CSU ERFSA Reporter

California State University Emeritus
and Retired Faculty & Staff Association

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Inside this issue:

Health Benefits: Long-Term Care Settlement Status

By David Wagner, ERFSA Health Benefits Director

In this first CSU-ERFSA *Reporter* of 2022 it seems appropriate to update a few key topics carried over from 2021, as well as outline some health benefits issues that will emerge this year.

Status of Long-Term Care Settlement. Deadlines for inclusion in the Wedding v. CalPERS proposed settlement have passed. Attempts by plaintiff's counsel to negotiate an alternate long-term care arrangement for those accepting the settlement were not successful. We've received more emails and calls on this topic than any other health benefits issue of the last ten years. This is obviously an important issue and many policyholders are frustrated with the choices available.

The next important date is June 8, 2022 when the court will hold a formal approval hearing. The judge will hear any objections to the settlement and consider whether the settlement is fair, reasonable, and adequate. After this the judge will decide whether to approve the settlement. The plaintiff's attorneys have cautioned that the hearing date may be moved and, after the hearing, it is "unknown how long these decisions will take."

In the official notice of class action settlement, which all members of the class received, the plaintiff's attorneys note that CalPERS has the option to void the Settlement agreement. This depends on

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Investing During Retirement

By Mark Hoven Stohs, Ph.D., Prof. of Finance, CSUF

I'll be joining the ranks of retirees soon. After almost 30 years of teaching finance, I'd like to share some general advice about investing after retirement, related particularly to one very common piece of advice. My comments apply to those who invest in addition to their CSU pension, such as tax sheltered 403Bs, IRAs, 401Ks, along with any non–tax sheltered investments. If you have a family with many children and a spouse without a CSU pension account, or other situations, then my suggestions may well not apply to you.

As a disclaimer, I am not a registered financial planner or advisor, so any decisions you make in the end are your own. I'm providing ideas for thought.

When one reads personal advice columns or listens to shows about investing, the most common guideline is to split your investment funds into safe and risky portfolios, along with the more specific suggestion that your safe investments should be in either high quality (AAA rated) corporate bonds or government T-Bonds, and the risky part should be stocks. Very few of us have access to invest in other risky assets, such as private equity and the like. Indeed, rarely do we hear or read about advice that deviates from that type of split for our investments.

People providing that advice rarely note

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From the President...

Dear Colleagues,

I hope this newsletter finds you and your family well. We had a productive executive committee meeting on January 25, 2022, which, due to continued concerns about Covid 19, was held via Zoom. One of the topics discussed at the meeting was whether we would hold the spring State Council meeting in-person or via Zoom. Given the talk of sub-variants and the difficulties there seem to be in getting the pandemic behind us, the prudent action seemed to be to schedule the spring State Council meeting using Zoom. It is scheduled for April 26, 2022 beginning at noon. I am optimistic that we will be able to have the fall State Council meeting in a face-to-face format as they seem to be running out of Greek letters for Covid variants.

Speaking of Covid, I saw a good documentary about the pandemic on HBO. It was titled "In the Same Breath" and gave a history of the virus and the misinformation surrounding it by both the U.S. and Chinese governments. One was left with the impression that no one should be 100% trusted when it comes to information about the virus.

While not quite a documentary, but based on a true-life story, "Tick, Tick, BOOM" (Netflix) is a film about the life of Jonathan Larson, the author of the musical "Rent," and his struggles to complete the musical and accomplish something with his life. Unfortunately, Larson died on the eve of "Rent" being unveiled to the public which adds to the pathos of the movie. So, if you are not expecting a movie about bombs, you may find it quite enjoyable.

Another activity that I have engaged in while passing the time at home was watching a video about "Microsoft Flight Simulator", a program for the X-box. You can view this at: https://tinyurl.com/35up25ae. Now, I do not play video games, and I do not own an X-box. My last foray into playing video games was "Pong" but it was amazing to me how sophisticated video games have become. I was interested in using Flight Simulator as a way to virtually tour the world without the need to physically travel. What I found most interesting was how realistic the scenery was in the game. Watching the YouTube video gives an explanation as to how the computer scientists at Microsoft accomplished this. Ideally, I would like to have a software program that I could tie into my treadmill or a stationary bike so that I could tour around the areas in which I grew up to see how things have changed since I lived there. I suspect some smart computer scientists will have this worked out sometime in the not too distant future.

In terms of CSU ERFSA, we are still looking for an Executive Director, a Health Benefits Director, and an archivist. We only had one application by the original deadline for "full consideration," and it was felt that this was not a robust enough pool of applicants to make an appointment. The deadline for submission of applications has been extended to April 26, 2022. If you are interested in being considered for this position, please email a completed application packet to csuerfsa@csun.edu. In the subject line type "Executive Director." Details on the required information can be found on page 3 of the November 2021 edition of the CSU ERFSA Reporter (https://tinyurl.com/mrxjuca3). If you are interested in the health benefit or archivist position, please send an email to csuerfsa@csun.edu with the respective position in the subject line.

My best wishes to you and your family for a happy and healthy 2022.

Barry

Barry Alan Pasternack
Emeritus Professor - Information Systems & Decision Sciences, CSU Fullerton
President, CSU Emeritus and Retired Faculty & Staff Association

CSU-ERFSA Searches Underway

CSU-ERFSA is searching for a new executive director, to start July 1, 2022; a new archivist; and a new director of health benefits. Descriptions of the positions are on the CSU-ERFSA website, www.csuerfsa.org. The archivist position is vacant and could begin at any time. The director of health benefits, David Wagner, is being held over pending a replacement and would be glad to correspond with any prospective candidates via email. Write him at wagnerdl3294@gmail.com. The executive director will replace Harold Goldwhite, who is retiring June 30th.

Legislative Report: CalPERS Board Vacancies

By Robert Girling, Sonoma State University, CSU-ERFSA Legislative Director

CalPERS Board Vacancies. There are presently three vacant board seats: Henry Jones, who resigned because of illness; Jason Perez, who resigned; and Stacie Olivares, who resigned to pursue other opportunities. Her seat is appointed by the governor. CSU-ERFSA encourages its members to consider running for open seats. There will be an election for Jason Perez's position in the Spring. CalPERS states that the election for the retired member seat will be in 2023, but no information has been provided on whether there will be an appointment or another election to fill Jones' seat until that time.

