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SSN

THE SOCIAL SAFETY NET *Programme*

5th Post Distribution Monitoring (PDM) Report

July’26

KIZILAYKART
Cash Based Assistance *Programmes*

5th Post Distribution Monitoring (PDM) Report

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DISCLAIMER

CONTENTS

LIST OF ACRONYMS

CARI	Consolidated Approach for Reporting Indicators of Food Security
CCTE	Conditional Cash Transfer for Education Programme
C-ESSN	Complementary Emergency Social Safety Net
DDS	Dietary Diversity Score
DG NEAR	Directorate-General for Neighbourhood and Enlargement Negotiations
DGPCA	Directorate General of Population and Citizenship Affairs
ESSN	Emergency Social Safety Net
FCS	Food Consumption Score
HH	Household
LCSI	Livelihood Coping Strategy Index
MoFSS	Ministry of Family and Social Services
MEB	Minimum Expenditure Basket
ODK	Open Data Kit
OECD	Organisation for Economic Co-operation and Development
PAB	Pre-Assistance Baseline
PMM	Presidency of Migration Management
PDMM	Provincial Directorate of Migration Management
rCSI	Reduced Coping Strategy Index
SSN	Social Safety Net

LIST OF FIGURES

EXECUTIVE SUMMARY

The 5th round of Post Distribution Monitoring (PDM 5) assesses the socio-economic conditions of refugee households supported through the Social Safety Net (SSN) Programme in Türkiye, including Emergency Social Safety Net (ESSN) and Complementary Emergency Social Safety Net (C-ESSN) recipients, alongside a non-recipient comparison group. The findings indicate that despite moderate improvements in household income and labour force participation, rising inflation and the increasing cost of essential goods continue to outpace these gains, leaving many households unable to meet their basic needs. Expenditure on essential items, particularly food, rent, and utilities, has increased substantially, while debt remains widespread and increasingly used to finance basic consumption. Food security indicators also point to increasing reliance on both short-term and long-term coping strategies, particularly among C-ESSN households, reflecting persistent vulnerability despite programme support. Overall, the findings demonstrate that the SSN Programme remains an essential protective mechanism against the evolving needs of vulnerable refugee households.

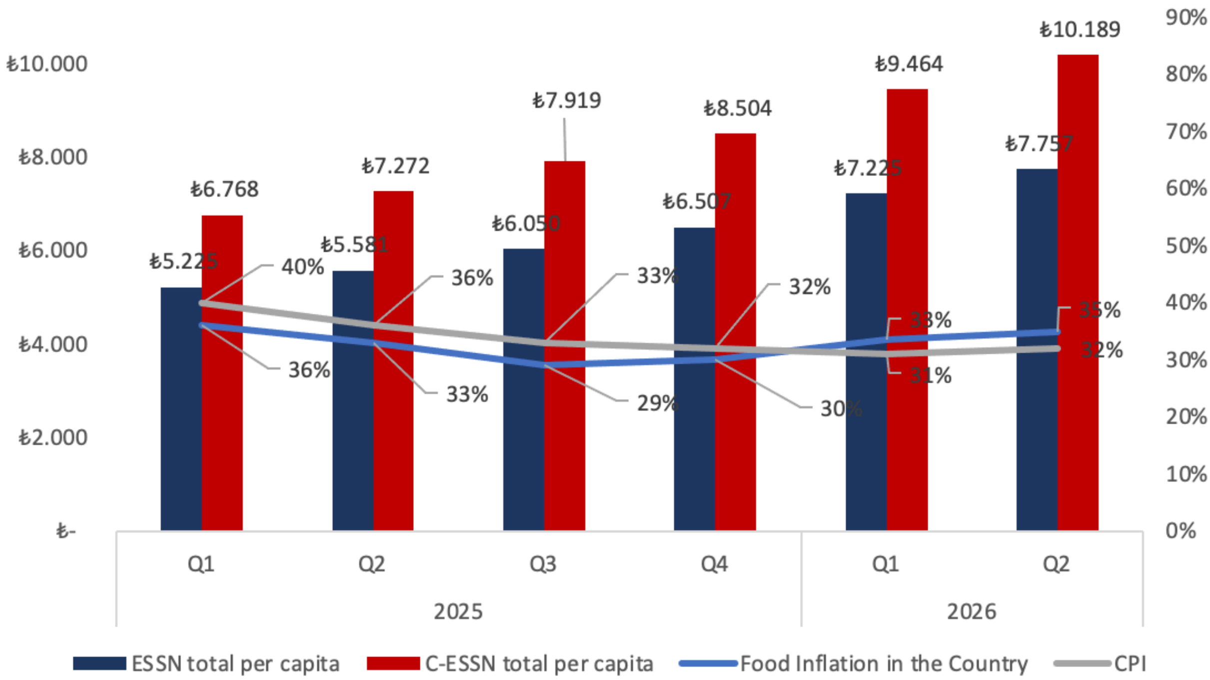

***Figure 1** Quarterly overview of cost of living*

Key Findings

- Median monthly household income reached TRY 20,000 for C-ESSN households, TRY 25,500 for ESSN households, and TRY 28,000 for non-recipient households. While incomes increased for ESSN and non-recipient households, rising living costs continue to erode purchasing power.
- Median household expenditure increased across all groups, reaching TRY 34,314 for C-ESSN, TRY 40,279 for ESSN, and TRY 40,026 for non-recipient households.
- Fifteen per cent of C-ESSN households and 33 per cent of ESSN households reported incomes sufficient to meet the Minimum Expenditure Basket (MEB), highlighting a persistent gap between household resources and essential living costs.
- Labour force participation remained high, although livelihoods continue to depend largely on low-paid unskilled labour.
- Household indebtedness remained widespread, affecting 74 per cent of C-ESSN, 77 per cent of ESSN, and 79 per cent of non-recipient households. Borrowing has been primarily used to finance essential expenditures, particularly food, rent, and utilities.
- School attendance remained relatively high, particularly among children enrolled in the Conditional Cash Transfer for Education (CCTE) Programme.
- Food security indicators showed increasing economic stress. C-ESSN households recorded the highest reduced Coping Strategy Index (rCSI) scores, while livelihood coping strategies (LCSI) indicate growing reliance on crisis and emergency measures, including reductions in health and education expenditures.
- Regional disparities were pronounced. The highest household incomes and expenditures were observed in İstanbul, whereas the Southeast continued to exhibit the lowest income levels.

INTRODUCTION
Background

The SSN Programme is a cash-based assistance initiative supporting the most vulnerable households in Türkiye under Temporary Protection, International Protection, or with Humanitarian Residence Permit. Launched on 17 July 2023, the SSN Programme is funded by the European Union and implemented by the Ministry of Family and Social Services in cooperation with Türk Kızılay (Turkish Red Crescent) and supported by the Presidency of Migration Management (PMM) and Directorate General of Population and Citizenship Affairs (DGPCA).

Within the KIZILAYKART Platform, cash-based humanitarian assistance projects address different sectors under Türk Kızılay, implementing programmes with various partners, stakeholder and donors. The SSN Programme brings together two major humanitarian assistance projects implemented in Türkiye: ESSN, launched in 2016, and the C-ESSN, launched in 2021. Together, they form the SSN Programme, the world's largest cash-based humanitarian assistance programme, designed to support the basic needs of vulnerable households with dignity.

The 5th PDM Report provides an overview of the socio-economic conditions of refugee households in Türkiye, aiming to assess the effectiveness and impact of the cash assistance provided by SSN Programme. By examining key indicators such as household income, expenditures, food security, livelihood and consumption based coping strategies, and access to essential services, the impact report offers insights to inform programmatic improvements, enhance support for vulnerable households, and ensure accountability to the people served.

METHODOLOGY
Research Design

A descriptive cross-sectional household survey was employed to capture a snapshot of household conditions at a specific point in time. The survey was designed for remote data collection, and the questionnaire covered general demographic information, socio-economic indicators, consumption patterns, livelihood based coping strategies and food security levels of targeted households. The protection of respondents' personal data and their overall well-being were prioritized throughout the survey's design and data collection process.

Data Collection and Sampling

Data collection was conducted between April and June 2026 by the 168 Kızılay Call Centre staff. Open Data Kit (ODK) platform was utilized for data collection, enabling efficient and accurate data capture in the field. Prior to data collection, Türk Kızılay KIZILAYKART M&E Team conducted an online refresher session for the 168 Kızılay Call Centre staff, covering the survey questionnaire, data collection methodology, and ethical considerations, highlighting the importance of receiving informed consent from all surveyed individuals. Informed consent was obtained from every participant aged 18 and above without exception. A stratified simple random sampling method was employed to survey 4,384 recipient and non-recipient households over the phone. Using a 90 per cent confidence level and a 5 per cent margin of error, the sample was designed to produce representative findings at both national and regional levels. The population was divided into distinct, non-overlapping subgroups (strata), with stratification based first on region and then on recipient status (C-ESSN, ESSN, and non-recipient).

Data quality was checked throughout the data collection process. This involved ensuring logical consistency within questions, conducting reliability checks, applying conditionality, and maintaining timely communication with enumerators through real-time reviews of the collected data.

Geographical Area

Data were obtained across five geographic strata: Aegean, Anatolia, İstanbul, Mediterranean, and Southeast regions in Türkiye. The boundaries of these regions were determined by the proportion of the beneficiary population from which survey samples were drawn. Consistent with previous rounds and in parallel with the Turkish Statistical Institute (TURKSTAT) accords, İstanbul was treated as a separate stratum due to its unique socio-economic structure.

