ISWG
Inclusion & Solutions
Working Group Moldova

Regional Refugee Response
for the Ukraine Situation

Inclusion & Solutions

Working Group Moldova

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UNHCR
The UN Refugee Agency

unicef

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PROTECȚIEI
SOCIALE

UNDP

Agenda

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- **Roadmap for the inclusion of Ukranian refugees into the Labour market and Social Protection system:** *Update*
- **Freelancer Regime Access Barriers:** *Findings from consultations with ASP*
- **Household Economic Capacity Assessment (HECA):** *Key Findings*
- **RAC Consolidation:** *Key Outcomes*
- **MPCA:** *Operational Update*
- **AOB**

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Regional Refugee Response for the Ukraine Situation

Roadmap for the inclusion of Ukranian refugees into the Labour market and Social Protection system: *Update*

Refugee inclusion is no longer only a humanitarian issue

It is now a public policy, social protection and labour market issue.

52,000

Temporary Protection beneficiaries remain in Moldova

A protracted caseload that will rely on national systems.

23% — **children**
whose well-being depends on practical access to national programmes

11% — **elderly**
whose well-being depends on access to social services

5% — **…including persons with severe disabilities**
or unable to function independently — adults and children

Humanitarian funding is decreasing while national systems increasingly become the primary provider of support.

A protracted caseload requires sustainable solutions.

An implementation & financing framework — not a new strategy or policy

It translates the Government's commitments under the National Programme for the Phased Integration of Foreigners (NPPIF) into concrete action — through existing national systems, not parallel refugee programmes.

THE NPPIF COMMITS THAT…		…THE ROADMAP DEFINES THE "HOW"
Refugees are **integrated into the labour market**	→	Which employment & entrepreneurship measures to expand — and their expected economic contribution (taxes, contributions, productivity)
Refugees are **included in social protection**	→	Which benefits & services to include, the annual fiscal cost, and who finances them
Refugees **access national systems**	→	Which legal amendments & Government Decisions to revise, and who is prioritised first
Inclusion is **implemented nationally**	→	Which administrative rules, procedures & digital adaptations are required
Multiple institutions hold responsibility	→	Who is responsible, on what timeline, and how implementation is monitored
Sustainable integration is a **national priority**	→	How to mobilise EU, bilateral & development financing

DELIVERY LOGIC: **Evidence & consultations** → **Legal analysis** → **Costing** → **Roadmap actions** → **Government implementation**

PROGRESS

Where we stand with the Roadmap

COMPLETED

- ✓ Comprehensive policy & legal access analysis
- ✓ Preliminary profile of the TP population
- ✓ Mapping of national programmes & current TP access
- ✓ Roadmap concept & structure discussed with MLSP
- ✓ Consultation with the Protection Working Group
- ✓ Partner survey circulated
- ✓ Preliminary costing — ALMMs & the freelance regime
- ✓ **First draft submitted to MLSP**

CURRENTLY

- Awaiting consolidated MLSP feedback & confirmation of upcoming departmental consultations
- Costing of selected social protection measures underway

NEXT

01 Consultation with relevant MLSP departments

02 Consultations with partners

03 Integrate MLSP & partner feedback

MILESTONE | **Submit the revised Roadmap for MLSP approval** — **15 AUGUST**

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Five pillars, one national framework

Context analysis & costing logic · Fiscal costs & economic contributions

SOCIAL PROTECTION

1

PILLAR 1

Labour Market Integration

employment · skills · entrepreneurship · activation

2

PILLAR 2

Social Security

contributory benefits · social insurance · life-cycle risks

3

PILLAR 3

Social Benefits

non-contributory · cash transfers · poverty reduction

4

PILLAR 4

Social Services

care & inclusion · rehabilitation · protection

5

PILLAR 5

Affordable Housing

affordability · community inclusion

Enabling systems: financing · governance · digitalisation · monitoring

For each pillar, the Roadmap examines **current access, legal & administrative gaps, measures required, implementation responsibilities and costing.**

Today: social protection — Pillars 2, 3 & 4

1

PILLAR 1

Labour Market Integration

Covered previously

Covered: Active labour market measures & the freelance regime

To be discussed: Entrepreneurship support with ODA

2

PILLAR 2

Social Security

contributory benefits & pensions

3

PILLAR 3

Social Benefits

non-contributory cash assistance

4

PILLAR 4

Social Services

care, rehabilitation & protection

5

PILLAR 5

Affordable Housing

Inception phase — later

A life-cycle approach to inclusion

Children 0–17

Children at risk

Children living in poverty

Vulnerable families with children

Children with disabilities

Requiring disability-related allowances & services.

Working-age adults

Job seekers

Employees

Self-employed & entrepreneurs

Adults with disabilities

Including severe disabilities & long-term care needs.

Older persons

Pensioners

Older persons living in poverty

AGE 0 — 60+

GVB & disability cuts across all ages

Not all social insurance benefits are treated the same way

Short-term benefits

Sickness · childcare / paternity · maternity · unemployment

Only contribution periods accumulated in Moldova count. Insurance periods completed in Ukraine are currently not recognised.

- Many refugees who worked for years in Ukraine must accumulate new Moldovan periods before becoming eligible.
- **Unemployment** is a special case — TP holders currently cannot obtain unemployed status, though this is expected to change via the pending draft law.

🔒 Ukrainian insurance periods: not counted

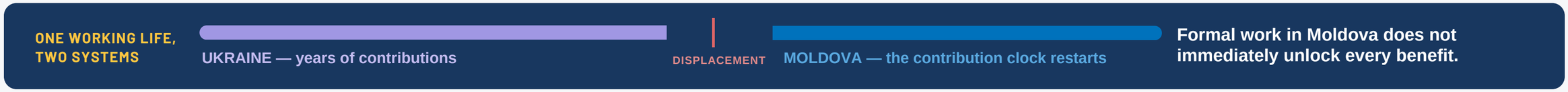
Long-term benefits

Old-age · disability · survivor pensions

The **Moldova–Ukraine Social Security Agreement** allows insurance periods in both countries to be combined for eligibility.

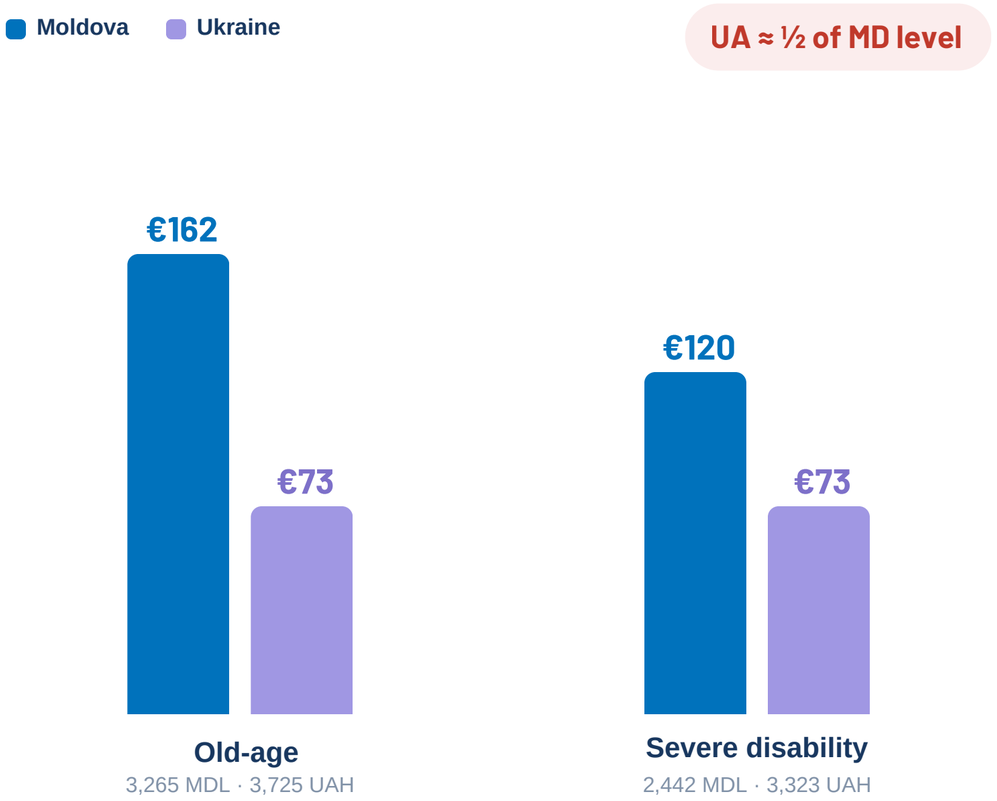
- Each country pays the part of the pension corresponding to periods completed under its own system.
- Ukrainian + Moldovan periods are coordinated across old age, disability, survivor and death grant.

