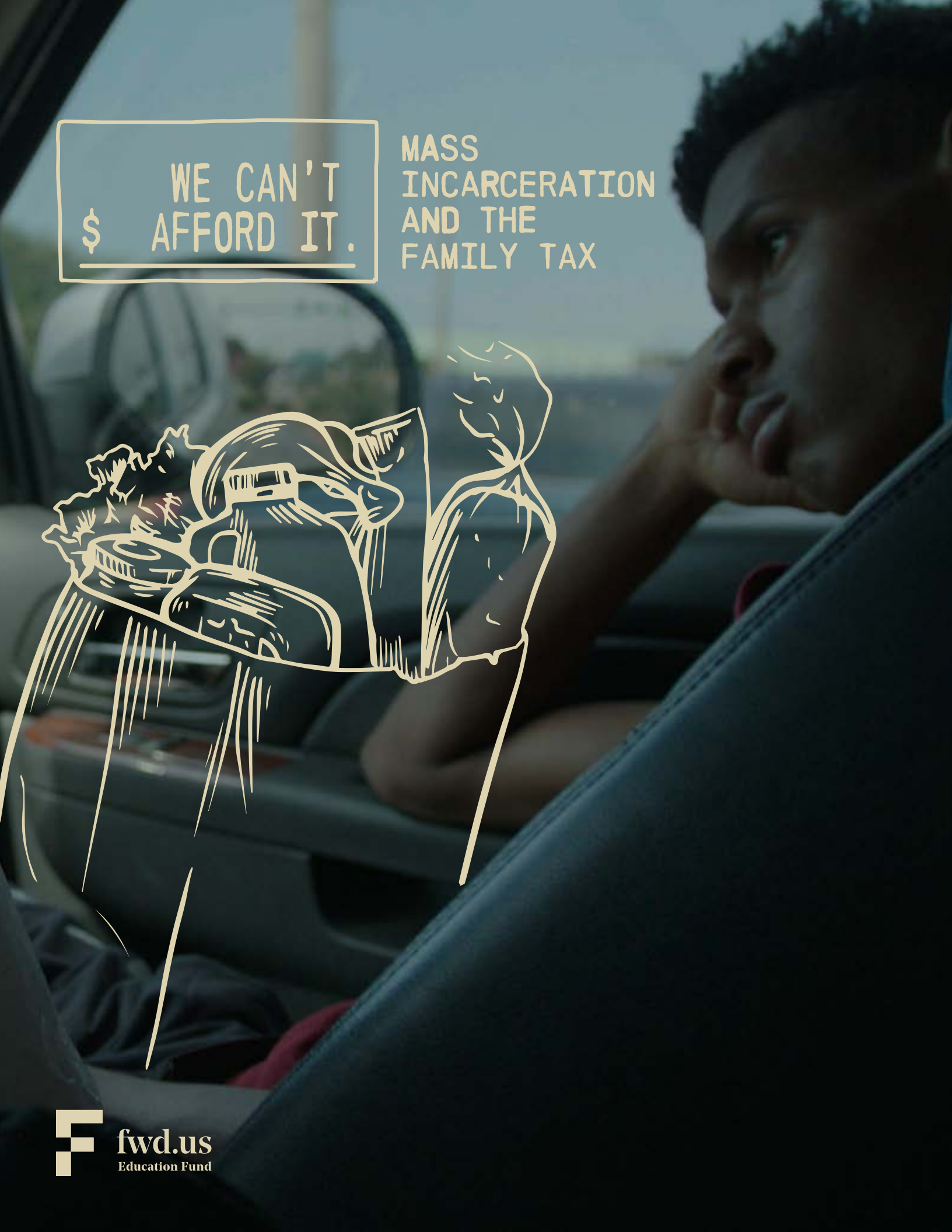

MASS INCARCERATION AND THE FAMILY TAX

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Education Fund

ACKNOWLEDGMENTS

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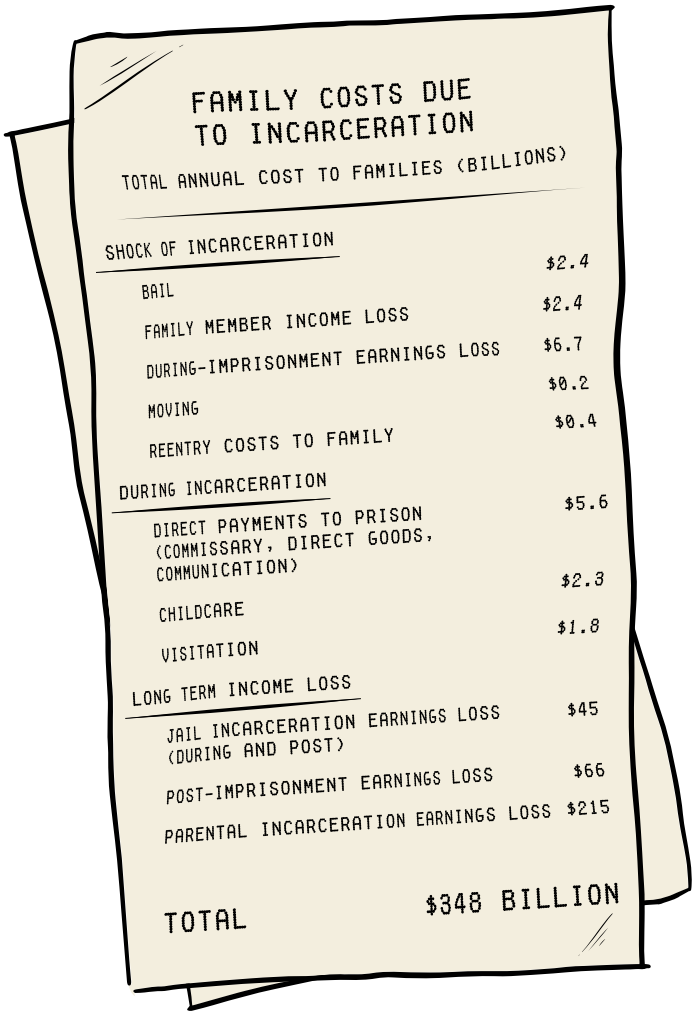
EXECUTIVE SUMMARY

It is well established that the United States has one of the highest incarceration rates in the world and the criminal justice system is a defining and damaging feature in the lives of far too many American families. In 2018, FWD.us was the first to document that a staggering 1 in 2 adults in the United States has an immediate family member who has been incarcerated.

What is too often left out of this conversation is the role that the incarceration crisis plays in the financial well-being of American families. Yet it is nearly impossible to separate the economic uncertainty that so many families are experiencing today from the widespread impact of incarceration. The costs associated with having a family member who is incarcerated are crippling, but opaque governance of prisons and jails, the stigma associated with incarceration, and other factors limit the public's exposure to these costs, leading them to be more often talked about at kitchen tables rather than town halls.

Now, for the first time, FWD.us has worked with leading researchers at Duke University and NORC at the University of Chicago to document that **incarceration is costing families with incarcerated loved ones almost $350 billion every year.** As part of this research, we've also found that people with an immediate family member (parent, sibling, child, grandchild, spouse, or co-parent) in prison are spending an average of nearly $4,200 annually to stay in touch with and support each of their loved ones behind bars.



In an era of profound anxiety when economic issues related to the cost of living and inflation dominated the most recent election and continue to be an ongoing concern for most voters, these numbers should shock policymakers and stakeholders on both sides of the political aisle. For years, the cost of incarceration has been mostly framed in terms of the $89 billion that taxpayers spend annually on jails and prisons. This new research offers an estimate of the additional and exorbitant costs shouldered directly by families and an accounting of the ways in which too many American families are financially drowning under the country's high incarceration rates.

This report builds on previous studies using a mixed-methods approach, including a first-of-its-kind national survey, to document the full and far-ranging costs that are borne by families. From the 40 cents it costs to send an email to a loved one behind bars to the hundreds of billions of dollars in lost wages and future earnings potential, mass incarceration is clearly one of the crucial factors holding families back from the American dream.

KEY TAKEAWAYS:

Families impacted by incarceration experience immediate shocks to household income when a loved one is incarcerated, with profoundly disruptive consequences. Families lose not only the earnings the incarcerated person was contributing to the family budget, they may also experience their own loss of wages because of increased child care responsibilities, needing to work fewer hours, and losing or changing jobs to keep the family together. These income shocks cause immediate harm to families, especially those who were already in or on the edge of poverty. More than 1 in 5 family members are forced to move because of a loved one's incarceration and 18% of children of incarcerated parents become at least temporarily unhoused due to parental incarceration.

