



Distinct Aspects of Income and Expenses in the Context of Loneliness: Example of the Republic of Moldova

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Abstract: This article analyses single-person households in comparison with other types of households in terms of sources of income and distribution of expenditure. The research was conducted based on documentation and secondary observation, using descriptive and comparative analysis methods, as well as quantitative analysis techniques and statistical processing of indicators related to household income and expenditure in the Republic of Moldova. Most single-person households are made up of employed people and pensioners. They have higher monthly incomes than the national average, but also higher than average expenditure. At the same time, the disposable income of these households showed an upward trend in the period 2019–2023, allowing them to cover their expenses in full. The originality of the study lies in highlighting an often-neglected economic category – households of people living alone – and in offering a different perspective on their sources of disposable income and consumption expenditure in the Republic of Moldova, highlighting the differences compared to other family households.

Keywords: loneliness; solitude; one-person household; lonely people; disposable income

JEL Classification: I31, I32, J14

1. Introduction

In recent decades, the number of single-person households has grown significantly, becoming an important component of the demographic and economic structure of many countries. This trend reflects profound changes in lifestyle, driven by factors

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such as migration, population ageing, the rapid development of information and communication technologies, lifestyle changes, and pandemic health crises. The COVID-19 pandemic has exacerbated this problem, extending the impact of loneliness to all age groups.

The complexity of the phenomenon of loneliness requires a multidimensional approach, and the multiplicity of loneliness's many facets calls for an understanding from various perspectives. Although this concept is often explored in the social sciences, investigating the economic dimensions of loneliness becomes indispensable in the current context of socio-economic transformations. Thus, it becomes essential to analyze the particularities of the sources of income formation and the consumption structure of people living alone.

The loneliness profile has been addressed and correlated with specific indicators in several ways over time. For example, Hawkley L. C., Cacioppo J. T. concretizes that loneliness is specific to everyone, both young people under 18 and adults over 65 (Hawkley & Cacioppo, 2010). Schnittker J. claimed that as a man gets older, he is lonely. Koziński J. mentioned that the rise of people's well-being and personal security is followed by the need to have close relationships with other people. "Once we have earned bread, we want to eat it at a common table." Szczepański J. differentiates loneliness without interaction with oneself and others and loneliness as a situation of communication only with the inner world of the individual experiencing this feeling (Renn-Żurek et al., 2019).

A unanimous appreciation of loneliness does not exist, but the literature delimits certain types of loneliness within a certain area of its knowledge. Objective loneliness defines the life of a person who lives alone, is self-sufficient, and is in formal relationships with other people (social loneliness). Subjective loneliness delimits the state of some people who perceive the feeling of being alone and not being understood by others. A very commonly used term in loneliness studies is solitude as a state of being on one's own, isolation, solitude, or even alienation from others. In fact, living on one's own implies living in a one-person household, with one's own budget (income and expenses), often without physical ties or communication with other people.

Cavallero P., Ferrari M.G., and Bertocci B. suggest that loneliness is not only a negative situation but also a positive one when separation or solitude enhances material well-being. De Leo D. and Trabucchi M. contend that the scientific community lacks a clear, internationally recognized definition of loneliness; however, the authors of studies frequently do not differentiate between living alone, loneliness, and social isolation (Renn-Żurek et al., 2019).

The National Bureau of Statistics of the Republic of Moldova (NBS of the RM) operates with the concept of *solitary persons*, defined as a one-person household that

may or may not have kinship ties with others, but lives separately and does not manage a budget together. Therefore, disposable household income refers to the total economic resources available to households, presented in cash or in kind, which can be used for consumption or savings. This includes income from wage-earning and self-employment activities (including commercial activities), from the utilization of agricultural products produced by the household, income from property (such as rents, dividends, or interest), and social benefits—such as pensions, allowances, social assistance, and other forms of support provided by the state or other institutions.

Disposable income also includes current transfers, which consist of goods or money received from outside the household, such as remittances from individuals abroad or from other family members. (NBS of the RM, 2024). This economic indicator reflects the household's ability to meet its living expenses and is a central element in analyzing living standards and the well-being of the population.

Household consumption expenditure represents the total spending by households, both in cash and in kind, to satisfy current living requirements. It encompasses purchases of food, non-food items (such as clothing, footwear, household goods, etc.), and payments for various services—utilities, transportation, healthcare, education, recreation, and other services for individual or family use (NBS of the RM, 2024).