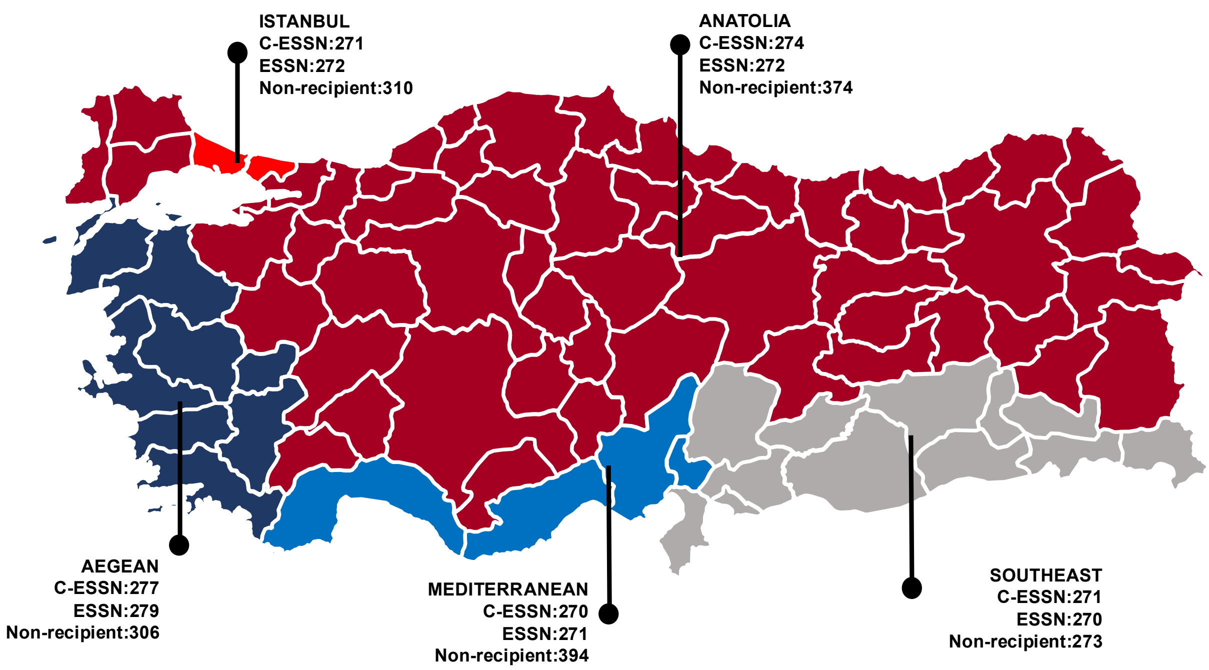

Figure 2 *Survey map*

OUTCOMES
Demographic Profiles

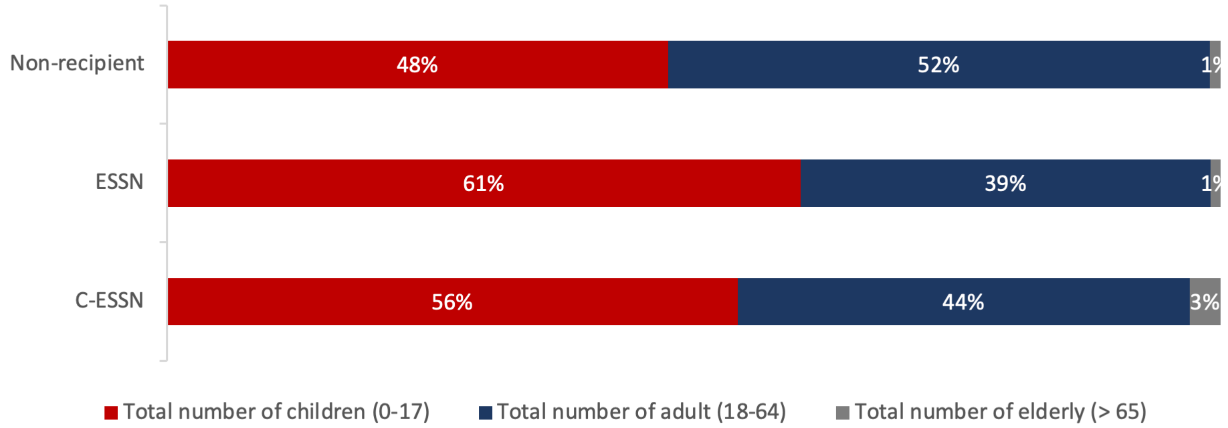

Figure 3 *Age and gender distribution of households*

The average household size of the sample was 5.53. ESSN households are the largest, with an average of 6.25 members, followed by C-ESSN households with 5.59 members, while non-recipient households are comparatively smaller, averaging 4.87 members. The overall gender distribution within the sample is nearly balanced, comprising 51 per cent females and 49 per cent males.

Children (0–17 years) represented the largest demographic group in the sample, accounting for 55 per cent of the total population, of whom 33 per cent are of school age. Across household categories, the highest proportion of children is observed among ESSN households. On average, ESSN households included 3.79 children, accounting for 61 per cent of their total household population. C-ESSN households had the second-highest proportion of children, averaging 3.12 children per household (56 per cent of the household population), while non-recipient households had an average of 2.34 children, representing 48 per cent of their household population. In contrast, the proportion of elderly members (65 years and above) is the highest among C-ESSN households, where they account for three per cent of the household population. This proportion is approximately three times higher than that observed in both ESSN and non-recipient households.

The gender distribution of heads of household also differed across household groups. ESSN and non-recipient households were mostly male-headed, with males accounting for 85 per cent of household heads in both groups. In comparison, C-ESSN households exhibited a more balanced distribution, with 45 per cent of household heads being female.

Similarly, marital status patterns similarly varied across household types. The vast majority of heads of household in ESSN (92 per cent) and non-recipient households (93 per cent) were married. In contrast, only 64 per cent of C-ESSN heads of household were married, while the remaining 36 per cent were single, widowed, divorced, or separated. This distribution follows the programme's prioritization of households with heightened vulnerabilities, including female-headed and single-parent households.

Education Levels

Level of education among household members remained relatively low across all household groups, with middle school being the most common level of completed education. This was particularly evident among ESSN households, where 45 per cent of individuals have completed middle school, followed by non-recipient households (40 per cent) and C-ESSN households (38 per cent). Primary school was the second most common level of educational attainment, accounting for approximately 28 to 30 per cent across all household groups, while high school completion ranged between 16 and 20 per cent. Illiteracy was observed among only a small proportion of household members, around one-to-two per cent.

Higher education attainment remained limited across the population. Around six per cent of household members have completed a bachelor's degree, whereas postgraduate qualifications were rare, with master's and doctoral degrees accounting for less than a per cent across all household groups. Lastly, vocational education remained uncommon across all household groups.

Finally, Turkish language proficiency among household members were high, with 93 per cent of C-ESSN, 96 per cent of ESSN, and 95 per cent of non-recipient households reported having at least one member who can speak Turkish.

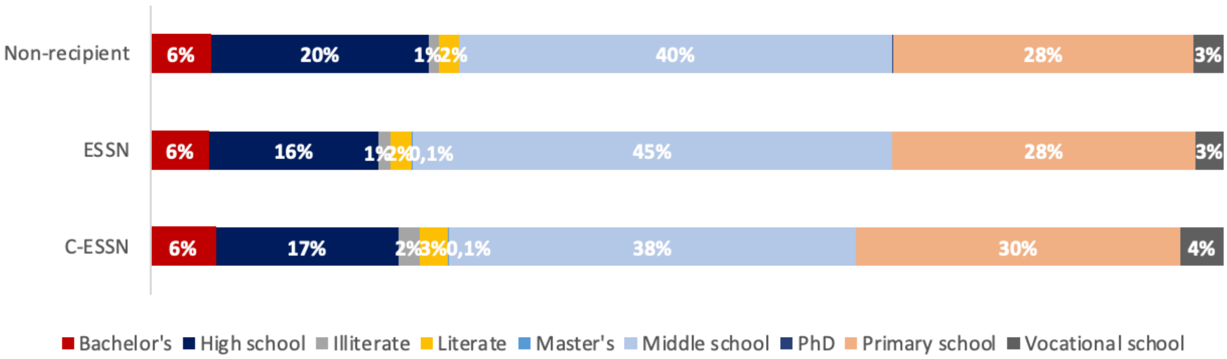

Figure 4 *The highest level of education in the household*

School Attendance

School attendance remained high across all household groups, although small gender differences were observed. Overall, girls were more likely than boys to attend school in each household group. In ESSN households, 86 per cent of girls and 81 per cent of boys attended school. Among non-recipient households, school attendance stood at 83 per cent for girls and 81 per cent for boys. C-ESSN households reported the lowest attendance rates, with 81 per cent of girls and 79 per cent of boys attending school, representing the largest gender gap among the three groups.

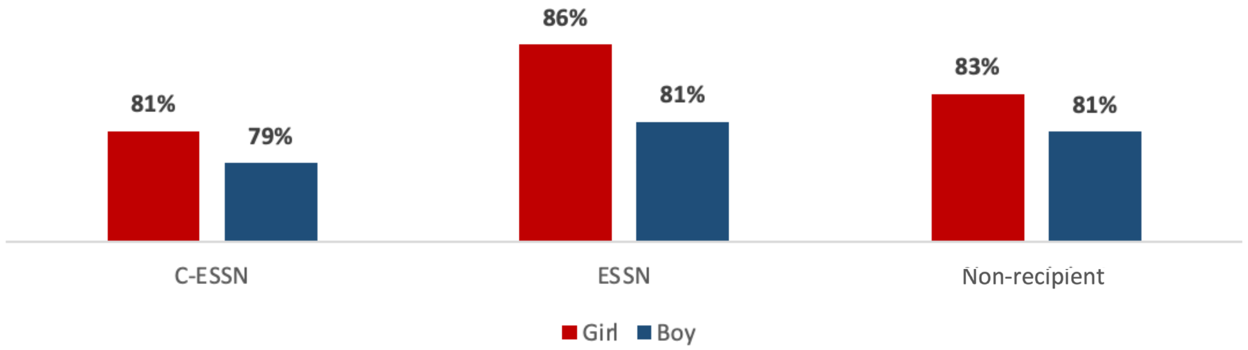

Figure 5 *School attendance rate by recipient status and gender*

Among both boys and girls who were out of school, the most commonly reported reason across all household groups was the lack of interest in attending school (31 per cent), followed by insufficient financial resources to cover school expenses (16 per cent), physical or chronic health conditions (14 per cent), lack of transportation to school (11 per cent), and child labour (10 per cent). However, differences were observed across household groups. In C-ESSN households, physical or chronic health conditions were the leading reason for school non-attendance, accounting for 25 per cent of responses. In contrast, lack of interest in attending school was the most frequently cited reason among ESSN households (37 per cent) and non-recipient households (32 per cent). Overall, boys and girls faced similar barriers to school attendance, although child labour was considerably more prevalent among boys, with 16 per cent reporting income-generating work as the reason for not attending school, compared with four per cent of girls.

