Better Data Communication

Jonathan Schwabish  @jschwabish

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CONGRESSIONAL BUDGET OFFICE
<table>
<thead>
<tr>
<th>Option Name</th>
<th>Revenues, Outlays, and Balances as a Percentage of GDP</th>
<th>75 Year Present Value as a Percentage of GDP</th>
<th>Trust Fund Exhaustion Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Year</td>
<td>GDP</td>
<td>Taxable Payroll</td>
</tr>
<tr>
<td>Baseline(^*)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenues(^*)</td>
<td>4.9</td>
<td>4.9</td>
<td>4.9</td>
</tr>
<tr>
<td>Outlays(^*)</td>
<td>5.2</td>
<td>6.2</td>
<td>6.0</td>
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<tr>
<td>Balance(^*)</td>
<td>-0.3</td>
<td>-1.3</td>
<td>-1.1</td>
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<tr>
<td>Changes in Revenues, Outlays, and Balances as a Percentage of GDP</td>
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<td></td>
<td></td>
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<tr>
<td>Option Name</td>
<td>Year</td>
<td>GDP</td>
<td>Taxable Payroll</td>
</tr>
<tr>
<td>1 Increase the Payroll Tax Rate by 1 Percentage Point in 2012</td>
<td>Revenues 0.4</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td></td>
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<td>*</td>
<td>*</td>
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<tr>
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<td>Balance 0.4</td>
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<tr>
<td>2 Increase the Payroll Tax Rate by 2 Percentage Points over 20 Years</td>
<td>Revenues 0.3</td>
<td>0.7</td>
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<td>Outlays *</td>
<td>*</td>
<td>*</td>
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<td></td>
<td>Balance 0.3</td>
<td>0.7</td>
<td>0.7</td>
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<td>3 Increase the Payroll Tax Rate by 3 Percentage Points over 60 Years</td>
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<td>0.5</td>
<td>0.6</td>
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<tr>
<td></td>
<td>Outlays *</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td></td>
<td>Balance 0.2</td>
<td>0.5</td>
<td>0.9</td>
</tr>
</tbody>
</table>
Table 2.
Changes to Social Security's Finances Under Various Options with Scheduled Benefits
(Percentage of GDP)

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2040</th>
<th>2060</th>
<th>2080</th>
<th>Annual Finances</th>
<th>75-Year Present Value as a Percentage of GDP</th>
<th>Taxable Payroll</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Revenues</td>
<td>Outlays</td>
<td>Balance</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Current Law²</td>
<td>4.9</td>
<td>5.2</td>
<td>-0.3</td>
<td></td>
<td>5.2</td>
<td>14.4</td>
<td></td>
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<td>Revenues and Outlays³</td>
<td>5.0</td>
<td>6.3</td>
<td>-1.1</td>
<td>-1.3</td>
<td>5.8</td>
<td>16.0</td>
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<td>Change the Taxation of Earnings</td>
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<td></td>
<td></td>
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<td></td>
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<tr>
<td>1 Increase the Payroll Tax Rate by 1 Percentage Point in 2022</td>
<td>Revenues</td>
<td>0.4</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Outlays</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Balance</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.3</td>
<td>1.0</td>
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<tr>
<td>2 Increase the Payroll Tax Rate by 2 Percentage Points Over 20 Years</td>
<td>Revenues</td>
<td>0.3</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
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<tr>
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<td>Outlays</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Balance</td>
<td>0.3</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>1.6</td>
<td></td>
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<tr>
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<td>Revenues</td>
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<td>0.5</td>
<td>0.8</td>
<td>1.0</td>
<td>1.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Outlays</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Balance</td>
<td>0.2</td>
<td>0.5</td>
<td>0.9</td>
<td>0.5</td>
<td>1.4</td>
<td></td>
</tr>
</tbody>
</table>

https://www.cbo.gov/publication/21547
Congressional Budget Office

The 2012 Long-Term Budget Outlook

CBO’s long-term projections reflect two broad scenarios:

CBO's Extended Baseline Scenario
Reflects the assumption that current laws generally remain unchanged, implying that tax revenues will allow tax increases and spending cuts scheduled under current law to occur and that they will forgo measures routinely taken in the past to avoid such changes. Noninterest spending continues to rise, however, pushed up by the aging of the population and the rising costs of health care, and revenues reach historically high levels.