Henry Jones' seat represents retired members of CalPERS. Jason Perez's seat is for local public agencies that have contracted with CalPERS for retirement and/or health benefits. Two candidates are on the ballot for Perez's seat: Mullissa Willette, an exemption investigator at the Santa Clara County Assessor's Office, and Richard Fuentes, manager of special projects at BART. Voting will take place for this election between April 15 and May 16, 2022.

Teresa Taylor, Vice President of the CalPERS Board of Administration, has been elected President of the Board to replace Henry Jones. Rob Feckner was elected Vice President.

CalPERS' Voting Procedures. On a related matter, a member called for CalPERS to institute instant runoffs or ranked choice voting in election as it would save a significant amount in election costs. Instead of indicating support for only one candidate, voters in instant runoff elections can rank the candidates in order of preference. Ballots are initially counted for each voter's top choice. If a candidate has more than half of the vote based on first-choices, that candidate wins. If not, then the candidate with the fewest votes is eliminated. The voters who selected the defeated candidate as a first choice then have their votes added to the totals of their next choice. This process continues until a candidate has more than half of the votes. When the field is reduced to two, it has become an "instant runoff" that allows a comparison of the top two candidates head-to-head.

CalPERS CIO. CalPERS still has not selected a new Chief Investment Officer (CIO). Interim CIO Dan Benevenue reports that members have queried him on whether CalPERS investment approach is too conservative or too risky. In 2020 CalPERS earned 4.7 percent on its portfolio, while in 2021 the return was 21.3 percent. Nevertheless, that was less than many other pension funds. Following the 2008 financial crisis the portfolio was positioned to be more defensive by increasing real estate and infrastructure holdings. Benvenue explained CalPERS that has to balance risk against return in order to ensure that it is able to meet monthly payouts of pensions.

Sustainability. Members probed VP Anne Simpson on just what CalPERS was doing with respect to the environment and sustainability, i.e., CalPERS long term ability to create value for future generations. She reported that CalPERS is engaging with the 111 companies that in are responsible for 25% of global greenhouse gasses and that there has been some limited success in getting them to modify their behavior. Meanwhile, according to the recent UN Climate Change Conference (COP26) the planet is on course to 1.9-2.5 degree increase by 2050, well above the 1.5 degree maximum, indicating that more needs to be done by companies and countries to reduce greenhouse gas emissions.

Online Consultation. Online consultation with CalPERS is now a permanent feature and helps—phone, zoom or in person. https://tinyurl.com/2ecpbejw.

CalPERS Health Care Information for Retirees. CalPERS is concerned about the skyrocketing cost of healthcare in the U.S. and California. This is driven, in CalPERS' view, by concentration and monopoly pricing for hospital services and pharmaceuticals. At the two day stakeholder forum, we learned that big pharma and hospitals are making huge profits, with health care administration eating up about 35% of every health care dollar versus 5% in Canada which has single payer healthcare.

What is CalPERS doing to address high cost of healthcare and high premiums? CalPERS reports that it is seeking out partnerships with the other large healthcare purchasing state agencies - like Covered California - to develop a consistent set of measurements and metrics for all health plans, providers, and pharmacies in California. Presently, a lack of uniformity in reporting from health care entities makes it difficult to compare apples to oranges, and a consistent set of measurements will allow CalPERS to pin a poor performer down and say, "Here are the facts showing that you're not doing what you should, so shape up if you want to continue doing business with the State of California."

In order to reduce pharmaceutical costs, CalPERS is supporting the Governor's pharmaceutical strategy for bulk purchasing of pharmaceuticals, in which CalPERS is a stakeholder, and a generic manufacturing proposal for California to contract with manufacturers to produce generic drugs. It is expected that this will introduce more competition and lower cost drugs.

In addition, CalPERS is a plaintiff in a successful antitrust lawsuit against Sutter for massive overcharging. CalPERS is supporting small and midsize health practices in order to provide more choice for members and provide lower cost diagnostic services as well as telemedicine and outpatient care.

Member Care. In order to improve the quality of member care, CalPERS clinical priorities include prevention and treatment of chronic disease, access and treatment of mental and behavioral health; strategies to manage the very few high-cost high-need patients who account for 50% of health expenditures; and prevention and treatment of chronic disease, such as diabetes, which affects 15% of members.

Preliminary premiums for next year will be available at the April stakeholder meeting, which CSU-ERFSA members are encouraged to attend, with final rates in June.

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Student Debt and Section 529 College Savings Plans

By John G. Kilgour, CSU-East Bay ERFSA

In recent years there has been a lot of attention paid to the problems of excessive student debt. Seventy percent of college graduates begin their post-college life encumbered with student debt. As of 2018, 42.9 million recipients owed $1,439.9 billion (over $1.4 trillion) in student debt, 90% of it is owed to the federal government. The average amount owed is $33,564. Over the previous 10 years, student debt grew by 5.5% per year, compared to 2.0% for the CPI-U.

The crux of the problem is the ever-increasing cost of higher education in the United States. From 1970 to 2017, the total annual cost of attending a four-year college increased from $10,756 to $26,593 (147.2%) in constant 2017 dollars. During that period the cost of tuition and required fees increased from $4,850 to $15,512 (219.8%).

State legislators and governors burdened with numerous other fiscal demands learned that they could transfer much of the cost of higher education from the taxpayers to the students. This resulted in a massive rise in the cost of higher education and, thus, in student borrowing.

In 1996, Congress added Section 529 to the Internal Revenue Code. While its official name is the "Qualified Tuition Program," the term "529 plan" caught on and is in general use today. Section 529 applies mainly to state-run programs that vary significantly from one another. Today, 49 states and D.C. have 529 plans. Wyoming discontinued its program in 2006.

While there are various other arrangements, Section 529 college savings plans are the most common. They account for 90% of student-loan activity nationwide.

Most CSU-ERFSA members are now too old to have remaining college debt of their own, if they ever had any. However, some may not be that old, and many of us have kids, grandkids and other family members who do have student debt.

A parent, grandparent, student, or just about anyone else can set up a Section 529 college savings plan. However, for tax reasons it is best done by the parent(s). Such plans may be direct-sold by the plan or purchased from an advisor/broker. Direct-sold plans have lower fees than advisor-sold plans.

Direct-sold 529 plans may be enrolled in by completing a form on the plan's website. The account owner (usually the parent) is responsible for selecting and monitoring investments. Such plans typically invest in passively-managed mutual funds or fund families.

Most state college savings plans allow residents of other states to enroll. It often pays to shop around. However, California's ScholarShare college savings plan is very highly rated. Indeed, the other three highly rated plans allow state income-tax deductions to state residents. California does not, yet it is rated one of the best.

