



**LEAVE NO ONE BEHIND: PROMOTING EFFECTIVE ACCESS OF REFUGEES IN SOCIAL PROTECTION SYSTEMS IN POST-PANDEMIC EUROPE**

**Integration Policy Brief I**  
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Lina, a Refugee Volunteer from Iraq, takes part in a communications session run by UNCHR Spain in Madrid in December 2020.

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**COVER PHOTOGRAPH:**  
*Larisse, a Cameroonian asylum-seeker, is photographed with her four-month-old daughter Tianna at the Catholic Relief Services assistance centre in central Athens. Greece, March, 2021.*  
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## Overview

The spread of COVID-19 has challenged all of us to question conventional wisdom, think differently and work together to find solutions to the defining crisis of our times. In Europe, COVID-19 has touched all parts of the continent without regard for nationality, legal or economic status, and has profoundly changed the way we live, work and interact with each other. It has appealed to our shared humanity and demonstrated the logic of inclusion.

The COVID-19 pandemic has adversely impacted the socioeconomic fabric of societies in every corner of Europe and underscored the paramount importance of access to social safety nets, particularly among the most vulnerable. The pandemic continues to threaten lives, disrupt livelihoods and limit social interaction.<sup>1</sup> Refugees across Europe have been disproportionately impacted. They were among the first to lose their jobs and small enterprises, and often found themselves at greater risk of infection as a result of precarious living conditions, irregular employment and/or reliance on public transport. With integration processes interrupted, many found themselves unable to cover their basic needs or, in some cases, at risk of homelessness.<sup>2</sup> In such circumstances, access to national social protection systems is vital, and the response by many states in Europe has been mixed. Unable to access national safety nets, previously self-reliant refugees across Europe had few options but to approach UNHCR, its partners and local charities for support, and as substitutes for the State.

The legal framework in Europe regarding the right of refugees to access social protection systems is generally conducive, more so than in many other parts of the world, yet practical barriers to inclusion remain. In the wake of the pandemic, UNHCR undertook a systematized mapping of the state of play in 45

countries in Europe to better understand how and why refugees are excluded, and to identify possible solutions. Everyone has a stake in this. Exclusion from social assistance not only adversely affects refugees through negative coping mechanisms and increased risk of exploitation, but impacts host communities and overall working conditions as well. In the context of the pandemic, the inclusion of refugees in public health measures and vaccination campaigns makes good policy sense and is well accepted within host communities. This same logic should be applied to the inclusion of refugees to help communities build back better. Refugees have much to offer their host communities as workers, employers, consumers, volunteers and tax payers. They have a wealth of diverse skills, talents and experiences.

Support for refugee inclusion and responsibility-sharing among States has been steadily building in recent years. The “leave no one behind” principle is at the heart of the 2030 Agenda for Sustainable Development, while solidarity with refugees and asylum-seekers is the animating thread of the Global Compact on Refugees. More recently, the UN’s framework for the immediate socio-economic response to COVID-19 underscores the imperative of inclusion.<sup>3</sup> As evidenced in the ongoing debate over vaccine equity, the socio-economic recovery from COVID-19 will challenge political aspirations to build back differently—and better. The importance of doing this together has arguably never been greater. This policy brief examines the current state of play regarding refugees’ ability to access social protection systems in Europe and outlines a series of recommendations for policy-makers and civil society at regional, national and local levels to overcome legal and practical impediments to inclusion.





Residents of the Krnjača asylum centre near the Serbian capital Belgrade line up to receive their first dose of the COVID-19 vaccine. Serbia, April 2021.

# Introduction

**Social protection, as defined by the Social Protection Inter-Agency Cooperation Board (SPIAC-B), comprises a national system of laws, policies and programmes aimed at preventing and protecting all people against poverty, vulnerability, social exclusion throughout their lifecycle, with a focus on supporting the most vulnerable to manage the different range of risk encountered. Social protection encompasses the following:**

- **Social assistance (or social safety net)**, including cash transfers, short-term work schemes, in-kind distributions (food and non-food items) and waivers for utility bills.
- **Social insurance**, including health insurance support, paid leave and unemployment support, pensions, disability benefits, flexible or reduced social security contributions.
- **Labor market support**, including wage subsidies, additional training, labor regulation adjustments and reduced work time / subsidies.

