

# WRITING FOR A PUBLIC AUDIENCE

A Presentation to the Social Security  
Technical Panel on Assumptions and Methods

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May 10, 2019

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# BEST PRACTICES FOR COMMUNICATING WITH POLICYMAKERS, THE MEDIA, AND THE PUBLIC

## 1. PUT THE BOTTOM LINE UP FRONT

State your conclusion right away, or as they say in the military, Bottom Line Up Front. Especially with a lengthy document like the Trustees Report, you don't know how long your readers will hang in there with you. Make sure they get the essential takeaways right away. This approach is similar to the "inverted pyramid" practice used by journalists, where the most important information goes in the lead paragraph.

## 2. USE FORMATTING TO HELP YOUR READER

- **Avoid long paragraphs.** Large blocks of text look deadly on a page. Readers are also more likely to skim over them, potentially missing important content buried in the middle of a paragraph.
- **Use bullets to break up the text.** Bullets are particularly helpful when presenting numbers. You shouldn't chop up your entire document into bullets, but using them occasionally will make the text more readable.

## 3. CONSIDER YOUR AUDIENCE

- **Think about what information your audience is seeking.** Why do people read the Trustees Report—particularly general audiences like policymakers and the media? Make sure you provide the core content they are seeking.
- **Avoid jargon whenever possible.** This will be a challenge, because the Trustees Report is a technical document. But you do your readers no favors when you use language they don't understand. The glossary is helpful, but using it requires jumping back and forth within the document, which is disruptive. Wherever possible, avoid jargon or stop to explain what it means.

For example, nowhere in the report—including in the glossary—is the term "disability incidence rate" explained. Yet the decline in the assumed rate is an important part of the story about why the DI trust fund is now projected to last considerably longer.

- **Provide context as needed.** Consider what your audience knows and doesn't know. If you assume too much knowledge and fail to provide the necessary context, your audience may misunderstand an important point.

For example, the depletion of the trust fund reserves is commonly misunderstood to mean the end of funding for Social Security (hence the young person's "it'll be gone by the time I retire" lament). Before launching into a detailed discussion of the status of the trust funds, put it in context by briefly explaining the limited role the trust fund reserves play in financing Social Security.

## HOW TRUSTEES REPORT FINDINGS GET TRANSLATED BY OTHERS

The media, think tanks, and advocacy organizations often act as translators for policymakers and others seeking to understand the Trustees Report. Following is a brief analysis of the report coverage by four major media outlets (the [Associated Press](#), [New York Times](#), [Wall Street Journal](#), and [Washington Post](#)) and five think tank/advocacy organizations ([AARP](#), [BPC](#), [CBPP](#), [CRFB](#), and [NASI](#)). It focuses on key dates and statistics as well as the language used in the first two paragraphs of a story or analysis.

### DATES AND STATISTICS CITED (from most to fewest mentions)

- 2035 (7 mentions)
- 2020 (4 mentions)
- 2052 (2 mentions)
- 2034 (2 mentions)
- 2032 (1 mention)
- 80% (1 mention)

### COMMONLY USED WORDS & PHRASES

***Insolvency*** (a term that does not appear in the report)—for example:

- "Social Security and Medicare Funds Face Insolvency, Report Finds" (New York Times headline)
- "Social Security would become insolvent in 2035, one year later than previously estimated" (AP)
- "Social Security Will Be Insolvent in Only 16 Years" and "the program will be insolvent when today's 51-year-olds reach the retirement age and today's youngest retirees turn 78" (CRFB)

***Depleted*** (a term used frequently in the Trustees Report)—for example:

- "Social Security's two funds—one that pays for retiree benefits and one that handles disability payments—together would begin to be depleted in 2035" (AARP)
- "trust fund to be depleted by 2035" (Wall Street Journal subheadline)

***Cost of the program will exceed/outstrip its income***—for example:

- "the cost of Social Security, the federal retirement program, will exceed its income in 2020 for the first time since 1982" (New York Times)
- "Social Security Costs to Exceed Income in 2020" (Wall Street Journal headline)
- "the costs of the overall program will exceed the program's income by 2020, later than previously expected" (BPC)
- "in 2020, the total annual cost of the Social Security program will outstrip its annual income—the first time that will have happened since 1982" (AARP)

## SSA PRESS RELEASE

Here is how the headline and first two paragraphs of SSA's press release read, with key language, dates, and statistics highlighted.