While contributions to Section 529 plans are not deductible from federal income taxation, 34 states and the D.C. offer state income-tax deductions or tax credit for all or part of the contribution to a 529 plan for state residents to the extent that the contribution exceeds the state's standard deduction.

Recently, the Biden administration has forgiven $11.5 billion in student debt under existing law already approved by Congress. That includes $5.8 billion for student borrowers with total and permanent disabilities, $1.5 billion for borrowers who were misled by their college or university and $4.5 billion for borrowers seeking public service loan forgiveness (PSLF). Under the Trump Administration, 98% of such petitions were disapproved, often for minor technical reasons.

Progressives in the Democratic party, led by Senators Chuck Schumer (D-NY) and Elizabeth Warren (D-MA), are urging President Biden to issue an executive order forgiving up to $50,000 in student debt per student borrower. President Biden prefers that Congress enact legislation and limit the forgiveness to $10,000 per borrower. This may be because he is a 30-veteran of the House and Senate and believes in the legislative process. It may also be that he is uncomfortable with the growing trend of government by executive order (fiat?) that may be rescinded by the next administration -- as I am. It may also be that there are thorny issues involved in debt forgiveness that he would like to see examined via the legislative process and, perhaps, have any resulting blame shared.

Student-loan forgiveness, as proposed, will not be available to all borrowers. It will not apply to Parent Plus loans, Coverdell educational savings accounts, "Private College 529" prepaid tuition plans (sponsored by 300 private colleges), and to other private student debt.

There are other potential inequities. What about the families that skimped on other spending for years to contribute to a Section 529 plan to pay for their kid(s)' education? What about the many adult students who attended the CSU taking one or two courses for many years while working fulltime? And, what about the many men and women who paid for their education with the GI Bill at the cost of years of military service to our country.

Life is unfair, I know. But, when possible, its inequities should be examined and perhaps better managed. In my opinion, President Biden is right in regard to the process and the amount of forgiveness.

Moving Out-of-State?

This question arose recently in the context of a CSU retiree moving to upstate NY to be near his daughter. If you are thinking of moving out of state, you should consider that some CalPERS health plans are not available out-of-state.

According to an item on the CalPERS website:

CalPERS health benefits out-of-state may differ from those in California, and some health plans are available only in certain ZIP codes. Be sure to contact the health plan before enrolling to make sure it covers your new ZIP code and that its provider network is accepting new patients. On the CalPERS website, you can use the Health Plan Search by ZIP Code or log in to your myCalPERS account to determine which plans are available in your area. For an overview of all CalPERS health plans, visit "Retiree Plans & Rates" on the CalPERS website.

CSU-ERFSA Announces Three Grant Recipients

By Marshelle Thobaben, CSU-ERFSA Grants Committee Chair

The CSU-ERFSA grant committee, composed of Professors George Diehr (SM), Marshelle Thobaben, Chair (Humboldt), and Don Wort (East Bay), recommended that the three proposals received in the current grant cycle be funded. The CSU-ERFSA executive committee concurred with the recommendation, as per the bylaws. The CSU-ERFA Charitable Foundation has awarded 82 grants for a total of $77,371 since 1997.

The following CSU-ERFSA members were awarded grants for the 2021 cycle:

Dr. Robert W. Cherny, San Francisco State University, was awarded a grant to help with the costs of permissions and photos for his forthcoming book, *Harry Bridges: Labor Radical, Labor Legend*, a project he began in 1985. His book is an extensively researched biography of Harry Bridges (1901-1990), including work in libraries, and archives throughout the US and Australia and at the Russian State Archive for Social and Political History in Moscow. Professor Cherny also draws upon Bridges's voluminous FBI file and upon some 75 interviews he conducted, including interviews with Bridges and his family.

Bridges served as president of the Pacific Coast union for longshore and warehouse workers (now the International Longshore and Warehouse Union, ILWU) for 41 years. In addition to leading several major strikes, he also led negotiations that expedited the containerization of maritime commerce. From 1934 to the 1960s, his leftist politics made him controversial. On four occasions, federal authorities tried unsuccessfully to prove he was a member of the Communist Party so that he could be deported. Dr. Cherny's book also discusses the significance of the three decisions by the U.S. Supreme Court that involved Bridges.

Dr. Merry M. Pawlowski, CSU Bakersfield, was awarded a grant for travel related expenses to continue her research of Joseph Conrad at the New York City Public Library's Berg Collection. She is completing her book, *Mapping, Space, and the Rise of Commodity Culture in Joseph Conrad's Congo*.

Professor Pawlowski's book situates the work of Joseph Conrad within the context of its historical moment, but her research extends beyond that of previous scholars by focusing attention on commerce, trade, and mapmaking as these appear in the details of Conrad's eyewitness and fictional accounts. The overall purpose of her project is to introduce to the crowded field of Conrad studies a view of the African world as Conrad saw it and lived it, through a window no one has fully opened before. To accomplish this she has found, in part, that viewing Conradian manuscripts and archives in-person or digitally is essential for formulating her theoretical assumptions about the works, critical for correcting interpretive errors made by previous scholars, and integral to the examination of maps drawn in manuscripts to which scant scholarly notice has been paid. Her book is the culmination of ten years' research, shorter publications, and conference presentations on Conrad.

Dr. Art Shulman, CSU Northridge, was awarded a grant to help pay for technical support and actors to produce his play, *Bias*, via Zoom.

Professor Shulman's play is about a Jewish professor accused of discrimination against a protected group. The play utilizes seven characters of various religions and ethnicities including White, Middle-Eastern, Black, and Hispanic. Bias investigates the nature of bias and discrimination, a subject more and more relevant in today's society, including college campuses. It also covers the nature of college administrative politics. Dr. Shulman has produced over twenty full-length live plays, scores of one-act plays, and is a member of several playwriting groups.

The 2022 Grant Cycle. Small grants proposals for the next cycle are due on Monday, October 31, 2021. CSU-ERFSA encourages members involved in research and creative projects to apply for a grant. The small grant program is competitive, with past awards ranging from $100-$2,000, depending upon the number of proposals and the amount of money made available by the CSU-ERFA Foundation. Preference is given to first-time grant applicants when grant proposals are of equal merit.

Grant applications and guidelines can be downloaded from the CSU-ERFSA Grant Awards Program web page, https://tinyurl.com/3pehp34a, by calling the CSU-ERFSA office at (818) 677-6522, or, by emailing your request to csuerfsa@csun.edu .

The CSU-ERFA Foundation welcomes tax-deductible contributions. See csuerfsa.org for more information. The CSU-ERFA Foundation is a 501(c)(3) charitable organization.

