Public Thinking about Economic Security:
How Should We Take Charge of Our Future

Results from the 2010-2011 National Issues Forums

An FDR Group Report
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Introduction: Framing the Public Deliberation

This report analyzes the results of a series of citizen discussions about economic security that took place between September 2010 and April 2011 in 33 states and Washington, DC. Over 1,000 individuals from a wide range of backgrounds participated in these discussions sponsored by the National Issues Forums (NIF).

The discussions were framed by an NIF issue guide entitled, Economic Security: How Should We Take Charge of Our Future? Forum participants explored three options for addressing the issue of economic security.

Option One, as outlined in the issue guide, holds that we need to act more responsibly with our money and, in the government and financial sectors, with other people’s money. Option Two suggests that our neighbors’ welfare is tied up with our own and that we should look out for each other to ensure that both our families and our communities are economically secure. Option Three says we need to tap into our considerable individual and collective entrepreneurial potential, pursue more opportunities, accept more risks, and “grow our way out” of the economic slump that began in 2008.

About NIF Forums

The goal of NIF forums is to encourage people to deliberate and to work past off-the-top-of-the-head reactions to policy problems through thoughtful discussion. Participants first watched a starter video describing each of the three approaches to economic security in broad terms. An issue brief summarizing each approach was also distributed. The costs, risks, and trade-offs of pursuing each approach are explicitly invoked in these materials. The discussions were guided by impartial moderators who reminded participants of costs and trade-offs and encouraged them to wrestle with perspectives that were different from their own.

After taking part in the deliberations, participants were asked to fill out questionnaires that reflected their views on key trade-offs of the different approaches. Results of 1,016 questionnaires, (tabulated in Appendix A) comprised one of several sources used in preparing this analysis of people’s thinking on economic security. Coordinators of forums held in five regions of the country observed individual forums, interviewed forum moderators, and reported on their findings. Input also came from moderators themselves who submitted reports summarizing areas of common concern expressed by participants in the forums, trade-offs they were willing to accept, and common ground for action they agreed on.

The NIF network is an affiliation of civic organizations, libraries, community centers, and educational and faith-based institutions. These community-based organizations invite local citizens to join in guided discussions about issues
relevant to the public life of their communities and the nation. The communities and participants are geographically and demographically diverse, although they are not randomly selected. The intent of the process is not to mimic the results one would gather from a survey of randomly selected citizens. Instead, the forums intend to demonstrate that citizens can tackle tough problems through thoughtful, civil conversations, think through alternative approaches while weighing consequences, and lay the groundwork for action.

A Summary of Findings

These deliberative forums on economic security revealed three key findings:

• Citizens’ starting point was that self-discipline is the major key to economic security. Weighing a number of options and facing their trade-offs typically resulted in a strengthened sense that responsibility must be at the core of any solution—though the definition of what “responsibility” entailed broadened during the course of the discussions.

• Once they considered what was really involved, people saw downsides in normally attractive options for action that involve supporting local businesses and local charities and improving local business climates.

• Discussion of personal economic security was closely linked to a broader conversation about the economy and the national debt. People were willing to accept trade-offs that would make things more difficult for them personally in order to make progress on this national issue. However, they recognized that everyone needed to sacrifice in order to improve our economic security.

Some Highlights from this Report

• People came to the forums believing in the virtues of financial self-discipline and frowning on reckless spending. They talked about other citizens, sometimes even their own family members, who fell short. Not surprisingly, it was far rarer to hear confessions of personal financial irresponsibility.
• There was a strong focus on the need for better citizen education and financial literacy, especially for younger generations. Beyond formal instruction there was a desire to see citizens internalize sound financial habits and sensibilities at home or through life experience.

• People moved beyond considerations of individual misbehavior as the discussions progressed. They talked about a shift in American culture toward extreme consumerism, about greedy corporations, and about irresponsible government. The sense was that financial institutions—and the executives leading them—had been busy stoking the debt culture and hiding the exorbitant risks because of something as simple as greed. It was evident to many that tighter oversight of banks and financial companies was necessary.

• For many, the size of the federal government’s debt was a prime example of the irresponsibility troubling our society. How participants dealt with Social Security is particularly instructive. On the one hand, many immediately voiced intense resistance to cutbacks to the program: it violated their sense of fairness to ask ordinary people to sacrifice when they believed the federal government was wasting money; they believed in the principle that promises made were promises that ought to be kept; they were worried about asking vulnerable people to sacrifice.

On the other hand, many were willing to consider serious adjustments to Social Security. Some of this was driven by a sense that the program was in trouble and needed salvaging. Although people were willing to talk about changing Social Security, citizens did not settle on an agreed-upon solution—only that they know there’s a problem and that they are interested in tackling it. The consistent absence of Medicare and Medicaid programs from these discussions is notable.

Points of Tension

Several significant points of tension emerged in the discussions.

• On spending and consumerism: tension between spending more, which is regarded as something that would be good for the economy, and restraint in spending, which is something people should aspire to.

• On government regulation of financial firms: an unrecognized tension between asking the federal government to regulate financial firms and an explicit sense that government is ineffective and even incompetent.

• On Social Security: tension between fairness, keeping promises, and compassion for the elderly and facing up to the program’s problems and making sure it is solvent.

• On economic localism: a tension between the desire to reward local businesses with customer loyalty because local businesses care about their communities and a recognition that national chains bring more economic value to consumers who need to make ends meet.
People came to the forums with a belief in the virtues of financial self-discipline and living within one’s means; they frowned on reckless spending and credit card debt. Their sense was that they and their fellow citizens are personally responsible for their own economic well-being. Many had taken measures to weather economic hard times by living more frugally and cutting costs. The forums gave ample opportunity for participants to reflect on their beliefs and to describe the actions they had taken in response to the “Great Recession.” An Alabama moderator reported one student saying, “The money saved for my college education by my family had to be used for housing and food. So, now I will have to go to community college. . . but I am beginning to realize that is not a bad thing.”

Many people at the forums believed they had been behaving responsibly all along and were stunned and distraught when they found themselves in trouble. For some, this was what motivated them to come to the meetings in the first place. As a woman in Kansas said in her first remarks:

I’m somewhat frustrated because I believe my husband and I did everything right, because we went to a lot of trouble to get a good education and we worked many years and saved. . . . We’ve been very, very frugal and thought that we’d planned very well for our retirement and then everything went to heck and we lost a lot of what we had saved, which is a major disappointment. It makes us feel very insecure now about our future. We never expected this to happen at all. And we don’t know what to do.