Signed 19 March ✓ Moldova ratified 12 June ✓ Not yet in force ⏳



Ukrainian pensions are roughly half the Moldovan level — auto-exclusion creates protection gaps

Minimum pension comparison (monthly, in €)



Illustrative minimum values. Eligibility should consider the actual pension amount, not merely its existence.

IMPLEMENTATION PRIORITIES

01 **Operationalise the Agreement** through Moldova–Ukraine cooperation.

02 **Establish information exchange** between CNAS & the Pension Fund of Ukraine.

03 **Enable practical disability reassessment** — without travel back to Ukraine.

04 **Clarify how low Ukrainian pensions interact** with Moldovan means-tested benefits.

05 **Expand formal employment.** Informal & remote work generate no Moldovan contributions — the new freelance regime is an opportunity to formalise work and raise future coverage.

For children, the door is open — focus on implementation

Refugee children hold the same legal entitlement to family social assistance as Moldovan children. Remaining priorities are about equal access **in practice** , not legislation.

Family benefits

Birth grant · allowance till age 2 · multiple-birth allowance

No major legal barriers remain. The challenge is administrative — Moldovan families are enrolled automatically after birth registration, but refugee families still usually apply manually, as TP systems aren't yet integrated with digital government.

ROADMAP PRIORITIES

- Digital interoperability & automated enrolment
- Simplified procedures
- Continued awareness-raising until automated access is possible

Children with disabilities

State social allowances — same conditions as Moldovan children

Already **legally eligible**. The barrier is **disability recognition** — Ukrainian certificates aren't automatically recognised, so children must undergo Moldova's assessment first. Transport to assessments is often hard to arrange.

ROADMAP PRIORITIES

- Simplify & support disability assessment for refugee children
- Compare Moldovan & Ukrainian assessment systems
- Clear administrative guidance for consistent territorial application

THE SYSTEM IS WORKING

734	412	51	16
received the birth grant	monthly childcare allowance	State Social Allowance (disability)	Care, Accompaniment & Supervision allowance

For adults, the safety net is still closed

Unlike child benefits, most minimum-income programmes for adults remain **inaccessible** , leaving significant protection gaps for vulnerable refugee households.

Ajutor Social

No legal access

Moldova's main poverty-targeted cash assistance

Applications are submitted by adult household members — so refugee **children are effectively excluded too** , despite equal rights granted to children. A key legal inconsistency.

IMPLEMENTATION CHALLENGES

- Access to unemployed status & ANOFM registration for employment-related eligibility
- Treatment of inaccessible homes, land & assets in Ukraine in the proxy means test
- Mechanisms to verify Ukrainian income rather than self-declaration
- Adapt the proxy means test, digital systems & eSocial to assess TP holders

Roadmap focus: legal inclusion of TP households — so refugee children are no longer excluded — alongside the system adaptations above.

State Social Allowances

No legal access

For older persons & persons with disabilities

Adult TP holders are **not eligible** for these minimum-income benefits despite facing comparable vulnerabilities.

KEY IMPLEMENTATION ISSUES

- Access depends on **disability recognition** through Moldova's assessment system
- Clarify how low Ukrainian pensions interact with Moldovan allowances

Assess the actual value of the pension — do not automatically exclude someone simply because they receive a foreign pension worth roughly half the Moldovan equivalent.

Children can enter national services — capacity decides access

Children under Temporary Protection are legally entitled to Moldova's child social services on the same terms as Moldovan children. The Roadmap strengthens the two services facing challenges.

Personal Assistance

For children with severe disabilities

Challenge is **service capacity, not legislation** . It keeps children in their family & community and frees caregivers — particularly mothers — to join the labour market.

ROADMAP PRIORITIES

- Increase the number of personal assistants
- Ensure sustainable public financing
- Strengthen referrals after disability assessment
- Monitor demand as humanitarian funding is phased out

~297
children likely need intensive support

10
currently receive Personal Assistance

Social Support Service for Families

Case management & financial assistance

Families are **already legally eligible** . The service is integrated into Moldova's child protection system, but the challenge is **financial sustainability** — its financial component still relies largely on humanitarian funding.

ROADMAP PRIORITIES

- Integrate into sustainable public financing
- Ensure continuity during the humanitarian transition
- Strengthen integrated case management & referrals
- Monitor service utilisation

408 refugee children from Ukraine already supported through the programme

Adults: RAC closure turns legal exclusion into an immediate care risk

Adult TP holders have **no legal access** to mainstream community-based services for older persons & PwD. The Roadmap prioritises gradual inclusion, starting with three services identified for initial costing (≈100 refugees with disabilities in RACs).

56 RACs · 2023 → **11** RACs · Jul 2026

Personal Assistance

No legal access

- Limited capacity & long waiting lists
- Disability recognition required
- Continuity uncertain in the RAC → community transition

Social Care at Home

No legal access

- Rules assume adult children can provide care — hard when family remains in Ukraine
- Paid services not available in all rayons & may be unaffordable

Placement Centres

No legal access

- Uncertainty on how Ukrainian pensions affect eligibility & contributions
- Treatment of assets located in Ukraine
- Family-support requirements when relatives are in Ukraine

GBV Rehabilitation Already legally accessible ✓

No legal amendments proposed — strengthen implementation: **case management, standardised referral pathways, inter-institutional coordination** , and access to complementary services (employment, financial assistance, housing).

NEXT STEPS & FINANCING

From roadmap to implementation & financing

FINANCING OPPORTUNITY

Refugee Inclusion Humanitarian–Development Transition Window

Proposed under the **Moldova 2030 Partnerships Fund — Phase II** , it offers a potential platform to launch the Roadmap and mobilise financing.

Target launch — early September

IMMEDIATE NEXT STEPS

01 Consult relevant MLSP departments & partners

02 Integrate MLSP & partner feedback into the draft

03 Submit the revised Roadmap for MLSP approval by 15 August

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Q&A

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Freelancer Regime Access Barriers

Findings from consultations with Public Services Agency (ASP)

Eligible in law, blocked in practice

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Moldova's independent-entrepreneur / freelancer regime — live since January 2026 — offers free digital sign-up and a single low tax covering income, social and health contributions.

THE PROBLEM

TP holders are legally present, may work, and are not excluded by the law, but the online registration cannot verify their identity, status, address or residence through the registers built for citizens, so it fails in practice.

THE BENEFIT

Formalises work that is already happening off the books — adding income-tax, social and health contributions, and giving flexible income to people with care duties who can't take standard jobs.

MDL 43–78M
in new direct tax revenue in the first year, from work now informal or untapped potential (conservative–optimistic)

2027 opportunity
The draft 2027 fiscal reform would liberalise the regime — the moment to remove these access barriers too

THE ASK

A targeted legal and data-interoperability fix so eligible TP holders can register through the existing digital system, using status and data already held by the Migration Inspectorate (IGM), without a residence card.

Not a new benefit, subsidy, or migration pathway, but practical access to a regime they already qualify for.

Practical barriers to fix

None require lowering data standards, a manual process, or a residence card — only targeted legal and data-exchange corrections.

