FACTSHEET

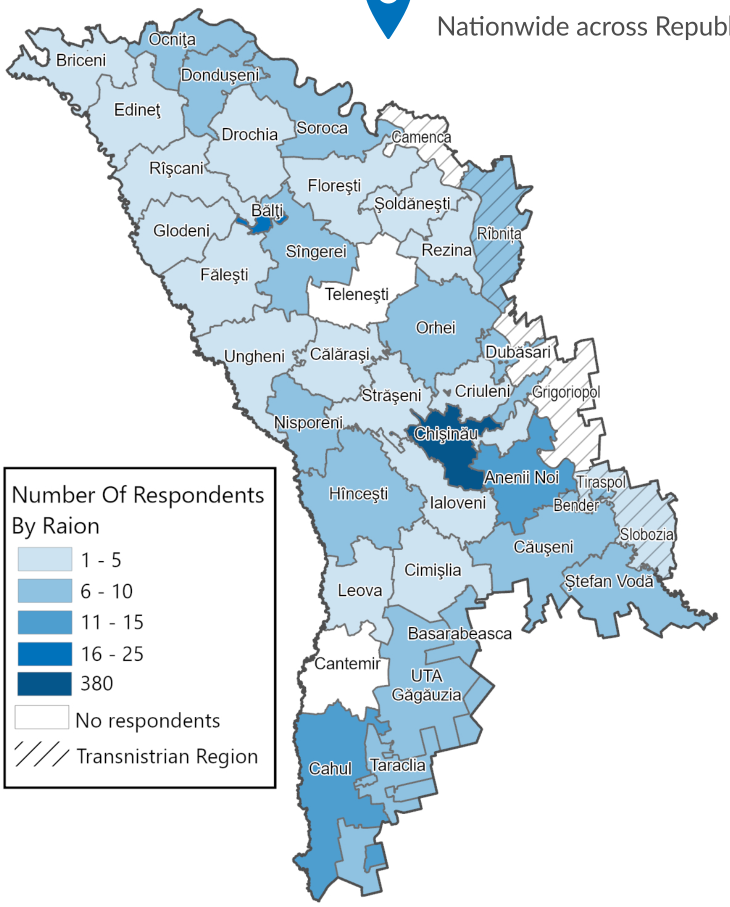
Household Economic Capacity Assessment (HECA)

June 2026 | Republic of Moldova

Key Messages

- About half of households (54%) had a total monthly income up to 10,000 MDL (around 570 USD)[2].
- The large majority of households (96%) self-assessed their standard of living as at least satisfying (n=577).
- Approximately two fifths (40%) of household members aged 15 years old and above (n=1,000) were reported to be employed.
- Most respondents reported that household members held Temporary Protection status (92%), while 7% reported having Moldovan citizenship as their legal status.
- Most respondents did not report concrete plans to move, with only 4% planning to relocate in the 12 months following data collection (n=577).

GEOGRAPHIC COVERAGE
Nationwide across Republic of Moldova



Context & Rationale

Over four years after the escalation of hostilities in Ukraine, displacement in Moldova remains protracted, with the response increasingly shifting from emergency assistance to longer-term support for refugee self-reliance and integration. Previous assessments have shown that many Ukrainian refugee households continue to face economic vulnerabilities, including limited income, low savings, and reliance on external support, while recent reductions in cash assistance may further affect their resilience.

This assessment will provide updated household-level evidence on income, expenditure, coping strategies, and economic capacity among refugee households that signed up for the Temporary Protection (TP) extension platform[1]. Findings will inform cash assistance design, social protection targeting, and livelihood and integration programming.

Assessment Overview

The Household Economic Capacity Assessment 2026 was implemented as a quantitative household-level survey of refugee households across Moldova. Eligible households were those in which at least one member had signed up between 1 and 16 February 2026 on the TP platform for an extension until 1 March 2027.

