UNHCR
The UN Refugee Agency

SOCIO-ECONOMIC ASSESSMENT OF REFUGEES AND HOST COMMUNITIES IN THE REPUBLIC OF MOLDOVA

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Introduction

As of the end of June 2025, the Republic of Moldova hosts approximately 132,000 refugees from Ukraine, constituting around 4% of the national population. Predominantly women (58%) and children (41%), these refugees are largely settled in urban areas such as Chisinau, Balti, and Cahul, with a notable presence in rural regions as well. Moldova has committed to progressively integrating refugees into its socio-economic systems under the Global Refugee Forum (GRF) pledges, which align with national strategies like the National Development Strategy Moldova 2030 and the Program for Managing Migration Flows, Asylum, and Integration of Foreigners 2022-2025.

The socio-economic assessment is a complex exercise that aims to gather detailed information on the socio-economic profiles of refugees and host community members, usage of and barriers to accessing different public services, interest and intentions towards economic inclusion, and level of social inclusion and social cohesion. The assessment is deploying a series of data collection and analysis methods that together aim to respond to the research questions available in Annex 1. The complete assessment comprises a quantitative survey with refugees and host community members, complemented by a micronarratives story collection and key informant interviews. The current report focuses on the findings from the quantitative data collection that took place from June to September 2024[1].

This report presents a detailed analysis of the assessment findings, serving as a resource to help professionals mainly in data analysis, information management, and MEAL roles interpret the technical data. The data generated through this exercise has already directly informed key strategic planning processes, serving as a primary evidence base for the needs in the *Refugee Response Plan (RRP) 2025-2026*. Furthermore, these findings have supported the Inclusion and Solutions Working Group in developing the transition agenda and advancing the economic inclusion agenda for refugees in the Republic of Moldova. Building upon this evidence base, two separate policy briefs have been developed to inform a wider audience. These briefs synthesize the identified challenges and provide targeted recommendations that account for the existing legislative framework.

[1] *The clean data and analysis tables can be accessed through Microdata Library - https://microdata.unhcr.org/index.php/catalog/1393*

Methodology

The sampling design was developed in a staged approach – a pilot exercise of systematic enumeration of defined Primary Sampling Units (PSUs) and further resampling based on the results of the pilot stage. The initial survey design intended systematic random sampling based on a two-stage sampling design with enumeration in the first stage and random selection of households in the second stage. Based on existing data on refugee presence in Moldova, it was assumed that in certain enumeration areas - particularly densely populated neighborhoods - the ratio of refugees to the local population is the same as at the administrative level 1. [2]

The pilot enumeration showed that, contrary to expectations, the number of refugees found was not more, but significantly less than expected. The following conclusion from the enumeration exercise could be drawn:

a) either the existing data sources do not reflect the de facto address of the refugees in Moldova:
b) and/or only more granular information about their density could result in a workable enumeration design (assuming that they concentrate at some locations that could be identified through a geographically much more disaggregated density map).

Practically, with only 14 identified households with Ukrainian refugees out of the 1,527 enumerated means that a main stage study aiming at interviewing 800-900 refugee households (HHs) would require enumerating about 100K HHs. As a result, in order to keep the sampling method as a representative one, a list-based sampling approach was considered most appropriate for this research. The key resource for the listing is the UNHCR proGres database, which had addresses of approximately 36,000 individuals or 17,000 HHs. The 36,000 individuals included in the UNHCR proGres database constitute a specific subset of the broader refugee population, defined primarily by their engagement with the assistance program. Individuals in this database have been verified as present in Moldova and were eligible for assistance based on specific vulnerability criteria. In contrast, the population not captured in this system typically includes those

[2] *In order to build the sampling frame, data from the various sources were utilized: for the local population, findings from 2014 were used as the baseline, while for refugee data, data from the Border Police, from the General Inspectorate for Migration, and from UNHCR's proGres database were used.*

who did not request assistance or were transient, rendering them largely invisible within the standard humanitarian framework. However, at the time of data collection, the proGres dataset provided the only reliable source of geolocalized information at the address level. Furthermore, as this group consists predominantly of Temporary Protection beneficiaries, it represents the stable, resident population most relevant for long-term policy planning and integration efforts.

Based on the list, the final sampling frame for the main stage was identified in the following way:

1. Exclusion of those respondents who live in the Transnistrian region and could only be accessed on the spot.
2. Stratification by the region, namely North, Center, South, and Chisinau.
3. Geocoding of the addresses, creating geographical clusters based on the proximity of the addresses, and selecting the clusters with an upper limit of 80 households.
4. The final sampling frame consisted of 1,350 interviews, with the distribution of 900 refugee surveys and 450 surveys with the members of the host community. Per PSU, there were 6 to 8 refugee interviews per PSU, followed by 3 to 4 interviews with the host community members.

For the sake of this exercise, host community members were identified as Moldovan citizens living in close proximity ('next door') to selected Ukrainian refugees (every second conducted interview).

Region	# of interviews with refugees	# of interviews with host community members
Center	47	23
mun. Chisinau	628	314
North	146	73
South	84	42

The study's findings are statistically representative of the general population used as the basis for this exercise, which derived from the UNHCR proGres database, with a 95% confidence level and a 5% margin of error. While these results provide generalizable insights into this cohort, they are rather indicative of those in transit who are not captured within this framework. Regarding the host community, the findings are representative of the Moldovan population residing in areas specifically affected by refugee presence,

thereby reflecting the socio-economic reality of citizens living in close proximity to refugee households.

The survey tool was developed in coordination with the National Bureau of Statistics to ensure comparability with national data, specifically incorporating modules from the Household Budget Survey (Chapters 1, 6, 7) and the Labor Force Survey (questions 13, 15–20, 23, 26–27, 34–35, and 52–56). This methodology was validated during a public consultation process attended by the Ministry of Labor and Social Protection, Ministry of Interior, National Employment Agency, Ministry of Education, Ministry of Health, and the National Bureau of Statistics.

Demographic profiles

Household composition

Women represent a major proportion of the refugee population, comprising 84% of this group. Nearly all refugees hold Ukrainian citizenship (96%) and are predominantly from Southern Ukraine, with 50% from the Odesa region. On average, refugee households consist of 2.5 individuals, with half (52%) including at least one child, and 37% including at least one older adult. Notably, three-quarters of refugees have been residing in Moldova for over a year, with an average duration of displacement of 22 months.

