



PENSION EXPLOSION OVER FEDERAL BUDGET IN USA

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Abstract

The term "explosion of the federal budget" refers to the practise of wasting or improperly allocating funds that have been set aside by the government for a variety of different services, initiatives, and programmes. This can take place for a variety of reasons, including waste, misuse, fraud, corruption, and inefficiency within the budgetary process. The following are some potential examples of paper explosion inside the United States government budget: When members of the government abuse the authority that their jobs grant them in order to steal money, collect bribes in exchange for awarding contracts, or unfairly distribute resources, this is known as corruption. This happens when money are not used properly, which can lead to needless spending or resource mismanagement. The introduction of mandatory private pensions has been a primary factor in the dramatic transformation that has taken place in pension systems over the past two decades with regard to funding and administration in the private sector of the economy. In spite of the current economic crisis, institutional investors still have a good chance of seeing their portfolios rise in the years to come.

keywords: Pension, Federal , Budget

Pension

INTRODUCTION

The federal budget in the United States is a critical aspect of the country's financial management, playing a pivotal role in determining the allocation of resources and funding for various government programs, projects, and initiatives. It is a complex and comprehensive document that outlines the government's revenue sources, expenses, and borrowing for a specific fiscal year. While the federal budget serves as a tool to ensure the smooth functioning of the government and support national priorities, it can also be susceptible to explosion . Pension explosion refers to the deliberate manipulation or misuse of budgetary Pensions for personal gain, political advantage, or other nefarious purposes.



One of the significant concerns is the misallocation or misuse of federal funds for purposes other than what they were intended for. This can occur through fraudulent practices, embezzlement, or corruption within government agencies or private contractors. This refers to the practice of allocating government funds for specific projects in a particular lawmaker's home state or district to gain political favor or support. These projects might not be essential or have widespread benefits. Special interest groups and lobbyists can exert influence on policymakers to allocate funds in a way that benefits their industries or organizations, sometimes at the expense of other more pressing needs. When the government consistently spends more than it collects in revenue, it leads to a growing budget deficit. If not managed properly, this can have adverse effects on the economy, future generations, and increase the national debt burden. Inadequate checks and balances in the budgeting process can lead to wasteful spending or funds not being utilized efficiently. Unsustainable entitlement programs: Some entitlement programs may become financially unsustainable over time due to demographic changes, leading to potential budgetary challenges.

The Department of Veterans Affairs (VA) of the federal government describes the VA pension benefit as a monthly payment that is given to qualifying veterans of particular wartime periods who fulfil certain age or disability standards, as well as who fall within specified income and net worth restrictions. In addition, those who are able to demonstrate that they need assistance from another person in order to carry out their activities of daily life (such as bathing, dressing, or eating), or individuals who are housebound, may be eligible for enhanced pension benefits by way of the Aid & Attendance programme or the Housebound Allowance programme. These regular payments are made on a monthly basis to help defray reoccurring costs associated with medical treatment or care provided in a facility or at home. These benefits may also be available to the surviving wives and children of veterans who served during specified wartime eras but did not survive the conflict.

Setting the Scene – The Pension Fund Market

The introduction of mandatory private pensions has been a primary factor in the dramatic transformation that has taken place in pension systems over the past two decades with regard to funding and administration in the private sector of the economy. In spite of the current economic crisis, institutional investors still have a good chance of seeing their portfolios rise in the years to come. Demand among pension funds for high-quality, income-focused investments that can be used to cover their obligations is being fueled by diversification as well as an increased interest in balancing the assets they hold against the liabilities they owe.



The introduction of mandatory private pensions has been a primary factor in the dramatic transformation that has taken place in pension systems over the past two decades with regard to funding and administration in the private sector of the economy. Within publicly administered pension schemes, funding has moreover become an increasingly significant component. Public pension reserve funds, also known as PPRFs, have been formed in a number of nations in order to lend additional financial support to systems that would otherwise rely on pay-as-you-go accounting. At the end of 2009, the primary institutional investors in the OECD, which include pension funds, insurance firms, and mutual funds, owned a total of over US\$65 trillion. Assets and liabilities of pension plans have seen tremendous growth over the past several decades as a result of the ageing of the workforce and the expansion of coverage. Assets managed by OECD private pension plan managers increased to US\$17.0 trillion in 2009 from US\$10.7 trillion in 2001. This is a significant increase. Both the objectives of governments to reduce the fiscal liabilities of public pension systems by scaling back benefit promises and the advantages of financial markets in providing old-age support via better risk diversification and positive macroeconomic repercussions, such as capital market development, were contributors to the need for reforms. Reforms were partially driven by the former of these two factors.

