

Reference and Counsel – Motion 1.7

MOTION 1.7

RELATING TO: Phasing out the travel loan repayment for refugees to Canada.

SUBMITTED BY: Director of Public Policy and Service Ministries, Eastern Synod, ELCIC

PREAMBLE:

The Immigration Loans program has undergone some beneficial changes since February 21, 2018, under Immigration, Refugees and Citizenship Canada. The changes in effect - that repayment of the loan begin after twelve months, are interest free, that loans already existing will have no further accumulation of interest, and that the repayment period has been extended by two years (to reduce the size of monthly installments)¹ - are all welcome changes. However, 98% of users of this loan program are refugees to Canada.² Refugees leave their home countries not by choice, but by necessity, most often due to serious human rights abuses; “no one leaves his or her homeland without a reason... persecution, violence or exploitation... natural disaster...”³ Travel loan repayment hinders a refugee’s ability to settle into Canadian society more quickly and adds stress to daily living while trying to start over. The Canadian Council for Refugees estimates that refugee families begin their new life in Canada with a debt of up to \$10,000.⁴

There is already a precedent for waving the travel loan repayment: between November 4, 2015, and February 29, 2016, the Government of Canada resettled 25,000 Syrian refugees and exempted them from the financial stresses associated with travel loans.⁵ It is possible to welcome refugees to Canada without making them pay for their travel. Citizens for Public Justice, an ecumenical, non-profit organization, estimates that for only 40 cents annually per Canadian such travel costs could be absorbed.⁶

MOTION:

We call on the federal government for a timely phase out of the travel loan repayment for all refugees who resettle in Canada, asking that

1. the Bishop of the Eastern Synod write to the Honourable Ahmed D. Hussen, Minister of Immigration, Refugees and Citizenship Canada urging the phasing out of travel loan repayment,
2. Individual members, ministry areas and congregations re-affirm their ongoing work of welcoming refugees with the ELCIC Resolution on Welcoming the Stranger

¹ www.canada.ca

² www.cpj.ca

³ www.lutheranworld.org

⁴ www.ccrweb.ca

⁵ www.cpj.ca

⁶ *ibid*

(<http://elcic.ca/Public-Policy/documents/WelcomingtheStrangerMotionFINAL.pdf>) and the Lutheran World Federation's document Welcoming the Stranger: Affirmations for Faith Leaders (https://www.lutheranworld.org/sites/default/files/Welcoming_the_Stranger.pdf).

RECOMMENDATION:

Adoption