The empirical research is conducted through secondary documentation and observation. This includes quantitative analysis and measurement of data, as well as the statistical processing of income and expenditure indicators, which contributes to a clearer picture of the household situation. By using descriptive and comparative research, an in-depth understanding of the differences in income and expenditure between one-person households and other categories in the Republic of Moldova is achieved.

2. Results and Discussions

The phenomenon of loneliness is widespread across the globe. In 2023, single-person households accounted for approximately 29% of all households in the United States (38.1 million), while in the European Union the average was 23.9%. The dynamics of the average household size in the Republic of Moldova registered a decrease from 2.4 persons in 2019 to 2.2 persons in 2023, and during the reference period, all one-person households formed one-third of all households (Statista, 2025; NBS, 2024; Eurostat, 2025). The phenomenon of loneliness is thus becoming increasingly prominent in contemporary society. The reality shows demographic, social and lifestyle changes.

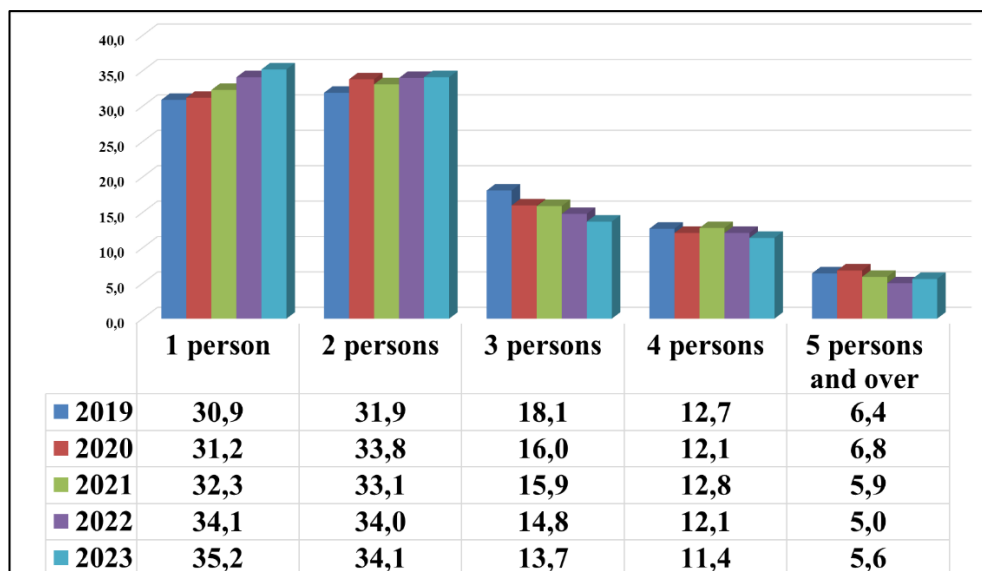


Figure 1. Household structure in the Republic of Moldova by household size (%) 2019-2023

Source: Author based on NBS data

The loneliest individuals are pensioners, making up 61.7%. Employees come in second with 26.1%, followed by self-employed individuals in non-agricultural sectors at 2.8%, and those in agriculture at 1.9%.

Living a solitary lifestyle, this segment of the population displays specific characteristics regarding the size of disposable income compared to other categories. They exceed the national average disposable income by 17.4%. The situation is the opposite in the case of large families of 4 or 5 persons, which do not reach this ceiling, being 86.5% and 68.8% of 4915.6 lei per month, respectively.

