# HOUSEHOLD ECONOMIC CAPACITY ASSESSMENT (HECA)

## JUNE 2026 | REPUBLIC OF MOLDOVA

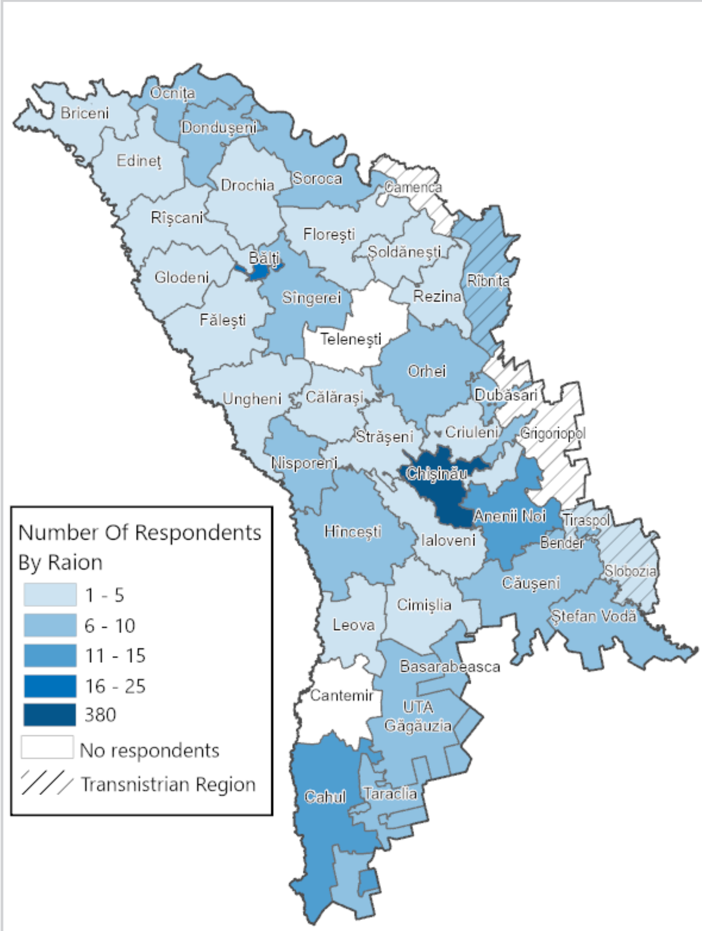
## CONTEXT & RATIONALE

Over four years have elapsed since the escalation of hostilities in Ukraine in February 2022, resulting in prolonged displacement and a sustained humanitarian crisis. As of 27 April 2026, 45,868 Ukrainian refugees in Moldova had applied for the temporary protection extension.[1] This figure reflects only those who applied for the extension of Temporary Protection and does not represent the full refugee population in Moldova.

Displacement in Moldova has remained protracted, with the response gradually shifting from emergency assistance to longer-term support focused on refugee self-reliance and integration[2]. Previous assessments[3] have highlighted persistent economic vulnerabilities among Ukrainian refugee households, including limited income, low savings, and reliance on external support, with recent reductions in cash assistance[4] potentially further affecting resilience.

Against this background, the Household Economic Capacity Assessment provides updated household-level evidence on income, expenditure, coping strategies, and economic capacity among refugee households registered on the Temporary Protection extension platform.[5] The findings will inform cash assistance design, social protection targeting, and livelihood and integration programming. It uses a probability sampling approach and is representative of refugees who signed up for the temporary protection extension between 1 and 16 February 2026, rather than the entire refugee population in Moldova.

Map 1: Number of respondents by raion of residence




## KEY MESSAGES

- **SOCIO-ECONOMIC INCLUSION AND LIVELIHOODS:** Among household members aged 15 and above, 40% were employed, 7% unemployed, and 53% outside the labour force. Employment rates were higher among working-age groups, while differences were observed by gender, with male household members more frequently employed than female household members. Households with at least one employed member were less likely to report income below the Minimum Expenditure Basket (MEB) threshold.
- **INCOME ADEQUACY:** Overall, 23% of households reported at or below the MEB threshold (2,200 MDL). Higher shares were observed among households with no employed members (34%), households residing in rural areas (39%), and households with children (30%), indicating variation in income adequacy across household characteristics. The finding suggests potential value of seasonal or targeted cash support.
- **ECONOMIC CAPACITY:** While 82% of households reported fully covering accommodation costs, 28% reported difficulties with utility payments and 17% with rent payments in the previous 12 months. In addition, half of households reported having no savings, suggesting limited financial capacity to absorb future shocks, particularly in a context of decreasing humanitarian assistance. These findings indicate that housing-related costs, particularly utilities, remain a source of financial difficulty for some households and that limited financial buffers may increase vulnerability over time.

## METHODOLOGY OVERVIEW

The Household Economic Capacity Assessment 2026 employed a quantitative household-level survey using computer-assisted telephone interviewing with Ukrainian refugee households in Moldova. The population of interest comprised households in which at least one member signed up on the Temporary Protection extension platform during 1–16 February 2026.

A probability sampling approach using **simple random sampling** was applied, based on a deduplicated list of households from the same period. The sample was designed to achieve a 98% confidence level and a 5% margin of error, with **577 completed interviews** against a target of 551. Data collection took place nationwide between **26 March and 30 April 2026**.

The household served as the unit of analysis, with data collected at household and individual level through a roster approach, which explains why some indicators are reported with sample sizes above the total number of surveyed households (n=577). Interviews were conducted with the head of household or another knowledgeable adult member.

The findings are representative of households that signed up for the Temporary Protection extension platform during 1–16 February 2026 and are not representative of the entire refugee population in Moldova. **Further methodological details are available in the Terms of Reference.**

# DEMOGRAPHICS

*Note: The demographics in this section represent the characteristics of the respondents surveyed for the HECA, rather than the broader refugee population.*

**1,373** HH members (through **577 HHs** surveyed)

**24%** of HHs with only one adult (18-59) with dependents

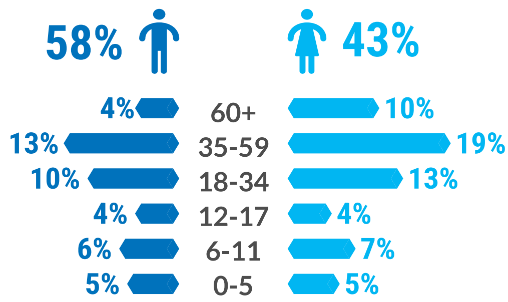
**9%** of HHs with infants (<2 years)

**2.38** Average HH size

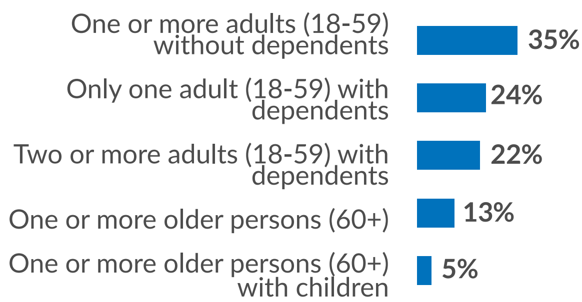
**46%** of HHs with children (<18 years)

**6%** of HH members with a disability (at least level 3 in WGSS)[6] (n=1,264)

**Percentage of HH members by age group and gender (n=1,373)***

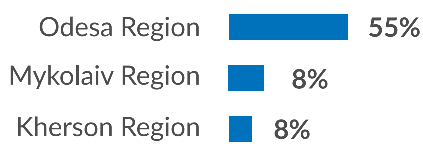



**Percentage of HHs by household composition - number of adults (aged 18 to 59) with or without dependents (children aged 0-17 or older household members aged 60 and older) (n=577)***




**Percentage of HHs living in rural and urban areas (n=577)**


**Percentage of HHs by top 3 regions of origin in Ukraine (n=577)**




* 'HH' refers to the term 'Household'.
** Due to rounding, the percentages may not add up to 100%.

