

California Statewide Ballot Propositions

November 3, 2026

October Revision - Expanded Plain-Language Guide

This guide is for information only. It does not tell you how to vote. Base text is 18 point. Headings are larger. Text is black on white. The guide avoids tables, decorative graphics, and color-only meaning. The purpose is not to repeat the state voter guide. The purpose is to explain what each measure actually changes, who or what it affects, what a Yes or No vote does, and where important details are still unknown or left for later decisions. Updated October 12, 2026.

How to use this guide

- 1.** If you know the proposition number, use the numerical index below to find its subject group.
- 2.** If you are trying to understand an issue, read the propositions grouped with it. Related measures are close together on purpose.
- 3.** Each proposition appears only once. Cross-references are used only when the connection matters.
- 4.** The wording is simplified, but important dollar amounts, thresholds, deadlines, exceptions, and unresolved details are kept.

Numerical index

1. Proposition 1: Housing bond
2. Proposition 2: Rainy day fund
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Subject groups

1. Housing and building: Propositions 1, 37, and 45.
2. State budget and taxes: Propositions 2, 3, 40, 41, 42, and 43.
3. Elections and government: Propositions 4, 5, and 39.

4. Health and medical research: Propositions 38 and 44.

Special warning about Propositions 40, 41, and 42
Read these three together. Proposition 40 creates a one-time wealth tax. Propositions 41 and 42 contain provisions that could conflict with Proposition 40. The Legislative Analyst says that if Proposition 41 or Proposition 42 receives more Yes votes than Proposition 40, a court could decide that

Proposition 40 does not take effect even if Proposition 40 also receives a majority of Yes votes.

Housing and building

Proposition 1 - Housing bond

Official title: Authorizes Bonds for Housing Affordability Programs. Legislative Statute.

In plain English: California could borrow \$11.25 billion. Most of the money would support affordable housing programs. A separate \$1.25 billion would support the CalVet home-loan program for eligible veterans.

What would change

1. \$7.2 billion would help acquire, build, or renovate affordable rental housing. Projects generally must keep

units affordable to low-income households for 55 years. Some of this money can support housing with on-site services, such as mental-health or substance-use services.

2. \$1.1 billion would support homeownership for low- and moderate-income households. This includes some first-time-homebuyer assistance and programs that can acquire land, build homes, or repair homes owned by low-income households.
3. \$500 million would support infrastructure connected to affordable housing, such as water, sewage, parks, and transportation improvements.
4. \$450 million would support farmworker housing.
5. \$350 million would support affordable student housing. The money is split evenly between the University of California and California State University: \$175 million for UC and \$175 million for CSU.
6. The Legislative Analyst estimates the student-housing money could support about 1,200 student beds in total. The official analysis does not say that every UC or CSU campus would receive money or specify how each system would divide its share among campuses.
7. \$200 million would support tribal housing, and \$200 million would support local pilot programs aimed at lowering housing-development costs.
8. \$1.25 billion would support CalVet home loans. Participating veterans repay those loans, and those payments are used to repay that portion of the borrowing.

Who or what is affected

Low- and moderate-income households, affordable-housing developers, farmworkers, tribes, some college students, eligible veterans, and communities receiving housing-related infrastructure funding.

If you vote YES: California could issue the bonds and use the money for these programs.

If you vote NO: California could not issue this \$11.25 billion in bonds for these programs.

Money and practical effects: The General Fund would repay the \$10 billion housing portion at an estimated \$500 million to \$600 million per year for about 25 years. The veterans portion is designed to be repaid through veterans' loan payments. The Legislative Analyst estimates the housing money could help subsidize up to 40,000 multifamily rental units and help tens of thousands of households with homeownership or repairs.

Compare with: Proposition 37 creates a different homebuyer loan program. Proposition 45 changes review rules for some housing and infrastructure projects.

Proposition 37 - Middle-income homebuyer loan program

Official title: Creates Loan Program for Middle-Income Buyers of Qualified New Homes. Initiative Statute.

In plain English: California would create a new CalHFA homebuying-assistance loan program. The assistance would be a loan that must be repaid, not a grant. It would be aimed

at qualifying buyers of newly built homes or certain newly converted homes.

