Today, millions of Americans are struggling to stay economically afloat. Many of them are working full-time, but they cannot make their paychecks stretch to pay the bills for basic necessities. What has come of the American Dream that if you work hard and play by the rules, you will prosper? This issue book presents three perspectives on the question of what can be done to ease the financial problems that plague both the working poor and many middle class families.

**APPROACH ONE**

**Stress Personal Responsibility**

The root of the problem lies in the fact that many people make bad personal decisions. Too many young people drop out of school, failing to acquire usable skills or good work habits. Or families give in to the siren song of easy credit and buy more than they can afford. This approach maintains that individuals can and must take responsibility for improving their own lives.

**APPROACH TWO**

**Improve Employment Opportunities**

The U.S. economy is growing, but millions of working Americans are falling farther behind. Wages have not risen nearly as fast as costs for such major items as health care, housing, and education. Government policies should be revised to ensure livable wages and adequate benefits. Employers should reconsider such practices as outsourcing to protect the jobs of American workers.

**APPROACH THREE**

**Rethink the Safety Net**

A combination of private and government programs has served as a safety net for people in economic difficulty for many years. But recent changes in America’s economy have rendered this safety net inadequate to meet the needs of today’s workers. This approach supports the development and expansion of assistance from both private and public sources to help unemployed and working Americans who cannot make ends meet.
If you're preparing to moderate a National Issues Forum, then you've become familiar with the structure of deliberative dialogue that NIF supports. Discussion guides, starter tapes, and deliberative forums focus on approaches, also called “choices” or “options” in NIF material.

And you know that each approach represents a distinctly different way of approaching an issue, with its own set of benefits, drawbacks, and tradeoffs.

This structure undergirds the basic premise of public deliberation — that citizens in a democracy have a responsibility, and need opportunities, to make choices about how they want to live together, how they want to act together, and how they want their government to function.

Sometimes, forum participants find these uses of the word choice confusing. Some assume that they are being asked to choose one of the approaches. And, of course, they are not.

Many moderators find it helpful to clarify, at the beginning of the forum, that the work of the forum is to weigh each approach, to “work through” consequences and tradeoffs, and to form a shared sense of what’s at stake in the issue. They make it clear that, by developing shared directions for public action, forum participants are laying the foundation for making public choices together.

If This Is Your First Experience as a Moderator:

You don’t have to be an expert on the issue.
Reading the issue book thoroughly, considering questions that get to the heart of the issue, and thinking through the essence of each approach is the critical part of preparation.

Stay focused on what the forum is about — deliberation.
Your natural curiosity and your interest in understanding diverse views will be your greatest assets; they’re probably what got you here in the first place. So use them to ask questions that probe the underlying motivations of each approach, the tradeoffs it might require, and the willingness of the participants to recognize them.

Keep the discussion moving and focused on the issue.
No matter the level of experience, most moderators find timekeeping to be a challenge. National Issues Forums examine complicated issues, worthy of deep discussion. Sometimes it’s hard to move on to another approach with so much more that could be said. But in order to deliberate — to really make progress on the issue — participants need the opportunity to weigh all the major approaches.

Reserve ample time for reflections on the forum.
Between allowing time for participants to lay out their personal concerns about the issue at the beginning of the forum and the demanding work of deliberating in depth on each of the approaches, it’s easy to find yourself at the end of the forum with little time left to reflect on what’s been said. But, in many ways, this is the most important work the group will do — if they have time to do it. Explain clearly at the outset that it is important to reserve this time, and then enlist the participants’ support in working with you to preserve it.
Your Role as a Moderator:

- to provide an overview of the process of deliberation — the rationale for the kind of work the participants are getting ready to do
- to ask questions that probe deeply into what’s at stake in the issue and in each choice
- to encourage participants to direct their responses and questions toward one another
- to remain neutral throughout the discussion, while encouraging participants to explore all facets of their own and others’ opinions
- to keep track of the time, so participants can move through a discussion of each of the major approaches and into an ending period of reflections

The Role of the Recorder:

- to support deliberation by reminding forum participants of their key concerns, the areas of greatest disagreement, and the benefits and tradeoffs their discussion highlighted
- to serve as a written record of the group’s work that might feed into future meetings of the group or additional forums
- to help inform other members of the community about the outcomes of the deliberation
- to capture the tensions, tradeoffs, and common ground for action
- to express main ideas in clearly written, brief phrases

Forums or Study Circles — or Both?