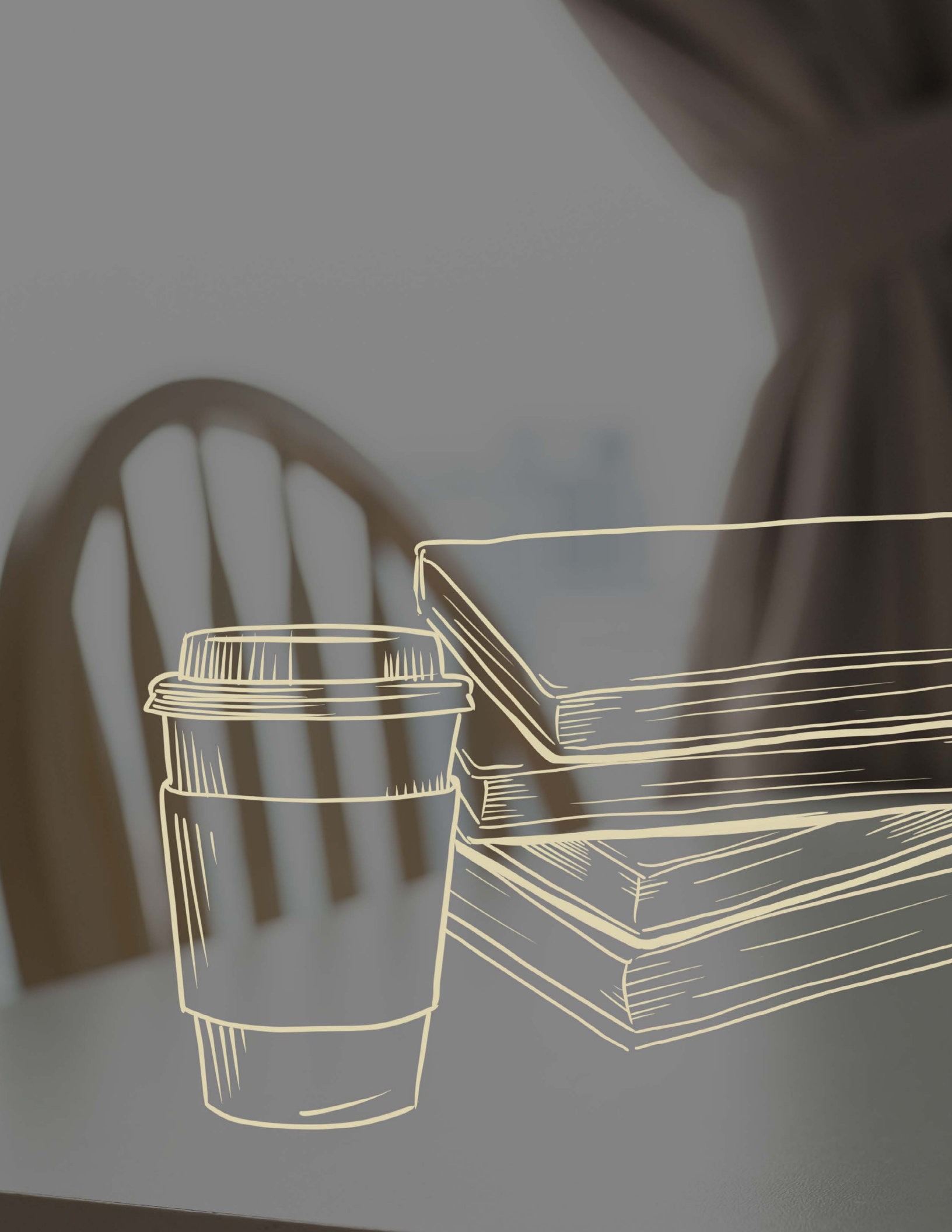
Individuals with a loved one in prison or jail for more than three months spend an average of $4,195 per incarcerated family member, to stay in touch with and take care of their loved one in jail or prison every year. That money is spent on everything from traveling long distances to visit family members in prison to exorbitant fees for emails and collect calls to contributions to commissary and other prison accounts that provide for the most basic necessities and unmet needs that their loved ones have while incarcerated. This represents more than one-quarter (27%) of total income for a person living at the federal poverty line.

- **Families directly impacted by incarceration continue to experience reduced earnings after their loved ones return home, with long-term losses of more than $326 billion every year.** These previously undocumented financial impacts include $111 billion in lost earnings experienced each year by those who were incarcerated and more than $215 billion in lost earnings that children of incarcerated parents experience from having their lives upended and the stability of their families undermined during the critical years of bonding, development, and education.
- **Black family members spend 2.5x as much ($8,005) as white family members ($3,251) because of the higher likelihood of having multiple family members incarcerated at the same time and a higher likelihood of contributing and keeping in touch with their family members who are in prison.** This difference in cost is exacerbated by well-documented racial disparities at every stage of the criminal justice system and the increased likelihood that Black adults have themselves been incarcerated or experienced family incarceration. As a result, mass incarceration is one of the chief drivers of intergenerational poverty and the racial wealth gap.

The estimates on the price tag of incarceration for families presented in this report are conservative at best since we have not included the costs of legal and attorney fees, criminal justice debt, direct taxpayer spending on jail and prison facilities, family separation, reduced life expectancies, and numerous other costs of the criminal justice system that were either impossible to put a dollar figure on or not as directly related to incarceration. Then, of course, there are the costs that are equally tangible, though less easily understood in terms of dollars and cents: the trauma and emotional costs of lost time with loved ones, missed life milestones, and other opportunities to grow and prosper as a family.

This report could not come at a more important time as lawmakers in some places are rolling back reforms that have safely reduced incarceration and adopting harsh new laws without any regard to the fact that increased penalties and longer sentences will take money out of the pocket of millions of families without improving public safety. Indeed, just maintaining today's incarceration rate will cost U.S. families $3.5 trillion over the next decade, and any effort to lengthen sentences or restrict releases from jail and prison should be viewed as an additional tax on families.

We must also include our high incarceration rate in any conversations about the affordability crisis. The financial harms of incarceration fall disproportionately on the families who can least afford it, undermining our shared goals of economic opportunity, safety, and justice. The incarceration crisis is a pocketbook issue that is preventing millions of people from climbing the economic ladder, stripping money from the bank accounts of people who are already living paycheck to paycheck, and creating lasting consequences for family budgets and local economies.



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FOREWORD

My grandfather's funeral was the first time I saw my dad in nearly a decade. I was 13.

He walked in, flanked by two corrections officers, there for only a few minutes to pay his respects before he was gone back to prison again. As a child, my dad's presence was felt through the sacrifices my mom made to stretch her tight budget to help him in prison. From using her food stamps to buy food for a package she was sending him to asking family members for $20 here and there to send to him when she didn't have it.

When I got my first job at 16, making $7.25 an hour, I became my dad's primary financial support. While my friends were thinking about going to the movies, I was thinking about how much I could afford to send him. From one of my first paychecks, I sent him $100. I worked hard and was so proud to surprise him, only to find out that the prison took 70%—a full $70 off what I sent—for fines and fees. Another gut punch to my teenage self and a harsh reminder of the many ways incarceration steals from families.

For nearly two decades, I supported my dad until he came home four years ago. Some months, it was $50 on his books, $100 for phone calls, others it was a few hundred dollars to send him care packages, especially for clothing to survive New York winters. And every month what I sent him limited my ability to make ends meet at home. Many of those years were heavy with really tough choices as I was trying to build my own life. When my daughter was 2, we were at the grocery and the only thing I could afford was diapers because I was going to send the rest of my money to my dad. But like any toddler, she grabbed a snack off the shelf—something small that she wanted but wasn't a necessity. I stood there knowing the bitter truth: I couldn't afford the diapers, the snack, and sending my dad money.

Supporting my dad meant too many choices of either/or—like being able to travel from Rochester, New York to Georgia for my twin brother's boot camp graduation so he had at least one family member there to celebrate his accomplishment. That month, I couldn't put money on the phone. I couldn't send my dad a care package. I couldn't add to his commissary. With that decision I felt shame, not shame that my dad put on me, but shame the system left me holding, a silent burden of impossible choices to be able to show up for the people I love.

This burden, this cycle of sacrifice, isn't just mine. It's the reality of millions of families, especially children of incarcerated parents whose on-ramp to adulthood is slowed by a system that upends family budgets and disrupts generational wealth. Despite the struggles, I'd make the same choices again—every dollar I sent, every phone conversation I paid for, gave him hope in a place designed to strip it away, and it gave me the chance to know him not just as a father, but as a human being worth waiting for.

Ashley Gantt
Campaigns & Advocacy Manager, Criminal Justice Reform, FWD.us

INTRODUCTION

After more than four decades of unrelenting growth, the United States achieved meaningful reductions in the number of people who are incarcerated in the past 15 years. After reaching its peak in 2008, the number of people in jail or prison fell 20% from 2.4 million to 1.9 million in 2023.[1]

Unfortunately, lawmakers are now chipping away at this progress by returning to many of the failed "tough on crime" policies that created and then sustained mass incarceration. While most of the gains of the prior 15 years are still holding and rollbacks have not fully eliminated the impact from many past reforms, a concerning number of states have adopted harsh new laws that harken back to the 1980s and 1990s, and the U.S. prison population increased each of the past two years.

Nowhere will this harmful reversal be felt more acutely than in the homes and budgets of the families at the center of the incarceration crisis. While America's high incarceration rate has long been a barrier to economic mobility for incarcerated people and their families, it is rarely talked about as a pocketbook issue. That must change. This report provides distressing new data on the spillover costs associated with mass incarceration, and the crippling amounts families spend each year should be a wake-up call for leaders of both major political parties who are promising to reduce the cost of living and provide a path to the American dream.

Prior Research on the Impact of Incarceration on Families

For decades, incarcerated people and their families have been speaking out about the unaffordable costs that are placed on them and researchers have documented many of those costs. In 2014, the Ella Baker Center for Human Rights, Forward Together, Research Action Design, and 20 other community-based organizations launched a participatory research project that was the first to outline the hidden costs that families pay while their loved ones are incarcerated. Their report, "Who Pays? The True Cost of Incarceration on Families," revealed that families were paying significant portions of their household budgets for legal fees, fines and fees, and other criminal justice debt, as well as for communication and visits.[2]

Among the key findings from their research was that 65% of families with an incarcerated loved one were unable to meet their family's

basic needs such as food and housing, and that women, particularly Black women, bear the brunt of the costs.

This seminal research helped show how mass incarceration perpetuates cycles of poverty and drains wealth from Black communities, and has been followed by important investigations of prison slavery, fines and fees, predatory practices in prison disciplinary fines, "inmate welfare funds," and commissaries.