What would change

- 1.** CalHFA could sell up to \$25 billion in revenue bonds. Homeowner payments, rather than the state General Fund, would be designed to repay the bonds and program costs.
- 2.** The state loan could cover up to 17 percent of the purchase price. The buyer would still have to provide at least 3 percent of the price from the buyer's own resources - not a grant and not borrowed money.
- 3.** A 3 percent down payment equals \$15,000 on a \$500,000 home, \$22,500 on a \$750,000 home, and \$30,000 on a \$1 million home.
- 4.** Borrowers would have to have been California residents for at least one year, occupy the home as their primary residence, and have household income below twice the area median income. The actual dollar ceiling depends on household size and location and changes over time.
- 5.** Example only: using 2026 Alameda County income figures, twice the area median income is about \$227,900 for one person, \$260,500 for two people, \$293,000 for three people, and \$325,600 for four people. Other counties have different limits.
- 6.** The home generally would have to be new construction or the first sale of converted nonresidential property. The buyer would have to be the first purchaser.

7. The home would have a price cap. The official state summary describes caps of roughly \$1 million to \$1.5 million depending on the county, adjusted over time.
8. Developers could use a special qualified-builder option with higher labor standards and different construction-defect rules.

Who or what is affected

1. Buyers who meet the residency, income, occupancy, down-payment, and home-eligibility rules.
2. Developers of homes that qualify for the program.
3. The program is not limited in the official summary to first-time homebuyers, but the buyer generally must be the first purchaser of the qualifying home.

What is not settled or not specified

1. There is no single statewide income-dollar cutoff because the limit depends on local median income and household size.
2. The official proposition and Legislative Analyst analysis do not spell out how this loan would combine with every other housing-assistance program. They do not give a specific rule for combining it with HUD Housing Choice Voucher homeownership assistance. A buyer using another program would have to satisfy the rules of both programs and any lender requirements.

3. The actual amount of bonds CalHFA would issue, and the pace of the program, would be decided later up to the \$25 billion maximum.

If you vote YES: The state would create the program and CalHFA could issue up to \$25 billion in revenue bonds to finance it.

If you vote NO: The state would not be required to create this new program.

Money and practical effects: The official analysis says there would be no direct state or local cost because homeowner payments would repay the bonds. The program's actual size and effect are uncertain. They depend on investor demand, the cost of these loans compared with other assistance, buyer participation, and whether the program results in more homes being built or purchased.

Compare with: Proposition 1 funds different affordable-housing and homeownership programs. Proposition 45 affects project-review procedures that can include housing.

Proposition 45 - New review procedures for certain projects

Official title: Modifies Environmental Review for Certain Projects. Initiative Statute.

In plain English: For certain housing and infrastructure projects, the developer or other project applicant could choose a faster, more constrained environmental-review process. Government agencies, the public, tribes, and courts would have less time or less latitude in several parts of the process.

Eligible applicants could also choose to stay with the existing process.

What projects could use it

- 1.** Eligible categories include most housing projects; water systems except Delta conveyance facilities; clean-energy projects except nuclear power; health facilities, clinics, and medical office buildings; fire, police, and sheriff facilities; wildfire-risk-reduction projects; broadband; education facilities; and transportation projects except high-speed rail.
- 2.** Being in one of these categories does not automatically mean every project qualifies. The measure contains eligibility rules and exclusions.

What would change

- 1.** Government agencies would face tighter deadlines for deciding whether applications are complete, finishing environmental review, issuing permits, and taking other required actions. One example is a 365-business-day time limit for finishing certain environmental impact reports.
- 2.** Agencies would have to tell applicants up front what information must be in an application instead of repeatedly asking for additional information or project changes later.
- 3.** Environmental impacts would be assessed using the laws and standards in place when the application is submitted. Under current law, agencies can consider later information and changes in standards during the review.

4. For an environmental impact report, the applicant could develop one project alternative for the agency to consider. Current CEQA practice can require the agency, not the applicant, to develop and consider multiple feasible alternatives that might reduce environmental harm.
5. Tribal consultation under the new procedures would be limited to California Native American tribes formally recognized by the federal government. Current law can require consultation with a broader group of tribes.
6. Public-comment periods would have maximum time limits.
7. Lawsuits would have filing and decision deadlines. Courts would be limited in what evidence they could consider.
8. If a court found a CEQA violation, it generally could stop only the part of the project affected by the violation while the problem is fixed, rather than stopping the entire project.

