

Canada Student Loans Act

Last March I put on the order paper a question dealing with this matter. I was interested in knowing whether we had made many loans which could not be collected and had to be written off. To be frank, I was surprised at the answer I received, but on reflection I can understand the reason for it. The answer to my question shows that at that particular time little had been written off by the government. An amount over \$100,000 had been written off because of the death of the students concerned, and something over \$500,000 in loans was owed by students who were in default. We shall have to see what can be done about students who are in default. However, only \$22,000 had been written off at that particular time. I am afraid that as the years go by many millions of dollars will not be collectable for one reason or another; some students who have obtained loans will leave the country and factors other than death will enter into the picture. There will have to be proper provision for the writing off of such loans.

In conclusion, may I say that I think the amendments the minister is proposing in this bill are good ones and the legislation is good when it is used properly. I should appreciate answers in due course from the minister with respect to the points I have raised on this occasion.

Mr. J. Edward Broadbent (Oshawa-Whitby):

Mr. Speaker, I should like to deal with an aspect of student loans that was not dealt with directly or implicitly by the minister in his statement or by the previous speaker. I am speaking of the whole question of the social legitimacy or social desirability of higher education costs being financed through a loans program.

In the 1963 election campaign the former Prime Minister of this country, the Right Hon. Lester B. Pearson, made what many considered a commendable promise, namely, to provide 10,000 scholarships for Canadian students. By granting scholarships we would recognize that higher education must be universally attainable and that cost should not be a factor in enabling an individual to obtain an education. Of course, no such program has been instituted since 1963. Instead, our program permits students to borrow money and pay it back, with interest. This approach to education is outdated on grounds of social philosophy and on grounds that it will not, even in pragmatic terms, lead to the kind of limited advanced society which we understand the Liberal party espouses.

[Mr. MacRae.]

I therefore wish to suggest briefly what the positive and negative aspects of student loans are when one compares them with the universal right to higher education. By making loans available to students, as opposed to giving them by right a chance of obtaining a post-secondary education, we do not really motivate students who have not reached university age to seek a university education. Only if post-secondary education is universal and as readily available as a public school or high school education will all our students be motivated to seek higher education. The point is—this has been demonstrated in many studies—that unless a child has acquired the motivation to go to university before reaching university age, it is very unlikely that he will go to university or even apply for a loan. Whether a child lives in one of the poor provinces of Canada or one of the rich provinces, he takes for granted his right to a secondary school education.

I submit that if a child has the ability to learn and the talent and desire to go to university, his right to do so should be a basic and fundamental right. I say this because the loans program militates against children of working class parents who view the loan merely as a debt. These children look on the loan as a burden. More important, perhaps, is that these children adopt their parents' attitude in looking on such loans as obstacles which must be overcome. Such children must surmount psychological barriers arising from their backgrounds, which barriers do not inhibit children of wealthy parents in the development of what I may call positive attitudes toward higher education.

All kinds of evidence is available to support my contention. The "Vertical Mosaic", a study of social classes and the power structure of Canada, although it is outdated shows very conclusively the maldistribution of our university population. It shows that the children of the wealthier people of this country are proportionately over-represented at universities when compared with students who come from other class backgrounds. Although student loans have rectified this situation to some degree, I submit that we would do much better if we made university or other post-secondary education free for all children of our society.

I should like to make another very important point about university education. Many consider a university education to be something that is bought—which it is now—and something which you acquire after paying a fee. That sort of thinking has promoted a