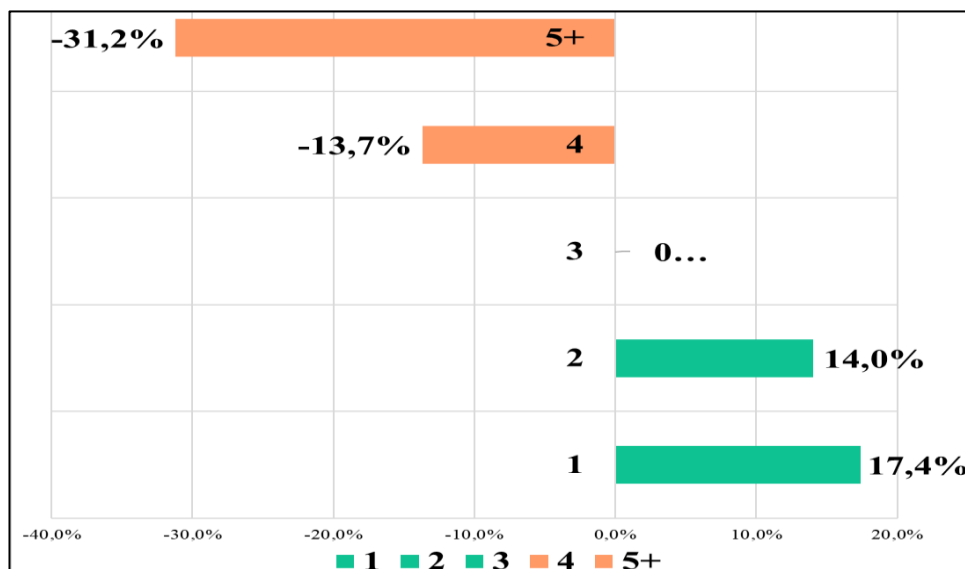


Figure 2. Relative deviation of average monthly disposable income per person by household size (number of persons)

(RM, 2023 - compared to country average)

Source: calculated by the author based on NBS data

The structure of one-person households also reflects the disposable income distribution of individuals living alone. By analyzing the disposable incomes of households in the Republic of Moldova, the unique characteristics of their structure based on the number of members is highlighted. One-person households report the highest incomes, averaging 5771.1 lei. As the number of members increases, disposable income decreases steadily, dropping to 3383 lei for households with five or more members. This indicates a concentration of resources in smaller households, particularly among pensioners.

Table 1. Average monthly disposable income per person by income source and household size (RM, 2023)

	Number of persons in the household				
	1	2	3	4	5 and over
Disposable income (lei)	5771,1	5606,1	4915,3	4243,7	3383,0
Wage activity	2166,1	2930,4	2859,7	2761,7	1635,1
Individual agricultural activity	321,4	376,5	328,7	244,5	248,1
Non-agricultural individual activity	208,0	303,3	277,2	329,3	451,8

Property income	0,3	22,4	4,6	8,2	64,3
Social benefits	2291,2	1369,2	531,8	272,7	510,3
..pensions	2029,0	1252,4	341,4	64,3	150,8
..child allowances	-	6,4	77,0	99,1	217,7
..social aid	13,6	4,5	15,1	19,6	61,6
Other income	784,1	604,3	913,4	627,4	473,3
..remittances	564,0	496,0	748,2	527,8	382,8

Source: NBS data

In one-person households, wage income is relatively low at 2166.1 lei, accounting for one-third of disposable income at 37.5%. In terms of size, it only surpasses that of households comprising five or more persons, where often only one family member is employed. Agricultural and non-agricultural activities generate little income for one-person households, contributing only 5.6% and 3.6% of the total, respectively. Earnings from property and children's allowances do not significantly impact the disposable income of single individuals. One-person households depend heavily on social benefits, which represent the largest share at 39.7% (2291.2 lei), with 88.6% (2029 lei) of this amount being pensions, directly related to the high percentage of pensioners in this group. The average social assistance is very low at 13.6 lei, and dependence on remittances is somewhat evident at 564 lei, though still insignificant. These households receive 9.8% of their support from remittances sent from abroad.

A significant portion of income generally comes from social benefits and pensions, compared to earnings from wage labor and entrepreneurial activities, indicating this group's reliance on public finances. The low level of property income suggests that investments such as rent and dividends are not effective sources of income. The entrepreneurial activity of single individuals is low, particularly in non-agricultural sectors.

Although pensioners represent a group 2.4 times larger than wage earners, the latter contribute 2.3 percentage points more in average monthly disposable income. This can be explained by the higher levels of pay compared to the smaller pensions of single individuals, but they are not essentially distanced.

The dynamics of rising absolute values of social benefit receipts, as well as relative ones, show the importance of public spending to sustain citizens in this group through economic inclusion and sustainable social protection.