Participants also talked about other citizens, sometimes even their own family members, who fell short in terms of being disciplined. As a forum participant in Kansas said:

I still see people, and my very own granddaughter is one of them, going way in debt and I don’t know why they’re still allowed to do that. I don’t know how they’ve been able to borrow so much money to buy a house and buy furniture and that’s what got us in so much trouble in the first place. But you can still do it. They’re doing it today.

Financial Literacy—Teaching People How to Handle Money

As the discussions about people’s personal responsibility—or irresponsibility—for their economic well-being evolved, participants often focused on the need for citizen education, especially for younger generations. Financial literacy—understanding things like the cost of loans and investment risk—was one concrete issue that resonated for people in this regard. As a forum moderator in Virginia said, “They all were concerned that not enough education was provided in secondary schools and higher education for basic financial literacy.” Participants in several forums were more than willing to trade other academic topics in the curriculum of their local school to make time for financial literacy. In Mississippi a moderator reported that “financial education required for high school graduation” was a key suggestion for action that received the most discussion and consensus.

It’s really important to try to educate students before they graduate from high school. Sending an 18-year-old off to college or out into the workforce without having an idea of how to wisely handle their money almost seems irresponsible to me.
Learning Self-Discipline

As is often the case, people’s first response is to look to the schools for solutions of this type of challenge. But fundamentally, many participants seemed to be longing for something more important than financial literacy and factual knowledge about things like interest rates: they want people to learn to act sensibly and behave responsibly in their financial dealings. There is a desire for the type of education citizens get at home or through life experiences—habits and sensibilities whose impact transcend formal instruction. In Wisconsin, just as the moderator was about to move the conversation on, someone politely interrupted, saying, “You said that education is the first component but . . . a majority of the people don’t have the discipline for what’s right. Even about what we eat and what we drink, especially the younger generations.” Others soon chimed in.

Data Note: Almost 9 in 10 (87 percent) of the forum participants who responded to the survey said it was important “for people to draw up and stick to a household budget.” In fact, this item was the top vote-getter of the nine questions asked in this battery. Participants in Southeast (89 percent) and North Central forums (91 percent) were most likely to think it was extremely important for people to draw up and stick to a household budget; participants in the Northeast (79 percent) and West (86 percent) did not feel quite as strongly.

The Conversation Shifts

As the discussions in the forums unfolded, people moved beyond individual behavior and responsibility and talked about the larger forces that were responsible for the economic meltdown. They were not about to let individual Americans off the hook, but they recognized that broad societal trends and shifts in American culture and in the economy were also part of the picture.

Social Responsibility

Instant gratification and consumption, rather than savings and production, were today’s prevailing sensibilities in their estimation. Moreover, the nation’s overemphasis on consumption had not served us well and the overreliance on credit was misguided. These were perceived as forces that had been at work for a long time. One Kansas forum participant said, “I don’t like this whole concept that the whole US economy is based on housing and consumer spending. We can’t go back to the early 20th century where we were making iron but this whole notion that the only way we can get the economy going again is through spending to me is just sort of wrong-headed. . . . There has to be a better way to base the whole economy than on just consumer spending.”

Somewhere along the line, society, we lost pride in labor. We’ve diminished the value of doing work. And we’ve transferred that into consumption.

There is a kind of culture of “got to have it, got to have it now.” I like being responsible for your own finances and not overspending and not running up your credit cards.
Irresponsible Financial Institutions

The sense of forum participants was that financial institutions—and the executives leading them—had been busy stoking the debt culture and hiding the exorbitant risks they were taking because of something as simple as greed. For some it was clear that many American families had placed their trust in financial institutions and that these institutions had taken advantage. In Kansas, a participant who had worked in the financial service industry talked about how people were misled by marketing and sales materials of large, national banks. The brochures, he said, “had real banks’ names on it. It had Wells Fargo. It had US Bank. It had Countrywide. It had brands that we knew about and trusted. But they lied to us as a public and they misrepresented truth.”

Some of the cynicism and anger that us little folks feel when we’re told that we have to be more responsible is if we look around and see the big players in the financial world not being responsible at all and the push for deregulation in the face of some pretty outrageous behavior. So maybe we need to see those expectations applied to everybody across the board, not just the small folks like us.

Thus it was evident to many people that tighter regulations and oversight of banks and financial companies were necessary. Some financial moves were just too risky and companies had been irresponsible in making them. The concept “too big to fail” had taken on a very negative connotation. There was a focus on executives who dared to collect bonuses even as the government was busy cleaning up their mess using taxpayer funds while unemployment was surging.

The too-big-to-fail issue where we allow them to take lots of risk. . . . You know if you want to take a lot of risk then far be it from me to tell you you shouldn’t. But I’ll tell you what . . . if you screw up you’re dead. You’re done, and you’re out of business. . . . Our government feels we have to bail them out. I think that creates a losing proposition.

We see the risky behavior of the bundling of all these mortgages. People just saw easy money and they kept investing and investing . . . so I think there does need to be some regulation of highly risky investments that people know really aren’t smart over the long term.

Data Note: Nearly 3 in 4 participants (72 percent) said it was extremely important “for financial institutions that make risky investments to be more strictly regulated.” This item was the second-highest vote getter in this battery of questions. Retirees (85 percent) were even stronger supporters of this proposal. Participants in Northeast (78 percent) and North Central (77 percent) forums were most likely to support stricter regulations of financial institutions that make risky investments; participants in Southeast (66 percent) and West (67 percent) forums were less likely to do so. In addition, only 17 percent of all forum participants agreed with the statement, “State and local government should relax consumer protection regulations, even if more people could be hurt by unscrupulous business practices.” Participants in the West (26 percent) were most likely to agree; those in the Northeast (4 percent) were least likely to do so.
“It’s the Other Guy”

While people were quite willing to talk about individual cases of irresponsibility, these were almost always stories about someone else, almost never about themselves. Stories of neighbors, friends, and family members who took on too much debt or were living beyond their means were commonplace. Someone else was taking out oversized mortgages. Other people were spending money they didn’t have. By contrast, they themselves were careful. It seems unlikely that there were no culprits among the more than 1,000 forum participants. So is this a case of wishful self-representation? Quite possibly. It is a known quandary in public opinion that people find it easier to fault other people’s kids, other people’s congressmen, other people’s schools than their own. But it is also possible that some of these participants would have acknowledged their own shortcomings had they been directly pressed to do so by the moderators.

