With the retirement of the first baby boomers just a few years away, fundamental differences remain about how Social Security can be sustained and how it might be changed. It is a national discussion that we can’t afford to put off any longer. In this forum, we will consider three different perspectives on this difficult issue.

**APPROACH ONE**
Reinventing Social Security:  
The case for personal accounts

The nation needs a fundamentally different form of income protection for retirees emphasizing personal accountability. If we had more freedom to make our own investment decisions, we could build larger nest eggs and achieve greater financial security for the retirement years.

**APPROACH TWO**
Reaffirming Social Security’s Promise:  
A measure of protection

Social Security is a promise made to working Americans and to retirees, and it is a promise we must keep. Many elderly persons are only a step away from financial insecurity. Americans deserve what Social Security was designed to provide: a share-the-risk income protection plan for the retirement years.

**APPROACH THREE**
Revising Social Security: Rewriting the contract for a new generation

Key features of Social Security reflect the needs and experiences of previous generations, but they do not reflect today’s realities or tomorrow’s. The fourth quarter of life is rapidly being redefined, and programs for retirees need to change accordingly.
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, sometimes also called “choices” or “options” in NIF material.

And you also 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.

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.

Other convenors, however, arrange 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 approach. And still others plan ahead for a session after the forum for participants to come back together and 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 is also 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.
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 participants 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, 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 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 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: forums@nifi.org.
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 possible questions for this issue.

**APPROACH ONE** Reinventing Social Security: The case for personal accounts

- Do you feel confident that Social Security benefits will be available to you when you retire?
- What are the consequences of continuing to depend on government programs to provide for our retirement?
- Do the potential benefits of personal retirement accounts outweigh the risks?
- The ratio of workers to retired persons continues to decline. Should working Americans continue to bear the burden of supporting increasing numbers of retirees?

**APPROACH TWO** Reaffirming Social Security’s Promise: A measure of protection

- How important is the social contract that calls for each new generation of Americans to help support older Americans who can no longer work?
- What changes in the current Social Security system would you support in order to keep the system financially solvent?
- What would be the impact of raising Social Security taxes? Cutting its benefits?
- Social Security taxes are currently deducted only from the first $90,000 of a person’s pay. Only about 6% of Americans earn more than that. Do you think this provision of the law should be changed?

**APPROACH THREE** Revising Social Security: Rewriting the contract for a new generation

- As life expectancy continues to rise, should we gradually raise the age of Social Security eligibility to 70?
- Is it time to re-examine the concept that Social Security benefits should be paid to all Americans regardless of their economic status? Should we think about turning Social Security into a need-based system?
- Should we eliminate the option of early retirement benefits?
- What might be some of the consequences of encouraging more older Americans to stay in, or to re-enter, the work force?
HEN FRANKLIN D. ROOSEVELT signed Social Security into law in 1935, he characterized the program as a "cornerstone in a structure which is being built but is by no means complete." Seventy years later, the debate about what form Social Security should take is at a critical juncture. As the public debate has played out, it has become increasingly apparent that partisans for different points of view have different visions and values regarding the best way of ensuring income security for the retirement years.

The point of this framework is not to offer a ballot from which readers and forum participants choose the position they favor. It is, rather, to present differing views as a catalyst for public deliberation, a way of comparing different perspectives about why certain costs and tradeoffs — such as higher taxes, reduced benefits, hikes in the age of eligibility, or the risk that accompanies partial privatization — should be accepted as necessary adjustments to sustain one of the nation’s most popular social programs.

This issue book presents different points of view as a way of helping clarify what we think, where we agree, and where and why we differ. It is, finally, a way of identifying common ground and shared principles and priorities — the basis for a broadly acceptable solution to the problems facing Social Security. Here, in digest form, is a chart summarizing the main elements of these three approaches.