# LEGAL STATUS

The findings show continued high reliance on the Temporary Protection framework, with the large majority of household members (92%) holding this legal status at the time of data collection. A further 7% were citizens of the Republic of Moldova. The remaining 1% of household members were reported as having residence permits or visas unrelated to temporary protection, or no legal status in Moldova, indicating that the surveyed population was predominantly composed of temporary protection beneficiaries.**

**92%**

of household members held Temporary Protection legal status at the time of data collection.

## RETURN INTENTIONS

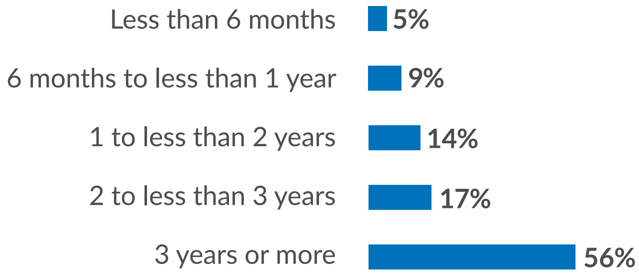
The overall stability in legal status, with most household members holding temporary protection or citizenship, was reflected in relatively low concrete mobility intentions in the 12 months following data collection. Specifically, only a very small share of households (4%) reported concrete plans to move to another location within the 12 months following data collection. In contrast, a large majority (93%) indicated that they did not plan to move, while a similarly small proportion (4%) reported that they did not know.

**4%**

of households **reported concrete plans to move to another location** within the 12 months following the data collection.

The low level of intended mobility is also consistent with the generally long duration of refugees' stay in Moldova. More than half of households (56%) reported having resided in the country for three years or longer, while nearly three-quarters (72%) had been in Moldova for at least two years.

**Percentage of HHs by length of residence in Moldova, by range***

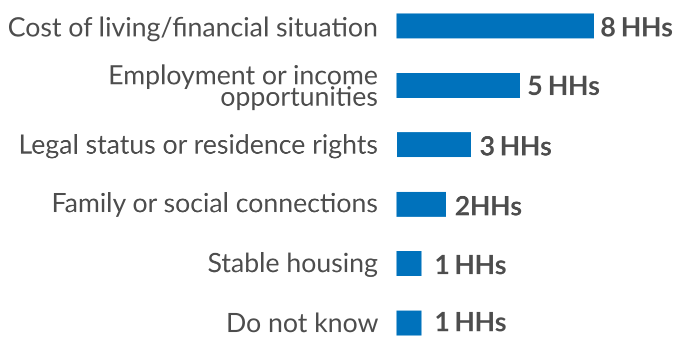



These findings align with trends observed in the 2025 Socio-Economic Insights Survey (SEIS), which showed that refugee households have been residing in Moldova for an average of around 32 months (approximately 2.7 years).[7] Taken together, the consistency of these findings over time suggests that a substantial share of the refugee population has reached a relatively stable stage of displacement and is increasingly settled in their current locations.

Among the 4% (representing 20 households) that reported concrete plans to move within the next 12 months, planned destinations were relatively diverse. A total of 7 households planned to move to another area within Moldova, while another 7 households intended to move to another country. In addition, 6 households reported plans to return to Ukraine.

The most cited reason for the planned move was the cost of living or financial situation (8 households), followed by employment or income opportunities (5 households), suggesting that mobility intentions were primarily driven by economic considerations rather than a single dominant push factor.

**Number of HHs by main reason for planned move, among HHs that have concrete plans to move to another location within the next 12 months (n=20)**




* Due to rounding, the percentages may not add up to 100%.
** Respondents could select multiple answers, therefore the sum of values may exceed 100%.

# SOCIO-ECONOMIC INCLUSION AND LIVELIHOODS

## EMPLOYMENT

Educational attainment among household members aged 15 and above (n=1,000) indicates a population structure that is strongly concentrated in post-secondary and specialised qualifications. The largest shares have completed specialisation (28%) or post-secondary vocational/technical education (26%), followed by upper secondary education (11%) and vocational/technical secondary education (10%), while only a small proportion reported no formal education (0.4%) or primary education (1%). Overall, the findings reflect a relatively well-educated population, characterised by a strong emphasis on post-secondary and specialised training, and a narrow base of low educational attainment.

**Table 1: Distribution of household members aged 15 and above by employment status[8], disaggregated by age group (%)**

| Age groups | Employed | Out of the labour force | Unemployed |
|---|---|---|---|
| 15-17 (n=56) | 0% | 100% | 0% |
| 18-34 (n=319) | 50% | 42% | 8% |
| 35-59 (n=439) | 52% | 38% | 9% |
| 60 and above (n=186) | 5% | 93% | 2% |
| Overall (n=1000) | 40% | 53% | 7% |

Labour force status among household members aged 15 and above (n=1,000) shows that 40% were employed, 7% were unemployed, and 53% were outside the labour force.[9] Employment rates were highest among those aged 35 to 59 (n=439, 52%) and 18 to 34 (n=319, 50%), reflecting strong participation among working-age groups. In contrast, all individuals aged 15 to 17 (n=56) were outside the labour force, while the vast majority of those aged 60 and above (n=186, 93%) were also inactive. Additionally, male household members (n=403, 60%) were employed more than twice as often as female household members (n=597, 26%).

Job search activity among unemployed and outside the labour force household members (n=601) remains limited. Only 12% attempted to find a job or start a business in the 30 days prior to data collection, while 16% reported being able to start working within two weeks if offered a job. Among those who did not actively seek employment (n=530), the main reasons cited were being retired (29%), having family or household responsibilities including care work (28%), being a student (16%), and not being interested in employment (16%).

**1%**

of household members aged 15 and above who were unemployed or outside the labour force reported being **registered with a Public Employment Service or a refugee-focused employment programme** in Moldova during the week prior to data collection

Registration with Public Employment Services (PES) or refugee-focused employment programmes among unemployed or outside the labour force household members aged 15 and above (n=598) was very limited, with 99% reporting that they were not registered.

