

Proposal Arguments

AT ISSUE**Should the Government Do More to Relieve the Student-Loan Burden?**

In 2011, the protest movement Occupy Wall Street began in New York City's Zuccotti Park. Initially, the protestors focused on economic problems like inequality and unemployment. But other issues emerged, including a demand for student-loan forgiveness. Soon after, then-President Barack Obama announced a program of student-loan relief. For example, he reduced the maximum required payment on loans from 15 percent to 10 percent of a borrower's annual income. Since taking office in 2017, President Donald Trump has proposed his own reforms. But regardless of political party, policymakers agree that student debt—now over \$1.5 trillion—is a problem.

According to some experts, the debt is a financial bubble that will eventually burst and cause more damage than the 2008 housing

crisis. Many critics claim that reforms to the current student-loan program miss the root cause of the problem: the ever-increasing cost of tuition. In response, they propose restructuring federal aid in a way that rewards schools that reduce expenses and penalize schools that do not. Others argue that most students receive enough money from traditional grants and loans to offset tuition; in their view, the "crisis" is overblown. Still others say that students should simply realize that they must live up to their obligations and repay their loans.

Later in this chapter, you will be asked to think more about this issue. You will be given several sources to consider and asked to write a **proposal argument** that takes a position on whether the government should do more to relieve the student-loan burden.

Stating the Problem

When you write a proposal argument, you should begin by demonstrating that a problem exists. In some cases, readers will be familiar with the problem, so you will not have to explain it in great detail. For example, it would not take much to convince students at your university that tuition is high or that some classrooms are overcrowded. Most people also know about the need to provide affordable health care to the uninsured or to reduce the rising level of student debt because these are problems that have received a good deal of media attention.

Other, less familiar issues need more explanation—sometimes a great deal of explanation. In these cases, you should not assume that readers will accept (or even understand) the importance of the problem you are discussing. For example, why should readers care about the high dropout rate at a local high school? You can answer this question by demonstrating that this problem affects not only the students who drop out but others as well:

- Students who do not have high school diplomas earn substantially less than those who do.
- Studies show that high school dropouts are much more likely to live in poverty than students who complete high school.
- Taxpayers pay for the social services that dropouts often require.
- Federal, state, and local governments lose the taxes that dropouts would pay if they had better jobs.

When you explain the situation in this way, you show that a problem that appears to be limited to just a few individuals actually affects society as a whole.

How much background information you need to provide about a problem depends on how much your readers already know about it. In many cases, a direct statement of a problem is not enough: you need to explain the context of the problem and then discuss it with this context in mind. For example, you cannot simply say that the number of databases to which your college library subscribes needs to be increased. Why does it need to be increased? How many new databases should be added? Which ones? What benefits would result from increasing the number of databases? What will happen if the number is not increased? Without answers to these questions, readers will not be able to understand the full extent of the problem. (Statistics, examples, personal anecdotes, and even visuals can also help you demonstrate the importance of finding a solution to the problem.) By presenting the problem in detail, you draw readers into your discussion and motivate them to want to solve it.

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Proposing a Solution

After you have established that a problem exists, you have to propose a solution. Sometimes the solution is self-evident, so that you do not need to explain it in much detail. For example, if you want to get a new computer for the college newspaper, you do not have to give a detailed account of how you intend to purchase it. On the other hand, if your problem is more complicated—for example, proposing that your school should sponsor a new student organization—you will have to go into much more detail, possibly listing the steps that you will take to implement your plan as well as the costs associated with it.

Demonstrating That Your Solution Will Work

When you present a solution to a problem, you have to support it with **evidence**—facts, examples, and so on from your own experience and from research. You can also point to successful solutions that are similar to the one you are suggesting. For example, if you were proposing that the government should do more to relieve the student-loan burden, you could list the reasons why certain changes would be beneficial for many students. You might also point to student-friendly practices in other countries, such as Great Britain and Australia. Finally, you could use a visual, such as a chart or a graph, to help you support your position.