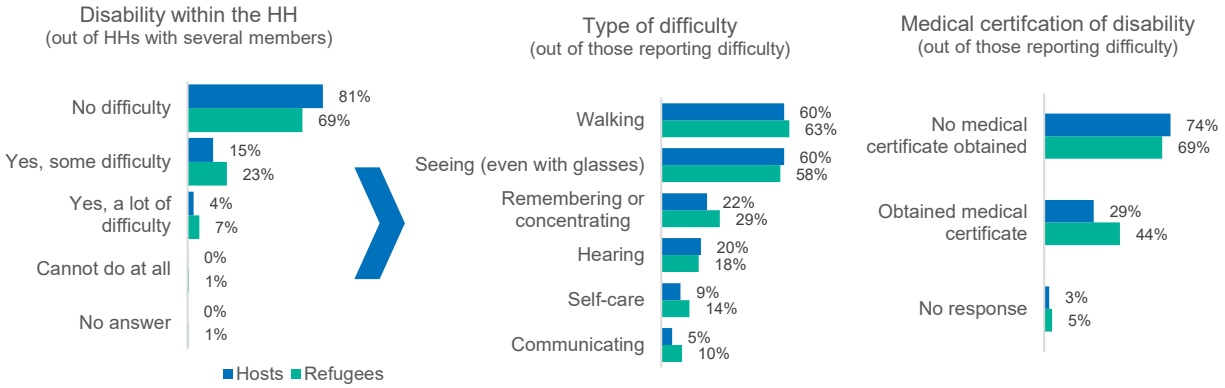
In comparison, women make up 73% of the host community households in the survey sample, a marked difference from the official national average of 52%, demonstrating the importance of the matched sample for comparison with neighbouring hosts. Within this group, all individuals hold Moldovan citizenship and are predominantly of Moldovan ethnic origin. Host household composition is aligned with that of refugees, comprising 2.4 individuals on average, with 34% having at least one child and 43% having at least one older member.

Average HH size
2.5 2.4

HHs with children*
52%
34%
** 0 to 17 years*

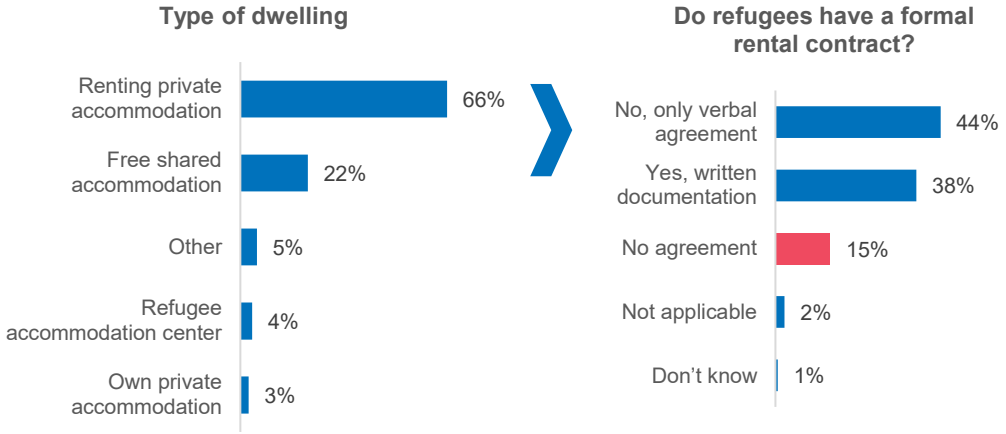
HHs with older ind.**
37%
43%
*** 60+ years*

However, refugee households are more likely than local Moldovan households to include a member with a disability (24% versus 11% of host households). Across both groups, the most frequently reported disability is related to sight (particularly among hosts), followed by walking (particularly among refugees). Overall, 43% of disabilities are medically certified, primarily in Ukraine among refugees (33%), and in Moldova among hosts (39%).



Accommodation

The analysis of living conditions among refugees highlights that 66% of refugees are renting private accommodation. A further 22% are living in free shared accommodation, with over two in five in this group (44%) who rely solely on a verbal rental agreement.

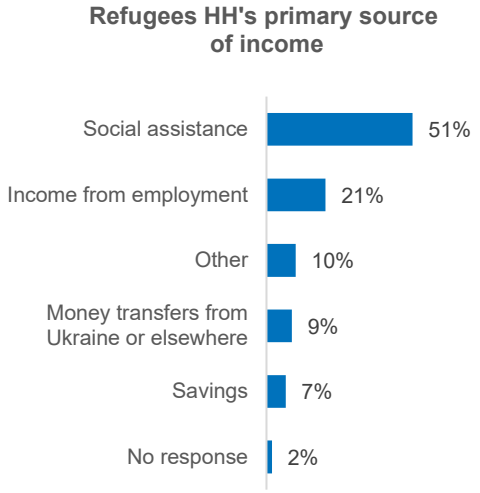


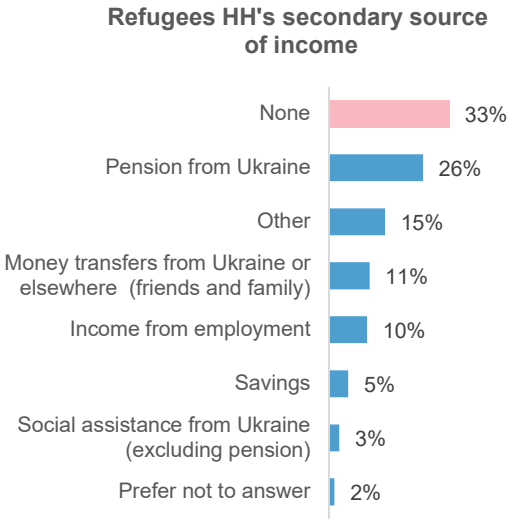
The average living space available to refugees is approximately 25 square meters per person, with just 4% of refugee households living with less than 6m2 per person. Refugees generally have access to essential amenities such as fridges, internet, and indoor plumbing. Indeed, 90% use gas in their current dwelling, and almost all refugee households have a fridge and a heating system in their home. More than nine in ten refugee households also have access to a bath or shower in their current dwelling (94%) and to an internet connection, a flush toilet, and a washing machine (each 92%). Despite having widespread access to a range of amenities, many experience issues within their dwelling - 21% report issues of dampness and over one in ten report rotten window frames, doors, or floors (14%) or leaks (11%).

Nearly half of refugee households incur a rental cost of no more than 3,750 MDL monthly (46%), and a further 22% spend between 3,751 MDL and 5,625 MDL. Nevertheless, 27% indicate difficulties in covering rental expenses (compared with one-third who can completely or mostly cover their rent).

Income and living standard

The main source of income reported by refugee respondents is social assistance (51%), considerably exceeding income from employment (21%). While one-third of refugees indicate they have only one source of income, one in four (26%) receive a pension from Ukraine as a secondary source of income, which their household uses to cover its basic needs. Around one in ten refugee households also receive money from relatives living abroad on a regular basis (13%), compared with 10% of host households. On average, refugees who receive money from abroad receive close to 7,100 MDL each month, compared to fewer than 5,200 MDL for hosts.



