



AD HOC QUERY ON 2020.36 Reduction or loss of remittances due to COVID-19

Requested by COM on 4 June 2020

Responses from Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden plus Norway (26 in Total)

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1. Background information

On 22 April 2020, the World Bank stated that global remittances are projected to decline sharply by about 20% in 2020 (approximately 445 billion USD) due to the economic crisis induced by the COVID-19 pandemic and shutdown. The projected fall, is largely due to a fall in the wages and employment of migrant workers, who tend to be more vulnerable to loss of employment and wages during an economic crisis in a host country. This fall in remittances to low and middle-income countries (LMICs) will represent a loss of a crucial financing lifeline for many vulnerable households.

According to the International Fund for Agricultural Development (IFAD), in 2014, it was estimated that migrants living in Europe sent US\$109.4 billion in remittances to lower-income European countries and to the developing world.

The European Commission, the European Migration Network and the OECD are working in a series of documents in order to determine the impact that COVID-19 is having in legal migration and remittances becomes an important element in this issue.

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This is the reason why we are launching the following ad-hoc query.

2. Questions

1. How many migrants have lost their job in your Member State as a result of the pandemic during the period March to June 2020?
2. In your Member States which is/are the institution(s) responsible(s) to collect the information on remittances sent from by migrant living in your Member State to their country of origin (i.e. Central Bank, financial supervisory authority, etc.)?
3. Did your Member State promote campaigns to increase the use of digital transfers to country of origin by third-country nationals?

We would very much appreciate your responses by **14 August 2020**.

3. Responses

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		Wider Dissemination ²	
	EMN NCP Austria	No	This EMN NCP has provided a response to the requesting EMN NCP. However, they have requested that it is not disseminated further.

¹ If possible at time of making the request, the Requesting EMN NCP should add their response(s) to the query. Otherwise, this should be done at the time of making the compilation.

² A default "Yes" is given for your response to be circulated further (e.g. to other EMN NCPs and their national network members). A "No" should be added here if you do not wish your response to be disseminated beyond other EMN NCPs. In case of "No" and wider dissemination beyond other EMN NCPs, then for the Compilation for Wider Dissemination the response should be removed and the following statement should be added in the relevant response box: "This EMN NCP has provided a response to the requesting EMN NCP. However, they have requested that it is not disseminated further."