What’s Better for the Economy: To Spend or to Save?

It was clear from virtually all the conversations that participants value people who save and display financial discipline and frown upon reckless consumerism. But it was also clear that they have heard and understood the message that this is a consumer-based economy, that “spending our way out of the recession” is a viable economic strategy. Many were therefore uncertain about what the proper course of action should be. Should they advocate cutbacks in consumer spending but risk further economic contraction? Should they advocate for increased consumer spending but risk encouraging further indebtedness? The answer is unclear and, indeed, federal policymakers have been struggling with a similar dilemma.

Isn’t that what they’re saying, to dig ourselves out? We’ve got to get people spending? I hear that all the time. We’ve got to get people spending again. So is that acting irresponsibly, or responsibly? I don’t know.

I’m concerned about slowing down the economy, about a sort of self-made recession. That’s when we all start hanging on to money more, and we’re not spending it, about the whole piece about how that does mean that a lot of companies start scaling back—there are fewer jobs.

If You Don’t Trust Government, How Can You Trust Government?

One tension emerging from the forums and not reconciled was the implicit contradiction between calls for increased regulation and oversight of financial institutions and the deep skepticism citizens exhibited toward government, politicians, and regulators. Participants routinely complained that their government had been co-opted by powerful interest groups, that regulators were sleeping on the job, or that greedy corporations were highly motivated to evade rules. Yet they called for increased government regulation of financial institutions. One moderator deftly reported the paradox: “They felt there should be government regulations
but there was absolutely no trust that the government could implement those regulations effectively."

Who are you sending this (report) to on Capitol Hill? If it’s the people who we think it is who are in cahoots with Wall Street, we know that we’re wasting our time here.

Do I trust government? Absolutely not, but I don’t know what other way.

Data Note: A little over half (53 percent) the forum participants thought it was extremely important “for government to break up large Wall Street banks.” On the one hand, this is only a slight majority; on the other, this level of support is striking given how strong this proposed intervention would be. Support is highest among retirees (62 percent) and African Americans (69 percent) and weakest among students (43 percent). It is strongest among participants in Northeast forums (69 percent) and the Midwest (58 percent); in the other regions support ranges from 48 percent to 50 percent.

What If There Were No Bailout?

Not surprisingly, the anger at Wall Street, the banks, and other financial institutions was overt in these forums. There was frustration that while ordinary Americans had to shoulder the consequences of economic hard times, large corporations had been bailed out by the federal government. Most participants who spoke on this issue appeared to have been willing to let economic powerhouses go under and shoulder the consequences just as ordinary Americans had. How committed were participants to let the too-big-to-fail companies actually fail? Would they have hesitated after considering the potential for economic chaos and destruction that might have ensued? Did this attitude extend to the auto companies that were also bailed out?
Across the country, people in the forums generally expressed alarm about indebtedness and often these concerns especially extended to the federal government’s financial ledger. As one forum participant put it, “We are spending too much. Our country is in debt. We need less government spending, not more.” Just as people emphasized the importance of self-restraint, moderation, and living within one’s means for individuals, they applied those same principles to their government.

**A Government Out of Control**

For many, government debt was a prime example of the irresponsibility and the lack of discipline troubling our society. Doubts about the government’s capacity to respond effectively to problems thus followed—“how can it solve problems when it can’t get its financial house in order?” was the implicit question. One forum moderator summarized his group’s sentiments by writing, “They expressed concern about the role that government could play in helping solve the issues given the precarious financial situation of Social Security and the controversy about health care.”

Concerns about federal debt were certainly real and heartfelt. But to what extent were citizens willing to support the notion that individuals ought to make sacrifices—either through tax increases or cutbacks in programs—to tackle the problem?

How participants dealt with Social Security is particularly instructive—because it is one of the most visible federal entitlement programs, it can be seen as a sort of litmus test. To what extent were forum participants willing to consider benefit reductions to help offset the debt that so concerned them?

Not surprisingly, discussions about whether cutbacks to the Social Security program were appropriate were lively. And one important realization to take away from the forum discussions is that citizens are indeed able to engage this issue and talk about it coherently.

**Some Say “Don’t Touch Social Security”**

Many immediately voiced intense resistance to modifying the program. Several principles drove this resistance. For one thing, it violated many people’s sense of fairness to ask ordinary folks to sacrifice when they saw that federal spending was wasteful and irresponsible. To these forum participants, justice and fairness meant that before the government would ask its elderly to sacrifice and to make do with less, it should first make sure that it spends tax money efficiently and for good purposes. Some were quick to usher into the conversation examples of government wastefulness as they argued against cutting benefits.

I would be most unwilling to give up Social Security and Medicare or accept cuts as long as the government is irresponsibly spending that money. As you said, when we can lose $10 billion in Iraq and we have difficulty coming up with $5 million for programs for children or whatever. It’s a gross negligence and a miscarriage of justice.

That’s a horrible rip-off because the reason there’s not money for Social Security is because the gov-
ernment spent it for other things. That’s horrible, to now say to us—many of us who’ve contributed so much money over all these years. . . . The truth is they spent that money foolishly and now they don’t have it for us like it was promised to us. And I just don’t see how in the world they can do that.

Resistance to cutbacks in Social Security was also driven by the principle that promises made were promises that ought to be kept. It was only fair, some participants said, that citizens who had paid into the system with the understanding that they would get certain benefits should be paid in keeping with that understanding. It would be wrong to change the rules at this point. This was even the thinking of one reform-minded participant in New Mexico who said, “One way to solve Social Security is to phase in another set of rules for the younger generation based on a more dynamic payout scale based on job description or tax bracket.” If you must change the rules, don’t do it with people who have been in the system for a long time.

It was also important to people that the regulations guiding Social Security would be compassionate. Reducing the benefits of beneficiaries when those benefits were modest to begin with seemed to violate that principle. “The amount that people are receiving doesn’t go very far in terms of Social Security. . . . You can’t necessarily rely on Social Security to get by. . . . but there should be no reduction in that.” Forcing people who were struggling to struggle even more because of cutbacks was wrong.

