

Republic of Moldova

Multidimensional and monetary poverty of Ukrainian refugees

September 2026 · Household Economic Capacity Assessment (HECA) 2026

PART A

Multidimensional Poverty Index

Alkire-Foster method aligned to the Moldova National MPI

Key messages

- **Urban refugees:** 13.5% of households are multidimensionally poor, against 10.5% of the urban Moldovan population (NBS 2025). The 3.0 pp gap lies within the urban sampling margin, so the difference is indicative rather than statistically established.
- **Poverty is shallower but differently composed.** Poor urban refugees are deprived in 40.4% of weighted indicators (46.1% for urban Moldovans), giving a near-equal MPI (0.055 vs 0.048). Lack of health insurance, labour-market exclusion and youth NEET explain 76% of the refugee index.
- **Status-linked deprivations dominate.** 13.5% of urban refugee households are both poor and without contributory health insurance (9.0% of urban Moldovans, 2024); 11.6% are both poor and excluded from the labour market (2.0%).
- **Refugees are less deprived** in schooling, heating, sanitation and drinking water, and **more deprived** in housing quality and overcrowding.
- **Rural (n = 58, indicative):** 44.8% poor vs 42.2% of rural Moldovans (2025); rural refugee poverty combines infrastructure and status-linked deprivations.

1 Data source and sample

The Household Economic Capacity Assessment (HECA) 2026 was implemented by REACH/IMPACT for UNHCR between 26 March and 30 April 2026 through computer-assisted telephone interviews. Households were drawn by **simple random sampling** from a deduplicated list of 16,658 households in which at least one member applied for the extension of Temporary Protection between 1 and 16 February 2026 (98% confidence, 5% margin of error). **577 households** (1,373 individuals) were interviewed: 519 urban and 58 rural.

Findings are representative of this list and the respective TP holders' general population, not necessarily of all refugees in Moldova. Respondents were adults; households with children were more likely to complete the interview, which is common, since families with children tend to be more contactable and more engaged with assistance programs, this way the rostered sample naturally pulls in more children per household than the individual-level frame implies. No weighting is applied — the sample matches the sampling frame on geography — and all figures are household-based.

2 Statistical precision

How to read differences

The sample was designed for a margin of about ± 5 percentage points at 98% confidence for the full sample. The margin widens for subgroups: roughly ± 3 – 4 pp for urban households and around ± 15 pp for the 58 rural households. Differences smaller than these margins — including the urban gap with Moldovan households — should be read as indicative, not as statistically significant. Indicators with very few deprived households (e.g. access to medical services, 0.4%) cannot support comparison. Rural results are indicative only.

3 MPI structure and calculation

The index follows the **Alkire-Foster method** and the structure of the Moldova National MPI (National Bureau of Statistics/UNDP/OPHI): four equally weighted dimensions, eleven indicators and a poverty cut-off of $k = 35\%$. A household is deprived in a roster-based indicator if at least one relevant member is deprived.

Indicator	Weight	Deprived if
Health — 1/4		
Access to medical services	1/8	A member needed care, sought it and did not obtain it
Lack of health insurance	1/8	A member has no employer- or self-paid insurance (Temporary Protection coverage excluded)
Education — 1/4		
Years of schooling	1/8	A member aged 18–65 has not completed secondary education
Youth NEET	1/8	A member aged 15–29 is not in employment, education or training
Living standards — 1/4		
Heating	1/20	Dwelling heated with wood/coal, or no heating
Sanitation	1/20	Not connected to the public sewerage network
Housing quality	1/20	Leaking roof, damp walls/floors or rotten window frames
Overcrowding	1/20	Less than 9 m ² of living space per person
Drinking water	1/20	Not connected to the public water supply
Employment — 1/4		
Unemployment (adapted)	1/8	A working-age member is ILO unemployed, in the potential labour force, or out of work due to care duties*
Decent work	1/8	A working-age member works informally, or is self-employed without a written contract

* Working age: men 16–62, women 16–59. Potential labour force = discouraged or waiting for seasonal work. Care duties count only where the household has a child under 6 or a member with a severe/pronounced certified disability. Moldovan figures use strict ILO unemployment, so this indicator is not directly comparable.

Measures

- **Deprivation score** — sum of the weights of the indicators in which the household is deprived (0–1).
- **Incidence (H)** — share of households with a score of at least 35%.
- **Intensity (A)** — average score among poor households. $MPI = H \times A$.
- **Uncensored headcount** — share of all households deprived in an indicator, poor or not.
- **Censored headcount** — share of all households that are both multidimensionally poor and deprived in the indicator. It is always $\leq$ the uncensored ratio.
- **Contribution** — weight $\times$ censored headcount $\div$ MPI; contributions sum to 100%.