**76%**

of household members aged 15 and above who were employed in the last seven days (including those temporarily absent from work) (n=395) **had a written contract or work arrangement**

**81%**

of household members aged 15 and above who were employed in the last seven days (including those temporarily absent) (n=397) **had a full-time work schedule**

Among all employed household members (n=395), 10% reported working under casual or daily labour arrangements involving verbal or informal short-term work, another 10% had a verbal or informal permanent agreement, and 4% had a verbal or informal fixed-term agreement, such as seasonal work arrangements. Additionally, 81% reported working full-time. The high prevalence of written contracts and full-time employment suggests that most employed household members were engaged in relatively formal and stable employment arrangements, although nearly one quarter remained employed under informal agreements, potentially indicating lower levels of job security and access to employment-related benefits.

Employment arrangements among employed household members aged 15 and above (n=399) were primarily centred around in-person work for employers in Moldova, reported by 55% of household members. Around one quarter (25%) were employed in person abroad, while smaller shares worked remotely for employers in Ukraine (13%), other countries (7%), or Moldova (1%).

Gender differences were observed in employment arrangements. Female household members (n=156) were mainly employed in person in Moldova (76%), while male household members (n=243) were more evenly divided between employment in Moldova (41%) and employment abroad (40%). Remote work for employers in Ukraine was also more commonly reported among women (18%) than men (10%). These findings suggest differing employment strategies by gender, with women more likely to access employment opportunities within Moldova or through remote work arrangements, while men were considerably more likely to engage in cross-border labour migration. This pattern may be linked to differences in caregiving responsibilities, and access to employment opportunities in local and international labour markets.

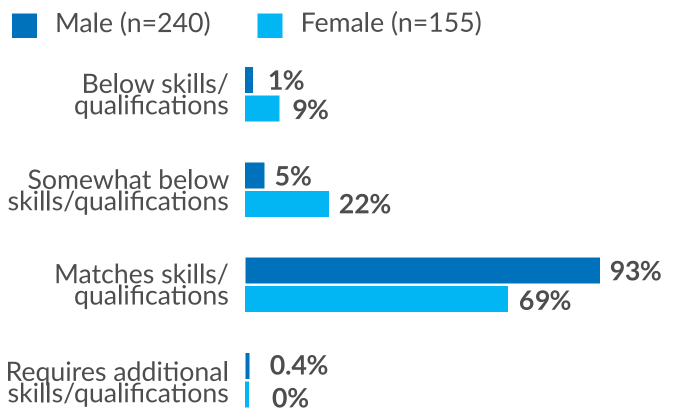
Sectoral employment patterns among the 398 employed household members aged 15 and above (n=398) indicate clear gender differences in the types of economic activities undertaken. Transportation and storage accounted for the largest share of employment activities overall (30%), and were more commonly reported for male household members (44% of men (n=243) versus 7% of women (n=155)), making this sector a key source of employment for men. Professional and administrative services represented 16% of employment overall, with similar shares among women (14%) and men (17%). In contrast, personal and domestic services were more common among women (24%) than men (2%) and trading activities (14% versus 9%), reflecting a greater presence in service-oriented and small-scale commercial activities. Education services were also more commonly reported for employed female household members (13%) compared with 1% of employed men.

**Table 2: Percentage of household members aged 15 and above who were employed in the last seven days (including temporarily absent) by main activity at current employment place (top 4), by gender**

| Main activity at current employment place | Female (n=155) | Male (n=243) |
|---|---|---|
| Personal services or domestic services | 24% | – |
| Professional and administrative services | 14% | 17% |
| Trading (buying and selling), car & motorcycle repair | 14% | 9% |
| Education | 13% | – |
| Transportation and storage | – | 44% |
| Construction | – | 9% |

These sectoral differences are reflected in occupational patterns. The most common occupational groups overall were professional services (32%) and plant and machine operations (26%), followed by sales and personal services (19%) and cleaning and health-related occupations (11%). Male household members (n=243) were predominantly engaged in plant and machine operations (42%) and craft-related work (12%), while female household members (n=155) were mainly concentrated in professional services (37%), sales and personal services (34%), and cleaning and health-related occupations (23%). Craft-related occupations remained almost exclusively male-dominated (12% among men versus 0.6% among women). Overall, the findings suggest a gendered pattern of labour market engagement, with men more commonly employed in transportation, operational, and manual occupations, while women were more frequently represented in professional, educational, service-oriented, and care-related roles.

**Percentage of employed HH members (aged 15 and above) by perceived match between their current main occupation and their professional skill level or qualifications, not taking local language skills into account, by gender***




Reporting on the perceived match between current occupation and skills or qualifications among employed household members aged 15 and above (n=395) shows that most respondents (84%) consider their job to be aligned with their skill level, while 16% report some degree of mismatch. Overall, 12% felt their job was somewhat below their skill level, 4% reported it was significantly below their qualifications, and a very small share (0.3%) indicated that their job requires additional skills they do not yet have. Gender differences were observed in perceived skills matching. Almost all male respondents (93%) reported that their job matches their skills or qualifications, compared to 69% of women. Conversely, women were more likely to report a skills mismatch, with 31% indicating that their job is below their qualification level to some extent, compared to 6% of men.

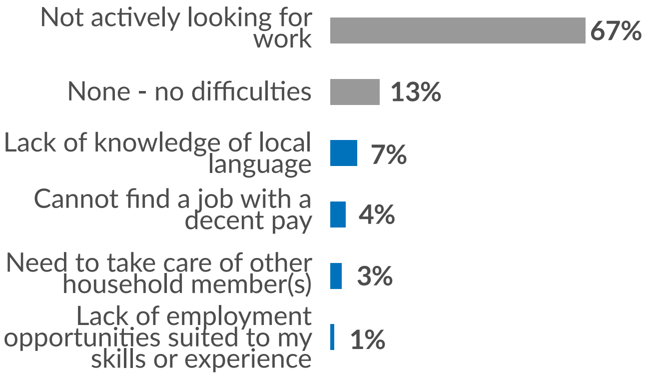
Overall, the findings indicate a moderately active and largely formal labour market, with persistent gender and age-based disparities shaping employment participation, job structure, and skills utilisation.

* Due to rounding, the percentages may not add up to 100%.

## BARRIERS TO EMPLOYMENT

Results on main difficulties encountered in finding work in Moldova over the last 12 months show that most household members (67% of n=1000) were not actively looking for work, while 13% reported no difficulties in accessing employment.

**Percentage of HH members (aged 15 and above) by main difficulty encountered in finding work in Moldova in the last 12 months (n=1000)**




Among those who did report challenges, lack of knowledge of the local language was the most frequently cited barrier (7%), followed by inability to find a job with decent pay (4%) and care responsibilities for other household members (3%). Only very small shares reported barriers such as lack of suitable job opportunities (1%), age-related constraints (1%), lack of skills recognition (1%), or need for flexible work arrangements (1%).