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

Many others, however, arrange multiple sessions (study circles) to allow participants greater opportunities to examine issues in depth. Some groups set aside time for two meetings; others might devote a separate session to each approach. And still others plan ahead of time for a session after the forum to come back together to consider next steps.

Some communities begin their examination of an issue in a large group forum and then break off into smaller groups for subsequent sessions. The reverse also can be helpful — starting in small groups and culminating in a larger community forum.

National Issues Forums is about encouraging public deliberation. The needs of your community will drive the schedule in which deliberation can best occur.
Guidelines for National Issues Forums and Study Circles

At the beginning of deliberative discussion, most moderators review these guidelines with participants. (A free poster with these guidelines is available to use in your forum. To request a poster, call 1-800-600-4060.)

The moderator will guide the discussion, yet remain neutral. The moderator will make sure that:
• Everyone is encouraged to participate.
• No one or two individuals dominate.
• The discussion will focus on the approaches.
• All the major choices or positions on the issue are considered.
• An atmosphere for discussion and analysis of the alternatives is maintained.
• We listen to each other.

The Importance of the 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 they give an opportunity to add to what was said or heard in the forum.

The questionnaires also serve a vital role outside of the forum. As a 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.

Nationally, a 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 reports on the outcomes of local forums.

So it is very important that you, as the forum moderator, take a few minutes to gather and return the questionnaires to the National Issues Forums Institute. Please include the Moderator Response sheet on page 12 with your contact information so that follow up for the national report is possible.

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

Communicating about Your Forums

Another important role of the moderator is to communicate with the NIF network about the forums you are conducting in your community. Please post the dates and locations of your forums by e-mail at forums@nifi.org.
Questions to Promote Deliberation of the Issue

As you examine this issue together with forum participants, you (and they) will undoubtedly think of questions that are at the heart of what makes the issue compelling. Many of these questions will arise during the forum, based on responses of the participants to you and to one another. In some forums, certain questions will likely arise that could derail the deliberation if the moderator allows them to. In this case there is some risk that the conversation could veer into partisan political debate. It will be important to remind participants that they are dealing here with broader underlying concerns that are not defined by party affiliation. And that their 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. Moderators find it very helpful to consider ahead of time, the basic, broad questions that need to be addressed in each approach. Here are some possibilities.

**APPROACH ONE  Stress Personal Responsibility**

- Why do you think so many Americans at various income levels have trouble keeping their spending in line with their income?
- Do you think any of the institutions of American society have failed to do their part in preparing our young people to become financially independent?
- How can we convince people to save money while advertising and popular culture are constantly promoting consumption?
- How can we convince young people that a good education is essential to financial security in their later lives?

**APPROACH TWO  Improve Employment Opportunities**

- Why do you think so many people who are working fulltime (sometimes two jobs) are still unable to meet their basic living expenses?
- Do you think Congress should raise the minimum wage?
- Should profitable companies like WalMart provide fulltime jobs with decent wages and benefits, regardless of what the law requires?
- Do you think that the outsourcing of jobs by American companies will actually help the economy in the long run?

**APPROACH THREE  Rethink the Safety Net**

- Many Americans have lost good jobs due to the globalization of the economy. What sorts of government programs do you think should be provided to help them get back on their feet?
- Why do you think that many people who have been through job retraining programs still have trouble finding and keeping good jobs?
- Unexpected large medical bills can be devastating for middle-income people who lack health insurance. What role should the government play in addressing this problem?
- Do you believe that shifting more of the public funding for programs to private organizations, including faith-based ones, would make a more effective safety net?
Today, millions of working families in America — many of them with two earners — are struggling to pay their bills each month. These families, which include both the working poor and, increasingly, many middle-class Americans, all share the same basic needs: food, housing, clothing, health care. Yet many of them must sacrifice health care to pay their rent, run up credit card bills to buy their groceries, and live on the edge of financial disaster. What has become of the American Dream — that hard work will lead to a good life? Careful thought and deliberation are needed to understand the nature of the problems involved, and to consider possible courses of action. An outline for talking through this troublesome issue appears on these pages.

