

# Congressional District 48

## CalSTRS Members and Benefit Recipients Snapshot 2019–20

As of June 30, 2020



CalSTRS membership includes California public school educators from prekindergarten through community college.

### District Population 702,906

Membership	Male	Female	Total
Active Membership	2,299	6,484	8,783
Inactive Membership	824	2,409	12,016
Retired	1,932	5,016	6,948
Disabled	28	99	127
Survivor Benefit Recipients	39	46	85
Option Beneficiaries	190	479	669
<b>Total</b>	<b>5,312</b>	<b>14,533</b>	<b>19,845</b>

Annual Amount CalSTRS Pays to Retired Members	
CD 48	\$427.55 Million
Statewide	\$12.19 Billion

Total Earnings Paid to Active Members	
CD 48	\$784.61 Million
Statewide	\$33.25 Billion

### Active Membership Characteristics

#### Members Earning CalSTRS Service Credit

Members	CD 48	Statewide
Male	2,299 (26%)	112,477 (27%)
Female	6,484 (74%)	292,050 (73%)

#### Average Full-Time Salary for Active Members

The compensation paid to members of the same class of employees for services rendered on a full-time basis.

Members	CD 48	Statewide
All Active	\$89,327/year	\$82,197/year
Male	\$91,035/year	\$83,665/year
Female	\$88,721/year	\$81,638/year

#### Average Age at Membership Date

Members	CD 48	Statewide
All Active	30.0 years	30.5 years
Male	31.6 years	31.5 years
Female	29.5 years	30.1 years

#### Average Age of Active Members

Members	CD 48	Statewide
All Active	46.6 years	46.0 years
Male	47.9 years	47.0 years
Female	46.2 years	45.6 years

#### Average Service Credit for Active Members

The period of time in years for which a member earned creditable compensation and made contributions to the Defined Benefit Program.

Members	CD 48	Statewide
All Active	14.0 years	13.2 years
Male	14.4 years	13.6 years
Female	13.9 years	13.1 years

### Retired Membership Characteristics

#### Average Service Retirement Benefit

The benefit provided through the Defined Benefit Program based on the formula set in law:

**service credit x age factor x final compensation**

Members	CD 48	Statewide
All Retired	\$5,127/month	\$4,428/month
Male	\$5,607/month	\$4,823/month
Female	\$4,942/month	\$4,255/month

#### Average Service Credit Earned

Members	CD 48	Statewide
All Retired	27.3 years	26.2 years
Male	29.5 years	28.1 years
Female	26.5 years	25.4 years

#### Average Age at Retirement

Members	CD 48	Statewide
All Retired	61.9 years	61.8 years
Male	61.9 years	61.9 years
Female	61.9 years	61.8 years

### Economic Impact

Impact Type	Jobs Supported	Income and Wages Earned <sup>1</sup>
Direct Effect <sup>2</sup>	1,912	\$102,185,939
Indirect Effect <sup>3</sup>	158	\$12,625,143
Induced Effect <sup>4</sup>	39	\$2,137,990
<b>Total Effect</b>	<b>2,109</b>	<b>\$116,949,072</b>

- Income and wages earned is the sum of business owner income and employee wages, salaries and benefits.
- Direct effect is the impact related to the initial spending by retired members.
- Indirect effect is the impact of supplying businesses responding to demand from the businesses where the initial retired member spending occurred.
- Induced effect is the impact of household spending by the business owners and employees of businesses where retired member spending occurred.