4 Adaptations for the refugee context

- **Health insurance.** Temporary Protection grants access to primary and emergency care but is not insurance. Only employer- or self-paid contributions count, so deprivation reaches 93% — a direct reflection of legal status.
- **Unemployment.** Strict ILO unemployment captured only 8% of working-age refugees while half are not employed. The adapted rule follows the ILO labour-underutilisation framework (unemployed + potential labour force), plus care duties where young children or severely disabled members are present. Voluntary inactivity ("not interested") is excluded.
- **All other cut-offs, weights and dimensions** are unchanged from the national MPI.

5 Moldovan comparators and comparability

Figure	Source year	Content
Headline H, A, MPI by area	2025	NBS statistical databank (NIV0715)
Indicator detail (censored, contribution)	2024	NBS press release, Multidimensional poverty 2024
Uncensored headcount ratios	2022 only	Not published for 2024 or 2025 — not shown

- **Different years:** refugee data are from 2026. Moldovan multidimensional poverty fell between 2022 and 2025, which widens the gap relative to earlier comparisons.
- **Break in series:** NBS revised the HBS sample and questionnaire in 2025; 2025 figures are not fully comparable with 2024.
- **Territory:** NBS figures exclude the Transnistrian region and Bender; 37 HECA households live in these areas.
- **Unit:** NBS reports shares of the population; HECA figures are household-based. Weighting refugee households by size would raise urban incidence to about 17.8%, so the household-based comparison is conservative.

6 Urban results

A focus on the urban subset is methodologically necessary due to a sampling asymmetry between the two studies. In the HECA 2026 refugee assessment, the sampled population is concentrated in urban locales, with 90% of refugee households residing in urban areas and only 10% in rural settlements. Conversely, the Moldovan national MPI 2024-2025 profile reflects a completely inverted demographic reality, where the general population is predominantly rural, with 60.3% of households living in rural sectors compared to 39.7% in urban environments. Restricting the analysis exclusively to urban findings ensures that the comparison isolates actual socio-economic disparities rather than merely reflecting the structural differences of the respective sample designs.

Measure	Refugees, urban (HECA 2026)	Moldova urban 2025	Moldova urban 2024
Incidence H	13.5%	10.5%	10.0%
Intensity A	40.4%	46.1%	43.2%
MPI	0.055	0.048	0.043
Households	519	—	—

Refugee n = 519 households, unweighted. Moldovan figures: NBS databank (2025), NBS press release (2024).

Indicator breakdown — urban

Indicator	Refugee uncensored	Refugee censored	Refugee contribution	Moldova censored 2024	Moldova contrib. 2024	Weight
Access to medical services	0.4	0.2	0.4	0.6	0.9	1/8
Lack of health insurance	92.1	13.5	30.9	9.0	27.1	1/8
Years of schooling	1.7	1.3	3.1	6.0	16.6	1/8
Youth NEET	11.8	8.1	18.6	4.1	12.3	1/8
Heating	4.4	2.3	2.1	5.2	4.4	1/20
Sanitation	9.1	3.5	3.2	5.1	4.0	1/20
Housing quality	11.4	2.7	2.5	1.6	2.7	1/20
Overcrowding	18.9	5.4	4.9	3.0	4.3	1/20
Drinking water	1.3	0.8	0.7	1.5	1.0	1/20
Unemployment*	27.7	11.6	26.5	2.0	8.9	1/8
Decent work	13.5	3.1	7.1	6.4	18.0	1/8

All values in % of households. Censored = poor and deprived, as a share of all households. Moldovan uncensored ratios are not published for 2024–2025. * Definitions differ — refugee adapted vs Moldovan strict ILO.

Reading the urban results

Incidence. Urban refugee incidence (13.5%) is above the urban Moldovan level (10.5% in 2025), but the 3.0 pp gap is at the same time within the urban sampling margin. Intensity is lower (40.4% vs 46.1%), so the MPI values are close (0.055 vs 0.048).

Composition. Lack of health insurance (30.9%), unemployment (26.5%) and youth NEET (18.6%) account for 76% of the urban refugee MPI. For urban Moldovans the leading contributors are health insurance (27.1%), decent work (18.0%) and years of schooling (16.6%).

Censored headcounts. 13.5% of urban refugee households are both poor and uninsured (9.0% for urban Moldovans), 11.6% are poor and excluded from the labour market (2.0%), and 8.1% are poor with a NEET youth (4.1%). Refugees are less often poor and deprived in schooling (1.3% vs 6.0%), heating, sanitation and water, but more often in housing quality (2.7% vs 1.6%) and overcrowding (5.4% vs 3.0%).

