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>> Social Security:

How Can We Afford It?

Updated Edition 2014

IN ITS PRESENT FORM, Social Security will not be able to serve future generations as it has served those in the past. The question is: what can we do?

OPTION ONE

Shore Up and Reaffirm Social Security

Social Security benefits represent a promise made to Americans, symbolizing a shared commitment to one another that is a fundamental value of our country. The promise should be kept by doing whatever it takes to keep these benefits as they are.

OPTION TWO

End Reliance on Social Security for Retirement

Government has been taking too much responsibility for the well-being of its older citizens, thus undermining the nation's traditional emphasis on self-reliance. We should move Social Security to a system of private retirement savings accounts, which would be controlled and managed by individuals.

OPTION THREE

Reinvent Retirement and Social Security

It is unrealistic to continue to support a plan that enables people to retire in their early-to-mid-60s when the average life span now extends to the age of 78 and beyond. Americans are living longer, healthier, more active lives. Social Security should be adjusted to take that change into account.



>> National Issues Forums

Why are we here? What are we going to do?

We are here to move toward a public decision on a difficult issue through **choice work**.

How do we do that?

We do that by engaging in a deliberative dialogue in which we:

- understand the **pros** and **cons** of each option—its benefits, drawbacks, and trade-offs.
- know the **strategic facts** and how they affect the way the group thinks about each option.
- get beyond the initial positions people hold to their deeper motivations—the things they consider to be the most valuable in everyday life.
- weigh carefully the views of others and appreciate the impact various options would have on what others consider valuable.
- **work through** the conflicting emotions that arise when various options pull and tug on what people consider valuable.

>> Kinds of Forums

Many NIF groups choose to organize single forums around issues of concern in their communities. Most single forums last two to two-and-a-half hours.

Other groups, however, plan for multiple sessions or study circles to allow participants greater opportunity to examine issues in depth. Some groups set aside time for two meetings while others might devote a separate session to each option. And still others plan ahead for a session after the forum for participants to come back together and consider next steps.

In some communities, people begin their examination of an issue in a large-group forum and then break off into smaller groups for subsequent sessions. The reverse is also helpful—starting in small groups and culminating in a larger community forum.

National Issues Forums are about encouraging public deliberation. The needs of your community will drive the schedule in which deliberation can best occur.

>> Stages of a Forum

Welcome

The convenor or moderator introduces the NIF program.

Ground rules

Participants and the moderator review desired outcomes and agree on ground rules.

Getting started

One good way to start is for participants to take a few minutes to talk about their personal experiences with the issue and tell their stories. Sometimes the convenor or moderator begins by showing a starter video that reviews the problems underlying the issue.

Deliberation

Participants examine all the options. An approximately equal amount of time should be spent on each option.

Ending the forum

Participants reflect on what has been achieved.

Questionnaire

Participants complete the questionnaire.

>> If This Is Your First Experience as a Moderator

You don't have to be an expert on the issue.

Read the issue guide thoroughly. Consider questions that get to the heart of the issue and think through the essence of each option. This is a critical part of preparation.

Stay focused on what the forum is about—deliberation.

Ask questions that probe the underlying motivations of each option, the trade-offs it might require, and the willingness of the participants to recognize them. (Sample questions begin on Page 5.) Listen to others; remain neutral.

Keep the discussion moving and focused on the issue.

Sometimes it's difficult to move on to another option when there is so much more that could be said. But in order to make progress, participants need time to weigh all the major options fairly. Be mindful of the time.

Reserve ample time for reflections on the forum.

In many ways, this is the most important work the group will do. The moderator will provide reminders that time is passing, but it is up to all the participants to help preserve the time to reflect on what they have said and what they might want to do about it.

>>Common Ground Rules

Before the deliberation begins, it is important for participants to review guidelines for their discussion. Groups often use ground rules such as these:

- everyone is encouraged to participate,
- no one or two individuals should dominate,
- the discussion should focus on the options,
- all the major options should be considered fairly,
- they will maintain an open and respectful atmosphere for the discussion, and
- they will listen to each other.

>>Ending a Forum: Reflections

Before ending a forum, take time to reflect, both individually and as a group, on what has been achieved. Consider the following kinds of questions:

I. Individual reflections

How has your thinking about the issue changed?

How has your thinking about other people's views changed?

How has your perspective changed as a result of what you heard in this forum?

II. Group reflections

What didn't we work through?

Can we identify any shared sense of purpose or direction?