But Some Are Willing to Talk about It

On the other hand, many participants were willing to consider serious adjustments to the Social Security program. Some of this willingness to consider change was simply driven by a sense that the program was in trouble and needed salvaging. “I’m not sure of my numbers,” said one participant, “but we’re passing on $46 trillion in debt underfunding for Medicare and Social Security over the next 45 years. We’ve got to do something about it. We don’t have a choice. It’s the malignant tumor.”

Some suggested moving Social Security away from a program to which all retirees were entitled and toward a system that was needs-based.

I think there should be means testing for Social Security. So there are going to be people who paid in and don’t get any out, but . . . everybody from Franklin Roosevelt on has said that the younger generation is paying for the older generation. The premise of it was never that we get out what we pay in.

I don’t know if everyone is going to agree but even though I know everyone pays in, at some point you’ve earned so much money that you really don’t need that Social Security . . . a progressive sort of scale.

This provoked resistance on the part of some. One participant’s notion of fairness was violated by this proposal. She said, “I don’t think means-testing is right. I wouldn’t agree at all that, okay, now just because I’ve saved money and am not a needy person now, then I don’t get my Social Security that I paid in. I would not be happy about that at all.” In one group a participant said, “At some point you’ve earned so much money that you really don’t need that Social Security . . . a progressive sort of scale”—another participant quickly shot
back, “Then we should change the name of the program to retirement for the poor. Let’s call it what it is then.”

Others suggested gradually changing the eligibility age—something a few even remembered had been done in the past. To them, it was a way to implement effective reform in a way that was politically palatable.

Each year you add like one month to the age you can get it. So the people now, the big problem is they don’t want to lose anything and I can understand that. But going forward, you set the new rules so their expectation is whatever they’re going to get. And over a period of time it balances out.

I’m a Generation X’er so I don’t see what choice I have, I know that I’m going to have to work longer than some of you have had to work. But I don’t see how we can save Social Security the way we know it without raising the age.

It’s important to note that these suggestions for changing the Social Security program often came from the participants themselves, an indication of a level of engagement among the citizenry. Americans appear to have gotten the message that the program is in trouble and they are more than willing to talk about ways to respond. It’s also noteworthy that proposals all involved substantive changes that would reduce costs and narrow benefits. Nevertheless, when support for change emerged, it did not typically coalesce around a single proposal. This could be a signal that citizens have not settled on an agreed-upon solution—only that they know there’s a problem and that they are interested in tackling it.

Data Note: While 49 percent agreed that “government should raise the Social Security retirement age, even if older Americans will have to work longer,” 45 percent disagreed. Interestingly, retirees are the demographic group showing the most support for raising the program’s retirement age—fully 60 percent agreed. Participants in the Midwest forums (63 percent) and North Central (57 percent) were most likely to agree; those in the West (42 percent) were least likely to do so.

It should be noted that the forum moderators typically brought up Social Security right after the discussion of personal responsibility, asking whether people would be willing to accept cutbacks in the program to help with federal debt. So exactly after people were talking about the personal economic harm they had experienced, and just when they finished talking about the damaging consequences of financial institutions that behaved irresponsibly, they were being asked to consider giving up more. In this context, though there was plenty of resistance, the fact that there was openness to consider the issue speaks volumes.

What about Medicare?

The consistent absence of Medicare and Medicaid programs—entitlement programs that are arguably in even worse trouble than Social Security—from these discussions is notable. Some of this was a function of the fact that moderators did not typically bring them up. But even when the moderators mentioned the programs, forum participants said little to engage the problem. This would seem to indicate that problems with Medicare and Medicaid have yet to penetrate the public’s consciousness.
When forum participants talked about business development or charity they were instinctively favorable to initiatives that were framed in local terms. Often, it seemed that community and neighborhood connections were innately important to them—desirable beyond any instrumental purpose, such as economic security.

Approaches to problems that begin with a local orientation may enjoy a built-in preference because people are more likely to trust action from people and institutions they can visualize and have personal contact with. As one young participant said in New Mexico, “We need to be able to coordinate and work together with the people that we can really trust, if we can do it in groups, not as individuals. We’re social animals; people need friends; people need family. You need to live in a strong community that helps itself out.” Someone in a Kansas forum said, “It just seems like the smaller the community, the more you look out for one another. The larger the community, the more impersonal it becomes and you’re just a number.”

Given the above, it is interesting to note the ease with which thoughtful counterarguments and trade-offs to local, community-based solutions emerged in the forum discussions. Spontaneous localism may be vulnerable to the effect of deliberative discussions. The “buy local” suggestion must now compete with sensitivities to global economics (i.e., China) and personal finances (i.e., the price advantages of shopping at Wal-Mart). Participants even came up with serious downsides to relying on personal or civic efforts to help community members who were economically needy.

### The Virtues of Doing Business Locally

Many participants believed that when businesses are local and operate within narrow geographic limits they are more likely to care about the community and its interests. This was especially true with regard to banks, as the following discussion among forum participants in Kansas illustrates: “We need to make banks local again,” said one. “Too big to fail? That’s not working. If it’s too big to fail, take it apart,” said another. “The bankers in New York don’t care about jobs in Salina, Kansas,” observed someone else in the group.

In turn, some favored the notion of supporting local businesses and shopping locally as a way to promote economic security in their communities. They believed in the virtues of favoring local, “mom-and-pop” shops over national, big-box retailers. In Wisconsin one moderator wrote that participants in his forum “want their local communities organized better for economic self-improvement, such as buy local, etc.” In a few of the forums there were participants who could recount stories of local business ventures in their community cooperating to enhance economic vitality. A participant in New Mexico reported with approval the success of one such effort:

In the city of Santa Fe they have a really strong small business alliance; it’s allowed a lot other small businesses to flourish. They’re really advocating for a buy-local campaign, green restaurants around the city. Only a small segment of the economy is able to participate but it is happening.

Business policies with a local perspective promised to be more effective for some. One moderator summed up his sense of the forum group discussion: “We also agreed that it’s important to support entrepreneurs and we felt that it should probably best work and be more effective if it would be local mechanisms rather than national mechanisms. . . .
Looking out for your community and investing in it, making monies available on a local basis, because people will know how to take care of that funding, how to best apply it.”