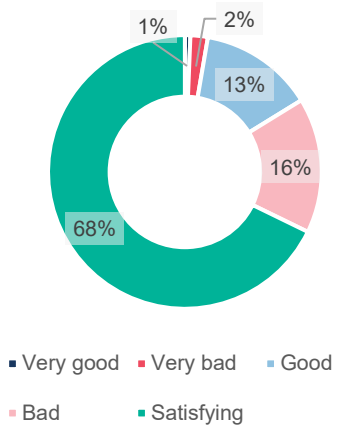


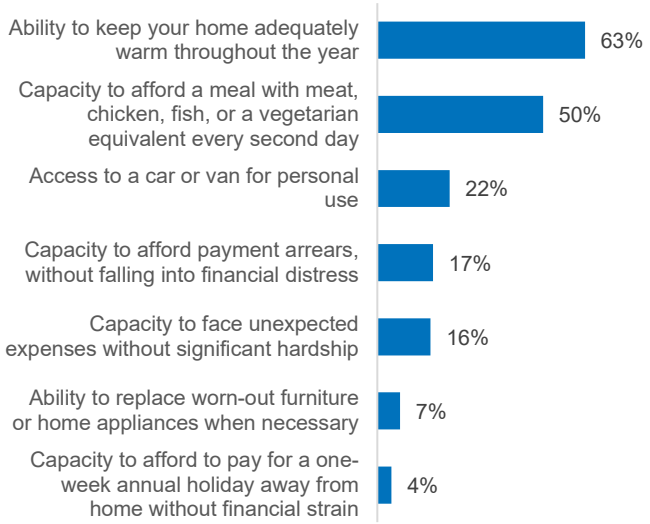
Two-thirds of refugee households consider their standard of living as “satisfying” (68%), while around one in five (18%) consider it bad. Refugees are more likely to report experiencing financial difficulties than their host counterparts, with 56% of refugee households indicating that they have experienced financial hardship over the past 12 months compared with 46% of neighboring host households.

Looking at indicators of household financial comfort, just 7% of refugees have the ability to replace worn-out furniture or home appliances, and only 4% have the capacity to afford to pay for a one-week annual holiday away from home without financial strain.[3] Refugee households are also twice as likely as hosts to say they have had difficulty paying utilities in the past 12 months (54% vs 45%). Almost the entire refugee population (99%) reported

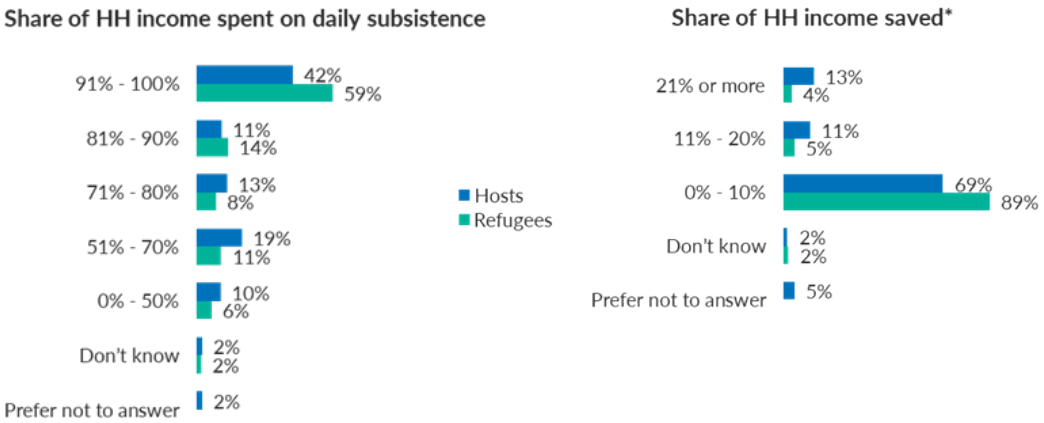
[3] *This question was exclusively asked to refugees, so it does not permit comparison with neighboring hosts.*

experiencing at least one of the financial difficulties.





In line with this, refugees are more likely than hosts to report spending more than 90% of their household income on daily subsistence (59% vs 42%). Furthermore, they are more likely than hosts to indicate that no more than 10% of their household's income is saved (89% of those who are working versus 69% of working hosts).



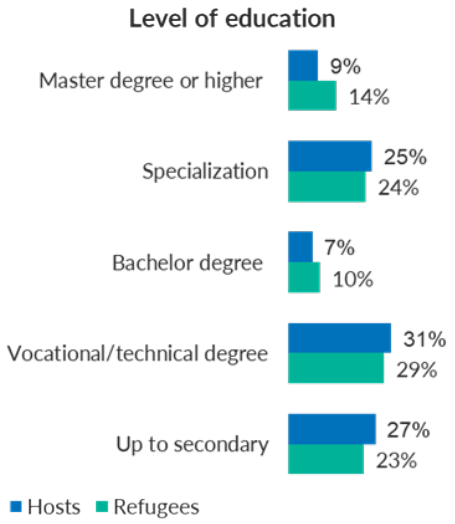
**Among respondents currently employed, self-employed, doing an apprenticeship/internship/volunteering, or running a business*

Reflecting these higher financial strains, refugees have lower expectations than hosts in terms of necessary income to have decent living conditions. On average, they consider that around 17,000MDL monthly would be enough to have decent living conditions, and they think that 9,850MDL would meet standard needs of the household to live one day after another, whereas hosts consider roughly 20,750MDL monthly for decent living

conditions and 12,800MDL to meet the standard needs of their household. Looking at how this has evolved over time, around half of both refugees and hosts feel that their living standards are the same as 12 months ago (45% and 56%, respectively among refugees and hosts). However, refugees are more likely than hosts to feel that their household has a lower standard of living than 12 months ago (45% vs 33%).
Access to formal financial services remains a challenge for Ukrainian refugees in Moldova, with only 41% having opened a bank account in Moldova. This suggests that a large proportion of the refugee population in Moldova experience limited financial inclusion, thereby impacting household abilities to manage finances, receive aid, and participate in the Moldovan economy. It further suggests that they experience barriers to financial inclusion, such as language difficulties when looking for a job (45%), the presence of illness or disability that limits their ability to work (22%), and the necessity to take care of other family members (10%).

Educational attainment

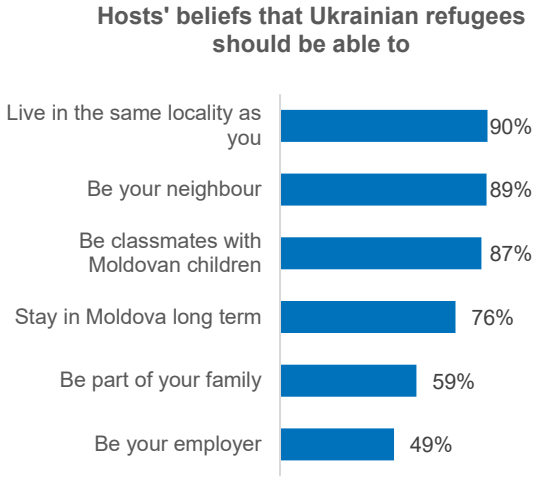
Ukrainian refugees generally report higher educational attainment compared to host community members – over one in ten (14%) hold a Master's degree, and one in ten hold a Bachelor's degree (10%), compared to fewer than one in ten each among host community members (9% Master's degree or higher, 7% Bachelor's degree). Close to one in three refugees have vocational or technical degree (31%) compared to 29% of host community members.



Current level of social inclusion of refugees

The status of social inclusion of Ukrainian refugees into host communities in Moldova is characterized by both challenges and opportunities, particularly in the areas of social networks, community participation, and communication.