Educational Outcomes

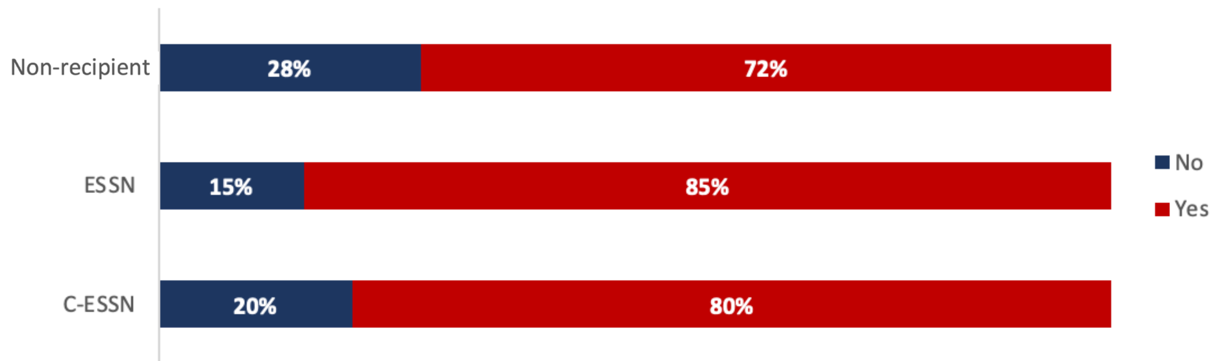

Figure 6 *Distribution of households receiving CCTE across recipient status*

Enrolment in the CCTE Programme remained high across all household groups, particularly among ESSN (85 per cent) and C-ESSN (80 per cent) households, while 72 per cent of non-recipient households reported participating. Failure to meet the programme's eligibility requirements was the most predominant reason (38 per cent) for non-enrolment. Additional reasons included having previously benefited from the programme (22 per cent), irregular school attendance (12 per cent), and insufficient awareness (9 per cent).

Assessing school attendance by CCTE participation revealed a strong association between programme enrolment and school attendance. Among children enrolled in the CCTE Programme, attendance reached 91 per cent for girls and 89 per cent for boys, compared with 48 per cent and 45 per cent, respectively, among children who were not enrolled.

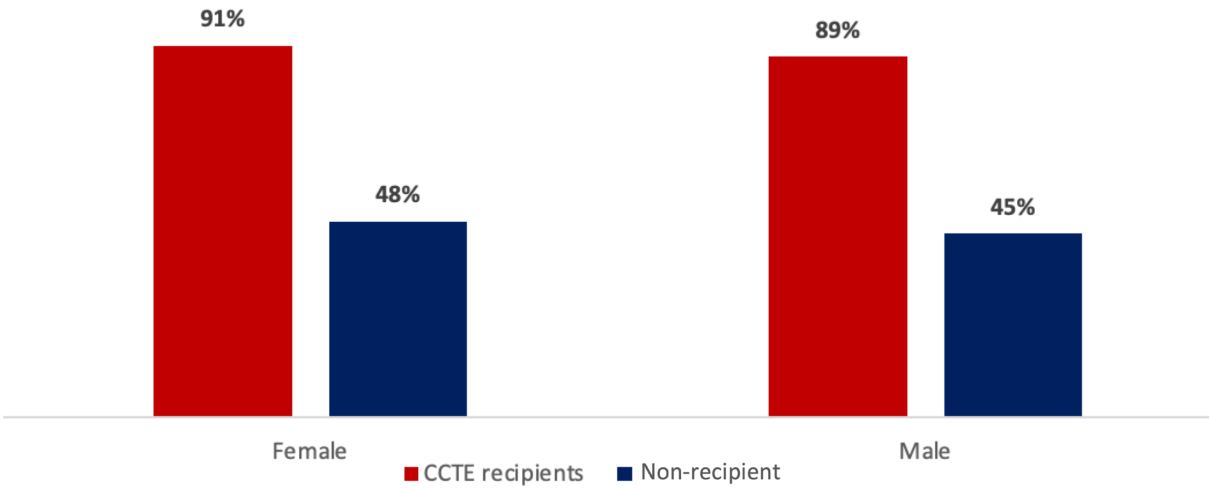

Figure 7 *Rate of school attendance by CCTE recipient status and gender*

Shelter Conditions

Rental housing is the predominant accommodation type, with 98 per cent of surveyed households residing in rented dwellings. Two-thirds of households (65 per cent) have been living in apartments, while 33 per cent have been residing in detached houses and the remaining one per cent has been living in tents or containers.

In addition, a small proportion of households reported sharing their accommodation with another family, including six per cent of C-ESSN households and five per cent of both ESSN and non-recipient households. Majority of these households have been sharing their houses with their relatives. Cost-sharing has been present among households living together, however it was more common among C-ESSN households (77 per cent) than among ESSN and non-recipient households (60 per cent each). Shared expenditures were primarily related to rent and utility bills, whereas food costs were less frequently shared.

Economy Analysis

Income

The findings indicated notable differences in income levels across the surveyed groups. Non-recipient households reported the highest median monthly income at TRY 28,000, followed by ESSN households at TRY 25,500 and C-ESSN households at TRY 20,000. Compared to the previous monitoring period, median household income increased for both ESSN and non-recipient households, while C-ESSN households experienced no change. Despite these improvements, recipient households have continued to earn considerably less than non-recipients, reflecting a persistent income gap and highlighting the continued need for cash assistance among vulnerable households.

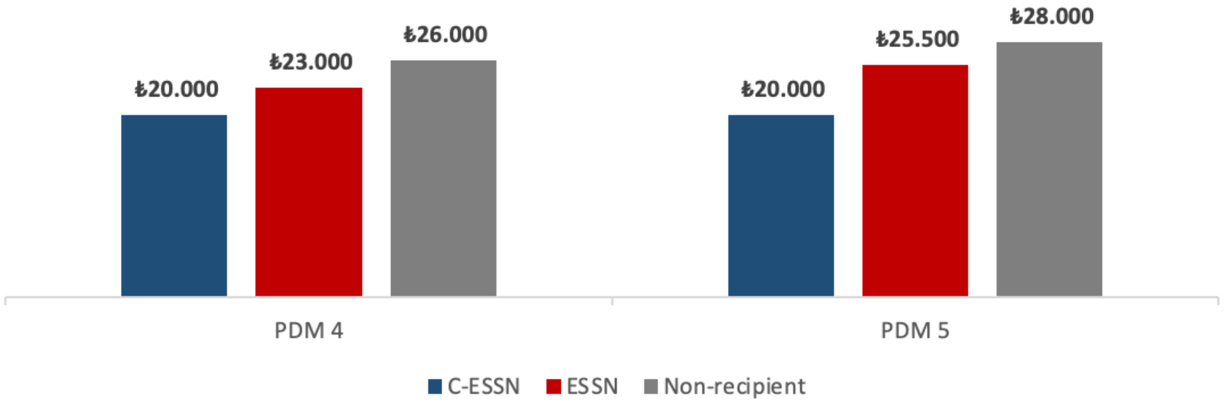

Figure 8 *Median income by PDMs and recipient status*

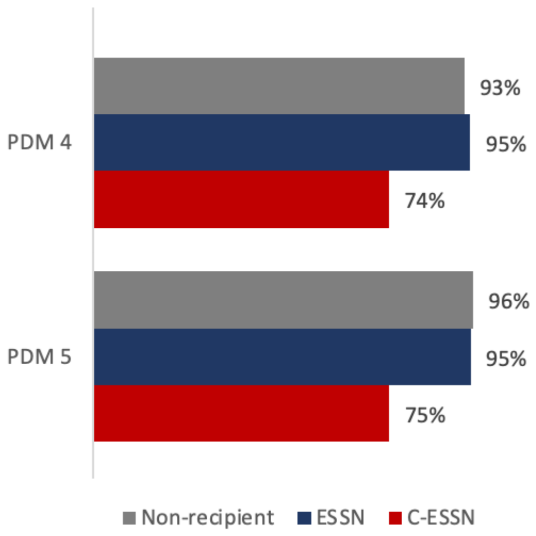

Figure 9 *Distribution of households with at least one employed member by recipient status*

Labour force participation was highest among non-recipient households, followed closely by ESSN households, while C-ESSN households have the lowest employment levels. Almost all non-recipient (96 per cent) and ESSN (95 per cent) households reported having at least one working member (with the 60 per cent of them working in daily jobs), compared with 75 per cent of C-ESSN households. Evidence from the FGD study suggests that the high prevalence of informal employment reflects structural labour market constraints, including the greater availability of informal jobs, faster recruitment, relatively higher earnings, and employers' reluctance to provide formal contracts.[1]

Across all groups, males constitute the majority of working individuals. However, C-ESSN households showed a comparatively higher rate of female employment (24 per cent), exceeding that of ESSN (10 per cent) and non-recipient households (7 per cent). This pattern likely reflects the greater socioeconomic vulnerability of C-ESSN households, where women are more likely to participate in income-generating activities to help meet household needs.

