



June 2010

Economic Security

How Should We Take Charge of Our Future?

The question we must address is: how can we best take charge of the future so families can feel reasonably secure, parents can help their children prosper, and everyone can move toward a financially stable retirement?

OPTION ONE

Act More Responsibly with Our Money

We must take a more disciplined approach to our personal and public spending habits. The recent deep recession occurred in part because too many people failed to think about the long-term consequences of their financial decisions.

OPTION TWO

Look Out for Each Other

The most reliable place to find strength and economic security is with each other: families, neighbors, and communities. We must pull together to help everyone make a decent living, or at least see to it that people have access to the basic necessities. In part, our economic troubles occurred because we forgot that our mutual fortunes are bound up together.

OPTION THREE

Grow Our Way Out

We should be seeking opportunity and growth rather than circling the wagons. Americans need to take risks and work hard to make the most of every opportunity. We won't achieve economic security by waiting for someone else to solve the problem.



>> National Issues Forums and Study Guides

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 approach—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; 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.

>> Communicating the Outcomes of Public Deliberation

NIF forums provide a way for people to gain a shared understanding of public problems and seek common ground for action in their communities and in their country. This forum on economic security is also part of a research project that will explore how to best communicate the outcomes of public deliberation to policymakers.

This research will focus largely on a few important questions:

- We are looking for the tensions that people experience WITHIN (not necessarily between) each option. What do people struggle with? What do they have to weigh and consider as they talk about each option?
- What do people hold valuable? What is most important to them as they work through each option?
- We are interested in trade-offs: What are people willing to give up in order to achieve economic security? What sacrifices are they willing to make, and under what conditions will they make those sacrifices?

Five regional projects related to this issue will be carried out in Kansas, New Hampshire, New Mexico, Virginia, and Wisconsin. Forums held in each region will contribute to a final report to policymakers focusing on the role citizens play in the decision-making process. Your forums are important! Make sure that you return your questionnaires and moderator reports so voices from your state are included in the research.

>> Stages of a Forum

Welcome

The convenor or moderator introduces the NIF program.

Ground rules

Participants and 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 choices. An approximately equal amount of time should be spent on each choice.

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 approach, the trade-offs it might require, and the willingness of the participants to recognize them. (See sample questions on Pages 4 and 5.) Listen to others.

Keep the discussion moving and focused on the issue.

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

Ask questions that encourage participants to consider trade-offs.

Think about questions like, "If we did this _____, what would we have to give up? Would you be willing to do that?" Listen carefully to participant responses and ask follow-up questions if appropriate.

Encourage discussion of many of the actions for each option.

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.

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 will likely 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 here 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 Democrats and Republicans. It is helpful to consider, ahead of time, broad questions that need to be addressed in each option. Here are some examples:

Personal Stake:

How does your sense of personal economic security today compare to what you expected it would be five years ago?

How does your sense of economic security influence the choices you make on a day-to-day basis?

How has the current economic situation impacted you, or your family or friends?

O P T I O N O N E

- What choices do you face as you put money aside for future needs, such as college tuition or retirement?
- Do you think high schools should offer courses that help students manage their personal finances? If so, how can these be added to an already packed curriculum? Should these courses be required or optional?
- Would you be willing to accept some cuts in Social Security and Medicare benefits to help reduce the skyrocketing federal debt? If not, what significant cuts in other areas should the federal government make to reduce the debt?
- Do you think it's a good idea to limit the size of financial institutions so we are no longer in the position of bailing out those that are "too large to fail"? What might be the consequences of limiting the size of these businesses?
- Is it still enough to rely on "buyer beware" when so many people have been hurt by speculative financial instruments? Should we have the same kind of "lemon laws" that regulate car manufacturers and dealerships to protect consumers from defective products? Should companies, such as Goldman Sachs, be required to be more transparent about the quality of the products they sell?

O P T I O N T W O

- How would you feel about your adult children moving in with you if they found themselves in financial trouble? How would you feel about moving in with your children?
- What, if any, safety net should be provided for those whose finances are stretched to the limit—the one-third of U.S. families who are the working poor?
- Do people in your community help each other in times of financial hardship? How much should people rely on their neighbors? How much is too much?
- Would reshaping communities through “smart growth policies” that minimize sprawl result in more closely knit neighborhoods?
- Are you willing, or can you afford, to pay more by shopping locally? What effects, if any, have large “box” stores had on local businesses in your community?
- Do you think employers should offer child-care services and other family-friendly benefits to their employees? Would it be fair if they passed along the costs of these services to their customers? Or would you be willing to work for lower wages in order to have these benefits for yourself or for your co workers?

O P T I O N T H R E E

- Many people earn part or all of their income by starting home businesses. What effects might turning a home into a workplace have on family life?
- How much risk-taking is too much? Individuals who choose to take chances, do so in hopes that they will gain by it; they are also willing to risk the consequences of failure. Does the same principle apply to risk-taking by businesses, such as car makers or banks?
- Are you willing to spend more hours working each week to ensure financial security? If so, how many more? Should students be expected to have jobs while they are in school? Should those over 65 be expected to continue working?
- Should government cut red tape for small businesses while regulating large businesses more stringently? Is that fair? Would that be good for the economy?
- Are you willing to pay more state and local taxes to support vocational schools and community colleges? If not, are there state services that should be cut so funds can be reallocated to education?

>> Beginning a Forum

Before the deliberation begins, it is important for participants to review guidelines for their discussion. They should agree that:

- everyone is encouraged to participate,
- no one or two individuals should dominate,
- the discussion should focus on the options,
- all the major choices 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

Before ending a forum, take a few minutes 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 peoples' 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 in this forum about ourselves?

Do we want to meet again?

>> Questionnaires

Questionnaires play an important role in your local forum—and in the national NIF 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 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 make on the outcomes of local forums.

Please return completed questionnaires to National Issues Forums Institute, 100 Commons Road, Dayton, Ohio 45459-2777.

>> The Role of the Moderator

- To provide an overview of the deliberation process
- To ask probing questions about what's at stake in each issue and each choice
- To encourage participants to direct their questions and responses to one another
- To remain neutral

Another important job for the moderator is to fill out the Moderator Response sheet on Page 8 and return it with the questionnaires to National Issues Forums Institute, 100 Commons Road, Dayton, Ohio 45459-2777.

>> For More Information

To order issue guides and starter tapes, call 1-800-600-4060, FAX (937) 435-7367, or mail to National Issues Forums Publications, P.O. Box 41626, Dayton, OH 45441. Other issue guides and tapes may also be ordered from this source.

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

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

Moderator Response

After the forum, please complete this brief response sheet and return it with the questionnaires from the forum.

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, age of participants, and number of participants.

What elements of this issue seemed most difficult to 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 most with? Describe.

Did the group identify shared directions for action?

Return with questionnaires to:
National Issues Forums Institute
100 Commons Road, Dayton, Ohio 45459-2777