Identity document not recognised

The TP identity document isn't covered by Law No. 273/1994, so the Public Services Agency's systems don't accept it.

→ **Give a legal basis to use the TP document and IGM data for digital registration.**

Address & validity not synced

IGM holds the current address and can extend document validity by QR — but that data doesn't reach the agency's systems automatically.

→ **Treat IGM's records as authoritative, updated automatically via MConnect.**

Residence can't be verified

Many meet the 183-day residence test, but the workflow can't confirm it — the records sit with IGM and Border Police.

→ **Let the tax and services agencies verify residence via IGM (and Border Police where needed).**

Banking access after sign-up

Banks lack clear guidance on which TP documents and data to accept for the required freelancer account (KYC / AML).

→ **Agree an operational standard with the National Bank of Moldova and commercial banks.**

Source: UNHCR discussion with Public Services Agency (ASP)

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HH Economic Capacity Assessment (HECA)

Key Findings/ Triangulating the Evidence Base

577 households surveyed | Nationwide coverage | Data collected 26 Mar – 30 Apr 2026

HECA 2026 anchor | **IGM** register | **HBS 2025** Moldovan hosts | **SEIS 2025** UNHCR/RRP | **JDC 2024** WB&UNHCR (~HBS+LFS)

Assessment Overview

577 household interviews completed by phone/ CATI (target 551) — **19% response rate**

16.7k households in the sampling frame: **TP-extension sign-ups**, 1–16 Feb 2026

1,265 HH members with TP status (of 1,373 listed) — **basis for individual-level comparisons**

98/5% 98% confidence level with 5% margin; **simple random** nationwide selection

REGISTER CHECK

IGM extension

Administrative aggregates, extension cycle Feb–Apr 2026

`n 10,657–47,515 no microdata`

HOST BENCHMARK

HBS 2025

NBS national household budget survey, continuous

`resident Moldovan households`

ANCHOR SURVEY/ HBS Equivalent for Refugees

HECA 2026

REACH / UNHCR, **Mar–Apr 2026**

IGM tests whether the survey matches the register; HBS positions refugees against Moldovans; JDC and SEIS show change over time.

`HECA anchors every comparison.`

2025 UNHCR/RRP

SEIS 2025

UNHCR survey, REACH-comparable indicator set

`532 refugee HHs indicative`

2024 ~LFS+HBS

JDC SEA 2024

UNHCR / World Bank JDC, face-to-face, mid-2024

`926 refugee HHs unweighted`

Key Messages

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AT A GLANCE

54% of households had a total monthly income up to 10,000 MDL (≈ 570 USD)

96% self-assessed their standard of living as at least satisfying

40% of household members aged 15+ were reported to be employed (ILO measure)

56% of household have been in Moldova for 3 years or more

93% had no concrete plans to move in the next 12 months

Survey Demographics

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1,373
household members covered

2.38
average household size

46%
of households with children under 18

9%
of households with infants under 2

6%
of members with a disability (WGSS/lv.3)

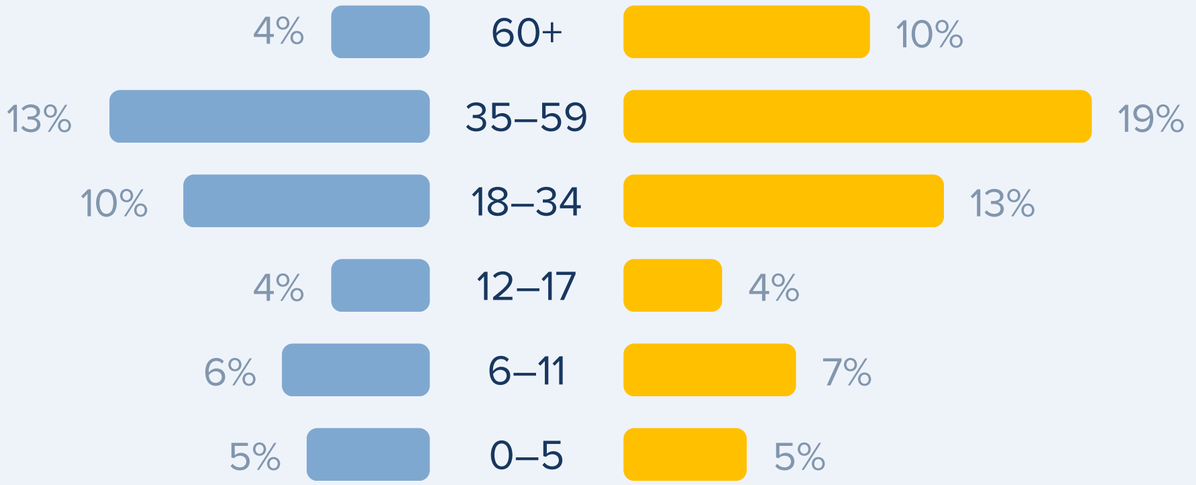
65%
of respondents were women; avg. age 42

90%
of households living in urban areas

92%
of HH members are TP holders

Household members by age and gender

Male · 42% Female · 58%



Top regions of origin:**Odesa 55%** · Mykolaiv 8% · Kherson 8%

n = 577 households · 1,373 members

HECA x IGM TP Register Comparison

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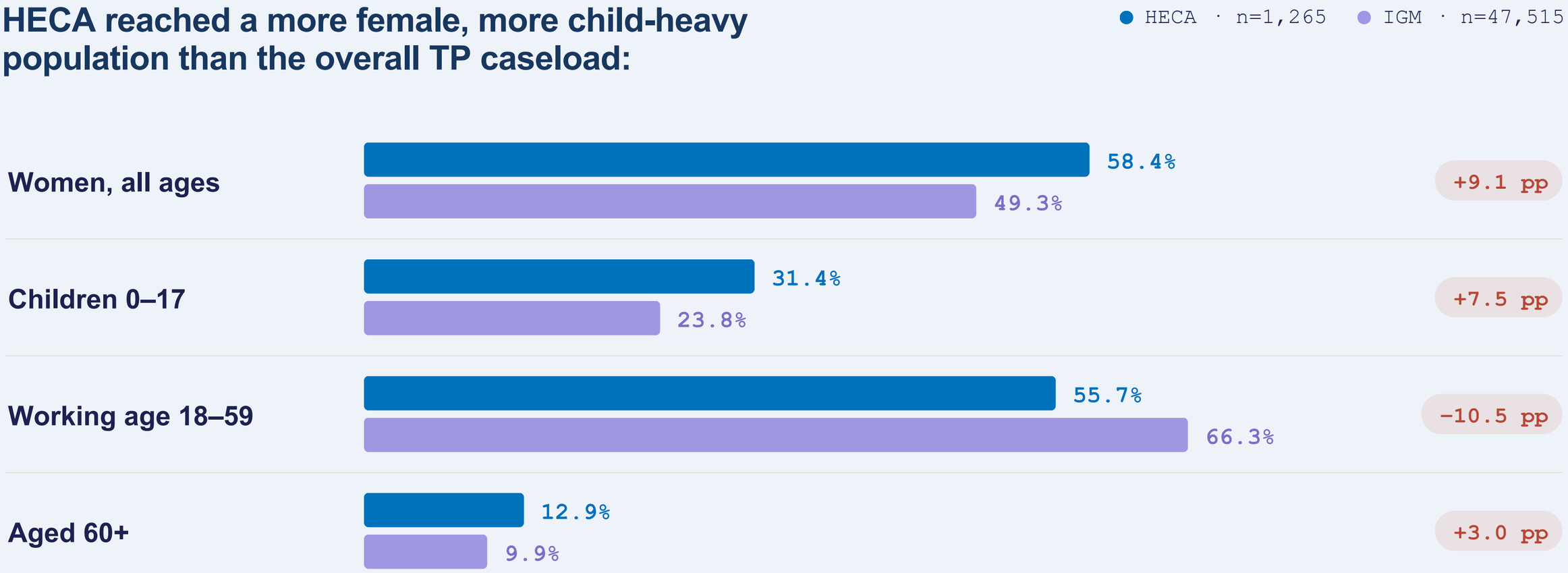
HECA reached a more female, more child-heavy population than the overall TP caseload:



These gaps are too large to call the sample and the final caseload compositionally identical. They may reflect both caseload evolution after the early-February frame and differential response among mobile working-age adults.