Table 2. Dynamics of average monthly income from social benefits, for a household of 1 person, Moldova

Year	Lei	% of total
2019	1242,8	33,9
2020	1347,1	36,5
2021	1442,1	34,0
2022	1948,8	39,8
2023	2291,2	39,7

Source: NBS data

In the period 2019-2023, the amount of social benefits increased from 1242.8 lei to 2291.2 lei, equivalent to an increase of about 84.4%, with the largest increase in 2022 (35.1%).

A large share of a one-person household's total income, almost 40%, was in 2022 and 2023, reinforcing the view that these individuals rely heavily on social benefits. Although the size of social benefits saw an increase, being 1.84 times larger in 2023 compared to 2019, the share of wages in total household income varied insignificantly and is considered another important income source for single people. In absolute terms, its size shows an increasing trend from 1307.3 lei in 2019 to 2166.1 lei in 2023.

Table 3. Dynamics of average monthly income from salaried activity, for a household of 1 person, Moldova

Year	Lei	% of total
2019	1307,3	35,7
2020	1219,7	33,1
2021	1515,5	35,8
2022	1731,5	35,4
2023	2166,1	37,5

Source: NBS data

In 2019, wages accounted for 35.7% of total monthly disposable income, which fell to 33.1% in 2020 during the COVID-19 pandemic. In the following years, this share increased slightly, reaching 37.5% in 2023. The rise in 2021 and beyond reflects an increase above pre-pandemic levels.

Expenditure differentiation in single-person households deviates from the statistical average by 18.95%. At the same time, families of 4-5 members have monthly expenses 9.6% - 26.6% lower than the national average, which amounted to 4248.4 lei in the reference period.

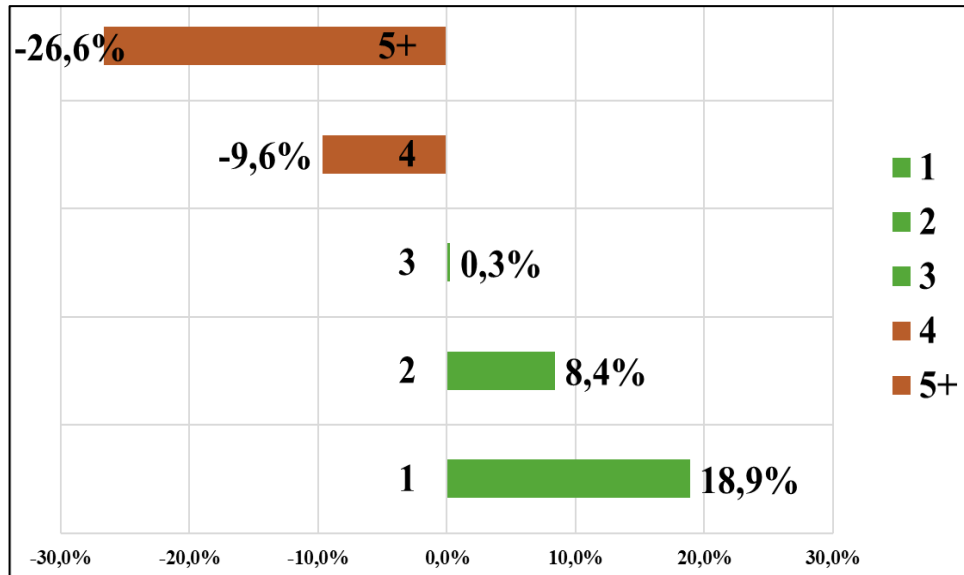


Figure 3. Deviation in average monthly consumption expenditure per person, by household size

(RM, 2023 - compared to country average)

Source: calculated by the author based on NBS data

As the number of members in a household increases, total expenditure per person tends to decrease. For example, one-person households have the highest total expenditure, at 5051.4 lei, while households with five or more persons have the lowest average monthly consumption expenditure, at only 3116.8 lei. This trend is due to the fact that certain types of monthly expenditures are constant (e.g., for housing and other utilities, telecommunications) for a longer period and are spread over the number of members or incurred by several persons in the same household.