Data were collected remotely through computer-assisted telephone interviewing (CATI) between 26 March and 30 April 2026, with 577 household interviews completed and findings representative of households included in the sampling frame at a 98% confidence level and 5% margin of error.

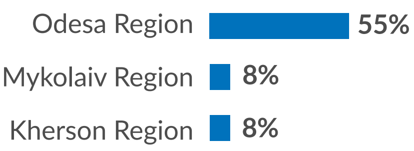
UNHCR The UN Refugee Agency
REACH Informing more effective humanitarian action
Regional Refugee Response for the Ukraine Situation

SURVEY DEMOGRAPHICS

Respondent Profile

42 y.o. Average age of the respondents (n=577)

% of respondents by top 3 Regions of origin in Ukraine (n=577)



Respondents gender (n=577)

Women 65%

Men 35%

Household Profile

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

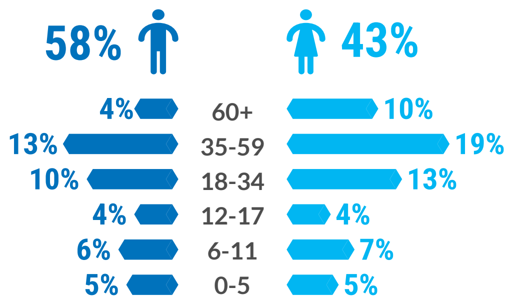
46% of HHs with children (<18 years)

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

2.38 Average HH size

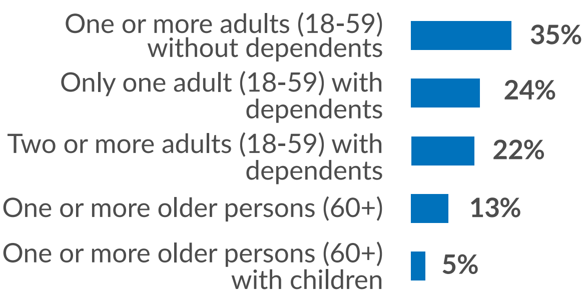
9% of HHs with infants (<2 years)

92% of HH members were reported as heads or joint heads of their household (>15 years) (n=1,000)**

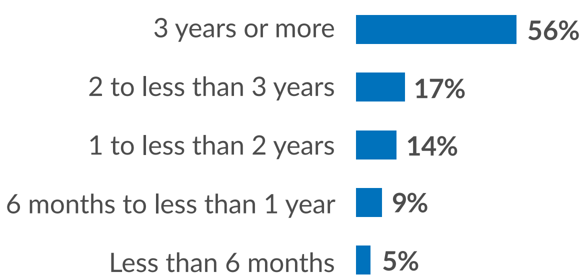


% of HHs living in rural and urban areas (n=577)

% of households 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)***



Length of residence in Moldova among respondents (n=577)***



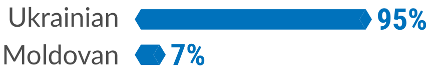
* 'HH' refers to the term 'Household'.
** Heads or joint heads of household are defined as household members involved in important household decision-making, such as major financial, health care, or accommodation-related decisions.
*** Due to rounding, the percentages may not add up to 100%.

LEGAL STATUS

% of household members by legal status (n=1,373)*

Other legal statuses were reported by very small shares of assessed household members, including **no legal status** (**0.4%**), **permanent or long-term residence permit/visa** (**0.4%**), **temporary or short-term residence permit/visa** (**0.2%**), **visa-free scheme** (**0.1%**), **pending refugee status application** (**0.1%**), and **granted refugee status** (**0.1%**). A further **0.1%** were reported under the "**Other**" option, with **humanitarian protection** specified.