In Memoriam

Chico – Robert J. Dionne
Gaylord C. Lasher
George D. Johnson
Shirley E. Smith

Dominguez Hills – James R. Poole

East Bay – Sharon J. Phillips

Fresno – June M. Gill
Robert M. O'Neil

Fullerton – Munir R. El-Saden

Humboldt – Samuel P. Oliner

Long Beach – Patricia J. Clark
Carolyn M. Owen

Los Angeles – Herminia Cadenas
Demetrius Margaziotis

Northridge – Alan C. Harris

Pomona – Hope F. O'Neil

Sacramento – Donald Gerth
Sheila M. Holcomb

San Diego – Shirley L. Allister
Kathee Christensen
Dan Krummenacher
Jack D. Mooers

San Jose – George Moore

San Luis Obispo – Roger Lee Kenvin

Stanislaus – Glenn A. Hackwell

LTC: Nursing Home Reforms?

By Ted Anagnoson, LA and Alan Wade, Sacramento

Poor Stuck in Nursing Homes. A January 20, 2022 CalMatters' article on poor Californians in nursing homes points out that residents of nursing homes have the right to return to the community, but that requirements instituted by the homes and the state keep many poor residents stuck in the nursing homes. The vast majority of people admitted to skilled nursing facilities stay for less than three months for rehabilitation, but for those who are poor, Medicare copayments can reach $5,000 per month. They can become unable to keep their former housing and become "effectively stranded, with Medi-Cal and Social Security paying for housing and daily living in the facility." COVID has made it worse – some 73,000 people have become infected with COVID-19 in California nursing homes as of January 2022, and 9,522 have died.

In the AARP long-term services score card for 2020, California ranked 35th in "effective transitions." Federal regulations require nursing home staff to ask residents four times a year about their health and welfare, including whether they would like to speak to someone about leaving. But with nowhere to go, they can't leave. Federal data from the Centers for Medicare and Medicaid Services show that California nursing home residents made 14,500 requests to move back into the community, but only a third of those requests were fulfilled. You can read the rest of the article here: https://tinyurl.com/yaen9tun.

Cal Long-Term Care Compare. In January, the Cal Long Term Care Compare website was revised and relaunched with data to help you find a nursing home. The California Advocates for Nursing Home Reform caution everyone about using rating systems *exclusively*. They have a fact sheet on finding a nursing home here: https://tinyurl.com/5pxjnjkc. They have some 80 fact sheets about long-term care services here: https://tinyurl.com/2p9nez4u. The fact sheets are both comprehensive and useful.

Rethinking California's Funding of Nursing Facilities. A December 2021 article from Kaiser Health Network states that the state is rethinking the funding of California nursing homes after the death toll of almost 9,600. The state is drafting a proposal to tie state funding more directly to performance standards. The state has 1,200 skilled nursing facilities; the proposal would reward those who meet the new quality standards with a higher share of state funding. Currently, the state gives nursing facilities some $5.45 billion.

The industry argues it needs more money in order to produce better results. It states that it will oppose any proposal that ties Medi-Cal payments to quality metrics like staffing levels, pay, and turnover. It has spent over $10 million in the last decade lobbying and contributed to the campaigns of the governor and at least 105 current members of the 120 member Assembly and Senate combined.

Currently, Medicaid reimburses a portion of what nursing homes spend on staff, administrative and other expenses, paying them a higher proportion for staff costs than administrative costs. Facilities can receive bonus payments for meeting quality standards — although the bonuses are limited and have been criticized for not boosting performance at facilities that need it most.

You can read more about this at the original article here: https://tinyurl.com/keayjf2r.

AB 1502, Nursing Home Operators. The California Association for Nursing Home Reform (CANHR) is sponsoring a bill, AB 1502, to end the problem of nursing homes in the state being operated by "unsuitable, unapproved, and unaccountable persons and entities" when the actual licensee on the state rolls has disappeared. They state that the bill, approved by the Assembly, now faces a battle in the Senate with strong nursing home opposition. The Senate has just received the bill and sent it to committee.

Market and Political Pressures on Nursing Facilities. There's an interesting article in Forbes Magazine's December issue on the pressures facing skilled nursing facilities by Howard Gleckman, who has written extensively on the subject.

See: https://tinyurl.com/4z7tpkff

Do Advance Directives Work?

By Judith Graham, KHN

For decades, Americans have been urged to fill out documents specifying their end-of-life wishes before becoming terminally ill — living wills, do-not-resuscitate orders, and other written materials expressing treatment preferences. Now, a group of prominent experts is saying those efforts should stop because they haven't improved end-of-life care.

"Decades of research demonstrate advance care planning doesn't work. We need a new paradigm," said Dr. R. Sean Morrison, chair of geriatrics and palliative medicine at the Icahn School of Medicine at Mount Sinai in New York and a co-author of a recent opinion piece advancing this argument in JAMA. "A great deal of time, effort, money, blood, sweat and tears have gone into increasing the prevalence of advance care planning, but the evidence is clear: It doesn't achieve the results that we hoped it would," said Dr. Diane Meier, founder of the Center to Advance Palliative Care, a professor at Mount Sinai and co-author of the opinion piece. Notably, advance care planning has not been shown to ensure that people receive care consistent with their stated preferences — a major objective.

The reasons are varied and documented in dozens of research studies: People's preferences change as their health status shifts; forms offer vague and sometimes conflicting goals for end-of-life care; families, surrogates and clinicians often disagree with a patient's stated preferences; documents aren't readily available when decisions need to be made; and services that could support a patient's wishes — such as receiving treatment at home — simply aren't available.

This critique of advance care planning is highly controversial and has received considerable pushback.

We don't have room in *The Reporter* to reprint Judith Graham's entire article, but it is well worth reading. You can find it here, from Kaiser Health News: https://tinyurl.com/b82mj7nd.

Long-Term Care Settlement Status

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the number excluding themselves from the settlement and/or "if proceeding with the Settlement would cause the Long-Term Care Program to be underfunded." Should CalPERS opt out of the agreement there would be no settlement, and the litigation against CalPERS would continue.

If you have questions on the status of the settlement, do not contact CalPERS, the Long-Term Care Group, or the court. Call the settlement hotline at 877-959-1926.

CalPERS LTC Rate Increase: Part deux. 2022 is year two of announced premium increases for the CalPERS Long-Term Care program. The 25% rate increase will not occur until sometime in fall, 2022. At least 60 days prior to the effective date of the rate increase policyholders will receive a customized letter identifying benefit modifications which would mitigate the proposed rate adjustment. More on this topic as CalPERS provides additional information in the months ahead.

