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and starting to tackle child poverty. Affordability cannot be avoided. Making sure that the social security system is within our means and more efficiently managed with a real commitment to end waste and abuse. This quite clearly addresses some of the concerns that have been stated to date. It has not been long but we have had some response.

How can we make the best use of this money? Broadening student access and the whole issue of learning. Broadening student access is the best way. Tuition fees by the provinces and territories have moved the cost of education back to the students.

The paper offers an interesting option, end the cash transfer for institutional support quickly and expand student loan opportunities instead. We estimate that a \$500 million student aid program would make accessible \$2 billion in loans every year. The target for that money could be older students who want to add to their skills and people who want to retrain as well. There are other options to help finance their education. For example, another idea that is being tossed about is using the moneys accumulated in registered retirement savings plans. Another option is the income contingent repayment plan.

• (1235)

Many of us have heard from constituents who have graduated but who are having a difficult time repaying their student loans. People are not reluctant to contribute to their own well-being, to their own promotion and their own development. However, they want to engage in a process that will be simpler, more equitable, fairer and more reasonable. We agree with that. We think that there is a way that can be done and we want to hear from people about that. If they have found work it may not pay well enough initially to make ends meet. That is a major concern.

Income contingent repayment works well in Australia and New Zealand. It permits people to repay their loans on the basis of their incomes. They also permit the use of limited public funds to meet emerging priorities. Partnerships with the federal government and the private sector are key to this approach. These options improve employability on the base of a shared responsibility and shared contribution.

I understand that the time for debate is not as long as we would all like so I am going to skip over to some of the things that I feel are really essential. As I indicated earlier, we are looking at engaging in a process with the aboriginal First Nations group. We need to establish a process that we all agree to. We continue to do that but I think something that we really need to emphasize is the role that my constituents play.

I, like any other member in the House, have a constituency, the Northwest Territories. We have a post-secondary education system of learning called Arctic College. If you ever want to tour the college campus you will have to bring your mukluks or your sneakers, Mr. Speaker, because the campus is three million square kilometres. It is spread throughout the north. My hon. colleague, the Minister of Indian Affairs and Northern Development, knows only too well how difficult and how long it takes to traverse and how inclement the conditions can be up there.

That brings me to the reason for this reform. I have had the opportunity to discuss with the aboriginal peoples. Each of these objectives, as I stated initially, is going to meet the needs and priorities of aboriginal people if we have a process that they can engage in. Aboriginal peoples want education and training opportunities like all Canadians. As the situation stands now, the aboriginal unemployment rate is approximately twice the Canadian average rate. Almost half of all aboriginal adults have incomes of less than \$10,000.

According to the 1990 aboriginal peoples surveyed, the social assistance dependency rate for registered Indians on reserve was over 41 per cent. The dependency rate for registered Indians off reserve was 57 per cent. The dependency rate for the population as a whole for Canadians other than aboriginal populations was only 7 per cent.

The aboriginal population is very young. Its birth rate is twice the Canadian average. Among the Inuit 43 per cent are under 15 years old. In recent years strides have been made in improving education for this young population. The good news is that we have resolved to do something about the problems that we have. There are many partnerships being forged and many efforts being undertaken by First Nations themselves. The number of status Indians enrolled in post–secondary education institutions nearly doubled in the five years between 1986 and 1991. This is an overall increase of approximately 22,000 students who are currently in post–secondary education, according to my colleague, the minister of Indian and northern affairs. That is something that we are all proud of and we all want to continue to make work effectively.

• (1240)

The enrolment of on-reserve children in kindergarten, elementary and secondary schools has increased from 72 per cent of school age children in 1960–61 to 91 per cent in 1990–91. The federal government's head start program will also create a unique opportunity. We will see the positive results as healthier, stronger and more confident aboriginal children entering their school years. However, much remains to be done.

No segment of the Canadian population faces a more glaring need for effective social policy measures, enhanced opportunities, reducing barriers, investing in people, addressing specific individual and community needs than does the aboriginal population.