Canada Student Loans Act

wrong attitude towards what education is all about. At present our students see a university education as a commodity to be invested in so as to provide a future economic benefit. This, I suggest, is precisely the kind of education and attitude we do not want. We do not want to see that kind of environment nurtured in Canada. Education must not be looked on as a commodity. That is why am pleased that certain educational authorities have suggested abolishing the B.A. degree. They know that some students want a degree only because it will enable them to get a better or higher paid job. The theory of these authorities is that if you do not grant a degree, only those interested in learning will seek higher education because at the end of it there will be no official recognition of their endeavours. This is a very serious point that others concerned about higher education ought to be considering carefully.

## • (3:30 p.m.)

Professions, of course, are quite another matter. It is necessary to retain a formal recognition such as a degree to maintain technical standards. The point is that we in this country must do everything we can to get away from the notion that education is some kind of commodity which it is useful to obtain for a supposed kind of advancement. We must not look upon the loan factor as an inducement to regarding education as an investment.

The next point I want to make—and it was suggested by the previous speaker—is that under the present loans set-up thousands of Canadian students are deeply in debt by the time they graduate; the figure often reaches \$5,000 owing on government loans. In my opinion this has an interesting class effect. Its impact weights more heavily on students from average income or poor families, which tends to affect the student's judgment in deciding which course he should enter. The duration of the course is very relevant to such a student. The studies undertaken bear out the fact that students from working class families are more likely to enter short-term courses. This is in fact happening. Students from these families know they will be in debt and therefore choose the shorter courses, avoiding post-graduate work and the longer professional courses. I say again the debt principle weighs very heavily on the thinking of the poorer members of our community. In short, it has an anti-democratic bias.

this attitude will have on our society. I have loans bill is important, it comes nowhere near

already indicated that it more seriously affects students from lower income families. These students take the debt problem much more seriously than do the students from wealthier families. When such students graduate, they tend to accept more lucrative jobs in order to pay off their debts. What does this do to our society? Relatively speaking, fewer students are entering the field of social work, fewer are joining CUSO, and I suggest that fewer students are becoming members of the Company of Young Canadians. Fewer students are undertaking socially desirable work because a higher income is required in order to pay off their debt of \$5,000. Therefore, in the long run the community as a whole is the loser; we are losing the creative work that many of these university graduates would be willing to carry out if they did not have to work in higher paying positions in order to pay off their debts.

With regard to the general question of extending the range of students to whom these loans would be available, I ask the minister to comment on why part-time students were not considered in the amendments. It is important that men and women who are working in our society and have the desire for some form of higher education should be eligible for a loan. As a first step toward universality, people in this category should also be eligible for loans under the program.

I have received letters from working wives in my constituency, as I am sure other honmembers have, stating that they would take university courses if loans under the program were available to them under this program. At the moment they are excluded. One reason they require a loan is to pay for babysitters while they are attending university. Why should adults who are working part-time be excluded from this measure?

These are my general observations, Mr. Speaker. Although the points have been made in a rather low-keyed fashion, they are extremely important to our society. Some years ago, under the leadership of the Right Hon. Lester B. Pearson, the Liberal Party embarked upon a desirable program, at least in terms of commitment. The program in principle gave the right of education to every young Canadian, not as something that had to be purchased on borrowed money on which interest had to be paid but as something available according to one's own capacities, talents and desires. I suggest we do not have I wish to suggest the social consequences such a legislative program. Although this