Looking Forward. In January CalPERS continued a recent practice of a half-day meeting with stakeholders to outline the year ahead. The Health Benefits presentation focused on efforts to control the increasing cost of health care while preserving quality of care. Among the efforts at reducing the upward price pressure on prescription drugs are continued discussions on volume discounts on purchases of drugs in cooperation with other state agencies involved with Covered California, prisons, and mental health; focus on use of biosimilars for specialty drug prescriptions; increased health care provider competition in those regions where competition is limited.

CalPERS has launched a number of long term initiatives to improve health and the health delivery system. The following areas will continue to receive attention in 2022:

- Advanced primary care coordination
- Behavioral health
- Telehealth
- Health equity
- Clinical performance measures
- Data exchanges

A New Pharmacy Benefit Manager (PBM). Finally, the process should begin to contract for a pharmacy benefit manager (PBM). At the end of the contracting process the PBM could remain the same company, OPTUMRx, or it could be a new vendor. The PBM administers prescription services for most CalPERS health plans except for Kaiser, Blue Shield of California, and United Healthcare Group Medicare Advantage PPO. Past transitions to new vendors have not necessarily been smooth, and changes in the formulary of drugs covered by a new PBM have caused problems for our members. Future columns will provide status reports on the selection process.

Investing During Retirement

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that this common advice does NOT apply to those of us with pension benefits, such as employees of the CSU (and again, assuming that one is also investing in addition to the pension account). The unstated reason for not making that clear is that less than 1/3 of people in the US have pension plans. But we do. And that fact changes the common advice.

Simply, our pensions along with Social Security comprise our safe investment portfolio, especially for CSU employees who have worked for 20+ years. If you have worked for the CSU for more than 30 years, your pension benefits along with Social Security normally provide you with more after–tax monthly income than before you retired. And if you have been living well and saving (investing) during your working years, any additional funds provided by those additional investments probably won't be needed, unless you increase your standard of living.

What follows from that? If you want your investments to grow during retirement, it is perfectly feasible to invest well over 50% of those funds in a well–diversified stock portfolio. You would presumably want sufficient cash for large purchases such as a new car, and for unexpected expenditures, so it would not make sense to go up to 100%. The underlying idea is that risky investments should be with money that you don't need now or in the near future. If you can live on Social Security and your pension, then any remaining investments can be put at risk – into a good stock portfolio.

Is there a time limit? Again, the common advice is that as we get older, into our 80s and 90s, we should put more of our investments into safe assets. But even here, if Social Security holds up, and our pension funds remain steady, it may be entirely feasible to keep your additional investments in a stock portfolio "forever." Why forever? Because whatever remains goes to our relatives (or beneficiaries), and they would all agree that more is better.

For those who want to read a recent related article by one of the top finance/economics academics, I suggest you find "Portfolios for Long–Term Investors," by John H. Cochrane, in the *Review of Finance*, 2022, 1–42 (on pg. 22 he talks directly about individual retirement). While a lot of it is quite technical, many paragraphs are written so that we can understand his views. I believe we all have access to our university's library, and the article can be found there easily.

CSU-ERFSA New Members

Dominguez Hills – Jerry Moore

Fullerton – Pamela Migliore
Joseph Sawicki
Robert A. Voeks

Humboldt – Paul C. Cummings

Long Beach – Masako O. Douglas
Gerald O. Egan

Los Angeles – Ramani Durvasula

Sacramento – Antoinette Cakouros
Estelle M. Eke
Thomas Landerholm

San Francisco – Richard Giardina
Evelyn Pine

Sonoma – Judith E. Abbott
David Hanes

Stanislaus – Susan Helm-Lauber

Pre- and Post-Retirement Concerns: 403(b) after retiring?

By Tom Donahue, SDSU, Chair, Pre- and Post-Retirement Concerns Comm.

Recently a question arose about the CSU sponsored Supplemental Retirement Program, concerning the Fidelity corporation's 403(b): can we as retirees still invest in such an instrument? Specifically, can we invest in a 403(b) if we are presently employed as a retired annuitant? If a person goes to the CSU web page on this program, he or she will see an inviting opportunity with an extraordinarily rich array of choices once a would-be investor expresses interest and follows through with all the preliminary paperwork.

The most promising place—one that is in fact graphically lucid—to look for an answer concerning one's eligibility is at this address: https://tinyurl.com/2nje3j89. There you will see a flowchart showing the categories "Contribute to a 403(b)" and "Transfer of Eligible Funds." The first of the instructions on the graphic directs active employees to an enrollment site, and the second directs you to a Fidelity phone number. Unfortunately, neither set of instructions explicitly includes advice to those hired back in the category of Retired Annuitant, and details about who is eligible are not given.

My next move was to go to the introductory material on the CSU Benefits website, where I encountered these two phone numbers at the outset: (877) 278-3699 and (800) 642-7131. I called these two numbers, saying that I didn't want to enroll in the program, but I was merely asking for information. After I moved through the understandably guarded responses – there was a tone of "Who are you and why are you sniffing around here?" – I felt I might be on my way to getting a response to the question. I was soon directed to this number: (800) 343-0860. There I found a Fidelity employee familiar with customers from the CSU, and, giving him all due praise, he said these magic words: "If you are receiving a check, you can have a 403(b)." At last! After an interested customer has lurched around from pillar to post, here is someone eager to do business! I recommend this number for the explicit advice you will need.

So:
- Active employees – pre-retirement: OK
- FERP employees – OK
- Post-retirement annuitants – if you have been hired back after retirement and are receiving a paycheck – OK
- Retired and not receiving a paycheck from the CSU – no

Donald Gerth. We have the sad news that our colleague and Pre- and Post-Retirement Concerns Committee member Don Gerth has passed on. Don was respected and admired for all he did as the President of Cal State Dominguez Hills and of Sacramento State University, and for his authorship of *The People's University: A History of the California State University,* and *An Invisible Giant: The California State Colleges*. On this committee, Don was prized for his extraordinary helpfulness, encouragement, and kindness. He will be missed.

If you have suggestions or information for this column, please write Tom Donahue at donahue_thomas@ymail.com.

IRMAA Reimbursement for 2022

As you may know, CalPERS automatically reimburses the basic Medicare Part B monthly premium (which will be $170.10 for 2022) for its retirees who are in Medicare. What you may not know is that if you are subject to the Income-Related Monthly Medicare Adjustment Amount (the IRMAA) because your annual total adjusted income exceeds certain limits, you may be eligible to have part or all of the IRMAA reimbursed by CalPERS as well.

