

IF...

Interactivity Foundation

How Will We All Retire?

Policy Possibilities for Public Discussion

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Based on Project & Public Discussions
facilitated by Charles Whalen and Adolf Gundersen

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INTERACTIVITY FOUNDATION REPORTS: A WAY TO START DISCUSSIONS, NOT SETTLE ARGUMENTS

Perhaps the best way to introduce this Report is by pointing out that it is very different from typical “policy” reports. This chart highlights the key differences. Keeping them in mind will help make the Report more useful to you. Ask your discussion facilitator if you have any questions.

	Typical Policy Reports	Interactivity Foundation Citizen Discussion Reports
WHY Developed	To make or influence immediate decisions	To provide a starting point for exploratory discussion
WHAT they contain	<ul style="list-style-type: none"> • Analysis of a problem • Recommendations for solving it 	<ul style="list-style-type: none"> • Area of concern • Contrasting possibilities • Consequences of possibilities
WHO develops them	Experts and/or representatives of interest groups	Citizen-generalists and expert-specialists
HOW developed	<ul style="list-style-type: none"> • In public • decisions made by compromise or consensus 	<ul style="list-style-type: none"> • In “sanctuary” <ul style="list-style-type: none"> o freedom to speak openly o focus on ideas, not participants • Decisions made through convergence – while preserving contrasts

HOW THIS REPORT WILL HELP YOUR DISCUSSION

You are here because you're interested in discussing retirement. The materials in this booklet will help you do so in a way that is **exploratory** rather than competitive or argumentative. The more exploratory your discussion, the more likely you will leave thinking more deeply about retirement as a social concern and more widely about how public policy might respond to it – and the better equipped you will be to make choices as a citizen.

This Citizen Discussion Report has two main parts: a description of various aspects of retirement as an area of concern and a range of six possible public policy responses to it. These will help launch your exploratory discussion. These descriptions will help keep your discussion exploratory once it has started because they are contrasting, because they are conceptual or general, and because they are possibilities rather than “final answers.”

The contrasting descriptions you will find here help keep the discussion exploratory because they show that there are a variety of perspectives and suggest that there might be more. Their conceptual or general nature encourages wide-ranging exploration of the “big questions” – something all citizens can do – while discouraging technical arguments over details. And because the descriptions inside are all possibilities rather than final “answers,” they positively invite you to develop them further or come up with entirely new ones of your own.

It might help you to think of the introductory description of the area of concern as a set of “questions,” and the policy possibilities that follow as a set of “responses.” Just remember that neither is “fixed,” neither is “complete.” You are encouraged to explore and further develop both the questions about retirement and the possible responses you find here.

HOW WILL WE ALL RETIRE?

CONTRASTING POLICY POSSIBILITIES FOR PUBLIC DISCUSSION AT A GLANCE

	<u>Pages</u>
A. Eliminate Social Security, Help Individuals Prepare Through Education and Regulation.....	10-11
<ul style="list-style-type: none"> • <i>main concerns</i>: social security an increasing burden, limits individual choice • <i>general approach</i>: financial re-regulation and education to support individual retirement investing • <i>specifics</i>: improved oversight and accountability of financial institutions, education on importance and means of investing for retirement 	
B. Social Security We Can Count On.....	12-13
<ul style="list-style-type: none"> • <i>main concerns</i>: find alternative to disappearing pensions, vulnerable private retirement accounts; ensure that Social Security is tied to work history • <i>general approach</i>: contributions-based, publicly administered retirement benefits; strengthened with additional sources of revenue in the short term • <i>specifics</i>: require work history to receive benefits, eliminate add-ons, use short-term revenue enhancements ranging from reducing fraud to redistribution of budget 	
C. Public Support for Deserving Retirees.....	14-15
<ul style="list-style-type: none"> • <i>main concern</i>: ensuring all people a decent retirement, regardless of station • <i>general approach</i>: means-tested public assistance • <i>specifics</i>: sliding-scale means test, residency & work requirements, and various forms of assistance ranging from cash to medical benefits 	
D. Employer-Friendly Retirement.....	16-17
<ul style="list-style-type: none"> • <i>main concern</i>: ensure that the economy is healthy enough to sustain retirement for over the long haul • <i>general approach</i>: reduce employer taxes or contributions for retirement programs, help workers find alternatives to employer-financed retirement benefits • <i>specifics</i>: legal and tax changes to lessen burdens on employers, government help to workers to stay in the job force 	
E. People Need People.....	16-19
<ul style="list-style-type: none"> • <i>main concerns</i>: social interaction with other retirees, in the community • <i>general approach</i>: encourage communal living, community involvement • <i>specifics</i>: careful studies; support community living with education, technical assistance, dissemination, subsidies; support for staying involved in larger community with government information, services, support for volunteer work 	
F. Periodic Sabbaticals.....	20-21
<ul style="list-style-type: none"> • <i>main concerns</i>: flexibility; keeping early death from cheating people of retirement • <i>general approach</i>: legal right to periodic sabbaticals, funded through payroll taxes • <i>specifics</i>: work history and service requirements; subsidies for needy, education, military or other public service; government information and mentoring 	