% of household members by citizenship (n=1,373)**



*Note: Around **2%** of household members reported holding **both Ukrainian and Moldovan citizenship**.*

RETURN INTENTIONS

93%

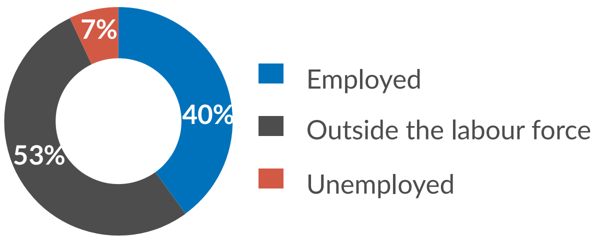
of households (n=577) do not have concrete plans to move to another location in the 12 months following data collection

Among the **4%** of households with concrete plans to move in the 12 months following data collection (n=20), **7** planned to move to **another area in Moldova**, **7** to **another country**, **5** to **return to their habitual place of residence in Ukraine**, and **1** to **another location inside Ukraine**.

SOCIO-ECONOMIC INCLUSION

EMPLOYMENT

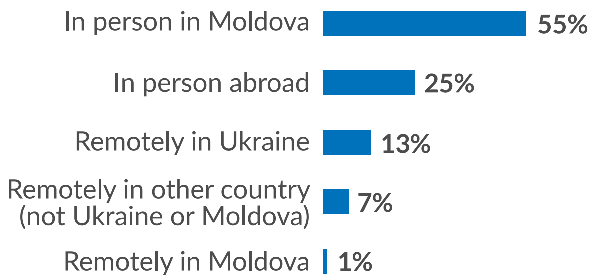
% of household members (aged 15 and older) by employment status (n=1,000)[4]



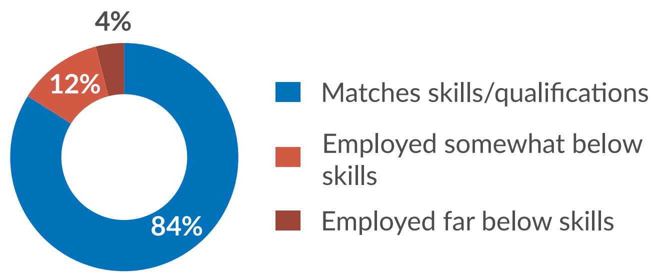
56%

of households have at least one employed member in their household at the time of data collection (n=577)

% of employed household members (aged 15 and older) by employment arrangement when it comes to work modality at their main job (n=399)*

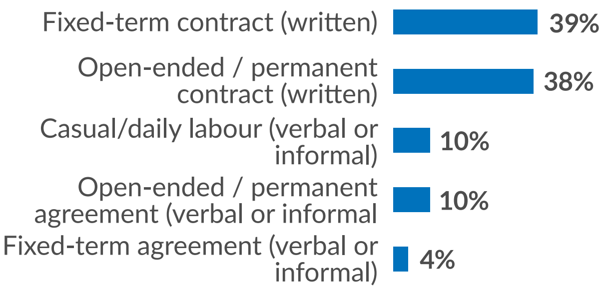


Perceived match between current main occupation and professional skills or qualifications among employed household members (aged 15 and older) (n=229)



* Due to rounding, the percentages may not add up to 100%.
** Multiple answers could be selected, therefore the sum of values may exceed 100%.

Type of contract or work arrangement among household members (aged 15 and older) employed in the 7 days prior to data collection (n=395)*



Among household members aged 15 years and older (n=1,000), **67% were not actively looking for work**, while **13%** reported **not encountering any difficulties** in finding work.

Top 5 reported barriers to finding work in Moldova, among household members aged 15 years and older (n=1,000)

7% Lack of knowledge of local language

4% Cannot find a job with a decent pay

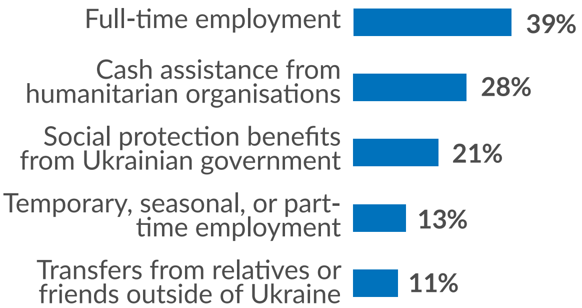
3% Need to take care of other household member(s)