In 2019, FWD.us was the first to document that 1 in 2 American adults (approximately 113 million people) has had an immediate family member incarcerated for at least one night in jail or prison. This research also confirmed what has long been known: the devastation wrought by mass incarceration has, and continues, to disproportionately affect Black and low-income families. Black adults are 50% more likely than white adults to have had a family member incarcerated, and adults with household incomes less than $25,000 per year are 61% more likely than adults with household incomes more than $100,000 to have had a family member incarcerated. These disparities widen for terms of incarceration longer than one year.

Together, these groundbreaking studies and investigations paved the way for a more honest conversation about the impact of the incarceration crisis and the myriad ways in which it costs families. For instance, the Center for American Progress found in 2022 that the median wealth for households with an incarcerated family member was just $7,350 compared to $177,800 for families that had not experienced contact with the criminal justice system.[3] This report builds on prior research by further documenting the financial burden faced by families impacted by incarceration and creating a new national estimate for how much money individual family members lose each year and how those costs mount over time. While we are not the first to document the ways in which families pay or the impacts incarceration has, this report is the first to tally these specific costs and document the collective impact across the country.

Methodology for This New Research on the Cost of Incarceration to Families

As part of this research, FWD.us worked with criminal justice scholars and survey experts at Duke University and NORC at the University of Chicago, to survey 1,604 adults age 18 or older who self-reported having an immediate family member (parent, child, sibling, grandchild, spouse, or co-parent) currently or recently incarcerated for at least three months. Responses were collected through the NORC AmeriSpeak panel which is representative of the U.S. population. The survey was conducted online and by phone in English and Spanish in September of 2023 and respondents were asked about a wide range of costs associated with family member incarceration.

These costs, which have never before been directly measured in any representative survey across the country, were combined with estimates from an extensive literature review conducted in collaboration with leading researchers on the impacts of family incarceration, to create a first-of-its-kind estimate of the total annual price tag of incarceration for families across the United States.

Undoubtedly, the financial costs we have documented may seem abstract to some observers and decision makers. That is why we also conducted focus groups and interviews with dozens of directly impacted people, in partnership with community organizations, to understand the human impact behind these numbers. Their stories are interwoven throughout the report and lay bare the challenges that families face when they are separated from their loved ones.

> **"I'm not incarcerated but it feels like I'm incarcerated because I'm going through it with her."**
>
> *— Chris, federal system, brother of an incarcerated woman*

Together, the data and stories we have collected show how much is at stake for families in today's debates about economic opportunity, safety, and justice.

What to Expect in This Report on the Cost of Incarceration to Families

America's incarceration crisis is costing families in the United States $348 billion every year. These costs are far-ranging and last a lifetime, devastating the household budgets of families while they have a loved one incarcerated and persisting long after they are reunited. From the 40 cents it costs to send an email from behind bars to the billions in lost earnings, families impacted by incarceration are systematically being driven into poverty and locked out of the American dream.

The shocking $348 billion price tag documented here for the first time is important for a variety of reasons, not least of all because it is almost four times higher than $89 billion,[4] the most commonly cited figure on the cost of corrections that is used by advocates, the media, and policymakers to understand the impact to taxpayers of locking up more than 1.9 million people every day. In reality, the $89 billion in taxpayer money spent on the corrections system each year is just the tip of the iceberg and represents a dramatic undercounting of the full cost of mass incarceration since it only captures the operations of jails and prisons. Over time, these costs mount, and if nothing is done to reduce incarceration, families in the United States will lose an additional $3.5 trillion over the next ten years.

While this price tag is exceedingly high for a government "service" that produces more harm than good, it represents a fraction of the true cost to families and communities. In addition to these taxpayer costs, people with a family member incarcerated experience immediate shocks to their household income, pay significant amounts to stay in touch with and care for that person during their incarceration, and face lifetime consequences on family earnings and potential for wealth accumulation.

The first two sections of this report focus on the financial shocks that a family experiences when a loved one is first incarcerated and the ongoing costs associated with staying in touch and supporting them and their family members who were left behind during incarceration. What we found was eye-opening: people with an immediate family member in prison or jail are spending an average of nearly $4,200 annually while their loved one is incarcerated. This amounts to a tax on families and is money that is taken directly out of the pockets of those who can least afford it to prop up the prison system.

These costs include everything from money put onto commissary accounts or paid to stay in touch via email or phone to a wide range of costs associated with visits such as transportation, lodging, travel expenses, and child care.

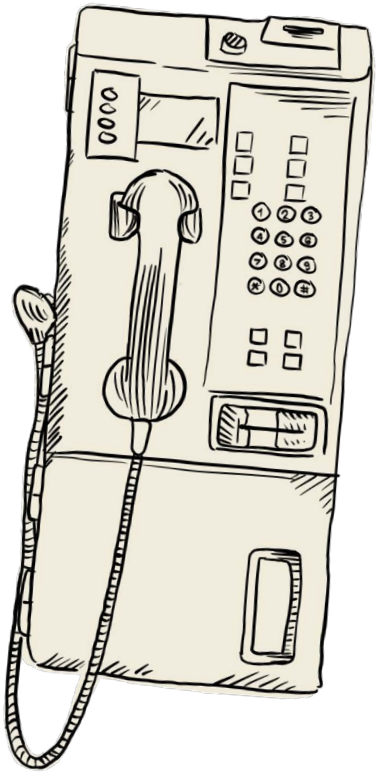
The money that is being taken directly out of the pocket of families to stay in touch with and support their loved ones is also on top of the significant income that is lost when a family member is incarcerated. Not only do family members suffer from the $6.7 billion in annual lost wages that researchers estimate could have been earned by the person who is incarcerated, they also report losing $2.4 billion of their own income because of the increased responsibilities, missed opportunities, and stigma that results from losing a family member to incarceration.

This research also reinforces what has long been known: the impact of mass incarceration is not felt evenly across racial groups and income levels. Not only are Black and low-income families more likely to experience incarceration and for longer periods, this new research shows for the first time that Black families are also spending two and a half times as much while their family members are incarcerated. These disparate impacts are one of the primary expenses holding back Black families and contributing to the racial wealth gap.

Our findings also make abundantly clear that these are intergenerational impacts. Incarceration uniquely burdens families with children, and kids who are directly impacted suffer from having fewer educational and recreational opportunities, experiencing the trauma of family separation, and being stigmatized over the course of their lives for a range of negative outcomes outside of their control including increased risk of housing instability or homelessness, mental health or behavioral issues, and poorer physical health.[5] As a result, one of the largest impacts we found is on the future earnings of children—more than $215 billion lost annually.

Together, the money being spent by family members out of pocket and the income they also lose as a result from having a family member incarcerated form a vicious one-two punch that holds these families back in ways that are too rarely discussed in debates about policies that impact sentencing and release decisions. Not only are these families denied a chance at economic mobility, we are depriving our own communities and local economies of much-needed economic growth.

The remainder of this report lays out these costs in full detail and shows that we can ill afford to return to the failed policies of the past. Families shouldn't have to choose between caring for their loved ones and paying their bills, buying a home, and going to school. We cannot have a meaningful conversation about addressing the current affordability crisis if policymakers do not do more to reverse the incarceration crisis and reduce the economic burden it places on families.



THE FINANCIAL SHOCK WHEN A FAMILY MEMBER IS INCARCERATED

The financial impacts of incarceration start as soon as a family member enters jail or prison. Economists and other researchers have previously documented the lost wages and negative impact on Gross Domestic Product (GDP) that results from criminal convictions and incarceration,[6] but this report is among the first to estimate the loss of income experienced by family members that results from having an immediate family member incarcerated. The financial shock families experience when their loved one is locked away can lead to significant consequences, including forced moves and sometimes homelessness.

The first cost many families face directly related to incarceration is paying bail or bail fees to keep their loved one out of pretrial detention. Though bail systems are local and there is no national data on how many people pay bail each year or how much they pay, the bail bonds industry reportedly earns $2.4 billion in profit each year, indicating a lower bound of how much individuals and families paid out.[7]

> **Incarceration devastated my family," Derrick shared. When Derrick's father got sick, he had to step up and support his family. "When I got caught up and went to prison, my family lost everything."**
>
> *— Derrick, Illinois, formerly incarcerated*

If the family cannot afford to pay bail fees, the incarcerated individual's income may be lost immediately as they sit in jail awaiting trial. In either case, once an individual is sentenced to prison, the income they brought home is lost. **Based on a study of formal income earned before prison, this is estimated at $5,000 per year or $6.7 billion total lost annually.** This is almost certainly an underestimate of what families actually lose because it does not include informal labor markets or under-the-table earnings.

It's worth noting that many incarcerated people are being forced to work inside state and federal prisons with little to no pay despite the financial challenges and loss of income that their families are experiencing as a result of their incarceration. A movement to "end the exception" would abolish free prison labor by removing the punishment clause from the 13th Amendment that allows for slavery and involuntary servitude as punishment for a crime. Economists have projected that such a change would allow incarcerated people to earn as much as $18.8 billion in annual income.[8]

But the loss of earnings from the individual who is incarcerated is only the beginning of the financial impact. In our survey, we asked family members of incarcerated loved ones about their own income before and after their family member was incarcerated. **Twenty percent of family members (1 in 5) reported that their own income decreased as a direct result of their loved one's incarceration.** This income loss could be because they were previously in business with the family member who was incarcerated, because they had to cut back on hours to navigate the court process or manage increased childcare responsibilities, or because they were forced to move.

On average, people who experienced income loss estimated it at $1,803 per month, or close to the median monthly mortgage payment across the U.S., for a total loss to families of $2.4 billion per year. A smaller number of family members (8% or 1 in 12) increased their income to make up for the loss of family income, but this too may come at a cost. Working extra hours or additional jobs to support the incarcerated loved one and the whole family can reduce time spent with children who are already struggling with loss and trauma, and impose additional physical and mental health challenges.