Disaggregation by disability status (WGSS level 3 and above) shows notable differences in labour market engagement patterns. Household members with disabilities (n=59) were more likely to report not actively looking for work (95%) compared to those without disabilities (66%), suggesting substantially lower labour force engagement among persons with disabilities. At the same time, 3% of people with disabilities reported language barriers in accessing employment, while 2% indicated no difficulties, though overall reporting of specific barriers remained very limited in this group.

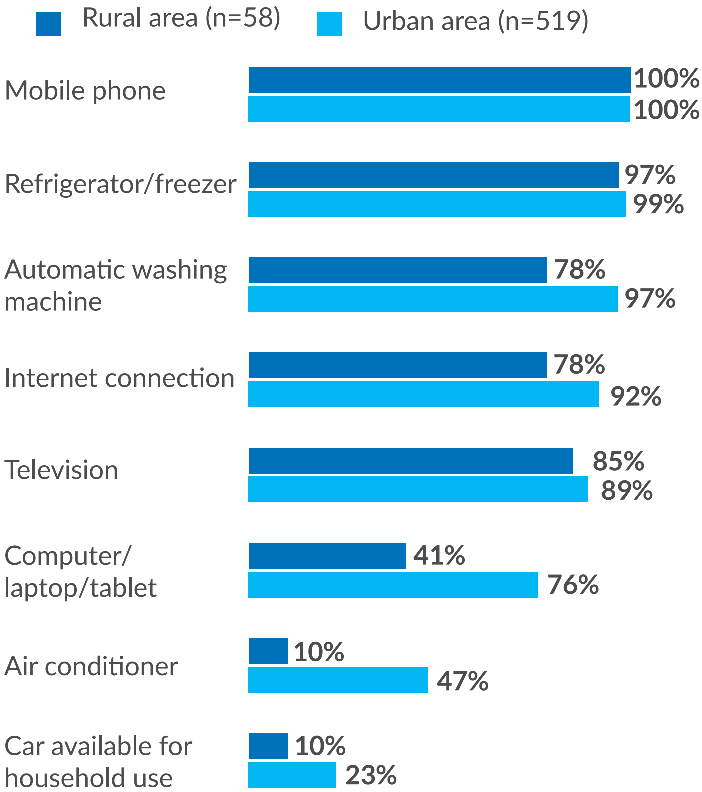
# ECONOMIC CAPACITY

Perceptions of living standards among households (n=577) indicate that the majority rated their current situation as satisfying (64%), while 30% reported it as good and 2% as very good. A small proportion assessed their standard of living as bad (4%) or very bad (0.3%).

When compared to 12 months prior to data collection, most households (76%) reported that their standard of living remained unchanged. A further 17% indicated a deterioration, while 7% reported an improvement. Disaggregation by employment status within the household shows differences in perceived changes in living standards over the last 12 months. Households with at least one employed member (n=325) were more likely to report an improvement in their standard of living (10%) compared to households without employed members (n=252, 3%).

Financial coping patterns indicate that 55% of households neither save nor use savings or borrow money at the end of a typical month. Around 31% reported using savings, 9% reported being able to save, and 5% reported borrowing money.

**Percentage of HHs with access to durable goods by settlement type**




Household access to durable goods is high for basic items, with very small differences across settlement types in mobile phone ownership (100% in both rural and urban areas), refrigerator/freezer ownership (97% in rural areas and 99% in urban areas), and television ownership (85% and 89% respectively). Clearer contrasts appear for other durable goods and digital assets. Internet access is reported by 78% of rural households compared to 92% of urban households, while automatic washing machines are available in 78% of rural households and 97% of urban households. The largest differences are observed for computers, laptops or tablets (41% in rural areas and 76% in urban areas) and air conditioners (10% and 47% respectively). Car ownership also remains lower in rural areas (10%) than in urban areas (23%).

Overall, the pattern shows similar access to basic communication and entertainment goods, while differences are concentrated in digital equipment and higher-cost durable assets.

**Table 3: Percentage of households experiencing difficulties in meeting selected expenses over the last 12 months**

| Type of expense | N/A | No | Yes, once | Yes, a few times |
|---|---|---|---|---|
| Loan/credit repayments | 95% | 2% | 0.2% | 3% |
| Rent for main residence | 30% | 54% | 1% | 16% |
| Utility services | 6% | 66% | 2% | 26% |

Financial difficulties in meeting selected household expenses over the last 12 months (n=577) vary by type of cost. Overall, financial pressure related to debt repayment remained limited, with only 3% of households reporting occasional difficulties, indicating that indebtedness was not a widespread constraint in the sample.

In contrast, housing-related expenses represented a more prominent source of financial strain. Difficulties with rent payments were reported by 17% of households, while 28% experienced at least some difficulties with utility payments. These findings indicate that housing costs, particularly utilities, were the main area of recurring financial stress among households.

Overall, the findings suggest that most households perceived their living standards as stable and satisfactory, with widespread access to essential household assets and services. These findings suggest relatively stable living conditions despite declining humanitarian assistance. At the same time, limited savings capacity and the difficulties reported in meeting recurring housing-related expenses, particularly utility costs, point to ongoing vulnerabilities and limited financial resilience among a notable share of households.

## INCOME

Access to local formal financial services among households (n=577) was relatively limited, with only 42% of respondents reporting having a bank account or account at a formal financial institution in Moldova.

Perceptions of income stability over the last 12 months indicate that most households (77%) reported that their total household income remained the same. A further 19% reported a decrease in income, while only 4% indicated an increase.

Household income sources in the 30 days prior to data collection were diverse, though primarily centred around income from employment. Full-time employment was the most commonly reported source of income (39%), followed by cash assistance from humanitarian organisations (28%) and social protection benefits from the Ukrainian government (21%). Temporary, seasonal, or part-time employment was reported by 13% of households, while 11% received transfers from relatives or friends outside Ukraine and 8% from relatives or friends in Ukraine. Smaller shares reported daily or irregular labour (6%), Moldovan government social protection benefits (7%), or no income at all (7%).

**7%**

of households reported to have **no income** in the 30 days prior to data collection

Reported household income levels in the 30 days prior to data collection (n=409) were concentrated in lower- and middle-income ranges. Around 31% of households reported a total monthly income between 1 and 5,000 MDL, reflecting a substantial share of households living at the lowest end of the income distribution. This suggests that nearly one-third of households were operating with very limited monthly financial resources. A further 23% reported between 5,001 and 10,000 MDL and 28% between 10,001 and 20,000 MDL. Smaller shares reported household income above 20,000 MDL.

Overall, 23% of households (n=409) and 27% of household members (n=996) reported per capita income at or below the Minimum Expenditure Basket (MEB) threshold (2,200 MDL), indicating that nearly one-quarter of households and over a quarter of individuals were living under minimum consumption capacity, while 77% of households and 73% of household members were above the threshold.