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	<p>EMN NCP Belgium</p>	<p>Yes</p>	<p>1. In general Statistical information on migrants who have lost their job as a result of the COVID-19 pandemic during the period March to June 2020 is not (yet) available for Belgium. Or at least not for a period so close in time. There have been discussions, in particular with the National Social Security Office (NSSO) and the Crossroads Bank for Social Security (CBSS), to approach this topic in a rigorous, stable over time and methodologically manner.</p> <p>Source: Federal Public Service Employment, Labour and Social Dialogue Regional Public Employment Services</p> <p>These services cannot provide an exact answer to this question because they do not know whether someone lost his/her job because of Corona and because not everyone who has lost his/her job has been registered with the Public Employment Services. However these Services have information about the number of people with a foreign origin (immigrant) who entered the system of the Public Employment Service as an unemployed jobseeker in the months of March, April, May and June 2020. (Note: immigrant jobseekers at the Flemish Public Employment Service are statistically defined as jobseekers who have a current or previous nationality from outside the EU-28 or EFTA countries. The Service obtains this information from the National Register. As a result, new Belgians with a previous nationality from a non-EU country can be detected as "immigrants". See https://arvastat.vdab.be/help/arvastat_help_nwzori.html).</p> <p>Source: VDAB, Flemish Public Employment Service Statbel</p> <p>On 2 July 2020, Statbel, the Belgian statistical office, published the results of the Labour Force Survey for the first quarter of 2020, i.e. until 31 March 2020 included. At the end of this quarter, the Covid-19 pandemic caused major changes in the labour situation of a large part of the population. The first signs are still very limited in the quarterly figures, which show an average for the whole quarter. In order to better follow recent events, Statbel has recently also published provisional figures on a monthly basis (https://statbel.fgov.be/en/themes/datalab/monthly-figures-labour-market). These show that the consequences of the Covid-19 crisis will only be fully visible next quarter. The figures for May 2020 will be published on Thursday 9 July 2020. The final figures for the second quarter will follow at the end of September. However the unemployment figures do not reflect the reasons (COVID-19 or other) for unemployment. From the 3rd quarter of 2020, Statbel will ask those in the sample survey who have recently lost their job whether the work has been stopped due to COVID-19. (Methodological note: the</p>
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			<p>reported figures in the Labour Force Survey are estimations based on a sample survey. It is based on an effective sample of more than 31,500 persons (respondents) of working age (15 and older) in the first quarter of 2020. This represents about 15,500 respondents in Flanders, 12,000 in Wallonia and 4,000 in Brussels. In spite of the large sample on which the figures are based, one has to take into account (as with all results based on a sample) a certain degree of uncertainty regarding the estimated figures. In order to increase readability, reference is not always made to whether or not certain evolutions are significant. However, it should be borne in mind that small evolutions from one quarter to another are usually not significant. Therefore, it is recommend evaluating the trends over several quarters, based on the reasoning that certain random sampling fluctuations are less visible in this way).</p> <p>Source: Statbel</p> <p>Concerning the statistics on temporary unemployment due to COVID-19: The coronavirus COVID-19 has hit the Belgian society hard, both in the human as in the economic domain. More than 120,000 employers have filed temporary unemployment returns for nearly 1,000,000 employees since March 2020. The number of temporary unemployed has never been higher. The enormous magnitude of temporary unemployment put the National Employment Office (NEO) and the payment institutions under unprecedented pressure. Under normal circumstances, both employers and employees must follow procedures to apply for temporary unemployment. These procedures take time. As the number of employers and employees increased exponentially, the Federal Minister of Work decided to greatly simplify these procedures in order to ensure prompt payment of the affected workers. However, these simplified procedures have implications for statistical processing. Certain pertinent statistical data, in particular on the profile of workers, will become available only later. That is why the NEO has decided to temporarily suspend the update of the ordinary payment statistics of the temporarily unemployed. Instead, only tables concerning temporary unemployment due to the corona virus COVID-19 are made available. The counting method used in these tables differs from the methodology of the usual statistics. For example, the data refer to the reference month (and not to the submission month) and are expressed in terms of number of employees (non in physical units), number of employers and amounts. The number of available variables is also limited. The data is distributed, among other things, according to geographic location (region, province and postcode of the employer's registered office), the industry branch, the size of the company, the type of employee (worker or employee) and the number of days of temporary unemployment. Only at a later stage, as soon as the</p>
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			<p>data in the NEO database is available, the usual statistics on temporary unemployment will be resumed and the socio-economic profile will be further expanded, for example by nationality. Source: National Employment Office</p> <p>2. Important for the analysis of remittances is an understanding of the manner in which they are transferred between sender and receiver – and more specifically the difference between formal and informal channels. Formal remittances refer to those remittances which enter a country through formalised financial institutions. The amounts are registered officially. Institutions managing formal remittance channels include banks, money transfer agencies, postal banks and micro-finance institutions. Formal remittance methods include cash-based electronic transfers, electronic account-to-account transfers, card based and paper based transfers (see documentation of the National Bank of Belgium for an overview of the companies that are licensed to provide remittance services in Belgium: https://www.nbb.be/nl/financieel-toezicht/prudentieel-toezicht/toezichtsdomeinen/betalingsinstellingen-en-instellingen-4). In Belgium, remittance providers or ‘payment institutions’ are all subject to the prudential supervision of the National Bank of Belgium (NBB). Their status is regulated by the law: Law of 11 March 2018 Law on the statute and supervision of payment institutions and electronic money institutions, the access to the service of payment service providers and to the activity of issuing electronic money and the access to payment systems (see https://www.nbb.be/doc/cp/moniteur/2019/201905_loi_20180311.pdf). The National Bank of Belgium also collects data on remittances sent abroad by migrants. It is a statistical data collection of non-exhaustive information on a monthly frequency by country of destination. The main money transfer operators include Moneygram, Moneytrans, Travelex/Western Union, Ria, LCC. In recipient countries they either have their own agencies or have set up partnerships with other financial institutions (including banks, microfinance institutions, postal offices) that provide a service point for receiving remittances. In Belgium Travelex/Western Union has also signed an agreement with the Belgian postal services. These transfer operators are specialised in a number of remittance corridors (e.g. Belgium–DR Congo, Belgium–Afghanistan) and for certain corridors also banks based in Belgium play an important role, for instance Moroccan and Turkish Banks. Although some transfer operators have a Belgian license, most of these have their headquarters in another country of the European Economic</p>
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			<p>Area (and are therefore governed by the law of that country) but have a branch in Belgium and are thus allowed to perform payment services. Due to its conducive regulation, the UK is a popular host country. While cash-to-cash transfers are still a very popular method to transfer money, electronic account-to-account transfers via the internet are becoming more utilised. Most transfer operators also offer this service, and some companies even offer only this transfer model (e.g. Worldremit).</p> <p>Informal remittance channels include money brought by friends or relatives or by the sender him/herself ('en valise' or 'par envelope'), and through informal transfer agencies (known as hawala or hundi in various parts of the world). By their very nature it is difficult to measure these flows, but case studies suggest that they might be as big as the formal remittance flows (for example Adams et al. 2012).</p> <p>The choice of remittance channel is dependent on a number of factors, including the trans-action costs, the time and the physical accessibility. Some countries or regions even lack any formal possibilities to receive money, making informal channels the only option. In addition, the status of the sender also influences his or her possibilities since formal channels require an official identification document. Informal channels have also received considerable negative media and policy attention because they are (perceived) to be used as ways to finance terrorist activities or to launder money. For this reason, some governments have tried (sometimes successfully) to close down informal remittance option for certain countries – thereby also closing down the only remittance options for bona fide remittance senders and receivers (De Bruyn et al. 2004, Adams et al. 2012, IFAD & the World Bank 2015, Lubambu, 2014).</p> <p><i>Source: De Bruyn, T. (2017), Remittances from Belgium as a lever for development, HIVA, Leuven</i></p> <p>3. No, Belgium did not promote campaigns to increase the use of digital methods for sending remittances from Belgium to third countries during the COVID-19 pandemic (March - June 2020). In 2018, the Belgian Deputy Prime Minister and Minister of Development Cooperation joined forces with IOM, the UN Migration Agency, to build a comprehensive price comparison app for international money transfers (remittances). The collaboration between Belgium and IOM provides users with objective information about the transfer rates. At the request of Minister De Croo, IOM expanded its MigApp so that all fourteen partner countries of the Belgian Development Cooperation can be integrated in the price comparison tool. This extension has been made possible thanks to a new partnership between IOM and RemitRadar, an online fintech provider active in the field of remittances. With the app, users will be able to assess the cheapest service provider options for sending money home. Belgium was one of the four</p>
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			<p>pilot countries where the app has been launched. The tool should contribute to a decrease in the rates, which are much too high at the moment. In some cases, one can even speak about extortionate prices. By giving an easy access for the users to information about the cheapest and fastest option, the app aims at stimulating the competition. More and more fintech enterprises are investing in mobile money, which rates are on average half of the classic money transfers via the main popular players.</p> <p>Note: on average, the cost of sending money is equal to 7,1% of the amount being sent; for remittances to Sub-Saharan Africa this transfer costs are 9.4% on average, and even higher in some cases. The UN has, in the framework of the Sustainable Development Goals, agreed to lower the costs of remittances to an average of 3% by 2030.</p>
	EMN NCP Bulgaria	Yes	<ol style="list-style-type: none"> 1. No information available. 2. No information available. 3. No information available.
	EMN NCP Croatia	Yes	<ol style="list-style-type: none"> 1. The number of migrants who have lost their job as a result of the pandemic during the period between March and June 2020 is not available, because reasons for withdrawal of residence permit are not disaggregated by this particular reason. 2. The Croatian National Bank is the institution responsible to collect information on remittances sent abroad by migrants. 3. No.