Who or what is affected

Project applicants, state and local agencies reviewing projects, members of the public who participate in environmental review, tribes involved in consultation, and people or groups bringing CEQA lawsuits.

What is not settled or not specified

The long-term fiscal and environmental effects cannot be predicted from the measure alone. The Legislative Analyst says the effects could be positive or negative and potentially larger than the near-term administrative costs. The result depends partly on whether more projects are built, how

quickly they are built, and what environmental effects those projects have.

If you vote YES: Eligible project applicants could choose the new review, permitting, public-participation, and court-challenge procedures.

If you vote NO: Eligible projects would continue to use existing review, permitting, public-participation, and court procedures.

Money and practical effects: The Legislative Analyst estimates initial state and local costs in the high tens of millions of dollars per year, possibly above \$100 million per year, partly offset by fees. Longer-term effects are uncertain.

Compare with: Propositions 1 and 37 concern housing finance. Proposition 45 concerns how certain housing and infrastructure projects are reviewed and challenged.

State budget and taxes

Proposition 2 - Larger state rainy day fund

Official title: Increases State's Rainy Day Fund. Legislative Constitutional Amendment.

Ballot threshold: This proposition passes if it receives a simple majority - more Yes votes than No votes. A two-thirds vote was required in the Legislature only for legislative constitutional amendments to be placed on the ballot.

In plain English: California would save more money in its main budget reserve before the state is allowed to stop required deposits. It also would require extra debt payments

for longer and change when some reserve deposits count under the state spending limit.

What would change

1. The required rainy-day-fund target would rise from 10 percent to 20 percent of General Fund tax revenues.
2. When taxes on investment gains are unusually high, the state would be required to make larger reserve deposits.
3. Required extra debt payments would continue through 2040 instead of ending after 2030.
4. Those extra debt payments could be used for a broader set of obligations, including certain school payments, borrowing from other state funds, and certain federal loans.
5. Deposits into the rainy day fund would no longer count toward the constitutional state appropriations limit when the money is saved. Instead, the money would count when it is later withdrawn and spent.
6. A separate account used when revenues surge would receive similar spending-limit treatment, subject to a cap.

Who or what is affected The state budget as a whole. The measure does not create a specific new program for an individual taxpayer or household.

What is not settled or not specified The official analysis does not put one dollar figure on how much larger reserves would be in any particular future year because that depends on future revenues and economic conditions.

If you vote YES: The reserve, debt-payment, and spending-limit rules would change. State reserves would be higher over time.

If you vote NO: The current reserve, debt-payment, and spending-limit rules would stay in place.

Money and practical effects: The main expected effect is larger budget reserves, which can make it easier to maintain services when revenues fall. The tradeoff is that more money is set aside during stronger revenue periods rather than being available for other immediate uses.

Proposition 3 - Make existing high-income tax rates permanent

Official title: Provides Permanent Funding for Schools and Health Care by Extending Existing Tax on High Incomes. Initiative Constitutional Amendment.

Ballot threshold: This proposition passes if it receives a simple majority - more Yes votes than No votes. A two-thirds vote was required in the Legislature only for legislative constitutional amendments to be placed on the ballot.

In plain English: California has had higher income-tax rates on its highest-income taxpayers since 2012. Those rates are scheduled to expire in 2031. Proposition 3 would make them permanent.

What would change

1. The higher rates currently apply, at 2025 income levels, to income over about \$371,000 for single filers, \$742,000 for

joint filers, and \$505,000 for heads of household. These thresholds are adjusted annually for inflation.

2. The measure does not create a new temporary period. It makes the existing higher rates permanent instead of letting them expire in 2031.
3. The official title and summary says revenue from these rates is allocated 89 percent to K-12 schools and 11 percent to community colleges under the measure's education provisions, while the continued General Fund revenue also affects health care, reserves, and other state programs through the budget.

Who or what is affected Roughly the top 2 percent of California taxpayers pay these higher rates. Other Californians are affected indirectly through the state programs supported by the revenue.

What is not settled or not specified Future annual revenue cannot be predicted precisely because investment income and high-income tax payments vary sharply from year to year.

If you vote YES: The higher income-tax rates would continue permanently.