1% Lack of employment opportunities suited to my skills or experience

1% Finding work with a suitable or flexible schedule

ECONOMIC CAPACITY

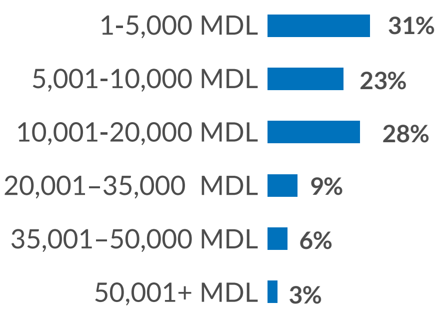
Top 5 reported sources of income in the past 30 days prior to data collection (n=576)



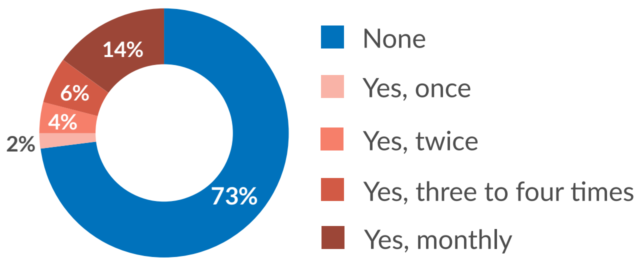
In addition to the top five reported income sources, smaller shares of households reported **transfers from relatives or friends in Ukraine** (**8%**), **social protection benefits from the Moldovan government** (**7%**), **daily, casual, or irregular labour** (**6%**), and **transfers from relatives or friends from an unspecified location** (**1%**).

7%
of households (n=576) reported having **no source of income** in the 30 days prior to data collection

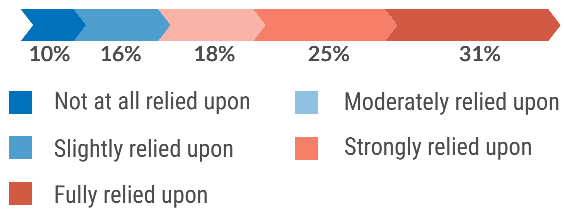
Total household income (in MDL) reported in the past 30 days prior to data collection, among those who reported income (n=409)



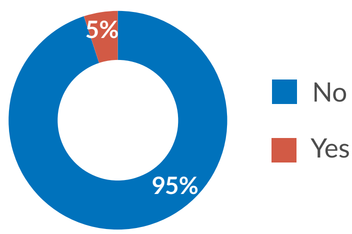
% of households by frequency of remittances received from relatives or friends in the past 6 months prior to data collection (n=577)*



% of household by level of reliance on remittances for meeting their financial needs, among those who received at least once remittances (n=154)



% of HHs that borrowed money from any source in the past 12 months and still have to pay back (n=575)



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

100% of households had at least one phone

89% of households had a television

73% of households had a computer, notebook, or tablet

91% of households had access to an internet connection

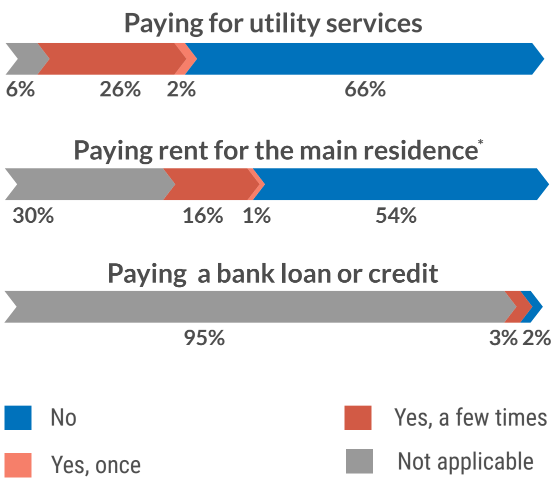
99% of households had a refrigerator or freezer

