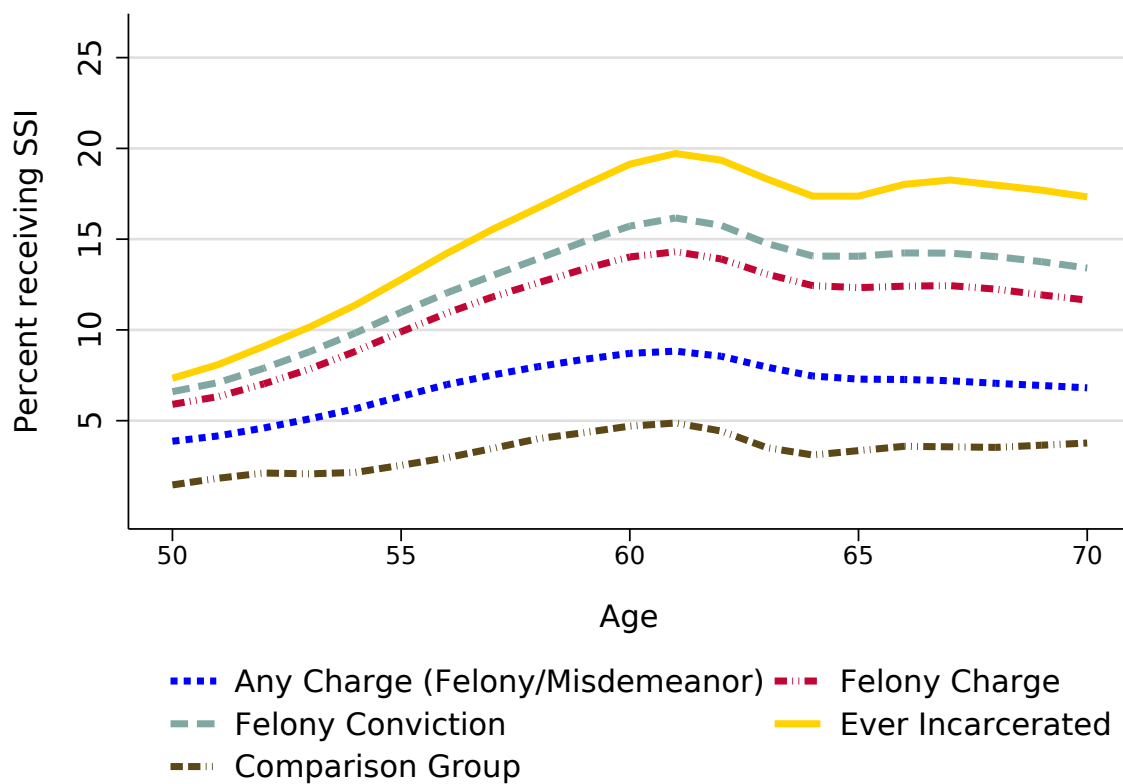


Figure 6: Share receiving SSI in 2019, by age and CJ status



Source: Authors' calculations are based on the Criminal Justice Administrative Records Systems (CJARS), SSA Numident, and SSA's Supplemental Security Record (SSR). The 2000 Census long-form is used to create the comparison group of males with only a high school diploma and no record of criminal justice contact before the age of 50.

Table 1: Demographic characteristics: Retiring population living in CJARS states

	CJ, age 50-65		Non-CJ, age 50-65			
	All		All	Men, HS diploma		
	Mean	SE	Mean	SE	Mean	SE
Age	55.81	0.011	57.48	0.002	57.31	0.005
Born in 1940s	6.65	0.06	20.03	0.02	18.56	0.05
Born in 1950s	56.45	0.13	58.80	0.02	59.52	0.06
Born in 1960s	36.91	0.12	21.17	0.02	21.92	0.05
Male	79.01	0.1	46.46	0.02	1	
White, non-Hispanic	52.56	0.13	74.76	0.02	76.26	0.05
Black, non-Hispanic	32.29	0.12	9.69	0.01	10.48	0.04
Asian, non-Hispanic	0.54	0.02	3.50	0.01	1.95	0.02
Other race, non-Hispanic	1.88	0.03	1.00	0.00	1.02	0.01
Hispanic, any race	12.73	0.09	11.05	0.01	10.28	0.04
Currently married	33.18	0.12	66.65	0.02	66.04	0.06
Ever married	76.30	0.11	90.36	0.01	87.92	0.04
Household size	2.35	0.004	2.52	0.001	2.56	0.002
Nonrelative in household	20.05	0.12	8.43	0.01	10.54	0.04
Less than HS diploma	23.90	0.11	9.80	0.01	0	
HS diploma	39.90	0.13	27.76	0.02	1	
Some college	28.32	0.12	30.91	0.02	0	
Bachelor's degree or more	7.88	0.07	31.53	0.02	0	
Has disability	35.61	0.12	16.47	0.02	19.95	0.05

Notes: Sample consists of ACS respondents linked to the Criminal Justice Administrative Records Systems (CJARS) and the SSA Numident. It includes respondents born between 1940 and 1965, aged 50 to 65 at the time of interview. CJ contact is defined as having a felony conviction or at least one incarceration spell before age 50. The non-CJ groups consist of individuals living in a CJARS state at the time of the interview. ACS Survey Years: 2005-2019. Estimates are weighted using person-level weights.