HECA x IGM TP Register Comparison

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Within aligned groups, the HECA survey tracks the broader TP caseload closely:

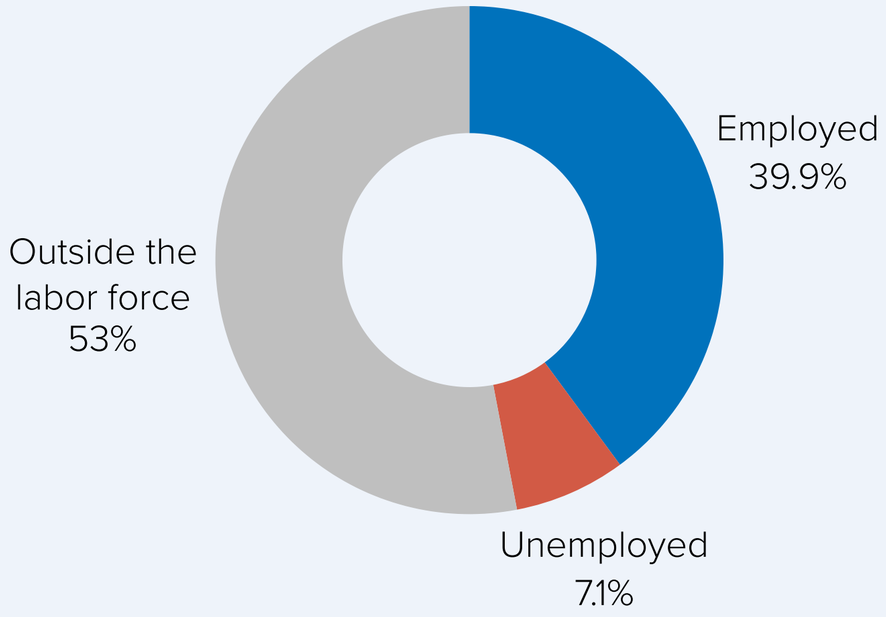
HECA · n=1,265 IGM · n=47,515

HECA shows substantial alignment with the wider TP-extension caseload across several key indicators and can reasonably be treated as broadly indicative of that population. Its findings should nevertheless be interpreted indicator by indicator, particularly where differences may reflect the early sampling frame, non-response, timing or measurement methodology.

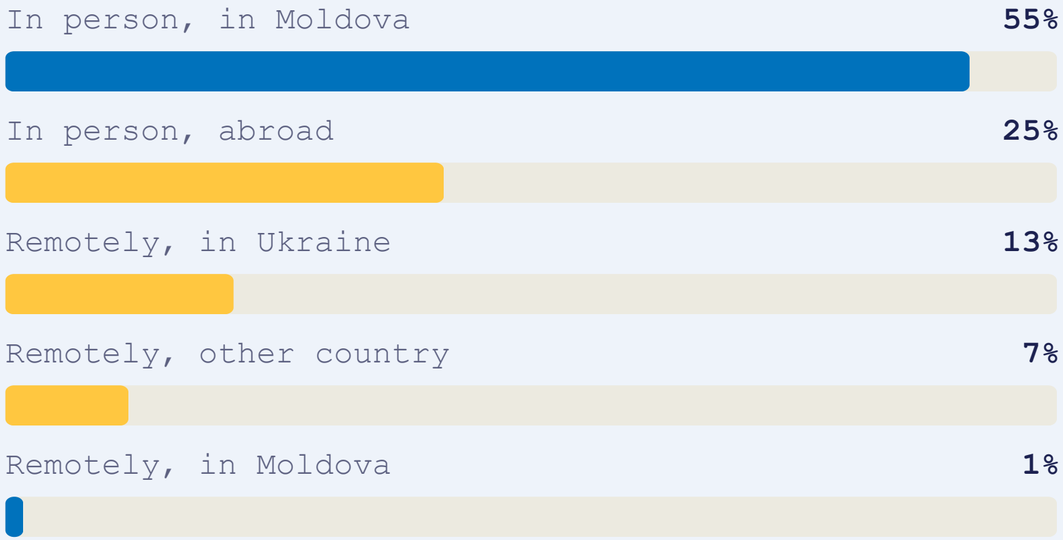
Employment & Labor Market

Half of adults work, but 4 in 10 jobs are not anchored in MDA:

Age 15+ | Age 18+ | Age 18–59



Where the employed work 15+ · n=399



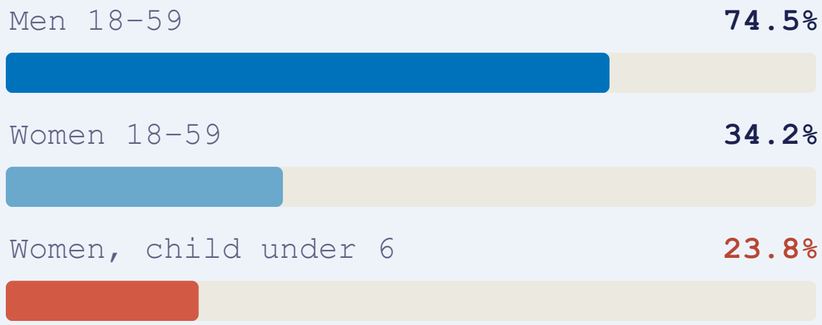
45% not anchored in Moldova — abroad or remote

Diversified earnings keep budgets afloat — but nearly half of employment builds **no Moldovan contribution record, insurance coverage or employer relationship**.

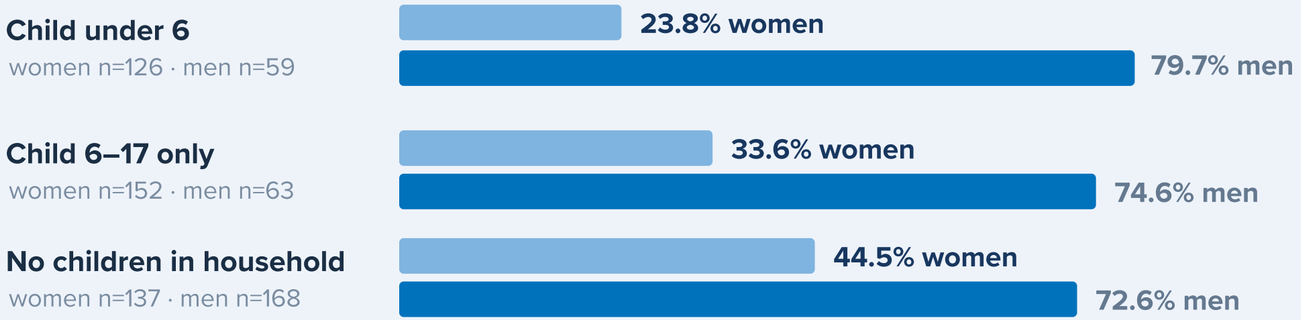
Employment & Labor Market

Men's employment is unchanged by the care burden

A 40-point gender gap



Employment rate 18–59, by youngest child in the household



Cross-tabulation, not a causal estimate — but the gradient exists only for women.