> "When my dad was incarcerated it was so hard on us especially my mom because all [of the] finances were on her with five kids and some other family members to take care of. ... We lost a lot of income. ... And at some point we had to cut down the budget. Seeing [my] mother just trying to calculate [and] cut down meals and say, 'okay, fine, these are the groceries we're just gonna do this week.' ... That on its own was very difficult."
>
> *— Liya, South Carolina, daughter of an incarcerated man*

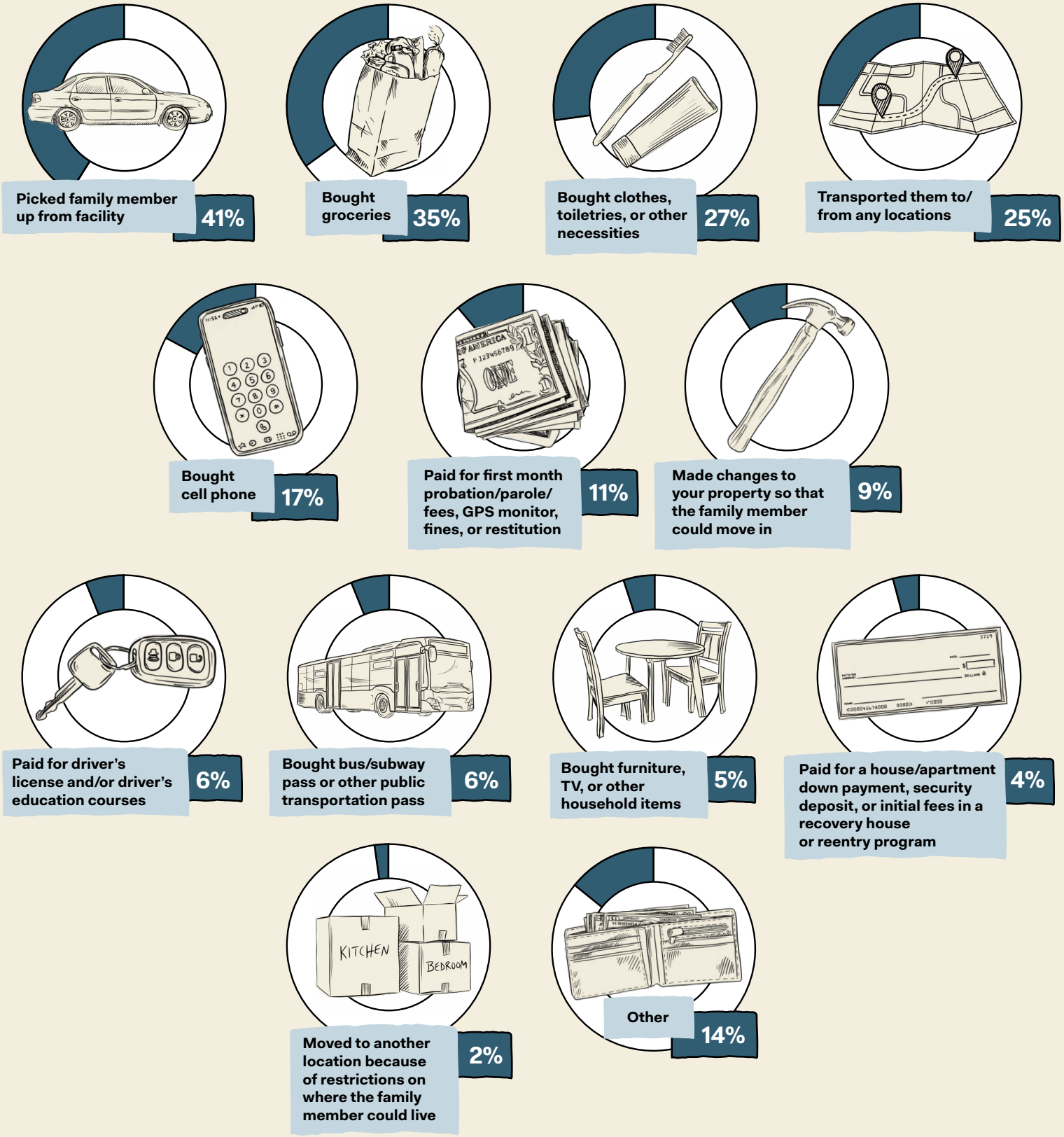
The survey also asked if individuals had to move as a result of their loved one's incarceration. **One in five family members reported being forced to move, including 1 in 3 children of an incarcerated parent. Moving can be a significant cost for a family already reeling from a loss of income. Survey respondents reported that their moves cost an average of $2,360.** Moving can also be disruptive to positive social ties, work, school, and contribute to the trauma and displacement stemming from familial incarceration, particularly for children, when a loved one disappears from the home.

Family members who can afford to move to a new home may be the lucky ones, disruptive and destabilizing as these moves can be. **Nine percent of all family members reported experiencing a period of homelessness because of their loved one's incarceration. For people who had an incarcerated parent, this was 18% or 1 in 6.** Families may become homeless or temporarily unhoused because the incarcerated family member was the main income earner, on the lease, or because rent money has to go to legal or court fees or other costs. Even a short spell of homelessness can have a significant impact on an individual's life, especially for children on whom the physical, emotional, and developmental effects have been extensively documented.[9]

Although these disruptions are greatest early in the period of incarceration, families can also face costs when their loved ones come home. Survey respondents reported spending $412 million annually, or an average of $905 for those who contributed, helping their family members bear the immediate costs of release and reentry. The most common cost was picking someone up from the facility, but family members also buy groceries and other essentials to help someone coming home, support them with transportation and communication needs, pay fines and fees, and make changes to their own homes so their family members could stay with them. This total cost does not include the cost of time family members spend providing "case management" type services, which one study estimated at $9,500 per reentry in 2020 dollars.[10]

> **My husband wasn't allowed to come to our home in Alabama even though I had a house with no mortgage. The probation officer said he had to return to [Chicago] where he was prior to his incarceration. I had to move to Chicago, take my kids out of school, etc. I had to pay for two homes to be with him during home confinement. That was a subjective decision because the probation officer said she didn't think our marriage was real. We had to take a $90,000 line of credit out on the house."**
>
> *– Shaneva, federal system,, wife of a formerly incarcerated man*

Figure 1: Share of family members who reported paying each reentry-related cost when their loved one was released from prison or jail



WHAT FAMILIES PAY WHILE THEIR LOVED ONE IS INCARCERATED

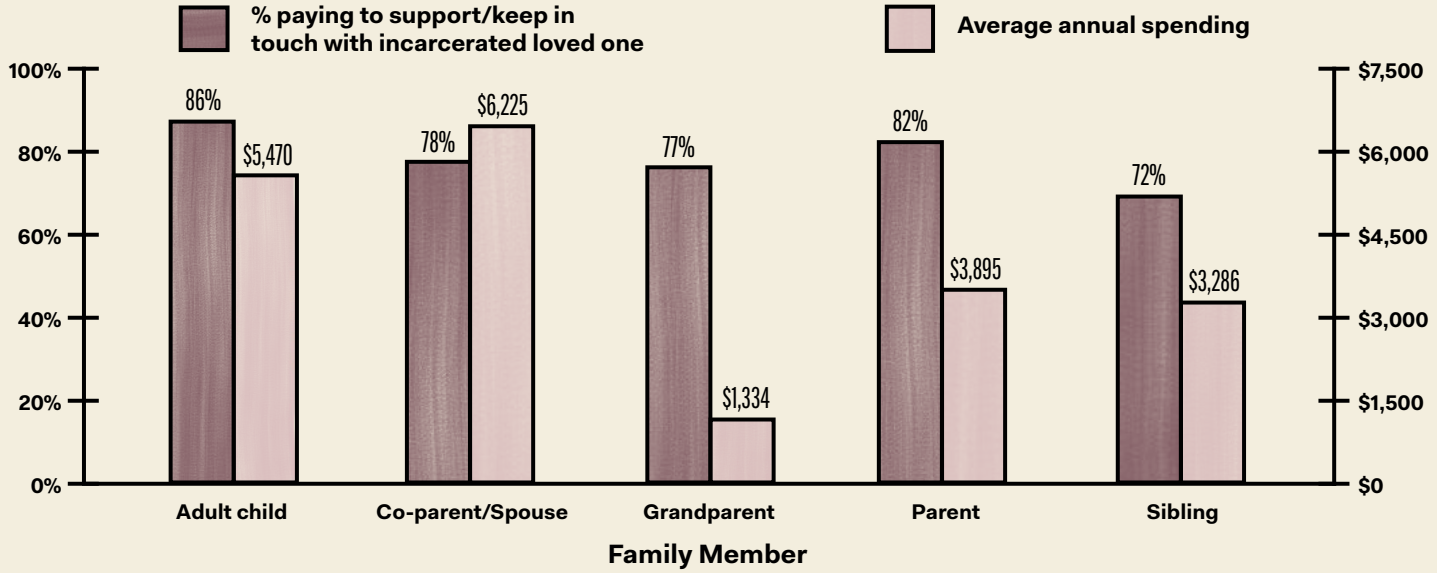
Family budgets often add up better on paper than in reality, especially for people living at or near the poverty level. Any unexpected expense can mean that money must be pulled from somewhere else, often somewhere essential. Families with a loved one behind bars face a significant challenge: how to protect, support, and maintain ties with someone who is not able to contribute financially and faces an array of costs particular to incarceration.

People with a family member in jail or prison pay an average of $4,195 to stay in touch with, visit, and support each loved one for every year they are incarcerated. That is roughly equivalent to more than one quarter (27%) of the income an individual earns at the federal poverty line of $15,650.