The amount of additional reimbursement will depend on how much excess money is available from the monthly health insurance contribution made by the CSU for CSU retirees. This will vary depending on how many of your dependents, if any, are enrolled in CalPERS basic or supplemental health plans.

CalPERS mails a letter about the IRMAA to members who previously have received the additional reimbursement in December. This letter will include a cover sheet that should be included when you request additional reimbursement. However, if you are new to Medicare or if 2022 will be the first year that you have to pay the IRMAA, you may not receive this letter.

If you think you may be eligible for reimbursement for all or part of your IRMAA, you have to notify CalPERS in writing. Include in your letter to CalPERS a copy of your annual letter from the Social Security Administration describing your benefits for the coming calendar year. This will include the amount of your IRMAA. (The letter for 2022 was sent to Social Security recipients in late November 2021. Be sure to include a copy of this ENTIRE letter.)

Mail your request to: CalPERS Member Account Management Division, Attention: Medicare Administration, P.O. Box 942715, Sacramento, CA 94229-2715. You also can submit the necessary information by faxing it to (800) 959-6545, or online using your myCalPERS account.

If you use your myCalPERS account go to the Health Deduction section and click on the Health and Health Plan Summary tab, then scroll down the page to find the Submit Documents link.

Within a few weeks you should receive a response from CalPERS, which indicates the amount of additional Part B reimbursement you will receive for 2022. Note that it can take from 30 to 90 days before the additional reimbursement begins to appear in your retirement check or deposit. The reimbursement will cover the entire year, so you may also see a lump sum payment for the prior months.

While there is no specific deadline for submitting your IRMAA request, the sooner that you submit your documents, they sooner the reimbursement will start showing up in your monthly retirement check or direct deposit.

Note that state law prevents CalPERS from providing any additional reimbursement for the Part D (drug benefit) IRMAA.

Spring/Summer Reading Recommendations

By Sherry Keith, San Francisco State University

The Music Shop by Rachel Joyce (Random House Books, 2017). *The Music Shop* presents us with an excruciatingly disappointing "protagonist," Frank, who has a near psychic ability to identify the perfect music for each of the customers who visit his "vinyl only" record shop . Located on Unity Street in the derelict neighborhood of a small English town during the Thatcher years (1979-1990), Frank insistently helps everyone, but himself, find musical magic for their most pressing problems.

Raised by an eccentric single mother who steeped her growing son in musical genres of every ilk, Frank's knowledge is as vast as it is sensitive. He sets up his music shop against the unfavorable economic odds of the times. Frank not only stubbornly insists on only vinyl when CDs are all the rage, but he is a fortress of opposition to a development company that tries to buy up the residential and commercial property on Unity Street for redevelopment.

We learn that Frank has a peculiar force of nature when it comes to cementing friendship and loyalty among the neighborhood shopkeepers. He is always available to help everyone except himself. The Music Shop treats the theme of urban redevelopment from the perspective of the "little" people whose lives are to be remade. It also swash buckles with the immense challenges facing small shopkeepers and eccentric individuals. We can't help but empathize with Frank's local leadership until the mysterious Ilse, a German visitor, walks into Frank's shop and tries to become part of his life.

Like Frank, Ilse has had her share of troubles, which she refuses to share with anyone but herself. The two bond, however, like superglue over their mutual love of music: Frank's acknowledged and Ilse's buried beneath an impostor's surface. I call Ilse an impostor because she tricks Frank into thinking she knows nothing about music, so he can give her music lessons. These music lessons do not focus on learning to play an instrument or sing. They are weekly meetings in a shabby café where Frank and Ilse pass the time with Frank expounding from the breadth and depth of his sonorous knowledge while Ilse listens in rapture.

We readers know that Ilse has proposed the weekly music lessons because she has fallen hopelessly in love with Frank. And we become increasing frustrated with Frank who is stuck in a turmoil between his overwhelming attraction to Ilse and his determination not to get involved.

After numerous rebuffs, and a tragic demise of the music shop, Ilse returns to Germany. We know that the story isn't over because there nearly 100 pages to finish. Without revealing the denouement of the engaging, sometimes funny, sometimes sad, and other times frustrating novel, I strongly suggest that you read *The Music Shop* to find out. This novel is well worth your time if you love music and eccentric people who are so good at some things and so hopeless at others.

Before We Were Yours by Lisa Wingate (Random House Books, 2017). *Before We Were Yours* is an engaging and disturbing post-modern novel with two narrators: Rill is a twelve year old girl, eldest of four children who live on a shantyboat that plies the Mississippi north and south following the seasons and the currents. She tells her story of being "legally" kidnapped together with her younger siblings by the Tennessee Children's Home Society in Memphis when her mother is taken to the hospital to give birth to twins. The Tennessee Children's Home Society did exist, this is a novel and the second principal character paralleling Rill's chilling tale is the story of Avery, daughter of a South Carolina Senator, being groomed to take her father's seat to assure the continued importance and power of the Stafford family in local, state and national politics.

Avery visits a home for the elderly as part of a political appearance with her father. Here she meets May Crandall, an assertive older woman who has been placed there by her family. While the conditions in the home are not obviously harmful, the residents are essentially prisoners. Avery makes an uncertain connection with May, who takes a heirloom bracelet from the unsuspecting Avery. Avery is perplexed with May's action and curious about wondering why she would do such a thing. Clues are hiding in a photo on May's bedside table. Concerned about her own grandmother who is suffering from dementia and recently moved to a very upscale residential facility, Avery is motivated to dig into both May and her grandmother's pasts.

The Rill and Avery's stories move across the novel, and as a reader I kept wondering how they would come together? The juxtaposition of two issues: the abuse of children and the elderly gives the novel coherence. The use and abuse of power and privilege is another theme that runs through the book. Both themes are handled with insight and sensitivity. We watch as Avery pursues a mysterious link between May and her grandmother. Then see her start to question the life path that has been paved for her. Finally, she asks whether becoming a politician is what she really wants to do, or is a destiny being prescribed by tradition and family expectations?

Meanwhile, we follow Rill through the terrors of becoming an orphan, hoping that her parents will come to rescue her and her siblings from the orphanage's mistreatment. Lisa Wingate, the author, does a very convincing job of developing Rill's character and portraying her situation, and Rill's perceptions about what she thinks should be actions she must take to remain loyal to her family of origin and to protect her younger siblings.