7 Rural results (indicative)

The comparisons detailed below regarding the rural refugee population must be treated as strictly indicative. In the HECA 2026 survey, only 10% of the refugee sample (n=58 households) resided in rural areas, falling well below the target sample size required to establish standalone statistical representativeness for that sub-group.

Measure	Refugees, rural (HECA 2026)	Moldova rural 2025	Moldova rural 2024
Incidence H	44.8%	42.2%	37.6%
Intensity A	47.5%	48.7%	46.6%
MPI	0.213	0.206	0.175
Households	58	—	—

58 households; margin of error around ±15 pp. Read as indicative.

Indicator breakdown — rural

Indicator	Refugee uncensored	Refugee censored	Refugee contribution	Moldova censored 2024	Moldova contrib. 2024	Weight
Access to medical services	0.0	0.0	0.0	0.5	0.4	1/8
Lack of health insurance	100.0	44.8	26.3	30.9	22.8	1/8
Years of schooling	5.2	5.2	3.0	27.3	18.7	1/8
Youth NEET	17.2	17.2	10.1	12.3	9.8	1/8
Heating	74.1	36.2	8.5	34.7	10.1	1/20
Sanitation	72.4	39.7	9.3	37.3	10.7	1/20
Housing quality	46.6	22.4	5.3	8.9	2.7	1/20
Overcrowding	24.1	20.7	4.9	6.0	2.0	1/20
Drinking water	43.1	22.4	5.3	16.9	4.5	1/20
Unemployment*	32.8	29.3	17.2	5.3	3.0	1/8
Decent work	20.7	17.2	10.1	22.4	15.3	1/8

All values in % of households. * Definitions differ — refugee adapted vs Moldovan strict ILO.

Rural refugee poverty combines the infrastructure deprivations typical of rural Moldova with status-linked ones. Of the 26 poor rural households, all lack contributory insurance, 23 have no public sewerage, 21 heat with wood or coal and 13 lack public water. Compared with rural Moldovans, a larger share is poor and deprived in housing quality (22.4% vs 8.9%), overcrowding (20.7% vs 6.0%) and unemployment (29.3% vs 5.3%), and a much smaller share in schooling (5.2% vs 27.3%).

PART B

Monetary poverty

Consumption per adult-equivalent (NBS scale), corrected for housing and committed costs

Key messages

- **Housing tenure drives the gap.** Refugees mostly rent, spending a median 42% of consumption on housing, against a Moldovan norm of about 15.5% (urban). Once the excess is treated as a committed cost, national refugee poverty rises from 21.0% to 32.0% (population-weighted).
- **National:** corrected refugee absolute poverty (32.0%) is close to the Moldovan rate (31.1%) — within the sampling margin.
- **Urban:** refugees move from 16.2% to 27.8% — 1.3× the urban Moldovan rate (21.1%); the 6.7 pp gap exceeds the urban margin.
- **Extreme poverty is where refugees diverge most:** 19.8% of urban refugees vs 9.4% of urban Moldovans (2.1×), and 23.2% vs 15.1% nationally (1.5×).

8 Approach

The monetary measure uses the same HECA 2026 sample as Part A (Section 1). It follows the NBS absolute-poverty method: household **consumption** (not income, which had high item non-response) is expressed **per adult-equivalent** and compared with the NBS 2025 poverty lines — **3,764.4 MDL** per adult-equivalent per month (absolute) and **3,035.70 MDL** (extreme).

How to read the housing correction

The 15.5% is the share of consumption a typical urban Moldovan household spends on housing (HBS 2025; 16.2% national, 17.2% rural). Most Moldovans own their home, so the share is low; refugees mostly rent. Each refugee household keeps a housing allowance equal to the Moldovan norm, and spending above it is treated as a committed, non-discretionary cost deducted before the poverty line is applied. This lifts national household-based poverty from 21.7% to 32.1%: **60 households move below the line from the housing correction alone.** Both uncorrected and corrected figures are shown throughout.

9 Poverty measures — national sample

Measure	Absolute poverty	Extreme poverty
Poverty line (MDL per adult-equivalent per month)	3,764.4	3,035.70
Headcount — share of households below the line	32.1%	23.4%
Depth among the poor — average gap to the line	37.5%	35.4%
Poverty gap index (FGT1) — average gap over all households	12.0%	8.3%
Severity (FGT2) — average squared gap over all households	6.2%	4.1%

Corrected consumption, N = 577 households, household-based. FGT1 = headcount × depth. "Depth" is the monetary poverty gap and is distinct from MPI intensity (A) in Part A.