These are costs that repeat as long as someone is locked up, so the longer someone has a loved one incarcerated, the more it will cost them to maintain critical family ties and ensure their family member is having their most basic needs met in prison. **Considering that the average length of stay in state prison is 2.7 years, the average family member is paying $11,326 for every prison sentence handed down by our court system. Put into perspective, that is almost double the average down payment to buy a car in the United States.**

While all types of family members are spending money to support and stay in touch with their incarcerated loved ones, there are some differences in terms of who pays. Adult children of incarcerated parents are the most likely to spend money (86%), followed by parents (82%), spouses/co-parents (78%) and grandparents (77%), and siblings (72%). Spouses and co-parents spend the most money ($6,225) and children spend the second most ($5,470).

Figure 2: Share of family members who report supporting incarcerated loved ones financially and their average annual spending



Six in 10 (60%) of the adult children spending money on an incarcerated parent are between 18 and 29 years old and just starting their adult lives. The money that is being spent to support an incarcerated family member is particularly harmful to these young adults who otherwise could be investing in their own education, saving to buy a house, or starting their own family. **Considering that the average annual cost of tuition and fees at a 4-year public university or college is $10,662, these young people are spending more than a year's worth of college tuition to stay in touch with and support their parents during an average prison stay ($11,326 for 2.7 years as noted above).**

Research has shown the importance and impact of a college education on lifetime earnings, so the opportunity costs of young people spending so much of their income to support an incarcerated parent are tremendous and will have ripple effects throughout their professional careers.

On the other side of the life cycle, too many parents and grandparents are spending their retirement savings supporting children and grandchildren who are incarcerated in jail or prison. **Six in ten (62%) parents and 68% of grandparents who are spending money on an incarcerated family member are over 60 years old.** Many of these individuals are likely living on a fixed income and making major sacrifices to stay in touch with and support their incarcerated loved ones.

Our survey also asked respondents to identify how many people in their family had been incarcerated and provide data on their spending for two randomly chosen family members. People with multiple family members incarcerated (almost 1 in 3 survey respondents) tended to spend more per family member than people who had experienced the incarceration of just one immediate family member, with respondents who had multiple family members incarcerated spending $5,007 per family member per year of incarceration and those with just one family member spending $3,782.

These costs increase exponentially if the family members are in jail or prison at the same time (which was true for 1 out of 7 respondents), with these respondents spending $12,240 per year when the periods of incarceration were overlapping.

Regardless of the family relationship, these are unexpected and financially devastating amounts in any budget. What family members are spending that money on and the costs they reported are outlined in more detail below.

Figure 3: How families spend almost $4,200 per year on average

Visiting Incarcerated Loved Ones

Family separation is one of the most immediate and harmful consequences of incarceration. The impact is particularly damaging for families with children, who more acutely experience the trauma, loss, and stigma of having a parent or guardian taken from their home. Research has shown that maintaining family bonds is one of the most critical determinants of success for incarcerated people,[11] yet the criminal justice system imposes numerous barriers and significant costs on families to simply visit or stay in touch with their loved ones.

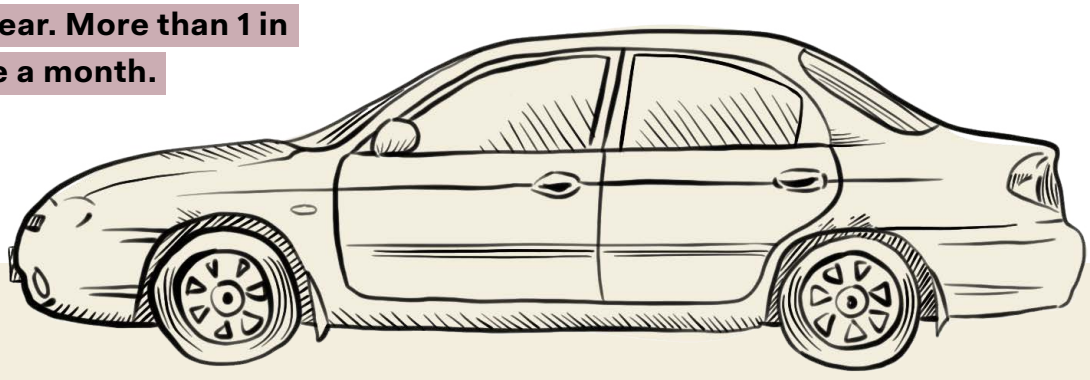
According to our survey results, people living in the United States spend $1.8 billion annually to travel to state or federal prisons to visit an immediate family member. The money spent on visits includes transportation, hotels or other lodging, food, and childcare costs.

Of course, this is cost prohibitive for many families that can't afford the price of gas or a bus ticket, let alone flights and hotels, and are unable to maintain those critical family bonds. **Yet more than 5 in 10 family members of incarcerated people (51%) make financial sacrifices to visit their loved ones, paying an average of $1,703 per year. More than 1 in 4 (29%) do so at least once a month.**

Black family members are more likely to make the effort to visit than white family members, and those who do end up paying $2,256 per year, more than twice that of white families.

Transportation in particular is a major barrier to visiting, and traveling to a prison can be a harrowing experience in the best circumstances. This is particularly true for families with small children who often have to travel long distances and spend hours sitting quietly in prison waiting rooms just for the opportunity to see their loved ones. The average distance survey respondents had to travel to see their loved ones was 114 miles, which is consistent with past research and shows the challenges that low-income families face to visit their loved ones.

Far too often, families make this journey only to find out that the prison is on lockdown and they will not be able to visit. When they are able to visit, everything from the unsafe and dilapidated conditions, to the lack of physical touch, to witnessing the way in which their loved ones are treated behind bars, reinforces the separation and isolation that family members experience when an immediate family member is incarcerated.



> I came across the country to be here for my son and otherwise he wouldn't have had anybody to visit him. ... To be able to ... actually have human contact now, he was [in] three or four different places and one place he wouldn't let me come because it was just way out too far. It would cost me the whole day of driving, you know, six and a half hours. ... And then I'd have to spend the night rather than drive back at the time. And it's two hours behind glass. He just said, don't bother coming. But I did do a four and a half hour, five hour drive a couple of times and you get two hours."
>
> *— Mary, Louisiana, mother of a formerly incarcerated man*

The entire experience can be traumatizing, particularly for children, and is meant to discourage families from making the necessary and costly sacrifice that it involves.

In addition to visiting loved ones in prison, four percent of family members reported spending an average of $330 to help their loved one travel home during an emergency leave from jail or prison for a funeral or other similar circumstance.

Supporting Loved Ones in Jail and Prison

In addition to the costs associated with visitation, family members spend significant sums to stay in touch with and support their loved ones in prison and jail. These direct payments include everything from collect calls, putting money on commissary or other prison accounts, and direct spending on basic necessities and other things their family members might need. The total amount of money being sent through these types of direct payments is $5.6 billion, more than half of what all families are spending each year while their loved one is incarcerated.

Nearly two-thirds of respondents (64%) are finding the money necessary to stay in touch and support their family member in prison. On average, those who contribute spend an average of almost $4,000 ($3,974) per year for each family member who is in prison. **More than 60% of respondents in every racial group are spending money on these direct costs, although Black people who spend money in this way are particularly burdened, spending an average of $4,956 annually compared to only $3,025 for white people.**

The fact that these costs are so commonly paid across groups speaks to how critical they are for maintaining family bonds and ensuring that people are having their most basic needs met in a prison system that systemically denies them unless a profit can be made.

Below are some of the main ways in which families are spending directly:

Phone calls

Historically, it has cost families nearly as much to stay in touch with loved ones virtually through phone calls or emails as it does in-person visits. The reason for this is that predatory telecommunications companies offer lucrative contracts to jails and prisons in exchange for allowing them to control communications between incarcerated people and their loved ones. These contracts have allowed companies to charge exorbitant fees for phone calls, even as modern technology has made phone and video calls virtually free on a per-use basis.

> **We'd invite everybody to come so they can talk to him for a second because some people didn't want to do that phone all the time, you know, because a lot of people can't afford it. It does get to be costly. ... And it's so hard not to want to talk to them when they call. It's like your heart sinks."**
>
> *— Dawn, Louisiana, sister of an incarcerated man*

Fortunately, Congress passed legislation in 2022 that resulted in new regulations from the Federal Communications Commission (FCC) in 2024 that cap the costs of phone and video calls in jails and prisons. The new regulations, which go into effect in 2025 and 2026, cap the fees for phone calls at 6 cents per minute for prisons and from 6 cents to 12 cents per minute for jails, depending on facility size. On average, these changes will halve rate caps for phone calls, representing a huge win for people with incarcerated loved ones and the advocates who fought for these changes. The new rules also cap video calls, prevent companies from paying kickbacks to jails and prisons to secure contracts, and ban the pass through of surveillance costs to incarcerated people and their families.[12]

In addition to the new FCC rules that are taking effect, several local and state governments have taken the step of making all communications between incarcerated people and their loved ones free. States including California, Connecticut, Colorado, Minnesota, and Massachusetts have all passed legislation over the past three years to eliminate these costs and provide immediate relief to families.[13]

Commissary, direct spending, and sending packages

Many prisons in the United States are dangerously overcrowded, understaffed, and in poor and rapidly deteriorating condition. The food served in prison is both innutritious and unappealing, and many people do not have access to clean bathrooms or hygiene

and sanitation products.[14] For these and myriad other reasons, incarceration is a difficult and traumatic experience for people. For their loved ones left behind, directly purchasing items, sending packages, or contributing to their commissary accounts is one of the only steps they can take to ensure that their family member's most basic needs are being met. Because states and counties are allowed to mark up the costs of commissary items, families pay an additional "tax" on anything their loved one needs while behind bars, reaching up to 600% above the actual cost.[15]

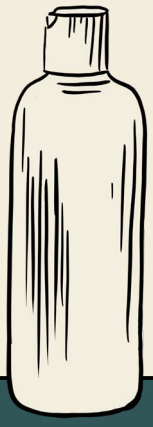
Depending on the state or county in which a family member is incarcerated, this support may be in the form of direct spending including through online marketplaces that ship packages into prison, putting money on commissary or "on the books" for the person to spend inside the prison, or sending packages directly from the family. Many family members combine these methods of support. The majority of respondents identified that their spending went to essential goods such as clothes, shoes, food, and toiletries, whether purchased directly (75%) or through commissary transfers (64%); while about a third said it was spent on other goods such as books or supplies; and around 20% identified that their money was spent on medical expenses such as doctor visits, prescriptions, and over-the-counter medications.