95% of households had an automatic washing machine

44% of households had an air conditioner

22% of households had a car

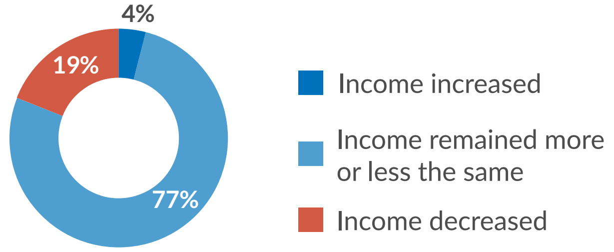
% of households experiencing financial difficulties in the last 12 months prior to data collection when (n=577):



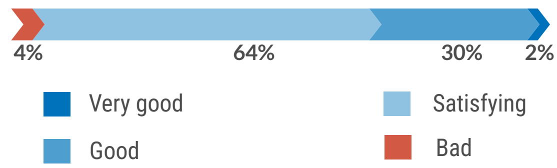
42%

of respondents (n=577) had a bank account or account at a formal financial institution in Moldova, either individually or jointly

% of households reporting a change in total household income in the last 12 months prior to data collection (n=577)



% of households by self-assessed standard of living (n=577)



At the end of a typical month, over half of households (n=577) reported **neither saving money, using savings, nor borrowing** (**55%**). Nearly one-third reported **using their savings** (**31%**), while smaller shares reported **saving money** (**9%**) or **borrowing money** (**5%**).

EXPENDITURES

Average household expenditures in the past 30 days prior to data collection on:

Food and non-alcoholic beverages (n=557)	Hygiene and basic households items (n=572)	Accommodation (rent or housing payments) (n=555)	Utilities (electricity, gas, heating, water, other fuels, waste collection) (n=572)
5,763 MDL	768 MDL	4,725 MDL	2,604 MDL

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

Alcoholic beverages and tobacco (n=574)
319 MDL

Communication (mobile credit, internet, devices, postal services) (n=572)
312 MDL

Transport (public transport, fuel, vehicle maintenance, taxis) (n=572)
656 MDL

Restaurants, cafés, takeaway food, and paid accommodation services (n=572)
457 MDL

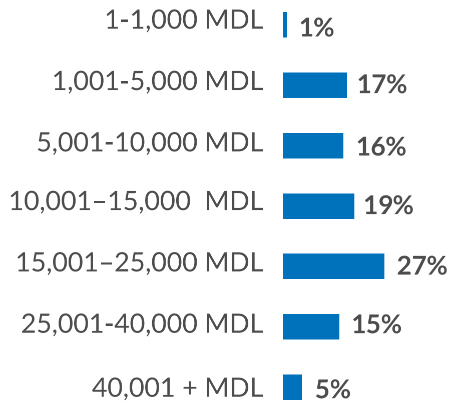
Share of estimated household expenditures (in MDL) in the last 30 days prior to data collection, divided by total expenditures:

Food and non-alcoholic beverages (n=552):
36%

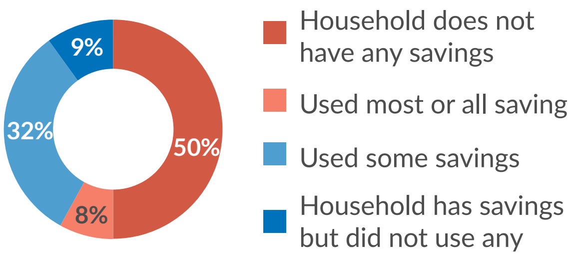
Accommodation (rent or housing payments) (n=358):
34%

Utilities (electricity, gas, heating, water, other fuels, waste collection) (n=572):
18%