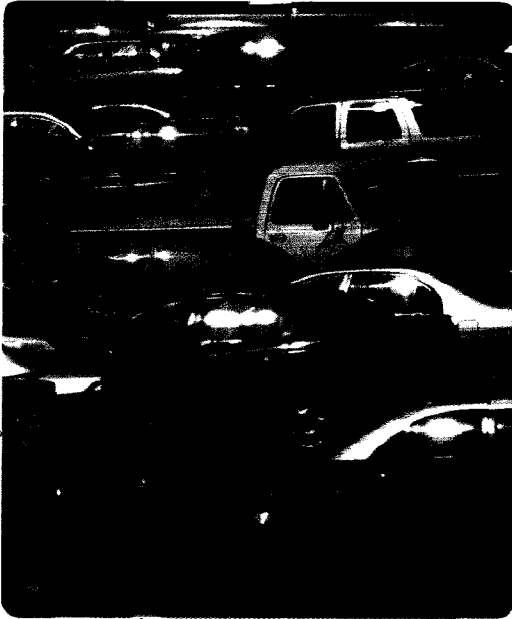
You also have to consider the consequences—both intended and unintended—of your proposal. Idealistic or otherwise unrealistic proposals almost always run into trouble when skeptical readers challenge them. If you think, for example, that the federal government should increase subsidies on electric cars to encourage clean energy, you should consider the effects of such subsidies. How much money would drivers actually save? How would the government make up the lost revenue? What programs would suffer because the government could no longer afford to fund them? In short, do the benefits of your proposal outweigh its negative effects?

Establishing Feasibility

Your solution not only has to make sense but also has to be **feasible**—that is, it has to be practical. Sometimes a problem can be solved, but the solution may be almost as bad as—or even worse than—the problem. For example, a city could drastically reduce crime by putting police on every street corner, installing video cameras at every intersection, and stopping

and searching all cars that contain two or more people. These actions would certainly reduce crime, but most people would not want to live in a city that instituted such authoritarian policies.

Even if a solution is desirable, it still may not be feasible. For example, although expanded dining facilities might improve life on campus, the cost of a new student cafeteria would be high. If paying for it means that tuition would have to be increased, many students would find this proposal unacceptable. On the other hand, if you could demonstrate that the profits from the increase in food sales in the new cafeteria would offset its cost, then your proposal would be feasible.



DALE SPARKS/AP Images

An image of an overcrowded campus parking lot can help convince your audience to see the merits of a proposal to make more parking available.

Discussing Benefits

By presenting the benefits of your proposal, you can convince undecided readers that your plan has merit. How, for example, would students benefit from an expansion of campus parking facilities? Would student morale improve because students would get fewer parking citations? Would lateness to class decline because students would no longer have to spend time looking for a parking spot? Would the college earn more revenue from additional parking fees? Although not all proposals list benefits, many do. This information can help convince readers that your proposal has merit and is worth implementing.

Refuting Opposing Arguments

You should always assume that any proposal—no matter how strong—will be objectionable to some readers. Moreover, even sympathetic readers will have questions that they will want answered before they accept your ideas. That is why you should always anticipate and refute possible objections to your proposal. For example, if the federal government did more to relieve the student-loan burden, would some students try to take advantage of the program by borrowing more than they need? Would all students be eligible for help, even those from wealthy families? Would this proposal be fair to students who have already paid off their loans? Would students who worked while attending school be eligible? If any objections are particularly strong, concede them: admit that they have merit, but point out their shortcomings. For instance, you could concede that some students might try to abuse the program, but you could then point out that only a small minority of students would do this and recommend steps that could be taken to address possible abuses.

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➤ EXERCISE 16.1 SUPPORTING THESIS STATEMENTS

List the evidence you could present to support each of these thesis statements for proposal arguments.

