

California Dreaming: Lessons on How to Resolve America's Public Pension Crisis

Lawrence J. McQuillan

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California's unfunded public pension liability, when measured correctly, is two to four times larger than official government estimates. In total, California's 86 defined-benefit public pension plans are underfunded by roughly \$430 billion, representing California's greatest financial challenge since the Great Depression. The failure to fully fund the pension promises has allowed the current generation to receive public services that they are not fully paying for, pushing the pension problem onto future generations. California Dreamin': Resolving the Public Pension Crisis explains how six reforms would solve the state's pension problem in an equitable, responsible, and moral way: preserving pension benefits already earned, providing competitive pensions going forward, and granting the flexibility needed so that future generations are not paying for deals they did not make.



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