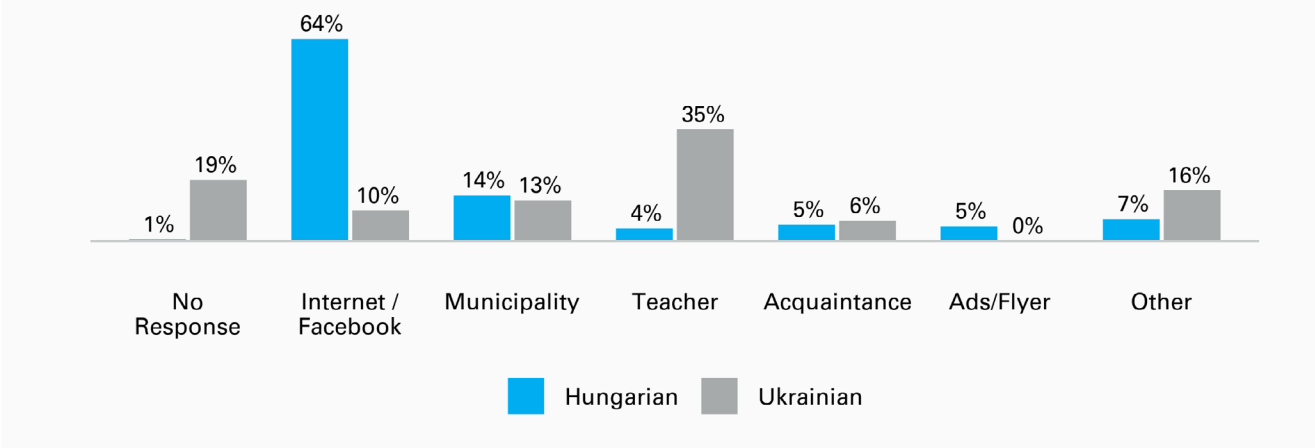
When asked whether they were informed about their eligibility for the cash assistance, 88% of households reported that yes, they have been informed.

Among those, just over half (56%) reported to have been informed through the internet or on Facebook. Less prevalent sources of information were the municipality (14%), teachers (9%), acquaintances (5%), ads or flyers (4%), and other sources (e.g. by tender description or other means of communication) (8%). Another 3% did not provide an answer to this question.

An interesting difference is that social media was the primary communication channel for Hungarians (64%), but not for Ukrainians (10%). The most prevalent channel for the latter were teachers with a share of 35% (Figure 11).

Recommendation: Increase awareness about the programmes' eligibility criteria and ensure the delivery of sufficient information about the programme to the targeted population.

Figure 11: Means of receiving information on cash assistance eligibility



Key finding #8: Eighty- five percent of households reported that the cash assistance was enough to cover household needs.

When asked whether the cash assistance was sufficient to cover the needs of the households, eighty-five percent of households (representing 196 of 231 respondents) reported positively (Figure 12). Thirty-two percent of recipients (31% among Hungarians and 41% among Ukrainians) were able to save some amount.

This highlights the significance of the cash amount delivered to the households to complement their budget.

Separately, timing of the cash assistance was a very positive aspect of the programme. Except for three households which refused to respond, all stated that the cash was received in time to pay for those things for which it was intended.