### Key values, principles and assertions

- Given the deep flaws in the existing system, comprehensive reform is necessary.
- Contributors deserve a better return on their investment than what Social Security offers.
- Privatizing at least part of Social Security puts the responsibility where it should be, on individuals.
- Ownership fosters a sense of responsibility and responsible citizenship.
- A substantial personal nest egg is the best assurance of financial security in old age.

### What should be done

- Allow everyone to invest at least part of their Social Security contribution in personal accounts.
- Let people make their own choices about how that money is invested.
- Encourage an "ownership society" in other ways by minimizing government intrusion and favoring personal freedom and responsibility.

### Costs and tradeoffs

- For each dollar diverted into a personal investment account, Social Security benefits would be reduced.
- Personal accounts, invested in the market, would fluctuate, and some individuals will choose to retire at a time when the value of their portfolio has declined.
- The nation would have to find other ways to support indigent elderly individuals and others who now receive Social Security benefits.

### Opposing voices

- Personal accounts are risky and would not offer the assurance of income security in the retirement years.
- Our goal should be providing a share-the-risk social insurance program, not maximizing individual return.
- Personal accounts would do nothing to close the gap between Social Security’s projected revenues and promised benefits.
**APPROACH TWO**

Reaffirming Social Security’s Promise

A measure of protection

**Key values, principles and assertions**
- The promise of a financial safety net in the retirement years must be honored.
- Providing income assistance to individuals who are no longer working must be a priority and a continuing responsibility of government.
- If benefits were cut back, many retirees would be financially vulnerable and dependent.
- Most older people need this program now as much as they did in the past.
- The best way to sustain this program is to keep it universal, to continue to cover all of the elderly.

**What should be done**
- Maintain benefits at their current level.
- Keep the current criteria for eligibility.
- Make sure Social Security remains a universal program.
- Take measures to accelerate economic growth to increase revenues for this program.

**Costs and tradeoffs**
- Maintaining benefits would require sharply higher payroll taxes, which would create a burden on current workers.
- Other public spending might have to be curtailed.

**Opposing voices**
- It’s irresponsible to impose much higher taxes on workers to support retirees.
- The promise of substantial Social Security benefits has undercut the motivation to save.
- The soaring cost of programs for the elderly will drive up the public debt, and cause us to neglect other public needs and responsibilities.
- Many recipients of Social Security don’t need financial assistance.

---

**APPROACH THREE**

Revising Social Security

Rewriting the contract for a new generation

**Key values, principles and assertions**
- Key features in the current Social Security program are outmoded and outdated.
- In the name of fairness to the next generation, some modifications must be made in benefits and age of eligibility.
- Benefits must be targeted to a greater extent to those who really need them.
- Offering inducements to early retirement can no longer be justified.

**What should be done**
- Raise the age of eligibility to 70 to reflect increases in life expectancy.
- Reduce benefits for middle and upper-income retirees who have income from other sources.
- Encourage people in their 60s to stay in the workforce, thus capitalizing on their energy and experience.

**Costs and tradeoffs**
- Raising the age of eligibility would require individuals to defer plans for retirement.
- Middle and upper-income retirees would receive lower benefits.

**Opposing voices**
- Americans expect and deserve to retire in their early to mid-60s.
- Many workers could not continue to perform their jobs in their mid to late 60s.
- Indexing benefits to the income of retirees would penalize those who were prudent and successful.
- Scaling benefits to retirees’ income will undermine support for Social Security, which has been unassailable because it is universal.
**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 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**

In the first few minutes, connect the issue to people's lives and concerns by getting participants to talk about their personal experiences with the issue and tell their stories. This sharing 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 idea?

**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 some of 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?

Questionnaire (Post-Forum)

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.

Suggested Time Line

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 Social Security Struggle issue book and starter tape 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 books and tapes may also be ordered from this source.

Moderator guides and forum posters are also available.

For other information and to make comments, visit the National Issues Forums Institute 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.
# Moderator Response

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

<table>
<thead>
<tr>
<th>Moderator’s Name</th>
<th>Phone</th>
<th>Date and location of forum</th>
</tr>
</thead>
</table>

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