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	<p>EMN NCP Cyprus</p>	<p>Yes</p>	<ol style="list-style-type: none"> 1. The number of the registered unemnploved TCNs has increased from 2.108 in the end of February 2020 to 2.394 in the end of June 2020. 2. Central Bank, according to the Payment Services Law of 2018 (nr. 31(I)/2018) 3. No.
	<p>EMN NCP Czech Republic</p>	<p>Yes</p>	<ol style="list-style-type: none"> 1. Information on the number of migrants who lost their job during above mentioned period cannot be provided due to lack of statistical data. The Czech Republic collect data on the number of third-country nationals registered by the Labour Office, however, only some categories of TCN are entitled to register (e.g. TCN with permanent residence) There are other categories of third country nationals who are not allowed to register there (third country nationals with the Employment Card or short-term work permit up-to 3 months) and the Czech Republic does not collect statistics on reasons why did they lose their job (expiration of their permit, cancelation of their contract from side of employer or by their own decision etc.). On 31 March there were 3 175 third country nationals registered by the Labour Office of the Czech Republic. On 31 May there were already 4 505 175 third country nationals registered by the Labour Office of the Czech Republic. There is a clear increase of numbers. However, we cannot say the increase was caused solely by the COVID-19 crisis even if we can expect it was one of the main factors. 2. There is not such an authority in the Czech Republic and payments are not distinguished according to their purpose. 3. N/I

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	<p>EMN NCP Estonia</p>	<p>Yes</p>	<p>1. During the period March to June 2020 the number of people who have been registered with the Estonian Unemployment Insurance Fund due to loss of work was 29713, of them 2655 were TCNs. Conclusions on whether these job losses have occurred due to the pandemic however cannot be made as the Estonian Unemployment Insurance Fund does not collect such specific data regarding the reasons for loss of work. The number of TCNs dismissed from employment in that period could give some indications of how TCNs' employment was affected by the pandemic. However, definite conclusions cannot be drawn from those numbers. During the period of March to June 2020 the number of all people dismissed was 8981, of them 841 were TCNs.</p> <p>2. Bank of Estonia.</p> <p>3. No.</p>
	<p>EMN NCP Finland</p>	<p>Yes</p>	<p>1. According to statistics provided by the Ministry of Economic Affairs and Employment, there were a total of 42 751 foreign-born unemployed jobseekers (EU-citizens and TCNs combined), which is 18 052 more than in February 2020 (24 699). This, however, is not the whole truth as the statistical spike with unemployed foreigners is met usually in June-July every year. Compared to last year, the amount of foreign-born unemployed jobseekers has risen less (45%) than the amount of native-born unemployed jobseekers (64%). It is worth noting, however, that these figures include only those who have officially registered as unemployed jobseekers. Not all who lose their jobs register with the employment services. Therefore the actual figures are most likely more.</p> <p>2. The Finnish Financial Supervisory Authority (https://www.finanssivalvonta.fi/en/) collects annual data on the volume of transfers by remittance companies. There are also a number of hawala-type operators operating especially between Finland and East Africa. The annual reports do not, however, disaggregate data according to who or which demographic groups are sending the funds, but these services are mostly known to be used by migrants residing in Finland. There has been a major decrease to the volume of the Finnish-licensed remittance businesses remitting money to third countries due to COVID-19 during this time. These operators are often hawala-type of businesses who have no possibility to make transfers</p>

