

# **ETHICAL AND POLICY CONSIDERATIONS OF REFUGEE TRAVEL LOANS – ENCOURAGING INDEPENDENCE OR FOSTERING FINANCIAL COERCION? A REVIEW**

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**Background:** Refugees resettling to the US and Canada frequently cannot afford airline tickets for their trip, and hence both countries adopted a system to allow for refugee travel loans. Refugee travel loans allow refugee resettlement organizations to purchase airline tickets for refugees, with the expectation that refugees will pay back their no interest loan after arrival and resettlement.

**Issue of Focus:** There are ethical considerations with refugee travel loans, given concern for coercion/exploitation of a vulnerable population. The goal of this literature review is to explore the historical and ethical aspects of refugee travel loans, as well as policy solutions to address those aspects.

**Methods:** Literature was reviewed with regards to ethical considerations of refugee travel loans. Minimal data was found regarding the policy implications of having refugee travel loans.

**Results/Potential Outcomes:** Various ethical considerations arise in considering refugee travel loans. US and Canadian agencies note that these loans help states recuperate the costs of refugee travel, while also encouraging financial independence and establishment of a credit score. Alternatively, there are some ethical concerns about coercion, as refugees cannot afford travel to safety without these loans. Refugees who default on their loans also run the risk of having their citizenship requests denied.

**Discussion/Implication:** Given the lack of alternatives or organizations funding those loans, there is a coercive element in having refugees sign documents for a loan before boarding their flights to the US and Canada. For many refugees, financial difficulty as well as the risk of not getting citizenship is directly linked to worse mental health outcomes. Hence, policy solutions and advocacy by healthcare providers need to be examined to help address issues with refugee travel loans.

## **Learning Objectives**

At the conclusion of this presentation, participants will be able to:

1. Recognize the history of refugee travel loans, as well as potential ethical conflicts of enforcing these loans.
2. Evaluate the risks and benefits of refugee travel loans, and appraise potential alternatives from a policy standpoint.