**27%**

of household members (n=996) reported **per capita income at or below the Minimum Expenditure Basket**

**23%**

of households (n=409) reported **per capita income at or below the Minimum Expenditure Basket**

Disaggregation showed notable differences across household characteristics. Households with at least one employed member (n=218) were substantially less likely to fall below the MEB threshold (13%) compared to those with no employed members (34%, n=191), highlighting employment as a key protective factor against income inadequacy. Similarly, households residing in rural areas (39%, n=51) were more affected than households residing in urban areas (21%, n=358), suggesting geographic disparities in income adequacy.

Household composition was also associated with income vulnerability. Households with children (30%, n=195) consistently reported higher rates of income below the MEB compared to households without children (17%, n=214).

Overall, the findings suggest that income adequacy varied significantly across household types, with employment status, settlement type, and presence of children emerging as key determinants of vulnerability.

Among households reporting full-time employment income in the last 30 days (n=157), the median monthly income was 15,000 MDL, with reported incomes ranging from 2,000 MDL to 60,000 MDL. Temporary or part-time employment income (n=31) showed a lower median of 6,000 MDL, while daily or irregular labour income (n=29) had a median of 5,000 MDL.

**7%** **of households reported receiving social protection support from the Moldovan government in the 30 days preceding the data collection period**

Social protection benefits represented an additional income source for some households. Among households receiving benefits from the Moldovan government (n=40), the most commonly reported types were child or family benefits (38%) and pension benefits (38%), followed by disability benefits (20%). The median monthly amount received from Moldovan government benefits (n=36) was 2,200 MDL. Among households receiving social protection benefits from the Ukrainian government (n=119), old-age pensions were the predominant type of support (83%), while disability benefits were reported by 19%. The median monthly amount received from Ukrainian government benefits (n=118) was approximately 2,000 MDL.

Remittances also contributed to household finances for a proportion of households. While 73% of households reported not receiving remittances in the previous six months, 14% reported receiving them monthly and 13% reported receiving them occasionally. Among households that received remittances at least once in the last six months (n=154), 56% reported strongly or fully relying on them to meet financial needs, while 18% reported moderate reliance.

**50%** **of households reportedly had no savings in the 30 days prior to data collection**

Savings were not widely available, as half of households (50%) reported having no savings in the 30 days prior to data collection. Among those with savings, 32% reported using some savings and 8% reported using most or all of their savings to cover expenses. Among households that used savings (n=233), the most commonly covered expenses were utilities and household bills (85%), food (81%), and rent (67%), followed by communication costs (42%), transportation (31%), clothing or footwear (27%), and healthcare expenses (27%).

These findings indicate limited financial resilience, as available savings were frequently used to cover essential consumption needs, leaving households less able to absorb future shocks and more vulnerable in the context of reduced humanitarian assistance. This is consistent with reported financial difficulties over the last 12 months, particularly for housing costs, where 17% of households reported difficulties with rent payments and 28% reported difficulties with utility payments.

**5%** **of households reporting having borrowed money in the previous 12 months and still having outstanding repayments**

Overall, the findings indicate that household economic capacity relies primarily on employment income, humanitarian assistance, and social protection benefits, alongside supplementary support from remittances and savings. At the same time, the widespread use of savings for recurring essential expenses and the limited share of households able to save suggest constrained financial buffers for a large proportion of households.

# EXPENDITURES

Average total household expenditures in the 30 days prior to data collection amounted to MDL 17,781 (median: MDL 15,050; n=576). Expenditures were heavily concentrated on essential needs, with average essential expenditures reaching MDL 16,091 (median: MDL 14,450; n=577), compared to MDL 1,670 spent on non-essential items (median: MDL 667; n=576). Per capita expenditures averaged MDL 8,858 (median: MDL 6,628; n=576).

**Table 4: Overall household expenditure indicators**

| Indicator | Mean (MDL) | Median (MDL) |
|---|---|---|
| Total household expenditures | 17,781 | 15,050 |
| Essential expenditures | 16,091 | 14,450 |
| Non-essential expenditures | 1,670 | 667 |
| Total per capita expenditures | 8,858 | 6,628 |
| Essential per capita expenditures | 7,828 | 6,390 |
| Non-essential per capita expenditures | 1,019 | 272 |

Food and non-alcoholic beverages represented the largest expenditure category. Among households reporting food expenditure (n=552), food accounted for an average of 36% of total household expenditures (median: 33%). Accommodation costs represented another major expenditure burden, accounting for 34% of total expenditures among households reporting accommodation costs (n=358), followed by utilities at 18% among households reporting such expenditures (n=529).

**Table 5: Mean and median share of total household expenditures by category (%)**

| Expenditure category | Mean share of total expenditures | Median share |
|---|---|---|
| Food and non-alcoholic beverages (n=552) | 36% | 33% |
| Accommodation (n=358) | 34% | 33% |
| Utilities (n=529) | 18% | 16% |
| Education (n=185) | 9% | 6% |
| Alcohol and tobacco (n=114) | 7% | 5% |
| Restaurants/cafés/ takeaway (n=137) | 6% | 5% |
| Hygiene and household items (n=534) | 5% | 4% |
| Transport (n=438) | 5% | 3% |
| Medical products and medicines (n=465) | 5% | 2% |
| Health service (n=299) | 4% | 2% |
| Communication (n=570) | 3% | 2% |
| Recreation and cultural activities (n=112) | 2% | 2% |

Expenditure patterns suggest that households with children generally reported higher monthly expenses compared to households without children, while households without children were more concentrated in lower expenditure ranges. Households with children (n=267) were more likely to report monthly expenditures between MDL 20,001 and 30,000 (24%), compared to households without children (n=309), which were more concentrated in lower expenditure ranges, including 1–5,000 MDL (23%). Similarly, households with at least one employed member (n=325) most frequently reported expenditures between MDL 20,001 and 30,000 (26%), whereas households without employed members (n=251) were considerably more likely to fall within the 1–5,000 MDL expenditure range (29%).

Larger households also reported higher expenditure levels. Among households with five or more members (n=34), 41% reported total monthly expenditures between MDL 20,001 and 30,000, compared to one-member households (n=165), among whom one-third (33%) reported expenditures between MDL 1 and 5,000.

These findings should be interpreted alongside the income analysis, which showed that households with children were more likely to report per capita income below the MEB threshold. While households with children incurred higher overall expenditures, their larger household size may result in lower resource availability on a per capita basis, suggesting increased financial pressure associated with meeting the needs of more household members.

**Table 6: Distribution of total household expenditures by household characteristics**

| Household group | Most common expenditure range (in MDL) | % |
|---|---|---|
| HHs with children (n=267) | 20,001–30,000 | 24% |
| HHs without children (n=309) | 1–5,000 | 23% |
| HHs with employed member (n=325) | 20,001–30,000 | 26% |
| HHs without employed members (n=251) | 1–5,000 | 29% |
| 1-member HHs (n=165) | 1–5,000 | 33% |
| 5+ member HHs (n=34) | 20,001–30,000 | 41% |
| Rural HHs (n=58) | 1–5,000 | 47% |
| Urban HHs (n=518) | 20,001–30,000 | 22% |

Non-essential expenditures remained relatively limited overall. Nearly one-third of households (33%; n=576) reported non-essential expenditures between MDL 251 and 1,000 during the previous 30 days, while 8% reported no non-essential expenditures at all. Average non-essential expenditures amounted to MDL 1,670, although the median remained substantially lower at MDL 667, indicating that a smaller number of households reported comparatively high discretionary spending.