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			<p>through bank accounts. And when the airline traffic has been stopped, they have had no possibility to transfer money by that method either. There are also agents of foreign payment institutions (such as RIA, Moneygram and Western Union) in Finland. It is not clear, however, what kind of an impact COVID-19 has had on those operators, as this data is not collected by Finnish authorities.</p> <p>3. There have not been specific campaigns focusing on remittances. Mostly information campaigns have focused on support measures for migrants residing in Finland to mitigate their employment related issues.</p> <p>Ministries, municipalities and other public authorities, non-governmental organizations, media and communities, provide information on the coronavirus and COVID-19 in Finland. Multilingual communications on the coronavirus has been and is produced extensively by the public authorities, central and local governments, and various organizations. Mostly the multilingual information about the coronavirus has reached its target groups quite well.</p> <p>To keep all the entrepreneurs in Finland aware of the situation and restrictions caused by COVID-19, The Ministry of Economic Affairs and Employment publishes information on the effects of the coronavirus on business activities, employment and security of supply in Finnish, Swedish and English, but in Arabic, Kurdish, Persian, Turkish, Russian, Estonian, Chinese and Somali too. The Ministry has produced a multilingual information leaflet to asylum seekers on seasonal work possibilities. Ministry's own Integration.fi website and InfoFinland.fi (financed partly by the ministry, managed by the City of Helsinki) have published multilingual summaries of coronavirus communications produced by the public authorities, central and local governments, and various organizations. During the spring 2020, the multilingual news summaries and pages have been continuously updated and promoted to target groups and in social media to ensure better access to COVID-19 related information.</p> <p>In addition, the employment services (TE-services) have published multilingual information on job seeking and using TE-services during the coronavirus situation.</p> <p>Multilingual information on COVID-19 has included written web communications, audiovisual material, social media marketing in target languages, stakeholder communications and visual information. The</p>
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			Finnish broadcasting company YLE has also produced news on COVID-19 in English, Russian, Arabic, Persian, Kurdish and Somali.
	EMN NCP France	Yes	<p>1. Data on how many migrants have lost their jobs because of the Covid 19 pandemic are not available for the moment. The published data refer to the employment of workers of all nationalities. However, within the survey on the activities and conditions of employment of the workforce during the health crisis (called 'Acemo' survey), conducted by the Directorate for research, study and statistics of the Ministry of Labour (Dares) with the support of the French National Institute of Statistics and Economic research (INSEE), non-agricultural companies from the private sector of more than 10 employees were polled every month since April regarding their situation and the conditions of employment. This survey provides a monthly overview of the employment situation and of the differences between the different sizes of companies and type of industry. The third survey published in June indicates in particular that:</p> <ul style="list-style-type: none"> • In May, the economic activity in these companies restarted sharply. Following 19% in March, 12% in April, only 5% of workers worked a company of which the activity stopped in May. Companies that have seen their activities cut in half only represented ¼ of employees (27% in May against 45% in April). • In May, at the beginning of the alleged lockdown, the number of workers returning on site increased: at the end of May almost half of the employees worked on site versus only a quarter of them in March. Also, partial unemployment has decreased significantly: 13% of workers were in this situation at the end of May against a quarter in March. The number of teleworking employees is stable while the portion of workers on leave or on medical leave decreases. • The number of employees on partial unemployment in May is estimated at 7.8 million, after 8.7 million in April and 7.2 million in March, which represents 449 million hours in May (i.e. an average of 1.7 weeks per employee). This would be equivalent to 3.0 million employees working full-time during the month (against 5.5 million in April and 2.2 million in March). <p>2. The French Agency for Development (AFD) set up the observatory on the costs of sending money abroad in 2007 through the creation of a website envoidargent.fr which gathers information on the costs and modalities of money transfers practiced by money transfer institutions.</p>

