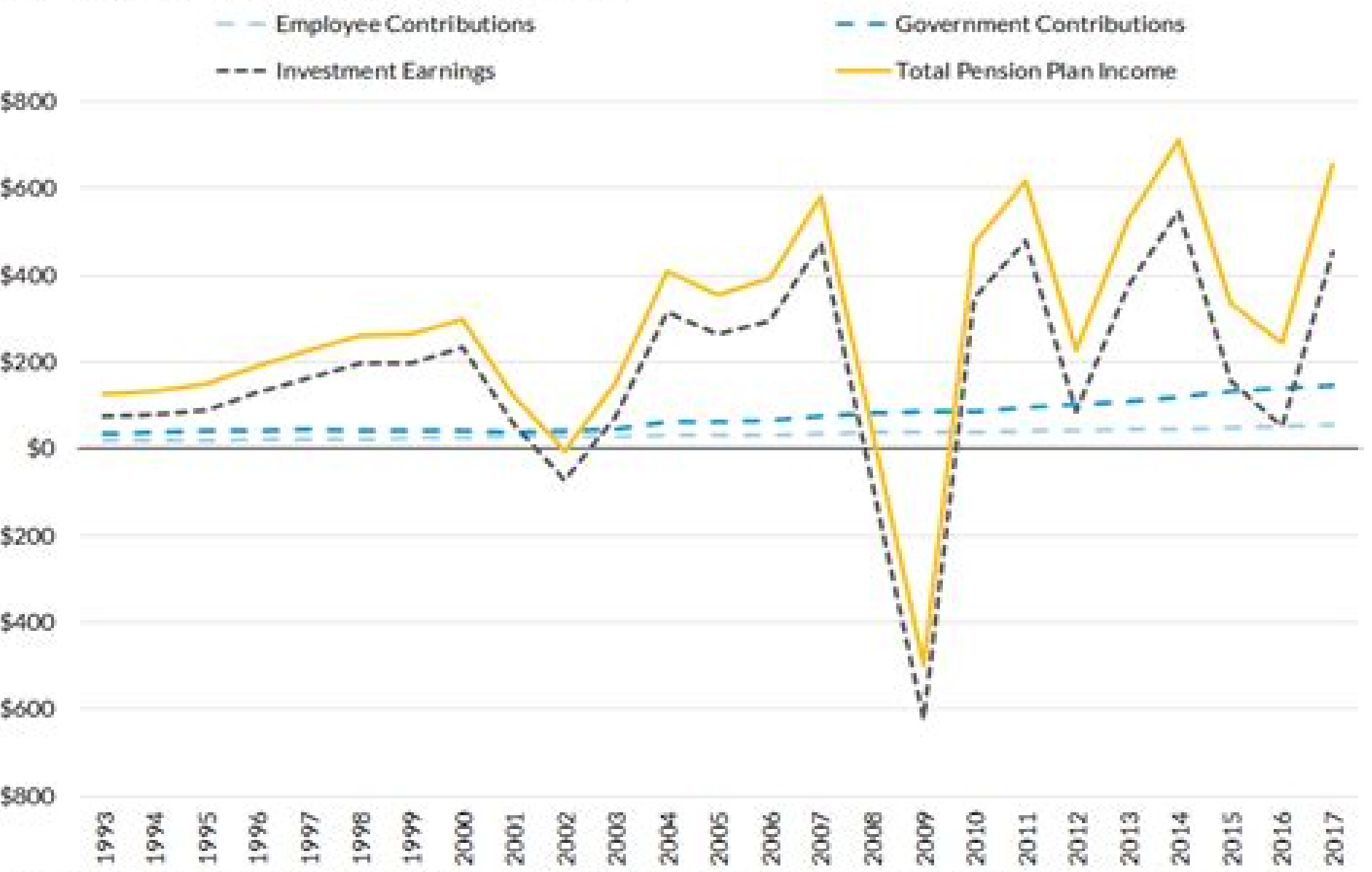


State and Local Government Pension Plan Revenues

Billions of Dollars, by Source, Fiscal Years 1993–2017



State And Local Pensions What Now

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State and Local Pensions Alicia H. Munnell, 2012-08-27 In the wake of the financial crisis and Great Recession the health of state and local pension plans has emerged as a front burner policy issue Elected officials academic experts and the media alike have pointed to funding shortfalls with alarm expressing concern that pension promises are unsustainable or will squeeze out other pressing government priorities A few local governments have even filed for bankruptcy with pensions cited as a major cause Alicia H Munnell draws on both her practical experience and her research to provide a broad perspective on the challenge of state and local pensions She shows that the story is big and complicated and cannot be viewed through a narrow prism such as accounting methods or the role of unions By examining the diversity of the public plan universe Munnell debunks the notion that all plans are in trouble In fact she finds that while a few plans are basket cases many are functioning reasonably well Munnell's analysis concludes that the plans in serious trouble need a major overhaul But even the relatively healthy plans face three challenges ahead an excessive concentration of plan assets in equities the risk that steep benefit cuts for new hires will harm workforce quality and the constraints plans face in adjusting future benefits for current employees Here Munnell proposes solutions that preserve the main strengths of state and local pensions while promoting needed reforms

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In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is actually awe-inspiring. Enter the realm of "**State And Local Pensions What Now**," a mesmerizing literary masterpiece penned by way of a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve into the book's central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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