CBO's Extended Alternative Fiscal Scenario
Maintains what might be deemed current policies, as opposed to current laws, implying that lawmakers will extend most tax cuts and other forms of tax relief currently in place but set to expire and that they will prevent automatic spending reductions and certain spending restraints from occurring. Therefore, revenues remain near their historical average, and the gap between noninterest spending and revenues widens over the long term.

Federal Debt Held by the Public, Historically and Projected Under Two Policy Scenarios

Recent federal budget deficits, including net interest, have been the largest since 1945. As a result, federal debt is expected to exceed 100 percent of GDP at the end of 2012.

The explosive path of federal debt underscores the need for major changes to current policies.

Debt is relatively small, and a growing economy results in declining federal debt as a percentage of GDP.

Components of the Federal Budget

Prepared by Jason C. Cunningham, and Jonathan Zandman

Source: Congressional Budget Office, Office of Management and Budget

Note: Numbers may not add up to total because of rounding.
Better Data Communication
Preattentive Processing
Cognitive operations that can be performed prior to focusing attention on any particular region of an image.
...The stuff you notice right away.
https://www.propublica.org/nerds/item/a-big-article-about-wee-things
126954852361235
012403698570206
243986201247813
235278121732562
126954852361235
012403698570206
243986201247813
235278121732562
Number of uninsured

Before Obamacare
57 million

Now
28 million

In 2026
51 million

Estimate under Obamacare

PROJECTED

Source: New York Times

Poor rewards
Change in variability of climate and GDP per person

Source: "Climate models predict increasing temperature variability in poor countries", by Sebastian Bathiany, Vasilis Dakos, Marten Scheffer and Timothy M. Lenton, Science Advances, May 2018

Source: The Economist

https://www.nytimes.com/interactive/2017/12/05/upshot/a-better-way-to-compare-public-schools.html
http://fivethirtyeight.com/features/stephen-curry-is-the-revolution/
No, Trump’s Tax Cut Isn’t Paying for Itself (at Least Not Yet)

Since 2015, revenue has been declining.

By The New York Times | Source: Congressional Budget Office and Treasury Department

Monthly USA Birth Rate Per Capita 1933-2015
Rate = Births / Population / Days in Month

Source: David Montgomery

https://twitter.com/dhmontgomery/status/981669901256544259/photo/1
In 1960, the average middle-income family spent the equivalent of $202,020 in 2015 dollars to raise a child from infancy to age 17. Today, it costs $233,610 to raise a child, and much of the increase comes from child care and education expenses as women joined the workforce.

Note: Spending levels are for married-parent households.

Source: USDA

Source: Washington Post

Strategies
Show the Data

Source: Brandon Martin-Anderson, bmander.com
Integrate Graphics & Text

Source: Washington Post
The more visual the input becomes, the more likely it is to be **recognized** and **recalled**

- John Medina, *Brain Rules*
ineffective → effective
cluttered → uncluttered

Tick marks probably unnecessary

0-axis thicker than data line

Label and %-sign are redundant

Abbreviations make comprehension difficult

Tick marks probably unnecessary

0-axis thicker than data line

Label and %-sign are redundant

Abbreviations make comprehension difficult

Data points are outside the axis bounds

Implied Impulse Response Functions for Different Caseloads
(Percentage Change)
Implied Impulse Response Functions for Different Caseloads
(Percentage Change)
Implied Impulse Response Functions for Different Caseloads
(Percentage Change)
https://gps.ucsd.edu/_files/faculty/hanson/hanson_publication_it_kingdoms.pdf
Figure 4
Education and Exports of Office Machines
(Revealed comparative advantage in office machines, 2006-08)
separated $\rightarrow$ integrated
Remove Legends

Make Titles Active

Add Annotation
Remove Legends
7. Combined DI and SSI Allowance Rates at Each Level of Adjudication—Fiscal Years 1986-2010