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			<p>Within the framework of the "DIASDEV" project developed by the AFD and the 'Caisse des dépôts' (Deposits Funds) of five countries (France, Italy, Morocco, Senegal and Tunisia), a consultation of the diasporas in France was carried out on a small scale (5,000 respondents). This consultation made it possible to draw up trends on the Africa-France corridor, which clearly show a decline in remittances, mainly due to the drop in income and the inaccessibility of diasporas to traditional transfer agencies which are closed. However, a fraction of diasporas have reoriented themselves towards digital channels and have also increased the amount of their remittances. To go further, the Red Mangrove Development Advisors (RMDA) firm, in charge of the feasibility study for the "DIASDEV" project, is currently liaising with the IPSOS polling group in order to carry out a larger scale survey on current diaspora remittances in France. This survey, the first of its kind in Europe on such data, would make it possible to better measure the extent of the phenomenon and to understand the possible constraints of users and the adaptation of their practices. In addition to obtaining an accurate picture, this survey would help guide policies and the choice of cooperation actions. The Ministry of Europe and Foreign Affairs (MEAE) and the AFD intend to co-finance this survey.</p> <p>Moreover, at the end of 2020, the ELIPA study (longitudinal survey on the integration of newcomers), conducted by the Department of Studies and Statistics within the Ministry of the Interior which aims to better understand foreigners who have recently arrived in France or who have been regularised, their itineraries and the conditions of their installation, will also allow an estimation of the impact of Covid-19 on the sending of money by migrants to their families. Indeed, the first wave of the survey carried out at the end of 2019 had identified this issue. Wave two, which is currently being carried out, will allow the data to be compared towards the end of the year.</p> <p>According to a recent study by the Universal Postal Union (UPU), the impact of the pandemic on postal activities is likely to be very serious. With many post offices closing and postal payments expected to decline, the amount and volume of transactions will most likely decrease in 2020, as the number of new postal accounts also falls. On the occasion of the International Day of Remittances to Families on 16 June 2020, many actors highlighted the serious difficulties migrants face in sending money back to their home countries due to the Covid-19 pandemic. UPU promotes financial inclusion in partnership with its 192 member countries. There are more than 600,000 post offices worldwide, some of which are located in the most remote and isolated rural areas to ensure that migrant families receive the money transfers that are vital to them.</p> <p>According to an IOM press release, the Covid-19 pandemic has brought the global economy to a standstill and increased unemployment, particularly among migrant communities. It has disrupted international</p>
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			<p>remittance flows. These disruptions are the result of border closures, physical distancing, lockdown measures and increased unemployment, in addition to already difficult living and working conditions for many migrants. The recipients of remittances do not necessarily benefit from any form of social protection and are not in a position to make up the shortfall resulting from this decline. The projects and programmes of the countries associated with IOM are developed to contribute to a much more balanced understanding of the sending of money and its importance for migrants, families and communities through studies, survey of households, survey on market and research. IOM contributes also to improve the policy and regulation regarding the sending of money with the aim of promoting social and financial intervention in a more targeted way. Specifically, IOM has enhanced its smartphone application, MigApp, which is widely used to compare remittance costs, extracts data from several cost comparison websites and generates a real-time estimate for migrants wishing to transfer money. To emphasize the urgency of addressing the negative effects of Covid-19 on remittances, IOM is joining with the international community, the private sector and the diaspora to discuss ways to address the disruption of remittance flows. In this regard, two key initiatives have emerged: the "Call to Action" issued on 22 May 2020 by the Governments of Switzerland and of the United Kingdom, and the International Fund for Agricultural Development (IFAD)-coordinated Working Group on Remittances, which provides a set of technical recommendations.</p> <p>3. Following on from the envoirdargent.fr website, the AFD will implement the DIASDEV project (see Q2) in 2020 which aims to facilitate transfers, savings and investments by diasporas in their countries of origin by strengthening existing tools provided by public and private actors in Europe and Africa, improving the dissemination of offers to diasporas and enabling the development of new transfer, savings and investment services for diasporas in their countries of origin.</p> <p><u>Some figures:</u> The cost of transferring remittances from France has decreased in recent years, reaching an average of 6.64% in 2019, an 11% decrease since 2015. France's level is lower than the average level for all G20 countries (7.04%) and the world average of 6.84% in the first quarter of 2018.</p> <p>In this Covid 19 context, the biggest companies in the remittances sector such as Western Union, Moneygram or Ria have been conducting intensive communication campaigns in recent weeks to redirect their customers to their digital platforms, mobile applications or websites. But customers have had to deal with saturated applications.</p>
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			<p>The other solution was to go to the post offices. However, the costs are much higher there than in money transfer agencies and there are very few postal offices in some regions.</p> <p><u>Projects developed by two members of parliament:</u> Two French members of parliament have decided to support Africans by proposing a project for the tax exemption of remittances sent by the African diasporas. Their aim is to encourage money transfers from the African diasporas to their families back home. The other project proposed is bancarisation. It aims to reduce transfer costs for diasporas settled in France. Remittances to Africa are the most expensive in the world, with 9% to 10% in commissions levied per transaction (on a reference amount of USD 200 and to middle-income countries, 9.3% on the sub-Saharan Africa corridor) and up to 20% for southern Africa, whereas on average they are between 5% and 7% for other continents. The progression of the Covid-19 pandemic has led to the closure of many money transfer agencies and independent businesses offering these services.</p>
	EMN NCP Germany	Yes	<ol style="list-style-type: none"> 1. In the months March to May 2020, in all 204,000 foreigners employed in the first labour market became unemployed. The number of newly unemployed persons is thus around 60,000 higher than the average for the months of March to May in 2018 and 2019, but it should be noted that the concept of foreigners is unlikely to be identical to the concept of "migrant" within the meaning of the question. Moreover, the above-mentioned additional newly unemployed persons cannot necessarily be attributed to the coronavirus crisis. A more detailed analysis would be need to be conducted to make any such statement. 2. The Federal Government does not independently collect data on remittances and relies on World Bank calculations and estimates. 3. No. It is the aim of the Federal Government to use private remittances to promote development. The Federal Government has therefore committed itself internationally to the goal of reducing the transaction costs of remittances to less than 3 percent by 2030 (goal 10.c of 2030 Agenda for Sustainable Development). The Federal Government is also working on the issue of remittances within

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			the framework of the G-20 and is committed to improving information and transparency regarding the costs of remittances, among other things by providing the comparison website www. geldtransfair.de .
	EMN NCP Greece	Yes	<p>1. According to the data obtained from the "ERGANI" Information System, the foreign workers in Greece who lost their jobs due to the termination of their employment contract (dismissal), during the months March-June 2020 are 347,475. The above number of dismissed foreign nationals is significantly reduced compared to the corresponding period of the year 2019 (676,402 dismissed). It should be noted that the reduced number of redundancies is likely due to the measures taken by our country to address the consequences of COVID-19 pandemic. These measures included the support of companies whose operation was suspended by state order or who were severely affected from the consequences of COVID-19. Also the measures included the support of their employees. Among the measures was the right of these companies to suspend the employment contracts for all or for a part of their employees. These employees were provided with state compensation (special purpose compensation) and insurance coverage for the entire period of the suspension. At the same time the employers were obliged not to make redundancies for as long as the above mentioned measures were in force and for a period after the expiration of the employee's contract suspension.</p> <p>2. Central Bank</p> <p>3. yes</p>
	EMN NCP Hungary	Yes	<p>1. The number of work permits was 28 156 on 29.02.2020 and 28 795 on 30. 06. 2020, so doesn't show any significant changes in the period of March to June 2020.</p> <p>2. The balance of payments statistics compiled by the Hungarian National Bank contains data on unrequited payments of persons residing in Hungary for more than one year to foreign countries. These data presumably contain the remittances of immigrants, however, it is important to emphasize that</p>