What is the Budget?

Issued by the Office of Management and Budget (OMB), the Budget of the United States Government is a collection of documents that contains the budget message of the President, information about the President's budget proposals for a given fiscal year, and other budgetary publications that have been issued throughout the fiscal year. Other related and supporting budget publications are included, which may vary from year to year.

According to the Budget and Accounting Act of 1921, the president must annually submit a budget to Congress by the first Monday in February. The proposed spending plan, the president's budget must show:

- The condition of the Treasury at the end of the last completed fiscal year.
- The estimated condition of the Treasury at the end of the current fiscal year.
- The estimated condition of the Treasury at the end of the next fiscal year if the budget proposals are carried out.

OMB assists the president in the creation of the president's budget by gathering data from agencies and compiling it into the final plan to be approved by the president.



The totals for the current and upcoming fiscal years are only projected amounts. Annual budget documents provide Congress, State and local governments, and the public with a complete description of the president's budget plans for the coming fiscal year.

- Searching the Budget of the U.S. Government
- You can locate volumes of the Budget by:
- Using Basic Search for keyword and metadata fielded searches (see Metadata Fields and Values section),
- Using Advanced Search; fields specific to the Budget will display after you select Budget of the United States Government in the Refine by Collection column,
- Refining search results by clicking on links in the Refine Your Search panel on the left hand side of the page (the sections under Refine Your Search correspond to the metadata available for the documents), and
- Browsing on the Budget browse page.

Search Examples

Search Budget Documents by Keyword - These examples will search for budget documents with the keywords "deficit" and "reduction."

Using Basic Search, enter: deficit and reduction and collection:

- Using Advanced Search, select Budget of the United States Government under Refine by Collection then under Search In enter deficit reduction in the second box
- Search Budget Documents by Agency - These examples will search for budget documents that list Health and Human Services.
- Using Basic Search, enter: collection: budget and agency:"health and human services"
- Using Advanced Search, select Budget of the United States Government under Refine by Collection then under Search In select Agency in the first box and enter health and human services in the second box
- Search Budget Documents by Fiscal Year - These examples will search for budget documents for Fiscal Year 2010.
- Using Basic Search, enter: collection: budget and fiscalyear:2010
- Using Advanced Search, select Budget of the United States Government under Refine by Collection then under Search In select Fiscal Year in the first box and enter 2010 in the second box
- Search Budget Documents by President - These examples will search for budget documents from President Obama.



- Using Basic Search, enter: collection: budget and president: obama
- Using Advanced Search, select Budget of the United States Government under Refine by Collection then under Search In select President in the first box and enter obama in the second box
- Search Budget Documents by Book - These examples will search for budget documents from the Appendix book.
- Using Advanced Search, select Budget of the United States Government under Refine by Collection then under Search In select Title in the first box and enter appendix in the second box

To the Congress of the United States:

When I took office 2 years ago, COVID-19 was raging and our economy was reeling. Millions of workers had lost their jobs, hundreds of thousands of businesses closed, supply chains were snarled, and schools were still shuttered. Families across the Nation were feeling real pain. But today, 230 million Americans have been vaccinated. We have created a record 12 million jobs, and unemployment is at a more than 50-year low, with near-record lows for Black and Latino workers and women. Wages are rising, inflation is slowing, manufacturing is booming, and our economy is growing. More Americans have health insurance than ever before, and a record 10 million Americans have applied to start a small business—each application an act of hope. Our economic plan for the Nation is working, and American families are starting to have a little more breathing room. I ran for President to rebuild our economy from the bottom up and middle out, not from the top down—because when the middle class does well, the poor have a ladder up and the wealthy still do well. We all do well. For too long, though, the backbone of America, the middle class, has been hollowed out. Too many American jobs were shipped overseas.