Source: Social Security Advisory Board, Aspects of Disability Decision Making: Data and Materials, February 2012

7. Combined DI and SSI Allowance Rates at Each Level of Adjudication
(Fiscal Years 1986-2010)
7. Combined DI and SSI Allowance Rates at Each Level of Adjudication
(Fiscal Years 1986-2010)
(Percent)
Make Titles Active
Labor force participation rate has risen for women, fallen for men

Labor force participation rate (%), among those ages 16 and older

Source: Pew Research Center

http://www.pewsocialtrends.org/2017/10/18/wide-partisan-gaps-in-u-s-over-how-far-the-country-has-come-on-gender-equality/
Labor force participation, Men and Women, 1950-2016

Labor force participation rate (%), among those ages 16 and older

Source: Pew Research Center

http://www.pewsocialtrends.org/2017/10/18/wide-partisan-gaps-in-u-s-over-how-far-the-country-has-come-on-gender-equality/
Fig. 1. Number of children receiving SSI benefits: 1974–1994.


1 plots child SSI caseloads from the program's inception in 1974 until 1994. For the first 15 years, the program grew slowly but steadily until about 300,000 children received assistance. After 1990, the number of applicants more than quadrupled and the acceptance rate climbed from one-third to over one half, allowing over 600,000 more children onto the SSI rolls. This liberalization
Figure 1. The number of SSI applicants more than quadrupled after 1990

1 plots child SSI caseloads from the program’s inception in 1974 until 1994. For the first 15 years, the program grew slowly but steadily until about 300,000 children received assistance. After 1990, the number of applicants more than quadrupled and the acceptance rate climbed from one-third to over one half, allowing over 600,000 more children onto the SSI rolls. This liberalization
Rise and Fall of the name Neil in the USA Births 1912-2015

Source: data.gov

Visualisation: @theneilrichards

https://questionsindataviz.com/2018/01/06/is-white-space-always-your-friend/
Rise and Fall of the name Neil in the USA
Births 1912-2015

Source: data.gov

Neil Johnston leads NBA scoring for three successive seasons 1952-55
Neil's born in 1954: 1956

Neil Armstrong lands on the moon:
Neil's born in 1965: 1963

Peak popularity of musicians 1972-1979
Neil Young; Neil Sedaka, Neil Diamond
Neil's born in 1978: 1530

Modern Neils such as Neil DeGrasse Tyson
ensure steady level of popularity post 2005
Neil's born in 2008: 396

Popularity of Neil before WW1 starts from a low base
Neil's born in 1912: 151

Visualisation: @theneiltrichards
http://graphics.latimes.com/california-crime-2013/
In property crime, crime decreases as and Oceanside reported property crime, defined as burglary property.

**Violent crime rate change**

- Decrease
- Increase

**Worse**

San Francisco

**More violent and property crime**

San Francisco saw jumps in the rate of every crime category, except murder, between 2012 and 2013. Theft of personal property rose by 27% and rapes by 47%.

**Source:** LA Times
Reduced violent and property crime rate

Oakland and Stockton have among California's worst violent crime rates, as shown in the large circles, but reported improvements between 2012 and 2013.

Increases in violent crime but property crime decreased

Huntington Beach's increased violent crime was worsened largely by a jump in robberies, which grew to 100 a year last year from 32 in 2012.
separated $\leftarrow$ integrated
https://www.nytimes.com/interactive/2016/05/22/world/europe/europe-right-wing-austria-hungary.html?_r=0
27. Initial DI Worker Awards by Major Cause of Disability—Calendar Years 1975-2010

- Mental
- Cancer
- Circulatory
- Musculoskeletal
circles → bars
Options According to Yoda

- Do.
- Do Not.
- Try.
Japan
However...
Most funds come from a small number of large gifts

- < $25k: 4%
- $25k-$50k: 5%
- $50k-$100k: 3%
- $100k-$250k: 15%
- $250k-$500k: 8%
- $500k-$1m: 11%
- $1m-$2m: 31%
- $2m+: 23%
Most funds come from a small number of large gifts
Most funds come from a small number of large gifts
Most funds come from a small number of large gifts