1. Because many Americans are obese, the government should require warning labels on all sugared cereals.
2. The United States should ban all gasoline-burning cars in ten years.
3. Candidates for president should be required to use only public funding for their campaigns.
4. Teachers should carry handguns to protect themselves and their students from violence.
5. To reduce prison overcrowding, states should release all nonviolent offenders.

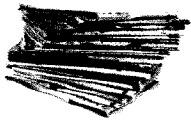
➤ EXERCISE 16.2 IDENTIFYING PROBLEMS

Review the proposals in Exercise 16.1, and list two problems that each one could create if implemented.

➤ EXERCISE 16.3 ANALYZING A PROPOSAL ARGUMENT

Read the following opinion column, “Why Medicare-for-All Is Good for Business” by Bernie Sanders. What problem does Sanders discuss? How does he propose to solve this problem? What benefits does he expect his solution to have? What evidence could he have added to strengthen his proposal?

This opinion column was published in *Fortune* on August 21, 2017.



WHY MEDICARE-FOR-ALL IS GOOD FOR BUSINESS

BERNIE SANDERS

Despite major improvements made by the Affordable Care Act (ACA), our health care system remains in crisis. Today, we have the most expensive, inefficient, and bureaucratic health care system in the world. We spend almost \$10,000 per capita each year on health care, while the Canadians spend \$4,644, the Germans \$5,551, the French \$4,600, and the British \$4,192. Meanwhile, our life expectancy is lower than most other industrialized countries and our infant mortality rates are much higher.

Further, as of September 2016, 28 million Americans were uninsured and millions more underinsured with premiums, deductibles, and copayments that are too high. We also pay, by far, the highest prices in the world for prescription drugs.

The ongoing failure of our health care system is directly attributable to the fact that it is largely designed not to provide quality care in a cost-effective way, but to make maximum profits for health insurance companies, the pharmaceutical industry, and medical equipment suppliers. That has got to change. We need to guarantee health care for all. We need to do it in a cost-effective way. We need a Medicare-for-all health care system in the U.S.

Let's be clear. Not only is our dysfunctional health care system causing unnecessary suffering and financial stress for millions of low- and middle-

“We need to guarantee health care for all. We need to do it in a cost-effective way.”

income families, it is also having a very negative impact on our economy and the business community—especially small- and medium-sized companies. Private businesses spent \$637 billion on private health insurance in 2015 and are projected to spend \$1.059 trillion in 2025.

But it's not just the heavy financial cost of health care that the business community is forced to bear. It is time and energy. Instead of focusing on their core business goals, small- and medium-sized businesses are forced to spend an inordinate amount of time, energy, and resources trying to navigate an incredibly complex system in order to get the most cost-effective coverage possible for their employees. It is not uncommon for employers to spend weeks every year negotiating with private insurance companies, filling out reams of paperwork, and switching carriers to get the best deal they can.

And more and more business people are getting tired of it and are asking the simple questions that need to be addressed.

Why as a nation are we spending more than 17 percent of our GDP on health care, while nations that we compete with provide health care for all of their people at 9, 10, or 11 percent of their GDP? Is that sustainable? What impact does that have on our overall economy?

Why are employers who do the right thing and provide strong health care benefits for their employees at a competitive disadvantage with those who don't? Why are some of the largest and most profitable corporations in America, like Walmart, receiving massive subsidies from the federal government because their inadequate benefits force many of their employees to go on Medicaid? Why are most labor disputes in this country centered on health care coverage? Is it good for a company to have employees on the payroll not because they enjoy the work, but because their families need the health insurance the company provides?

Richard Master is the owner and CEO of MCS Industries Inc., the nation's leading supplier of wall and poster frames—a \$200 million a year company based in Easton, Pa. “My company now pays \$1.5 million a year to provide access to health care for our workers and their dependents,” Master told Common Dreams. “When I investigated where all the money goes, I was shocked.”

What he found was that fully 33 cents of every health care premium dollar “has nothing to do with the delivery of health care.” Thirty-three percent of his health care budget was being spent on administrative costs.