Figure 12: Sufficiency of Financial Assistance for Household Needs

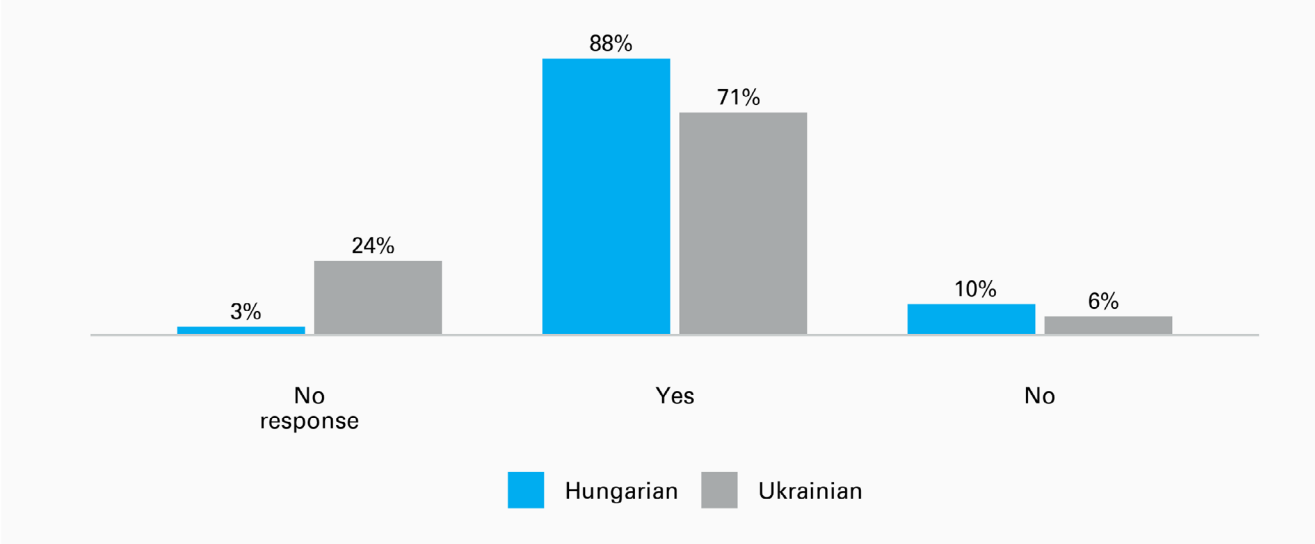
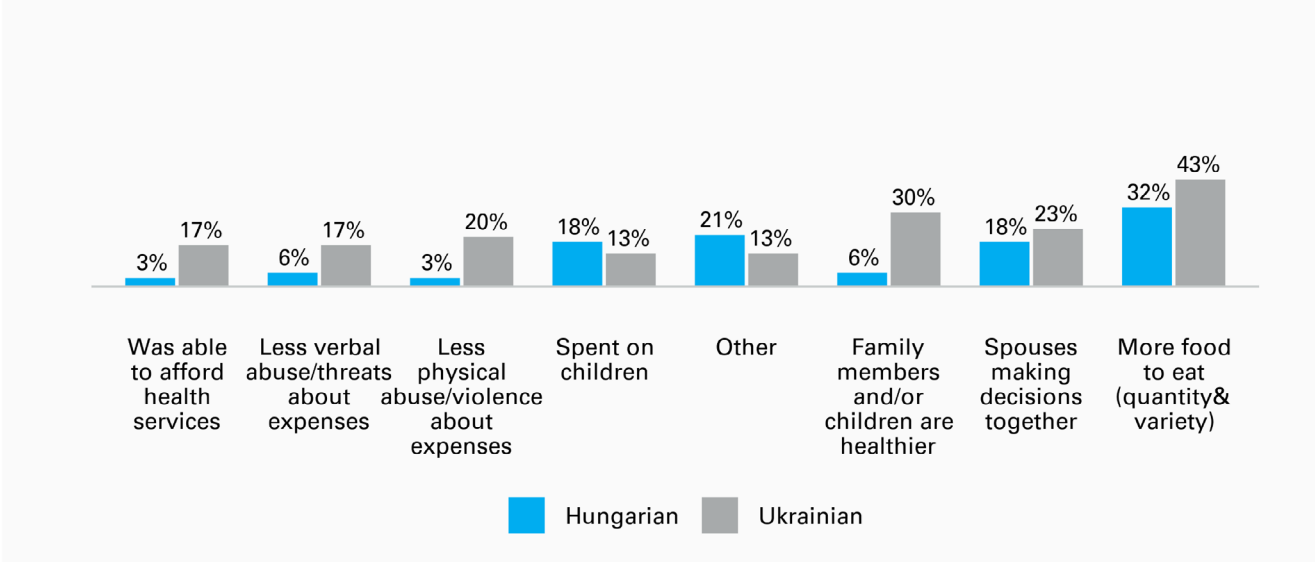


Figure 13: Positive effects of cash assistance programme (multiple options possible)



'Other' responses frequently cited its timely financial support, particularly during holidays and challenging times. Additionally, the funds were often allocated to essential goods, provided emotional relief, and enabled major purchases or home projects.