**Data Note**: 63 percent of all forum participants responding thought it extremely important “to make more federally backed loan money available for small business expansion.” In addition, 45 percent of all respondents agreed with the statement that, “government should make low-interest loans to small businesses, even if many of them turn out to be poor investments.” Forum participants in the West (52 percent) were most likely to agree; those in the Midwest (36 percent) were least likely to do so.

**On the Other Hand: The Global Economy**

But counterarguments to economic localism quickly emerged in the forums. Many talked about the notion that their community’s economy was an integral part of a global economy. Like it or not, they said, international competitiveness was unavoidable, determining the price and availability of goods, and the quality and number of jobs. “It’s a world economy,” said one forum participant. “And one of the tractor dealers in North Dakota said, if you are going to start a business, you have to compete with China. No two ways about it.”

Even a small, local business could face international competition. “My son’s got a small website,” said one participant. “He’s a small entrepreneur; he just hired two people this week. His business is good but his competition is not down the street in Connecticut. His competition is in India.”

To succeed, businesses might have to go to where labor is cheapest—something that works against a community-bound perspective. One participant said, “If you’re going to build a business, you have to build to compete globally. And the way they compete globally is to find the cheapest labor they can because we as American citizens, we’re not going to go buy a tractor for $10,000 more if we can get it somewhere else for $10,000 cheaper.”

Forum participants knew that big-box stores were succeeding for a simple reason: consumers were looking for better prices. And although some consumers might opt to pay more in support of the local mom-and-pop store, it was perfectly understandable that many would choose to save money. One participant said very straightforwardly, “I would rather not support them but I have to go to Wal-Mart, I can’t afford to go anywhere else. I’d rather not support them but I don’t have any choice. Financially, it’s a necessity for me to go there because of their prices.”

Moreover, big national stores meant jobs. As one Virginia moderator reported, “They struggled with the desire to support the local economy versus the understanding that the mass economy, including Wal-Mart, provided jobs. They struggled with the idea that there is a breakdown in a system when foreign countries get a tax break and unfair competition, but noted globalization required us all to participate in the larger market.”

**Data Note**: 66 percent think it extremely important “for people to shop at local businesses, like restaurants and hardware stores, rather than at national chain store counterparts.” Forum participants in the Northeast (72 percent) were most likely to think this was important. Only 55 percent think it extremely important “for government to sponsor ‘Buy American’ programs to help keep our dollars in the United States.” Participants in the Midwest (31 percent) were least likely to think this was important.
Help Your Neighbor

The forums also revealed that people still believe in volunteering locally and helping those in need who are close to them—whether through community organizations or one-on-one. A Mississippi moderator wrote that participants in that forum “noted that neighbors should help neighbors and churches should help fill in the gap for those truly in need and trying to improve.” A participant in Kansas had a hierarchy of sources to help the needy, but they were all local: “Family first, church next, and so on. Religious-based groups, charitable groups. They should be at the local level, not the national level.”

There were recurring expressions of faith that helping those in need was best provided by local, nongovernmental organizations. The sense was that they were closer to the problem, had a better understanding of what was needed, and could use resources more effectively. Said one participant:

The best kind of help is in voluntary local service rather than the public sector. Overhead costs and regulatory control soak up so much of the money. The best kind of help is very close where one person is close to the other on a local level because the quality of the help gets better and you can insist on self-reliance to help people. That’s best done on a local, voluntary level.

But It’s Not a Cure-All

But even on the topic of charity, second thoughts about the virtues of local voluntarism quickly emerged in the forum conversations. In one discussion group a man brought forth a sobering counterpoint to faith in personal and local efforts to help the needy:

It’s a feel-good thing that we think we’re all going to take care of each other . . . but there are people that don’t have families and there are people whose families don’t want anything to do with them. And there are communities that are great about taking care of their own but not somebody who’s a newcomer or a migrant or somebody that belongs to a group that we don’t approve of.

Not everyone cares about other segments of community, said one participant. “We can’t keep our rose-colored glasses on too long. There’s a lot of other people that don’t give a rip about other people, they just care about themselves.” One woman in Kansas, active in voluntarism and charities, was nevertheless forthright about her own reservations. To her, and to several others, skepticism was a necessary defense against being taken advantage of: “It’s just a different world . . . of course, we contribute to different charities, but we have to be so careful because there’s so many where the money’s just wasted.”

Instead of community groups, some thought government was the true safety net for people who were left behind. “There are people who maybe don’t have family . . . that would fall through the cracks—that’s the point of having the government do some of these social services. Because they don’t care what your religion is. They don’t care whether you get along with your kids. There’s no requirement that you’re a nice person. It’s just that you have a need. So the government is really the bottom of the safety net there.”
Growing Our Way Out or Growing Up?

The last of the choices in the economic security framework expressed the well-recognized confidence in the capacity of America’s ingenuity, market forces, and economic liberalism to bring back financial success to Americans-at-large. For some, the notion that business owners and entrepreneurs, inventors and energetic problems solvers would re-invigorate growth and productivity in the United States resonated. In one forum, a man thought that public-private partnerships could be part of the answer: “I love encouraging innovation and I think to do it you have to take some risks. . . . We used to be at the edge of technological innovation.” And a fellow participant took it further, asking why the United States is letting China dominate in places like Africa:

China has basically taken this huge market in Africa, where they build infrastructure they desperately need. The articles I’m reading say they don’t like the Chinese being there. . . . We already know construction. . . . We know how to build roads, telephone lines. . . . We know how to do all of this. . . . We have to expand our horizons a little and look globally.

But a careful review of the discussions across many of the forums shows that more often than not the redemptive promise of entrepreneurship failed to capture the excitement of participants. Inventiveness and innovation were still powerfully valued. But it seemed difficult for people to talk optimistically about growth and economic vitality when they were doing more with less, when their quality of life has been reduced, and the economic news has been so bad. One participant said:

I’m lucky I still have a job but if I didn’t it would be a problem having to pay for it all. So we’re talking about getting by with less. . . . I pay my daughter’s cell phone and she’s doing things for me around the house, and we are horse-trading. Any way you slice and dice this you’re talking about getting by with spending less and using less. Somehow, our economy and our national psyche has to absorb all that.
Conclusion: Reordering Priorities and Values

It is striking that in the context of Option Three, which emphasizes economic growth, the more common refrain in the forums was to talk about a reordering of American priorities and values, to pursue more modest lifestyles and deemphasize consumption. A sampling of comments across several discussion groups shows that Americans are busier questioning consumerism and whether success always means "more." The Great Recession has, perhaps inevitably, led some to ask whether the previous years of economic success were built on illusion and indebtedness. Ironically, in the end, the forum discussions often returned to the themes the forums started with—discipline and responsibility.