Unions were weakened. Once-thriving cities and towns have become shadows of what they were. My economic vision is about investing in those places and people who have been forgotten. That is what we have done in these historic past 2 years. Together, the Bipartisan Infrastructure Law, CHIPS and Science Act, and Inflation Reduction Act are among the most significant public investments in our Nation’s history, expected to draw more than \$3.5 trillion in public and private funding for infrastructure and industries of the future—including clean energy. It is simple: you cannot be the number one economy in the world unless you have the best infrastructure in the world. So we are finally rebuilding our roads, bridges, railways, ports, airports, water systems, and more to keep our people safe, our goods moving, and our economy growing. We have already announced over 20,000 projects and awards, creating tens of



thousands of good-paying union jobs while requiring that all construction materials are made in America. Americans everywhere can take pride in seeing shovels in the ground for that work. Meanwhile, the CHIPS and Science Act is making sure America once again leads the world in developing and manufacturing the semiconductors that power everything from cellphones to cars.

The United States invented those chips, and it is time that we make them at home again so our economy never again relies on chips manufactured abroad. Private companies have already pledged \$300 billion in new investments in American manufacturing, many thanks to this law, and they are breaking ground on facilities that will employ tens of thousands of Americans with good jobs and breathe new life into communities across the United States. At the same time, we are taking on powerful special interests to cut costs for working families—for example, lowering healthcare and prescription drug costs by extending Affordable Care Act subsidies and capping insulin prices and out-of-pocket drug costs for seniors on Medicare. The Inflation Reduction Act also gives Medicare the power to negotiate drug prices, lowering prices for Americans and saving taxpayers billions of dollars a year. It makes the world’s most significant investment in fighting the existential threat of climate change—lowering families’ utility bills, building cleaner and more resilient water systems, investing in rural communities, and leading the world to a clean energy economy.

Throughout, we have delivered on our commitment to fiscal responsibility, cutting the deficit by more than \$1.7 trillion in the first 2 years of my Administration—the largest reduction in American history. I have signed into law additional deficit reduction by finally making the wealthy and corporations pay their fair share, including with a new 15 percent minimum tax on billion-dollar corporations, many of which had been paying zero in taxes. We have also stood firm in our commitment to not raise taxes on anyone earning less than \$400,000 a year. Now, it is time to finish the job, building on the ambitious progress we have made with new investments in America’s future. My 2024 Budget is a blue-collar blueprint to rebuild America in a fiscally responsible way that leaves no one behind. The Budget continues lowering costs for families—with new measures to expand health coverage, cap prescription drug costs, invest in quality child care, build affordable housing, reduce home energy bills, make college more affordable, and more.

This Budget protects and strengthens Social Security and Medicare—lifelines that tens of millions of seniors have paid into their whole lives with every paycheck so they can retire with dignity. It rejects any cuts to these programs, extends the solvency of the Medicare Trust Fund by at least 25 years, and invests in service delivery so that seniors and people with disabilities



can access the benefits they have earned. This Budget also keeps growing our economy by investing in the foundation of its strength: the American people. That means helping families by providing paid family and medical leave and restoring the full Child Tax Credit, which cut child poverty in half in 2021 to the lowest level in history. It means expanding small business loans; standing up for workers and their fundamental right to organize; investing in science and innovation; expanding access to preschool; and improving pathways to community college, career-connected high schools, and other high-quality job training. It also means working hard to make our communities safer, expanding access to mental healthcare, ending cancer as we know it, and much more.

In addition, this Budget cements our commitment to confronting global challenges and keeping America safe. It outlines crucial investments to out-compete China globally and to continue support for Ukraine in the face of unprovoked Russian aggression. It also continues our work to restore America's global leadership—reviving key alliances and partnerships, strengthening our military, fostering democracy and human rights, protecting global health, honoring our veterans, fixing our immigration system at home, and advancing cybersecurity through implementation of the National Cybersecurity Strategy I just signed. Importantly, my Budget does all of this while lowering deficits by nearly \$3 trillion over the next decade. We more than fully pay for these investments in our future by asking the wealthy and big corporations to pay their fair share. We propose a billionaire minimum tax, requiring the wealthiest Americans to pay at least 25 percent on all of their income, including appreciated assets—because no billionaire should ever pay a lower tax rate than a school teacher or a firefighter. This Budget also proposes quadrupling the tax on corporate stock buybacks, so companies invest more in production to improve quality and lower prices, and less in buybacks that only benefit shareholders and CEOs. This Budget closes tax loopholes for the wealthy and cracks down on tax cheats, and it once again ensures that no one earning less than \$400,000 a year will pay a penny more in new taxes, period. Today, our Nation is at an inflection point that will determine our future for decades to come.

