NEW SURVEY REVEALS LASTING EFFECTS OF INCARCERATION FOR OLDER AMERICANS’ WORK AND RETIREMENT PLANNING

Nearly five times as many adults age 50 and older who have been incarcerated say they have no retirement accounts at all, compared to those who haven’t spent time in prison—23 percent vs. 5 percent.

CHICAGO, May 4, 2017 — Americans age 50 and older who report that they have been incarcerated at some point in their lives are more likely to express anxiety about several aspects of retirement, to have experienced unemployment in the recent past, and to have fewer sources of income for retirement than those who have not, according to a new national survey of Americans age 50 and older from The Associated Press-NORC Center for Public Affairs Research. The survey offers a rare look at the effects of incarceration on older Americans’ work life and retirement outlook.

“This new survey provides important data on the lasting impact incarceration has on older Americans long after they are released,” said Trevor Tompson, director of The AP-NORC Center. “We have seen difficulties for many Americans in planning for retirement, but those are magnified when someone spends time in jail or prison.”

Key findings from the survey include:

- Fifty-seven percent of those who have served time in prison or jail say they are more anxious than excited about retiring, while 53 percent of those who have not been incarcerated say they are more excited than anxious.
- One in 4 adults age 50 and older who have been incarcerated say they have no retirement accounts at all, compared with just 5 percent of older adults who have not been incarcerated.
- One-third of those who have been incarcerated lost a job as a result of being imprisoned.
- Forty-four percent of those who have been incarcerated say that they have looked for a job in the past five years, compared with only 24 percent of those who say they have not been incarcerated.
- Fifty-four percent of those who have served time in prison or jail say they are not confident their savings will last through the entirety of their retirement, compared with 37 percent of those who have not been incarcerated.
- About 1 in 3 Americans age 50 and older with a family member who has served time have had to borrow or withdraw money from a retirement plan, compared with 24 percent of those who have not had a family member incarcerated.
The 2017 study, funded by the Alfred P. Sloan Foundation, is a continuation of and expansion on the 2013 and 2016 surveys from The AP-NORC Center. The 2017 study extends the previous research and examines new topics, including older workers’ experiences with unemployment and saving for retirement, as well as how experiences with the penal system affect the retirement planning of older Americans. The survey also tracks a number of attitudes and behaviors that were examined in 2013 and 2016 surrounding issues facing older workers.

**About the Survey**

This survey, funded by the Alfred P. Sloan Foundation, was conducted by The AP-NORC Center between February 14 and March 13, 2017, with adults age 50 and over representing the 50 states and the District of Columbia. Staff from NORC at the University of Chicago, The Associated Press, and the Alfred P. Sloan Foundation collaborated on all aspects of the study. This work is part of The AP-NORC Center for Public Affairs Research Journalism Fellowship on the Economics of Aging and Work. The current fellow is journalist Maria Zamudio.

**Survey Methodology**

Panel members were randomly drawn from AmeriSpeak, and 1,683 completed the survey—1,049 via the web and 634 via telephone. The sample also included 332 African Americans and 308 Hispanics. For purposes of analysis, African-American and Hispanic respondents were oversampled in this poll and then weighted back to their proper proportion according to the U.S. Census. In total, 157 respondents said they have personally served time in prison or jail, and 276 respondents said they have an immediate family member who has served time in prison or jail. Interviews were conducted in both English and Spanish, depending on respondent preference. The overall margin of sampling error is +/- 3.0 percentage points at the 95 percent confidence level, including the design effect. Among subgroups, the margin of sampling error at the 95 percent confidence level is +/- 3.5 percentage points for African Americans and +/- 4.6 percentage points for Hispanics.

**About The Associated Press-NORC Center for Public Affairs Research**

The AP-NORC Center for Public Affairs Research taps into the power of social science research and the highest-quality journalism to bring key information to people across the nation and throughout the world.

[www.apnorc.org](http://www.apnorc.org)

The Associated Press (AP) is the essential global news network, delivering fast, unbiased news from every corner of the world to all media platforms and formats. Founded in 1846, AP today is the most trusted source of independent news and information. On any given day, more than half the world’s population sees news from AP.

[www.ap.org](http://www.ap.org)

NORC at the University of Chicago is an objective and non-partisan research institution that delivers reliable data and rigorous analysis to guide critical programmatic, business, and policy decisions. Since 1941, NORC has conducted groundbreaking studies, created and applied
innovative methods and tools, and advanced principles of scientific integrity and collaboration. Today, government, corporate, and nonprofit clients around the world partner with NORC to transform increasingly complex information into useful knowledge. www.norc.org

The two organizations have established The AP-NORC Center for Public Affairs Research to conduct, analyze, and distribute social science research in the public interest on newsworthy topics, and to use the power of journalism to tell the stories that research reveals.

###

Contact: For more information, contact Eric Young for NORC at young-eric@norc.org or (703) 217-6814 (cell); Ray Boyer for NORC at boyer-ray@norc.org or (312) 330-6433; or Lauren Easton for AP at leaston@ap.org.