HOW THIS REPORT CAME ABOUT

This Report will serve as the point of departure for your exploratory discussion, not as a map of what's already been "discovered" through expert study nor what's been agreed to by influential groups. But it's far from a collection of random ideas. In reality, a great deal of discussion-based collective thinking went into it.

The Interactivity Foundation, or "IF", is a non-partisan public interest foundation whose mission is to engage citizens in meaningful discussions of public policy issues, like the one you are about to have. One step toward fulfilling this mission is IF's production of discussion materials, like this Report. Typically, IF Reports result from a series of discussions that unfold over the course of about a year and half, organized and conducted by a single IF Fellow, who also edits the materials into a Report like this one. With this Report, however, two discussion series and two IF Fellows were involved. The first series of project discussions was conducted from November 2002 to January 2004 and resulted in an initial draft. A second, follow-up series of discussions was held in December 2009 under the direction of a second IF Fellow, and this second series was used as the basis for the expanded Report that you now hold.

Normally, participants in IF projects are selected for their ability to think creatively and constructively about the chosen area of concern. Discussion panelists are divided into two groups, one of expert-specialists, the other of citizen-generalists. The special advantage of having two groups is that the resulting discussion Report will draw on different and complementary skills. The expert-specialists contribute professional and/or special knowledge, the citizen-generalists contribute their life experiences and/or more general insight. The two groups develop their thinking in parallel over the course of a project; when they come together at the end of a project, each group's thinking enriches the other's. The discussion groups responsible for the initial draft of this Report were selected in the way just described. The second set of discussions was distinct only in combining expert-specialists and citizen-generalists from the beginning of the discussion series rather than only at its end.

Another important feature of the IF process is that IF panels meet "in sanctuary" – meaning that panelists are guaranteed confidentiality from start to finish. In this way, they are sheltered against the need to assert their authority, or defend a particular constituency or organization, or avoid "mistakes" or probing questions. They are free to think and speak openly and creatively, and free to focus on the ideas they present rather than the personalities or backgrounds of their "authors." While no formal guarantee of confidentiality was offered to the second group of participants that contributed to this Report, their discussions pulled few (if any) punches. They also understood that their names would not appear on the Report.

In regular IF projects, discussion panels are free in another important sense: they make selections or decisions through a deliberate process of exploration and convergence rather than consensus or compromise. Panels can take their time to explore and develop a wide range of possibilities. Convergence occurs as panelists agree on a set of possibilities that they believe are worthy of public discussion rather than on the possibilities they personally or collectively endorse. In addition, throughout the sanctuary discussion process, any single panelist can keep alive a particular possibility simply by asking that it be preserved. This procedure helps ensure that the panels achieve their goal – developing a series of contrasting possibilities, rather than a single set of recommendations or conclusions.

In this respect, the process followed by both the original IF sanctuary project discussions and the later supplemental discussion series leading to this Report were identical. In both cases, participants explicitly acknowledged the need to make decisions by convergence and afterwards did so.