**APPROACH ONE**

**Stress Personal Responsibility**

The root of the problem lies in the fact that many people make bad personal decisions. Too many young people drop out of school, failing to acquire usable skills or good work habits. Or families give in to the siren song of easy credit and buy more than they can afford. This approach maintains that individuals can and must take responsibility for improving their own lives.

**What can be done?**
- Schools could emphasize job readiness and financial literacy.
- Adults should have easy access to classes and counseling on money management.
- People should be encouraged to acquire and complete the highest education level possible.
- Influential institutions, including the entertainment industry and the media, could stress personal responsibility as the basis for financial security.
- People should be encouraged to understand that what is popular in our consumer culture is not always in our best interest.
- Government programs that lead to dependence could be eliminated.
- Regulations that prevent predatory lending could be enacted.

**What critics say**
- This approach involves achieving long-term changes in our society. It does not meet the needs of people currently struggling to make ends meet.
- Bad choices are often the only choices available. An individual may have to settle for an unreliable, second-hand car in order to get to work.
- Jobs that pay at or near minimum wage do not provide adequate incomes to support a family.
- The inequality of public school systems puts some young people at a disadvantage, even if they are well motivated.

**A likely tradeoff**
- A successful effort to scale back consumer spending could have a significantly dampening effect on the U.S. and global economies.
**APPROACH TWO**

**Improve Employment Opportunities**

The U.S. economy is growing, but millions of working Americans are falling farther behind. Wages have not risen nearly as fast as costs for such major items as health care, housing, and education. Government policies should be directed at achieving livable wages and adequate benefits. Employers should reconsider such practices as outsourcing to protect the jobs of American workers.

**What can be done?**

- The federal government should increase the minimum wage.
- County and local governments could adopt “living wage” ordinances.
- Companies could be given tax incentives to create good jobs and keep them in the U.S.
- Government agencies could contract only with companies that employ American workers.
- The rights of workers to organize into unions without employer intimidation should be more vigorously protected.
- Profitable companies should be expected to employ full-time workers and pay benefits.
- Large companies that lay off long-term employees could be required to provide job retraining.
- Government and businesses could help provide affordable child care for working parents.

**What critics say**

- The cost of labor, like any other commodity, should operate according to the laws of supply and demand across all global boundaries.
- Employers today are already overburdened by the cost of government directives.
- Outsourcing may cause short-term problems for some individual workers but, in the long run, will strengthen America’s economy.
- Companies that provide good pay and benefits cannot compete with many others that do not treat their employees as well.

**A likely tradeoff**

- Raising the pay of many low-wage American workers could lead businesses to increase layoffs and raise prices, thus hurting the very people this approach was meant to help.

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**APPROACH THREE**

**Rethink the Safety Net**

For many years, a combination of private and government programs has served as a safety net for people in economic difficulty. But recent changes in the economy have rendered this safety net inadequate. We should develop and expand assistance from both private and public sources to help unemployed and working Americans who cannot make ends meet.

**What can be done?**

- Unemployment insurance should be extended.
- Public funding for job retraining could be increased.
- The federal government could make affordable health insurance available to all.
- A major effort should be made to control the cost of health care.
- Mass transit should be improved.
- Communities could develop creative solutions, such as clustering of needed health care and child care services.
- Communities need to find ways to increase the supply of affordable housing.
- More public funding for services such as child care could be made available to faith-based organizations.

**What critics say**

- Substantially increasing collective responsibility for the well-being of individuals runs counter to the American tradition of self-reliance.
- Government programs are frequently unresponsive, inefficient, and wasteful.
- The safety net that is supposed to keep people from hitting bottom often becomes a snare that prevents them from moving out of their situation.
- Some critics maintain that providing public funding to religious organizations is a violation of the principle of separation of church and state.

**A likely tradeoff**

- To fully implement this approach will require a considerable increase in public funding. This will either reduce the ability of governments to maintain expenditures for high-priority programs such as homeland security, or it will lead to higher taxes.
Welcome

Let participants know who is sponsoring the forum/study circle. Stress the co-sponsorship if several organizations are involved.