1 Türk Kızılay. (2023). Third Focus Group Discussion (FGD) Report. Exploring Labour Market Participation and It's Challenges. https://platform.kizilaykart.org/tr/Doc/rapor/3rd_FGD_Report.pdf

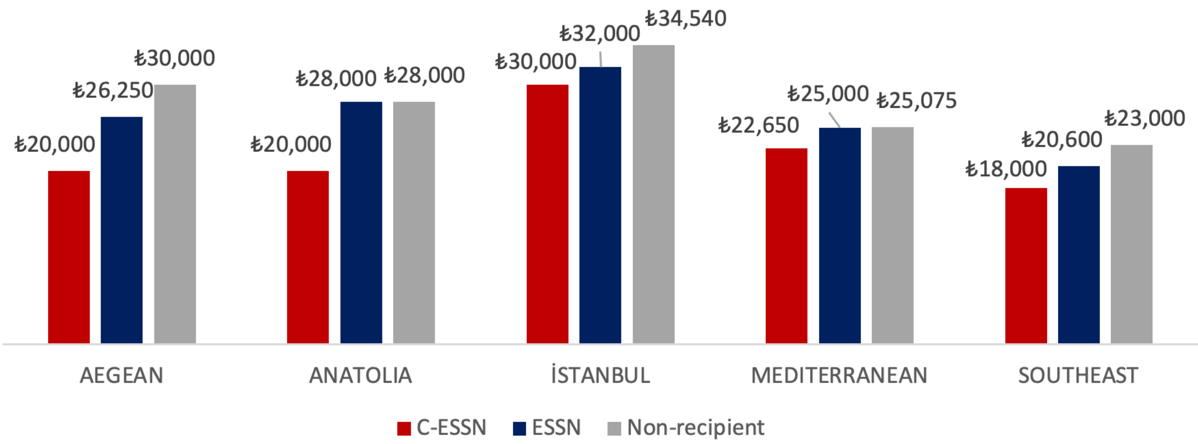

Figure 10 *Median income by recipient status and strata*

Income levels differed substantially across regions[2], reflecting uneven economic opportunities. Among all regions, İstanbul recorded the highest median household incomes, with non-recipient, ESSN, and C-ESSN households reporting TRY 34,540, TRY 32,000, and TRY 30,000, respectively. The city's diverse labour market and wider employment opportunities are likely to contribute to these comparatively higher earnings, despite its elevated living costs. At the other end of the spectrum, the Southeast exhibited the lowest median incomes, particularly among C-ESSN households, whose monthly income stood at TRY 18,000. These findings point to persistent regional disparities, with households in economically less developed areas facing more constrained livelihood opportunities than those residing in major urban centres.

Looking at the main sources of household income, unskilled labour has continued to be the livelihood source across all surveyed groups. Its contribution increased markedly among non-recipient households, rising from 72 per cent in the previous monitoring round to 83 per cent, while remaining the principal income source for ESSN (82 per cent) and C-ESSN (63 per cent) households. In contrast, the share of income generated through skilled labour declined across all groups, accounting for only six per cent of total income among non-recipients and four per cent among both ESSN and C-ESSN households.

Cash assistance was reported as the second most common income source by around 70 per cent of both C-ESSN and ESSN households, highlighting its continued role in complementing labour earnings and supporting household in meeting with their basic needs. Notably, more than half of non-recipient households (56 per cent) reported having no second source of income, compared with 15 per cent of ESSN households and eight per cent of C-ESSN households. This reflects the role of SSN assistance as an additional source of income for recipient households. Additionally, the second income source for non-recipient households (27 per cent) was loans, which was significantly higher than recipient households (four per cent for C-ESSN households, five per cent for ESSN households).

2 Mood's Median test were used to measure whether there is any relationship between the variables of income and region. According to test results the null hypothesis is rejected due to the fact that the probability value is less than 0.05 significance level.

Top 3 Main source of income		PDM 4	PDM 5
Non-recipient	Unskilled labor	72%	83%
	Skilled labor	15%	6%
	SSN card assistance	1%	0.1%
ESSN	Unskilled labor	83%	82%
	Skilled labor	7%	4%
	SSN card assistance	3%	8%
C-ESSN	Unskilled labor	65%	63%
	Skilled labor	5%	4%
	SSN card assistance	16%	17%

Figure 11 *Income sources by PDMs and recipient status*

Expenditure

Household expenditures increased 16 per cent compared to the previous round, reaching TRY 34,314 for C-ESSN households, TRY 40,279 for ESSN households, and TRY 40,026 for non-recipient households. The largest increase was observed among ESSN households, where median monthly expenditure rose by 22 per cent, followed by C-ESSN households (14 per cent) and non-recipient households (11 per cent). Although expenditure levels increased, these changes are more likely to reflect the rising cost of basic goods and services than an improvement in household economic well-being.

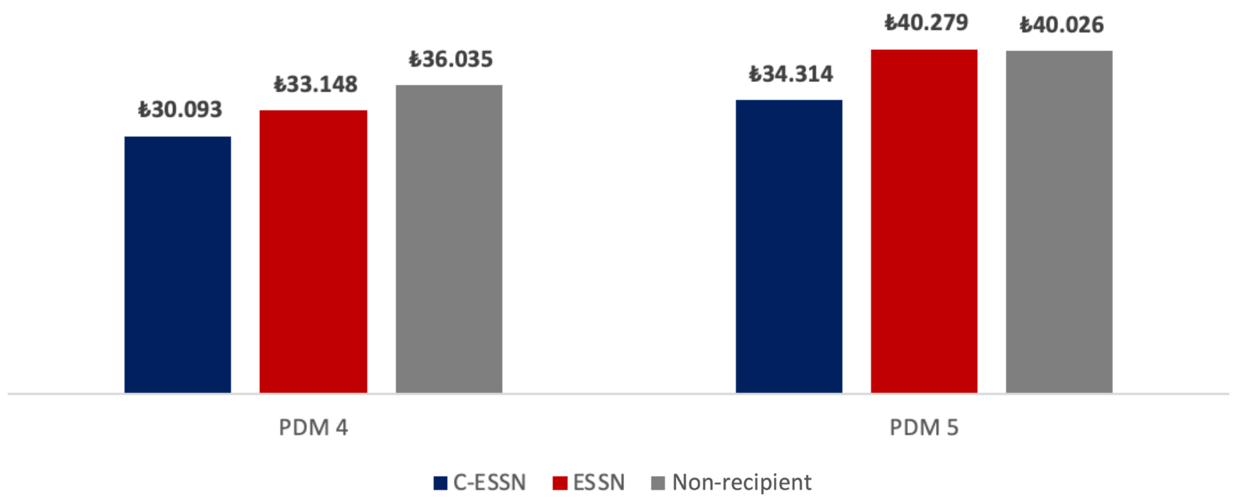

Figure 12 *Median expenditure by PDMs and recipient status*

The composition of household expenditure has continued to be dominated by essential needs. Food remained the largest expenditure item, accounting for 42 per cent of total household spending, followed by rent (24 per cent) and utilities (6 per cent). Together, these three categories represented more than two-thirds of overall household expenditure, leaving limited resources for other needs.

Compared with the previous round, spending increased across most essential expenditure categories. Monthly expenditure on food rose from TRY 13,571 to TRY 15,714, while rent increased from TRY 8,000 to TRY 8,333. Utility costs also continued to rise, reaching TRY 2,000 per month. Moderate increases were observed in hygiene items (TRY 1,333), clothing (TRY 833) and telecommunications (TRY 812). Notably, health expenditures rose to TRY 567 after no reported spending in the previous round as a result of the suspension of General Health Insurance (GHI) for Syrians under Temporary Protection[3], requiring payment for health services as well as medications for Syrians that are identified eligible to cover their own health expenses.[4]

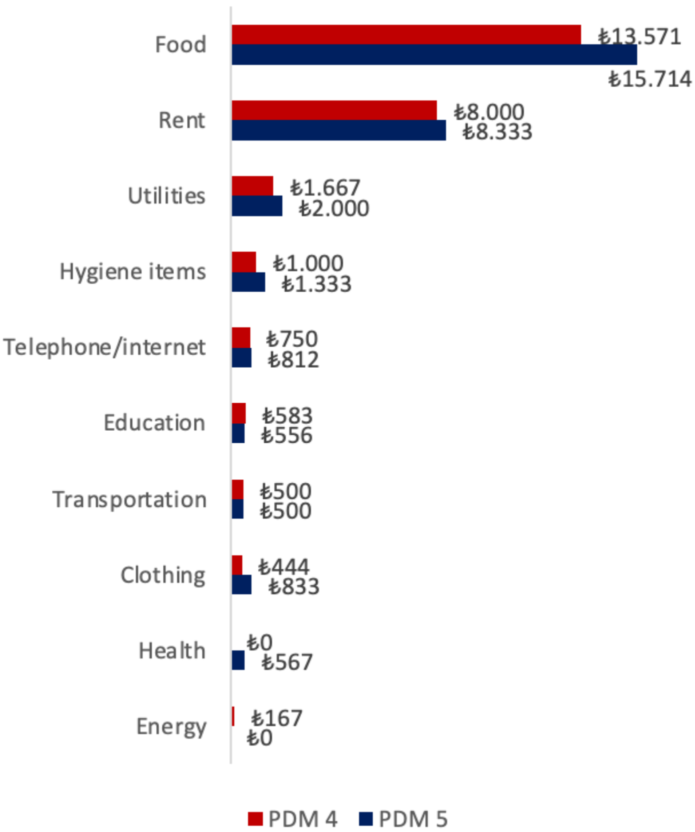

Figure 13 *Median expenditure items by PDMs*

In contrast, education expenditure remained largely unchanged, declining slightly to TRY 556, while spending on public transport remained stable at TRY 500. Expenditure on energy also declined from TRY 167 to zero, likely reflecting seasonal variations rather than a structural change in household spending patterns.

Regional analysis revealed considerable variation in household expenditure across Türkiye. İstanbul[5] recorded the highest median expenditure among all surveyed groups, reaching TRY 42,617 for C-ESSN households, TRY 46,275 for ESSN households, and TRY 44,943 for non-recipient households. These higher expenditure levels are likely associated with the elevated cost of living in the metropolitan area, particularly for housing and other essential goods and services.

3 UNHCR. (2026). Access to health services. https://help.unhcr.org/turkiye/information-for-syrians/access-to-health-services/

4 Türk Kızılay. (2026). Changing conditions, shifting priorities: Household experiences following ESSN programme exclusion: The Social Safety Net Programme (2nd in-depth interview report). Unpublished manuscript.

5 Mood's Median test were used to measure whether there is any relationship between the variables of expenditure and region. According to test results the null hypothesis is rejected due to the fact that the probability value is less than 0.05 significance level.

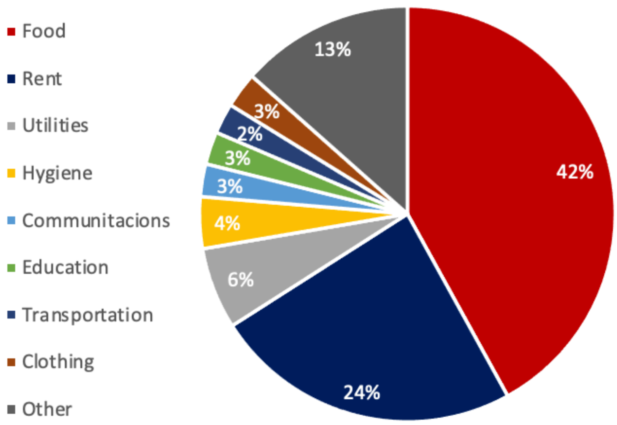

Figure 14 *Share of expenditure items*

By contrast, the Southeast reported the lowest household expenditure across all groups, with median spending amounting to TRY 33,143 for C-ESSN households, TRY 37,527 for ESSN households, and TRY 36,940 for non-recipient households. Among C-ESSN households, however, the lowest median expenditure was recorded in Anatolia (TRY 32,332), indicating particularly constrained spending among the most vulnerable households in the region. While lower expenditure may partly reflect lower regional prices, it also corresponds with the comparatively lower income levels observed in the region.