If you are interested in further information about the discussion process used to develop this Report or any of IF's work more generally, we invite you to review the information on our website at www.interactivityfoundation.org and/or in any of the free materials provided there.

RETIREMENT AS AN AREA OF CONCERN

The following concerns about retirement were raised during the original project discussions and the discussions that supplemented them. As you read them over, keep in mind that a list like this cannot be complete. And think about the many ways the different questions might be related.

Moral Concerns

- What is the *purpose* of retirement? Rest? A reward? Freedom to do other things?
 - Why might someone *deserve* to retire?
 - Does everyone deserve to retire? Should some people be *required* to retire?
 - How might retirement policy ensure that retirees retain their *pride and dignity*?
 - How might retirement policy account for *differences in individual needs and interests*?
 - How important is *individual choice* in retirement policy?
 - How might the *timing* of retirement be made *more flexible*?
 - *Who should pay* for retirement: individuals, employers, the government—or a mix?
- How might we *guarantee* retirement to those who are deserving?
 - How might retirees be protected from having their *standard of living eroded*?
 - Can public policy help equip individuals to *plan* and *save* for retirement? How?
 - What are the likely impacts of different retirement policies on *economic growth*? On *job opportunities*?
 - How might public policy protect retired *women* from the financial insecurity that comes from lower pay and greater longevity?
 - How might public policy help relieve *employers* (both public & private) of the burdens retirement places on them?

Economic Concerns

- Who/what can we count on to make retirement *secure*—especially given the challenges of an aging population, the disappearance of pensions, and the vulnerability of private retirement accounts to market downturns?
- ## Individual Lifestyle and Community Concerns
- How can public policy encourage retirees to remain *active and connected* to other people?
 - How might retirement policy address retirees' needs for —
 - **Health care?**
 - **Housing?**
 - **Physical safety?**
 - **Transportation?**
 - **Cultural activities?**
 - **Access to children/pets?**
 - How might retirement policy encourage *caring for elders*?
 - How might retirement policy help retirees navigate *new information technologies*?

Political Concerns

- How can retirement benefits be *protected* from those who might have an interest in limiting—or eliminating—them?
- How can retirement policy make use of available *community resources*—without damaging them in the process?

POLICY POSSIBILITIES FOCUSED ON THE FINANCIAL ASPECTS OF RETIREMENT

The first four Policy Possibilities (A, B, C, and D) on the following pages all focus primarily on the financial and/or economic aspects of retirement. Even though they all have that common theme, each of them is very different.

- **Possibility A** envisions public policy only as an aid to *individual* retirement planning and saving.
- **Possibility B** would work to shore up Social Security for those who contribute to the system.
- **Possibility C** would use public money to support anyone unable to pay for their own retirement but willing to work in a government-run jobs program.
- and **Possibility D** turns the tables by looking at public policy for retirement not from the standpoint of *employees*, but rather from that of *employers*.

ELIMINATE SOCIAL SECURITY & HELP INDIVIDUALS PREPARE THROUGH EDUCATION & REGULATION

Social Security is an increasing economic burden, and deprives individuals of the freedom to allocate retirement savings as they see fit. Doing away with Social Security would eliminate those problems. Yet leaving retirement planning and saving entirely up to individuals makes sense only if they are equipped to deal with the financial choices involved and our financial institutions operate fairly. This need is addressed in this possibility in several ways. First, significant re-regulation of the financial sector would be coupled with public efforts to educate citizens about retirement finances. Second, retirees would be encouraged to establish their own health care accounts to cover rising health care costs. These efforts would be supplemented with strengthened efforts to protect individuals against age discrimination, on the one hand, and national oversight—rather than funding—of elder care and housing, on the other.

Specifics or Possible Ways to Implement this Possibility.