Ground Rules

MAKE CLEAR THAT THE FORUM IS NOT A DEBATE. Stress that there is work to do, and that the work is to move toward making a choice on a public policy issue. The work will be done through deliberation. Review the paragraph “How Do We Do It?” (see page 11). The responsibility for doing the work of deliberation belongs to the group. Deliberation is necessary because there are competing approaches to solving the problem.

Starter Video

Explain that the video reviews the problems underlying the issue, then briefly examines three or four public policy alternatives. In so doing, it sets the stage for deliberation. (Starter videos for each issue book are available from National Issues Forums Publications, P.O. Box 41626, Dayton, OH 45441.)

Personal Stake

Connect the issues to people’s lives and concerns — in the first few minutes — by getting participants to talk about their personal experiences with the issue and to tell their stories. This makes the issue genuine, human rather than abstract. Some questions you might ask include: “Has anyone had a personal experience that illustrates the problems associated with this issue?” “Within your family, or circle of friends, is this an important issue?” “What aspects of the issue are most important to you?” “How does the issue affect people?”
Consistent with what deliberation is, moderators ask basic types of questions in a forum:

**What Is Valuable to Us?**

This question gets at why making public choices is so difficult: the approaches turn on things that people care about very deeply, such as being secure or being treated fairly. This question can take many forms:

- How has this issue affected you personally? (Usually asked at the beginning.)
- What things are most valuable to people who support this option?
- What is appealing about this approach?
- What makes this approach a good idea — or a bad one?

**What Are the Costs or Consequences Associated with the Various Approaches?**

This question can take as long as it prompts people to think about the likely effects of various approaches on what is valuable to them. Examples include:

- What would result from doing what this approach proposes?
- What could be the consequences of doing what you are suggesting?
- Can you give an example of what you think would happen?
- Does anyone have a different estimate of costs or consequences?

**What Are the Tensions or Conflicts in This Issue That We Have to Work Through?**

As a forum progresses, moderators will ask questions that draw out conflicts or tensions that people have to work through. They might ask:

- What do you see as the tension between the approaches?
- Where are the conflicts that grow out of what we’ve said about this issue?
- Why is this issue so difficult to decide?
- What are the “gray areas”?
- What remains unresolved for this group?
Before ending a forum, take a few minutes to reflect both individually and as a group on what has been accomplished. Questions like the following have been useful:

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?
   - What tradeoffs are we, or are we not, willing to make to move in a shared direction?

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?

The questionnaire is one way to face the conflict within ourselves. Often we discover aspects of each choice we hold most valuable. Yet, the things we care deeply about are often in conflict. Please return the questionnaires and the Moderator Response sheet on page 12 after the forum.

Stages of a Forum/Study Circle

15% for Opening
   - Welcome — The convenor or moderator introduces the NIF program.
   - Ground Rules — Participants review desired outcomes of the forum.
   - Starter Video — The starter video sets the tone for the discussion.
   - Personal Stake — Connect the issue to people’s lives and concerns.

65% for Deliberation
   - Deliberation — Participants examine all the choices.

20% for Ending the Forum/Study Circle
   - Ending the Forum — Reflect on what has been accomplished.
   - Questionnaire — Participants complete questionnaire.
Why Are We Here? What Are We Going to Do?

We are here to move toward a public decision or CHOICE on a difficult issue through CHOICE WORK.

How Do We Do It?

Through a deliberative dialogue in which we:

• understand the PROS and CONS of each approach, its benefits, drawbacks, and tradeoffs.

• 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 people consider to be 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.

How Can We Know Whether We Are Making Progress?

By constantly testing your group:

• Can your group make the best case for the approach least favored?

• Can your group identify the negative effects of the approach most favored?

For More Information

To order the Making Ends Meet issue book and starter tape, call 1-800-600-4060, fax (937) 435-7367, or mail to National Issues Forums Institute Publications, P.O. Box 41626, Dayton, OH 45441. Other issue books and tapes may also be ordered from this source.

Moderator guides and forum posters are also available.

For other information and comments, visit the NIFI Web site 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.
After the forum, please complete this brief response sheet and return it with the questionnaires from the forum.

Moderator’s Name

Phone

Date and location of forum

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?

Were there tradeoffs most participants would accept? Describe.

Were there tradeoffs most participants would not accept? Describe.

Did the group identify shared directions for action?

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