It’s easy to get sucked into that lifestyle of consumerism. We really have to pull back and ask, “Who am I? What do I really need?”

We can lower our standard of living a little bit; we just don’t have to live at this inflated state; we don’t have to be Number One in everything. We can make do with less.

My problem is, can we actually grow our way out? The reason we’ve gotten out of recessions in the past is that we mass-produced our way out of it. At the moment we are using up the resources of our planet, is it even physically possible? Where is this energy going to come from?

There was a sense that the nation was paying the price for excess credit and for an excessive sense of entitlement. Given the economic results, the thinking went, it might be useful to rein things in, to return to responsibility and discipline. What’s perhaps most fascinating is that these sentiments emerged most strongly at precisely the point at which moderators broached the grow-our-way-out approach to economic security.

I’ve heard the word accountability several times this evening. When people start being responsible for what they do it will make a big difference for society. The "it’s always somebody else’s fault" syndrome has escalated costs for companies, for doctors, for just the liability factor. If we could go back to being responsible individuals, I think that would serve our country well.

It seems to me you have to have sustainable growth, otherwise you’re just growing yourself into a huge problem. That’s kind of what we’ve done with our debt, you know. Expanded our debt. . . . We’ve had growth, but now we’re facing the reality.

It makes you think of all the unsustainable systems we’ve created. Because right now we import a billion dollars worth of oil every day and simply burning it up or turning it into products that
we sell. . . That’s the system we have. So to talk about growing our way out of it, does that mean we’re going to need even more energy to fuel that growth and is that a sustainable system? I don’t know that growing our way out of it is possible under our current ways of doing things.

The forums reflected the preoccupation of Americans with the moral quality of their times. One might say that this questioning persists without regard to the economic fortunes of the nation. In good times or bad, people ask whether the values that are important to them—things like responsibility, personal accountability, the work ethic, and fairness—are getting short shrift. But when faced with serious economic insecurity, they become even more reliant on moral reasoning to make sense of the problems they—and their country—face and to guide them toward answers. In this sense, the NIF forums on economic security were perfectly representative of how ordinary Americans think.

But the purpose of the forums is not simply to give Americans another venue for self-expression. It is to push individuals to recognize the choices their communities face when approaching public problems. The forums are structured to encourage participants to think and talk about the tensions and trade-offs inherent in choosing one approach or another. In some realms, recognition of trade-offs was harder to come by. One clear example is the contradiction between asking for more effective government regulatory action and the dismissive attitude so many had toward government officials and policies. For the most part, the tension went unrecognized. But in the discussions one can trace some points of evolution in the public’s thinking, moving, for example, from blaming individuals for massive financial debt and financial irresponsibility to thinking about the role institutions and government played in promoting irresponsible business and economic policies. Another example: much as economic localism has the feel of a socially desirable attitude that is easy to express, many in the NIF meetings talked frankly about their need to save money at big-box stores. This in turn influenced other participants to take a different reality and set of experiences into account. In fact, almost half (46 percent) said that their forums had talked about aspects of the issues they hadn’t considered before—an indication that many participants had an opportunity to revisit their attitudes and work through new arguments.
## Appendix A: Post-forum Questionnaire Results

N = 1016

<table>
<thead>
<tr>
<th>How important do you think it is . . .</th>
<th>Not at all Important (Percent)</th>
<th>Somewhat Important (Percent)</th>
<th>Important (Percent)</th>
<th>Extremely Important (Percent)</th>
<th>Not Sure/No Answer (Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>For people to draw up and stick to a household budget?</td>
<td>1</td>
<td>2</td>
<td>10</td>
<td>87</td>
<td>1</td>
</tr>
<tr>
<td>For businesses to provide more child care for working parents?</td>
<td>4</td>
<td>13</td>
<td>31</td>
<td>52</td>
<td>1</td>
</tr>
<tr>
<td>For financial institutions that make risky investments to be more strictly regulated?</td>
<td>2</td>
<td>8</td>
<td>7</td>
<td>72</td>
<td>1</td>
</tr>
<tr>
<td>To raise the minimum wage?</td>
<td>8</td>
<td>15</td>
<td>23</td>
<td>53</td>
<td>1</td>
</tr>
<tr>
<td>To make more federally backed loan money available for small business expansion?</td>
<td>3</td>
<td>10</td>
<td>23</td>
<td>63</td>
<td>2</td>
</tr>
<tr>
<td>For people to shop at local businesses, like restaurants and hardware stores, rather than at national chain store counterparts?</td>
<td>3</td>
<td>9</td>
<td>22</td>
<td>66</td>
<td>1</td>
</tr>
<tr>
<td>For government to sponsor ‘Buy America’ programs to help keep our dollars in the United States?</td>
<td>6</td>
<td>15</td>
<td>22</td>
<td>55</td>
<td>2</td>
</tr>
<tr>
<td>To increase government funding to community colleges and vocational/technical schools?</td>
<td>2</td>
<td>7</td>
<td>18</td>
<td>72</td>
<td>1</td>
</tr>
<tr>
<td>For government to break up large Wall Street banks?</td>
<td>6</td>
<td>14</td>
<td>23</td>
<td>53</td>
<td>3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Agree (Percent)</th>
<th>Disagree (Percent)</th>
<th>Not sure/No answer (Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government should increase the minimum wage, EVEN IF businesses might hire fewer workers.</td>
<td>51</td>
<td>44</td>
</tr>
<tr>
<td>State and local government should relax consumer protection protection regulations, EVEN IF more people could be hurt by unscrupulous business practices.</td>
<td>17</td>
<td>76</td>
</tr>
<tr>
<td>Government should raise the Social Security retirement age, EVEN IF older Americans will have to work longer.</td>
<td>49</td>
<td>45</td>
</tr>
</tbody>
</table>

(Chart continued on next page.)