The novel also paints vivid pictures of the South and southern culture in the nineteen thirties and the twenty-first century as Rill and Avery's stories parallel. *While Before We Were Yours* is fiction, the Tennessee Children's Home was not. It existed from the 1920s through 1950 and was revealed to be highly predatory in its practices, as well as inhuman in the treatment of children whom the organization ensnared. *While Before We Were Yours* is a compelling and at times frightening read; nonetheless, it is well worth the ride.

The Exponential Age by Azeem Azhar. Azhar's thesis is that we are living in the "first exponential age." He uses this term to explain the way in which Artificial Intelligence (AI), automation, and big data and are transforming our lives its catapulting effects on business and society. In recent years high-tech innovations have

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Reading Recommendations

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come about at a dazzling speed; technological forces we barely understand are remaking our homes and workplaces. As a result, centuries-old tenets of politics and economics are being upturned by new technologies. It all points to a world that is getting faster at a dizzying pace.

Azhar knows this better than most of us since over the last three decades he has founded companies bought by Amazon and Microsoft, served as *The Economist's* first ever internet correspondent, and created a leading international technology newsletter and podcast, *Exponential View*.

Azhar offers a revelatory new model for understanding how technology—especially that of Facebook, Apple, Amazon, Netflix, Google, and Spotify—is changing the world. He roots his analysis in the idea of an "exponential gap," in which technological changes rapidly outpace our society's ability to catch up with them.

The book is full of pithy details. For example: The price of a transistor was about $8 or so per transistor in 1960. By 1972, the average cost of a transistor had fallen to 15 cents, and the semiconductor industry was churning out between 100 billion and 1 trillion transistors a year. "By 2014, humanity produced 250 billion billion transistors annually: 25 times the number of stars in the Milky Way. Each second, the world's 'fabs' – the specialised factories that turn out transistors – spewed out 8 trillion transistors. The cost of a transistor had dropped to a few billionths of a dollar."

He then shows that this divide explains many problems of our time—from political polarization to ballooning inequality to unchecked corporate power. With stunning clarity of vision, he delves into how the exponential gap is a near-inevitable consequence of the rise of AI, automation, and big data. "Those who are well-educated and lucky can thrive. Those who aren't might find themselves trapped in an unprecedentedly punitive workplace."

Or take the relationship between markets and citizens. As companies develop new services using breakthrough technologies, ever more aspects of our lives will become mediated by private companies. What we once considered to be private to us will increasingly be bought and sold by an Exponential Age company.

Most institutions have something in common. They are not cut out to develop at an exponential pace and rapid societal change hence the makings of an exponential gap. As technology takes off, our businesses, governments and social norms remain almost static. Our society cannot keep up.

So what can we do? Azhar offers a set of policy solutions that can prevent the growing exponential gap from destroying our societies. Many of the most urgent issues of our time can only be solved with exponential technology. Tackling climate change, for example, requires more exponential technology, not less. In order to decarbonize our economies, we will need to rapidly shift to renewable sources of energy, develop alternatives to animal proteins for food, and scale building materials that have a zero carbon footprint. What's more, figuring out how to deliver good quality healthcare, education, sanitation and power to the poorest billions of the planet is another problem that technological innovation can address.

I highly recommend this book that may transform your understanding of the economy, politics, and the future.

Sankofa by Chibundu Onuzo. This book is a masterful examination of freedom, prejudice, and personal and public inheritance. It is a story of Anna a biracial woman who goes in search of the father she never knew and finds something far more complex.

Anna has separated from her husband, her daughter is all grown up, and her mother recently died. While searching through her mother's belongings one day, Anna discovers a surprising clue about the African father she never knew: his student diaries that chronicle his involvement in radical politics in England during the 1970s. Widening her search Anna discovers that he eventually became the president—some would say dictator—of a small nation in West Africa. And he is still alive.

When Anna decides to track her father down, a journey begins that is disarmingly moving, funny, and fascinating. Like the bird that gives the novel its name, Sankofa, a mythical bird that flies forward while looking backward, Anna discovers and learns things she never imagined through meeting her father. The novel addresses such universal questions as race and belonging, the overseas experience for the African diaspora, and the search for a family's hidden roots.

CFA Report: A New Agreement!

By Jay Swartz, CPSU Pomona, CSU-ERFSA Liaison to CFA

For the first time in a decade the entire statewide body exceeded a 95 per cent approval rate before historic highs as the CSU administration has accepted the mutually agreed upon collective bargaining agreement that was two years in the making.

As always, pay and step raises highlighted the most visible part of the newly ratified contract, but as has been true in recent years, the language continues to migrate increasingly toward constant themes of social equality and racial justice.

All active faculty and allied groups such as coaches and counselors will receive a 4 per cent pay hike in addition to a one-time $3,500 bump in compensation for COVID service.

In addition, added perks are becoming available to address issues such as salary inversion for senior professors and lecturers.

Chancellor Castro's team also accepted provisions to address those victimized by what CFA calls cultural taxation via additional service awards and other incentives as well as efforts to blunt biases documented to exist against certain groups of faculty shown in teaching evaluations.

New task forces are being authorized as well to address the unique burdens borne by working parents who must juggle student demands with those of work.

Finally, another working group is forming across the CSU to examine alternative ways to provide public safety on our campuses without a uniformed police force.

ASCSU Report: Back to In-Person? The CSU Budget

By Jerry Schutte, CSU Northridge, Emeriti Academic Senator

COVID continues to hamper efforts to hold face-to-face meetings of the Academic Senate. As the spike in transmission of Omicron occurring in December continued into early January, the ASCSU planned in-person meetings on January 20-21, 2022, once again were restricted to Zoom. Moreover, although the Chancellor left the decision to campus presidents, most campuses responded to the Omicron spike by restricting the first 3-4 weeks of the spring semester to online only. Campuses are now scheduled return to face-to-face instruction starting February 20.

The first day generated reports by the Chair, the Faculty Trustee, and the four standing committees of the senate-Academic Affairs (AA), Faculty Affairs (FA), Fiscal and Governmental Affairs (FGA), and General Education Advisory Committee (GEAC). The second day housed reports by the Chancellor, system budget director, the CFA president, and from the CSSA representative, CSU-ERFSA liaison, the ad hoc committee on equity, diversity, and inclusion (AEDI), and the Legislative Liaison.