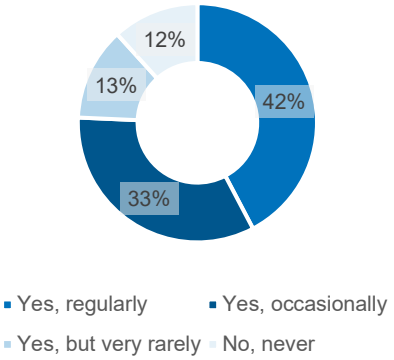
Host attitudes towards refugee integration are somewhat positive. Around nine in ten hosts agree that refugees should be able to live in the same locality (90%), be their neighbour (89%), or have children in the same classrooms as Moldovan children (87%). Nevertheless, far fewer adhere to long-term Moldovan integration, with just three in four believing that Ukrainian refugees should be able to stay in Moldova long-term (76%) and three in five believing that refugees should be able to be part of their family (59%). Fewer than half think that a Ukrainian refugee should be able to be their employer (49%).



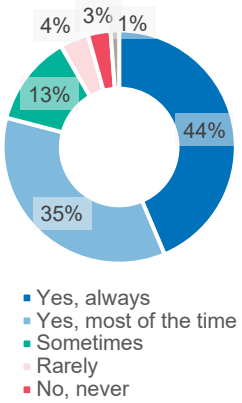
Conversely, refugee trust in Moldovan institutions is mixed. While two-thirds of refugees trust the local judicial system to deliver fair and impartial judgements (65%), fewer than half trust the police to handle crimes and maintain peace in a fair and just manner (47%), and around one-third trust local public authorities to act in the best interest of the community (34%).

Social networks and community participation are essential for refugees as they provide support systems and opportunities for engagement within the host communities. Close to four in five refugees (79%) feel welcome in their host communities (including 44% who feel “always” welcome), indicating a generally positive reception from local residents. A similar share feels that there is mutual respect between the two populations (81%). This sense of belonging can facilitate stronger social ties and encourage participation in community activities.

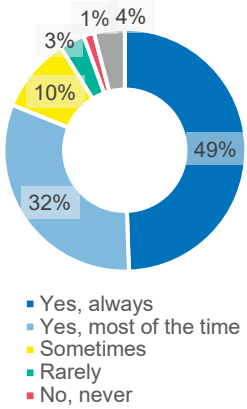
Direct interaction with a refugee from Ukraine



Refugees feeling welcome

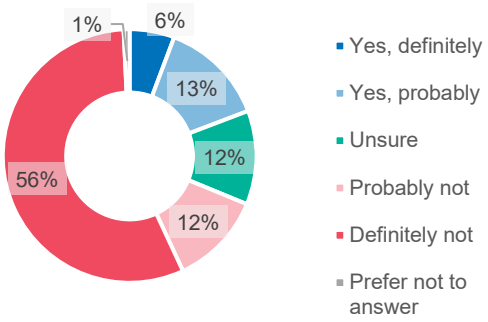


Perception of mutual respect

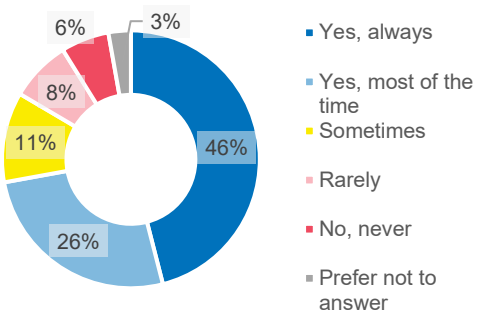


However, only 44% of refugees report having access to a support network from which they could borrow money in an emergency, suggesting that deeper integration and trust-building are still needed. Moreover, despite generally feeling welcome within the community, almost one in three refugees have experienced discrimination based on their nationality (31%), including 10% who indicate regularly or occasionally experiencing such treatment. Lastly, 14% of refugees say they rarely or never feel that they have the ability and freedom to make choices and decisions that affect their lives, highlighting room for a more integrated and supportive environment.

Access to up to 250 EUR for emergency
(among refugees)



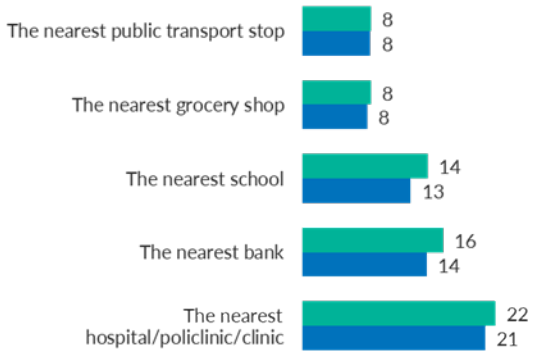
Perceived ability to make life choices
(among refugees)



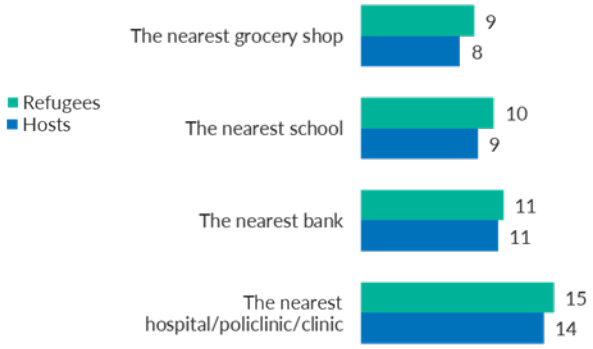
Social networks can also be a vital resource for finding job opportunities. Refugees often rely on friends and acquaintances to learn about employment prospects, with 61% of those who found work in Moldova reporting that they did so through a friend. This highlights the importance of expanding social networks to improve job access and economic integration. However, as explored further below, the limited availability of jobs matching refugees' skills and qualifications remains a challenge.

Finally, critical to social inclusion is access to public services. Both refugees and hosts report having access to public transportation, a grocery store, a school, and a bank in less than fifteen minutes on foot.

