

Quick Links – [Center on Capital & Social Equity](#) work on Social Security and retirement savings (updated January 2025).

For more information, contact Karl Polzer – kpolzer1@verizon.net

- [A Comments to 11/20/24 House Appropriations Committee hearing: A way to ensure Social Security can meet short- and long-term promises to American workers and their families: Bend the cost curve, grow revenue, and protect lower earners](#)
- [A ‘conservative/progressive’ path to Social Security solvency: bend the benefit cost curve, grow revenue, and protect lower earners](#)
- [Four ‘low-budget’ ways Congress can help working-class families raise more healthy and productive kids -- op-ed](#)
- [CCSE work contributes to Congressional hearing on financing Social Security](#)
- [It’s Social Security ‘groundhog day’ as trustees repeat annual forecast of declining finances](#)
- Congress must not wait to refinance Social Security – op-ed
<https://www.washingtonexaminer.com/restoring-america/courage-strength-optimism/2941017/congress-must-not-wait-refinance-social-security/>
- Could long-term Treasury bonds and Fed financing help close Social Security’s funding gap?
[Fed-and-debt-financing-could-they-help-Social-Security-March-12-2024-.pdf \(inequalityink.org\)](#)

[Comments to Senate Finance Committee](#)

[Comments to House Ways & Means Committee](#)

- Missing the obvious: life expectancy in the US is closely related to income (Social Security discussion on p. 3) [State-income-and-longevity-walk-together-policy-implications-Jan-2024.pdf \(inequalityink.org\)](#)
- [Statement to U.S. Senate Budget Committee hearing: “Protecting Social Security for All: Making the Wealthy Pay Their Fair Share”](#)
- Social Security’s threatened 20% benefit cut won’t happen: The Treasury already is filling its funding gap. [Social Security wont run dry - gov already filling gap - 4-21-23 .pdf \(inequalityink.org\)](#)
- Raising Social Security’s retirement age would slam low-wage workers yet again

[Raising Social Security's retirement age would slam low-wage workers yet again | Washington Examiner](#)

- Who's More Likely To Find Gifts from Congress under the X-Mas Tree? Low-income Families - or Well-off Retirees and Corporate Shareholders? [What-will-the-lame-ducks-do-for-Xmas-Dec-15-2022.pdf \(inequalityink.org\)](#)

- California's paid family leave program has stifled low-wage workers. Congress should ensure national social insurance programs do not. [family-leave-social-insurance-inequality-October-2022-latest-2022 10 25-12 53 25-UTC-3.pdf \(inequalityink.org\)](#)

- Bipartisanship can be golden - but grossly unfair. Congress should slam the brakes on 401(k)/IRA legislation, rethink retirement financing policy

[https://www.inequalityink.org/resources/Congress%20should%20end%20grossly%20unfair%20retirement%20tax%20breaks%20-%20July%2010%202022.pdf](#)

- SSI is a disgrace. Congress needs to fix it. - op-ed and essay

[https://www.washingtonexaminer.com/opinion/op-eds/social-securitys-disability-program-desperately-needs-fixing](#)

[https://www.inequalityink.org/resources/SSI%20needs%20fixing%20June%202021%20-%20latest.pdf](#)

- Biden's spending spree could destabilize Social Security

[https://www.washingtonexaminer.com/opinion/op-eds/bidens-spending-spreed-could-destabilize-social-security](#)

- Essay: A Widening Gap in Life Expectancy Makes Raising Social Security's Retirement Age a Particularly Bad Deal for Low-Wage Earners - February 2020 – Society of Actuaries

[https://www.inequalityink.org/resources/ITPI0820 hi%20Res polzer modified.pdf](#)

- Presentation: Will Growing Inequality Make Social Security & Long Term Care Financing Fixes Harder? – Society of Actuaries

[https://www.inequalityink.org/resources/SOA%20Living%20to%20100%20-%201-14-2020%20%20.pdf](#)

- Op-ed and essay: Half of Americans have no retirement savings — here's how Congress can look out for them.

[https://www.washingtonexaminer.com/opinion/op-eds/half-of-americans-have-no-retirement-savings-heres-how-congress-can-look-out-for-them](#)

<https://www.inequalityink.org/resources/universal%20retirement%20savings%20system%205-27-18.pdf>

- Op-ed & essay: Growing inequality has shrunk Social Security's tax base. Revitalizing it could restore solvency without cutting benefits.

<https://www.washingtonexaminer.com/opinion/op-eds/theres-a-way-to-save-social-security-but-it-involves-taxing-the-rich>

<https://www.inequalityink.org/resources/Soc%20Security%20shrinking%20tax%20base%204.pdf>

- Don't exclude low-wage workers from planning for retirement savings programs - letter to WaPost

https://www.washingtonpost.com/opinions/dont-exclude-low-wage-workers-from-planning-for-retirement-savings-programs/2018/07/22/2c67f352-8c50-11e8-9d59-dccc2c0cabcf_story.html

- Leadership Needed To Create Universal Retirement Savings System Complementing Social Security

<https://www.inequalityink.org/resources/Letter%20asking%20for%20help%20in%20creating%20universal%20retirement%20savings%20system%20updated%203-31-16.pdf>

- Modest Changes in Health, Retirement Tax Breaks Could Produce Major Gains in US Health Access, Financial Security – at Little or No Added Government Cost [How-Narrowing-Health-and-Retirement-Savings-Tax-Exclusions-Could-Produce-Major-Improvements-2.pdf](https://www.inequalityink.org/resources/How-Narrowing-Health-and-Retirement-Savings-Tax-Exclusions-Could-Produce-Major-Improvements-2.pdf) (inequalityink.org)

- How the U.S. Retirement Saving System Magnifies Inequality – Society of Actuaries

<https://www.inequalityink.org/resources/2016-diverse-risks-essay-polzer.pdf>

- Paper & presentation: How Can We Reduce Financial Risk for the Very Old? – Society of Actuaries (tied for 1st place in essay contest)

<https://www.inequalityink.org/resources/mono-2014-ltc-manage-polzer.pdf>

<https://www.inequalityink.org/resources/SOA%20talk%20plus%202.pdf>

- 2020 Inequality Agenda: Increase economic inclusion at reasonable public cost

<https://www.inequalityink.org/resources/2020%20Dem%20agenda%20inequality%20agenda%20January%202020%20-%20handout.pdf>

- A Low Budget 'Infrastructure' Deal for the Bottom 50%
<https://www.inequalityink.org/resources/infrastructure%20for%20bottom%20half%20-%20draft.pdf>

Retirement benefits: Access, participation, take-up, and coverage rates – US civilian workers - March 2022				
Income Group	Access	Participation	Take-up rate	Coverage Rate
Lowest 25%	48%	26%	55%	7%
Highest 25%	92%	82%	89%	67%

Data source: [US Bureau of Labor Statistics – 9/22/22 news release](#)

[Center on Capital & Social Equity](#)

data source: <https://www.bls.gov/news.release/ebs2.t01.htm>