Key finding #9: Seventy-six percent of households reported positive effects of the cash assistance.

When asked about whether the cash assistance had any effect on the household or the relationships within the household, 76% of respondents reported positive effect, while 16% responded negatively to this question, which were not further specified. Eight percent did not respond to this question.

When broken down by nationality, the effect of the cash assistance greatly varied among households. The primary positive effects for Hungarians were more food to eat (32%), spouses making decisions together (18%), and more spending on children (18%). For Ukrainians, they reported more food to eat (43%), better health (30%), spouses making decisions together (23%), and less physical abuse or violence (20%) (Figure 13).

This highlights the importance of providing households with unconditional and unreisricted cash assistance where the finding indicates different positive effects based on households specific status.

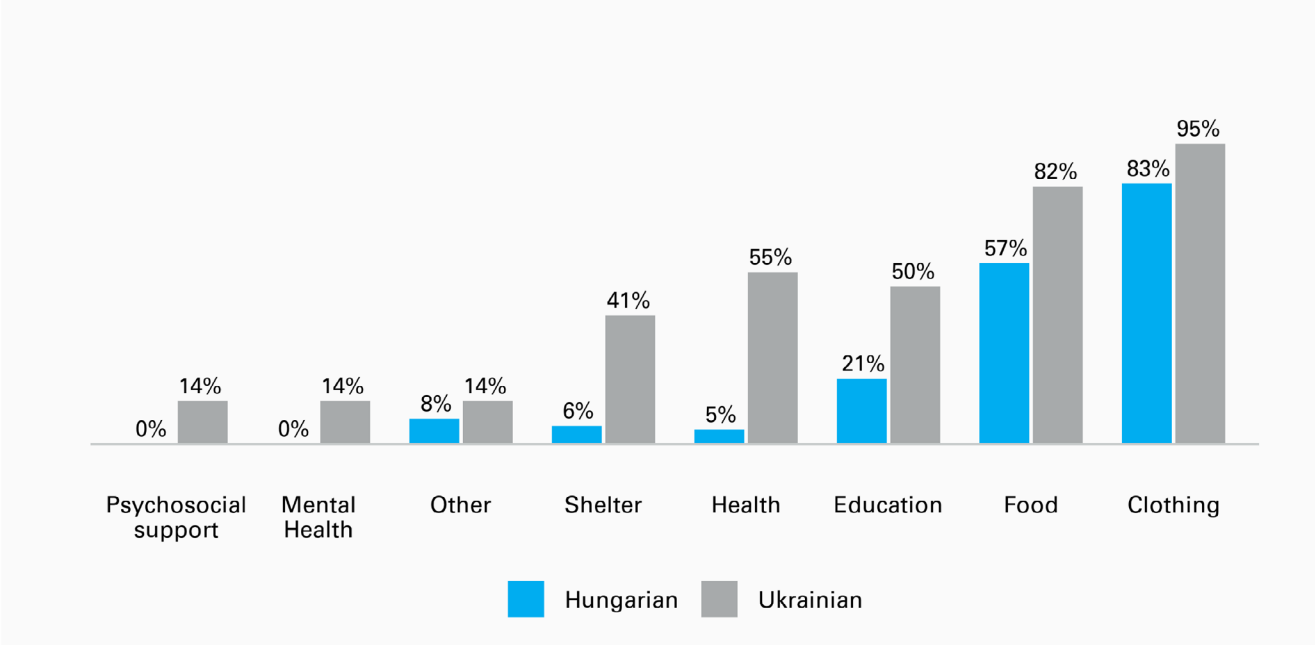
Recommendation: Pay attention to the households who did not report positive effects and identify common challenges they faced and work to address them. This might involve offering additional support services and/ or refining programme features.

Key Finding #10: Forty-seven percent of respondents reported that the cash assistance led to increased spending on children's direct needs.