Duration when accessing service on foot, in minutes



Duration when accessing service by car or public transportation, in minutes



Barriers and opportunities to integration

Access to employment

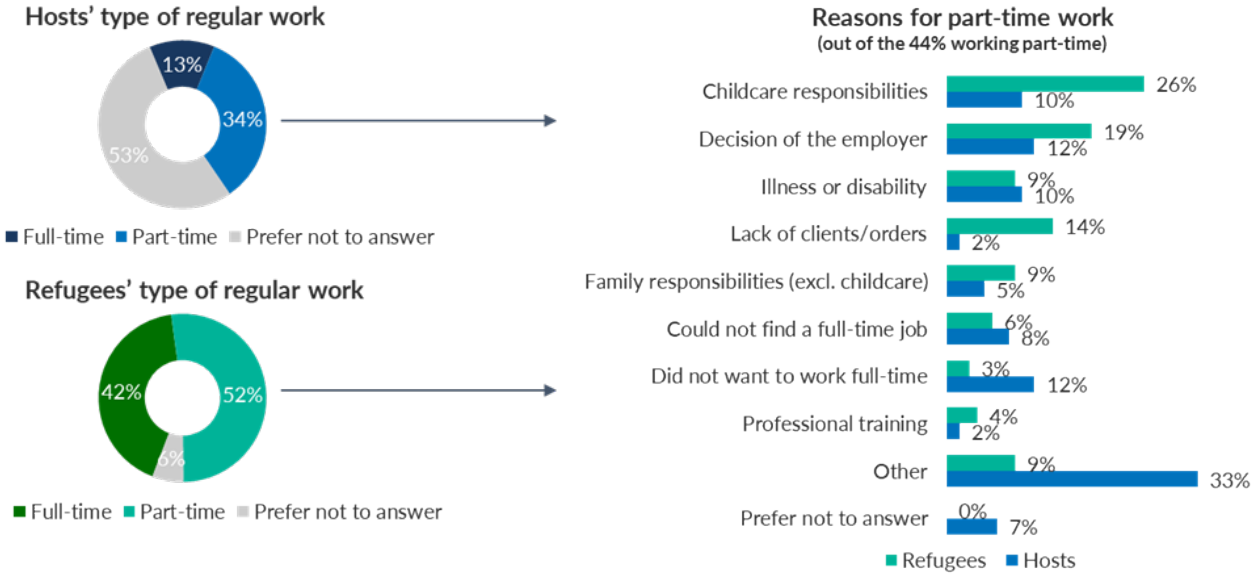
Refugees bring a wealth of professional experience from various sectors, with 83% having prior work experience. Notably, refugees (15%) are more likely than hosts (9%) to have experience in paid care work. This includes care for children, older adults, and individuals with chronic illnesses or disabilities. The gap in care experience is particularly notable when it comes to childcare, with twice as many refugees as host respondents indicating that they have such experience.

Around three in ten refugees have worked since arriving in Moldova (29%). Within this group, more than one-third have held multiple jobs or work experiences since arriving in the country (37%). Of those who have worked since arriving in the country, 42% have been engaged in full-time paid work, while 24% have been engaged in part-time work and 22% have done temporary or seasonal paid work. Eleven percent have worked as self-employed.

Access to employment for Ukrainian refugees in Moldova presents significant challenges compared to local Moldovan host communities. Refugees experience higher unemployment rates, with only 14% being employed, compared to 33% of hosts. In spite of this, refugees are twice as likely as hosts to be actively seeking employment, with 21% having looked for a job in the past month compared to 10% among hosts. The gap in employment rates highlights the existence of specific barriers experienced by refugee populations, such as a lack of proficiency in the local language, difficulty with opening their own business or working for themselves, and limited availability of jobs matching their skills and experience.

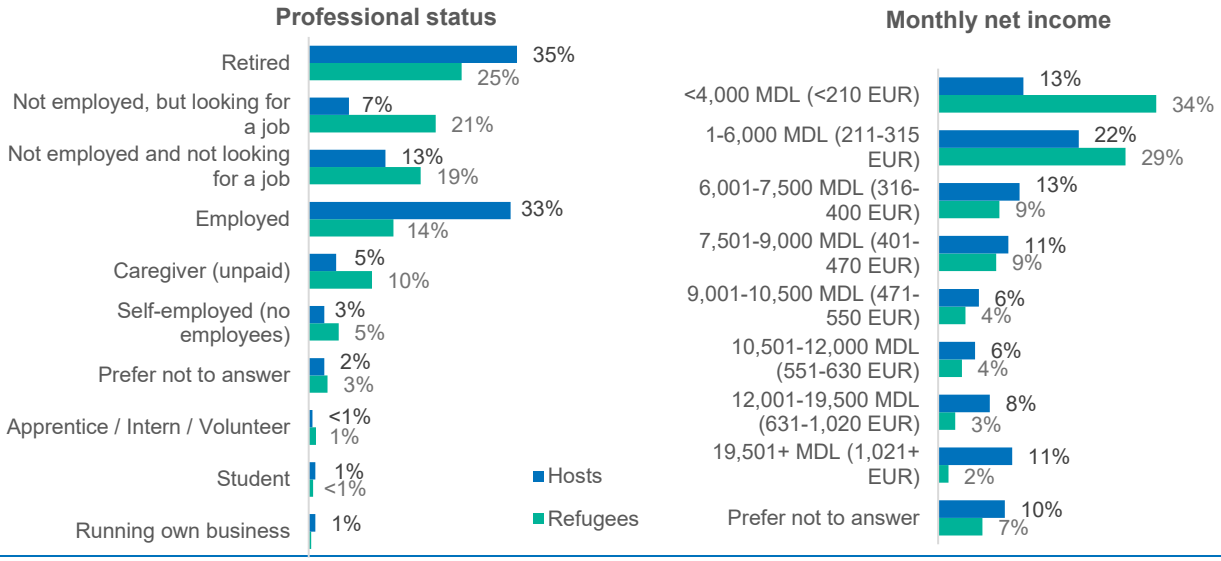
Among those who are employed, employment conditions also differ significantly. Refugees are less likely to have formal work contracts, with only 69% having such agreements compared to 87% of hosts. Furthermore, they are more likely to have a work contract or verbal agreement for a fixed time period (31% compared with 21% of hosts), and less likely to receive an official salary declared in full (67% compared with 85%). Finally, refugees are half as likely as hosts to report benefiting from paid leave or compensation for unused leave (39% vs 79%) and more likely to think their employer is not paying social insurance contributions or payroll taxes on their salary.

This lack of formal employment agreements can lead to job insecurity and limit access to employment benefits. Moreover, refugees are more likely to be engaged in part-time work, with 52% reporting part-time employment compared to 34% of hosts. This tends to be imposed rather than chosen, considering that the two primary reasons for part-time work among refugees are childcare responsibilities and employer-imposed conditions.



**Among respondents currently employed, self-employed, doing an apprenticeship/internship/volunteering, or running a business*

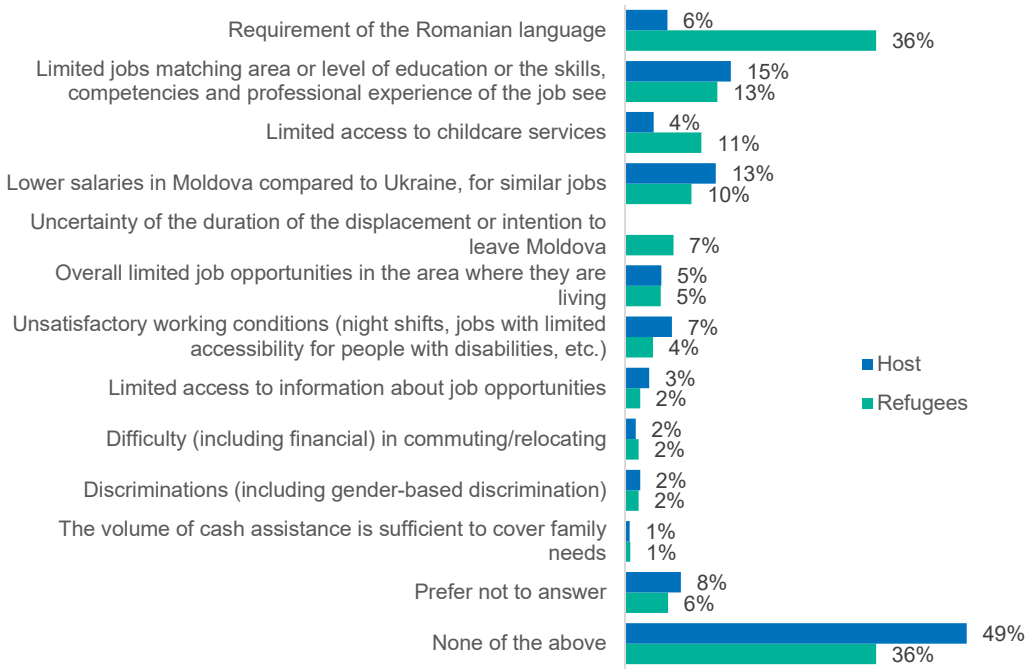
As a result, refugees receive a lower monthly net income than hosts, with nearly twice as many refugees than hosts reporting a monthly income of 6,000MDL or less (63% compared with 35%). In comparison, hosts are five times more likely to be earning over 12,001MDL (19% compared with 4%).