- $2m+ 1 gift ➔ 23%
- $1m-$2m 2 gifts ➔ 31%
- All Others 96 gifts ➔ 46%
Aggregate income, by source

1962
- Social Security: 30%
- Earnings: 28%
- Asset income: 15%
- Private pensions: 6%
- Government employee pensions: 3%
- Other: 4%

2009
- Social Security: 38%
- Earnings: 29%
- Asset income: 11%
- Private pensions: 9%
- Government employee pensions: 9%
- Other: 4%

Source: Social Security Administration, Fast Facts and Figures, 2011
Aggregate income, by source

1962:
- Social Security: 30%
- Earnings: 28%
- Asset income: 15%
- Private pensions: 3%
- Government employee pensions: 6%
- Other: 16%

2009:
- Social Security: 38%
- Earnings: 29%
- Asset income: 11%
- Private pensions: 9%
- Government employee pensions: 9%
- Other: 4%

Source: Social Security Administration, Fast Facts and Figures, 2011
Shares of Aggregate Income, 1962 and 2009

1962

- Social Security: 30
- Earnings: 28
- Asset income: 18
- Private pensions: 15
- Government employee pensions: 6
- Other: 3

2009

- Social Security: 38
- Earnings: 29
- Asset income: 4
- Private pensions: 11
- Government employee pensions: 9
- Other: 9
Shares of Aggregate Income, 1962 and 2009

- Social Security, 30
- Earnings, 28
- Other, 16
- Asset income, 15
- Government employee pensions, 6
- Private pensions, 3

1962 | 2009
---|---
29 | 38
15 | 11
6 | 9
3 | 4
MOST Traded Currencies
Market % in 2010
FEDERAL SHARE OF SELECTED STATE ADMINISTRATIVE COSTS
FY 2010

Source: U.S. Department of Agriculture, Supplemental Assistance Program (SNAP) State Activity Report, Federal Fiscal Year 2010
default  ➔  new
Avoid Default Colors
Avoid Default Colors
U.S. sweet potato production by State, 2000-2014

Million cwt

North Carolina
Louisiana
California
Mississippi
Rest of U.S.

Color Blindness

Source: Nathan You, Data Points: Visualization That Means Something
Start with Gray

https://unsplash.com/photos/FSAC8EQEeNE
Alabama’s Grad Rate Gains Far Outpace Those Of Other States

Cumulative percentage point change since the 2010-2011 school year

In Alabama, the graduation rate has risen by **17.3 points** since the 2010-11 school year.

Nationally, the graduation rate has risen by **4.2 points** since the 2010-11 school year.

http://www.npr.org/sections/ed/2016/12/19/505729524/alabama-admits-its-high-school-graduation-rate-was-inflated
Only 9% of America Chose Trump and Clinton as the Nominees

ALICIA FARRANANO and ADAM PEARCE
AUG. 1, 2016

The United States is home to 324 million people. Each square here represents 1 million people.
103 million of them are children, noncitizens or ineligible felons, and they do not have the right to vote.

Estimates for ineligible felons are from 2010.
88 million eligible adults do not vote at all, even in general elections.

Based on the share of eligible adults who voted in the 2012 general election.
An additional 73 million did not vote in the primaries this year, but will most likely vote in the general election.

Does not include people who voted in caucuses, which have less reliable turnout numbers. A small percentage of people vote in primaries but not in general elections, and they are also not included.
The remaining 60 million people voted in the primaries: about 30 million each for Republicans and Democrats.
But half of the primary voters chose other candidates. Just 14 percent of eligible adults — 9 percent of the whole nation — voted for either Mr. Trump or Mrs. Clinton.

