

*Canada Student Loans Act*

So, Mr. Speaker, we must continue with programs such as this and in so far as this bill makes the program more efficient—and I think in most ways it does—it is a measure which is all to the good. I think it will help the educational process and I am sure it will be of value to many students and therefore of value to the country and the people whom we, collectively, are trying to serve. I hope the minister will accept our support in this regard. Since he is a new minister, perhaps he will take note of what has been said by some of the wise men of the opposition.

**Mr. Lorne Nystrom (Yorkton-Melville):** Mr. Speaker, I am happy to rise and say a few words on this topic which I regard as one of the most important in Canada today. It is encouraging that money for student loans will be increased from \$100 million to \$115 million. I should like to look at the purpose of loans and consider whether or not they achieve their objective. Certainly there is a need for student loans in this country. Thousands of students have already been helped in this way, as I was. But it must be remembered, as one hon. member pointed out, that many students find themselves in debt upon graduation. The main objective of the act is to ensure that every person in Canada who wants a university education has the opportunity to acquire it. The goal is universal accessibility to education, but student loans do not go all the way toward achieving this. I think we must take a broader and deeper look at the issue.

● (4:40 p.m.)

The Canada student loans program, as everybody knows, was begun in 1964 and arose out of the 1963 election campaign, at which time the Prime Minister of the country was on the campaign trail. Present student loans in Canada are quite inadequate, especially if one recognizes that living costs and tuition costs in the country have risen. Only 16.9 per cent of Canadians receive a higher education, as compared with about 40 per cent of the United States population.

Student loans are no longer adequate for student budgets. Perhaps I can illustrate this point by referring to a survey on student means conducted by the Canadian Union of Students in 1966. This survey, conducted by Robert Rabinovitch, outlines the difficulties students face nowadays. The survey shows that a typical student pays about 25.6 per cent of his budget money for tuition fees, this being an average of \$430 a year. The survey also shows that room and board and other

[Mr. Macquarrie.]

household operating expenses take up another 25.28 per cent of the budget, or about \$424 a year. Clearly, tuition fees and room and board account for over half of the average student's budget, which normally runs at \$1,677 a year. These figures applied to average students attending university two years ago. As you can see, Mr. Speaker, present available loans would not be adequate to meet the needs of today's students, especially since living costs have increased vastly in the last couple of years. A previous speaker in this debate touched on that point.

Then, all across the country students, and particularly girls, have been finding great difficulty in being gainfully employed during the summer. I know that the students of the University of Saskatchewan are facing this difficulty. Girls, especially, have a hard time finding jobs that pay decent wages. Usually they work as secretaries or clerks. Therefore it is quite clear that as tuition fees, the cost of books and the cost of living have gone up, our student loans program has become inadequate.

We must also look at equity in education. Today we do not have equity. Our system in general favours students coming from middle class or wealthy backgrounds. In this regard may I refer again to the survey conducted by the Canadian Union of Students that I referred to a few minutes ago. It shows that those making \$3,000 or less make up 22.1 per cent of Canada's population; yet only 9 per cent of our university population consists of children coming from such background. About 54 per cent of Canada's population has an income of under \$5,000; yet only 28 per cent of the students in our universities come from such backgrounds.

On the opposite end of the scale we see that 6.1 per cent of our population has an income of \$10,000 a year and over and that 25 per cent of our student population comes from this upper group. These figures show that we have no equity in our educational system today. The class of society the student comes from clearly is a determining factor in his educational potential. A quarter of Canadian undergraduates come from the richest 6.1 per cent group of our population, and about 28 per cent come from the poorer 54 per cent of the population.

If you want higher education to be universally accessible to all, you must change the system. Student loans are good in their way but they do not go far enough. Many young people who want to go to university cannot afford tuition fees; many cannot obtain jobs