Surprisingly, 1 in 10 people (9%) who spent money directly also reported needing to send money for their loved ones to participate in rehabilitation programs such as education courses, addiction or mental health treatment, job training, or occupational licensing. Considering that completion of these programs is often a requirement for people to be considered for release, the prison system is putting an incredible burden on families to finance one of its most basic functions and its rehabilitation mandate from the public and policymakers to help incarcerated people turn their lives around.

> **I'm working, I'm doing this ... but she called and she needs commissary to buy sanitary napkins, the basic items for life. ... Like she has to eat, she needs this. ... I'm out here and it feels like you feel that I have an endless supply of money or it's easy out here when it's just as hard, but you don't want to feel selfish to be like, 'I can't do it. I can't do it this time.' ... I couldn't tell her. So I had to let the phone calls go by because I actually didn't have it because until I got myself situated, I was struggling as well. So it's like you're incarcerated as well. You're struggling on the outside and you're struggling on the inside. ... I had to find a balance. I had to find a way to budget to help her and help myself at the same time."**
>
> *— Chris, federal system, brother of an incarcerated woman*

Comparison of Selected Purchases from South Carolina State Prison, 2023 to Walmart, Amazon, and CVS, 2025

CHICKEN FLAVORED RAMEN (24PK)
Store Cost: **$10.98**
Commissary Cost: **$14.47**



SHAMPOO
Store Cost: **$2.74**
Commissary Cost: **$9.00**

RANCH DRESSING PACKET
Store Cost: **$0.33**
Commissary Cost: **$0.77**

BODY WASH
Store Cost (18 oz): **$2.97**
Commissary Cost (15 oz): **$5.35**

STRAWBERRY CEREAL BAR (8PK)
Store Cost: **$3.28**
Commissary Cost: **$8.80**

BOXER BRIEFS (1PK)
Store Cost: **$3.33**
Commissary Cost: **$5.95**

All of this combines to form a heavy burden for families that are often struggling to meet their own basic needs on the outside, forcing them to make impossible choices with far-reaching consequences for their loved ones at home and in prison.

> "I haven't paid my rent this month [because] they're there. I try to sacrifice the best I can to make sure that my son and my sister have a little something to go to [the] canteen."
>
> *— Dorothy, federal system, formerly incarcerated, mother and sister of incarcerated loved ones*

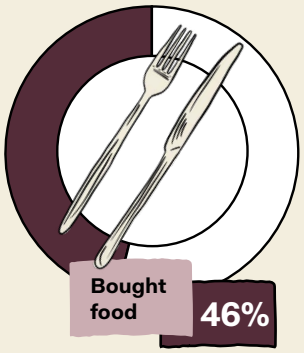
Childcare for the Minor Children of Incarcerated Parents

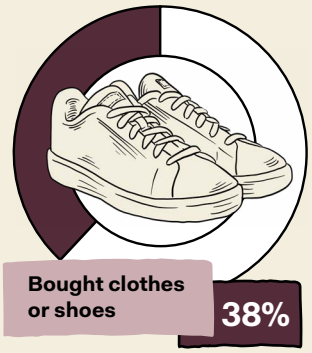
When a parent or guardian is incarcerated there are ripple effects that are too rarely discussed in policy conversations about how to strengthen and support families in the United States. Not only are the children of incarcerated parents affected in countless ways that are discussed throughout this report, the responsibility of caring for them falls on other members of the family including grandparents and siblings. Since children with an incarcerated parent understandably struggle with that trauma, which affects their emotional well-being, focus, and behavior, there is also an extra responsibility that is thrust upon these caregivers.

Survey results show that family members spend $2.3 billion annually to care for the children of incarcerated parents. Around half of people serving time in prison have one or more minor children left at home.[16] **In the survey, almost half of the respondents (46%) with an immediate family member in prison who has children shouldered some financial responsibility, spending an average of $5,337 per year.** This includes increased costs faced by co-parents or spouses caring for their own children or stepchildren, in addition to costs paid by grandparents, siblings, and aunts and uncles. Figure 4 highlights the share of family members who took on additional caregiving responsibilities for the minor children left behind by their loved one in prison.

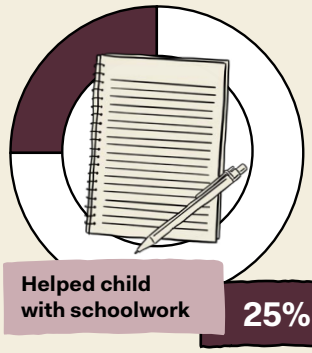
The majority of these caregivers are not themselves the parent of the child, and must suddenly take on extraordinary financial responsibilities. **Parents of incarcerated people were the most likely to contribute (55%) and spent an average of $6,188 per year to take care of their grandchildren, followed by children of incarcerated parents (48%) who spent an average of $5,919 per year to take care of their siblings.** For grandparents who may be on a fixed income these additional costs can create a precarious financial situation for both themselves and their grandchildren, forcing them to make tradeoffs between medical care and childcare costs. For young adult siblings struggling to support themselves, complete their own education, or care for their own young children, this additional responsibility is too often what prevents them from achieving their financial goals, climbing the economic ladder, and achieving the American dream.

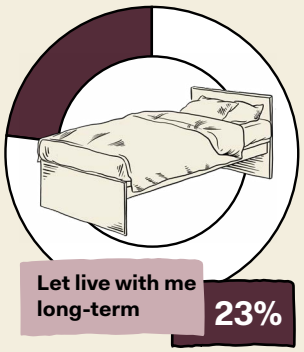
Figure 4: Share of family members who reported supporting a minor child when their parent was incarcerated

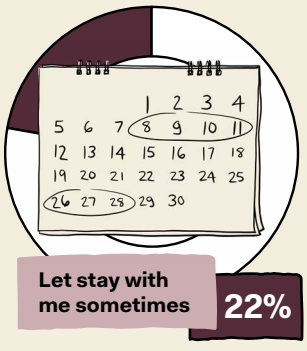

Bought food 46%

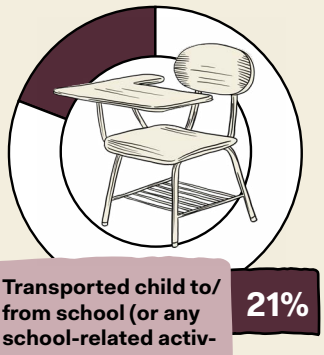

Bought clothes or shoes 38%

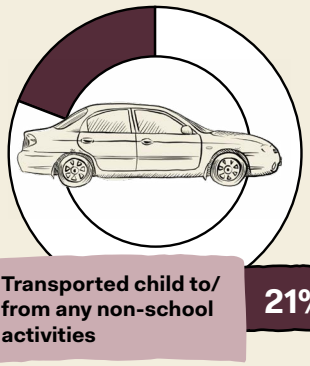
Bought toys, personal items, or other necessities 36%