Access to employment for Ukrainian refugees in Moldova is hindered by several barriers, which contribute to significantly higher unemployment rates compared to the local Moldovan host communities. The most significant barrier to employment is the language proficiency requirement, with 36% of refugees citing limited Romanian language skills as a significant obstacle to securing employment. This language barrier affects their ability to communicate effectively in the workplace and integrate into the local job market.

Additionally, refugees face challenges in finding jobs that match their education and professional backgrounds. Indeed, only half of working refugees indicate that their current occupation matches their level of education and professional expertise (51%), compared with two in three working hosts (65%). Likewise, working refugees are five times more likely than hosts to indicate that they are overqualified for their current occupation (11% compared with 2%). This mismatch is likely further exacerbated by an overall limited availability of job opportunities in certain regions where refugees reside, particularly in rural areas with fewer economic activities.

Perceived barriers to finding and securing a job in Moldova



Access to income-generating activities

Refugees were almost twice as likely as hosts to say they looked for an income-generating activity in the past month (23% vs 12%). Refugees and hosts who are looking for a job had been doing so for the past 6 months on average, and they were equally likely to be registered at or have approached the National Employment Agency in the

past week (9% and 7% respectively among hosts and refugees). Nearly half of those in this situation are looking for a full-time job (44% on average), and this is consistent across refugees and hosts. However, refugees are more likely than hosts to be looking for part-time work (49% compared with 31%).

The main challenges faced when undertaking a job search are also related to language barriers and the relevance of the roles. For refugees, job offers being displayed in Romanian is a major barrier (cited by 45%, compared with 10% of hosts), followed by the lack of relevant job offers (respectively 14% and 17%).

Other challenges to finding income-generating opportunities relate to care responsibilities and unsatisfactory job conditions. Indeed, among respondents who are not employed and not looking for a job, the main reason for this is family duties, which is particularly prevalent among refugees (cited by 50% of those not employed and not looking for a job, compared with 29% of hosts).

The primary forms of support needed to find and secure employment include job identification and matching support, vocational training and skills development, and support with accommodation or rent. While refugees and hosts are equally likely to require support with job identification/job matching and with vocational training/skills development, refugees are far more likely than hosts to want support with accommodation or rent (respectively 32% compared with 7%). Although less prevalent, around one in five respondents (across both populations combined) would be interested in job or career counselling (22%) and childcare support (18%).

Access to social services

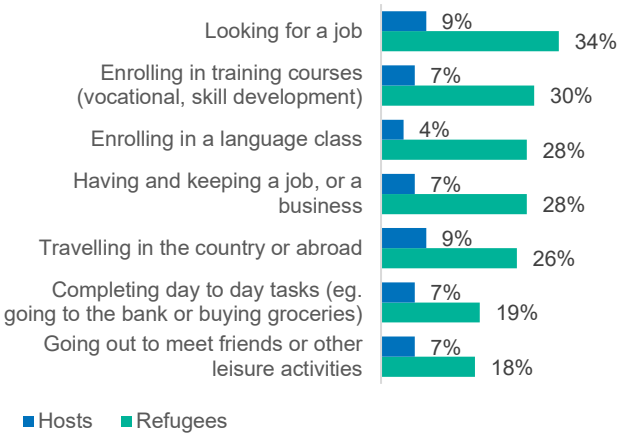
Access to education or care services

Access to education among Ukrainian refugees and local Moldovan host communities presents distinct patterns and challenges. Refugee children have a significant presence in the Moldovan education system, with 57% of those aged 3-18 years old attending formal education in Moldova, while 36% access Ukrainian distance learning. This high level of participation in education, whether through Moldova's formal system or Ukrainian distance learning, underscores a crucial need. It is essential to maintain a continuum of educational access that allows refugee children to integrate into local Moldovan schools while also preserving their connection to Ukrainian education. This approach ensures educational continuity for these children during their displacement. In 8% of refugee households, at least one child does not attend school. The preference for Ukrainian distance learning among refugee families reflects ongoing ties to their home country's educational framework and suggests potential challenges in adapting to the Moldovan curriculum and language.

Disparities in access to early childhood education services, such as kindergartens and crèches, are more evident among refugees than hosts. Only 20% of refugee households indicate that all children under three years old in their household attend such facilities, compared to 40% of host community households. Across both groups, the main reason for infants remaining out of childcare is the parental preference for taking care of the child at home (45% across both groups combined) or lack of available places in childcare (15% across both groups).

When children remain outside of schooling or care systems, this impacts not only their children's ability to integrate at school but also impacts parental employment opportunities, considering that of the 10% of children reported out of school, the vast majority stay at home with a parent during the day instead of attending school (91% across both groups combined, due to low base sizes).

Aspects of life, in which lack of care services has a negative impact*



Among HHs with members having difficulties or with children who do not access care services

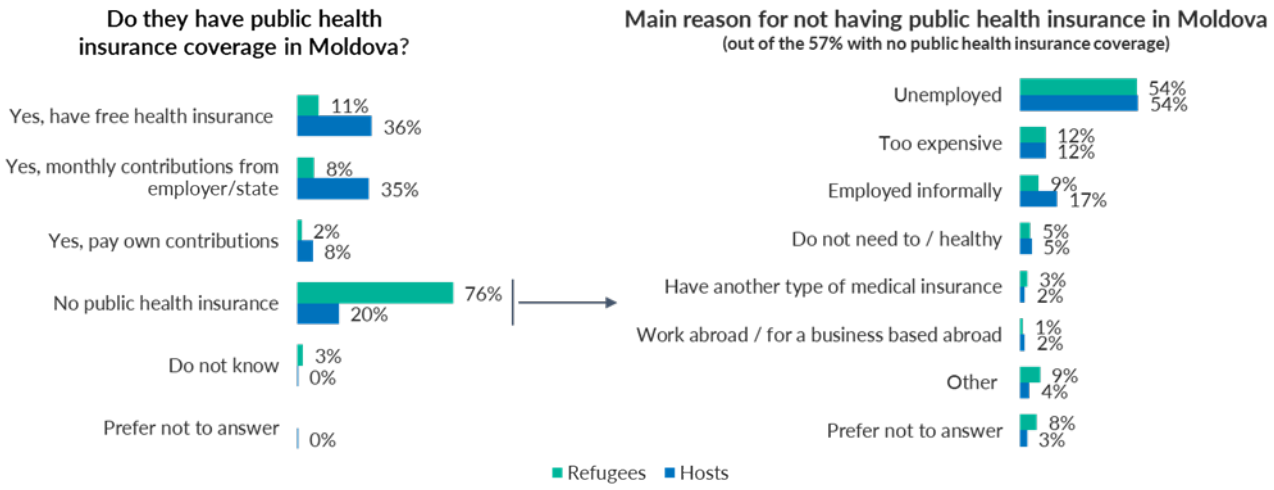
Lack of care services (for a child, older person, or someone with special needs) has a significant impact on individuals' ability to look for employment, enroll in a training course, or maintain a job or business. This is especially pronounced among refugees, who are close to four times more likely than hosts to indicate that a lack of care services has a negative impact across all of these areas.