### **Social Security Combined Trust Funds Gain One Year Says Board of Trustees**

#### **Disability Fund Shows Strong Improvement—Twenty Years**

The Social Security Board of Trustees today released its annual report on the long-term financial status of the Social Security Trust Funds. The combined asset reserves of the Old-Age and Survivors Insurance and Disability Insurance (OASI and DI) Trust Funds are projected to become **depleted** in **2035**, one year later than projected last year, with **80 percent** of benefits payable at that time.

The OASI Trust Fund is projected to become **depleted** in **2034**, the same as last year's estimate, with **77 percent** of benefits payable at that time. The DI Trust Fund is estimated to become **depleted** in **2052**, extended **20 years** from last year's estimate of **2032**, with **91 percent** of benefits still payable.

...

## CURRENT FIRST PAGE OF REPORT

Note what is *not* here—arguably the two most important takeaways from the report:

1. the combined reserve depletion date (2035), which appears on page 2
2. the percentage of scheduled benefits that will remain payable (80%), which appears on page 5

### II. OVERVIEW

#### A. HIGHLIGHTS

This section summarizes the report's major findings.

#### In 2018

At the end of 2018, the OASDI program was providing benefit payments<sup>1</sup> to about 63 million people: 47 million retired workers and dependents of retired workers, 6 million survivors of deceased workers, and 10 million disabled workers and dependents of disabled workers. During the year, an estimated 176 million people had earnings covered by Social Security and paid payroll taxes on those earnings. The total cost of the program in 2018 was \$1,000 billion. Total income was \$1,003 billion, which consisted of \$920 billion in non-interest income and \$83 billion in interest earnings. Asset reserves held in special issue U.S. Treasury securities grew from \$2,892 billion at the beginning of the year to \$2,895 billion at the end of the year.

#### Short-Range Results

Under the Trustees' intermediate assumptions, Social Security's total cost is projected to be less than its total income in 2019 and higher than its total income in 2020 and all later years. Social Security's cost has exceeded its non-interest income since 2010. For 2019, program cost is projected to be less than total income by about \$1 billion and exceed non-interest income by about \$81 billion.

To illustrate the actuarial status of the Social Security program as a whole, the operations of the OASI and DI funds are often shown on a combined basis as OASDI. However, by law, the two funds are separate entities and therefore the combined fund operations and reserves are hypothetical. The combined reserves are projected to decrease from \$2,895 billion at the beginning of 2019 to \$2,148 billion at the end of 2028.

The reserves of the combined OASI and DI Trust Funds along with projected program income are adequate to cover projected program cost over the next 10 years under the intermediate assumptions. The ratio of reserves to annual cost is projected to decline from 273 percent at the beginning of 2019 to 130 percent at the beginning of 2028. By remaining at or above 100 percent, ...

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<sup>1</sup> The definitions of "benefit payments" and other terms appear in the Glossary.

## SUGGESTED REWRITE OF FIRST PAGE

### Background

The Board of Trustees oversees the financial operations of the Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) Trust Funds. Trust fund reserves are held in special issue U.S. Treasury securities, which earn interest and can be drawn down as needed to supplement the income Social Security receives from payroll taxes and other sources.

Each year, the Trustees are required to report to Congress on the outlook for the trust funds. The Trustees examine three alternative scenarios, reflecting a range of demographic, economic, and programmatic assumptions. The findings listed below are projections based on an intermediate set of assumptions, which reflect the Trustees' best estimates.

### Key Findings

- The combined Social Security trust fund reserves will last until 2035. Legally, there are two separate trust funds; the OASI reserves will last until 2034 and the DI reserves until 2052.
- Starting in 2035, Social Security will be able to pay 80 percent of scheduled benefits, using continuing income from payroll taxes and other sources.
- Social Security will begin drawing down the trust fund reserves in 2020, when program costs will begin to exceed program income.

### Changes from Last Year's Report

The most notable change in this year's report is the improvement in the DI Trust Fund finances. DI reserves are projected to last 20 years longer than in the 2018 report, which projected they would last until 2032 rather than 2052. This is mainly due to a steady decline in disability applications. (See page 37 for more details on changes in the DI projections.)

Other changes include:

- The combined trust fund reserves are projected to last a year longer than in the 2018 report, which projected they would last until 2034 rather than 2035.
- Social Security is projected to be able to pay 80 percent of scheduled benefits when reserves are gone, compared to 77 percent in the 2018 report.
- Social Security is projected to begin drawing down its reserves in 2020, two years later than in the 2018 report, which projected the drawdown would begin that same year, in 2018.