International and regional human rights instruments, including the 1948 Universal Declaration of Human Rights<sup>4</sup>, the 1966 International Covenant on Economic, Social and Cultural Rights<sup>5</sup>, and the 1989 Convention on the Rights of the Child,<sup>6</sup> establish the universal human right to social security and, by extension, to social protection. While refugees are covered by these general human rights instruments, several specific international treaties also include provisions regarding the right to access social protection, including the 1951 Convention relating to the Status of Refugees.<sup>7</sup> The latter also includes key provisions related to refugee access to social security<sup>8</sup> and to public relief.<sup>9</sup> Most recently, the New York Declaration in

2016<sup>10</sup> and the Global Compact on Refugees (GCR) in 2018<sup>11</sup> also called for inclusion of refugees in social protection systems, as part of the growing consensus in favor of greater responsibility-sharing and global solidarity.

While social protection systems in Europe are generally quite advanced in comparison to other regions in the world, there are important differences both within and beyond the EU countries.<sup>12</sup> Refugee access to social protection varies markedly across European States and is often dependent on the legal status of a person in a given country and influenced by regulations, procedures and attitudes towards them.<sup>13</sup>



# Legal and practical impediments to inclusion

The public health impacts of the COVID-19 pandemic and the associated severe economic contraction in the region cut across all social strata. This is placing unprecedented strains on existing national social assistance programmes, which are designed to support vulnerable groups and soften the impacts of unexpected systemic shocks. Refugees are one of many vulnerable groups: strengthening government systems and addressing barriers to inclusion will help sustain

fragile or marginalized households, including refugees, and promote a fair, equitable recovery across communities. Access to social protection systems will enable refugees to retain social and economic capital, mitigate the emergence of harmful coping mechanisms, and support national economic recovery through wage- and self-employment, including in areas with labor shortages but only if existing barriers to inclusion are addressed.

## 1. Legal barriers

- The **legal framework** regarding social protection is conducive for formally recognized **refugees** in most European countries. However, some legal barriers remain, including minimum length-of-residence requirements to access certain schemes (e.g. social housing or basic income); inconsistencies between laws both at the national and the local level with differing conditions, with access in some contexts requiring naturalization, and; potential adverse impacts of beneficiaries in accessing a permanent residence status or family reunification for those having received social assistance. Moreover, mandate refugees are often excluded due to a lack of a legal status.<sup>14</sup>
- **Asylum-seekers**, compared to refugees, are normally **not legally included in mainstream social protection schemes** but fall under specialized programmes to cover their basic needs (e.g. the EU reception directive). However, five countries in the region do grant full legal access to mainstream social protection schemes for asylum-seekers.<sup>15</sup>

## 2. Administrative and practical barriers

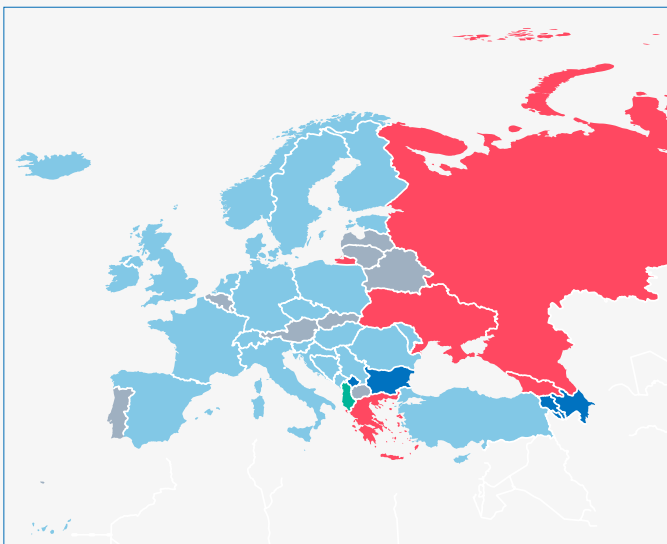
- **Documentation:** the lack of access to required documentation (e.g. birth certificates, ID cards), delays in obtaining and renewing identity cards<sup>16</sup> and limited access to digital ID systems<sup>17</sup>, which could contribute to address physical documentation gaps, often excludes refugees from relevant services.
- **Proof of residence:** in some cases, residence attestations are not issued to those living in informal settlements, group accommodations or shared flats without a formal contract, who are consequently excluded from social protection measures.
- **Financial inclusion:** Bank accounts are often required to register for and receive social assistance. Although the regulatory framework and recommendations the Financial Action Task Force promote refugees' financial inclusion<sup>18</sup>, in practice access to bank accounts often remains restricted due