The overall shares were about the same in 2008, the last cycle without an incumbent president running.
Mr. Trump and Mrs. Clinton will be working to win the votes of these three groups. Polls suggest they will be separated by just a handful of squares.
DATA ➔ INSIGHT

@jschwabish
GRAPHS
https://www.ssa.gov/OACT/TRSUM/
https://www.ssa.gov/OACT/TRSUM/tr18summary.pdf
https://www.ssa.gov/OACT/TRSUM/
https://www.ssa.gov/OACT/TRSUM/tr18summary.pdf
https://www.ssa.gov/OACT/TRSUM/
https://www.ssa.gov/OACT/TRSUM/tr18summary.pdf
### Status of the Social Security and Medicare Programs

**A SUMMARY OF THE 2018 ANNUAL REPORTS**
Social Security and Medicare Boards of Trustees.

The following table presents the ratio of the data in Chart II—OASDI, DI and HI Trust Fund Ratios (asset reserves as a percentage of annual expenditures) on a calendar year basis, for the historical period 1970 (1970 - 2017) and for the projection period (2018 - 2092) under the intermediate assumptions.

<table>
<thead>
<tr>
<th>Year</th>
<th>OASI</th>
<th>DI</th>
<th>HI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>107%</td>
<td>126%</td>
<td>47%</td>
</tr>
<tr>
<td>1991</td>
<td>94%</td>
<td>140%</td>
<td>54%</td>
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<td>1992</td>
<td>88%</td>
<td>140%</td>
<td>47%</td>
</tr>
<tr>
<td>1993</td>
<td>72%</td>
<td>125%</td>
<td>40%</td>
</tr>
<tr>
<td>1994</td>
<td>68%</td>
<td>110%</td>
<td>69%</td>
</tr>
<tr>
<td>1995</td>
<td>63%</td>
<td>92%</td>
<td>76%</td>
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<td>1996</td>
<td>58%</td>
<td>71%</td>
<td>79%</td>
</tr>
<tr>
<td>1997</td>
<td>47%</td>
<td>68%</td>
<td>66%</td>
</tr>
<tr>
<td>1998</td>
<td>36%</td>
<td>26%</td>
<td>57%</td>
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<td>1999</td>
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<td>99%</td>
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<td>2000</td>
<td>27%</td>
<td>55%</td>
<td>32%</td>
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<td>2001</td>
<td>18%</td>
<td>21%</td>
<td>45%</td>
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<td>2002</td>
<td>13%</td>
<td>17%</td>
<td>52%</td>
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<td>2003</td>
<td>14%</td>
<td>15%</td>
<td>30%</td>
</tr>
<tr>
<td>2004</td>
<td>20%</td>
<td>35%</td>
<td>29%</td>
</tr>
<tr>
<td>2005</td>
<td>24%</td>
<td>27%</td>
<td>32%</td>
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<tr>
<td>2006</td>
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<td>38%</td>
</tr>
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<td>2007</td>
<td>30%</td>
<td>44%</td>
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<td>2008</td>
<td>41%</td>
<td>38%</td>
<td>101%</td>
</tr>
<tr>
<td>2009</td>
<td>56%</td>
<td>38%</td>
<td>115%</td>
</tr>
<tr>
<td>2010</td>
<td>57%</td>
<td>38%</td>
<td>128%</td>
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<tr>
<td>2011</td>
<td>67%</td>
<td>39%</td>
<td>136%</td>
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<td>2012</td>
<td>103%</td>
<td>40%</td>
<td>136%</td>
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<tr>
<td>2013</td>
<td>117%</td>
<td>35%</td>
<td>133%</td>
</tr>
<tr>
<td>2014</td>
<td>136%</td>
<td>71%</td>
<td>125%</td>
</tr>
</tbody>
</table>

https://www.ssa.gov/OACT/TR/2018/II_D_project.html#133064
Annual OASDI cost exceeded non-interest income in 2010 for the first time since 1983. The Trustees project that cost will continue to exceed non-interest income throughout the
Beginning in 2018, cost exceeds total income, and combined OASDI and DI Trust Fund reserves diminish until they become depleted in 2034. After trust fund reserve depletion, continuing
support expenditures at a level of 79 percent of program cost for the rest of 2034, declining to 74 percent for 2092. Figure II.D.1 depicts OASDI operations as a combined whole. For
these differences between scheduled and payable benefits would begin at different times for the program’s two trust funds: in 2033 for DI and in 2034 for OASDI.