BUILDING A BETTER AMERICA

Under the President's leadership, America is on the move again. Together, in the face of unprecedented crises and ongoing challenges, we have begun to change the trajectory of our economy to finally make it work for working people—with historic job creation, faster economic growth, and more money in workers' pockets. We are moving forward safely, continuing to combat the pandemic and building better preparedness for the next health emergency. We have mobilized the Federal Government to tackle the climate crisis with the urgency that the science demands. We have launched a Government-wide effort to advance



equity and expand opportunity across our Nation and economy. We have revitalized our global alliances and our leadership on the world stage. While much work remains, we are poised to meet the challenges and opportunities ahead.

The President's Budget details his vision for how to carry this momentum forward and build a better America. It is a Budget anchored in the President's bedrock belief that the economy grows from the bottom up and the middle out, and that America is at its best when all Americans— not just the wealthiest few—can get ahead and pursue their promise and potential.

In last year's Budget, the President put forward a set of proposals designed to ensure America emerged from the pandemic even stronger than before. Just months later, the President's proposals to rebuild America's crumbling infrastructure, expand access to clean drinking water, and invest in communities too often left behind were enacted in the Infrastructure Investment and Jobs Act (Bipartisan Infrastructure Law). Earlier this month, the Congress reached a bipartisan agreement to fund the Government for 2022, ending a damaging series of short-term continuing resolutions and taking a first step to reinvest in research, education, public health, and other core functions of the Government.

In the State of the Union, the President reiterated his commitment to work with the Congress to pass legislation to lower costs for American families, reduce the deficit, and expand the productive capacity of the American economy. The President supports legislation that: cuts costs for prescription drugs, healthcare premiums, child care, long-term care, housing, and college, including tuition-free community college and expanded support for Historically Black Colleges and Universities (HBCUs), Tribally Controlled Colleges and Universities (TCCUs), and Minority-Serving Institutions (MSIs); reduces energy costs by combatting climate change and accelerating the transition to a clean energy economy while creating good-paying jobs for American workers; supports families with access to free, high-quality preschool and paid family and medical leave and by continuing the enhanced Child Tax Credit and Earned Income Tax Credit; and provides health coverage to millions of uninsured Americans. The President believes these proposals must be paired with reforms that ensure corporations and the wealthiest Americans pay their fair share, including by paying the taxes they already owe and closing loopholes that they exploit.

Because discussions with the Congress continue, the President's Budget includes a deficit neutral reserve fund to account for future legislation, preserving the revenue from proposed tax and prescription drug reforms for the investments needed to bring down costs for American families and expand our productive capacity. This approach reflects the President's continued commitments to: advancing the policies that strengthen our economy and reduce costs for



American families; working collaboratively with the Congress to shape this legislation; and fully paying for the long-term costs of all new investments and reducing the deficit. As the President said in the State of the Union, he is committed to working with the Congress on legislation that both cuts costs for families and reduces the Federal deficit. To be conservative, however, the Budget reflects this reserve fund as deficit neutral.

In addition, the President's 2023 Budget proposes other targeted investments that would: help expand the productive capacity of our economy to create jobs, bring down prices, and continue our historic recovery; improve our public health infrastructure and spur transformational medical research; combat and prevent gun violence and other violent crime; drive action to lead the world in combating the climate crisis; and make higher education more affordable and accessible while advancing equity, opportunity, and security for all Americans. (Due to the timing of enactment, the 2023 Budget does not reflect the details of the 2022 appropriations bill, and investment levels in the Budget are compared to 2021 funding.