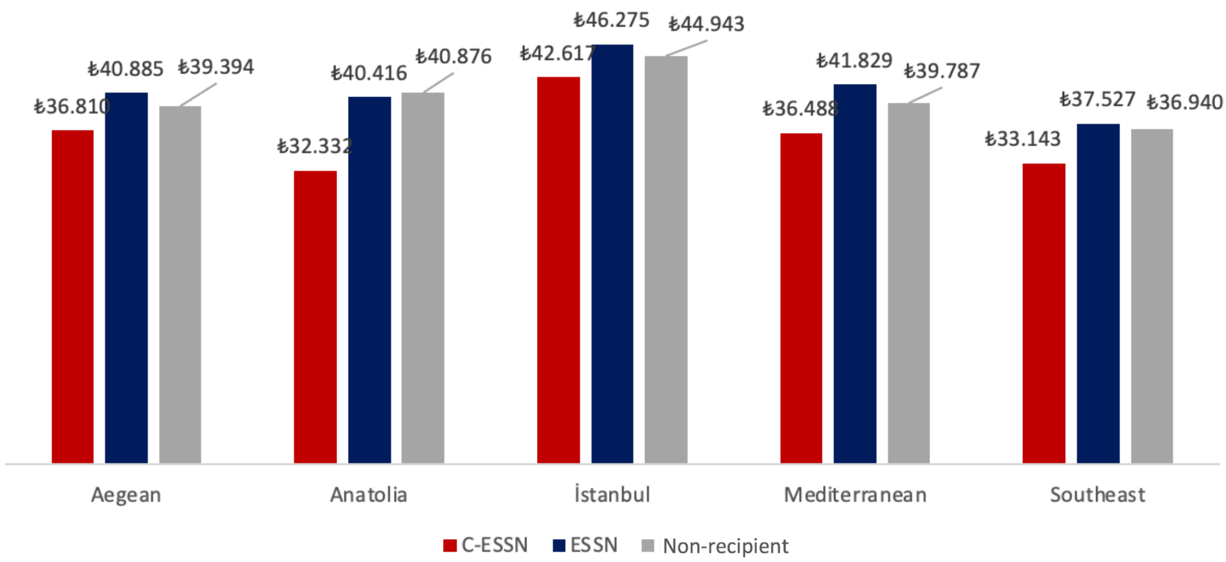

Figure 15 *Median expenditure by recipient status and strata*

Overall, the findings suggest that regional differences in expenditure largely mirror disparities in both living costs and household earning capacity, with households in the Southeast continuing to face more constrained economic conditions than those in major urban centres.

Debt

The prevalence of debt remains high across all household groups, with 79 per cent of non-recipient households, 77 per cent of ESSN households, and 74 per cent of C-ESSN households currently holding debt. Although the proportion of households in debt has remained almost the same compared to PDM IV, debt amounts have risen 16 per cent overall. Debt amount for C-ESSN households reached TRY 16,000, while for ESSN and non-recipient households it rose to TRY 20,000 and TRY 22,000, respectively. These rise in debt levels might be indicative that families are taking on larger financial burdens to maintain their basic standards of living regardless of recipient status.

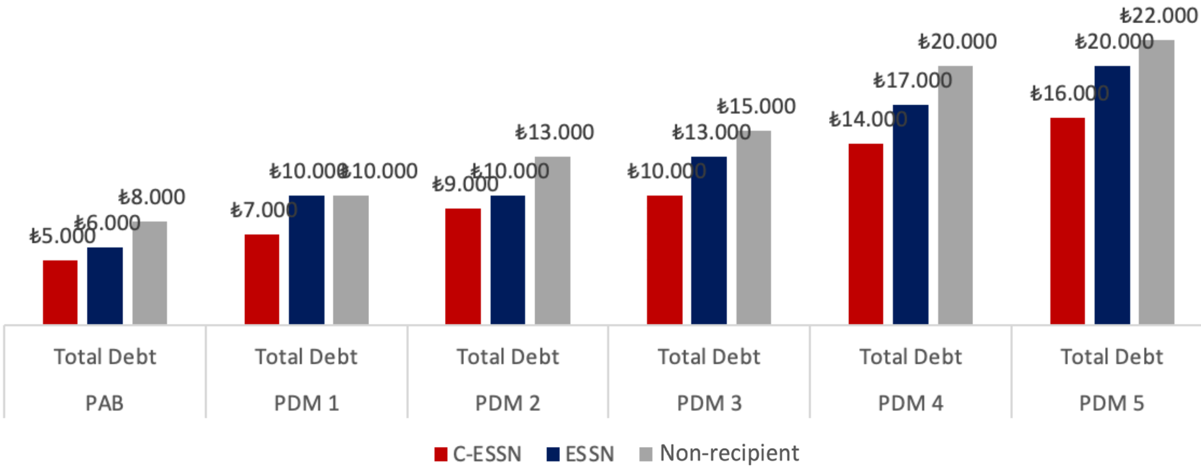

Figure 16 *Median debt by PAB and PDMs across recipient status*

Households' debt is almost entirely directed toward essential needs, confirming that debt acts as a critical coping mechanism. Food was the main reason for borrowing, reported by 76 per cent of families, with rent (43 per cent) and utility (32 per cent) costs also serving as major drivers. Households depended extensively on informal support networks and local shops to meet their basic needs. Local shops were the primary source of credit, with 60 per cent of households purchasing on credit, while 45 per cent relied on relatives and 40 per cent on friends for financial assistance. This reliance on informal support mechanisms reflects households' constrained financial resources and persistent economic vulnerability.

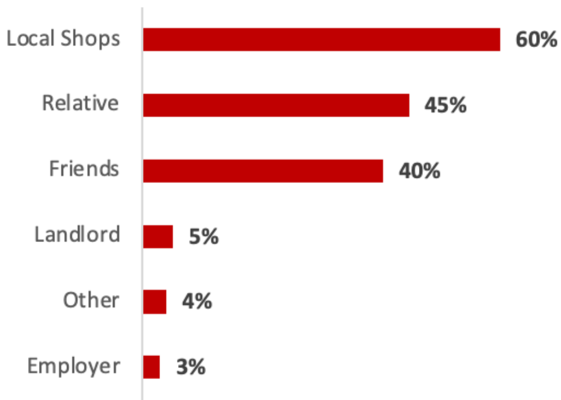

Figure 17 *Sources of debt*

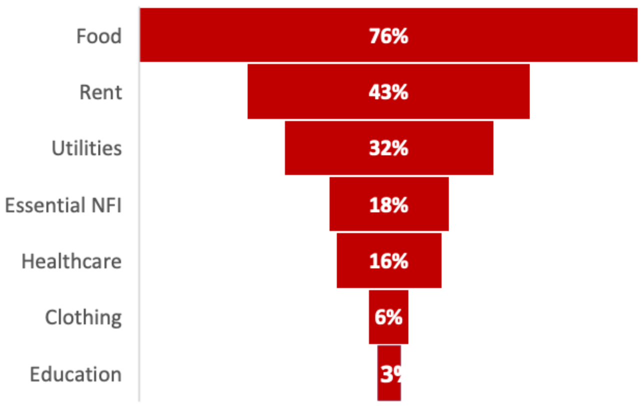

Figure 18 *Reasons for debt*

Cost of Living Analysis

The MEB[6] threshold increased for all household groups during the current reporting period, reaching TRY 44,243 for C-ESSN households, TRY 47,863 for ESSN households, and TRY 49,845 for non-recipient households. Although household incomes also increased, most recipient families remained below the MEB threshold, highlighting the continued gap between available income and the cost of meeting essential needs. Only 15 per cent of C-ESSN households and 33 per cent of ESSN households reported having sufficient income to cover the MEB. Compared with the previous period, the share of C-ESSN households meeting the MEB declined slightly from 16 per cent to 15 per cent, while the proportion of ESSN households remained unchanged at 33 per cent. These findings suggest that increases in the cost of basic goods continue to outpace modest income gains for many households, deepening economic vulnerability, increasing the risk of deprivation, and negatively affecting overall well-being.

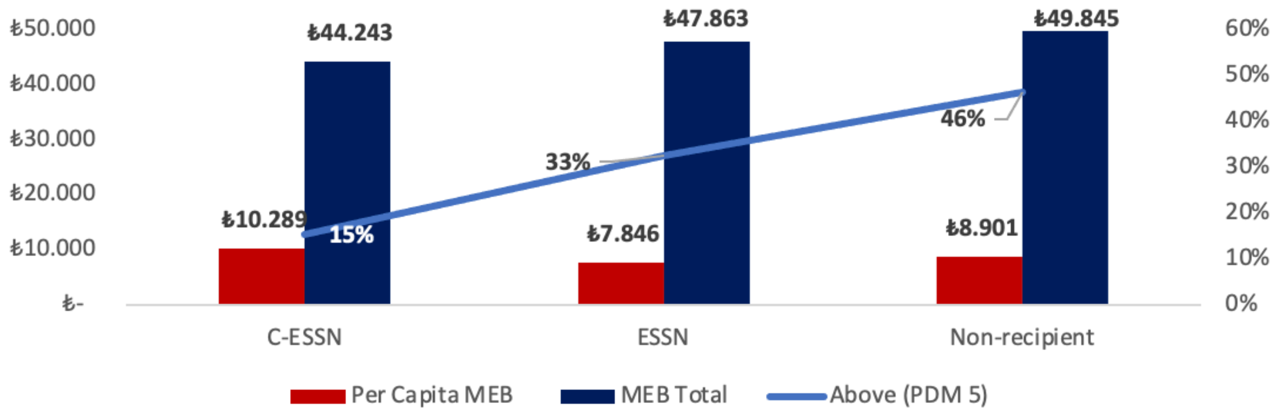

Figure 19 *MEB values and below rate by recipient status*

Although households have increased their overall expenditures, these increases have not kept pace with the rapid rise in the cost of the MEB. Consequently, a large proportion of households have continued to fall below the MEB threshold, as their spending remains insufficient to meet the full cost of essential needs. This economic environment causes families to prioritize immediate survival over longer-term investments and resilience-building, reinforcing the importance of continued cash assistance in protecting vulnerable households from further economic hardship and deprivation.