# EDUCATION

Across household members aged 3 to 29 (n=565), attendance in education or training in the 30 days prior to data collection showed a clear age-structured pattern aligned with the formal education system,[10] with a marked decline in participation among young adults.

Among children aged 3 to 5 (n=79), slightly over two-thirds (68%) were attending preschool, while 30% were reportedly not attending any education or training during the reference period. For those aged 6 to 11 (n=176), attendance was mainly in primary education (57%) and lower secondary education (19%), while 4% were reportedly not attending any education or training. Among adolescents aged 12 to 17 (n=118), most were attending lower secondary education (60%) and upper secondary education (30%), with 2% reported not attending any education or training . For young adults aged 18 to 29 (n=192), 78% reported not attending any education or training. The remaining share were attending university education (11%), vocational/technical training (6%), upper secondary education (2%), and post-secondary vocational education (1%), with small proportions in other levels.

**Table 7: Percentage of household members (aged 3 to 29) by level of education or training attended in the last 30 days, by age group**

| Education level | 3-5 (n=79) | 6-11 (n=176) | 12-17 (n=118) | 18-29 (n=192) | Overall (n=565) |
|---|---|---|---|---|---|
| Preschool | 68% | 21% | 0% | 0% | 16% |
| Primary school | 0% | 57% | 0% | 0% | 18% |
| Lower secondary | 0% | 19% | 60% | 0% | 18% |
| Upper secondary | 0% | 0% | 30% | 2% | 7% |
| Vocational/ Technical | 0% | 0% | 7% | 6% | 4% |
| Post-secondary vocational | 0% | 0% | 2% | 1% | 1% |
| Bachelor's degree | 0% | 0% | 0% | 11% | 4% |
| Master's degree | 0% | 0% | 0% | 2% | 1% |
| Did not attend any education or training | 30% | 4% | 2% | 78% | 32% |

Among households with children aged 3 to 16 (n=237), for whom education is compulsory, 88% reported that all school-aged children were attending school or kindergarten during the 30 days prior to data collection, while 12% reported that at least one child was not attending.

The results show that among household members aged 15 to 29 (n=248), 69% were active, while 31% were classified as NEET (not in employment, education, or training),[11] indicating that nearly one-third were outside both the labour market and education/training systems. This NEET share may reflect a combination of school-to-work transition dynamics, labour market constraints, and low participation in education or training among young adults.

# HEALTHCARE

Disability status was assessed using the Washington Group Short Set of Questions (WGSSQ), which measures functional difficulties across six domains: seeing, hearing, walking or climbing steps, remembering or concentrating, self-care, and communication.[12] Among household members aged 5 and above (n=1,264), 6% were reported to have at least one disability across the listed domains. The highest proportion was observed among household members aged 60 and above (n=186), of whom 22% were reported to have a disability. In contrast, the lowest proportion was observed among household members aged 18 to 34 (n=319), where 2% were reported to have a disability.

A similar age pattern was observed for chronic illness. Among older household members aged 60 and above (n=186), 77% reportedly had a chronic illness or long-term health condition (e.g. diabetes, hypertension, asthma), compared to 24% among all household members (n=1,373).

Among household members aged 5 and above who reported at least one type of difficulty in the WGSSQ (n=236), 29% reportedly had a certified disability, defined as holding an official disability certificate issued in their home country or recognised in Moldova. Among those with a certified disability, 8% reportedly had a severe (Level I) disability, 12% had a pronounced (Level II) disability, and 8% had a moderate (Level III) disability. However, among older household members aged 60 and above (n=106), only 29% had a certified disability.

**29%**

of household members who reportedly have at least one type of difficulty in the WGSSQ (n=236) and hold an **official disability certificate** issued in their home country or recognised in Moldova

Overall, the findings indicate that disability prevalence increased significantly with age, while only a portion of individuals reporting functional difficulties also held an officially certified disability status.

## HEALTHCARE ACCESS

Respondents were asked to report for each household member whether they had a health problem and needed to access healthcare in the month prior to data collection. Among all household members (n=1,373), 21% reportedly had a health problem and needed access to healthcare. Female household members (n=790, 24%) reported needing healthcare services more often than male household members (n=583, 16%), which may reflect reproductive health needs and higher health-seeking behaviour in the displacement context in Moldova. The results show a clear age pattern, with the highest proportion observed among older household members aged 60 and above (n=186, 43%). Among children, the share reporting a health problem was also relatively high, particularly among those aged 0 to 5 (n=135) and 6 to 11 (n=176) (both 24%), while it was lower among adolescents aged 12 to 17 (n=118, 14%). In contrast, young adults aged 18 to 34 (n=319) reported the lowest level of healthcare need (10%). Among adults aged 35 to 59, 19% reported having a health problem requiring healthcare.

Findings indicate high access to healthcare, with almost all individuals who attempted to access services reporting that they were able to obtain the needed care.

**94%**

of household members **tried to access needed healthcare**, among household members who had a health problem and needed to access healthcare in the last month (n=287)

**99%**

of household members were able to obtain the needed healthcare in Moldova, among household members who tried to access needed healthcare (n=271)

Among those who did not try to access the needed healthcare (n=16), the main reason was that they treated themselves independently (self-medication), as reported by 14 household members.

Additionally, among household members who were able to obtain the healthcare they needed (n=269), more than half (52%) did not incur any expenditures (including informal ones) for the medical services they used, excluding medication. Another 44% reportedly incurred formal expenses (with a receipt or payment document), while 2% incurred informal expenses only (without a receipt or payment document), and a further 2% incurred both formal and informal expenses.

Patterns varied by type of state-provided health insurance coverage. Household members with free health insurance (n=17) were the least likely to report healthcare-related expenses, with 12 household members indicating that they incurred no costs. Among those whose contributions were covered by employers (n=22), 13 household members reported no expenses, while 8 household members incurred formal healthcare costs. Household members with state-subsidised insurance (n=230) were more likely to report formal expenses (46%), although half (50%) still indicated that they did not incur any healthcare-related costs.

Overall, the findings suggest that while many household members were able to access healthcare services without additional costs, formal out-of-pocket expenditures remained common, particularly among those with state-subsidised insurance coverage (temporary protection holders).