Fewer than one in five households (13% of refugee households and 16% of host households) have accessed care services in the past twelve months. The main reason reported for not accessing such services is the preference for homecare (noted by 43% of those not accessing such care, across both population groups combined).

Access to healthcare

Ukrainian refugees experience significant barriers to comprehensive health care compared to local Moldovan host communities. This disparity is systemic: while emergency care is accessible, access to family doctors and health insurance is structurally limited to those with official employment. Only one in five (21%) of refugees have public health coverage, compared to nearly four in five (79%) among Moldovan host communities. This presents a risk for unmet medical needs and increased vulnerability.

Among those who do not have public health insurance, this is primarily due to being unemployed, cost of insurance, and being employed informally. Despite the higher employment precarity of refugees, they are half as likely as hosts to indicate not having health insurance because they are employed informally (17% compared with 9% of refugees).



When it comes to accessing medical services, 44% of refugees report having accessed healthcare in the past month, compared to 31% of hosts, either at a health center or medical center, or at a medical point or doctor's office.

Despite the higher rates of access to medical care among refugees, their engagement with healthcare services often involves more challenges, including financial constraints and language barriers. Indeed, refugees are more likely than hosts to have cancelled or missed a medical appointment in the past 12 months despite needing medical care, indicating a barrier to healthcare utilization for the refugee population (26% compared with 17% of hosts). The primary reasons for this include self-treatment, financial barriers, and long waiting lists. Although self-care and affordability are cited equally by refugees and hosts, hosts are more likely to say they cancelled or missed an appointment due to long waiting lists (25% compared with13% of refugees).

The quality of care and experience within the healthcare system is consistent across the two populations, with nearly nine in ten respondents who accessed medical services indicating that when doing so, they were treated with respect and professionalism (85% of refugees compared with 89% of hosts). Nevertheless, around one in ten felt discriminated against by at least some of the medical personnel, suggesting room for a more inclusive healthcare system (14% of refugees compared with 11% of hosts).

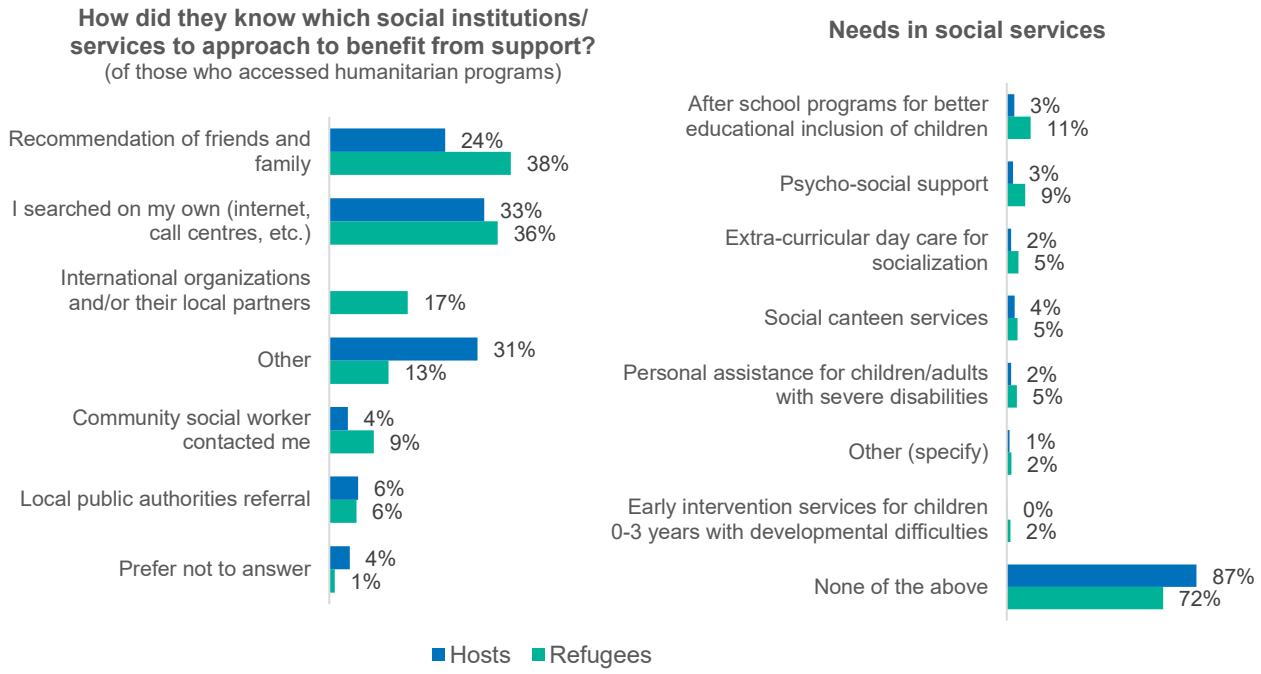
Looking at refugees' rights to health services, only two in three indicate being aware of their rights to health services as a refugee (65%), indicating an important knowledge gap. Of those who are aware of these rights, half heard about them through an international organization (50%), and a further third (31%) heard about them through word of mouth. Only one in ten indicates having learned about their rights through a government campaign or government officials (10%). Over one in ten refugees report having been refused their rights to healthcare (15%).

Access to social assistance

Refugee households are significantly more likely to have received cash payments and vouchers in the month prior to the survey, with 47% of refugee households benefiting from cash assistance compared to just 9% of host households. Similarly, 32% of refugees received vouchers, while only 2% of hosts did. The most common form of vouchers received includes vouchers for food (accessed by 22% of refugees compared with 1% of host households), and vouchers for different goods (18% compared with <1%).

Two in three refugee households accessed assistance from programs like the Energy Vulnerability Fund or APRA over the winter 2023/2024, compared with around three in five host households (67% versus 58%). Those who received such assistance are most likely to have received gas payment compensation (67% across both populations), and to a much lesser extent, electricity bill compensation (23%). While three in four refugee households who received assistance felt they were treated with respect and professionalism by the social worker, the perception is far more negative among host households (75% compared with 31%).

Respondents whose household benefited from cash payments, vouchers, or winter support programs are most likely to have found out about these services by searching for them on their own (for instance, on the internet) or been recommended the service through friends or family.