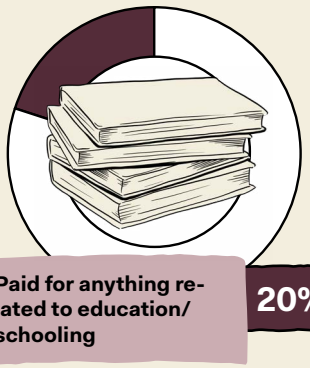

Helped child with schoolwork 25%

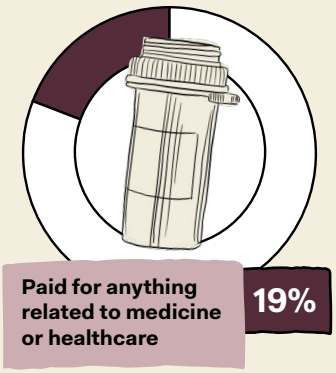

Let live with me long-term 23%

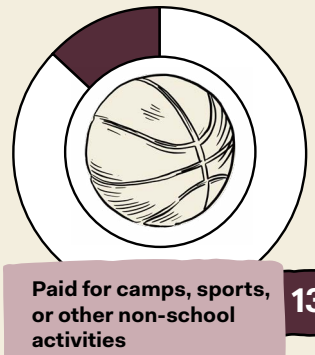

Let stay with me sometimes 22%


Transported child to/ from school (or any school-related activities) 21%


Transported child to/ from any non-school activities 21%


Paid for anything related to education/ schooling 20%

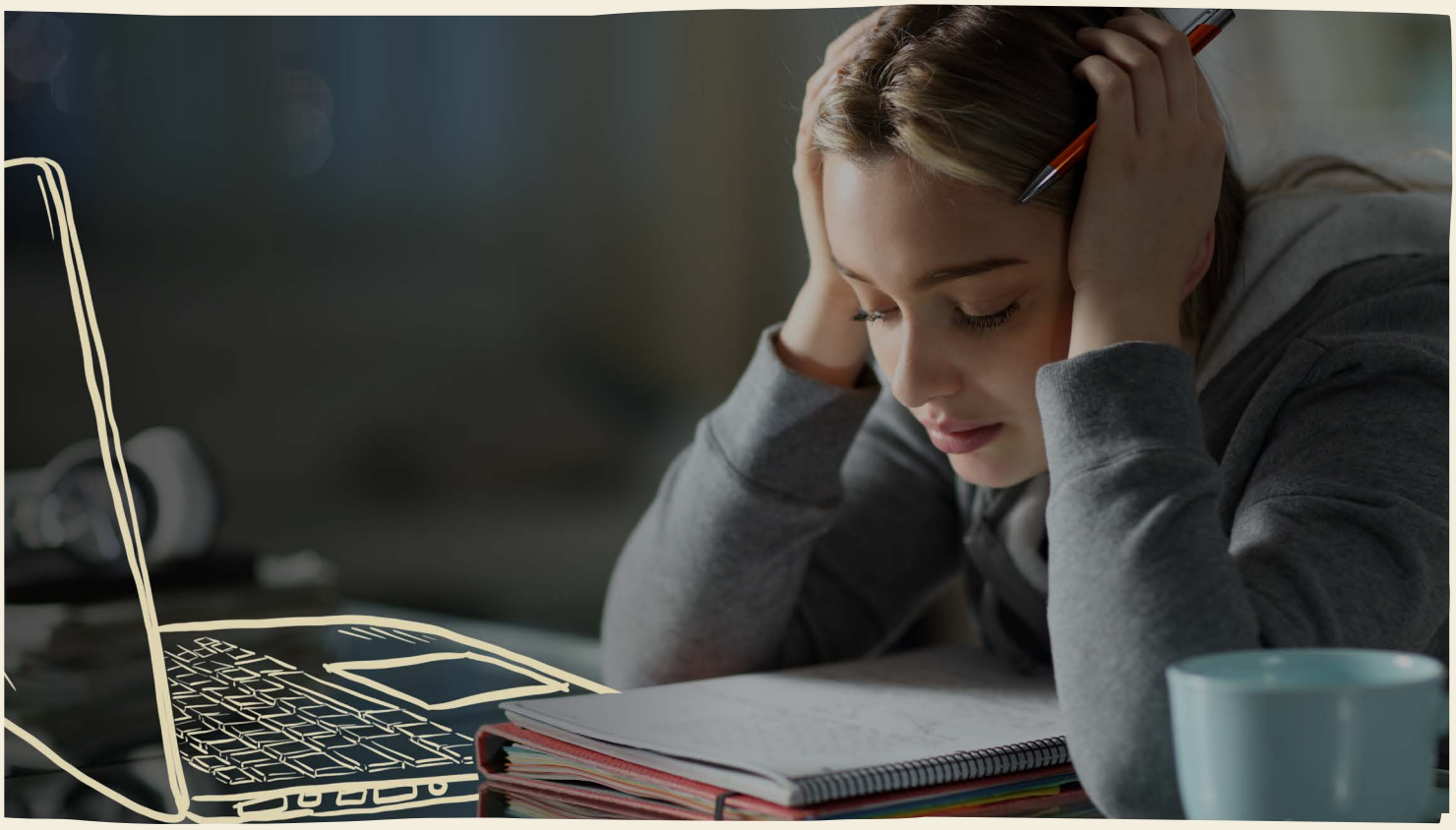

Paid for anything related to medicine or healthcare 19%


Paid for camps, sports, or other non-school activities 13%

It's important to note, of course, that many people are unable to shoulder this additional financial responsibility or relocate to care for the children of their family member who is incarcerated. In other words, these are the people who are available and able to help. Unfortunately, the children of incarcerated parents who do not have an immediate family member nearby or financially able to support them too often wind up in the child welfare system.

Prior research shows that increases in female incarceration explained nearly one-third of the total growth in foster care caseloads from 1985 to 2000, and were the single biggest factor driving up the number of children entering foster care across the country.[17] While we were not able to measure the full cost of the emotional devastation and economic loss associated with being placed in the child welfare system, the cost of breaking apart families and exposing kids to the harms of frequently changing homes and schools is both well-documented and self-evident.[18]

> **When my mom was incarcerated we end[ed] up in foster care, separated from our family. My mom was in and out of prison and it caused a strain on our family. We were in the system, for some of us it was a couple weeks, for my little siblings it was harder."**
>
> *— Gabriela, California, daughter of an incarcerated mother*



COSTS FALL DISPROPORTIONATELY ON BLACK AND LOW-INCOME FAMILIES

Mass incarceration is built on the legacy of slavery and continues to disproportionately harm Black people and low-income communities. Not surprisingly then, the costs that family members bear to support incarcerated loved ones also fall disproportionately on Black and low-income families. The stark racial disparities at every stage of the criminal justice system are evident in our data, but the results also reveal new insights into how the incarceration crisis has shaped Black families and become a key driver of intergenerational poverty and the widening racial wealth gap.

All of the costs highlighted above fall on the families and communities that can least afford it. Black people are more likely to have experienced incarceration themselves, and also spend significantly more to stay in touch with and support their incarcerated loved ones. **On average, Black family members are spending 2.5 times as much ($8,005) as white family members ($3,251) every year they have one or more immediate family members incarcerated.**

There are a wide range of reasons that costs are higher for Black people than white people. One of those reasons is the increased likelihood that Black people have more than one family member incarcerated. Half of Black survey respondents (50%) had more than one immediate family member who had recently been incarcerated, compared to 32% of respondents overall and 25% of white respondents. Black respondents were also four times as likely to have had two family members incarcerated at the same time (32% for Black respondents compared to 8% for white respondents).

Perhaps more notable, however, is that Black people are also spending more of their own money to support their incarcerated loved ones than white people. This research demonstrates a substantially greater generosity and sacrifice from Black families when it comes to showing up for their incarcerated family members.

> In the Black community, where so many of our young men are locked up, and we're in it. And we practically don't even think about the time or the cost or the effort because it's like breathing."
>
> *— Darlene, Louisiana, mother of an incarcerated man*

Black family members are more likely to visit incarcerated loved ones, spend money on phone calls, and contribute to commissary accounts, and also do it more often. For example, 63% of Black family members visit their family members behind bars compared to 53% of white family members. Black family members spend $280 per month on direct support to those in prison and jail compared to $152 per month for white family members. **Childcare responsibilities also fall disproportionately on Black family members, more than a quarter (26%) of whom report providing monetary assistance for children of incarcerated loved ones compared to 14% of white family members.**

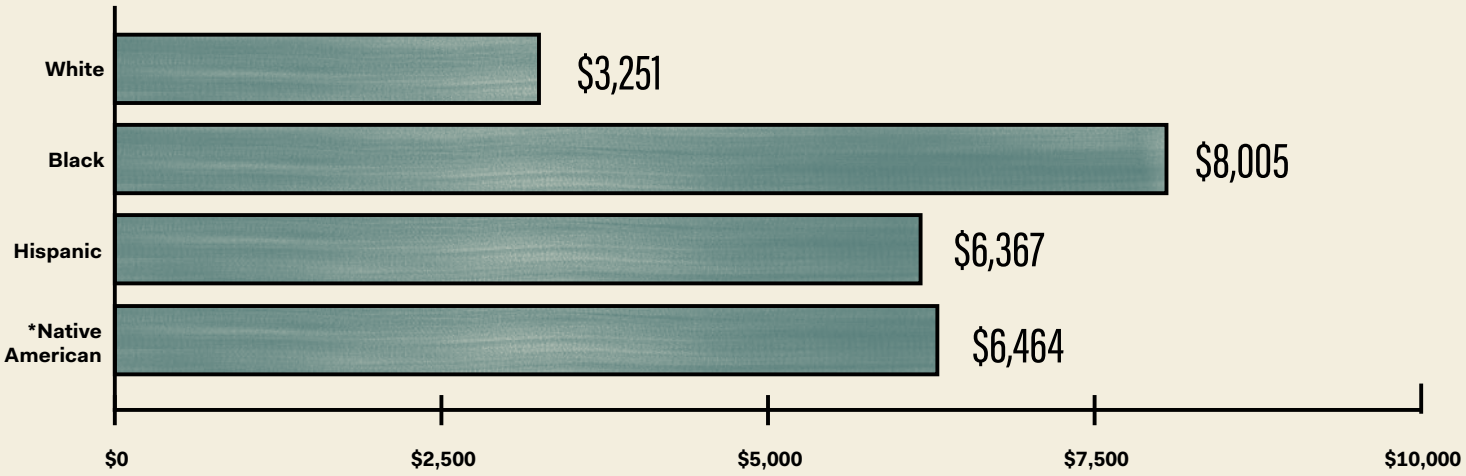
Our finding that Black people spend 2.5 times as much as white people on family incarceration is a very conservative estimate since it does not factor in the increased likelihood that Black family members are separated from their loved ones for longer periods of time. Our prior research showed that Black adults are 50% more likely than white adults to have had an immediate family member incarcerated, and three times more likely to have had a family member incarcerated for more than one year.[19] This research and other studies have also shown that these disparities widen even further for those serving the longest sentences.[20]

While Black respondents spend by far the most of any racial or ethnic group, there are also disparities on spending by Hispanic and Native American respondents compared to white respondents. Although the costs incurred by Hispanic and Native American respondents are similar, they are driven by different spending patterns. Hispanic family members are the most likely of any group to visit their incarcerated loved ones (68%) and Native Americans report having the highest childcare costs.