56%
of households have ≥1 earner

20.5%
of households are a **single adult with children** (118 of 577) — no second earner to share care

53%
of **TP children under 7 attend** any early education or childcare (80 of 151) vs 98% of ages 7–17

46.4%
of households include children under 18 (268 of 577)

Job Quality & Barriers to Work

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77%

of the employed hold a written contract (**fixed-term 39% + open-ended 38%**)

84%

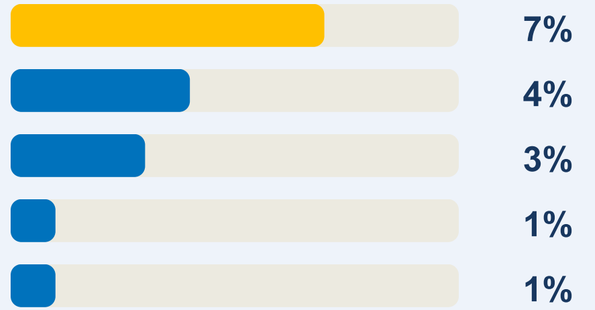
say their occupation matches their skills; **16% work below their qualifications**

Jobs are formal and matched: 76% hold a written contract; 84% say the job fits their qualifications. Language tops the barrier list.

67%

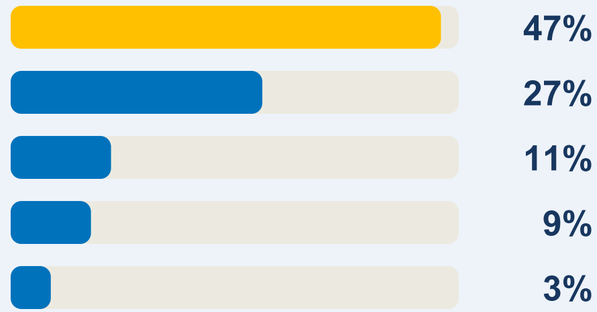
Among household members aged 15 years and older (n=1,000), 19% reported a specific barrier encountered while finding work in Moldova during the previous 12 months. A further 67% selected “not actively looking for work”, while 13% reported encountering no difficulties. The “not actively looking” response should not be interpreted as labour-force inactivity, as the question was asked to everyone, including people already employed.

Top reported barriers to finding work (members 15+, n = 1,000)



Why working age non-seekers were not looking?

(members 18-59 not employed and not actively seeking, n = 301)



Adults aged 60+ were excluded because they were overwhelmingly retired, which would blur the labour-market policy message.

Employment & Labor Market (HECA x IGM)

HECA 2026 (measured, ILO-style · n=868 adults)

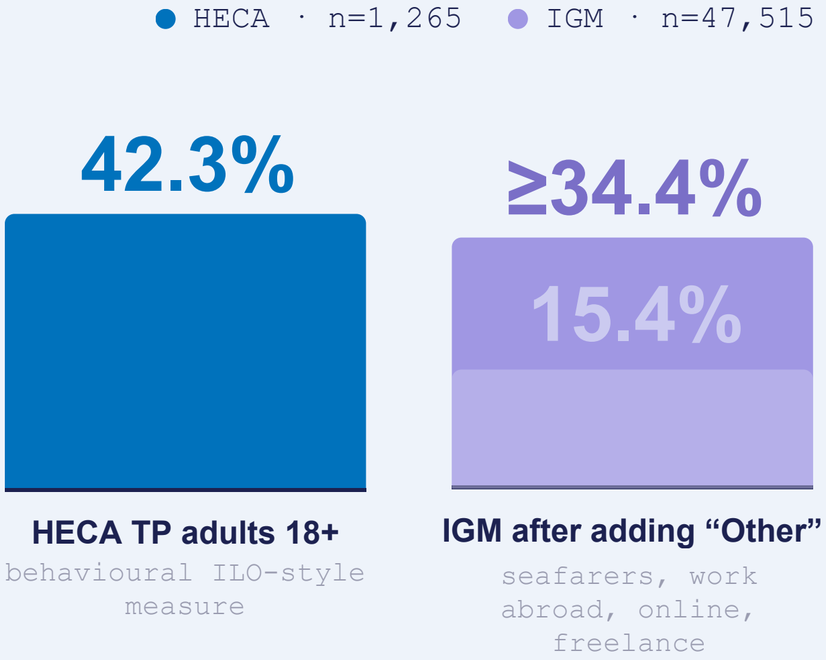
50.2%

Employed = worked ≥1h in past 7 days, ran/helped in a business, or attached to a job · Seeking = active search in past 30 days

IGM aggregates (self-declared status · n=36,582 adults)

≈54.2%

*After reclassifying seafarers, work abroad, online and freelance work recorded under “other situation” as employment



Employed or seeking is close

≈54.2% in IGM vs 50.2% in HECA. The earlier claim of a "15% vs 40% employment gulf" is not supported once recoding is applied.

The "seeking" gap is definitional

19.8% self-identify as seeking on the IGM form vs 7.9% reporting an active 30-day search in HECA — the sources split "active" people differently.

Employment & Labor Market (HECA x SEIS/JDC)

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Employment and formalization edged up, but this likely reflects different general populations

JDC 2024 · SEIS 2025 · HECA 2026

Employment rate, members 15+

36.4 → 39.9

+3.5 pp

SEIS → HECA · same ILO measure

Households with ≥1 employed member

48.1 → 56.3

+8.2 pp

SEIS 2025 → HECA 2026

Written contract among the employed

69 → 76

+7 pp

JDC → HECA · SEIS midpoint 65.5

Youth NEET, 15–24

23.3 ≈ 22.6

stable

a reassuring cross-validation

⚠ **Modality is the measurement gap**

SEIS classified 83% of the employed as in-person in Moldova; HECA finds 55%. Frame and wording differ — **not a shift in behaviour** .

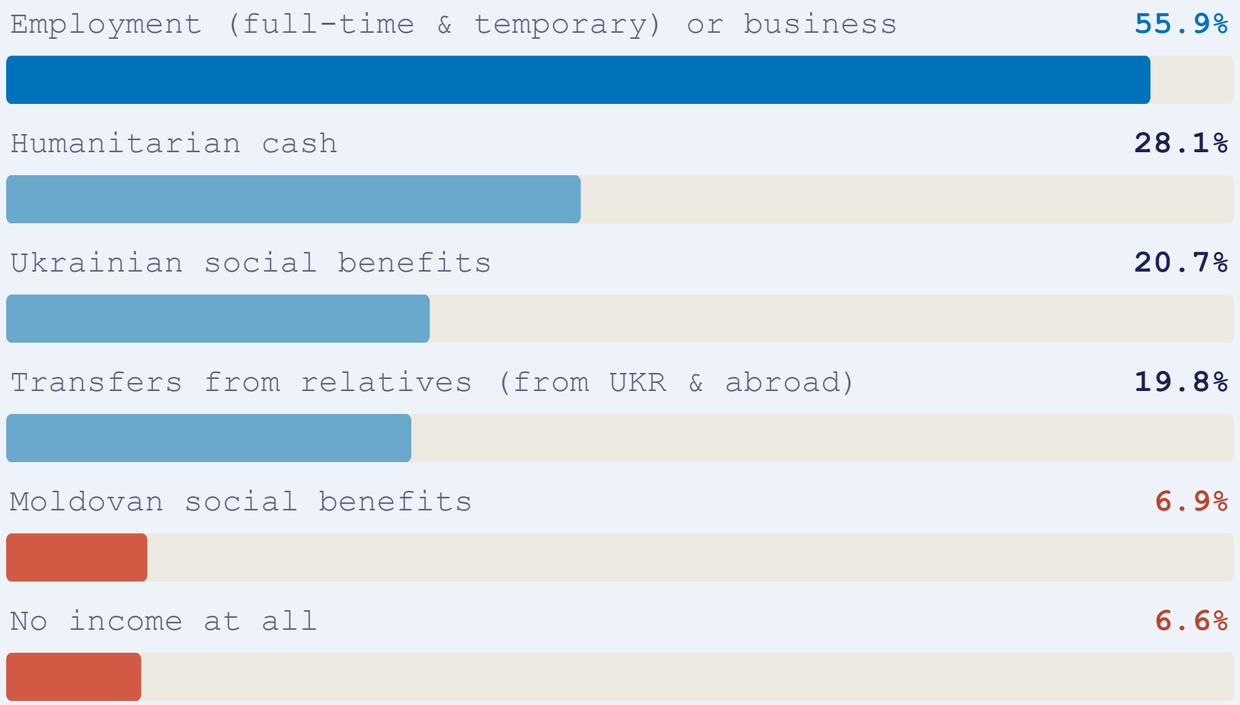
⚠ **Wages cannot be compared**

SEIS's 8,000 MDL is an individual wage; HECA's 15,000 MDL is household employment income. **Quoting these as a wage increase would be wrong.**