If you vote NO: The higher rates would remain in effect until 2031 and then expire.

Money and practical effects: The Legislative Analyst estimates that keeping the rates would maintain about \$5 billion to \$15 billion in state revenue each year. The amount can vary greatly because high-income tax receipts are closely tied to investment income and the stock market.

Compare with: Proposition 40 is a different tax proposal: a one-time tax on covered wealth of certain billionaires rather than an ongoing income-tax rate.

Proposition 40 - One-time wealth tax on certain billionaires

Official title: Imposes One-Time Tax on Certain Taxpayers. Initiative Constitutional Amendment and Statute.

Ballot threshold: This proposition passes if it receives a simple majority - more Yes votes than No votes. A two-thirds vote was required in the Legislature only for legislative constitutional amendments to be placed on the ballot.

In plain English: This is a tax on wealth, not annual income. Certain people who were California residents on January 1, 2026 and had covered net worth above \$1 billion would owe a one-time tax equal to 5 percent of net worth under the measure's rules.

What would change

- 1.** Net worth means the value of assets minus debts. The measure generally excludes real estate, pensions, and retirement accounts from the taxable wealth calculation.
- 2.** The tax would be due in 2027. A taxpayer could spread payments over five years, but would pay more for doing so.
- 3.** Ninety percent of the revenue would have to be used for public health-care services. The remaining 10 percent would go to education, food assistance, and administration of the tax.

4. The new revenue would be treated differently from ordinary state revenue for some constitutional spending limit and school-funding rules.

Who or what is affected The tax would apply to a small number of people with net worth above \$1 billion who meet the measure's residency rules. The spending of the revenue would affect public health, education, and food-assistance programs.

What is not settled or not specified

1. The exact amount collected is highly uncertain because asset values change and affected taxpayers could change their behavior.
2. Courts could have to resolve conflicts with Proposition 41 or Proposition 42 if more than one of these measures passes.

If you vote YES: The state would impose the one-time wealth tax on covered taxpayers.

If you vote NO: The one-time wealth tax would not take effect.

Money and practical effects: The Legislative Analyst says the tax probably would collect tens of billions of dollars spread over several years, but the amount is very hard to predict. Responses by affected taxpayers could also reduce ongoing state income-tax revenue by less than \$1 billion per year. Administration could cost tens of millions of dollars per year for several years.

Compare with: Propositions 41 and 42 may conflict with

Proposition 40. If 41 or 42 gets more Yes votes than 40, a court could decide that Proposition 40 does not take effect even if 40 also passes.

Proposition 41 - Audits and spending-limit rules for new special taxes

Official title: Prohibits New State Taxes That Exclude Revenues From State Spending Limit. Requires Audits for New State Special Taxes. Initiative Constitutional Amendment.

Ballot threshold: This proposition passes if it receives a simple majority - more Yes votes than No votes. A two-thirds vote was required in the Legislature only for legislative constitutional amendments to be placed on the ballot.

In plain English: This measure does two different things: it creates new audit requirements for programs funded by new or increased special taxes, and it changes how new specialtax spending may be treated under the state spending limit.

What would change

1. For a voter initiative proposing a new or increased special tax, the State Auditor would review programs that would receive the money after supporters report collecting 25 percent of the signatures needed to qualify the initiative. The audit happens before it is known whether the measure will reach the ballot.
2. The pre-election audit would have to identify ways to reduce the audited program's annual costs by 10 percent.

If the initiative qualifies, an audit summary would go in the state voter guide.

3. Programs funded by special taxes created or increased by the Legislature or voters after January 1, 2026 would also face recurring audits every four years.
4. The measure could prevent the state from excluding spending from new special taxes from the constitutional state appropriations limit.

Who or what is affected Future statewide special-tax proposals and the public programs that would receive money from new or increased special taxes.

What is not settled or not specified The number and complexity of future special-tax proposals are unknown, so total audit costs and any savings cannot be known in advance.

If you vote YES: The new pre-election and recurring audit requirements would take effect, along with the new spending limit restriction.

If you vote NO: Current audit requirements and spending limit rules would remain in place.

Money and practical effects: The Legislative Analyst estimates State Auditor costs in the low millions of dollars per year, growing over time. Approved special-tax revenue would pay many of these audit costs. Audits could also produce savings if recommendations are adopted.