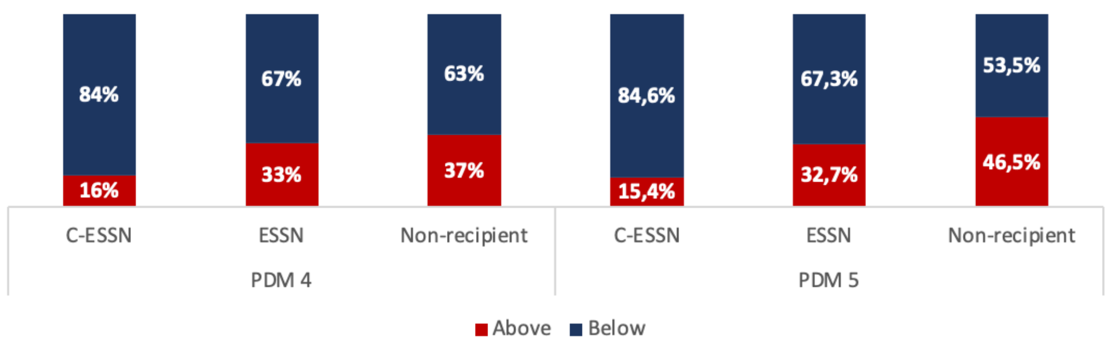

Figure 20 *Percentage of households above and below the MEB by PDM 4 and 5 and across recipient status*

6 The Minimum Expenditure Basket (MEB) represents the minimum monthly cost required for a household to meet its basic needs in the current economic situation. For more detail; Türk Kızılay. (2025). Minimum Expenditure Basket Technical Paper. https://platform.kizilaykart.org/tr/Doc/rapor/MEB_Technical_Paper_Report_8.pdf

Food Security

Coping Mechanisms

Reduced Coping Strategies Index (rCSI)

The rCSI scores for this reporting period indicate differing patterns of short-term food security across household groups. Among ESSN households, the average rCSI increased from 9.73 to 10.31, pointing to a slight worsening in food-related coping. In contrast, C-ESSN households continued to record the highest average rCSI despite a modest improvement, with scores declining from 12.36 to 11.74. Non-recipient households also experienced a small reduction in their average rCSI, reaching 10.03. Overall, these findings suggest that households eligible for assistance are facing greater pressure to adopt negative food-related coping strategies in order to maintain their food consumption than non-recipient households.

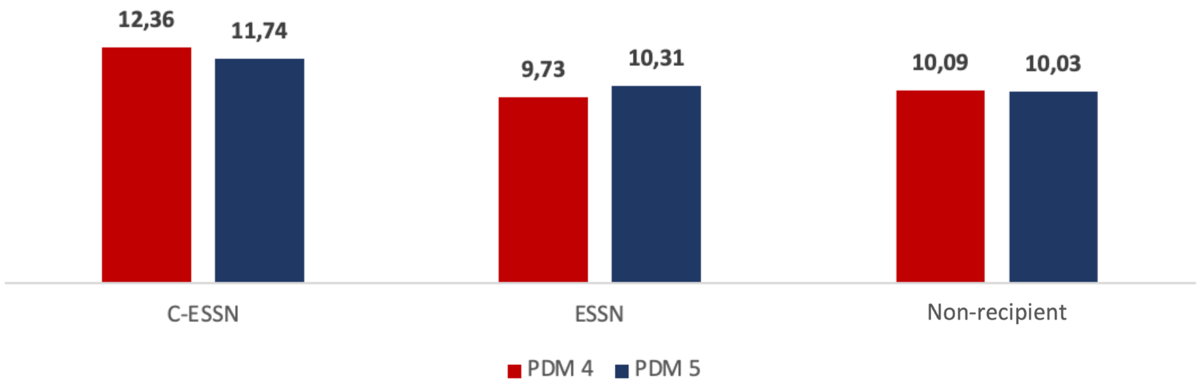

Figure 21 *rCSI scores by PDMs and recipient status*

Looking into regional patterns, the highest levels of coping strategies for C-ESSN households are observed in the Southeast and the Mediterranean, where rCSI scores reach 12.04 and 11.86 respectively. These elevated scores in the Southeast align with the region's lower median income levels, suggesting that limited income-generation opportunities push families to rely increasingly on restrictive food-based strategies.

In contrast , relatively lower rCSI scores for C-ESSN households are seen in İstanbul (11.01) and the Aegean (10.81), indicating somewhat less frequent use of negative food-related coping strategies compared to the Southeast and Mediterranean. Despite İstanbul's higher overall living costs, its rCSI scores remained moderate relative to the Southeast and Anatolia. Ultimately, the consistently higher rCSI scores for C-ESSN households compared to ESSN and non-recipient households across all regions confirm their greater susceptibility to food insecurity, independent of local market conditions.

7 The rCSI assesses short-term food insecurity by asking how often households have to apply for negative coping strategies, such as relying on less preferred foods or reducing portion sizes.

8 The observed difference in rCSI scores between strata is statistically significant less than 0.05. Also, Post-hoc Tukey HSD tests confirm that the Southeast region has a significantly higher mean rCSI score compared to all other regions.

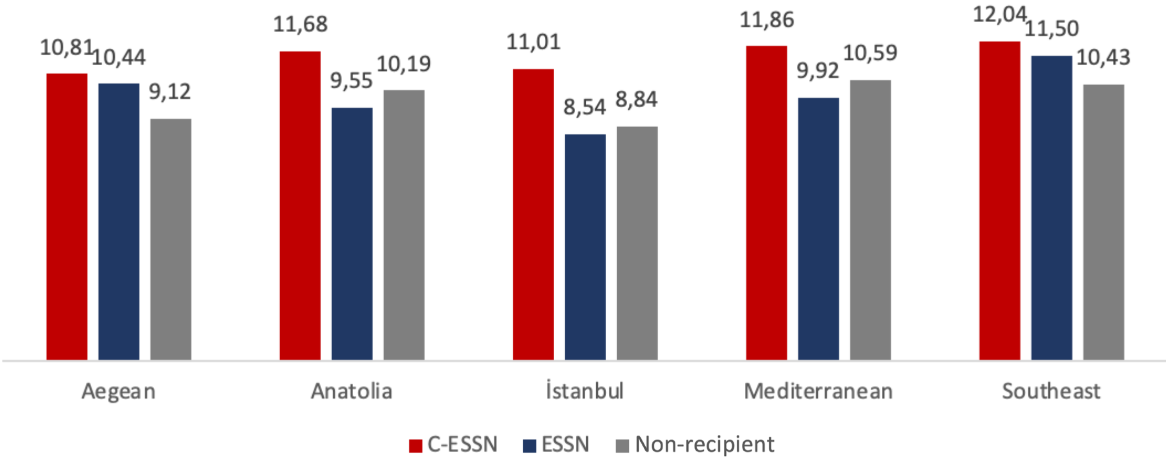

Figure 22 *rCSI scores by strata*

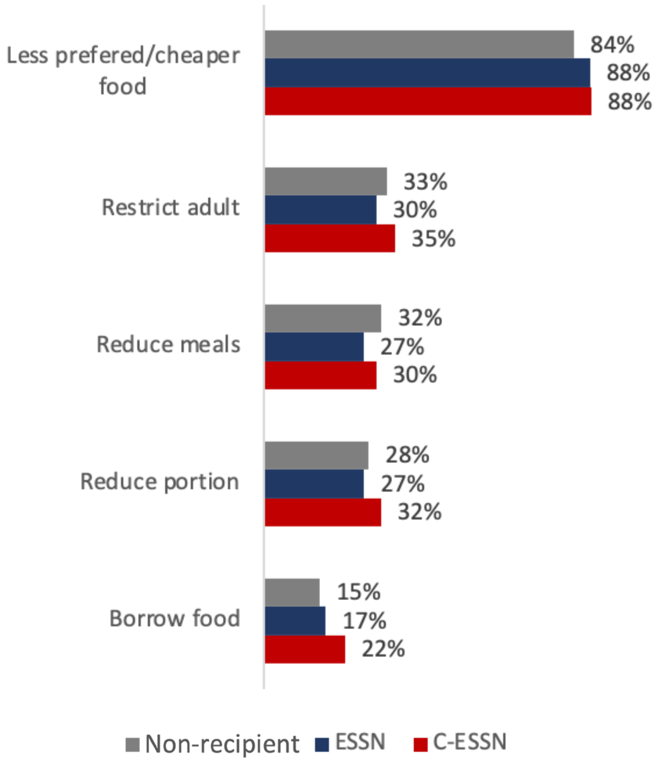

Figure 23 *rCSI components distribution by recipient status*

Household coping strategies revealed that households mainly cope with economic changes by reducing the quality of the food they consume. Relying on less preferred or cheaper food options were reported by approximately 88 per cent of C-ESSN and ESSN households, a pattern similarly observed among non-recipient households (84 per cent) as well. Other consumption-based measures, such as reducing the number of meals (30 per cent) and restricting adult consumption (35 per cent) to prioritize children, remained most prevalent among C-ESSN families. Furthermore, borrowing food serves as a last resort for 22 per cent of C-ESSN households, highlighting the ongoing vulnerability of their food security status compared to other groups.

Livelihood Coping Strategies Index (LCSI)

The findings revealed an increase in the average number of coping strategies adopted across all assistance groups compared to the previous monitoring cycle. The mean score for C-ESSN households rose from 4.20 to 4.44, maintaining the highest levels of livelihood distress among the surveyed cohorts. Similarly, the average score for ESSN recipients increased from 3.79 to 4.36, while non-recipient households experienced a sharp rise, jumping from 3.65 to 4.41.