to documentation requirements, challenges in accessing/renewing (digital) ID, lack of awareness the legal framework by financial service providers, including related to language and information gaps faced by refugees.

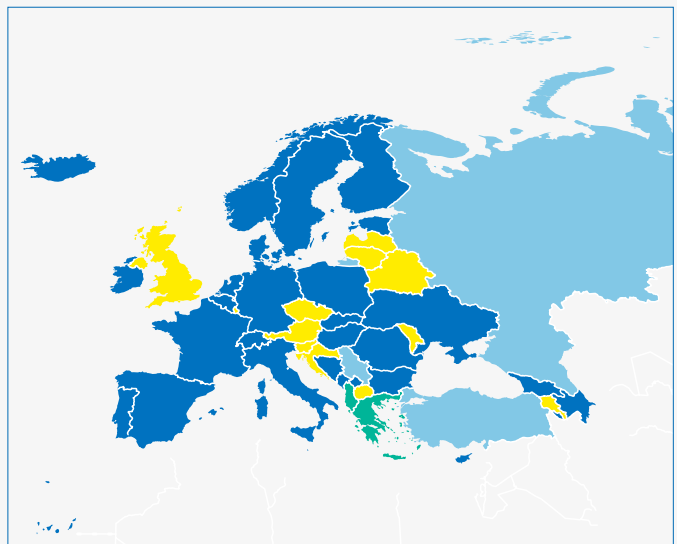
- **Ambiguous interpretation of the law:** If refugees are not explicitly mentioned as eligible, they are sometimes excluded from services by national and local authorities.
- **Limited access to in-person and online services:** Access to online platforms often requires (digital) ID, refugees may lack internet connections and/or devices, support over the phone is often monolingual, and refugees often lack the means to pay for transport to access in-person support.
- **Long asylum and documentation procedures delay access:** including cumbersome bureaucratic procedures.
- **Limited resources** earmarked for social protection schemes.<sup>19</sup>
- **Limited adequate and accessible information** on social protection schemes.
- **Limited availability of multilingual procedures and/or of cultural mediators** to address limited host-country language skills of refugees.
- **Lack of awareness and discrimination** by public service providers towards refugees.

► **Access to social assistance for asylum-seekers and refugees: Results of UNHCR social protection survey**

**Asylum-seekers**



**Recognized Refugees\***



● No legal access   ● Partial legal and practical access or N/A\*\*   ● Partial legal but full practical access   ● Full legal but no practical access   ● Full legal and partial practical access or N/A\*\*   ● Full legal and practical access

\*This does not include subsidiary protection holders who in several countries have more restricted access to social protection than refugees.

\*\* N/A = information about practical access not available

### 3. Key process-related constraints

- Refugees generally face more difficulties in accessing **social housing schemes** compared to other social assistance programmes (eligibility requires a minimum time of legal residence in the country/municipality or the nationality of the country of asylum, in addition to the barriers listed under points 1 and 2 above, there are also long waiting periods upon registration).
- **Lack of monitoring mechanisms** to track the effective access to social protection of refugees, challenges and access gaps.