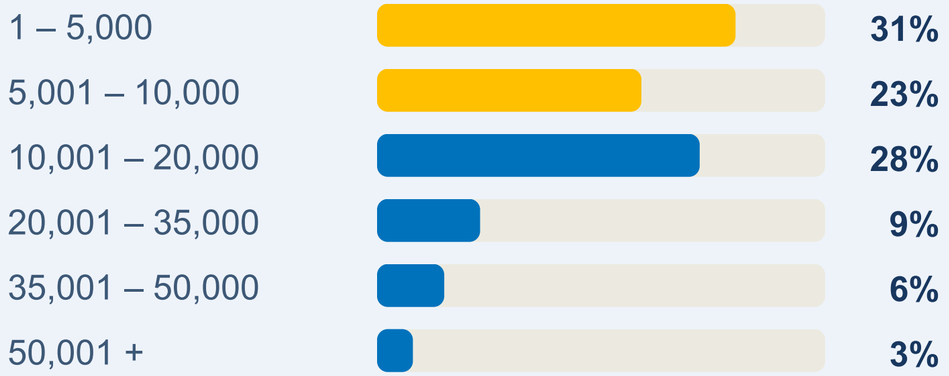
Economic Capacity

Earnings anchor household budgets; Moldovan social protection is nearly absent, which is a current policy feature

Households reporting each source, past 30 days n=576, multip. asnw.



Total income, past 30 days (MDL, n = 409 reporting)

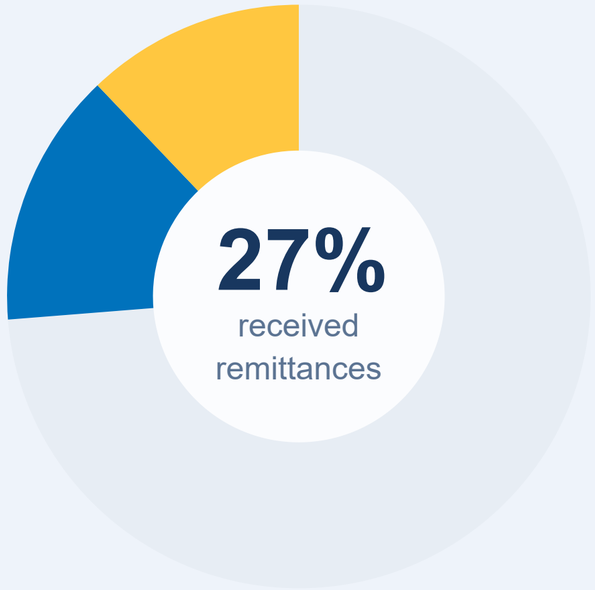


54% live on up to **10,000 MDL/month** (≈570 USD)

57% live on a **single income source** — little to fall back on if it stops

Economic Capacity/ Remittances

Remittances reach about a quarter of households — 14 percent receive them monthly.



None in the past 6 months	73%
Monthly	14%
Once to four times	12%

Reliance on remittances to meet financial needs (receiving households, n = 154)

56% of receiving households rely strongly or fully on remittances — a pillar of the budget, not a top-up

n = 577 households

Income Comparison (HECA x HBS)

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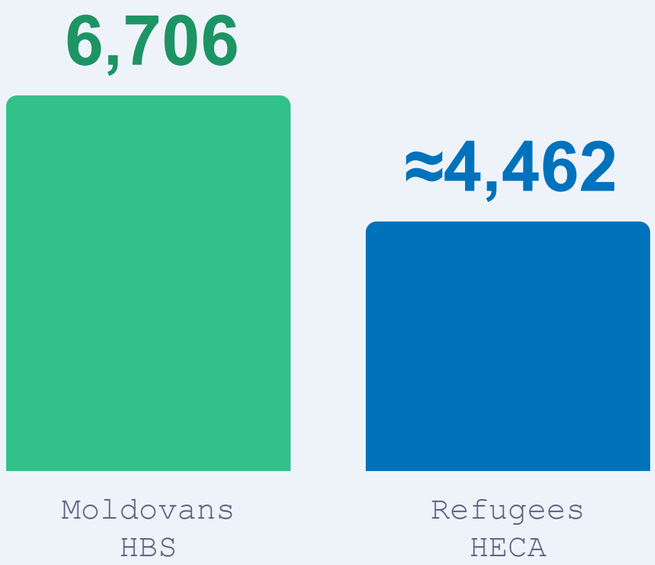
Refugee income is two-thirds of the Moldovan average — and composed differently

Refugees · HECA Moldovans · HBS

Disposable income MDL per capita / month

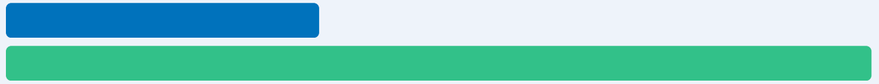


Share of total income, by source

Employment 59.9% vs 50.8%

Refugee budgets draw a larger share from earnings than Moldovan ones

Social payments 13.5% vs 37.4%



The pension floor is the defining gap — refugee benefits are mostly Ukrainian-sourced (11.9%), exposed to exchange-rate and policy risk; Moldovan benefits are 1.6%

Family transfers 16.1% vs 7.5%

Twice the weight they carry in Moldovan budgets · plus humanitarian cash 8.7%

The refugee income portfolio is thinner and riskier even where its level approaches local norms — the problem is not absent earnings but a missing social-protection floor. HECA level is NBS-style aggregate; median per member 3,183 MDL — compare magnitude, not decimals.

Income Comparison (HECA x IGM)

The IGM income module answers a different question, but it is still interesting to examine them side by side

HECA asks each household

Any source reported, with amounts (n=576)

Earned income	55.9%
Family transfers	19.8%
Humanitarian cash	28.1%

cannot be restricted to TP holders alone

IGM asks each individual

One main income source per person (n=36,494)

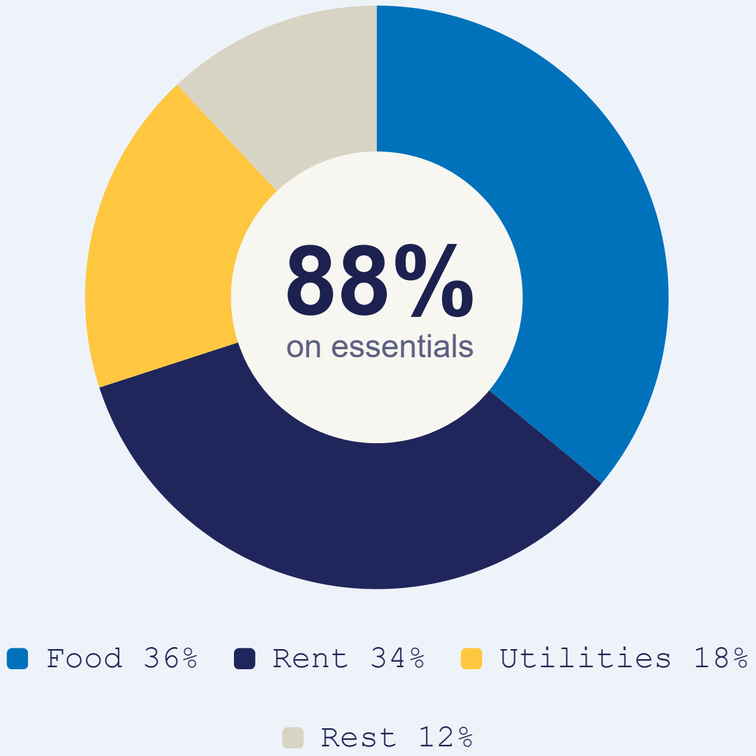
Employment-related	20.3% → ≥42.3%
Support from family	33.9%
Humanitarian cash	9.3%

arrow = after recoding "other"

Differences between these percentages are **not evidence of sample bias, change over time or misreporting** — a valid test would require harmonised definitions at the same unit of analysis.