![Graph showing OASDI Income, Cost, and Expenditures as Percentages of Taxable Payroll](https://www.ssa.gov/OACT/TR/2018/II_D_project.html#133064)

Figure II.D.1 shows the estimated number of covered workers per OASDI beneficiary. Figures II.D.1 and II.D.2 illustrate the inverse relationship between cost rates and the number of
In particular, the projected future increase in the cost rate reflects a projected decline in the number of covered workers per beneficiary. There were about 2.8 workers for every OASDI
ratio had been stable, remaining between 3.2 and 3.4 from 1974 through 2008, and has declined since then due to the economic recession and the beginning of the demographic shift (this ratio down over the next 20 years. The Trustees project that the ratio of workers to beneficiaries will continue to decline due to this demographic shift, so workers of lower-birth

https://www.ssa.gov/OACT/TR/2018/II_D_project.html#133064
https://www.ssa.gov/OACT/TR/2018/II_D_project.html#133064
Cost: Scheduled and payable benefits
Cost: Scheduled but not fully payable benefits
Non-Interest Income

Payable benefits as percent of scheduled benefits:
2017-33: 100%
2034: 79%
2052: 74%

Expenditures: Payable benefits - income after trust fund depletion in 2024
Remove Arrows

Cost: Scheduled and payable benefits

Cost: Scheduled but not fully payable benefits

Non-Interest Income

Expenditures: Payable benefits = income after trust fund depletion in 2024
Add Point for 2034

Cost: Scheduled and payable benefits
Cost: Scheduled but not fully payable benefits

Non-Interest Income

Expenditures: Payable benefits – income after trust fund depletion in 2034
Adjust 2034 Label

Cost: Scheduled and payable benefits

Cost: Scheduled but not fully payable benefits

Beginning in 2034 when the trust fund is depleted, benefits = non-interest income, and payable benefits will be 79% of scheduled benefits.
Add Point for 2092

- **Cost: Scheduled and payable benefits**
- **Cost: Scheduled but not fully payable benefits**
- **Non-Interest Income**
- Beginning in 2034 when the trust fund is depleted, benefits = non-interest income, and payable benefits will be 79% of scheduled benefits.
- Payable benefits will be 74% of scheduled benefits in 2092.
Cost: Scheduled but not fully payable benefits

Non-Interest Income

Beginning in 2034 when the trust fund is depleted, benefits = non-interest income, and payable benefits will be 79% of scheduled benefits

Payable benefits will be 74% of scheduled benefits in 2092
Cost: Scheduled but not fully payable benefits

Beginning in 2034 when the trust fund is depleted, benefits = non-interest income, and payable benefits will be 79% of scheduled benefits

Payable benefits will be 74% of scheduled benefits in 2002
https://www.ssa.gov/OACT/TR/2018/Ii_D_project.html#133064
Cost: Scheduled and payable benefits

Beginning in 2034 when the trust fund is depleted, benefits = non-interest income, and payable benefits will be 79% of scheduled benefits

Payable benefits will be 74% of scheduled benefits in 2092
Figure 4. Sensitivity of Summarized Actuarial Balance to Range of Assumptions: 25-, 50-, and 75-Year Horizons (as a Percent of Taxable Payroll)*

Source: 2011 Trustees Report, Appendix B; additional estimates provided by Office of the Chief Actuary, Social Security Administration.
TABLES

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Table IV.B3.—Annual Income Rates, Cost Rates, and Balances, Calendar Years 1990-2095 (Cont.)
[As a percentage of taxable payroll]

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### Table IV.B1. — Annual Income Rates, Cost Rates, and Balances, Calendar Years 1990-2095 (Cont.)

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http://apps.urban.org/features/social-security-data-tool/

http://apps.urban.org/features/social-security-data-tool/
http://urbaninstitute.github.io/graphics-styleguide/
This is the Title of the Chart and it Should be Short
This is a subtitle that's in sentence case

http://urbaninstitute.github.io/graphics-styleguide/
Excel Graphing Add-in

![Excel Graphing Add-in GUI](image-url)
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Excel Graphing Add-in
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