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"I came to realize that insurers comprise a completely unnecessary middleman that not only adds little if any value to our health care system, it adds enormous costs to it," Master said.

It doesn't have to be this way. Every other major country on earth has a national health care program that guarantees health care to all of their people at a much lower cost. In our country, Medicare, a government-run single-payer health care system for seniors, is a popular, cost-effective health insurance program. When the Senate gets back into session in September, I will be introducing legislation to expand Medicare to cover all Americans.

This is not a radical idea. I live in Burlington, Vt., 50 miles south of the Canadian border. For decades, every man, woman, and child in Canada has been guaranteed health care through a single-payer, publicly funded health care program. Not only has this system improved the lives of the Canadian people, it has saved businesses many billions of dollars.

The American Sustainable Business Council, a business advocacy organization, started a campaign in April in support of single-payer health care. To date, more than 170 business leaders have signed on to this initiative in more than 30 states.

Here is what these business leaders have written:

All supporters of the campaign believe that a single-payer health care system, which is what the vast majority of the industrialized world embraces, will deliver significant cost-savings, in large part by eliminating the wasteful practices of the insurance industry that are designed for financial advantage.

In my view, health care for all is a moral issue. No American should die or suffer because they lack the funds to get adequate health care. But it is more than that. A Medicare-for-all single-payer system will be good for the economy and the business community.

EXERCISE 16.4 RESPONDING TO A PROPOSAL

Write a paragraph or two in which you argue for or against the recommendations Sanders proposes in "Why Medicare-for-All Is Good for Business." Be sure to present a clear statement of the problems he is addressing as well as the strengths or weaknesses of his proposal.

Structuring a Proposal Argument

In general, a proposal argument can be structured in the following way:

- **Introduction:** Establishes the context of the proposal and presents the essay's thesis
- **Explanation of the problem:** Identifies the problem and explains why it needs to be solved
- **Explanation of the solution:** Proposes a solution and explains how it will solve the problem

- **Evidence in support of the solution:** Presents support for the proposed solution (this section is usually more than one paragraph)
- **Benefits of the solution:** Explains the positive results of the proposed course of action
- **Refutation of opposing arguments:** Addresses objections to the proposal
- **Conclusion:** Reinforces the main point of the proposal; includes a strong concluding statement

🕒 The following student essay contains all the elements of a proposal argument. The student who wrote this essay is trying to convince the college president that the school should adopt an **honor code**—a system of rules that defines acceptable conduct and establishes procedures for handling misconduct.



COLLEGES NEED HONOR CODES

MELISSA BURRELL

Today's college students are under a lot of pressure to do well in school, to win tuition grants, to please teachers and family, and to compete in the job market. As a result, the temptation to cheat is greater than ever. At the same time, technology, particularly the internet, has made cheating easier than ever. Colleges and universities have tried various strategies to combat this problem, from increasing punishments to using plagiarism-detection tools such as Turnitin.com. However, the most comprehensive and effective solution to the problem of academic dishonesty is an honor code, a campus-wide contract that spells out and enforces standards of honesty. To fight academic dishonesty, colleges should institute and actively maintain honor codes.

Although the exact number of students who cheat is impossible to determine, 68 percent of the students in one recent survey admitted to cheating (Musto). Some students cheat by plagiarizing entire papers or stealing answers to tests. Many other students commit so-called lesser offenses, such as collaborating with others when told to work alone, sharing test answers, cutting and pasting material from the internet, or misrepresenting data. All of these acts are dishonest; all amount to cheating. Part of the problem, however, is that students are often unsure whether

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their decisions are or are not ethical (Dimon). Because they are unclear about expectations and overwhelmed by the pressure to succeed, students can easily justify dishonest acts.