### 4. Access barriers by social protection type

- Most barriers have been identified regarding **social assistance**, particularly housing schemes and financial assistance. Limited multilingual procedures and lack of information, both among refugees and local service providers, often serves as a practical barrier.
- Challenges regarding **social insurance** are mainly linked to unemployment and health. In addition to the barriers described under points 1 and 2, eligibility criteria often require a minimum contribution period (up to three years), which refugees often cannot meet. On the other hand, the challenges in accessing decent employment hinder access to contributory social protection schemes.
- Regarding **labor market support**, particular difficulties have been identified for entrepreneurship, linked to limited financial inclusion (bank accounts and credits), and employment promotion, particularly due to inadequate or inaccessible information and language issues.





Mr. Tamr visits the Social Protection Desk in the Avçılar Municipality in Avçılar District, İstanbul Province, to receive information on the official procedures on civil documentation for his son. Avçılar Municipality operates the social protection desk, with support from WALD and UNHCR, Turkey, July 2021.

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▶ **Total number of access barriers to social protection schemes in Europe identified by UNHCR’s social protection survey, disaggregated by social protection area and barrier type**

**Number of reported barriers in Europe by protection area**

Social assistance	234
Social insurance	117
Labor market support	63

**Number of reported barriers in Europe by barrier area**

Legal	80
Practical	66
Administrative	56

# Good practices

In Iceland, official information on COVID-19 has been provided by the authorities in 11 to 15 different languages.<sup>26</sup>

To counterbalance administrative and practical barriers, local officials created two specific housing schemes in Berlin. [Wohnungen für Flüchtlinge](#), implemented by the Senate of Berlin in cooperation with the six city housing cooperatives, has an annual target of 275 apartments for asylum-seekers in particularly difficult circumstances. [Wohnhelden](#) aims to provide information, mitigate discrimination and gain support of private landlords. Berlin's Welcome Center also provides housing-related information in 11 languages.<sup>24</sup>

The Norwegian Government has adopted a package of measures and temporary laws to facilitate continued integration during the pandemic. The revised Integration Package II allows for the extension of the introductory programme and training in the Norwegian language by four months.<sup>23</sup>

In Denmark<sup>28</sup>, Finland<sup>29</sup> and Iceland official information on Covid-19 has been provided by the authorities in 11 to 15 different languages.

Startblok Riekerhaven is a collaboration between the municipality of Amsterdam, the housing corporation De Key and the organization Socius Wonen with the aim of improving integration and social cohesion for young, newly-arrived refugees. They can access relatively cheap, temporary housing, while awaiting social housing. The 565 tenants, aged 18-27, half Dutch, half refugees, are collectively responsible for their own living environment, which creates a stronger sense of community.<sup>25</sup>

In Austria, the public employment services launched "Competence Checks" for refugees and beneficiaries of subsidiary protection to assess professional and language skills and qualifications. Competence Checks, which are used as a basis to determine further upskilling/training needs, are available throughout the country, in different languages and take 5-7 weeks to complete.<sup>21</sup>

Germany introduced specific provisions to recognize refugee qualifications in the absence of official documentation from the country of origin. Under the programme, asylum-seekers and refugees have the right to have their formal foreign qualifications checked for (partial) recognition of equivalence with corresponding German qualifications.<sup>22</sup>

In Italy, refugees and asylum-seekers can access information and orientation on access to national services through the free national hotline and the information portal JUMA Refugees Map Services, which is available in 15 languages.<sup>27</sup> The portal had more than 133,000 visits during the course of 2020.

Portugal temporarily granted full citizenship rights to all migrants and asylum-seekers. The Government of Portugal extended the validity of all documents, including those related to the asylum status and residence permits, which were due to expire during the pandemic, thereby ensuring continued access to applicable social protection services such as national health services and social security benefits.<sup>20</sup>

In Italy, UNHCR established an agreement with the Council of Social Workers, which ensures the provision of regular training to all of the country's social workers on principles of refugee protection and how to foster inclusion and integration in host societies.