12.7% are Hispanic. This group is much more diverse than the non-CJ groups, including our comparison group.

Only 33% of those with prior CJ contact were married at the time of their survey response, and 76% had ever been married. By contrast, 66% of those in our non-CJ comparison group were currently married, and 88% had ever been married. This descriptive evidence is consistent with evidence that CJ involvement disrupts romantic partnerships and family formation (see for example O’Keefe, 2020; Liu, 2021). This could have important consequences in old age if it affects the availability or strength of support networks.

Related, 20% of those in the CJ group live in a household with at least one nonrelative; by comparison, only 11% of the non-CJ comparison group has a nonrelative in their household.

Consistent with previous evidence, people in our CJ group have less education than those without CJ involvement. 24% have less than a HS diploma; 40% have a HS diploma; 28% have some college; and only 8% have a Bachelor’s degree or more. In contrast, 32% of those in the full non-CJ sample have a Bachelor’s degree or more. We restrict our non-CJ comparison group to include only those with just a HS diploma, which approximates this low education sample.

Finally, we see that 36% of people in our CJ sample had a disability at the time they responded to the ACS. By contrast, only 16% of the full non-CJ sample and 20% of our non-CJ comparison sample had a disability.

5.3.2 Economic Characteristics

Table 2 presents economic characteristics for those with CJ contact and those without. We can immediately see that those with prior CJ contact are worse off: 36% live in a household below the poverty line, compared with 8% of the non-CJ population overall and 9% of our low-education non-CJ comparison group. Similarly, 32% of those in our CJ population own their home, while 74% of the non-CJ population and 69% of the low-education non-CJ comparison group do.

These worse outcomes may be a function of lower labor force attachment. Only 43% of our CJ group (ages 50-65) were working at the time of the ACS survey. This is substantially lower than the 67% of the full non-CJ population and 69% of the non-CJ comparison group that were working. So, even though this population is approaching retirement and we might expect those who can afford it to retire early, we see that lower labor force attachment of the CJ group swamps any early-retirement effect for these cohorts. 7.6% of those with CJ contact are unemployed (that is, looking for work), compared with just 3.4% of the full non-CJ group and 4.3% of the low-education non-CJ comparison group.

These lower employment rates translate into lower incomes. The CJ-contact group has an average household income of \$56,280, and an average person-level income of \$25,330. Those in the full non-CJ group have an average household income of \$108,300, and an average person-level income of \$55,910. And those in our low-education, non-CJ comparison group have an average household income of \$82,390 and an average person-level income of \$47,490.

Table 2: Economic characteristics: Retiring population living in CJARS states

	CJ, age 50-65		Non-CJ, age 50-65			
	All		All	Men, HS diploma		
	Mean	SE	Mean	SE	Mean	SE
Poverty	36.42	0.12	8.31	0.01	9.04	0.03
Own their home	31.55	0.12	74.45	0.02	69.39	0.05
Working	42.53	0.13	67.09	0.02	68.55	0.05
Unemployed	7.59	0.07	3.44	0.01	4.32	0.02
Not in labor force	49.88	0.13	29.47	0.02	27.12	0.05
HH Income	56,280	210	108,300	100	82,390	90
Person-level Income	25,330	110	55,910	40	47,490	60
Any retirement income	30.06	0.12	24.08	0.02	26.37	0.05
Any SSI income	12.32	0.08	3.15	0.01	3.63	0.02
Any OASDI income	15.45	0.09	13.45	0.01	15.5	0.04
Any other retirement income	6.62	0.06	12.65	0.01	13.55	0.04
Receives SNAP	32.19	0.12	8.68	0.01	9.8	0.03
Receives other public assistance	3.78	0.05	1.09	0	1.14	0.01
Any health insurance	71.87	0.12	89.34	0.01	86.6	0.04
Private health insurance	36.54	0.13	78.22	0.02	72.42	0.06
Medicare	14.88	0.1	9.25	0.01	11.2	0.04
Medicaid	30.45	0.12	9.05	0.01	10.6	0.04

Notes: Sample consists of ACS respondents linked to the Criminal Justice Administrative Records Systems (CJARS) and the SSA Numident. It includes respondents born between 1940 and 1965, aged 50 to 65 at the time of interview. CJ contact is defined as having a felony conviction or at least one incarceration spell before age 50. The non-CJ groups consist of individuals living in a CJARS state at the time of the interview. ACS Survey Years: 2005-2019. Estimates are weighted using person-level weights. Dollar amounts in 2019 dollars. Health insurance variables are only on 2008+ ACS. Household income is missing if living in group quarters.

