





# Refugee Transportation Loans

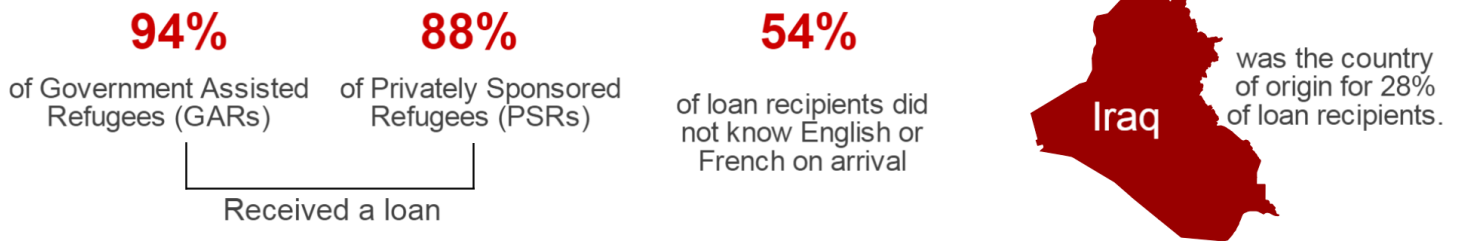
## Evaluation of the Immigration Loan Program

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

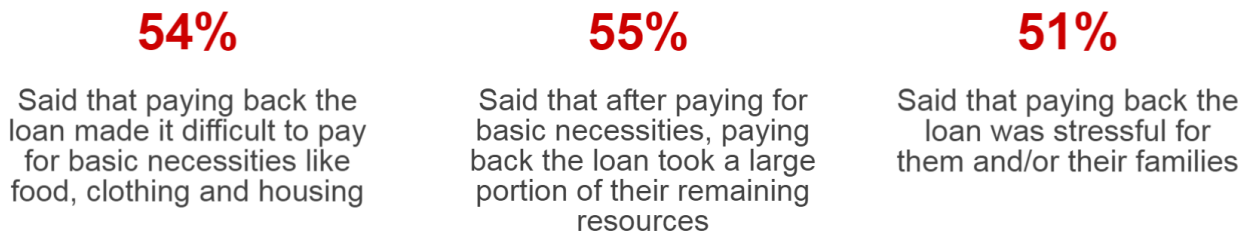
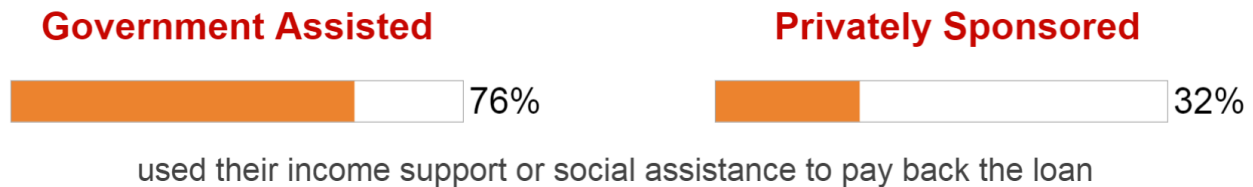
## Profile of Loan Recipients (2008-2012)



## Recipients' Understanding of the Loan



## Difficulty Repaying the Loan



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%**

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



**24%**

of recipients quit language training to pay back their loan



**22%**

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

### Some Figures

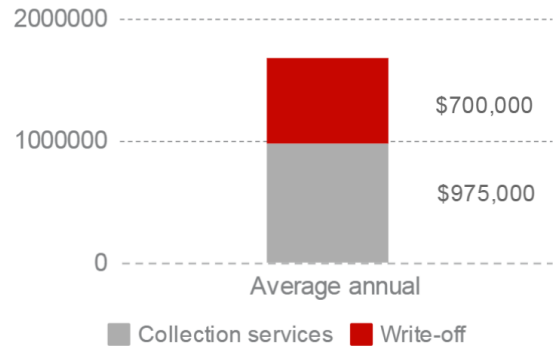
New loans each year

**\$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.