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			<p>balance of payments classifies elements by the place of economic activity and not by nationality, thus, it can provide only an estimation.</p> <p>The Central Statistical Office (KSH) also collects data on remittances sent by migrants: http://www.ksh.hu/docs/hun/xstadat/xstadat_eves/i_qp015d.html (Line D7)</p> <p>3. No</p>
	EMN NCP Ireland	Yes	<p>1. An answer is currently unavailable.</p> <p>However, please find attached the results of the Labour Force Survey for Q1 2020 which details labour force figures (in employment; unemployed and not in labour force) for January to March 2020. This table is also available at www.emn.ie at the attached link: https://emn.ie/useful-statistics/employment-statistics/ and is sourced from www.cso.ie.</p> <p>The Q2 2020 Labour Force Survey results are scheduled for release on 25th August 2020.</p> <p>The Irish Central Statistics Office have noted in its Technical Note on the Monthly Unemployment rate https://www.cso.ie/en/methods/labourmarket/monthlyunemployment/monthlyunemploymentandcovid-19adjustedestimatesmarch2020technicalnote/ that:</p> <p>The real longer-term impact will not be known until the COVID-19 related payments cease and a clearer picture emerges of movements of COVID-19 claimants post cessation of the COVID-19 schemes (e.g. return to work, onto JB or JA) and when information collected in the Labour Force Survey (LFS) becomes available.</p> <p>The CSO also notes that: The official measure of unemployment, based on the International Labour Organisation (ILO) concepts and definitions, comes from the quarterly Labour Force Survey (LFS). Of interest, the Central Statistics Office are also publishing a range of statistics on the impact of Covid-19 on the labour market, including Live Register figures and uptake of the Covid-19 financial supports. Detailed tables, which include breakdown by nationality, are available at the attached link: https://www.cso.ie/en/statistics/labourmarket/liveregister/detailedcovid-19incomesupportandliveregistertables/</p> <p>labour_force_survey_q1_2020.docx</p>

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			<p>2. Answer not currently available</p> <p>3. Answer not currently available</p>
	EMN NCP Italy	Yes	<p>1. The number of migrants who have lost their job as a result of the pandemic during the period between March and June 2020 is not available. However, the National Institute of Statistics (i.e. ISTAT) has recently published an inform concerning the job market in Italy in the first quarter of 2020 (January – March 2020). According to first figures available, the occupation rate of foreign citizens has decreased compared to the same period of 2019 (percentage change of -1,4). Similarly, the unemployment rate of foreign citizens has decreased (percentage change of -1,7) compared to 2019. As for the inactivity rate of foreigners, it has risen steadily (percentage change of +3,0) in comparison to the same period of the previous year.</p> <p>2. The Italian Central Bank (i.e. Banca d'Italia) is the institution responsible for the collection of information on remittances sent by foreign workers to their countries of origin. Every three months, it provides an updated overview on the transfer of money abroad managed by payment institutions and other authorised intermediaries. The data is provided with a breakdown by receiving foreign country and on an annual basis with further information on the Italian sending province.</p> <p>3. As of today, there is no public campaign to promote the use of digital transfers to country of origin, but only some initiatives launched by private operators. According to the last figures available on the financial inclusion of migrants (2018), Money Transfers Operators (MTOs) remain the privileged channel to transfer money abroad (62%), followed by the banking one (17%) and the personal one (i.e. transfer through friends, parents or in person, 11%). As for the use of innovative solutions to transfer remittances, digital tools (i.e. smartphones, internet and PayPal/bitcoin) are reported to be very marginal (1,5%).</p>

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	<p>EMN NCP Latvia</p>	<p>Yes</p>	<ol style="list-style-type: none"> 1. During time period between March 13 and June 21 - 416 persons with temporary residence permit due to work terminated of employment (9502 persons in total has temporary residence permit due to work). 2. Bank of Latvia (Central Bank). 3. No. Mainly campaigns are aimed to promote fast and secure payments within the eurozone and the EEA area, developing a flash payment service, promoting the development of FinTech, improving the availability of digital payment services.
	<p>EMN NCP Lithuania</p>	<p>Yes</p>	<ol style="list-style-type: none"> 1. Information is not available. 2. Bank of Lithuania collects information on remittances sent to/from Lithuania. Bank of Lithuania has notified there is no possibility to provide information how much remittances are being sent from Lithuania by third country nationals. 3. Bank of Lithuania recently has not implemented any activities aimed to increase the use of digital transfers sent by third-country nationals to their country of origin.
	<p>EMN NCP Luxembourg</p>	<p>Yes</p>	<ol style="list-style-type: none"> 1. For the moment, the Luxembourgish government has decided to extend the partial unemployment measures for the companies which were affected by the COVID-19 pandemic until the end of the year. All these measures have been taken in order to relaunch the employment market and to guarantee the continuity of the work positions. In consequence, it is not possible to inform on the number of employees, who at the present moment, have lost their employment due to the pandemic.