When specifically asked about the effect of the cash assistance programme on child-related expenditures, 47% of all recipient households confirmed increased spending on children's needs. This effect was particularly evident among Ukrainian households, with 65% affirming the increase, compared to 45% of Hungarian households.
Of those reporting increased spending on children's needs after having received the cash assistance, a significant 82% of Ukrainians allocated more funds towards food for children, followed by 55% on health-related needs, 50% on education, and 41% on shelter. Clothing was a notable category for increased spending among both nationalities, with 83% of Hungarians and 95% of Ukrainians indicating a rise in spending on children's clothing (Figure 14).

This highlights the significance of the intervention to respond to the direct and immediate needs of children.

Figure 14: Children's needs on which spending was increased (multiple options possible)



Key finding #11: More than 90% of households were satisfied with different aspects of the cash assistance programme.

Almost all recipients of the cash assistance were satisfied with the application process, the payment mechanism, the communication by the municipality as well as the programme overall. The application process was described as easy, and it was stated that programme staff helped with the application. The payment mechanism was mentioned to be convenient and timely (Figure 15). No challenges related to withdrawing the money were reported.
In terms of satisfaction with the communication by the municipality, 92% of respondents reported their satisfaction, with substantial difference between Hungarians (98%) and Ukrainians (59%); 1% of respondents stated dissatisfaction and 7% (3 Hungarians and 13 Ukrainians) chose not to provide an answer.

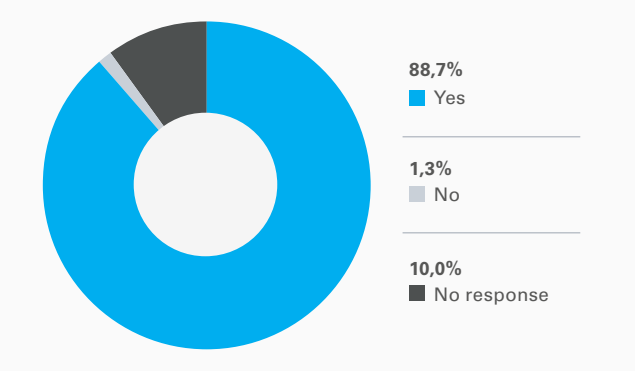
The significant discrepancies between Hungarian and Ukrainian households in terms of their satisfaction with the communication about the programme highlights the need to use a wide range of communication tools to reach all population.

Recommendation: Improve the communication to reduce the disparity of satisfaction between different nationality groups and work on enhancing communication strategies for the Ukrainian population.

Key finding #12: Eighty-nine percent of respondents reported that they understood the procedure of the complaint mechanism.

When asked whether they understand the procedures of the complaints, only 1% of respondents stated that they did not understand this procedure and 10% did not provide an answer to the question. The vast majority of respondents (89%) replied that they understood (Figure 16). None of the cash assistance recipients reported to have filed a complaint about the programme.

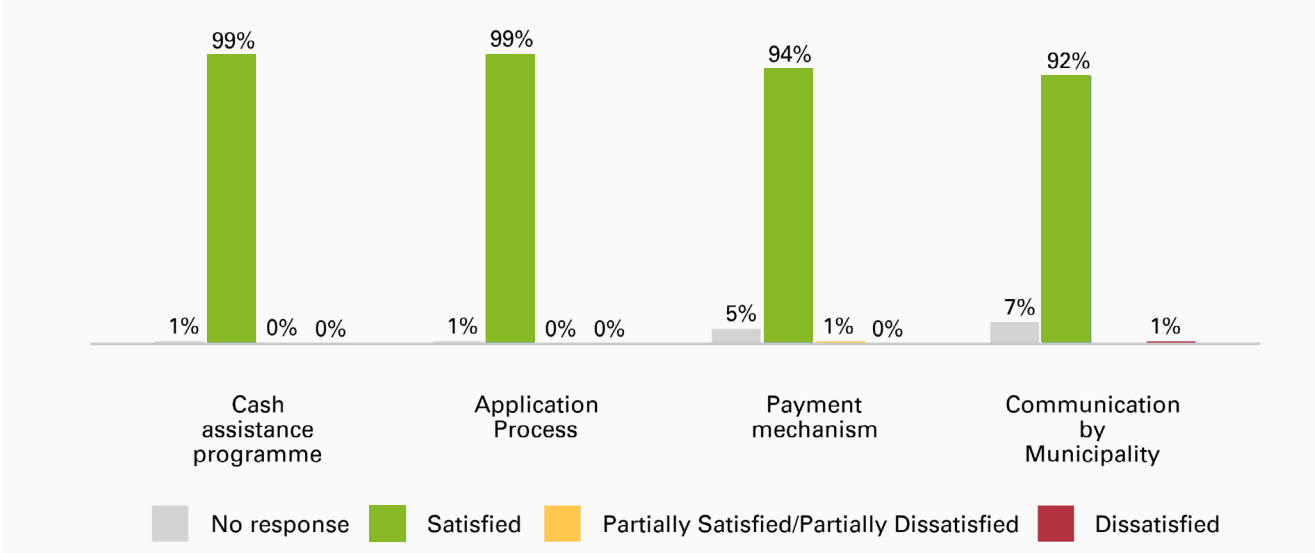
Figure 16: Understanding of complaints procedure