Which trade-offs are we willing to make to move in a shared direction?

Which are we unwilling to make?

III. Next-step reflections

What do we still need to talk about?

How can we use what we learned about ourselves in this forum?

Do we want to meet again?

>>Questions to Promote Deliberation of the Issue

As you examine this issue together you will undoubtedly think of questions that are at the heart of what makes the issue compelling. In some forums, certain questions might arise that could derail the deliberation by veering into partisan political debate. It will be important to remember that, as a group, you are dealing with broader underlying concerns that are not defined by party affiliation and that your work here is to dig down to the basic values that define us as human beings and as Americans, rather than as liberals and conservatives. It is helpful to consider ahead of time broad questions that need to be addressed in each option. Here are some examples:

O P T I O N O N E

- How important have Social Security benefits been in your life or in the life of a family member?
- Would you be willing to pay higher payroll taxes in order to keep the Social Security system solvent? Or, what benefits might you be willing to give up?
- What, if anything, do we, as a society, “owe” elderly Americans?
- What would be the consequences of streamlining the system to eliminate all benefit programs, such as payments to disabled workers, that have been added since the original Social Security legislation was passed?

O P T I O N T W O

- Do you think you could do better making your own investment decisions to save for your retirement rather than relying on Social Security benefits? What might the risks be?
- How much, if any, government regulation would be required to protect individual investors in a privatized system of retirement savings?
- At one time, families routinely assumed the responsibility of caring for their own. Is that a value we have abandoned? Could we still rely on families—and communities—to help the indigent elderly?
- If we substituted a privatized system of retirement investments for Social Security, should we be responsible for people who make poor investment decisions and find themselves without resources in their old age? What should or could we do for them?

Questions continued on Page 6.

Questions, continued.

O P T I O N T H R E E

- Do you assume you will retire at age 65 . . . or did you? Why, or why not?
- What might be the consequences of redesigning the Social Security system as a need-based program?
- If older people work longer, will it cause additional hardships for young people already having trouble finding jobs? Which group, if any, should have the right of way here?
- Do you know of any retirees who have started their own little businesses—perhaps at home? Do you think more older people would do so if there were support, such as no-interest loans, available?

>> Questionnaires

Questionnaires play an important role in your local forum—and in the national network. Filled out after the forum, they serve multiple purposes. They give participants an opportunity to reconsider their views in light of the experience they have just had, and give them a chance to add to what was said or heard in the forum.

The questionnaires also serve a vital role outside of the forum. As one means of capturing what happened in the forum, they provide information that can be used to communicate participants' views to others—to officeholders, to the media, and to other citizens.

A national report on the outcomes of the forums on a given issue is produced each year, based on extensive interviews with moderators and the questionnaires that forums generate. Some communities use questionnaires as part of the reports they generate on the outcomes of local forums.

Please return completed questionnaires to your moderator or to National Issues Forums Institute, 100 Commons Road, Dayton, Ohio 45459.

>> The Role of the Moderator

- Provide an overview of the deliberation process
- Ask probing questions about what's at stake in each issue and each option
- Encourage participants to direct their questions and responses to one another
- Remain neutral

Another important job for the moderator is to fill out the Moderator Response sheet at the end of this guide and return it with the questionnaires to National Issues Forums Institute, 100 Commons Road, Dayton, Ohio 45459.

>> For More Information

To order issue guides or starter videos for this issue, visit store.nifi.org, call 1-800-600-4060, or e-mail info@ait.net. Other issue guides and videos may also be ordered from this source.

For more information or to make comments, visit the National Issues Forums Institute website at www.nifi.org or call NIFI at 1-800-433-7834.

To post the dates and locations of your forums, e-mail: forums@nifi.org.

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Moderator Response

After the forum, please complete this brief response sheet and return it with the questionnaires from the forum to National Issues Forums Institute, 100 Commons Road, Dayton, Ohio 45459.

Moderator's Name _____

Phone _____ E-mail address _____

Date and location (state) where forum was held _____

Briefly describe the audience of your forum, including city and state, diversity, and age and number of participants.

What elements of this issue seemed most difficult for the participants? _____

What common concerns were most apparent? _____

What things did participants appear to hold most valuable as they wrestled with trade-offs? Describe.

Which trade-offs were participants most comfortable with? Describe. _____

Which trade-offs did the participants struggle with the most? Describe. _____

Did the group identify shared directions for action? _____

Return with questionnaires to:
National Issues Forums Institute
100 Commons Road, Dayton, Ohio 45459