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			<p>2. No information available at this moment.</p> <p>3. No.</p>																																						
	EMN NCP Malta	Yes	<p>1.</p> <table border="1"> <thead> <tr> <th>Nace Category</th> <th>Number of TCNs</th> </tr> </thead> <tbody> <tr> <td>[B] Mining & Quarrying</td> <td>1</td> </tr> <tr> <td>[C] Manufacturing</td> <td>16</td> </tr> <tr> <td>[E] Water Supply; Sewerage, Waste Management & Remediation Activities</td> <td>3</td> </tr> <tr> <td>[F] Construction</td> <td>11</td> </tr> <tr> <td>[G] Wholesale & Retail Trade; Repair of Motor Vehicles & Motorcycles</td> <td>15</td> </tr> <tr> <td>[H] Transportation & Storage</td> <td>5</td> </tr> <tr> <td>[I] Accommodation & Food Service Activities</td> <td>58</td> </tr> <tr> <td>[J] Information & Communication</td> <td>1</td> </tr> <tr> <td>[K] Financial & Insurance Activities</td> <td>3</td> </tr> <tr> <td>[L] Real Estate Activities</td> <td>2</td> </tr> <tr> <td>[M] Professional, Scientific & Technical Activities</td> <td>13</td> </tr> <tr> <td>[N] Administrative & Support Service Activities</td> <td>19</td> </tr> <tr> <td>[P] Education</td> <td>2</td> </tr> <tr> <td>[Q] Human Health & Social Work Activities</td> <td>7</td> </tr> <tr> <td>[R] Arts, Entertainment & Recreation</td> <td>10</td> </tr> <tr> <td>[S] Other Service Activities</td> <td>9</td> </tr> <tr> <td>[T] Activities Of Households as Employers, Undifferentiated Goods & Services - producing Activities of Households for own use</td> <td>7</td> </tr> <tr> <td>Grand Total</td> <td>182</td> </tr> </tbody> </table> <p><i>Source: Jobsplus, 2020</i></p>	Nace Category	Number of TCNs	[B] Mining & Quarrying	1	[C] Manufacturing	16	[E] Water Supply; Sewerage, Waste Management & Remediation Activities	3	[F] Construction	11	[G] Wholesale & Retail Trade; Repair of Motor Vehicles & Motorcycles	15	[H] Transportation & Storage	5	[I] Accommodation & Food Service Activities	58	[J] Information & Communication	1	[K] Financial & Insurance Activities	3	[L] Real Estate Activities	2	[M] Professional, Scientific & Technical Activities	13	[N] Administrative & Support Service Activities	19	[P] Education	2	[Q] Human Health & Social Work Activities	7	[R] Arts, Entertainment & Recreation	10	[S] Other Service Activities	9	[T] Activities Of Households as Employers, Undifferentiated Goods & Services - producing Activities of Households for own use	7	Grand Total	182
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			<p>2. The collection of Balance of Payments (BOP) statistics is a joint responsibility of the Central Bank of Malta (CBM) and the National Statistics Office (NSO). Data on money remittances, collected by the CBM's Regulation and Oversight Office, is used as a proxy for migrant remittances in BOP statistics.</p> <p>3. No promotion campaigns were undertaken during COVID-19 to increase the use of digital transfers to country of origin by third-country nationals.</p>
	EMN NCP Netherlands	Yes	<p>1. No information available.</p> <p>2. No information available.</p> <p>3. No information available.</p>
	EMN NCP Poland	Yes	<p>1. As of today, there is no data available for the period indicated in the question 1. Individual institutions responsible for the collection of such data are in the process of collecting and developing them. Data on trends in registration of unemployment in the recent period are just transmitted and require analysis in terms of the their status.</p> <p>Basically, the Ministry of Family, Labor and Social Policy can generate data on the number of unemployed foreigners from an internal database on registering foreigners as unemployed / jobseekers. However, it is difficult to determine whether the loss of employment by these foreigners was due to a pandemic.</p> <p>Another institution that can indicate some trends in this area is the Central Statistical Office, which publishes reports on the number of migrants in Poland, taking up the subject of registered trips from Poland, including the latest ones, in the face of recent events. However, not every trip of a foreigner can automatically be associated with losing a job in Poland.</p> <p>Estimates available at the moment, whose data source is the Central Statistical Office, indicate that the population of foreigners in Poland at the end of April 2020 compared to the end of February 2020</p>

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			<p>decreased by 223 thousand, i.e. by 10.1%. In contrast, the population of Ukrainian citizens decreased by 11.5%. The largest decrease was recorded among citizens of Belarus (32.2%) and Russia (25.7%).</p> <p>2. Information on remittances sent by migrants living in Poland is collected as part of the annual study of Ukrainians in Poland conducted by the National Bank of Poland. Information on remittances of other migrants (other than residents of Ukraine) is estimated on the basis of data from the Social Insurance Institution. Moreover, the National Bank of Poland publishes annually and quarterly reports as part of its balance of payments statistics. These reports contain information on remittances transferred abroad by all foreigners living in Poland (but without distinction on third-country nationals). Nevertheless, the vast majority of funds sent by foreigners living in Poland are transferred to Ukraine.</p> <p>3. Neither the National Bank of Poland nor the Ministry of Family, Labor and Social Policy conducted any activities aimed at promoting the increase in the use of digital money transfers to the country of origin by third-country nationals.</p>
	<p>EMN NCP Portugal</p>	<p>Yes</p>	<p>1. The available data concerns the registered unemployment, so we cannot undoubtedly affirm that they are in result of the pandemic. However, continental (excluding Portuguese Islands of Madeira and Açores, where the pandemic had a very low impact) Employment Centres report, between March and May 2020 (June data not available yet) 24.790 registered migrants (13.354 more than the last year, in the same period), leading us to believe it may be associated with the pandemic.</p> <p>2. Banco de Portugal (the Portuguese Central Bank).</p> <p>3. No.</p>