With lower incomes and higher poverty rates, those in our CJ group are more likely to receive supplemental income from SSI, OASDI, or private pensions and retirement savings we're labeling "retirement income" – for which they could be eligible at lower ages due to disability or as survivors' benefits. Overall, 30% of those in our CJ group receive any retirement income, compared with 24% in the full non-CJ population and 26% in our non-CJ comparison group. Much of this difference comes from SSI: 12.3% of those in our CJ group reported receiving SSI at the time of the ACS survey, while only 3.2% of those in the full non-CJ population and 3.6% of those in our non-CJ comparison group reported receiving SSI. 15.5% of those in the CJ group reported receiving OASDI, slightly higher than the 13.5% of the full non-CJ population but similar to the 15.5% of the non-CJ comparison group that reported receiving OASDI. 6.6% of the CJ group report receiving other retirement benefits, which the ACS intends as a question about private savings or pensions. By comparison, 12.7% of the full non-CJ group and 13.6% of the non-CJ comparison group report received other retirement benefits.

The CJ group also receives higher rates of other public assistance, which their low incomes would qualify them for. 32.2% report receiving SNAP, and 3.8% report receiving other public assistance. By comparison, only 8.7% of the full non-CJ population and 9.8% of the non-CJ comparison group report receiving SNAP, while 1.1% of the full non-CJ population and 1.1% of the non-CJ comparison group report receiving other public assistance.

Finally, we consider whether individuals report having health insurance. Our CJ group is much less likely to have any health insurance: 72% vs. 87-89% for the non-CJ groups. Only 37% of the CJ group has private health insurance, while 78% of the full non-CJ population and 72% of the non-CJ comparison group have private health insurance. This is likely a function of the CJ group's lower labor force attachment. Public health insurance makes up some of this gap: 14.9% of the CJ group have Medicare and 30.5% have Medicaid. By comparison, 9.3% of the full non-CJ group have Medicare and 9.1% have Medicaid; 11.2% of the non-CJ comparison group have Medicare and 10.6% have Medicaid.

5.3.3 Criminal Justice Characteristics

Table 3 presents information on current CJ involvement for those with CJ contact (prior felony convictions or time spent incarcerated before age 50).

On average, this group had 3.8 convictions on their record before age 50; 2.25 of these were felony convictions. Of the people who had spent any time incarcerated, the amount of time served was substantial: 9 years, on average.

Consistent with what we know about people aging out of crime at younger ages, nearly 79% of people in our CJ group had no CJ contact after age 50. On average, it had been 8.6 years since their last (pre-age-50) criminal charge at the time of their ACS survey response. If we restrict attention to those who had no additional CJ contact after age 50, this average time since the last criminal charge rises to 9.7 years. In other words, for most people in our CJ sample, their CJ contact was far in the past.

Table 3: Criminal justice characteristics: Retiring population living in CJARS states

	CJ, age 50-65	
	Mean	SE
Convictions before age 50	3.84	0.01
Felony convictions before age 50	2.25	0.01
Years in prison before age 50	8.99	0.03
No CJ contact after age 50	78.63	0.11
Yrs since last criminal charge before 50	8.64	0.02
Yrs since last crim. charge (pre-50), if no CJ contact after age 50	9.66	0.02

Notes: Sample consists of ACS respondents linked to the Criminal Justice Administrative Records Systems (CJARS) and the SSA Numident. It includes respondents born between 1940 and 1965, aged 50 to 65 at the time of interview. CJ contact is defined as having a felony conviction or at least one incarceration spell before age 50. ACS Survey Years: 2005-2019. Estimates are weighted using person-level weights.

6 Discussion

This paper uses newly-available data from CJARS, linked with administrative and survey data from the ACS and SSA, to provide an early look at the well-being of people with CJ contact as they approach old age. We show that we are on the cusp of a major transformation in retirement as a larger and nontrivial share of individuals reaching age 62 will have criminal histories. We find that individuals with prior CJ contact who are currently transitioning into retirement (the beginning of a wave of people who came of age during mass incarceration) face substantial socioeconomic disadvantages, even when compared with individuals with similarly-low education attainment. The CJ population's lower labor force attachment – which is at least partly a consequence of their CJ contact – may affect their eligibility for and take up of OASDI benefits. SSI benefits appear to be serving their intended purpose as a safety net of last resort for this population, but this program may face substantial strain in the years ahead if it is forced to support a much larger share of the population than in the past.

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