When asked what social services they would need in the future, the vast majority indicate not needing any of such services (respectively 72% of refugees and 87% of hosts). Nonetheless, after school programs and psycho-social support are requested by 8% and 7% of respondents, respectively (both populations combined).

Conclusions

The findings from this comprehensive socio-economic assessment paint a complex picture of refugee integration in Moldovan marked by both successes and ongoing challenges. Refugees have been displaced on average 22 months. Although over two in three consider their living standards in Moldova to be “satisfying”, many experience greater financial difficulties than host communities (56% vs. 46% reporting financial difficulties in the past year). While refugees generally have higher educational attainment, language barriers and limited employment opportunities that match existing qualifications hinder access to suitable employment, resulting in lower incomes (63% earning 6,000MDL or less monthly vs. 35% of hosts). As a result, they are more likely to rely on social assistance, and many experience difficulties with securing employment (14% employed vs. 33% of hosts). In addition, refugees are more likely to face barriers to financial inclusion than hosts, with only two in five (41% having access to a bank account).

Access to accommodation is also a concern, with 66% of refugees renting private accommodation and 27% reporting difficulties covering rental costs. While most refugees have access to essential amenities, issues like dampness (21%), rotten window frames (14%), and leaks (11%) affect their living conditions.

Social inclusion presents a mixed picture. Most refugees (79%) feel welcome, but experiences of discrimination (31%) and limited support networks (44% have access to emergency borrowing) persist. Access to education for refugee children is relatively high, with 57% in Moldovan schools and 36% accessing Ukrainian distance learning. However, limited access to early childhood education (20% vs. 40% of hosts) and care services for vulnerable household members (accessed by 13% of refugee households with such needs) creates barriers, especially for those seeking employment. Healthcare access reveals disparities, with only 21% of refugees having public health insurance compared to 79% of hosts. Furthermore, 26% of refugees have missed or cancelled medical appointments due to financial constraints or self-treatment, compared to 17% of hosts. Levels of awareness of healthcare rights suggest that this is an area that could be improved, as only two in three refugees report being aware of their rights, and this primarily through international organizations.

Annex 1

Research questions

The following research questions lay the foundation for the overall analytical framework started by the current exercise; however, some of these questions were resolved through the complementary activities to the quantitative component. Consequently, the analysis follows a tiered structure. The current analysis focuses on the immediate quantifiable results, while the remaining complex or high-level inquiries are reserved for dedicated analytical briefs.

1. What is the **demographic profile of the refugees and local population in host communities** and the socio-economic conditions in both cases? Focus on building the **demographic profile**, **analysis of the living conditions**, **incomes, expenditures**, and occupation (employment status) in both cases, and comparing data between the two target groups. Analyze the demographics of families hosting unaccompanied children and analyze if the demographics of families hosting unaccompanied children differ from families who do not.
2. What are the **labor/ skills profiles of Ukrainian refugees and host community members** (levels of education, existing skills, competencies, professional experience) by region (North, Center, South, and Chisinau). What skills would refugees be interested to develop?
3. What is the **interest and intention of the refugees to access formal employment in Moldova, open a business, enroll children in schools**? Is there any correlation with refugees' application for Temporary Protection?
4. What are the **major barriers and opportunities** for the refugees to **access employment, entrepreneurial opportunities, and livelihoods-related activities (vocational training, skill development, language improvement etc.)?**
    - What are the **major barriers and opportunities for the refugees to access employment**? Focus on barriers identified in other analyses and assessments, including: limited jobs matching area or level of education; limited jobs matching skills, competencies and professional experience; limited jobs available for people with disabilities; overall limited job opportunities in the area where they are living; unsatisfactory working conditions; limited access to information about job opportunities; salary discrepancy between Ukraine and Moldova (at the sectoral level); limited language skills; volume of cash assistance; limited access to childcare services; difficulty (including financial) in commuting/relocating; legal, institutional and regulatory barriers to business creation (actual and perceived); stress/ trauma; discriminations, including gender-based discrimination; uncertainty of the duration of the displacement; intention to leave Moldova; other.

- What are the **major barriers and opportunities for the refugees to access entrepreneurial opportunities (open new business in Moldova/ relocate business from Ukraine to Moldova)**? Analyze the following barriers and identify other: legal, institutional and regulatory barriers to business creation (actual and perceived); limited access to and poor quality of entrepreneurial training; limited access to and poor quality of business development services; limited access to necessary financial services (bank account in Moldova, credit, savings…); issues with telecommuting for Ukrainian companies; discriminations, including gender-based discrimination; uncertainty of the duration of the displacement; intentions to leave Moldova.
- What are the **major barriers and opportunities for the refugees to access livelihoods-related opportunities** (vocational training, skill development, language courses, etc.)? Analyze the following barriers and identify other: limited trainings matching profiles and interests; limited access to childcare services (for children under 3, 3 to 7, and 7 and above); difficulty in commuting; limited access to information about training opportunities; discriminations, including gender-based discrimination; uncertainty of the duration of the displacement; intentions to leave Moldova; indecision regarding the area of study.

5. What are the **major barriers and opportunities** for refugees to **access education and related services**? Focus on access to **kindergartens** (including Crèche-s– childcare services for children under 3), and **access to colleges or universities** in Moldova. Analyze the following barriers and identify others: difficulties in obtaining information on available educational activities and opportunities; insufficient seats in Russian-language schools; language barrier; refuse to place children in Russian schools; refugee children and youth continue to attend online education provided by the Ukrainian Government; uncertainty of the duration of the displacement; intention to leave Moldova.
    - What are the major barriers and opportunities for the refugees to access State public institutions and services in Moldova? Analyze the **challenges in accessing public services, access to medical services/health care, transport, and social protection. Analyze refugees' access to and usage of available digital services in Moldova** (including mobile money), and **energy access and usage**. Analyze energy poverty among refugees and compare it to host community members' energy poverty. Analyze access to accessible infrastructure and transportation for persons with disabilities.
    - What is the **status of social inclusion of refugees** into host communities throughout Moldova? Focus on social networks and community participation, social networks and employability, communication and access to information, community and mutual support and its importance in the context of the crises, and language barriers.
    - What are the **major barriers in terms of the mobility of refugees** and risks associated with human mobility (movement within the country)? Analyze the correlation between mobility and access to employment and self-employment opportunities, and access to services (ex: signing up for

social assistance or humanitarian assistance, child attending extra curricular activities, etc).

- What are the **perceptions in the private sector towards the inclusion of refugees** as **clients** or beneficiaries and **potential employees**? What skills, competencies, and profiles are required to fulfill gaps and support private sector development? Focus on most attractive sectors of the local economy and the potential for inclusion by region (North, South, Center and Chisinau mun.). Identify potential opportunities in priority sectors for broader structural transformation.
- **What has been achieved so far with regard to refugees' socio-economic inclusion, what are the remaining gaps?** Analyze existing programmes and government capacity, as well as national and local government development responses; identify effective responses and practices.

SOCIO-ECONOMIC ASSESSMENT OF REFUGEES AND HOST COMMUNITIES IN THE REPUBLIC OF MOLDOVA

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www.unhcr.org | www.unhcr.org/republic-of-moldova.html
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