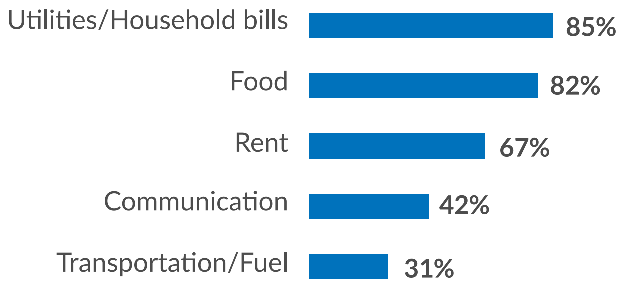
Household expenditures on essential items in the last 30 days: food, accommodation, utilities, hygiene, communication, transport, health costs, clothing and education - by range (n=577)



% of households that used savings in the last 30 days to cover expenses, prior to data collection (n=577)*



Top 5 main expenses covered using savings in the last 30 days prior to data collection, among those who used savings (n=233)**



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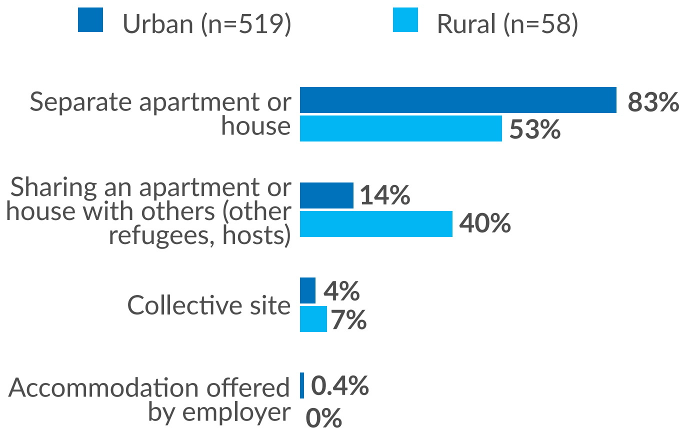
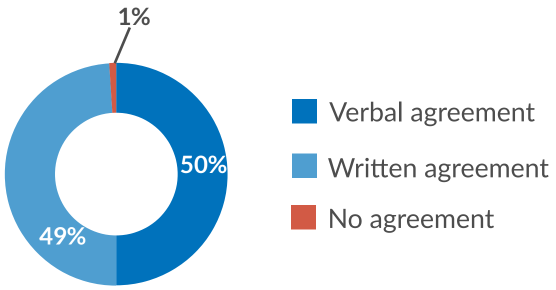
ACCOMMODATION

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

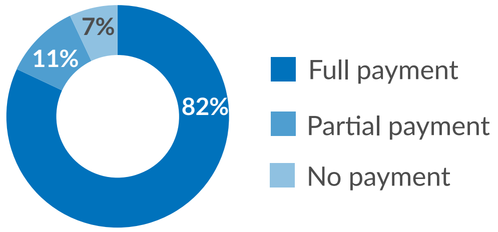


Type of agreement used to prove occupancy arrangement for accommodation (n=577)



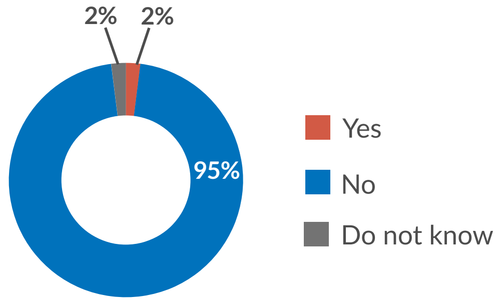
Rural households (n=58) were much more likely to rely on **verbal agreements** for their accommodation (**88%**), compared to **urban** households (n=519) (**46%**). Correspondingly, **written agreements** were reported by over half of **urban** households (**54%**), but only **10%** of **rural** households.

Payment arrangement of households' accommodation (n=577)



Among households with a partial or no payment arrangement for accommodation (n=102), the most commonly reported source covering the remaining accommodation costs was **relatives or close friends** (**49%**). Other reported sources included **local or unrelated persons** (**29%**) and **government or public schemes** (**22%**). Smaller shares reported support from **NGO/UN/Civil Society Organisations** (**4%**) or **employer/workplace-provided accommodation** (**2%**).