## STATE PROVIDED HEALTH INSURANCE

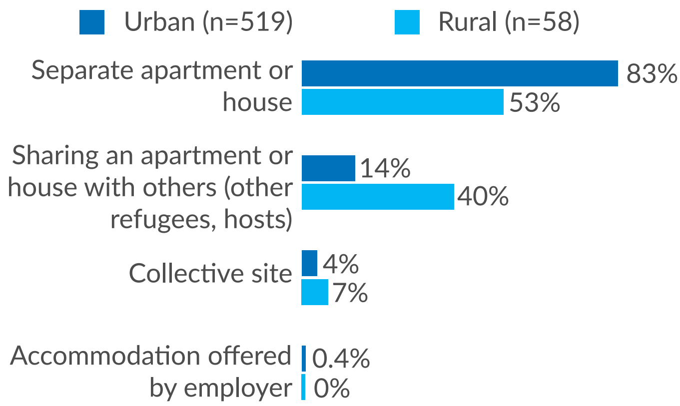
State-provided health insurance is accessible to Ukrainians who are beneficiaries of temporary protection and have formally registered employment through which they pay taxes; however, those without formal employment cannot independently purchase this insurance coverage.[13]

Health insurance coverage among household members in Moldova (n=1,373) is predominantly state-supported, with the majority (83%) recorded under subsidised insurance schemes. This category likely includes groups whose coverage is financed through public funds, such as Temporary Protection beneficiaries and other vulnerable populations, rather than through individual financial contributions. A smaller share is covered through employer-based contributions (11%), while very few rely on self-paid insurance (0.4%). Free insurance linked to specific eligibility categories, such as children, retirees, or persons with disabilities, accounts for 4% of coverage. Only 1% report having no state-provided health insurance.

# ACCOMMODATION

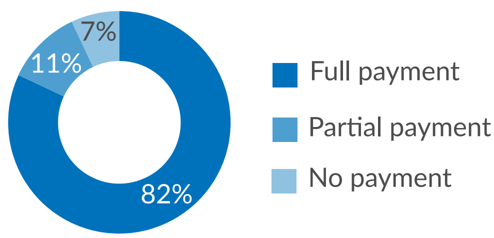
Among the 577 surveyed households, the majority reported living in a separate apartment or house (80%), while 16% shared accommodation with others and 4% resided in collective sites. Differences were observed by settlement type: households in rural areas (n=58) were more likely to share accommodation (40%) and less likely to live in a separate apartment or house (53%) compared to households in urban areas (n=519), where 83% lived independently and 14% shared accommodation.

**Percentage of households by type of accommodation (n=577)***




Most households (82%) reported fully covering their accommodation costs, while 11% partially covered costs and 7% did not contribute financially. Full payment arrangements were more common in urban areas (84%) than rural areas (64%), where households were more likely to rely on partial support (26%). Among households receiving accommodation support (n=102), the remaining costs were most commonly covered by relatives or close friends (49%), followed by local or unrelated individuals (29%) and government or public schemes (22%).

**Payment arrangement of households' accommodation (n=577)**




* Due to rounding, the percentages may not add up to 100%.

## ACCOMMODATION INFRASTRUCTURE, CONDITION, AND REPORTED ISSUES

**Table 8: Access to basic housing infrastructure among households, by settlement type**

| Indicator | Rural (n=58) | Urban (n=519) | Overall (n=577) |
|---|---|---|---|
| Connected to public water network | 57% | 99% | 95% |
| Connected to public sewage system | 28% | 90% | 84% |
| Access to natural gas (public network) | 53% | 90% | 86% |
| Main heating: own heating system (independent) | 19% | 58% | 54% |
| Main heating: wood/ coal stove | 74% | 4% | 11% |
| Access to hot water, boiler (electric or gas) | 43% | 77% | 74% |
| No hot water system | 43% | 3% | 7% |

All surveyed households reported that their accommodation was connected to a source of electricity (100%). However, access to other utilities and housing infrastructure differed substantially between rural and urban households. Urban households more frequently reported being connected to the public water network (99%), the public sewage system (90%), and the natural gas public network (90%), compared to households in rural areas (57%, 28%, and 53%, respectively).

Differences were also observed in heating systems and access to hot water. Rural households predominantly reported using wood or coal stoves as their main heating system (74%), whereas urban households more commonly relied on own independent heating systems (58%). Access to hot water through an electric or gas boiler was reported by 77% of urban households, compared to 43% of rural households. In contrast, 43% of rural households reported having no hot water system, compared to 3% of urban households.

Housing condition issues were reported more frequently among households residing in rural areas compared to urban areas. Around one-third of rural households (n=58, 33%) reported living in accommodation with damp walls, floors, or foundations, compared to 10% of urban households (n=519). Similarly, rural households more commonly reported rotten window frames, doors, or floors , as well as leaks through roofs or ceilings. Overall, dampness was the most commonly reported housing condition issue among surveyed households (12%).

**Table 9: Percentage of households affected by damp walls, rotten windows, and roof/ceiling leaks, by settlement type**

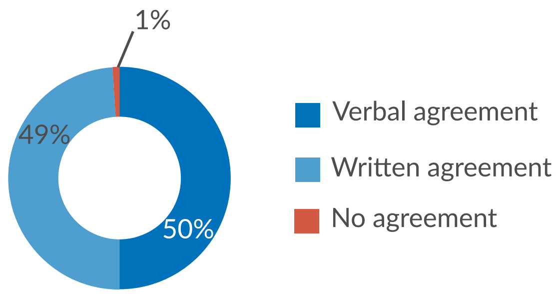
| Indicator | Rural (n=58) | Urban (n=519) | Overall (n=577) |
|---|---|---|---|
| Damp walls/floors/ foundation | 33% | 10% | 12% |
| Rotten windows/ doors/floors | 16% | 2% | 4% |
| Roof or ceiling leaks | 17% | 3% | 4% |

Overall, the majority of households (75%) reported no noticeable issues with their accommodation, excluding structural or safety-related problems. Among those who did report issues, the most common concern was a lack of space inside the accommodation (18%), defined as less than 9m² per household member. Other reported issues were less prevalent, including insufficient access to hot water (7%), lack of separate bathrooms or showers (2%), and inadequate thermal comfort, such as difficulty keeping the accommodation warm or cool (1%). Very small shares of households also reported limited ventilation, lack of privacy, or other issues, each at around 1% or less. Overall, reported non-structural housing issues were relatively limited and were primarily concentrated around space constraints and access to hot water.

## SECURITY OF TENURE

Regarding occupancy arrangements, around half of households reported having a written agreement for their accommodation (49%), while a similar proportion relied on verbal agreements only (50%). Written agreements were substantially more common in urban areas (54%) than rural areas (10%), where verbal agreements predominated (88%).

**Type of agreement used to prove occupancy arrangement for accommodation (n=577)**




A small proportion of households (2%) reported currently feeling at risk of eviction or eviction within the next six months, while 95% reported not feeling at risk. Overall, these findings suggest a relatively high level of perceived housing security among surveyed households. However, this should be interpreted alongside earlier findings on housing conditions, which indicated that accommodation quality is notably poorer in rural areas compared to urban areas.