Percentages may not add up to 100 percent because of rounding or multiple responses.
<table>
<thead>
<tr>
<th>(continued)</th>
<th>Agree (Percent)</th>
<th>Disagree (Percent)</th>
<th>Not sure/No answer (Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Businesses should renegotiate pension funds with retirees, EVEN IF this means seniors have less money for retirement.</td>
<td>24</td>
<td>66</td>
<td>10</td>
</tr>
<tr>
<td>Businesses should provide child care for low-paid workers, EVEN IF that raised the price of the goods and services we buy.</td>
<td>55</td>
<td>38</td>
<td>7</td>
</tr>
<tr>
<td>Government should make low-interest loans to small businesses, EVEN IF many of them turn out to be poor investments.</td>
<td>45</td>
<td>48</td>
<td>7</td>
</tr>
</tbody>
</table>

### Which statement below most closely reflects your view about your preparation for a secure economic future?

<table>
<thead>
<tr>
<th>(Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel that things can continue as they are; I am well prepared for my future economic security.</td>
</tr>
<tr>
<td>I feel that I need to make MINOR changes to ensure my future economic security.</td>
</tr>
<tr>
<td>I feel I need to make MAJOR changes to ensure my future economic security.</td>
</tr>
<tr>
<td>No answer</td>
</tr>
</tbody>
</table>

### The economy is too complex for me to understand.

<table>
<thead>
<tr>
<th>(Percent)</th>
<th>(Percent)</th>
<th>(Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>Disagree</td>
<td>Not sure/No answer</td>
</tr>
<tr>
<td>34</td>
<td>63</td>
<td>4</td>
</tr>
</tbody>
</table>

### Given the global forces that influence the US economy, there is little I can do to improve my economic future.

<table>
<thead>
<tr>
<th>(Percent)</th>
<th>(Percent)</th>
<th>(Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>Disagree</td>
<td>Not sure/No answer</td>
</tr>
<tr>
<td>20</td>
<td>76</td>
<td>5</td>
</tr>
</tbody>
</table>

### Are you thinking differently about this issue now that you have participated in the forum?

<table>
<thead>
<tr>
<th>(Percent)</th>
<th>(Percent)</th>
<th>(Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td>No answer</td>
</tr>
<tr>
<td>39</td>
<td>54</td>
<td>7</td>
</tr>
</tbody>
</table>

### In your forum, did you talk about aspects of the issue you hadn't considered before?

<table>
<thead>
<tr>
<th>(Percent)</th>
<th>(Percent)</th>
<th>(Percent)</th>
<th>(Percent)</th>
<th>(Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>1-3</td>
<td>4-6</td>
<td>7 or more</td>
<td>Not sure/No answer</td>
</tr>
<tr>
<td>22</td>
<td>45</td>
<td>4</td>
<td>4</td>
<td>25</td>
</tr>
</tbody>
</table>

Percentages may not add up to 100 percent because of rounding or multiple responses.
### Appendix B: Demographic Description of Forum Participants

Participants completing a questionnaire=1,016  
Forums held and reporting results=58

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>48%</td>
</tr>
<tr>
<td>Female</td>
<td>48%</td>
</tr>
<tr>
<td>No Answer (NA)</td>
<td>4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment status (multiple responses recorded)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full time</td>
<td>33%</td>
</tr>
<tr>
<td>Part time</td>
<td>19%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>10%</td>
</tr>
<tr>
<td>Retired</td>
<td>18%</td>
</tr>
<tr>
<td>Homemaker</td>
<td>1%</td>
</tr>
<tr>
<td>Full time Student</td>
<td>27%</td>
</tr>
<tr>
<td>NA</td>
<td>3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American</td>
<td>11%</td>
</tr>
<tr>
<td>Asian</td>
<td>2%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>5%</td>
</tr>
<tr>
<td>Native American</td>
<td>1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own home</td>
<td>52%</td>
</tr>
<tr>
<td>Renting a house</td>
<td>8%</td>
</tr>
<tr>
<td>Renting apartment</td>
<td>15%</td>
</tr>
<tr>
<td>Living with family</td>
<td>22%</td>
</tr>
<tr>
<td>NA</td>
<td>4%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Regional distribution of questionnaires</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>16%</td>
</tr>
<tr>
<td>Southeast</td>
<td>29%</td>
</tr>
<tr>
<td>North Central</td>
<td>25%</td>
</tr>
<tr>
<td>Midwest</td>
<td>8%</td>
</tr>
<tr>
<td>West</td>
<td>19%</td>
</tr>
<tr>
<td>NA</td>
<td>3%</td>
</tr>
</tbody>
</table>

Percentages may not add up to 100 percent because of rounding or multiple responses.
Appendix C: Forums by Region and State

Northeast
- Maine
- New Hampshire
- Vermont
- Massachusetts
- Rhode Island
- Connecticut
- New York
- Delaware
- Maryland
- District of Columbia

Midwest
- Kansas
- Missouri
- Iowa
- Texas
- North Central
  - Kentucky
  - Illinois
  - Wisconsin
  - Michigan
  - Minnesota
  - North Dakota
  - Ohio

Southeast
- Virginia
- North Carolina
- South Carolina
- Georgia
- Florida
- Alabama
- Mississippi

West
- Colorado
- New Mexico
- Utah
- California
- Oregon
- Hawaii
We’ve been through the wringer over the last couple of years. Americans lost $8 trillion in home values and savings, the national unemployment rate hit 10 percent and, in some areas, went even higher. Many Americans are justifiably angry at the irresponsibility and greed exhibited by Wall Street speculators, yet at the same time, people are troubled by the willingness of their neighbors to buy houses they couldn’t afford and to run up massive debts.

It’s easy to feel powerless in the face of such large forces. Yet we, as individuals, are largely responsible for decisions about our economic security and the future of our families—decisions about where we work and live, how we spend and save our money, and when we retire. And, just as important, we make collective judgments about the direction of our nation and the economy.

As the nation slowly recovers from its worst recession in decades, it’s a good time to ask how we can 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. This issue map summarizes three options for gaining economic security, suggesting what could be done and what could happen as a result.