Perceived risk of eviction among households in the six months following data collection (n=577)*



29.02 m²

Average habitable floor area of the households' accommodation, excluding the kitchen, bathroom, toilet, hallways, storage rooms, pantry, or any rooms rented out (in square metres) (n=577)

ACCESS TO BASIC UTILITIES AND SERVICES

95% of HHs' accommodation (n=577) connected to public water network

100% of HHs' accommodation (n=577) connected to electricity

97% of HHs' accommodation (n=577) connected to a sewage system

92% of HHs' accommodation (n=577) had access to gas

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

% of households by main source of water supply in the accommodation (n=577)*

Public network	95%
Spring/well	6%

% of households connected to a sewage system (n=577)

Public system	84%
Own sewage setup	13%
Not connected	2%
Do not know	1%

% of households with access to gas (n=577)**

Natural gas	86%
Liquefied gas	6%
No access	8%

% of households by main type of heating system used (n=577)*

Own heating system	54%
Central heating	33%
Wood/coal stove	11%
Do not know	1%
Natural gas stove	1%
Heater, convector, AC	0.3%

% of households living in accommodation with a hot water system (n=577)*

Boiler (electric or gas	74%
Public network	18%
Boiler (wood or coal)	2%
No	7%

% of households living in accommodation with (n=577):

4% leaks through the roof or ceilings

12% damp walls, floors, or foundation

4% rotten window frames, doors, or floors

75%

of households (n=577) reported no noticeable issues with their accommodation at the time of data collection, excluding safety and building integrity concerns.

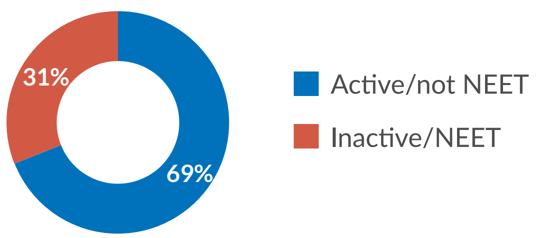
While **75%** of households reported **no noticeable** issues with their accommodation, the most commonly reported issue was **lack of space inside the accommodation**, defined as less than 9 m² per household member (**18%**). This was followed by **insufficient hot water** (**7%**). Smaller shares of households reported a **lack of separate showers and/or toilets** (**2%**), **accommodation being often too hot or too cold** (**1%**), and **limited ventilation**, with no air circulation unless windows or doors are open (**1%**).

EDUCATION

Education/training attended in the last 30 days prior to data collection, among household members aged 3–29 (n=565)*,***

None	32%
Lower secondary	18%
Primary school	18%
Preschool	16%
Upper secondary	7%
Bachelor's degree	4%
Vocational / technical	4%
Master's degree / professional higher	1%
Post-secondary vocational	1%

% of household members aged 15–29 by NEET status (not in employment, education, or training) (n=248)



* Due to rounding, the percentages may not add up to 100%.
** Multiple answers could be selected, therefore the sum of values may exceed 100%.
*** Education/training attendance refers to any modality, including in-person, remote/online, hybrid, or other forms of attendance.

HEALTHCARE

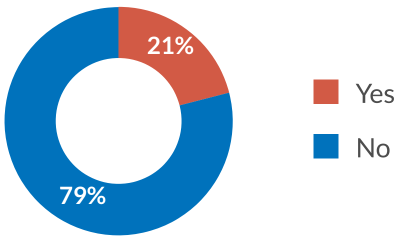
24%

of household members (n=1,373) had a chronic illness (e.g., diabetes, hypertension, asthma) or long-term health condition