- COVID-19 related social protection measures benefiting refugees and asylum-seekers
- Social protection schemes
- Labor market support
- Access



to housing ● Reducing administrative/legal barriers ● Capacity building ● Access to information<sup>36</sup>



# Moving forward: Recommendations to enhance access and inclusion

## Legal framework

### For national and local governments:

- Facilitate a smooth transition from refugee-specific support to mainstream social protection systems, avoiding assistance gaps and accompanying the process.
- Implement measures to enhance inclusion of persons of concern in legal and regulatory digital identity frameworks, systems, as this would enable their effective access to essential services, such as bank accounts and social benefits.
- Ensure unhindered and effective access to documentation and identity documents, in particular residence registration at the municipal level.

- Promote individualized protection and integration support to refugees.

### For national and local governments, European Commission (EC) and Council of Europe (CoE):

- Review social protection laws and policies to ensure these are inclusive, non-discriminatory, consistent, clearly formulated and avoid ambiguity. Ensure the establishment of mechanisms to facilitate enjoyment of rights in practice.

## Strengthen evidence on effective inclusion and systematically identify access barriers

### For EC, national and local governments:

- Consider incorporating a question on legal status in household surveys and national censuses, as this would help capture the situation of asylum-seekers, refugees, subsidiary protection holders and stateless persons.
- Review existing monitoring tools and incorporate specific indicators on effective access and barriers to social protection to enhance understanding and inform changes.

### For EC and CoE:

- Promote and facilitate improved monitoring mechanisms for legal and effective access. Data should be disaggregated by legal status through the respective Mutual Information Systems on Social Protection.

### For international organizations (UNCT, World Bank, IMF, ILO, UNICEF, Development Bank of the Council of Europe):

- Support gathering of evidence on effective access to social protection and related rights and services. Ensure data is disaggregated by legal status in social protection studies and monitoring mechanisms.

## Build capacity for inclusion

### For governments and public services:

- Train social workers on refugee-related issues and their rights to social protection, including specific vulnerabilities and challenges of persons of concern in accessing social protection schemes related to their legal status.
- Ensure accessible and adequate cultural mediation services for the interaction with relevant public services, where needed, and offer support for application processes.
- Combat xenophobia and discrimination in accessing social protection schemes through training, awareness-raising, setting up complaints/feedback

mechanisms and improving monitoring this may be done both as stand-alone activities and as part of broader anti-discrimination efforts.

### For NGOs, refugee organizations, refugee-led organizations:

- Raise awareness among social services, local authorities, and refugees themselves on their rights to social protection schemes, administrative and practical access barriers and how to tackle these.

## Ensure targeted and participatory responses to enhance effective access

### For national and local governments and service providers with the support of NGOs, refugee organizations and refugee-led organizations:

- Ensure participation of refugees in needs assessments, the development and implementation of social protection schemes and related social services. This will allow for the development of adequate schemes and services, the definition of eligibility criteria and documentation requirements and the addressing of barriers to effective access to services, building upon refugees' needs and capacities.
- Ensure participation of refugees in the monitoring and evaluation of social protection schemes and social services. This will allow for the measurement of effective access, the identification of specific access barriers faced by refugees and the

development of solutions to address these.

- Provide/facilitate adequate and uniform information on social protection systems, design feedback/complaints mechanisms and use diverse communications channels. Ensure a participatory approach and in designing information materials and defining communication channels to ensure effectiveness.
- Ensure information is available and accessible in relevant languages and takes into consideration an **Age, gender, diversity approach**<sup>37</sup> (e.g. for persons of concern with disabilities or those who are illiterate)
- Support effective inclusion through providing information, legal and social counselling, and assistance, including support for filling in applications.

# Endnotes

1 While the document uses the term refugee, this shall include all persons of concern to UNHCR, comprising refugees, asylum-seekers, subsidiary protection holders, stateless persons and internally displaced persons. Considering that the right to social protection is usually determined by the legal status, where relevant, disaggregated data will be presented.

