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ASSEMBLYMEMBER, DISTRICT 51



## FACT SHEET

### AB 2417 (Zbur) – Retirement Security for Part-Time Faculty

#### SUMMARY

AB 2417 ensures the option of social security as a retirement benefit is provided to community college faculty. AB 2417 also provides information to community college faculty, including part-time faculty, about the three most common retirement options so that they are equipped and empowered to make the best-informed retirement plan decisions.

#### BACKGROUND

Part-time community college faculty are often comprised of individuals who have chosen to give back to their communities by becoming educators in their local community college districts after long careers in other sectors.

For example, a tech employee who has worked in software engineering for decades may teach a computer science class such as coding in various languages. While working at the tech company, that individual contributed to the Social Security System, building credit within it to draw down their retirement benefit later in life. Upon the start of employment with a community college district, the new educator will be provided with several options for their retirement plan.

A prominent option is the California State Teacher's Retirement System (CalSTRS) defined benefit plan, also known as the teacher pension fund. This pension is set up primarily with TK-12 teachers and full-time college faculty in mind and may take 5 or more years for a part-time faculty member to vest.

Another option is the CalSTRS Cash Balance Benefit Program, an Internal Revenue Code 401(a) defined benefit plan, and is an optional program designed specifically for part-time educators and adjunct faculty. It accumulates funds based on dollars contributed by the employee and the employer plus interest (similar to a defined contribution program). There are also several other options that may be offered by districts.

However, while current law also allows the option of Social Security, this option is often not as apparent as the other retirement options. When educators lack pertinent information of their retirement options, often a choice is made that may put the educator at a financial disadvantage.

For example, an educator who teaches coding later in life, but then moves away or switches second careers, is unlikely to vest in the pension. While the dollars they contribute into the pension still remain with them, the educator will forego ongoing retirement benefits. In this case, it may yield better retirement benefits to have continued to pay into the social security system and enjoy a more secure retirement with those benefits throughout the rest of their life.

On January 5, 2025, the Biden administration enacted the Social Security Fairness Act. This Act repealed two critically antiquated and inequitable policies: the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO).

Educators have been among the people most profoundly affected by WEP. WEP has historically dissuaded career changers from considering teaching if their previous job did pay into Social Security, because those individuals could lose up to 50 percent of the Social Security benefit they earned in their first line of work. The repeal of WEP in 2025 returned power to plan financially for retirement to those also interested in becoming educators.

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## **SOLUTION**

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Given the recent federal changes, teachers – particularly part-time faculty – may or may not be aware of exactly what retirement benefits they are owed and can choose between. AB 2417 moves the needle, ensuring educators both have the option of Social Security; and understand exactly what options they have, including Social Security, for retirement planning.

The bill simply requires the offering of social security for all part-time faculty; and asks the community college chancellor's office to work with CalSTRS to develop informational materials that cover the financial retirement options available to part-time college faculty. This way, newly employed educators will have the most relevant information at hand so they can make the best-informed decision for their own retirement security.

## **SUPPORT**

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- California Federation of Teachers (CFT)  
– A Union of Educators & Classified Professionals, AFL, AFL-CIO
- California Community College Independents (CCCI)
- California School Employees Association (CSEA)
- California State Council of Service Employees International Union (SEIU California)

## **FOR MORE INFORMATION**

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