Compare with: If Proposition 41 gets more Yes votes than

Proposition 40, a court could decide that Proposition 40 does not take effect.

Proposition 42 - Ban certain new taxes on personal property and limit retroactive taxes

Official title: Prohibits New State Personal Property Taxes and Certain Retroactive State Taxes. Initiative Constitutional Amendment.

Ballot threshold: This proposition passes if it receives a simple majority - more Yes votes than No votes. A two-thirds vote was required in the Legislature only for legislative constitutional amendments to be placed on the ballot.

In plain English: California would be barred from creating new state taxes simply for owning financial assets or other personal property. The measure also limits when taxes can be applied retroactively to events or income from the past.

What would change

- 1.** “Personal property” means property other than real estate. Existing examples of personal-property taxation include vehicle license fees and taxes on some business equipment.
- 2.** California currently does not tax people merely for owning many financial assets, such as stocks and investment accounts, although income from those assets can be taxed.
- 3.** Proposition 42 would prohibit new state taxes on ownership of financial assets or other personal property.

4. It would also limit situations in which the Legislature or a ballot measure could raise a tax retroactively. A retroactive tax applies to something that happened before the tax took effect.

Who or what is affected Future state tax policy. The measure would matter directly if a future Legislature or ballot measure sought to tax ownership of covered personal property or impose a retroactive tax.

What is not settled or not specified Because the measure restricts taxes that may or may not be proposed in the future, the amount of future revenue affected is unknown.

If you vote YES: The state would lose the option to create the covered ownership taxes and would face new limits on retroactive taxation.

If you vote NO: The state would retain its current authority to consider such taxes in the future.

Money and practical effects: The measure does not repeal a current statewide wealth tax because California does not currently have the kind of financial-asset ownership tax the measure is mainly aimed at. The fiscal effect depends on taxes that might otherwise be created in the future, so the amount cannot be estimated.

Compare with: If Proposition 42 gets more Yes votes than Proposition 40, a court could decide that Proposition 40 does not take effect.

Proposition 43 - Two-thirds vote for some citizen-initiated local taxes

Official title: Limits Voters' Ability to Raise Revenues for Local Government Services. Legislative Constitutional Amendment.

Ballot threshold: This proposition passes if it receives a simple majority - more Yes votes than No votes. A two-thirds vote was required in the Legislature only for legislative constitutional amendments to be placed on the ballot.

In plain English: Some local special taxes proposed by citizens currently can pass with a simple majority. Beginning January 1, 2027, Proposition 43 would require two-thirds voter approval for covered citizen-initiated local special taxes.

What would change

1. The change applies to new, increased, or extended local special taxes proposed through the citizen initiative process.
2. A special tax is a tax whose revenue is dedicated to a specified purpose.
3. Local governing bodies already generally need two-thirds voter approval for special taxes they place on the ballot. The key change is the rule for citizen initiatives.
4. The new vote threshold begins January 1, 2027.

Who or what is affected Local governments, local voters, and future citizen groups proposing local special taxes.

What is not settled or not specified The fiscal effect cannot be reduced to one statewide dollar figure because it depends on which local tax measures are proposed in future years and how voters respond.

If you vote YES: Covered citizen-initiated local special taxes would generally need two-thirds voter approval beginning in 2027.

If you vote NO: The current simple-majority rule for those citizen-initiated special taxes would remain.

Money and practical effects: Local tax revenue might grow more slowly in the future because some measures that could pass with a simple majority under current law would fail unless they reach two-thirds approval.

Elections and government

Proposition 4 - Allow public campaign-financing programs

Official title: Repeals Prohibition Against Public Funding of Election Campaigns. Legislative Statute.

In plain English: Proposition 4 does not itself create a statewide public campaign-financing program. It removes the statewide ban so the state and most local governments could create such programs later if they choose.

What would change

1. The current statewide prohibition on using public funds for candidate campaigns would be lifted. Some charter cities,

including Oakland and San Francisco, already have exceptions and public-financing programs.