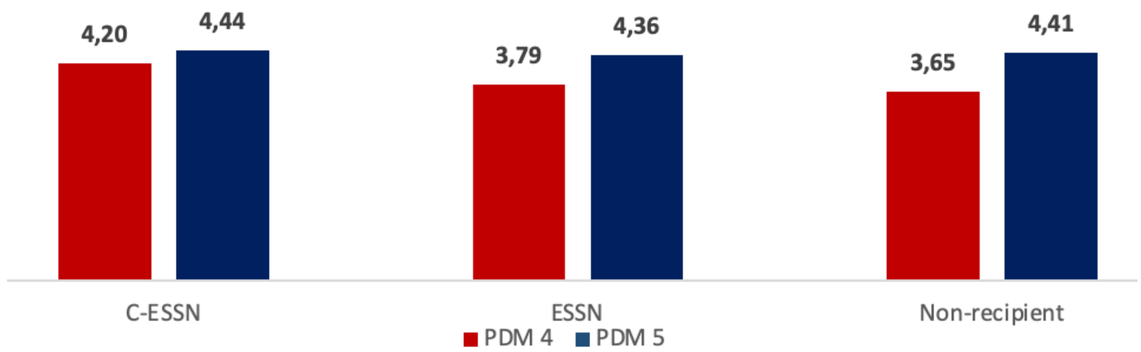

Figure 24 *LCSI scores by PDMs and recipient status*

Regional analysis highlights distinct geographical variations in how economic stress manifests across different territories. The Southeast stood out as the most distressed region, where non-recipient households reached a peak mean score of 5.05, closely followed by C-ESSN at 4.62 and ESSN at 4.57. Central Anatolia also demonstrated consistently high stress, with uniform average scores of 4.42 for C-ESSN, 4.43 for ESSN, and 4.44 for non-recipients. The Aegean region exhibited slightly lower but substantial distress, led by C-ESSN households at 4.29. In contrast, İstanbul presented a lower profile of coping strategy numbers, with non-recipients reporting the lowest regional mean of 3.23. This regional disparity suggests that while metropolitan areas may offer better economic buffers or job access, agricultural and border regions suffer from structural resource constraints that amplify the necessity for asset depletion. This pattern is consistent with OECD evidence showing that lagging regions often experience lower productivity, weaker infrastructure, and reduced access to services and employment opportunities, reinforcing persistent regional inequalities .

This pattern partly reflects differences in income-generating capacity across groups: ESSN and non-recipient households are more likely to have more working members, and even when employment is in low-skilled or informal sectors it may provide relatively better income opportunities compared to C-ESSN households, whose population includes a higher proportion of elderly persons and individuals with disabilities, limiting their ability to engage in income-generating activities.

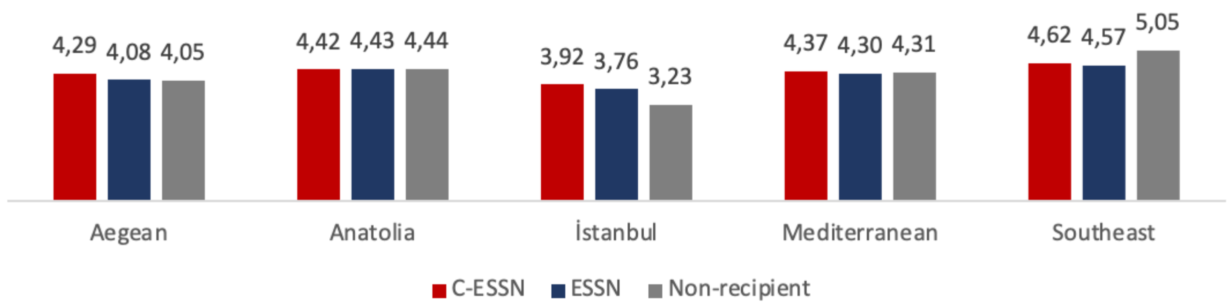

Figure 25 *LCSI scores by recipient status and strata*

9 The observed difference in LCSI scores between strata is statistically significant less than 0.05. Also, Post-hoc Tukey HSD tests confirm that the Southeast region has a significantly higher mean rCSI score compared to all other regions.

10 Organisation for Economic Co-operation and Development. (2023). OECD regional outlook 2023: The longstanding geography of inequalities. OECD Publishing. https://doi.org/10.1787/92cd40a0-en

An assessment of specific behaviours across stress, crisis, and emergency categories reveals the exact mechanisms households use to manage financial deficits. Within the stress category, purchasing food on credit remained the most pervasive strategy, utilized by 64 per cent of ESSN, 58 per cent of C-ESSN, and 57 per cent of non-recipient families. Borrowing money was also highly prevalent, affecting 46 per cent of C-ESSN and 45 per cent of ESSN cohorts. Conversely, only a minority of families have remaining assets to cushion these shocks, as shown by the low proportions of households spending savings, which falls to nine per cent for C-ESSN, or selling household assets at around 11 per cent.

The adoption of crisis and emergency strategies underscores a severe threat to human capital development. Reducing health expenditures has been an alarming trend across the board, practiced by 51 per cent of non-recipients, 48 per cent of C-ESSN, and 43 per cent of ESSN households. Educational cutbacks follow a similar pattern, with 43 per cent of C-ESSN and 42 per cent of ESSN families reducing education expenditures, while nine per cent in both recipient groups have officially withdrawn their children from school. Most critically, emergency strategies indicate the onset of irreversible damage; six per cent of C-ESSN and five per cent of ESSN households have resorted to sending their children to work to cope with economic shortfalls. These findings confirm that current assistance levels are functioning purely as a survival buffer, unable to prevent households from sacrificing health, education, and child welfare to meet their immediate daily needs.

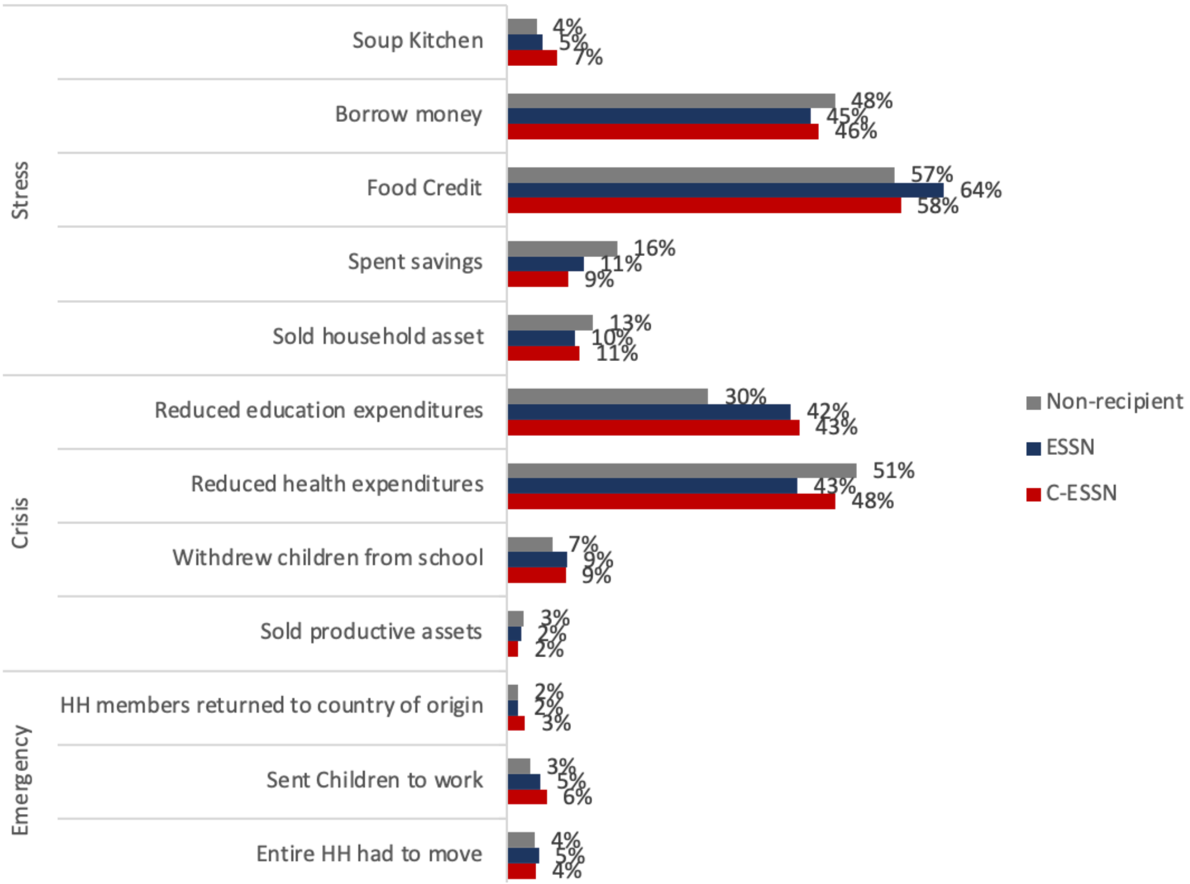

Figure 26 *Distribution of LCSI components by recipient status*

The underlying reasons for the non-adoption of coping mechanisms present a critical diagnosis of household resource exhaustion, illustrating a clear divide between families who avoid these behaviours out of stability and those who are structurally blocked from using them. This vulnerability is highly visible in the high percentage of families reporting that basic asset-depletion strategies are not applicable. For instance, 55 per cent of households had no savings to spend, and 34 per cent reported that selling household assets was non-applicable, suggesting that past economic shocks have already stripped them of disposable property. Furthermore, the contraction of informal credit networks was evident, as 13 per cent of families can no longer purchase food on credit and 11 per cent are entirely cut off from borrowing money, reflecting a severe erosion of local social capital and informal safety nets.

At the same time, the components show that some of the most severe emergency and crisis measures have already been executed within the last 12 months, meaning these actions cannot be repeated to solve current shortfalls. Specifically, nine per cent of households have already moved their entire families due to financial distress, four per cent have already liquidated their productive assets, and two per cent have already committed their children to the labour market. When these figures are paired with the 58 per cent of households who state that selling productive machinery or tools is completely non-applicable, it becomes clear that the urban and rural poor are facing a narrowing corridor of survival. Having exhausted their savings, credit, and physical assets, these households are increasingly forced into severe, reactive cutbacks on health and education just to maintain baseline food intake.