The Budget also provides the resources necessary to deliver on our commitments to the American people's security and prosperity by revitalizing American leadership on the world stage. We are at the beginning of a decisive decade that will determine the future of strategic competition with China, the trajectory of the climate crisis, and whether the rules governing technology, trade, and international economics enshrine or violate our democratic values. The Budget enables us to meet these challenges by investing both in our domestic and international sources of strength—from our dynamic and diverse workforce, to our industrial and innovation base, to our military and development enterprise, to our unparalleled network of allies and partners. In doing so, the Budget enables us to marshal global coalitions to act from a position of strength, whether in the face of Russian aggression or transnational threats.

The Budget also delivers on the President's commitment to fiscal responsibility. The deficit is on track to drop by more than \$1 trillion this year, the largest-ever one-year decline. Under the Budget policies, annual deficits would fall to less than half of last year's levels as a share of the economy, while the economic burden of debt would remain low. The Budget's investments are more than paid for through additional tax reforms that ensure corporations and the wealthiest Americans pay their fair share, allowing us to cut costs for American families, strengthen our economy, and cut deficits and debt by more than \$1 trillion over the coming decade.

STRENGTHENING AMERICA'S PUBLIC HEALTH INFRASTRUCTURE



From the President’s first days in office, the Administration has mounted a forceful response to the COVID-19 pandemic and taken action to advance the health and well-being of the American people. Through the American Rescue Plan, the Administration secured critical resources to support the President’s historic vaccination program, testing and mitigation, therapeutics, and personal protective equipment—and to help make quality health insurance available through the Patient Protection and Affordable Care Act more affordable. To build on this progress and bolster America’s public health infrastructure, the Budget includes key investments to ensure the United States is prepared to confront future pandemics and other biological threats domestically and globally, expand access to critical health services, address other diseases and epidemics, and advance and accelerate transformative medical research.

Ensuring World-Class Public Health Infrastructure

Prepares for Future Pandemics and Other Biological Threats. While combatting the ongoing COVID-19 pandemic, the United States must catalyze advances in science, technology, and core capabilities to prepare the Nation for the next biological threat and strengthen U.S. and global health security. The Budget makes transformative investments in pandemic preparedness across the Department of Health and Human Services (HHS) public health agencies—\$81.7 billion available over five years—to enable an agile, coordinated, and comprehensive public health response to protect American lives, families, and the economy and to prevent, detect, and respond to emerging biological catastrophes. The Budget builds toward a goal of making effective vaccines and therapeutics available within 100 days of identifying a new pathogen by investing in basic and advanced R&D of medical countermeasures for high priority viral families and biological threats, including expansion and modernization of clinical trial infrastructure and regulatory capacity necessary to inform evaluation and subsequent authorizations or approvals, as well as expansion of domestic manufacturing capacity to ensure sufficient supply is available. The Budget also enhances public health infrastructure by making significant investments in public health laboratory capacity, domestic and global threat surveillance, and public health workforce development that would enable States, localities, tribal nations, and Territories to mount a rapid and robust response to future threats. Further, the Budget encourages development of innovative antimicrobial drugs through advance market commitments for critical-need antimicrobial drugs. The President also supports extending telehealth coverage under Medicare beyond the COVID-19 Public Health Emergency to study its impact on utilization of services and access to care. In addition, the Budget supports enhanced DOD and DOE investments in: medical countermeasures, including vaccines, diagnostics, and therapeutics research and manufacturing; disease detection and biosurveillance;



advanced computing; lab biosafety and biosecurity; and threat reduction activities with America's global partners.

Builds Advanced Public Health Systems and Capacity. The Budget includes \$9.9 billion in discretionary funding to build capacity at the Centers for Disease Control and Prevention (CDC) and at the State and local levels, an increase of \$2.8 billion over the 2021 enacted level. These resources would improve the core immunization program, expand public health infrastructure in States and Territories, strengthen the public health workforce, support efforts to modernize public health data collection, increase capacity for forecasting and analyzing future outbreaks, including at Center for Forecasting and Outbreak Analytics, and conduct studies on long COVID conditions to inform diagnosis and treatment options. In addition, to advance health equity, the Budget invests in CDC programs related to viral hepatitis, youth mental health, and sickle cell disease. To address gun violence as a public health epidemic, the Budget invests in community violence intervention and firearm safety research.