An honor code solves these problems by clearly presenting the rules and by establishing honesty, trust, and academic honor as shared values. According to recent research, "setting clear expectations, and repeating them early and often, is crucial" (Grasgreen). Schools with honor codes require every student to sign a pledge to uphold the honor code. Ideally, students write and manage the honor code themselves, with the help of faculty and administrators. According to Timothy M. Dodd, however, to be successful, the honor code must be more than a document; it must be a way of thinking. To accomplish this, all first-year students should receive copies of the school's honor code at orientation. At the beginning of each academic year, students should be required to reread the honor code and renew their pledge to uphold its values and rules. In addition, students and instructors need to discuss the honor code in class. (Some colleges post the honor code in every classroom.) In other words, Dodd believes that the honor code must be part of the fabric of the school. It should be present in students' minds, guiding their actions and informing their learning and teaching.

Studies show that serious cheating is 25 to 50 percent lower at schools with honor codes (Dodd). With an honor code in place, students cannot say that they do not know what constitutes cheating or that they do not understand what will happen to them if they cheat. Studies also show that in schools with a strong honor code, instructors are more likely to take action against cheaters. One study shows that instructors frequently do not confront students who cheat because they are not sure the university will back them up (Vandehey, Diekhoff, and LaBeff 469) and another suggests that students are more likely to cheat when they feel their instructor will be lenient (Hosny and Fatima 753). When a school has an honor code, however, instructors can be certain that both the students and the school will support their actions.

When a school institutes an honor code, a number of positive results occur. First, an honor code creates a set of basic rules that students can follow. Students know in advance what is expected of them and what will happen if they commit an infraction. In addition, an honor code promotes honesty, placing more responsibility and power in the

3 Explanation of the solution: Institute honor code

4 Evidence in support of the solution

5 Benefits of the solution

hands of students and encouraging them to act according to a higher standard. As a result, schools with honor codes often permit unsupervised exams that require students to monitor one another. Finally, according to Dodd, honor codes encourage students to act responsibly. They assume that students will not take unfair advantage of each other or undercut the academic community. As Dodd concludes, in schools with honor codes, plagiarism (and cheating in general) becomes a concern for everyone—students as well as instructors.

Refutation of opposing arguments

Some people argue that plagiarism-detection tools such as Turnitin .com are more effective at preventing cheating than honor codes. However, these tools focus on catching individual acts of cheating, not on preventing a culture of cheating. When schools use these tools, they are telling students that their main concern is not to avoid cheating but to avoid getting caught. As a result, these tools do not deal with the real problem: the decision to be dishonest. Rather than trusting students, schools that use plagiarism-detection tools assume that all students are cheating. Unlike plagiarism-detection tools, honor codes fight dishonesty by promoting a culture of integrity, fairness, and accountability. By assuming that most students are trustworthy and punishing only those who are not, schools with honor codes set high standards for students and encourage them to rise to the challenge.

Concluding statement

The only long-term, comprehensive solution to the problem of cheating is campus-wide honor codes. No solution will completely prevent dishonesty, but honor codes go a long way toward addressing the root causes of this problem. The goal of an honor code is to create a campus culture that values and rewards honesty and integrity. By encouraging students to do what is expected of them, honor codes help create a confident, empowered, and trustworthy student body.

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GRAMMAR IN CONTEXT

Will versus Would

Many people use the helping verbs *will* and *would* interchangeably. When you write a proposal, however, keep in mind that these words express different shades of meaning.

Will expresses certainty. In a list of benefits, for example, *will* indicates the benefits that will definitely occur if the proposal is accepted.

First, an honor code will create a set of basic rules that students can follow.

In addition, an honor code will promote honesty.

Would expresses probability. In a refutation of an opposing argument, for example, *would* indicates that another solution could possibly be more effective than the one being proposed.

Some people argue that a plagiarism-detection tool such as Turnitin.com would be simpler and a more effective way of preventing cheating than an honor code.

EXERCISE 16.5 ANALYZING A PROPOSAL ARGUMENT

The following essay, "The Road to Fear-Free Biking in Boston" by Michelle Wu, includes the basic elements of a proposal argument. Read the essay, and answer the questions that follow it, consulting the outline on page 571 if necessary.