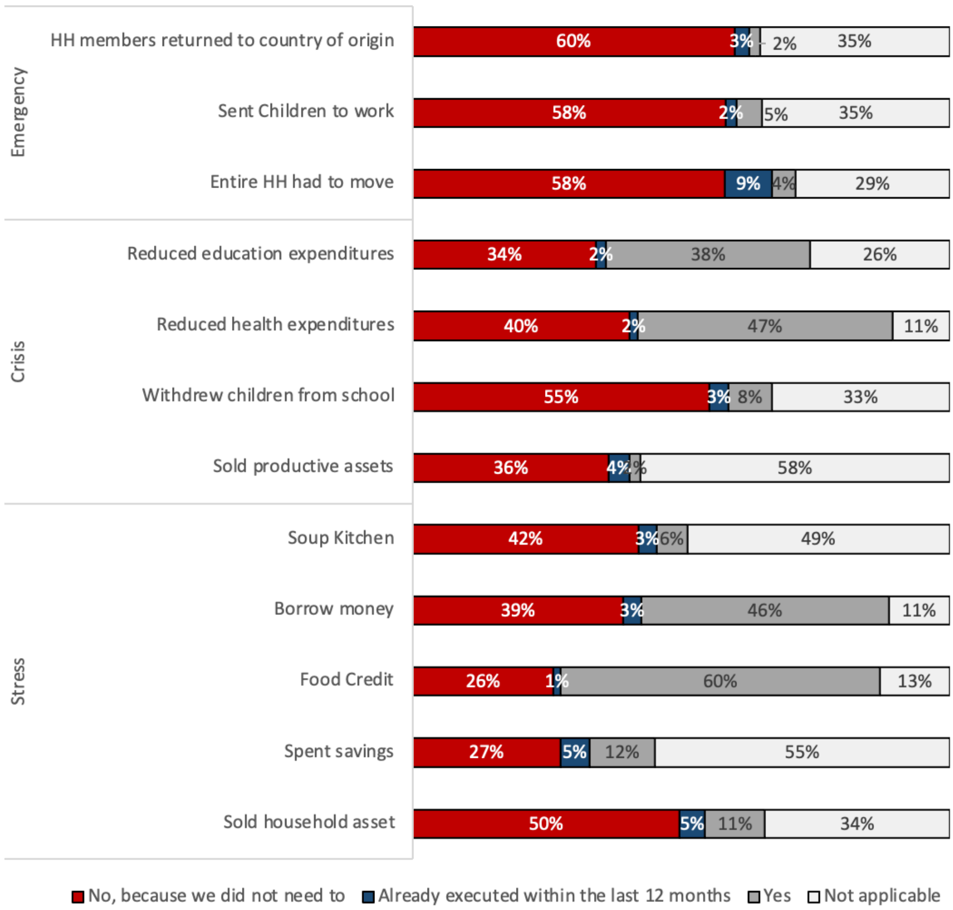

Figure 27 *Household adoption and non-adoption of livelihood coping mechanisms*

The overall distribution of livelihood coping categories confirms that the vast majority of households are heavily concentrated at the upper tiers of economic distress. Specifically, 51 per cent of households were operating at the crisis level, making it the absolute majority and the dominant category across the population. This pressure was further compounded by an additional 20 per cent of families who have already slid into the emergency category, meaning they have been executing the most severe, irreversible asset-depletion actions available. In contrast, only 22 per cent of households managed to remain within the temporary stress boundary, and a minimal seven per cent reported engaging in no coping mechanisms at all. This skewed condition shows that crisis behaviours such as cutting health and education expenditures are no longer reactive measures for a few, but have instead become the structural norm for the majority of the population.

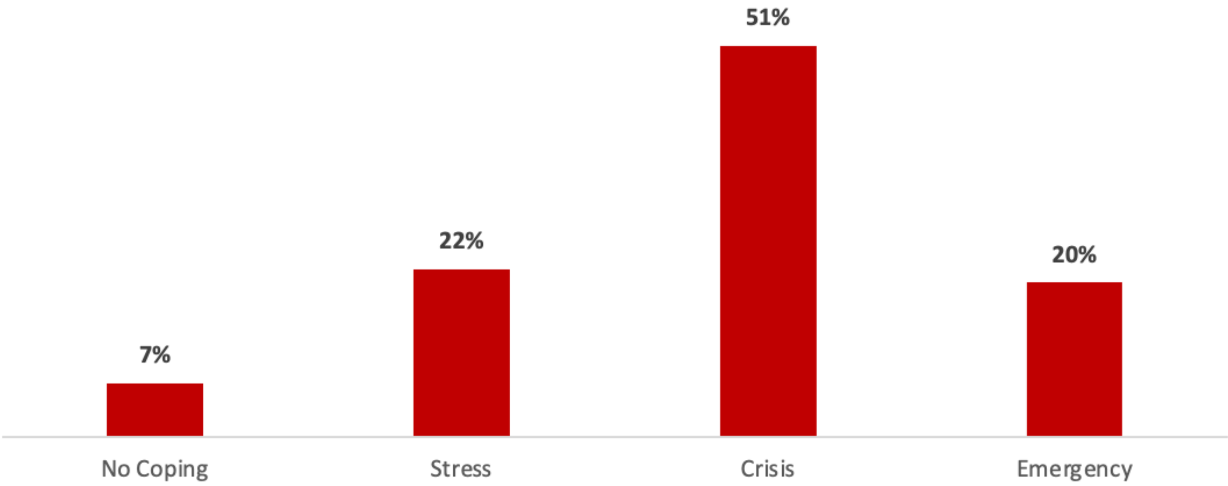

Figure 28 *Overall livelihood coping strategy categorization*

Food Consumption Score

The FCS for this period indicates a general decline in food security across all household groups compared to the previous period. Acceptable consumption levels stood at 81 per cent for C-ESSN households and 86 per cent for ESSN households, while the non-recipient cohort registered at 82 per cent. These figures demonstrate that while a clear majority of families manage to maintain basic consumption thresholds, a substantial portion of the population remains unable to achieve stable nutritional security due to ongoing economic challenges.

Dietary composition analysis revealed that household consumption has been heavily built around basic, low-cost food groups. Cereals, oil, sugar, and spices show near-universal intake, with almost all families consuming them nearly every day of the week. While vegetables have been also widely integrated into weekly meals, the overall profile indicated a diet structurally dependent on energy-dense staples and condiments to maintain baseline caloric thresholds.

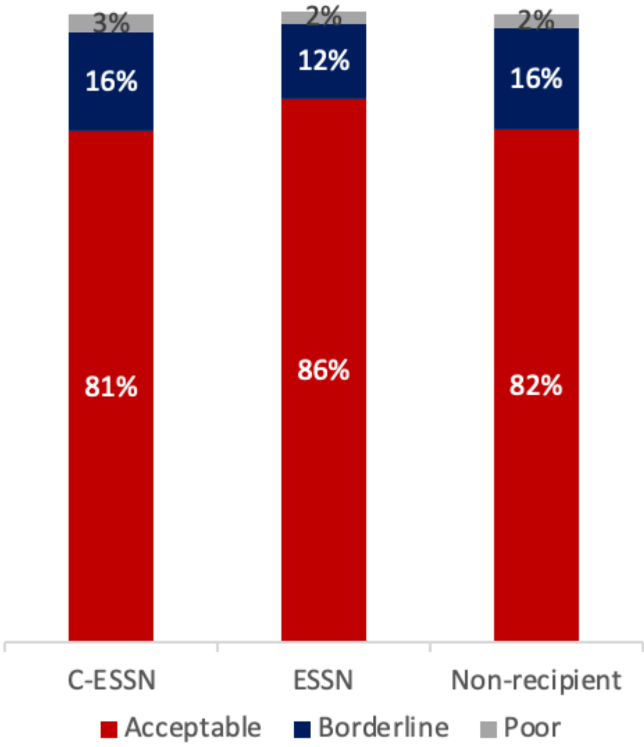

Figure 29 *Food consumption groups by recipient status*

In contrast, access to core animal proteins has been severely constrained, with both red meat and white meat showing restricted intake across households. Rather than a total absence of meat options, the data reflected a systemic difficulty in maintaining regular consumption of primary poultry and livestock sources. While the low figures for specific items like fish and organ meats may partially reflect traditional culinary preferences and household habits rather than purely economic pressures. To stabilize baseline protein intake, families rely heavily on more accessible and affordable alternatives, such as eggs and dairy milk. Other essential nutrient sources, including pulses, cheese, and fruit, remain secondary components in the weekly food basket, confirming that households are adjusting their dietary composition to navigate financial pressures.

CONCLUSION

The findings of the 5th round of the PDM survey highlight the persistent economic vulnerability of refugee households in Türkiye despite modest improvements in household income and employment. While labour force participation remains high and recipient households continue to generate income primarily through employment, these gains have been insufficient to keep pace with rising living costs. As a result, most households remain unable to meet the MEB, with food, rent, and utilities continuing to absorb the majority of household resources.

The survey further demonstrates that economic changes are increasingly reflected in household coping behaviours:

» High levels of household indebtedness persist, with many households relying on credit to purchase essential goods.

» The growing use of both food- and livelihood-based coping strategies indicates that households are increasingly meeting immediate needs at the expense of their longer-term resilience.

» Continued reductions in spending on health and education, together with the use of more severe coping strategies among the most vulnerable households, underscore the cumulative impact of prolonged economic hardship.

The findings also reaffirm the critical role of the SSN Programme in protecting vulnerable refugee households:

» Cash assistance remains an essential source of complementary income, helping households maintain basic consumption and reducing the need to resort to more severe negative coping mechanisms.

» However, the widening gap between household resources and the cost of meeting basic needs suggests that, under current economic conditions, assistance alone is becoming increasingly insufficient.

Overall, the results underline the importance of maintaining an adaptive and evidence-based social assistance system that remains responsive to inflation, regional disparities, and changing household vulnerabilities. While complementing cash assistance with livelihood opportunities and targeted support for households with limited income-generating capacity will be essential to strengthen resilience, safeguard food security, and preserve access to critical services such as education and healthcare, it is equally important that cash assistance itself remains responsive to changing economic conditions. In periods of significant economic volatility, regular monitoring of household needs and periodic revisions of transfer values, including the provision of top-up payments where appropriate, might be critical to preserving the purchasing power and effectiveness of assistance.

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