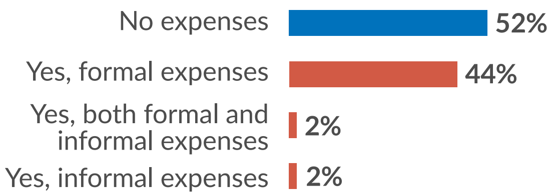
99%

of household members who tried to access needed healthcare in the 30 days prior to data collection were able to obtain it (n=271)

% of household members who reportedly had a health problem and needed to access healthcare (in the 30 days before data collection) (n=1,373)

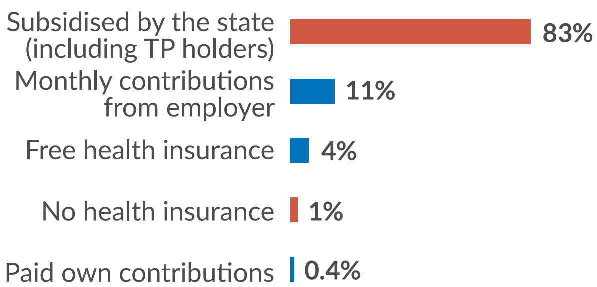


% of household members who incurred any expenses (including gifts)* for medical services they used, excluding medication, among those who could obtain the needed healthcare (n=269)



HEALTH INSURANCE

% of household members by type of health insurance coverage in Moldova (n=1,373)**



Among household members reported as not having any form of health insurance coverage in Moldova (n=16), the most commonly reported reasons were being **unemployed** (**n=7**) and being **employed informally** (**n=6**). **Two** household members cited **legal or registration issues**, and **one** reported **high cost** as a barrier.

* "Gifts" refers to informal payments or non-monetary contributions provided in relation to accessing healthcare.
** Due to rounding, the percentages may not add up to 100%.

Methodology Overview

The Household Economic Capacity Assessment 2026 used a quantitative approach, based on a structured household-level survey conducted remotely through computer-assisted telephone interviewing. The assessment targeted refugee households across Moldova in which at least one member had signed up on the platform for the extension of Temporary Protection until 1 March 2027, between 1 and 16 February 2026. The sampling frame consisted of a deduplicated list of 16,658 eligible households.

A probability sampling approach was applied using simple random sampling, as no additional information, such as location or demographic characteristics, was available in the sampling frame. The sample was calculated at a 98% confidence level and 5% margin of error, with a 5% buffer, resulting in a target of 551 completed interviews. A replacement list equivalent to 70% of the required sample was prepared to mitigate non-response. Further information on the methodology is available in the published Terms of Reference. In total, 577 household interviews were collected.

Data were collected through a structured questionnaire administered to the head of household or another knowledgeable adult member. The questionnaire included household-level modules on composition, accommodation, income, expenditure, access to services, living standards, and coping strategies, as well as an individual roster capturing demographic and socio-economic information for each household member. Findings are representative of refugee households included in the sampling frame.

Main limitations

- **Sampling frame**: The assessment relies on the list of refugees who signed up on the platform for the extension of Temporary Protection until 1 March 2027 between 1 and 16 February 2026, while the overall application period remained open from 1 February to 30 April 2026. Households that accessed the platform after 16 February are therefore not included in the sampling frame. Signing up also did not necessarily mean that the application had been completed or that the extension had been granted. Findings should therefore be interpreted as representative only of households included in the sampling frame.
- **Phone-based survey:** Using CATI and Enketo webforms limits the assessment to households with functional phone numbers. Households without access to phones, or those who do not answer calls, may be excluded, potentially biasing 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.

ENDNOTES

[1] The TP extension platform refers to the electronic application system made available for Temporary Protection holders in Moldova to request the extension of their protection status following the Government's decision to extend the Temporary Protection regime until 1 March 2027. The extension was not automatic, and TP holders were required to submit an online application during the designated application period, from 1 February to 30 April 2026.
[2] 1 MDL = 0.058 USD, exchange rate as of 1st of June 2026, UN Operational Rates of Exchange, consulted on 10/06/2026.[3] 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 old and above.
[4] 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.

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).