

Refugee **Transportation Loans**

Evaluation of the Immigration Loan Program

The 2015 government report "Evaluation of the Immigration Loan Program" tells us the following:

Refugees who are resettled to Canada receive a loan to cover:

- their travel to Canada
- their immigration medical exam

Profile of Loan Recipients (2008-2012)

94%

88%

54%

of Government Assisted of Privately Sponsored Refugees (GARs)

Refugees (PSRs)

of loan recipients did not know English or French on arrival

was the country of origin for 28% of loan recipients. Iraq

Received a loan

Recipients' Understanding of the Loan

Visa offices spend

After arrival in Canada



reviewing loan with refugees

56%

understood they have to start repaying 30 days after arrival

Difficulty Repaying the Loan

Government Assisted

Privately Sponsored

76%

32%

used their income support or social assistance to pay back the loan

54%

55%

51%

Said that paying back the loan made it difficult to pay for basic necessities like food, clothing and housing

Said that after paying for basic necessities, paying back the loan took a large portion of their remaining resources

Said that paying back the loan was stressful for them and/or their families

Gowah, single mother of six children

I worried all the time about repaying this debt. How can I further my education and get a good job and how can I support my family, how can I provide them with good food?

While most loan recipients access settlement services, they find it difficult to take full advantage of services (especially of language courses) because they need to work in order to pay back the loan.



48%



24%



22%

of recipients are working to pay back their loan and have no time to use services to help them adapt

of recipients quit language training to pay back their loan of recipients quit school or other training to pay back their loan

Some Figures

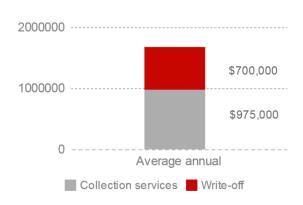
New loans each year

\$12,783,000

Average Loan

\$3,090

Administration Costs



Other admin costs, e.g. expenses for issuing loans, are unknown

Recommendations include:

Making adjustment to loan repayments to ensure that the loan program is aligned with resettlement, settlement and integration policy objectives.

Solution

The Canadian Council for Refugees calls on the Governments of Canada and Quebec to absorb the costs of the transportation expenses for refugees.

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