Quick Links – Center on Capital & Social Equity work on Social Security and retirement savings (updated August 2026). Click www.inequalityink.org

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

- **Congress could tap the $36-trillion Baby Boom wealth transfer to help fund Social Security – Karl Polzer/Richmond Times-Dispatch**

- **Of death & taxes: Congress could tap the $36-trillion Baby Boom wealth transfer to help fund Social Security**

- **To strengthen Social Security and our economy, Invest in larger families. And bring in more workers: Statement to June 2026 Senate Finance Committee hearing: "The Future of Social Security"**

- **Think tanks propose chopping Social Security benefits from the top down – Karl Polzer/CCSE** … **A 'chop the top' approach could save Social Security – Karl Polzer/The Hill** … **News Nation interview** discussing the op-ed.

- **Trump's 401(k) proposal could be a major step toward retirement security - Karl Polzer/The Hill**

- Investing Social Security funds in the stock market is way too risky – Karl Polzer/The Hill

- ***2025 Social Security groundhog day:* US needs $28 trillion more over 75 years to pay promised benefits**

- **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"

- 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 stiffed low-wage workers. Congress should ensure national social insurance programs do not. family-leave-social-insurnace-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 Congress-should-end-grossly-unfair-retirement-tax-breaks-July-10-2022.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 ... SSI-needs-fixing-June-2021-latest.pdf

- Biden's spending spree could destabilize Social Security https://www.washingtonexaminer.com/opinion/op-eds/bidens-spending-spree-could-destabilize-social-security

A Widening Gap in Life Expectancy Makes Raising Social Security's Retirement Age a Particularly Bad Deal for Low-Wage Earners – Society of Actuaries Social Insurance and Public Finance Section, Issue 23, August 2020, In The Public Interest

- Presentation: How Growing Inequality Makes LTC Financing & Social Security Reform Harder – Society of Actuaries

- 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

Including all workers in our retirement savings system requires two things: a universal tax credit and a secure place to invest it. Congress should be working on both

- Essay and op-ed: 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

- 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 Letter-asking-for-help-in-creating-universal-retirement-savings-system-updated-3-31-16.pdf

- Modest Changes in Health, Retirement Tax Breaks Could Produce Major Gains in US Health Access, Financial Security – at Little or No Added Government How-Narrowing-Health-and-Retirement-Savings-Tax-Exclusions-Could-Produce-Major-Improvements-2.pdf

- How the U.S. Retirement Saving System Magnifies Inequality – Washington University "How the Emerging U.S. Retirement System Magnifies Wealth Inequality" by Karl Polzer

- Paper & presentation: How Can We Reduce Financial Risk for the Very Old? – Society of Actuaries (tied for 1st place in essay contest) Financing Future LTSS and Long Life through More Flexible 401(k)s and IRAs … PowerPoint Presentation

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

- **Raise minimum wage with annual COLA (option: give states some leeway to adjust ↓ to reflect cost of living/labor).**

- **Five PAID sick days annually for ALL workers.**
- **100% of Americans with health coverage by 2025 – with strong cost controls (any number of payers will work).**
- **Universal retirement savings system with minimum $500 annual government contribution (so, all Americans own working capital, have stake in market economy).**
- **No surprise medical bill >$500.**
- **Cut cost of college/expand apprenticeship programs.**
- **Improve Social Security benefits for bottom 50%. Achieve long-term solvency through higher taxes mostly on top 20%.**

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

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