Table 4. Average monthly consumption expenditure per person by household size and structure, (RM, 2023)

	Number of persons in the household				
	1	2	3	4	5 and over
Consumer expenditure - total (lei)	5051,4	4605,1	4259,7	3838,8	3116,8
Food and non-alcoholic beverages	2157,3	1832,9	1611,3	1442,1	1273,0
Alcohol and tobacco	102,7	85,8	64,8	59,1	43,0
Clothing and footwear	272,1	313,0	403,7	370,5	283,3
Housing, water, electricity and gas	1178,3	859,8	645,6	543,2	440,7
Furniture, equipment and home maintenance	254,0	239,1	246,4	203,1	169,6
Health	236,8	228,0	189,4	137,6	110,0
Transportation	167,4	322,5	324,1	356,1	255,3
Telecoms	211,9	250,7	165,0	130,4	106,0
Recreation and culture	86,2	113,1	151,5	158,4	116,8
Education	3,2	20,0	78,6	92,8	78,6
Restaurants and hotels	169,2	138,7	152,3	124,9	92,9
Various products and services	212,1	201,5	227,0	220,6	147,6

Source: NBS data

Single individuals have the highest expenditure on food and non-alcoholic beverages, totaling 2157.3 lei (the highest amount among all statistical groups), which constitutes the largest share of total expenditure at 42.7%. This is partly due to the significant number of pensioners in this category, who primarily rely on pensions that offer them limited purchasing power. Additionally, food prices in the Republic of Moldova are quite high. Living alone often leads solitary people to choose higher-quality food or ready-made products, resulting in increased expenses. Alarmingly, average spending on alcohol and tobacco is the highest compared to other households, putting additional strain on public finances through the allocation of health services, reduced employment, and social costs such as increased crime, shifting to an isolated lifestyle, and heightened feelings of loneliness due to social exclusion. Expenditure on housing, water, electricity, and gas is also noteworthy at 23.3%, making it the second-largest share after food costs. This is due to rising

energy prices and the cost of other economic goods. In this scenario, individuals face higher expenses for energy bills and housing maintenance compared to other groups.

A defining aspect of consumption behavior in one-person households is the share of health expenditures. With an average cost of 236.8 lei, this amount is the highest among all household types. Although this represents the largest allocation to health among all groups, it remains an exceedingly small sum in the context of a group primarily composed of pensioners. Similarly, expenditures for a single person in the budget for education—3.2 lei, transportation—167.4 lei, and recreation and culture—86.2 lei, are nearly negligible. This may indicate a lack of motivation for direct social interaction with others, an inclination toward isolation, or a tendency to conserve resources, which is common among those living alone. In practice, individuals living alone do not invest in education, travel infrequently, and pay less attention to cultural activities, favoring consumption that centers on financing basic utilities. At the same time, single people can compensate for the lack of social interaction through increased digital consumption. And in this case, the average single person pays 211.9 lei per month for telecommunications.

Statistical information shows that the largest share of total expenditure is allocated to food and non-alcoholic beverages, with this category recording significant increases driven by both inflation and the specifics of personal consumption.

Table 5. Evolution of average monthly consumption expenditure on food and non-alcoholic beverages, in a household of 1 person, Moldova

Year	Lei	% of total
2019	1463,0	41,4
2020	1576,4	45,2
2021	1651,9	41,6
2022	1933,6	44,1
2023	2157,3	42,7

Source: NBS data

The largest increases occurred in 2022 and 2023, at 17.1% and 11.6%, respectively, reflecting the impacts of the energy crisis and global inflation. The share of food expenditure remains high, exceeding 40% in all years. In 2020, it peaks at 45.2%, indicative of the pandemic's prioritization of staple consumption. In the subsequent years, the share declines slightly, even as the absolute value continues to rise - suggesting a relative diversification of expenditure.

Another important expenditure category is housing and other utility payments. There is an increase in the burden of such costs in the individual budget.

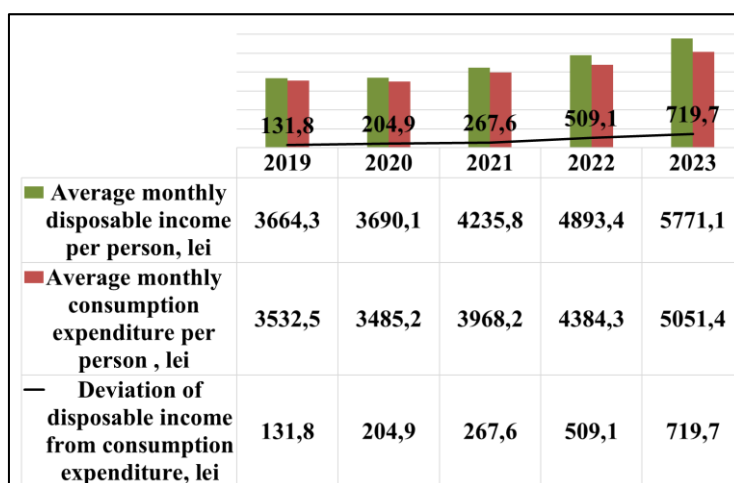
Table 6. Evolution of average monthly consumption expenditures for dwelling, water, electricity, and gas, in a household of 1 person, Republic of Moldova