10 Refugees vs Moldovans

Absolute poverty

Population	Household-based	Population-weighted	Ratio to Moldova*
National			
Refugees — uncorrected	21.7%	21.0%	—
Refugees — corrected	32.1%	32.0%	1.0×
Moldova (NBS 2025)	—	31.1%	reference
Urban			
Refugees — uncorrected	16.8%	16.2%	—
Refugees — corrected	27.7%	27.8%	1.3×
Moldova (NBS 2025)	—	21.1%	reference

* Corrected population-weighted refugee rate ÷ Moldovan rate at the same level. Population-weighted is the like-for-like basis, as NBS reports shares of the population.

Extreme poverty

Population	Household-based	Population-weighted	Ratio to Moldova*
National			
Refugees — uncorrected	16.3%	16.2%	—
Refugees — corrected	23.4%	23.2%	1.5×
Moldova (NBS 2025)	—	15.1%	reference
Urban			
Refugees — uncorrected	13.1%	12.8%	—
Refugees — corrected	20.2%	19.8%	2.1×
Moldova (NBS 2025)	—	9.4%	reference

Moldova extreme poverty 2025: 15.1% national, 9.4% urban (NBS).

Reading the comparison

Before correction, refugees appear less poor than Moldovans nationally (21.0% vs 31.1%). After the housing correction they reach 32.0% — practically equal to the host rate and within the sampling margin. The difference is sharper in cities: urban refugees rise from 16.2% to 27.8%, 1.3× the urban Moldovan rate, and to 2.1× on extreme poverty — gaps larger than the urban margin of error. The divergence is a housing-tenure effect: refugees rent while Moldovans overwhelmingly own. Rural refugees (58 households) are included in national totals but not reported separately.

11 Monetary methodology

Adult-equivalent scaling

Consumption is divided by the household's adult-equivalent size using the NBS scale: head of household 1.0, each other person aged 15+ 0.7, each child under 15 0.5. Larger households need less than proportionally more to reach the same living standard, so this avoids overstating poverty in big households. Median adult-equivalent size is 1.7 against a median of 2 members. The NBS poverty line is calibrated on the same basis.

Consumption aggregate

Fifteen expenditure items are converted to monthly values before summing: food, alcohol/tobacco, rent, utilities, hygiene, communication, transport and restaurants (30-day recall, as reported); recreation (3-month, ÷3); clothing, medical products, health services, housing maintenance and other goods (6-month, ÷6); education (12-month, ÷12).

Health expenditure

Medicines and health services stay in consumption (median 2.9%, mean 5.9% of the total), following the revised NBS 2025 methodology. Among refugees health spending is regressive — the poorest spend the largest share,

since most lack contributory insurance (Part A) and pay out of pocket — so its inclusion raises measured consumption most for the poorest households.

Housing-cost and debt correction

Refugees rent (median 42% of consumption on housing) while Moldovans mostly own. To compare like with like, each household keeps a housing allowance equal to the Moldovan norm and the excess is deducted as a committed, non-discretionary cost: $excess = \max(0, housing_perAE - benchmark \times C_perAE)$. $Housing_perAE = (rent + utilities + maintenance \div 6) \div adult_eq$. The benchmark is the Moldovan housing share of consumption (HBS 2025): 15.5% for urban households, 17.2% for rural, applied per household by settlement. 491 of 577 households carry a housing excess

Debt repayment (6-month recall, $\div 6$, per adult-equivalent) is deducted as another committed outflow; it is small (36 households) and is deducted rather than added to consumption because the NBS consumption concept excludes debt service.

Poverty status and measures

A household is poor when corrected consumption per adult-equivalent falls below the line. For the poor, the gap is $(line - corrected\ consumption) \div line$; it is zero otherwise. Headcount is the share below the line, depth the mean gap among the poor, FGT1 the mean gap over all households and FGT2 the mean squared gap. Population-weighted figures weight each household by its size.

12 Comparability and precision

- **Precision:** the margins in Section 2 apply. The national absolute gap (32.0% vs 31.1%) is within the margin; urban absolute and extreme gaps exceed it.
- **Territory:** NBS figures exclude the Transnistrian region and Bender, which are covered by HECA (37 households).
- **Break in series:** NBS revised the HBS sample and questionnaire in 2025.
- **Unit:** Part B reports population-weighted figures for comparison with NBS; Part A (MPI) is household-based.
- **The housing correction is a normative choice:** it treats rent above the Moldovan norm as not raising living standards. Uncorrected figures are shown alongside for transparency.

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