This finding confirms the need to implement a comprehensive communication campaign about the programme including the grievance mechanism and how to report a complaint.

Recommendation: Enhance clarity and awareness about the complaint mechanism and ensure that people are well-informed on how to use it and that it is an accessible mechanism for all.

Figure 15: Level of satisfaction with various domains of the cash assistance programme



V. Vulnerability Profile

Beside exploring the impact of the cash assistance programme, the survey also sought to delve into an assessment of the vulnerability of recipient households. The vulnerability assessment help to gain a deeper understanding of the challenges faced by the recipient households through investigated issues, such as household members' health, living conditions, children's schooling and needs, among others. The insights obtained provide a holistic view of vulnerabilities of the recipient households and helped to refer them to additional qualified social services as available. Additionally, it helped to spot areas for improvement in the social protection system in order to design more effective interventions and policies.

Ten percent of households reported having members with a disability or developmental delay.

Ten percent of households, representing 22 households in total, reported having members with a disability or developmental delay. The majority of these cases are Hungarian, comprising 18 out of the 22 households, with the remaining 4 being Ukrainian. For these 22 cases, the number of individuals with such issues within a household constituted an average of 30% of the household members. Conversely, the majority, or 90% of households, irrespective of their nationality, reported no member with a disability or developmental delay.

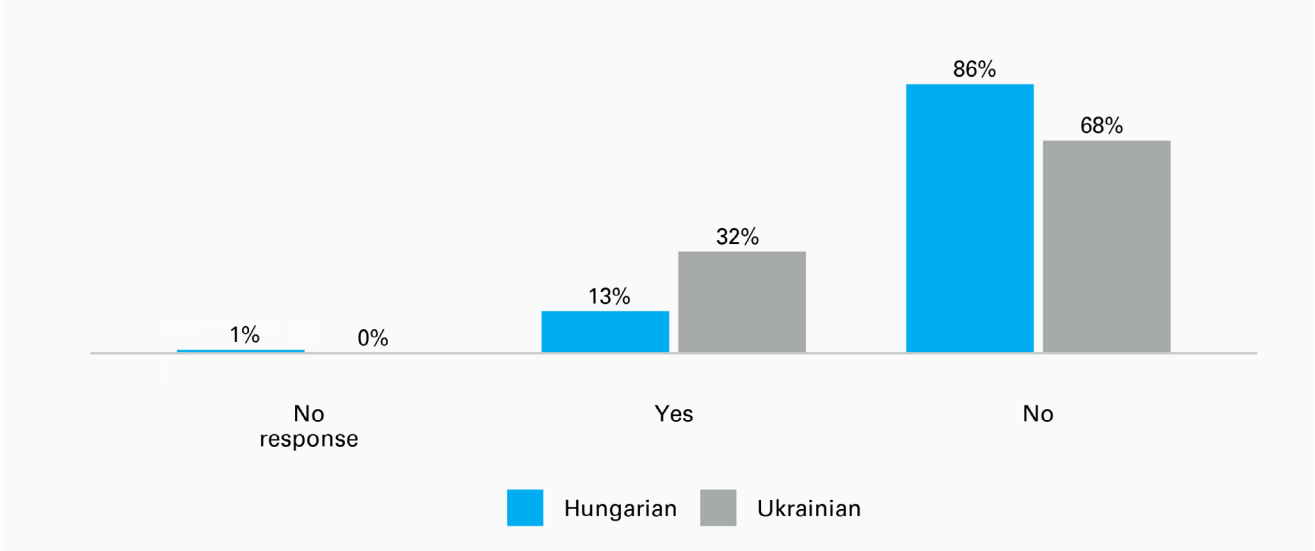
Health concerns were more prevalent among Ukrainian households.