2 A recent publication by the share network demonstrates the socioeconomic impact on migrants, refugees, and asylum seekers in selected EU countries. Available under: <http://resettlement.eu/page/share-network-survey-results-impact-covid-19>

3 <https://unsdg.un.org/resources/un-framework-immediate-socio-economic-response-covid-19>

4 A/RES/3/217 A.

5 United Nations, Treaty Series, vol. 993, No. 14531.

6 United Nations, Treaty Series, vol. 1577, No. 27531.

7 United Nations, Treaty Series, vol. 606, No. 8791. Particularly in its Chapter III on Gainful Employment articles and in Chapter IV on Welfare articles, in particular Public Education, Public Relief, Labour Legislation and Social Security (including Public Health).

8 See article 24 of the CSR.

9“Article 23. - Public relief: ‘The Contracting States shall accord to refugees lawfully staying in their territory the same treatment with respect to public relief and assistance as is accorded to their nationals.’

10 Paragraph 83 of the New York Declaration commits the development of national strategies within the framework of national social protection systems.

11 Paragraph 81.

12 A general overview of social protection schemes in the EU and EFTA countries is available through the EC’s Mutual Information System on Social Protection (MISSOC), available at: <https://ec.europa.eu/social/main.jsp?langId=en&catId=815>, while information for Albania, Armenia, Azerbaijan, Bosnia and Herzegovina, Georgia, Moldova, Montenegro, the Russian Federation, Serbia, North Macedonia, Turkey and Ukraine can be obtained through the Mutual Information System on Social Protection of the Council of Europe (MISSCEO), available at: <http://www.missceo.coe.int/>.

13 Asylum-seekers are lawfully present in each country and should by virtue of that be included in basic social protection mechanisms associated with the rights granted on account of their legal stay (e.g. health care). Recognized refugees enjoy status rights and their inclusion in social protection mechanisms should thus be derived from that. Mandate refugees could face difficulties in countries where the UNHCR mandate status does not lead to a national legal status. Stateless people, especially those who have not been formally granted the statelessness status, tend to be excluded from national systems that are built on legal status and belonging. Internally displaced persons are citizens or habitual residents of their own country and should be included at par in all social protection mechanisms. However, in practice, exclusion may occur for other reasons (systemic).

14 Persons who are recognized by UNHCR acting under the authority of its Statute and relevant UN General Assembly resolutions, but not the national authorities and as such often lack a national legal status.

15 Albania, Armenia, Azerbaijan, Bulgaria and Kosovo. Nevertheless, administrative and practical access barriers remain.

16 While the COVID-19 situation affected the issuance and renewal of residence permits, difficulties had already been registered before, negatively impacting refugees’ access to banking services, employment, education, housing, and social protection, among others.

17 Digital identity can facilitate protection and empowerment of refugees and asylum-seekers, considering its potential in enabling access to essential services and programs, including social and financial services, as well as social benefits. For more details, please refer to Principles on identification for Sustainable Development: Toward the Digital Age. Second Edition. World Bank Group (2021). Available under: <https://www.refworld.org/pdfid/59db4aaa4.pdf>

18 Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014: Payment Accounts Directive which states the right for asylum seekers and refugees to open a bank account. Available under: [https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.L\\_.2014.257.01.0214.01.ENG](https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv:OJ.L_.2014.257.01.0214.01.ENG) and Financial Action Task Force (FATF): FATF Guidance on Digital Identity - in brief (2020), available at: <http://www.fatf-gafi.org/publications/>



[financialinclusionandnpoissues/documents/digital-identity-guidance.html](https://www.financialinclusionandnpoissues/documents/digital-identity-guidance.html).

