

Weighing the Costs

In his essay “Student Loans,” the economist Thomas Sowell challenges the US government’s student-loan program for several reasons: a scarce resource (taxpayers’ money) goes to many undeserving students, a high number of recipients fail to repay their loans, and the easy availability of money has led to both lower academic standards and higher college tuitions. Sowell wants his readers to “weigh the costs of things” (133) in order to see, as he does, that the loan program should not receive so much government funding. But does he provide the evidence of cost and other problems to lead the reader to agree with him? The answer is no, because hard evidence is less common than debatable and unsupported assumptions about students, scarcity, and the value of education.

Sowell’s portrait of student-loan recipients is questionable. It is based on averages, some statistical and some not, but averages are often deceptive. For example, Sowell cites college graduates’ low average debt of \$7,000 to \$9,000 (131) without acknowledging the fact that many students’ debt is much higher or giving the full range of statistics. Similarly, Sowell dismisses “heart-rending stories” of “the low-income student with a huge debt” as “not at all typical” (132), yet he invents his own exaggerated version of the typical loan recipient: an affluent slacker (“Rockefellers” and “Vanderbilts”) for whom college is a place to “hang out for a few years” sponging off the government, while his or her parents clear a profit from making use of the loan program (132). While such students (and parents) may well exist, are they really typical? Sowell does not offer any data one way or the other—for instance, how many loan recipients come from each income group, what percentage of loan funds go to each group, how many loan recipients receive significant help from their parents, and how many receive none.

Another set of assumptions in the essay has to do with “scarcity”: “There is never enough of anything to fully satisfy all those who want it,” Sowell says (131). This statement appeals to readers’ common sense, but does the “lesson” of scarcity necessarily apply to the student-loan program? Sowell omits many important figures needed to prove that the nation’s resources are too scarce to support the program, such as the total cost of the program, its

Introduction:

1. Summary of Sowell’s essay

2. Robinson’s critical question

3. Thesis statement

First main point

Evidence for first point:

1. Paraphrases and quotations from Sowell’s text (with source citations in MLA style)

2. Sowell’s omissions

Transition to second main point

Second point

Evidence for second point: Sowell’s omissions

percentage of the total education budget and the total federal budget, and its cost compared to the cost of defense, Medicare, and other expensive programs. Moreover, Sowell does not mention the interest paid by loan recipients, even though the interest must offset some of the costs of running the program and covering unpaid loans.

The most fundamental and most debatable assumption underlying Sowell's essay is that higher education is a kind of commodity that not everyone is entitled to. In order to diminish the importance of graduates' average debt from education loans, Sowell claims that a car loan will probably be higher (131). This comparison between education and an automobile implies that the two are somehow equal as products and that an affordable higher education is no more a right than a new car is. Sowell also condemns the "irresponsible" students who drop out of school and "the increasingly easy availability of college to people who are not very serious about getting an education" (132). But he overlooks the value of encouraging education, including education of those who don't finish college or who aren't scholars. For many in the United States, education has a greater value than that of a mere commodity like a car. And even from an economic perspective such as Sowell's, the cost to society of an uneducated public needs to be taken into account.

Sowell writes with conviction, and his concerns are valid: high taxes, waste, unfairness, declining educational standards, obtrusive government. However, the essay's flaws make it unlikely that Sowell could convince readers who do not already agree with him. He does not support his portrait of the typical loan recipient, he fails to demonstrate a lack of resources for the loan program, and he neglects the special nature of education compared to other services and products. Sowell may have the evidence to back up his assumptions, but by omitting it he himself does not truly weigh the costs of the loan program.

Work Cited

Sowell, Thomas. "Student Loans." Is Reality Optional? and Other Essays. Stanford: Hoover, 1993. 131-33.

Third main point

Evidence for third point: paraphrases and quotations of Sowell's text (with source citations in MLA style)

Conclusion:

1. Acknowledgment of Sowell's concerns

2. Summary of three main points

3. Return to theme of introduction: weighing costs

Reference to complete source for Sowell's essay (in MLA style)