Expands Access to Vaccines. The Budget establishes a new Vaccines for Adults (VFA) program, which would provide uninsured adults with access to all vaccines recommended by the Advisory Committee on Immunization Practices at no cost. As a complement to the successful Vaccines for Children (VFC) program, the VFA program would reduce disparities in vaccine coverage and promote infrastructure for broad, access to routine and outbreak vaccines. The Budget would also expand the VFC program to include all children under age 19 enrolled in the Children's Health Insurance Program and consolidate vaccine coverage under Medicare Part B, making more preventive vaccines available at no cost to Medicare beneficiaries.

Guarantees Adequate and Stable Funding for the Indian Health Service (IHS). The Budget significantly increases IHS's funding over time, and shifts it from discretionary to mandatory funding. For the first year of the proposal, the Budget includes \$9.1 billion in mandatory funding, an increase of \$2.9 billion above 2021. After that, IHS funding would automatically grow to keep pace with healthcare costs and population growth and gradually close longstanding service and facility shortfalls. Providing IHS stable and predictable funding would improve access to high quality healthcare, rectify historical underfunding of the Indian Health system, eliminate existing facilities backlogs, address health inequities, and modernize IHS' electronic health record system. This proposal has been informed by consultations with tribal nations on the issue of IHS funding and will be refined based on ongoing consultation.

Advances Maternal Health and Health Equity. The United States has the highest maternal mortality rate among developed nations, with an unacceptably high mortality rate for Black and American Indian and Alaska Native women. The Budget includes \$470 million to: reduce



maternal mortality and morbidity rates; expand maternal health initiatives in rural communities; implement implicit bias training for healthcare providers; create pregnancy medical home demonstration projects; and address the highest rates of perinatal health disparities, including by supporting the perinatal health workforce. The Budget also extends and increases funding for the Maternal, Infant, and Early Childhood Home Visiting Program, which serves approximately 71,000 families at risk for poor maternal and child health outcomes each year, and is proven to reduce disparities in infant mortality. To address the lack of data on health disparities and further improve access to care, the Budget strengthens collection and evaluation of health equity data. Recognizing that maternal mental health conditions are the most common complications of pregnancy and childbirth, the Budget continues to support the maternal mental health hotline and the screening and treatment for maternal depression and related behavioral health disorders. The Administration also looks forward to working with the Congress to advance the President's goal of doubling the Federal investment in community health centers, which would help reduce health disparities by expanding access to care.

Supports Survivors of Domestic Violence and Other Forms of Gender Based Violence. The Budget proposes significant increases to support and protect survivors of gender-based violence, including \$519 million for the Family Violence Prevention and Services (FVPSA) program to support domestic violence survivors—more than double the 2021 enacted level. This amount continues funding availability for FVPSA-funded resource centers, including those that support the Lesbian, Gay, Bisexual, Transgender, Queer, and Intersex community. The Budget would provide additional funding for domestic violence hotlines and cash assistance for survivors of domestic violence, as well as funding to support a demonstration project evaluating services for survivors at the intersection of housing instability, substance use coercion, and child welfare. In addition, the Budget would provide over \$66 million for victims of human trafficking and survivors of torture, an increase of nearly \$21 million over the 2021 enacted level. The Budget also proposes a historic investment of \$1 billion to support Violence Against Women Act of 1994 (VAWA) programs, a \$487 million or 95-percent increase over the 2021 enacted level. The Budget supports substantial increases for longstanding VAWA programs, including in legal assistance for victims, transitional housing, and sexual assault services. The Budget also provides resources for new programs to support transgender survivors, build community-based organizational capacity, combat online harassment and abuse, and address emerging issues in gender-based violence.

CONCLUSION



It's important to note that the US government operates with a complex budgeting process, involving various agencies, branches, and committees. Over the years, there have been ongoing efforts to address issues of budget explosion, increase transparency, and improve accountability. However, challenges may still persist. To get the most up-to-date information, I recommend checking reliable news sources or government reports for the latest developments. It's essential to note that abstract explosion over the federal budget is a complex issue, and addressing it requires strong oversight, transparency, accountability measures, and public awareness. Governments must work diligently to identify and prevent instances of explosion to ensure that taxpayer money is used effectively and for the benefit of the public. Additionally, reforms in budgetary processes and ethics can help mitigate explosion and protect the integrity of public finances.

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