2. Future state or local programs would have to follow broad limits. Money dedicated to education, transportation, or public safety could not be diverted to campaigns.
3. Candidates receiving public funds would have to show broad-based support, agree to spending limits, and follow other program rules.
4. Public campaign money could not be used for legal defense costs, fines, or repayment of a candidate's personal campaign loan.
5. The Fair Political Practices Commission would provide guidance, but Proposition 4 leaves many design decisions to future state and local officials.

Who or what is affected State and local governments considering public campaign financing programs, and candidates who might participate in future programs.

What is not settled or not specified The measure does not decide how large any future program would be, how much candidates would receive, or which governments would create programs. Those decisions would be made later.

If you vote YES: State and local governments could choose to create public campaign-financing programs under these rules.

If you vote NO: The existing prohibition would remain for the state and most local governments.

Money and practical effects: The measure itself creates only relatively small state costs, estimated at a few hundred thousand dollars per year for Fair Political Practices Commission guidance. The cost of any future public-financing program would depend on whether a government chooses to create one and how it is designed.

Proposition 5 - Change what happens after a successful state recall

Official title: Changes Recall Election Process for Statewide Officers. Legislative Constitutional Amendment.

Ballot threshold: This proposition passes if it receives a simple majority - more Yes votes than No votes. A two-thirds vote was required in the Legislature only for legislative constitutional amendments to be placed on the ballot.

In plain English: A state recall ballot would ask only whether the official should be removed. Voters would no longer choose a replacement candidate on the same recall ballot.

What would change

- 1.** The replacement-candidate question would be removed from state recall elections.
- 2.** If a legislator is recalled, the seat would generally be filled later through a special election, using the normal vacancy process.
- 3.** For most other state offices, the Governor would fill the vacancy by appointment, as under existing vacancy rules.

4. If a Governor is recalled early enough in the first half of the term, the Lieutenant Governor would serve as Governor until voters elect a new Governor at a future statewide election.

5. If a Governor is recalled later in the term, the Lieutenant Governor would serve for the rest of the term.

Who or what is affected Voters in future state recall elections and the procedures used to replace recalled state officials.

What is not settled or not specified Future costs cannot be known because they depend on how often recalls occur, which offices are involved, and whether later special elections can be combined with already scheduled elections.

If you vote YES: A successful recall would create a vacancy that is filled later under the applicable vacancy rules rather than through a same-day replacement election.

If you vote NO: California would keep the current twoquestion recall system, including choosing a possible replacement on the same recall ballot.

Money and practical effects: Costs depend on future recalls. Removing the replacement question could simplify some recall elections, but a successful recall can trigger a later special election. A standalone special election can cost millions of dollars.

Proposition 39 - Voter identification and citizenship-verification requirements

Official title: Prohibits Citizens From Voting Unless They Present Government-Issued Identification. Initiative Constitutional Amendment.

Ballot threshold: This proposition passes if it receives a simple majority - more Yes votes than No votes. A two-thirds vote was required in the Legislature only for legislative constitutional amendments to be placed on the ballot.

In plain English: Voters would have to provide additional government-issued identifying information every time they vote. Election officials also would have new duties to try to verify citizenship information and audit compliance.

What would change

1. State and local election officials would have to make “best efforts” using government data to verify the U.S. citizenship status of registered voters and report each year what percentage of each county's voters had been verified.
2. New and existing voters would have to select a government-issued identification in their voter-registration record for use in voting by mail.
3. In-person voters would have to present governmentissued identification before their ballot could be counted.
4. Mail voters would have to put the last four digits of the selected government-issued identification number on the

ballot envelope. Election officials would verify that the number matches the voter's registration information.

5. The state would have to provide a voter-identification card at no charge to voters who request one.
6. In every odd-numbered year, the State Auditor would report on state and county compliance and recommend improvements.

Who or what is affected Nearly every California voter would have an additional identification step. State and county election offices would also have substantial new administrative duties.

What is not settled or not specified

1. The proposition requires the Legislature to pass additional laws before full implementation.
2. The proposition does not define every acceptable form of identification.
3. It does not fully define what actions count as “best efforts” to verify citizenship.
4. Other operational details, including parts of the free voterID-card system, would have to be decided later.

If you vote YES: The new identification, citizenship-verification, free-card, reporting, and audit requirements would take effect after implementing laws are enacted.

If you vote NO: California would keep the present system, in which identity is generally established through voter

registration and the voter's signature, with existing ID rules for some first-time voters.