- Re-regulate the financial sector
 - Process: improve oversight, accountability of financial institutions, professionals
 - Content: portable retirement accounts that are—
 - Professionally managed according to federal standards
 - Immune to company bankruptcies and fraud
- Education
 - Content: need to plan, dangers of market downswings, variety of savings vehicles
 - Possible means: public service ads, a national school curriculum, presentations by representatives selected by grass-roots organizations, web-based planning tools
 - Subsidize computers/access to internet for those unable to afford them

Possible Outcomes or Consequences.

- Resistance from those who have already paid into Social Security unless their contributions were returned. (Returning contributions might lead to inflation, more taxes, increased deficits, decline in US dollar.)
- Workers would have more to spend or invest on their own
- Workers would need to take more responsibility for preparing for retirement
- Increased savings for retirement, decreased spending
 - Might slow economic growth
 - Might lead to unemployment
- Would provide a windfall to investment service firms (banks, mutual funds, etc.)
- Vulnerability of those unable to work
- Vulnerability of non-English speakers
- Future decisions regarding educational efforts needed to ensure—
 - Appropriate content, approach, and targeting by age group
 - Adequate monitoring and regulation to prevent mis-information, fraud

For Further Discussion ... Your own thoughts, insights, suggestions, or questions.

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SOCIAL SECURITY WE CAN COUNT ON

In an age in which private pensions are drying up and individual retirement savings are vulnerable to wild swings in financial markets, Social Security remains most citizens' best bet for a secure retirement—something all citizens have a right to aspire to. Yet both the moral and financial foundations of Social Security stand in need of shoring up. Both the legitimacy and the solvency of Social Security would be enhanced by more clearly tying retirement benefits under the program to contributions made by heads of households. To further strengthen Social Security's financial footing to meet the needs of retiring Baby Boomers, this possibility also suggests a range of additional sources of revenue.

Specifics or Possible Ways to Implement this Possibility.

- Clearly tie retirement benefits to work-based contributions
 - Require a substantial work history and/or residency to qualify for benefits as they do in the Netherlands
 - Eliminate benefit “add-ons” (such as public housing or disability benefits)
- Possible additional sources of revenue in short term—
 - Find out what works in other countries
 - Plug leaks: reduce fraud from those who don't contribute to the system
 - Make government employees pay into the system
 - Increase net contributions by evening out salaries from top to bottom
 - Discourage people from collecting on social security by providing—
 - Tax breaks to individuals (capital gains, real estate, other)
 - Tax breaks to businesses who provide goods & services to retirees
 - Cut other, less important government programs
 - Raise contributions and/or retirement age to keep pace with longer life spans

Possible Outcomes or Consequences.

- Greater legitimacy, protection from politicians who want to eliminate Social Security
- Would take the worry out of retirement for those approaching retirement age
- Better standard of living for retirees
- Might lead to healthier population through better standard of living, reduced stress
- Might reduce individual investing for retirement and increase consumer spending
 - Stimulate economy
 - Create jobs
 - Vulnerability of those unable to work
- The savings from eliminating “add-on” Social Security benefits (public housing, disability) might allow for a decrease in Social Security taxes paid by individuals
- Would require reconsidering the nature of and funding for “add-on” Social Security benefits (like housing, disability, other)

For Further Discussion ... Your own thoughts, insights, suggestions, or questions.

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PUBLIC SUPPORT FOR DESERVING RETIREES

Social Security may be all well and good for those with a work history. But what about those who have been unable to work for all or part of their lives—or have not been able to earn enough to fund adequate benefits to support themselves in retirement? And what of those who have been victims of a health-related or other financial catastrophe not of their own making? This possibility responds to questions like these by affirming a clear and shared humanitarian responsibility to make a minimally secure and peaceful retirement available to all. To qualify for public assistance, individuals must first demonstrate need and then be willing to give something back in exchange. Under this possibility, fraud would be carefully policed; residual cheating would be seen as the price a civilized society pays for guaranteeing retirement to even its least fortunate members.

Specifics or Possible Ways to Implement this Possibility.