Year	Lei	% of total
2019	733,2	20,8
2020	721,3	20,7
2021	767,9	19,4
2022	971,4	22,2
2023	1178,3	23,3

Source: NBS data

While the share has remained relatively stable, the largest deviations in the size of expenditures on housing, water, electricity, and gas occur in 2022 and 2023, with percentages of 26.5% and 21.3% respectively. These deviations coincide with the regional energy crisis and rising resource prices, indicating increased pressure on the budgets of single individuals who cannot share these costs and must bear them entirely on their own.

The analysis and results obtained outline certain peculiarities in income formation and expenditure distribution among solitary citizens, who are in a better position compared to other households. It has been shown that single individuals have the ability to save, demonstrating an increase in the range of 2019-2023. Thus, one-person households appear to have greater financial autonomy.

**Figure 4. Disposable income and monthly consumption expenditure for a single person (RM)**

Source: Author's partial calculations based on NBS data

This trend can be attributed to several factors, including tighter spending controls, prudent spending habits, and possibly the absence of common expenses associated with larger households.

3. Conclusion

One-person households constitute a significant part of the population structure in the Republic of Moldova, both demographically and economically. The composition of these households is primarily made up of pensioners and wage earners, which creates a specific income structure. The analysis reveals that the average monthly disposable income of these households is 17.4% higher than the national average; however, there is a strong reliance on pensions and wages. Income from self-employment has a lower share, which does not align with a sustainable long-term income perspective. Additionally, remittances from migration serve as an extra source of income for some individuals living alone, helping to cover immediate needs. Conversely, the monthly expenditure of one-person households is 18.9% higher than the national average, indicating a greater degree of financial vulnerability. A significant portion of the income of these households is allocated to covering basic necessities, particularly food and housing, which limits the budget available for spending on education, health, or recreational activities that would enhance social interaction.

A key issue is the rigid structure of relatively constant expenditure. Individuals living alone are disproportionately affected by rising costs for rent and utilities, as they cannot share these expenses with other household members. In this regard, between 2019 and 2023, spending on housing, water, energy, and gas rose by more than 60%, accounting for 23.3% of total monthly expenditure in 2023. This trend is mainly associated with soaring inflation and rising tariffs for energy resources, thus intensifying the economic pressure on single individuals.

This situation signals major social and economic risks for this population group. In the short term, compensatory measures require additional budgetary expenditure, putting pressure on public finances, and in the long term, without sustainable solutions, the risk of economic and social exclusion persists. However, it is important to note that the disposable incomes of single households continue to be, on average, higher than their expenditures, maintaining an upward trend between 2019 and 2023. This positive development could be capitalized on through public policies aimed at decreasing reliance on social benefits and increasing other types of income.

In this context, greater attention must be given to solitude individuals through an integrated approach that combines social protection measures with active economic support and social participation policies. Therefore, the importance of:

- strengthening the pension system to ensure a reliable and adequate income that adapts to demographic and inflationary realities;
- stimulating individual entrepreneurial activities by providing microfinance, practical training, and mentoring, focusing on local business development and activities compatible with the beneficiaries' age or health;
- promoting part-time employment for older or vulnerable groups that is tailored to individual needs;
- reforming the social benefits system to encourage the transition to social inclusion;
- increased investment in health, recreation, and education services can enhance quality of life and prevent social isolation.

One-person households face structural challenges that make them vulnerable to economic shocks, especially during crises such as pandemics or energy emergencies. Although disposable incomes are rising, dependency on social benefits and limitations in consumption diversification highlight a fragile economic reality. Therefore, it is important for public policies to aim not only at compensating for vulnerabilities but also at creating real opportunities for economic resilience, independence, and active social inclusion for lonely individuals.

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