Expanding Public Support for Government Action to Build the Middle Class
WHAT YOU’LL LEARN

Guiding principles and specific language that will help you persuade 7 out of 10 Americans to support an active government role in reducing poverty and building the Middle Class.
USING THE POWER OF NARRATIVE TO PERSUADE

You can use a narrative structure like this to build a message with motivating power. This approach puts people and their aspirations front and center, showing how your ideas are relevant to the things they care about most. This memo shows how each of these building blocks creates a persuasive narrative for government action to help people achieve middle-class financial security.

PEOPLE
Who is served by the policy or program?

PROBLEM
Who/what stands in the way of people realizing their hopes and values?

SOLUTIONS
What benefits does your work deliver to help people achieve their goals?

GOALS
What hopes & values do people hold in connection to this issue?
Would you favor or oppose government implementing policies that help American families build savings and other financial resources in order to **achieve financial security**?

- Favor: 64%
- Oppose: 33%

2/3 of Americans will support government action when they hear the **specific, aspirational goals** of a government program or policy.
People define financial security as having enough money for goals like retirement, education and home ownership.

**HOW DO PEOPLE DEFINE FINANCIAL SECURITY?**

“Financial security” means different things to different people. Survey respondents were asked to list two things they thought of as contributing to their financial security:

<table>
<thead>
<tr>
<th>Goal</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enough savings for retirement</td>
<td>48%</td>
</tr>
<tr>
<td>A good job</td>
<td>30%</td>
</tr>
<tr>
<td>Money to send kids to college</td>
<td>25%</td>
</tr>
<tr>
<td>Owning a house</td>
<td>25%</td>
</tr>
<tr>
<td>Enough income to afford a few luxuries</td>
<td>22%</td>
</tr>
<tr>
<td>Getting a college degree</td>
<td>17%</td>
</tr>
<tr>
<td>Owning your own business</td>
<td>7%</td>
</tr>
</tbody>
</table>
A majority of Americans support a variety of policies and programs that help people build financial security.
Achieving financial security is widely seen as the individual’s responsibility, through hard work, ambition and education.

**WHAT FACTORS HELP PEOPLE ACHIEVE FINANCIAL SECURITY?**

People believe a variety of factors contribute to achieving “financial security.” Survey respondents cited the following factors as “essential:”

- **Hard work**
- **Ambition**
- **A good education**
- **Ability** to save, invest, & manage finances
- An easy or automatic way to save, like a 401k
- Incentives to save and invest, like mortgage deductions
- Access to loans
- Luck
- Coming from a wealthy family
- A person’s race or ethnic background

![Survey results chart](chart.png)
Stories about individuals taking initiative—with help from government—inspire respect and encourage public support.

With the responsibility of a family, David worked hard to become self-sufficient and save for his children’s future. He took classes in money management through a financial education program offered by the government, which taught him how to save and invest. He opened an account to put away some money, with support from a government program that matched his contributions. Eventually, he saved enough to put a down payment on a small house. Now he has his mind set on going back to college. David only needed a jumpstart, through a financial education program and a savings account provided by the government, to realize his own dreams of owning a home and creating a better life for his children.

Here’s what focus group participants said about this story:

“I liked it—he did something for himself and his children. ”

“If you’re not motivated, it’s not going to happen. He ‘saved.’ He did something—an action verb.”

“He got a little help, but he had to initiate.”
Use language that creates positive associations:

- Hardworking
- Striving to stand on their own two feet
- Struggling to get ahead

Avoid language that creates negative associations:

- Poor
- Low-income
- Marginalized
Americans are divided on whether lack of opportunity or lack of effort is the root cause of poverty.

In your opinion, which is generally more responsible if a person is poor: lack of effort on his or her own part, or a lack of access to opportunity?

- Lack of Opportunity: 42%
- Lack of Effort: 39%
- Both: 16%
- Don’t Know: 3%
Putting children in the picture activates altruistic values and makes clear the lack of equal opportunity.

A lot of kids don’t get an equal start in life, because their families struggle just to make ends meet. Government should offer struggling families proven tools to help parents become more financially secure and save to send their kids to college, so that their children have an opportunity to become successful, independent adults.

74% agree

26% disagree
“Proven tools” suggests that the government can offer options—not mandates—that are effective and empower people.

Our country is stronger when everyone is self-sufficient and has the means to stand on their own two feet. It makes good sense for government to offer proven tools that help people become financially self-sufficient like saving to buy a home, sending their kids to college, and saving for a secure retirement.

75% agree

25% disagree
ADDITIONAL MESSAGES

Additional messages that elaborate on key themes also gain support from nearly 3/4 of Americans.

**ECONOMIC GROWTH**

Middle-class Americans are the *engine of our economy*. To get the economy moving again, it makes sense for government to offer proven tools that help people save to buy a home, and start a business, so that more people can enter the *middle class* and achieve financial security.

74% agree

26% disagree

**SENSIBLE PRIORITY FOR GOVERNMENT**

Instead of giving tax breaks to millionaires, the government can *offer families tools* to help them save and become financially secure. It makes better sense to help the average family buy a *home*, send their kids to *college*, and save for a secure *retirement*, than to give expensive tax breaks to people who don’t need them.

74% agree

26% disagree
ONE MINUTE MESSAGE

Messages about people, their aspirations and the problems they face form the building blocks of a short narrative, which can be used as a framework to introduce a variety of policies and programs.

**Hardworking American families can achieve financial security with proven tools offered by government that help them build savings and other financial resources.**

People across the country are striving to make a better life for themselves and their families, but don’t have the opportunity to achieve financial independence and long-term security.

Many jobs don’t pay enough to allow people to save money to get through emergencies, much less pay for education, buy a home or put money away for retirement. And many policies benefit those who need help the least, while overlooking people who start out in life with less opportunity, lose their jobs in tough economic times, or face other obstacles to financial security.

Government can offer proven tools that help everyone save and invest for the future, such as:

- Savings plans to help families finance their children’s education, buy their own home and put money aside for their retirement

- Effective government programs and fair policies, like Social Security, that invest in people and support financial independence.

- Etc.
MESSAGE CHECKLIST

GOALS: MENTION TANGIBLE BENEFITS
☐ Highlight specific benefits of programs/policies to people in concrete, aspirational terms.

PEOPLE: DESCRIBE PEOPLE AS STRIVING
☐ Describe people using action words, such as striving, trying or working hard.
☐ Tell stories about people taking initiative, with help from government.

PROBLEM: HIGHLIGHT LACK OF OPPORTUNITY
☐ Educate the public about the lack of opportunity facing many people who struggle to become financially secure, particularly children who don’t get an equal start in life.

SOLUTION: OFFER TOOLS THAT EMPOWER PEOPLE
☐ Describe programs and policies as tools that empower individuals.
☐ Show that these tools work.
☐ Emphasize tools are choices, not mandates.
The ideas and insights in this Message Memo are based on in-depth research commissioned by the Ford Foundation and conducted in conjunction with Greenberg Quinlan Rosner. Research included in-depth interviews, focus groups and a national survey of 1,601 adults.

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