19 This barrier is shared with the national population, leading to insufficient and delayed support for covering basic needs of the poor and economically excluded population in several European countries. For more details, please refer to the Statement by Professor Olivier De Schutter, United Nations Special Rapporteur on extreme poverty and human rights, on his visit to the European Union (25 November 2020 to 29 January 2021), available at: <https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=26693&LangID=E>

20 For more information, please refer to: <https://globalcompactrefugees.org/article/competence-check-vocational-integration-refugees#:~:text=The%20PES%20Vienna%20piloted%20the,or%20develop%20their%20own%20instruments.>

21 More information is set out by the Standing Conference of the Ministers of Education and Cultural Affairs (KMK) (<https://www.kmk.org/zab/central-office-for-foreign-education/refugees-without-evidence-of-qualification.html>) as well as the the Federal Institute for Vocational Education and Training (BIBB) (<https://www.anerkennung-in-deutschland.de/html/en/pro/skills-analysis.php>)

22 For more information, please refer to: [https://www.imdi.no/om-imdi/aktuelt-na/informasjon-om-integreringspakke-ii/?utm\\_source=IMDI+-+Nyhetsbrev&utm\\_campaign=006fed1911-m\\_COPY\\_01&utm\\_medium=email&utm\\_term=0\\_d03f2a9490-006fed1911-373921041](https://www.imdi.no/om-imdi/aktuelt-na/informasjon-om-integreringspakke-ii/?utm_source=IMDI+-+Nyhetsbrev&utm_campaign=006fed1911-m_COPY_01&utm_medium=email&utm_term=0_d03f2a9490-006fed1911-373921041)

23 For more information, please refer to: <https://www.berlin.de/willkommenszentrum/en/housing/search-fuer-an-apartment/>

24 For more information, please refer to: <http://www.startblokkerhaven.nl/>

25 <https://www.covid.is/english>

26 For more information, please refer to: <https://www.jumamap.it/en/>

27 <https://www.sst.dk/en/English/Corona-eng/Further-information/Publications-in-other-languages>

28 For more information, please refer to: <https://www.infofinland.fi/en/living-in-finland/problem-situations/coronavirus>, social media channels: <https://www.facebook.com/infofinland.fi?ref=ts&fref=ts>.

29 <https://reporting.unhcr.org/sites/default/files/Social%20protection%20responses%20to%20COVID-19%20for%20forcibly%20displaced%20persons.pdf>

30 A New Package of Assistance for Businesses and Citizens in the Context of COVID-19, available at: <https://stopcov.ge/en/daxmarebebi>

31 For more information, please refer to: <http://www.refugeeinfoturkey.org/goodpractices.html>

32 For more information, please refer to: <https://www.facebook.com/UNHCRCyprus/posts/4379549355388404>

33 Available under: <https://www.facebook.com/makeroomglobal/videos/1018197262045398/>

34 Online material is available at: <https://www.opu.cz/en/2020/04/koronavirus-pracovnepravni-informace-nejen-pro-cizince/>

35 For more information, please refer to: <https://help.unhcr.org/cyprus/>, <https://www.facebook.com/UNHCRCyprus/posts/4142830419060300>, <https://www.facebook.com/UNHCRCyprus/posts/4405426139467392>

36 UNHCR developed different initiatives to facilitate refugees' access to information, including on social protection and public services in multiple languages. In 18 European countries HELP platforms are operated that provide comprehensive country-specific information on asylum procedures, rights and duties, access to services and feedback mechanisms, among other topics. Armenia, Austria, Belgium, Bosnia and Herzegovina, Croatia, Cyprus, Georgia, Germany, Greece, Ireland, North Macedonia, the Netherlands, the Russian Federation, Serbia, Spain, Switzerland, Turkey and Ukraine. Help pages can be accessed through: <https://help.unhcr.org/>

37 An age, gender and diversity (AGD) approach seeks to ensure that all persons fully participate in decisions that affect them and enjoy their rights on an equal footing with others. This should include dialogues and consultations with children and youth, women, persons with disabilities, LGBTI persons and others with specific needs. For more details, please refer to UNHCR's AGD policy: <https://www.unhcr.org/protection/women/5aa13c0c7/policy-age-gender-diversity-accountability-2018.html>

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SYSTEMS IN POST-PANDEMIC EUROPE

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