When asked about any health problems experienced by any member within the last three months, 16% (37 in total) of households affirmed this. Interestingly, these health concerns were notably more prevalent among Ukrainian households, with 32% acknowledging such issues compared to 13% of Hungarian households (Figure 17). Looking more closely at the 37 households that reported health issues, in 62% of cases (23 in absolute numbers), adults were experiencing health problems. In 30% of these households, one or more children were affected by health issues, and the remaining households (3 cases) did not want to report who within the household was affected.

Houeholds facing recent difficulties that require additional assistance.

Seven percent of all households (16 out of 231) affirmed to have had recent difficulties within the last three months that made additional assistance necessary. Notably, this proportion was higher among Ukrainian households at 15% (5 out of 34).

Figure 17: Recent health issues among household members



Among those who reported recent difficulties, the most common issue was sleep problems (38% or 6 in total) and emotional or mood distress (8). In fact, emotional distress was a prominent concern for the Ukrainians needing additional support, with 4 households reporting this particular difficulty. This highlights a significant vulnerability among Ukrainian households in terms of mental well-being. Within the Ukrainian cohort, two households mentioned health-related concerns pertaining to their children, indicating a need for additional assistance in this area. Furthermore, one Ukrainian household specifically reported issues regarding aggressive & impulsive behaviour.

Within the last three months, exposure to violence or abuse was reported by 6 households (3% overall), with a slightly higher incidence among Ukrainian households (6% or 3 out of 34).

Difficulties within the community due to the refugee influx.

In light of the recent refugee influx, 6% of the surveyed households faced difficulties within the community. This issue was more pronounced among Ukrainian households, with 18% (6 out of 34) reporting such problems.

Emotional stress was a significant factor for two of the Ukrainian households affected, while four Hungarian households and 1 Ukrainian experienced social issues. The category of "social issues" experienced by these five households included general disruptive behavior within the community, such as "increased littering", alongside personal experiences of antisocial conduct, like bullying in school environments (reported by the Ukrainian household). Additionally, certain comments of those who reported 'social issues' pointed towards interpersonal tensions, describing encounters with individuals perceived as rude or aggressive. Finally, one Hungarian household expressed feelings of unfair treatment or favoritism, with the statement of "they are preferred / advanced". Three out of the 9 Hungarians (33%) that reported issues within the community based on the refugee influx stated economic impact as a difficulty. When respondents referenced "economic impact", they were speaking to a range of financial challenges, including heightened food prices, overall inflation affecting their purchasing power, and costs related to everyday necessities, such as shopping and transport. Additionally, one Ukrainian household cited language barriers as a significant issue they face. Equally noteworthy, one Ukrainian household also reported facing restrictions on movement and institutional support difficulties.

Eighteen percent of Ukrainian households indicated struggles to fulfill the specific needs of their children.

When asked about the ability to meet the specific needs of children within the households, the survey shed light on the situation of this vulnerable group. Out of the 34 Ukrainian households participating in the survey, 18% (6 households) indicated that they struggled to fulfill the specific needs of their children. However, on a more positive note, an overwhelming 98% of all Hungarian households confidently affirmed their ability to meet the particular needs of the children under their care.

It was found that 3% of households (of which all were Hungarian) reported caring for children separated from their legal or customary caregivers, and concurrently, the vast majority (98%) of all households reported that their children are actively enrolled in kindergarten or school. However, it has to be noted that children from 3 Ukrainian households (8% in total) were currently not enrolled.

Additionally, when asked, 'Over the past 3 months, have children in your household participated in work/ income generating activities?', a significant majority of 98% stated 'no'. Only 2 households responded with 'yes', with 1 being Hungarian and the other Ukrainian.

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