**Option One**

>> **Act More Responsibly with Our Money**

The recent deep recession occurred in part because too many people—from homeowners to bankers to policymakers—didn’t think about the long-term consequences of their financial decisions. Personal and public debt have reached all-time highs. Option One holds that we have no choice but to rein in risky speculation at all levels and to take a more disciplined view of our personal and public spending habits. By making better choices about how we spend our money, we can make better use of what we have and set aside more for future needs. For many, this will involve difficult choices. For others it will mean learning and practicing new skills.

<table>
<thead>
<tr>
<th>Examples of what might be done</th>
<th>Some consequences and trade-offs to consider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each of us can draw up and stick to a household budget, keep track of our income and spending, and make more prudent use of credit.</td>
<td>When consumers become more cautious about spending their money, it slows down the economy.</td>
</tr>
<tr>
<td>Community groups and high schools can educate people on how to track expenses and live within a budget.</td>
<td>Adding budgeting and financial literacy to high school classes would take away time that could be used for the core curriculum.</td>
</tr>
<tr>
<td>Businesses can renegotiate pension agreements so as to make them more affordable to individual firms.</td>
<td>Workers who have already suffered from work slow-downs as well as pay and benefit cuts will once more be asked to make sacrifices.</td>
</tr>
<tr>
<td>Legislators at state and federal levels can address entitlement deficits by raising the retirement age and reducing benefits.</td>
<td>If Americans work longer there will likely be fewer jobs available for young people entering the workforce, and reducing benefits may drive more seniors into poverty.</td>
</tr>
<tr>
<td>Congress can more strictly regulate financial speculation, especially the creation of new, potentially risky financial instruments.</td>
<td>Innovation and speculation help drive the economy. Putting more controls in place could make the economy less dynamic and could diminish opportunity.</td>
</tr>
</tbody>
</table>
In this view, the most reliable place to find strength and economic security is with each other. For families, that may mean combining households and cutting costs. For communities, it means pulling together to help everyone make a decent living or at least see to it that people have access to the basic necessities. All of us lose if our neighbors fail to prosper, and all of us pay in the form of public support. Our long-term recovery depends on the participation of as many people as possible. The effects of the recession will linger far longer than necessary if large numbers of Americans continue to founder.

**Examples of what might be done**

- We can take in members of our extended family or combine households to save money. Couples can make more effort to work out problems instead of deciding to separate.

- Local governments and zoning commissions can minimize sprawl by encouraging infill development, which strengthens community ties.

- Communities can institute “buy local” campaigns to keep money in the community.

- Businesses, community groups, and faith-based organizations can provide more child-care options for working parents.

- Congress can increase the federal minimum wage sufficiently to keep families above the poverty line.

**Some consequences and trade-offs to consider**

- Combined households would require all its members to give up “personal space.” Close quarters and marital conflict may well increase stress on family members, particularly children.

- Strict zoning laws can work against the building of new housing developments and shopping malls, which offer a community opportunities for economic growth.

- In many cases local prices will be higher than those charged by big-box stores. People are likely to choose family needs over community needs.

- This will add real costs to businesses. Many community groups are stretched too thin already and may not be able to provide such services.

- This can result in lowering employment opportunities if employers cut back on personnel.

---

**Examples of what might be done**

- Each of us can be more self-reliant and flexible—turning a hobby into a part-time business, going back to school to learn a new trade, or moving to take advantage of better job opportunities.

- We can encourage innovation and responsible risk-taking in the corporate world.

- Local school systems and state governments can direct more money to vocational schools and community colleges.

- State and federal legislators can cut red tape for small businesses and entrepreneurs.

- Government could push hard for “buy American” policies, where appropriate, and move aggressively to negotiate advantageous trade agreements.

**Some consequences and trade-offs to consider**

- We hope to be rewarded for taking such initiatives but we must also accept the risks. If we fail, we may have to manage difficult consequences.

- Encouraging risk could lead to poor decisions and overreaching, part of what led to the recession we are just struggling to climb out of.

- Just getting a degree does not guarantee a job. If too many people go back to school in some fields, new graduates will be a glut on the market.

- If we loosen regulations, more people may be hurt by unscrupulous business operators.

- Large-scale economic moves may benefit large companies but won’t necessarily help individual families in the foreseeable future.
National Issues Forums is a nonpartisan, nationwide network of locally sponsored public forums for the consideration of public policy issues. It is rooted in the simple notion that people need to come together to reason and talk—to deliberate about common problems. Indeed, democracy requires an ongoing deliberative public dialogue.

These forums, organized by a variety of organizations, groups, and individuals, bring people together to talk about public issues. They range from small- or large-group gatherings similar to town hall meetings, to study circles held in public places or in people’s homes on an ongoing basis.

Forums focus on an issue like health care, immigration, American democracy, Social Security, or ethnic and racial tensions. The forums provide a way for people with diverse views and experiences to seek a shared understanding of the problem and to search for common ground for action. Forums are led by trained, neutral moderators, and use a discussion guide that frames the issue by presenting the overall problem and then three or four broad approaches to the problem. Forum participants work through the issue by considering each approach, examining what appeals to them or concerns them, and what the costs, consequences, and trade-offs may be that would be incurred in following that approach.

More information is available at www.nifi.org.
Farkas Duffett Research Group (www.thefdrgroup.com) is an opinion research firm that partners with foundations and other nonprofit organizations to help them understand how key groups and the general public feel about their initiatives. Our expertise is in conducting and analyzing focus groups, surveys, and program evaluations designed to provoke fresh thinking.

The Kettering Foundation is a nonprofit operating foundation rooted in the American tradition of cooperative research. Kettering’s primary research question is: what does it take to make democracy work as it should? Kettering’s research is distinctive because it is conducted from the perspective of citizens and focuses on what people can do collectively to address problems affecting their lives, their communities, and their nation. The foundation seeks to identify and address the challenges to making democracy work as it should through interrelated program areas that focus on citizens, communities, and institutions. Guiding Kettering’s research are three hypotheses. Kettering’s research suggests that democracy requires: responsible citizens who can make sound choices about their future; communities of citizens acting together to address common problems; and institutions with public legitimacy that contribute to strengthening society. The foundation collaborates with an extensive network of community groups, professional associations, researchers, scholars, and citizens around the world. Established in 1927 by inventor Charles F. Kettering, the foundation is a 501(c)(3) organization that does not make grants but engages in joint research with others.