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	<p>EMN NCP Slovakia</p>	<p>Yes</p>	<ol style="list-style-type: none"> 1. This information is not available, as the reasons for terminating the employment is not collected. It is only possible to provide the number of work permits issued, the number of confirmations about the labour market test carried out monthly and the number of detected third-country nationals without a work permit. 2. The National Bank of Slovakia collects the information quarterly. 3. No.
	<p>EMN NCP Slovenia</p>	<p>Yes</p>	<ol style="list-style-type: none"> 1. From 13.3. to 31.5.2020, 4.549 third-country citizens lost their job in Slovenia. 2. Central Bank, Bank of Slovenia 3. No. Bilateral agreements on social insurance with third countries determines that a third-country national can only be eligible to receive unemployment benefit if he/she stays in the country.
	<p>EMN NCP Spain</p>	<p>Yes</p>	<ol style="list-style-type: none"> 1. According to the official data, between March 2020 and June 2020 a total of 56.164 TCNs lost their jobs. However, the number of TCNs workers affected by the COVID crisis is higher. The Spanish Government offered the possibility to employers of temporarily suspending the contracts of their employees, instead of making them redundant. Workers included in that category (ERTE – temporary suspension of contracts) have not technically lost their jobs, and thus are not included as such in the statistics, but they see a reduction in their income, as they only receive 70 % of their salaries in the form of unemployment benefit. Between March and May (June is not available yet) there has been an increase of 378.407 TCNs getting the unemployment benefit, so this figure is more appropriate to measure the impact of the COVID crisis

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			<p>on TCNs working in Spain. So, redundant or not, at least 378.407 TCNs affected by the COVID crisis have seen their income reduced.</p> <p>2. The Central Bank.</p> <p>3. There was no official public campaign as such promoting them, as digital services are widespread in Spain. Nonetheless, our Central Bank published a piece of information on the 15th of March (the day after the state of emergency was declared) in which it committed to maintain and guarantee the access to banking and financial services, not only the digital ones, but also through the banks' branches and ATMs. In fact, financial services were considered essential services, and were available and open throughout all the state of emergency period. Mind you, many banks asked their clients to prioritize the use of their digital platforms, websites and apps, in order to minimize the risk of contagion.</p>
	EMN NCP Sweden	Yes	<p>1. No information available.</p> <p>2. Sweden Central Bank</p> <p>3. No The problem of slow international payments has recently been pointed out by international organisations, the Riksbank and other central banks. This issue will continue to attract attention in the future. It would be positive if the central banks could find a good solution to reduce the need to use less secure private alternatives.</p>

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	<p>EMN NCP Norway</p>	<p>Yes</p>	<p>1. The percentage of registered, unemployed immigrants was 17.7% (of the total number of persons amongst the employable population) in March contra 5.5 % in February 2020. Immigrants from the eastern part of the EU as well as persons from Asia and Africa were the largest groups.</p> <p>In absolute numbers there were 26 820 persons with immigrant background who were 100% unemployed in February and 87 200 registered in March. Three times as many in March as in February. For the population in general, the increase was greater however. The numbers went from 38,600 100% unemployed to 213,000 100% unemployed, or more than 5 times higher unemployment in March than February. The relative increase was considerably higher for the general population where unemployment went from 1,7% to 9,1%.</p> <p>https://www.ssb.no/arbeid-og-lonn/artikler-og-publikasjoner/ledigheten-blant-innvandrere-pa-naermere-18-prosent-i-mars (Statistics Norway, in Norwegian only)</p> <p>As the coronavirus pandemic develops from day to day in Norway's epicenter and capital city of Oslo, it seems at present (spring/summer 2020) that Oslo's eastern neighborhoods with large immigrant populations may be worse hit than other neighbourhoods, and that some migrant groups appear to be especially exposed.</p> <p>2. The Department of Finance has an overview of remittances sent abroad. The Norwegian Labour and Welfare Administration (NAV) is responsible for collecting data about the labour market. But they have not provided information about immigrant unemployment in relation to Corona – only information regarding the total population. https://www.nav.no/en/home/work-and-stay-in-norway/relatert-informasjon/labour-market-information-in-english</p> <p>3. UDI contacted a number of sources to ascertain whether any efforts have been made to improve the already highly digitalized banking services in Norway to more easily enable money transfers. We were not able to verify that it was, so assume the answer is NO. But, Norway has made efforts to ensure that</p>
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			<p>skilled workers from outside the EEA area are able to remain in Norway as long as they have a valid residence permit and receive unemployment benefits should they not be able to find another job while laid off due to Corona.</p> <p>Other: https://blogs.prio.org/2020/04/migrants-and-covid-19-in-norway-five-reflections-on-skewed-impacts/ Analysis (blog) about Covid-19 hitting minority population disproportionately in Norway Peace Research Institute of Oslo (PRIO)</p>
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