**2%** **of households reporting that they currently feel at risk of eviction within the next six months**

Among households reporting a perceived risk of eviction (n=14), the most commonly reported reasons included the landlord planning to sell or use the property (5 households), RACs closing down (4 households), and inability to afford rent in the next six months (3 households). Most households reporting eviction risk indicated having concrete plans to rent alternative accommodation in the first two weeks following eviction (9 households), while others reported plans to seek accommodation in a RAC (2 households) or were still waiting to make a decision (3 households).

## CONCLUSION

Overall, the findings suggest that Ukrainian refugee households included in the assessment have reached a relatively stable phase of displacement in Moldova, with most household members holding Temporary Protection status, low reported intentions to move, and generally stable self-reported living standards. The findings also point to signs of socio-economic inclusion, including labour market participation among working-age adults and access to basic services, healthcare, accommodation, and essential household assets.

At the same time, economic capacity remains uneven across the surveyed population. While some households appear to be economically integrated through formal employment and relatively stable income sources, a sizeable minority remain financially vulnerable. Households without employment, residing in rural areas, or include children were more likely to report per capita income at or below the Minimum Expenditure Basket threshold, indicating that these groups face a higher risk of income inadequacy.

Limited financial buffers further underline this vulnerability. Half of surveyed households reported having no savings, and those who did largely used them to cover essential needs such as rent, utilities, and food. Particularly, utility costs appear to be the main remaining financial stressor. In the context of reduced humanitarian cash assistance, these findings suggest that economically vulnerable households may have limited capacity to absorb future shocks without continued seasonal or targeted cash support.

## ASSESSMENT LIMITATIONS

- Sampling frame: The assessment relies on the list of refugees who signed up on the platform for the extension of TP until 1 March 2027, between 1 February and 16 February 2026. Households that register on the TP re-registration platform only after this date, or that do not register at all, are not included in the sampling frame, which may lead to the underrepresentation of certain segments of the refugee population.

- Phone-based survey: Using CATI and Enketo webforms limits the assessment to households with functional phone numbers. Households that do not answer calls, including disconnected or inactive phones, may be excluded, potentially introducing bias into the sample.

- Self-reporting: Responses rely on household members accurately reporting sensitive information such as income, expenses, health status, or vulnerabilities. There is a risk of recall bias or under/over-reporting, especially for financial and health indicators.

- Response rate: Based on previous exercises, which recorded relatively low response rates, and considering that the registration platform did not include constraints preventing individuals from registering even if they were not physically present in Moldova, a lower response rate was anticipated. In this assessment, the response rate was 19%.

- Sensitivity of topics: Questions related to income, expenditure, vulnerabilities, and health may be considered sensitive by respondents, which could result in partial responses or refusal to provide complete information.

*For more details regarding the methodology and limitations, please refer to the Terms of Reference*

# ENDNOTES

[1] General Inspectorate for Migration (IGM), Protecția internațională și documentarea ucrainenilor în Republica Moldova, consulted on 18 June 2026.

[2] Ukraine Situation Regional Refugee Response Plan – Moldova Chapter 2025–2026, United Nations in Moldova / UNHCR, published 30 January 2026. The plan highlights Moldova's policy direction toward the progressive inclusion of refugees into national systems, equitable access to essential services, and pathways toward solutions.

[3] Several assessments have provided insights into the socio-economic conditions of Ukrainian refugees in Moldova. These include the Multi-Sectoral Needs Assessment (MSNA) 2023 and the Socio-Economic Insights Surveys (SEIS) 2024 and Socio-Economic Insights Surveys (SEIS) 2025, conducted by the IMPACT/REACH Initiative in partnership with UNHCR

[4] UNHCR Moldova, "Important announcement for refugees receiving UNHCR cash assistance", 2 March 2026. The announcement states that, starting in April 2026, UNHCR would apply further prioritisation criteria for cash assistance, reducing the number of people receiving assistance and targeting households with the highest levels of vulnerability.

[5] Temporary Protection was initially valid until 1 March 2024 and has since been extended annually, most recently until 1 March 2027. Unlike previous automatic extensions, beneficiaries seeking to maintain their status for the 2026–2027 period were required to submit an online application through the official TP platform between 1 February and 30 April 2026. Source: Government of the Republic of Moldova, Press Release: Republic of Moldova extends Temporary Protection for displaced persons from Ukraine until 1 March 2027, consulted on 12 May 2026.

[6] The 6-item Washington Group Short Set of Disability Questions is a set of questions to identify people with a disability. The questions assess whether people have difficulty performing basic activities such as walking, seeing, hearing, cognition, self-care and communication. The WGSS questions were asked at the individual level among household members aged 5 years and older.

[7] Outside the labour force includes individuals aged 15 and above (who were not employed during the past week, and who either cannot start working within the next 2 weeks if a job or business opportunity becomes available or did not look for a paid job or did not try to start a business in the past 4 weeks.

[8] According to the definitions from the ILO Labour Force Survey questions:

-Employment includes individuals aged 15 and above who have engaged in income-generating activities in the past week. This encompasses formal employment, self-employment, agricultural/fishing work, diverse income generation, temporary absence from paid roles, and unpaid contributions to family businesses.

-Unemployment: individuals aged 15 and above who were not employed during the past week (as per the definition above), who looked for a paid job or tried to start a business in the past 4 weeks, and who are available to start working within the next 2 weeks if ever a job or business opportunity becomes available.

-Outside labour force: individuals aged 15 and above (who were not employed during the past week, and who either cannot start working within the next 2 weeks if a job or business opportunity becomes available or did not look for a paid job or did not try to start a business in the past 4 weeks.

[9] REACH, Situation Overview - Socio-Economic Insights Survey 2025, consulted 11 June 2026.

[10] Attendance figures may include children and young people participating in either in-person or remote/online education programmes

[11] International Labour Organisation - Quick definition: The youth NEET rate is the share of youth who are not in employment and not in education or training as a percent of the youth population. Youth not in education are those who were neither enrolled in school nor in a formal training program (e.g. vocational training). For statistical purposes, youth are defined as persons between the ages of 15 and 24 years

[12] The 6-item Washington Group Short Set of Disability Questions is a set of questions to identify people with a disability. The questions assess whether people have difficulty performing basic activities such as walking, seeing, hearing, cognition, self-care and communication. The WGSS questions were asked at the individual level. Household members reporting "a lot of difficulty" or "cannot do at all" in at least one domain were classified as persons with disabilities.

[13] UNHCR, Ukraine Situation - Moldova: Matrix on Rights and Entitlements of Refugees According to their Legal Statuses (2025) – EN, p.4, consulted on 18 May 2026.

## ABOUT REACH

REACH Initiative facilitates the development of information tools and products that enhance the capacity of aid actors to make evidence-based decisions in emergency, recovery and development contexts. The methodologies used by REACH include primary data collection and in-depth analysis, and all activities are conducted through inter-agency aid coordination mechanisms. REACH is a joint initiative of IMPACT Initiatives, Acted and the United Nations Institute for Training and Research - Operational Satellite Applications Programme (UNITAR-UNOSAT).