

STRENGTHEN SOCIAL SECURITY

...don't cut it.

Social Security & SSDI: The Winning Approach

Surveys repeatedly show that Americans value Social Security highly, are willing to pay more to secure it for the future, and do not want to see benefits cut.ⁱ Effective messaging on Social Security and Social Security Disability Insurance (SSDI) reinforces what the public already believes and knows: that Social Security is a bedrock of our nation's economic security that must be strengthened so that it can be there for us all when we need it.

Effective Messaging Framework

Step 1 (for SSDI): Imagine life-changing disabilities.

Briefly, paint the picture of what it would feel like to suddenly have a life-changing disability and face financial ruin. Emphasize connection or putting yourself in the situation of facing potential financial ruin – **empathy, not pity or fear.**

“Imagine that tomorrow, while cleaning out your gutters, you fall off a ladder. You suffer a traumatic brain injury and spinal cord damage, leaving you paralyzed, unable to speak, and with significantly impaired short- and long-term memory. Unable to work for the foreseeable future, you have no idea how you are going to support your family. Now imagine your relief when you realize an insurance policy you have been paying into all your working life will help keep you and your family afloat by replacing a portion of your lost wages. Fortunately, there is no need to conjure up the source of your relief: it is our Social Security system.” – Center for American Progress (2014)ⁱⁱ

Step 2: Reinforce the basic rationale for our Social Security system

A critical system (vital, essential, foundational, core institution, etc.):

- **What we built:** Our Social Security system is a critical system that serves us all. Social Security took decades of planning and hard work to build. Each generation has done its part to maintain its foundations over 75 years. Dismantling it would be like getting rid of our highway system.
- **Why we built it:** Our Social Security system is insurance that provides the foundation of our retirement security, and it is basic protection for our families if a worker dies or experiences a life-changing disability.

A safe bet: Our Social Security system is vital because it is by far the safest, most efficient, most universal, and most reliable way for Americans to guarantee their retirement savings and to buy life insurance and long-term disability insurance. The alternatives are inherently risky (401ks, private investments, home equity) or just not there (pensions, private long-term disability insurance).

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Step 3: Suggest ways to maintain and improve Social Security / SSDI

Congress needs to take the common-sense step of rebalancing the Social Security funds as it has 11 times before to make sure there is adequate funding so that Social Security Disability Insurance is there for all of us.

Recommendations:

Limit the debate to our three options:

1. Maintain and improve
2. Hands off
3. Expose all of their options as dismantling the system (e.g.- Pull it apart brick by brick)

Go on offense:

We don't win by addressing/refuting *their* argument. (**defense**)

We win by reinvigorating the image of Social Security as the system we can truly count on. (**offense**)

Winning words:

- Emphasize “**insurance**” not “benefits”.
- Say “reimbursements” or “insurance coverage” or “payments”.
- Call it “**our**” **insurance**, part of **our Social Security system**.
- Emphasize that reallocation is the “**common sense**” approach.

ⁱ See National Academy of Social Insurance (2014), http://www.nasi.org/sites/default/files/research/Americans_Make_Hard_Choices_on_Social_Security.pdf.

ⁱⁱ <https://www.americanprogress.org/issues/poverty/report/2014/07/08/93386/social-security-disability-insurance/>