Money and practical effects: The Legislative Analyst estimates ongoing state and local costs from tens of millions of dollars to the low hundreds of millions of dollars per year. Exact costs depend on future implementation decisions and how many people request the new voter-ID card.

Compare with: This measure changes both voter identification rules and election-administration duties. Those are separate parts of the proposition and should be considered together.

Health and medical research

Proposition 38 - \$8.4 billion medical-research bond

Official title: Authorizes Bonds for Immunology Medical Research. Initiative Statute.

In plain English: California could borrow \$8.4 billion for immunology and immunotherapy research. Half of the bond money would go to one nonprofit medical-research institute selected by the California Department of Public Health, and the other half would go to competitive research grants.

Where the money would go

1. Fifty percent - about \$4.2 billion - would go to one nonprofit medical-research institute selected by the California Department of Public Health, or CDPH.
2. The measure does not name the institute. It requires the selected institute to satisfy unusually specific criteria,

including having existed by January 1, 2025; specializing in immunology and immunotherapy; having a pre-existing affiliation with a qualifying University of California campus; having a research site of at least 200,000 square feet; identifying at least \$250 million in philanthropic funding or commitments; and having separate commitments of at least \$50 million for vaccine research and \$50 million for microbiome research.

3. If CDPH cannot identify a willing institute that meets all of those criteria, the measure directs CDPH to modify the criteria only as much as necessary to identify an eligible institute.
4. The official materials do not say how many institutes currently meet every criterion. The measure requires the single-institute recipient to be affiliated with a University of California campus; it does not provide an equivalent CSU-affiliation route for this half of the money.
5. The other 50 percent - about \$4.2 billion - would be awarded as competitive grants for specific research projects through a council. The council would include representatives from seven UC campuses and 10 to 15 other California public or private nonprofit universities and nonprofit research institutions.
6. At least \$4.2 billion of the total bond money must support immunology research involving cancer, heart disease, and Alzheimer's disease.

Other requirements

1. The selected institute and grant program would have public-reporting and audit requirements.
2. Ten percent of revenue generated from discoveries funded by the measure must go to the state. That money first goes toward repaying bond principal and interest; additional revenue would support future immunology and immunotherapy research.
3. Grant recipients generally must buy at least half of their goods and services from California suppliers when reasonably possible.
4. Treatments developed through the funded research and sold in California generally must be offered at a 20 percent discount from the national average price.

Who or what is affected

The selected research institute, participating universities and nonprofit research organizations, the state budget, and potentially patients if funded research leads to useful treatments.

What is not settled or not specified

1. The proposition does not name the institute CDPH would select.
2. The official analysis does not say how many institutes currently satisfy every selection criterion.
3. The measure cannot predict which research projects will succeed, whether discoveries will become approved

treatments, or how much licensing or other revenue the state will ultimately receive.

If you vote YES: California could issue the \$8.4 billion bond and fund these research programs.

If you vote NO: California could not issue this \$8.4 billion bond for these programs.

Money and practical effects: The state would repay the bond from the General Fund. The official voter guide estimates roughly \$500 million to \$600 million per year for about 20 years. Future discoveries could return money to the state, but there is no guarantee that research revenue would cover the bond cost.

Proposition 44 - 90 percent spending rule for certain nonprofit health clinics

Official title: Requires Community Health Clinics Spend 90% of Revenue on Program Services. Initiative Statute.

In plain English: Certain private nonprofit community clinics would have to spend at least 90 percent of their annual revenue on program services that advance their health-care mission. The rule does not apply to every clinic or hospital in California.

What is a safety-net clinic?

The Legislative Analyst uses the term safety-net clinic for clinics that mainly serve low-income and uninsured people, often at low or no cost. Proposition 44 specifically targets nonprofit Federally Qualified Health Centers, or FQHCs. FQHCs are community clinics that provide primary care in

medically underserved areas or to medically underserved populations.

What would change

1. Affected private nonprofit FQHCs would have to spend at least 90 percent of total annual revenue on program services advancing their charitable purpose. Patient care is included, but the official title says program services are not limited only to direct patient services.
2. The California Attorney General could publish guidance defining which expenditures qualify. The Department of Public Health could waive the spending requirement in exceptional circumstances.
3. A clinic falling below the 90 percent requirement would owe the state a monetary penalty based on the shortfall.
4. A clinic could get penalty money back if it becomes compliant within five years. Otherwise, the state would keep the money for clinic-workforce programs.
5. The measure authorizes criminal charges for false reports or artificially increasing the reported spending ratio.