Common among the themes were the inconsistencies in process of the repopulation of campuses. This topic was so important that a committee of the whole spent much of the first morning producing a robust conversation of faculty and student concerns regarding how campuses are handling spring semester repopulation. Several moving anecdotes, including restrictions on faculty choices of venue, demonstrated faculty should be collaborating more about protocols with campus and system leaders. CSSA leaders reported students are expressing concern about the safety of returning to face-to-face instruction and the lack of system wide consistency in decision-making regarding such repopulation.

A secondary theme concerned the January 10th governor's budget. While the CSU had requested $673 million in additional recurring funding and $1 billion in one-time deferred maintenance, the governor's budget allocated $305 million in recurring funding and $100 million in deferred maintenance (45% and 10% of the requests, respectively). At the same time, the tentative agreement on faculty salary increases emerged (and ultimately was ratified) between CFA and the chancellor's office, producing a 4% retroactive and a 4% continuing salary increase for 22-23. However, the agreement conditions the increase upon more state funding. The CO has pledged to pursue those funds. Moreover, while the CSU received only 10% of its deferred maintenance request, the state budget surplus generated some $45 billion in surplus. However, because of the State Allocation Limit (SAL), only about $2.6 billion remains available for non-general fund capital projects. The CO expects to apply for some of those funds to make-up the shortage in money for deferred maintenance.

A third theme, focused on legislation (both past and present) dominated the resolutions offered on the second day. While faculty and administrators are still wrestling with the implementation of AB1460 (the ethnic studies class requirement) and AB928 (the Associate Degree for Transfer reform), new system changes are now law. AB927, for example, allows permanent rights of the community colleges to offer baccalaureate degrees.

Among the new bills submitted during the prescribed legislative time frame (January 3rd through February 18th) are bills dealing with Cal Grant reform and student needs (student housing, CalFresh, and costs of instructional material).

Many of these topics of concern found their way into resolutions considered on the second day. The following resolutions passed via second reading or waiver of first reading (full texts can be found at https://tinyurl.com/3fze73hp:

- AS-3499-21/FA – Academic Freedom and Faculty Oversight of Curricula and Pedagogy during times of emergencies.
- AS-3511-21/AA – Role of Shared Governance in Decisions on Instructional Modality.
- AS-3513-21/FGA – Updated Legislative Advocacy Guidelines for the Academic Senate of the CSU (ASCSU).
- AS-3514-21/FA – Faculty Rights to Due Process in Letters of Reprimand.
- AS-3515-21/APEP (Rev) – Establishing Core Competencies for CSU General Education (GE) Areas A1, A2, A3, and B4.
- AS-3516-21/AA (Rev) - Studying Online Education and the Impact of Campus Initiatives.
- AS-3517-21/FA - Faculty Rights to Due Process in Disciplinary Action Procedures within the CSU.
- AS-3519-21/FA (Rev) – Support of Faculty Supervision of Student Research, Scholarly and Creative Activities in the CSU.
- AS-3520-21/FA (Rev) – Recognition and Support of Faculty Participation in Shared Governance.
- AS-3521-22/FGA – Call for Long-Term, Adequate, and Sustainable Funding for The California State University (CSU).
- AS-3523-22/FA/FGA - Recommendation on the Pending Tentative Agreement Between the CSU and the CFA.

It's Now Cal Poly Humboldt - Congratulations!

Humboldt State University is now Cal Poly Humboldt, and the HSU-ERFSA affiliate has changed its name to Cal Poly Humboldt-ERFSA.

The campus change was approved by the board of trustees, and we know the relevant legislators and the Department of Finance approved as well, because the name change is accompanied by some $400 million of new money to accelerate the facility and other changes necessary to produce a first class "polytechnic" campus.

Congratulations to the campus and the CSU-ERFSA members that supported the change.

Power of the Health Industry in California

A Kaiser News Service examination of the Newsom administration's relationship to the power brokers in California's health industry is a good introduction to thepower of the industry in California. See "Health Industry Wields Power in California's High-Stakes Battle to Lower Health Care Costs," at https://tinyurl.com/yeykex4y.

CALIFORNIA STATE UNIVERSITY
EMERITUS AND RETIRED FACULTY
AND STAFF ASSOCIATION
The Retirement Center
18111 Nordhoff Street
Northridge, CA 91330-8339

Address Service Requested

https://www.csuerfsa.org
Have you moved? If so, please report your new address to the CSU-ERFSA office at the above address.

California State University
Emeritus & Retired Faculty and Staff Association

Personal / Professional

Dr. Joan Melton, Theatre and Dance, Fullerton, published the 3rd edition of her signature book, *ONE VOICE: Integrating Techniques across Performance Disciplines* (Waveland Press, 2022), written with Dr. Kenneth Tom, Communication Sciences and Disorders, Fullerton. Additional details at https://tinyurl.com/2m8zw6pz. The book has been an outstanding text for classes in voice and movement since its initial publication in 2003. The new edition includes a chapter on “Related Research,” featuring groundbreaking studies in the UK, Australia, and US.

Melton also published two research papers in the *Journal of Voice*: “Acoustic Characteristics of Vocal Sounds used by Professional Actors Performing Classical Material without Microphones in Outdoor Theatre” (September 2020), and “Speak Like You Sing: Integrating Classical Techniques from Theatre and Music in Spoken Dialogue for Opera” (September 2021). She will be the featured clinician in voice and movement for the National Association of Teachers of Singing (NATS), World Voice Day, May 15, 2022.

CSU-ERFSA Calendar of Events

April 26, 2022 - Spring State Council, CSU-ERFSA, meeting on Zoom, 12 - 3 p.m.

August 16, 2022 - Summer Executive Committee meeting, on Zoom

Legislative Report

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Bill of Interest. AB 1671, California Ban on Scholarship Displacement for Foster Youth Act of 2022, would prohibit each public and private institution of higher education in the state that receives, or benefits from, state-funded financial assistance, or that enrolls students who receive state-funded student financial assistance, from reducing an institution-based financial aid award below the financial need of a student who is a current or former foster youth, a resident of California, and enrolled in an institution of higher education to obtain an undergraduate degree, as specified.

The Governor’s budget proposal proposes that the 23 campuses of California State University receive $304.1 million in ongoing increases for fiscal year 2022-23.

Included in that amount are:
• $211.1 million for a 5% increase in base support,
• An increase of $81 million to support California resident undergraduate student enrollment growth of 9,434 full-time equivalent students in the 2022-23 academic year, and
• $12 million to increase support for foster youth students.

In addition, the proposal includes $233 million in one-time funds for the construction of the CSU Bakersfield Energy Innovation Center, support of equipment and facilities at the CSU University Farms, and for deferred maintenance and energy efficiency projects.