Canada Student Loans Act

Loans Act may obtain a loan from any of the other nine provinces of Canada to study at a university in the province of Quebec but it is not yet possible for a student coming from the province of Quebec to apply for a loan in Quebec for study outside that province except at a certain restricted list of institutions, one of them being the University of Ottawa and another the University of Moncton.

I would hope that we could look forward some day to students from the province of Quebec being able to obtain loans which would allow them to further their studies in other parts of Canada. I think this is essential if we look forward to mobility in our student population and if we look forward to an exchange of ideas between one province and another, especially between the French speaking and English speaking areas of the country.

[Translation]

One thing is of particular interest to me and that is complete reciprocity between the students of Quebec and those of other provinces. I believe that, in the interest of Canadian unity and of our modern society, our Quebec students should be encouraged to pursue their studies in a province other than that in which they were born.

I am quite agreeable to have outside students carry out their studies in Quebec and, under federal legislation, such students should qualify for students' loans. On the other hand, I would wish that students in the province of Quebec could receive scholarships and loans from the province of Quebec to study elsewhere, without any restrictions.

[English]

My final comment, Mr. Speaker, is that I think many of us in this house realize that what we have achieved over the last two years under the Canada Student Loans Act must of necessity be considered to be an interim measure, and I hope that some day we will move toward a gradual reduction and an eventual abolition of student fees at all levels. That this act has been a useful one I do not think anyone who looks at it in a reasonable way would question. In the first year ended June 30, 1965, 42,500 students borrowed \$26,400,000 under the plan, and the

Quebec there is a piece of legislation provid- where machinery will gradually shorten the ing for student loans and bursaries, the fact work week, where automation will demand is that a student under the Canada Student more skills to enable our society to compete with the broadening opportunities on the one hand and the greater restrictions of work on the other, a new generation able and equipped to deal with the larger problems of leisure time will have to have open to it as a prime requisite the full scope of education.

> I say therefore, in looking at the loans as they now operate, that one of the problems which has been substantiated by the survey taken by the Canadian Union of Students is that the great majority of students who are managing to take advantage of this legislation primarily come from middle-class family backgrounds.

> I think the reasons are not hard to find. There are certain psychological barriers which hamper students from less fortunate backgrounds in their ability to approach the administrations for loans. I think the figures speak very clearly for themselves. Only 9 per cent of the university and college population comes from families earning an annual income of \$3,000 a year or less. When one considers that 25 per cent of Canadian families have incomes in this range, the disparity becomes even more clear. Nineteen per cent of university students come from families with incomes between \$3,000 and \$5,000 per year; yet over 32 per cent of Canadian families have incomes within this range. About 52 per cent of Canadian families have incomes less than \$5,000 while only about 28 per cent of the university population originates from this income bracket.

• (3:50 p.m.)

I think too that the survey shows, and those of us who have had the opportunity of retaining a close association with the universities and colleges across this country realize, that the majority of the students come from families whose parents' occupation could be classified as white collar, that is, professional or business. We want, I am sure, to broaden the range of the student population much wider than this.

It has been found as well that most of the students who finance their way through university and college depend upon a substantial parental contribution. Indeed, most of those who were interviewed considered this almost a prerequisite before they were able to go to college or remain there. It appears also that a figures are running at the same rate in the majority of those who have taken advantage current academic year. However, if we are to of this legislation come from more auspicious consider a university education in a world financial or social backgrounds. These people,