Who or what is affected

Nonprofit FQHCs covered by the measure and the patients and workers who depend on them. The rule does not automatically apply to every hospital, private medical practice, public clinic, or entire health system simply because it provides care to low-income patients.

What is not settled or not specified

1. The Attorney General would define important details about which expenses count toward the 90 percent requirement.
2. The number of clinics that would need waivers, pay penalties, change services, or close cannot be known in advance.

If you vote YES: The 90 percent spending requirement, waiver process, penalty system, reporting rules, and state enforcement would take effect.

If you vote NO: The new spending requirement and penalty system would not take effect.

Money and practical effects: State enforcement is estimated to cost in the low tens of millions of dollars per year, paid through fees charged to affected clinics. Other effects are uncertain. Clinics might increase program-service spending, but some that cannot meet the rule could reduce services or close, creating other public costs.

Sources, credit, and full official text This guide is a plain-language summary, not the legal text of the propositions and not voting advice.

Primary factual sources: the California Legislative Analyst's Office analyses and the California Secretary of State Official Voter Information Guide. These were used for descriptions of current law, proposed changes, Yes/No effects, fiscal effects, thresholds, exceptions, and unresolved implementation details. Where an official source leaves an important point unresolved, the guide labels that uncertainty rather than supplying an answer.

Additional background and cross-checking: Ballotpedia, California 2026 ballot propositions. Credit: Ballotpedia.

Method used in this expanded revision: If an official source says an effect is uncertain, depends on later decisions, or could require court interpretation, this guide keeps that uncertainty. It does not guess at missing details.

Main source pages California Official Voter Information Guide
<https://voterguide.sos.ca.gov/>

California Secretary of State - Qualified Statewide Ballot Measures

<https://www.sos.ca.gov/elections/ballot-measures/qualifiedballot-measures>

California Legislative Analyst's Office - Ballot analyses
<https://lao.ca.gov/BallotAnalysis>

Ballotpedia - California 2026 ballot propositions
https://ballotpedia.org/California_2026_ballot_propositions
Individual Legislative Analyst pages

Proposition 1 <https://lao.ca.gov/BallotAnalysis/Proposition?number=1&year=2026>

Proposition 2 <https://lao.ca.gov/BallotAnalysis/Proposition?number=2&year=2026>

Proposition 3 <https://lao.ca.gov/BallotAnalysis/Proposition?number=3&year=2026>

Proposition 4 <https://lao.ca.gov/BallotAnalysis/Proposition?number=4&year=2026>

Proposition 5 <https://lao.ca.gov/BallotAnalysis/Proposition?number=5&year=2026>

Proposition 37 <https://lao.ca.gov/BallotAnalysis/Proposition?number=37&year=2026>

Proposition 38 <https://lao.ca.gov/BallotAnalysis/Proposition?number=38&year=2026>

Proposition 39 <https://lao.ca.gov/BallotAnalysis/Proposition?number=39&year=2026>

Proposition 40 <https://lao.ca.gov/BallotAnalysis/Proposition?number=40&year=2026>

Proposition 41 <https://lao.ca.gov/BallotAnalysis/Proposition?number=41&year=2026>

Proposition 42 <https://lao.ca.gov/BallotAnalysis/Proposition?number=42&year=2026>

Proposition 43 <https://lao.ca.gov/BallotAnalysis/Proposition?number=43&year=2026>

Proposition 44 <https://lao.ca.gov/BallotAnalysis/Proposition?number=44&year=2026>

Proposition 45 <https://lao.ca.gov/BallotAnalysis/Proposition?number=45&year=2026>

Full official text of the proposed laws The complete legal text is available through the California Official Voter Information Guide. It is intentionally not reproduced in this 18-point guide because doing so would make the explanatory document much longer. <https://voterguide.sos.ca.gov/>

Accessibility note This guide uses 18-point Arial body text, larger headings, black text on white, a linear heading structure, numbered points, and no dense tables or decorative

graphics. Links are written out on their own lines so they can be copied or read directly.