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.

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

District Population 728,048

- **Membership**
  - **Active Membership**
    - Male: 1,333 (36%)
    - Female: 2,357 (64%)
    - Total: 3,690
  - **Inactive Membership**
    - Male: 373
    - Female: 489
    - Total: 862

- **Annual Amount CalSTRS Pays to Retired Members**
  - **CD 34**
    - Male: $4,146/month
    - Female: $4,246/month
  - **Statewide**
    - Male: $4,086/month
    - Female: $3,921/month

- **Total Earnings Paid to Active Members**
  - **CD 34**
    - Male: $74,981/year
    - Female: $75,444/year
  - **Statewide**
    - Male: $75,604/year
    - Female: $75,146/year

- **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.

- **Average Age at Membership Date**
  - **Active**
    - Male: 31.6 years
    - Female: 29.9 years
  - **Inactive**
    - Male: 31.8 years
    - Female: 30.3 years

- **Average Age of Active Members**
  - **Active**
    - Male: 46.6 years
    - Female: 44.4 years
  - **Inactive**
    - Male: 46.3 years
    - Female: 44.8 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.

- **Average Service Retirement Benefit**
  - The benefit provided through the Defined Benefit Program based on the formula set in law:
    \[
    \text{benefit} = \text{service credit} \times \text{age factor} \times \text{final compensation}
    \]

- **Average Age at Retirement**
  - **Retired**
    - Male: 62.8 years
    - Female: 62.8 years
  - **Option Beneficiaries**
    - Male: 26.1 years
    - Female: 26.2 years

- **Economic Impact**
  - **Impact Type**
    - **Jobs Supported**
      - **CD 34**: 428
      - **Statewide**: 555
    - **Income and Wages Earned**
      - **CD 34**: $20,712,046
      - **Statewide**: $28,603,512

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