Expenditure

Nearly nine in ten lei go to essentials, with rent the largest fixed cost



Average spend, past 30 days MDL

Food & beverages	5,763
Accommodation	4,725
Utilities	2,604
Hygiene & basic items	768
Transport	656

7,000

MDL median monthly rent among rent-payers · 8,000 in Chișinău

≈27%

of all spending goes to **rent + utilities** — little room to absorb shocks

⚠ **Caveat:** single-shot 30-day recall inflates several categories with annual-scale outliers (education, clothing, medical). Structure and food-basket comparisons are robust; level comparisons are not.

Expenditure (HECA x HBS)

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Food baskets match; rent and health spending set refugees apart

● Refugees · HECA ● Moldovans · HBS

Food per person

≈2,340 vs **2,750**

MDL / month

Refugees are **not visibly economising on food** relative to residents.

Pay for housing

83% vs **≈0%**

pay rent in full · 91% of Moldovan HHs own

A structural fixed cost **Moldovan budgets do not carry** .

Health share of spending

14.5% vs **4.6%**

≈3× the national share

Plausibly the caseload's **age and chronic-illness profile** plus out-of-pocket medicines.

Total expenditure levels are not comparable: HBS uses diary methodology; HECA a 30-day recall with outliers (median refugee household spend 21,050 MDL ≈ 8,800 per capita vs the ≈12,800 mean). Structure comparisons above are the robust ones.

Savings and Financial Resilience

Half of households have no savings; drawdown is balancing the budgets

50% hold **no savings at all** ; a further 8% used up all savings since displacement

42% hold a **Moldovan bank account** — unchanged since 2024; inclusion has stalled

5% borrowed and still owe — households **cut consumption rather than take on debt**

At the end of a typical month, households… n=577

Among households that drew down savings, the money went to **survival costs, not durables or investment** — a population living at the edge of balance.

Financial Resilience (HECA x JDC)

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Reported financial distress was lower in HECA 2026 than in JDC 2024, but this likely reflects different general populations

JDC 2024 HECA 2026

Difficulty paying utilities, last 12 months

54 → 28

halved

Standard of living rated bad / very bad

18 → 4

fell four-fifths

Household has savings

18 → ≈50

≈tripled

wording differs

Received humanitarian cash, recent period

47 → 28

assistance receding

The improvement is earnings-led

Welfare gains are carried by earnings, savings and family transfers — for the **one-in-five households still anchored on humanitarian or Ukrainian transfers** , the same trend is a vulnerability.

Read as an upper bound

JDC 2024 was unweighted and each survey's frame is more settlement-selected than the last — **those who left or disengaged were plausibly worse off** . The savings comparison also mixes question designs.

Housing & Accommodation

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Housing is independent and stable — but small, rented, and half on a handshake

79.5%

live in a **separate apartment or house** ; 4% remain in collective sites; 90% urban

82%

pay for their accommodation **in full** — the budget line Moldovan households do not carry

2.4%

perceive any **eviction risk** within six months — informality is not (yet) felt as insecurity

50%

of tenancies rest on a **verbal agreement only** — 88% in rural areas; no proof of address, no tenant protection

18%

live with **under 9 m² per person** — lack of space is the leading self-reported dwelling problem

28%

struggled to pay utilities at least once this year; **24% of rent-payers fell behind on rent**

Utilities and connections are near-universal (electricity 100%, water 95%, sewage 97%) — **an urban-composition effect, not affluence**.

Housing & Accommodation (HECA x HBS)

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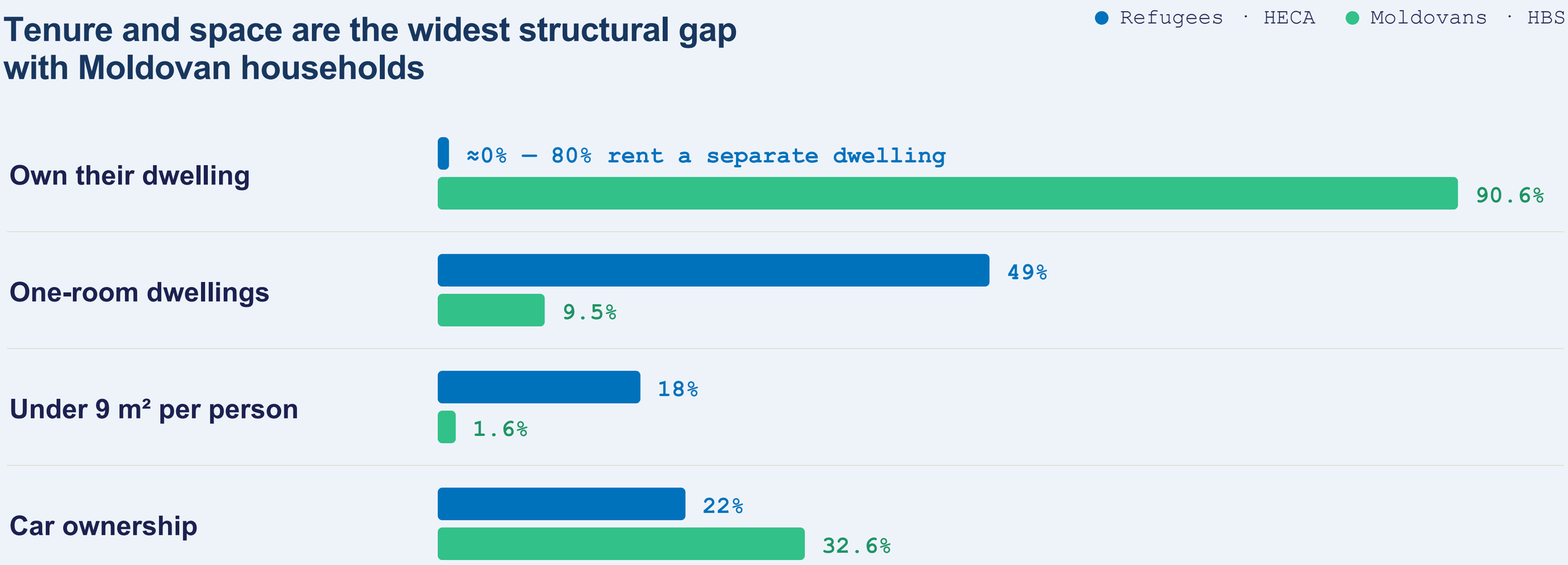
Tenure and space are the widest structural gap with Moldovan households



Refugees look better connected on water, sewerage and internet — but against the **HBS urban column** (96% public water, 80% sewerage) those differences largely vanish. What does not vanish: **the typical Moldovan household owns a three-room dwelling; half of refugee households occupy a single room.**

HECA 2026 · Republic of Moldova

n = 577 households · 1,373 members

Health & Disability

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Care is usually obtainable — but contributory health insurance is limited by design and out-of-pocket costs are real

99%

of members who sought healthcare **were able to obtain it**

11%

of members report **contributory CNAM coverage** (10.8% employer-paid; 0.4% own contribution)

48%

of care users incurred expenses — 44% formal fees; medicines are **8.9% of household spending**

24%

of members report a **chronic illness or long-term condition**

Entitlement is not free access: half of care users pay formal fees, and refugee health spending runs at three times the Moldovan share of the budget.