- Qualifications for and level of public support
 - Judged according to an ability-to-pay-basis that would incorporate differences in cost of living by region as well as individual and family circumstances
 - Minimum length of residence in U.S. (e.g. 20 years)
 - Obligation to work in community service employment for able-bodied adults under 70 years of age
 - Subsistence-level, integrated into existing poverty programs
- Possible Types of Public Support
 - Cash payments
 - Expanded Medicare benefits, possibly to the point of providing universal health care
 - Government support for meeting other needs, including physical security, transportation, and housing
 - Reduced rates for public services

Possible Outcomes or Consequences.

- Regular payroll taxes might be reduced since public money would be used only to meet the needs of the neediest
 - Might increase take-home pay for most workers
 - Might increase public support for public retirement assistance
- Would go a long way toward ensuring a minimum standard of living for all retirees
- Healthier population (due especially to better nutrition)
- Pride might prevent some from taking needed benefits
- Further decisions would be required on specifics of—
 - Qualifications for support
 - Levels of support
 - Work programs
- Mechanisms would have to be developed to prevent people from transferring assets to others in order to qualify
- Does not address other issues beyond financial concerns

For Further Discussion ... Your own thoughts, insights, suggestions, or questions.

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EMPLOYER-FRIENDLY RETIREMENT

This possibility begins with a hard-boiled recognition that maintaining retirement as a viable option over time depends upon a healthy economy. Providing for workers' retirement is a big burden on both public or private employers—especially in an increasingly competitive global economy—and can make it hard to get fresh blood into private firms and government agencies. To support a retirement system that is both universal and employer-friendly, this possibility would lessen the burden of retirement on employers. To achieve these goals, this possibility seeks to reduce the costs employers pay into retirement programs, on the one hand, and help workers find attractive alternatives to employer-financed retirement benefits, on the other.

Specifics or Possible Ways to Implement this Possibility.

- Possible ways to reduce employer costs for retirement programs:
 - Reduce employer contributions to Social Security
 - Ensure safe & portable IRAs
 - Eliminate caps on executive compensation if employers provide pensions to all employees
 - Change retirement threshold from years on the job to a certain age, e.g. 62
 - Reduce wages and use some of resulting savings for worker retirement
 - Require that a portion of bonuses be used for retirement
 - Enable accelerated retirement for disaffected and/or less productive workers
 - Encourage firms & agencies to provide retirees with goods & services in place of a part of their pensions
 - Exempt charitable organizations and small businesses from Social Security payroll taxes
- Provide attractive alternatives to employer-financed retirement benefits
 - Government support for workers to stay in the job force
 - Mentoring & other job services to help retirees begin new careers
 - Federal jobs programs in socially useful areas
 - Tax breaks for workers who move to foreign countries with lower costs of living in exchange for reduced pensions

Possible Outcomes or Consequences.

- A more even playing field in competing for workers, resulting in employer support
- Younger, cheaper workforce
- More productive firms, agencies, and not-for-profit organizations
- Might encourage firms to ship more jobs overseas
- Workers would need to work harder at providing for their own retirement

For Further Discussion ... Your own thoughts, insights, suggestions, or questions.

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POLICY POSSIBILITIES FOCUSED ON THE NON-FINANCIAL ASPECTS OF RETIREMENT

As you have seen, the focus of the first four possibilities is on the financial challenges of retirement. The final two possibilities (E & F) on the following pages view retirement from a wider perspective. They are both concerned with retirement as a significant part of our life cycle, one with multiple challenges and opportunities.

- Possibility E focuses on *where* people retire, and
- Possibility F focuses on *when and how* people retire.

PEOPLE NEED PEOPLE

The central concept underlying this possibility is that retirees need more than financial resources—they need other people. If so, public policy should encourage them to stay involved with other people through communal living arrangements and in the mainstream life of the larger community. These ends serve both individuals’ wellbeing and the good of communities in a variety of important and interactive ways. Communal living can help provide mutual support, security, and medical care—and activities ranging from sports to the arts, to hobbies. Community involvement lets retirees contribute to the community and benefit from it at the same time. Public policy toward these ends would focus on the principal non-economic reasons people become isolated once they retire. It will require a light touch (using government to enable rather than direct) because communities must be comfortable and grow naturally—they cannot be legislated into existence.

Specifics or Possible Ways to Implement this Possibility.

- Studies to show what’s worked in other countries, what’s likely to be key here
- Support for a variety of community living arrangements (both institutional and informal, such as those involving shared property managers and/or tasks)
 - Education prior to retirement about available communal living arrangements
 - Technical assistance for those interested in starting retirement communities
 - Publication of “best practices” (such as “Continuing Care Retirement Communities”)
 - Public efforts to make available empty factories & schools for communal housing
 - Public subsidies for communal housing (with 20 years US residency requirement)
- Support for staying involved in larger community
 - Public support for in-home medical care
 - Better public transportation to make activities more accessible
 - More public support for senior activities
 - Government assistance with information sharing & coordination to help communities identify & meet retirees’ needs
 - Support for volunteer work
 - help retirees find volunteer opportunities
 - Tax breaks for volunteer work
 - Establish & operate local exchanges: volunteer hours for needed services

Possible Outcomes or Consequences.

- More volunteerism—and all the benefits that come from it
- More group living, more community interaction—less isolation and more stimulation
- Increased sense of self-worth, well-being, wellness, longevity for retirees
- Possible cost savings in many areas ranging from health care to transportation—some of them potentially significant

For Further Discussion ... Your own thoughts, insights, suggestions, or questions.

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PERIODIC SABBATICALS

According to this possibility, individuals can opt to spread retirement out through adult life in order to have greater flexibility in pursuing both their career paths and other interests. Flexible leaves, or “sabbaticals,” would allow individuals a chance not just to refresh themselves, but also to explore other interests and/or engage in service. They would also help prevent workers from losing out on retirement by dying before they got a chance to enjoy it. The core of this policy would be a legal right to periodic sabbaticals from work. Sabbaticals would be funded in much the same way as Social Security is today.

Specifics or Possible Ways to Implement this Possibility.

- Legal guarantee of periodic voluntary leaves, or “sabbaticals,” to all adult citizens
- Eligibility
 - First sabbatical after 10 years in the workforce, then every ____ years
 - At least one sabbatical must involve two years of government service
 - Each sabbatical taken adds one year to legal retirement age or proportionally reduces benefits
- Funding
 - Through payroll taxes (supplemented by individual funds where desired)
 - Money paid into the sabbatical system can be “stored”
 - Subsidies would be available for—
 - Those unable to fund their own sabbaticals
 - Education or training in an accredited institution or program
 - community or military service
- Government referral service for assistance in sharing and rotation of key staff
- Mentoring & guidance for making choices about how to use sabbaticals

Possible Outcomes or Consequences.

- Expansion in life choices regarding schooling, work, and leisure
- Ability to do things at the “right” age—greater feelings of personal satisfaction
- Fewer people missing out on retirement due to early death
- Greater workforce mobility as people learn new skill, upgrade existing one
- Possible gains in worker productivity due to reduced work-related burnout, skill upgrading
- Possible losses in worker productivity due to increased management difficulties
- Less reliance on childcare as parents use leaves to spend time with kids
- Improved physical and psychological health; lower health care costs
- Administrative complications; bureaucratic red tape
- Conflict over details: funding, length of sabbaticals, subsidy levels/qualifications

For Further Discussion ... Your own thoughts, insights, suggestions, or questions.

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An Open Invitation to Further Discussion & Interactivity

We hope that you will use this report to carry forward the discussion begun by our project panels.

We have developed a discussion process that may be helpful for groups interested in discussing the ideas presented in our reports or in discussing matters of public interest more generally. We have also developed facilitation and discussion guidebooks to assist in the planning and conduct of these discussions. These materials, as well as copies of this and other Interactivity Foundation reports, may be downloaded from our website (listed below). You can also obtain additional printed copies of any of our publications (at no cost) by sending us a request that briefly indicates their intended use. See the contact information listed below.

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Finally, we welcome your comments, ideas, and other feedback about this report, its possibilities, any of our publications, or our discussion process.

You may contact us via any of the addresses listed below.

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Thank you! We look forward to the interactivity.