Health & Disability (HECA x IGM)

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Working-age disability matches the register almost exactly; older people diverge

● HECA · n=1,265 ● IGM · n=47,515

CONVERGES **Adults 18–59**

2.27 vs **2.21**

% severe difficulty or unable · n=705 vs n=31,485. "No difficulty" also matches: 89.2 vs 88.9. **This provides an external validation for individual-level findings.**

DIVERGES **Aged 60+**

20.9 vs **29.2**

% severe · n=163 vs n=4,701. Driven by **older women (19.2 vs 30.4)** ; men align. An aggregate "near-match" would conceal this.

Difficulty ≠ certified disability

Only **4.7%** of members hold a Moldovan disability certificate — access to disability-linked benefits runs through **certification, not survey definitions** .

Health & Disability (HECA x SEIS x JDC)

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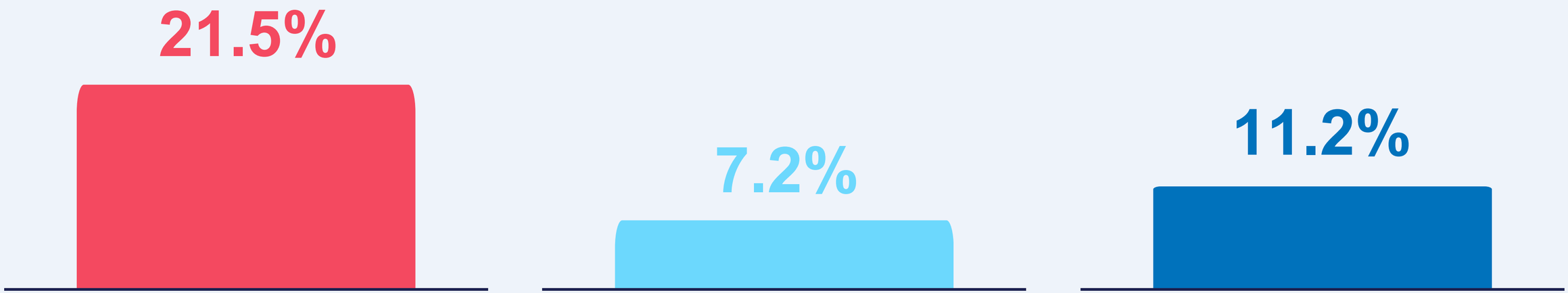
Health insurance: three surveys, three definitions, three different measures

JDC 2024 SEIS 2025 HECA 2026



JDC 2024

of adult respondents **said they had** public health insurance

SEIS 2025

of households where all eligible members **had and could use** state insurance

HECA 2026

of of members had **contributory CNAM coverage**

These figures are not directly comparable: JDC measures self-reported insurance, SEIS measures effective household-level coverage, and HECA can distinguish contributory CNAM coverage from TP/basic-package entitlement.

Education & Youth (HECA x SEIS x IGM)

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School-age attendance is near-universal; preschool and youth are the gaps

IGM 2026 · SEIS 2025 · HECA 2026

✓ CHECK HOLDS

Ages 7–17

98.4% vs **93.5%**

HECA attendance (past 30 days) vs IGM enrolment at registration. Different measures and timing — **a gap, not a discrepancy** .

⚠ NOT LIKE-FOR-LIKE

Under 7

75% ages 3–6 vs **43%** ages 0–6

HECA asked only from age 3; IGM's 42.9% covers ages 0–6. Not a valid benchmark — but **both sources flag early childhood as the enrolment gap** .

✓ SAMPLES AGREE

Youth NEET, 15–24

≈1 in 4

23.4% in HECA, **23.3%** in SEIS — two independent samples agree. Small subgroups: read as roughly one in four.

The preschool gap connects directly to the employment story: **53% of TP children under 7** attend any early education — → — and mothers of under-6s have a **23.8% employment rate**.

Intentions & Living Standards (HECA x SEIS x JDC)

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Self-assessed living standards, 2024 → 2026

● JDC 2024 ● SEIS 2025 ● HECA 2026

93%

have **no concrete plans to move** — 56% in Moldova three years or more

96%

rate their standard of living at least "satisfying" — but **64% choose the minimum positive answer**

34%

arrived in 2024 or later — **onboarding services are not a legacy need**

Rated bad / very bad	18.0 → 3.8	decreased
Rated good / very good	14.1 → 31.9	increased
Computer in dwelling	45 → 73	increased
Occupancy document held	37.7 → 49.2	increased

On intentions, SEIS's 71.5% "remain" plus 19.9% undecided against HECA's binary 92.5% is **mostly question design** — and the TP-extension frame self-selects for intention to stay.

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Q&A

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RAC Consolidation & Resident Exits

Key Findings/ Drawdown of the network, where residents are going, and the barriers that remain.

12 → 9
RACs after planned closures

628
residents remaining · 288 households

103
households exited in 2026

As of 18 July 2026

The RAC Network Today

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765
total places

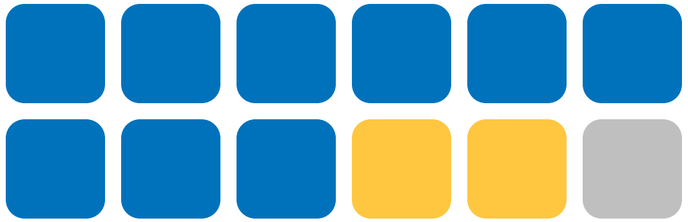
628
residents

288
households

2.2
avg persons / household

Consolidation: 12 → 9 centres

Three centres are closing; nine will remain.



Remaining (9) Pending closure (2) Closed (1)

RAC 59 — Mihăileni, Rîșcani: closed.

RAC 571 (UTM Dormitory) & RAC 207 (SOS Autism): close by end of August— 72 residents / 30 households to relocate.

Occupancy pressure

Consolidation tightens available space.

Today 628 / 765 places

After consolidation 650 max capacity

The 9 remaining RACs offer **650 places** .

Demographic profile

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628 RESIDENTS · DEMOGRAPHIC PROFILE

Age structure of residents

193
Children 0–18 · 31%

227
Beneficiary age 19–59 · 36%

208
Older persons 60+ · 33%

13 aged 0–2 · 180 aged 3–18

Older persons: 144 women · 64 men

74
persons with disabilities
63 adults · 11 children — incl. 6 wheelchair users & 14 bedridden

58
residents employed
3 women reported pregnant

131
children in education
72 in-person (11 Romanian · 61 Russian) · 44 online (Ukrainian system) · 15 kindergarten

Exit Destinations

103 HOUSEHOLDS /212 EXITED · from 6 RACs

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By destination pathway

Households · Individuals

Relocated to another RAC

- **31** HH
- **59** ind

Private accommodation (non rental-assistance)

- **28** HH
- **62** ind

Rental assistance

- **22** HH
- **53** ind

Departure from Moldova

- **20** HH
- **35** ind

Relatives / host family

- **2** HH
- **3** ind

By centre (households)

Bălți alone accounts for **38%** of all exits.

Bălți	39
Popeasca	21
Chișinău · 572	16
Chișinău · 151	11
Drochia	9
Bulboaca	7

Departures from Moldova

20 HH · 35 individuals

14 HH · 23 ind returned to Ukraine

6 HH · 12 ind to EU countries

Main Challenges

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BARRIERS TO EXIT & RELOCATION

01 Rental Market Access

Scarce affordable rental supply, especially outside Chișinău

Affordability fears once the six-month assistance ends

Landlords reluctant to sign rental agreements

02 Standards & Procedures

Housing below minimum standards or missing utility meters

Limited access to local real-estate services

First month's rent not covered before registration

03 Preference to Remain

Education & healthcare ties to the current locality

Reluctance to relocate to another area

04 Departure & Emotional Factors

Emotional distress associated with closure and relocation

Rising departures — 14 HH / 23 individuals returned to Ukraine, the rest to the EU

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MPCA:
Operational Update

Thank You!

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