Of course, spending money to stay in touch with and support incarcerated family members has a much greater impact on the financial health of low-income families than high-income families. Prior research has shown that lower-income families are more likely to be impacted by incarceration.[21] In this survey, 38% of survey respondents identified their own personal income level as below $25,000 per year during their family member's incarceration, compared to 19% whose income was above $75,000 per year. This study shows that those lower income families also pay more. For example, nearly 1 in 3 low-income family members with an incarcerated loved one (those earning less than $25,000 per year) was forced to move during their family member's time behind bars compared to 1 in 5 overall and 1 in 10 among

Figure 5: Total annual spending by race/ethnicity of respondent

(weighted averages)



*Although the Native American estimate is weighted for multiple family member incarceration, the number of respondents with multiple family members incarcerated at the same time in the group is too small for a stable estimate (n=4). This estimate overall should therefore be taken as less stable than the other groupings. Native American is not a distinct group in the survey, it overlaps with other races (i.e. Black and Native American).

high-income respondents (those earning more than $75,000 per year).

Low-income respondents were also more than twice as likely to lose income as a result of their loved one's incarceration (24% of respondents compared to 10% of higher-income respondents), probably because they were more likely to be working hourly or less flexible jobs that were harder to maintain with the disruption to their lives. Even so, 80% of low-income respondents still found the money to stay in touch and support their loved ones while they were incarcerated with devastating consequences for their family budgets and financial health. **People who reported earning less than $25,000 per year spent an average of $3,830 to support their family member, keep in touch, and care for children in the family, more than the $3,377 spent by family members making more than $75,000 per year, despite it being a much higher percentage of their income.**

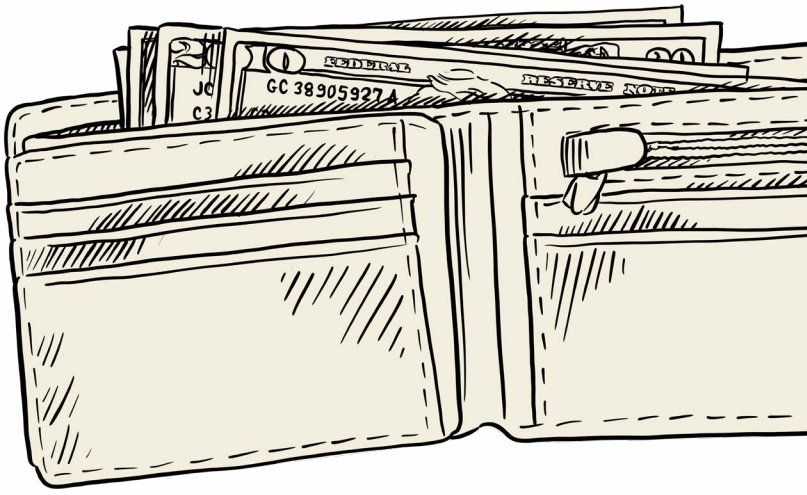
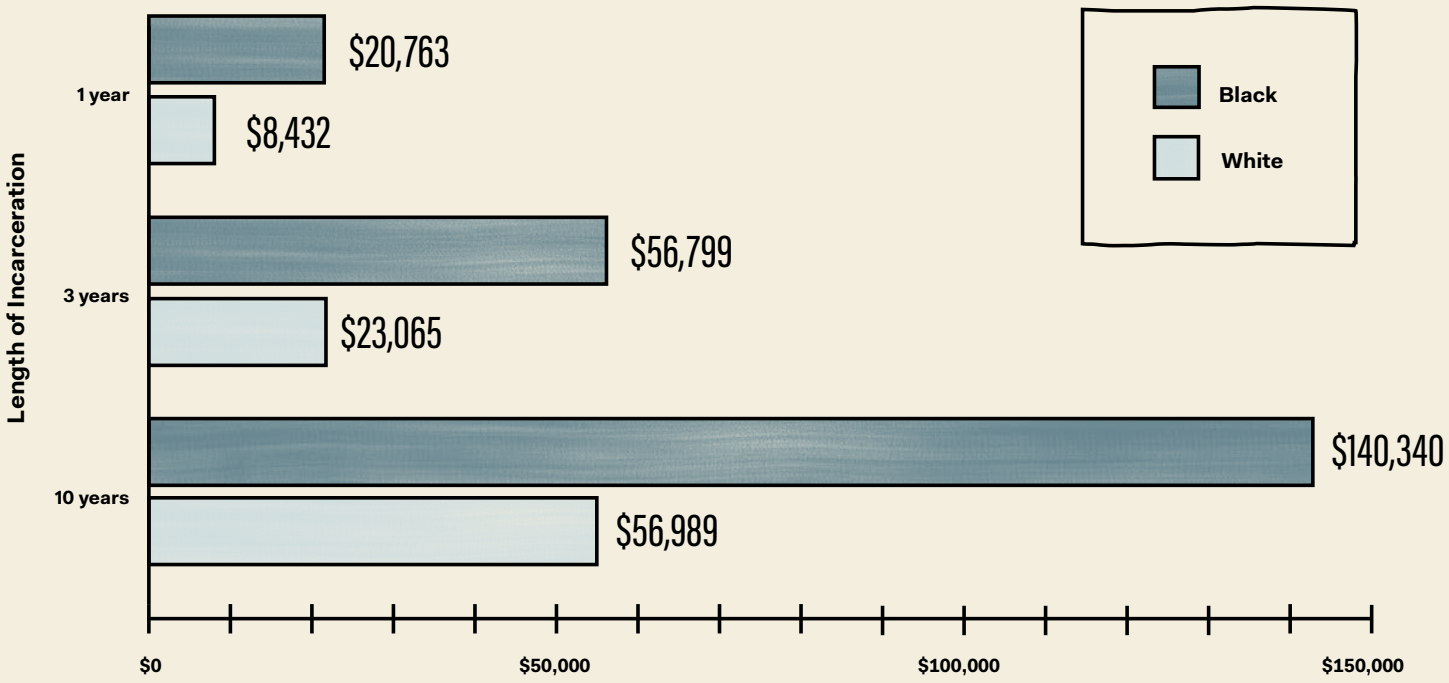


Figure 6: What families could have earned in ten years if they were able to invest the money they spend on incarceration



Assumes 10% annual returns.

Given that Black, Hispanic, and Native American families earn less, have fewer savings, and are more likely to live in poverty than white families in the United States, this data shows how mass incarceration and its concentration on Black and low-income communities exacerbates income inequality and further widens the racial wealth gap. Figure 6 shows the wealth that could be generated for Black and white family members if they did not face the high cost burden of supporting a loved one through incarceration, and were instead able to invest those funds. With an average U.S. prison stay of 2.7 years, the loss of wealth for both Black and white families is considerable–but with more Black people experiencing family incarceration, Black people serving longer sentences, and Black family members spending more per year, it's easy to see how quickly the wealth gap can mount.

HELP
WANTED

THE LIFETIME IMPACTS OF INCARCERATION

The impact of incarceration on a family does not end when someone walks out the door and comes home, or even a year or two years later. **The impact, totaling $326 billion in lost earnings each year, is lifelong, both for the person who was incarcerated ($111 billion lost each year), and for the children who were left behind when their parents were locked up ($215 billion lost each year).**

Research shows that spending time in jail or prison causes a lifelong decline in earning potential, above and beyond the impact of a criminal conviction.[22] This impact is felt both because people are less likely to be employed, either having more difficulty finding a job or leaving the workforce altogether because of difficulties in finding work, and are paid less when they are employed. Altogether, this cost adds up to $111 billion in lost earnings each year ($66 billion for people formerly in prison and $45 billion for people who spent time in jail pretrial), money they could be using to support their families.[23]

> Being in there is hard, coming out is harder. It seemed like the whole world was against me. I couldn't get a job, I was homeless [and] hopeless."
>
> *— Taylor, South Carolina, formerly incarcerated*

Well-documented barriers, including occupational licensing requirements, stigma, and a lack of professional experience, keep people locked out of the workforce long after they return home. Formerly incarcerated people experience unemployment rates of over 27%, nearly five times the rate for the general population.[24] Even a short jail stay can have an effect; a 2018 paper linking pretrial detention outcomes with administrative data from the IRS finds that pretrial detention decreases the likelihood of formal labor market participation by almost 25%, even three to four years post-bail hearing, compared to similar people who were not detained pretrial.[25]

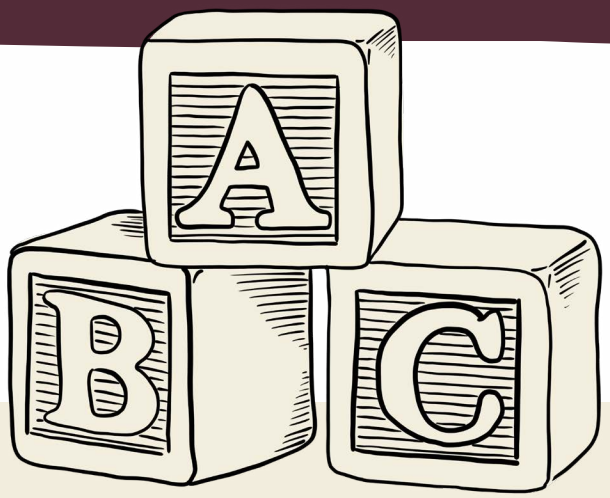
When people do find work, it is more likely to be low-paying, part-time, and unstable.[26] These challenges compound over time, holding people back from finding their professional footing or moving into better-paying, more stable work as they age. This is a particularly serious problem for people who have spent time in prison, who end up making 52% less per year than they would have otherwise. Over the course of a lifetime, this costs an individual around half a million dollars, money that is taken out of not just their pocket, but the whole family's budget.[27]

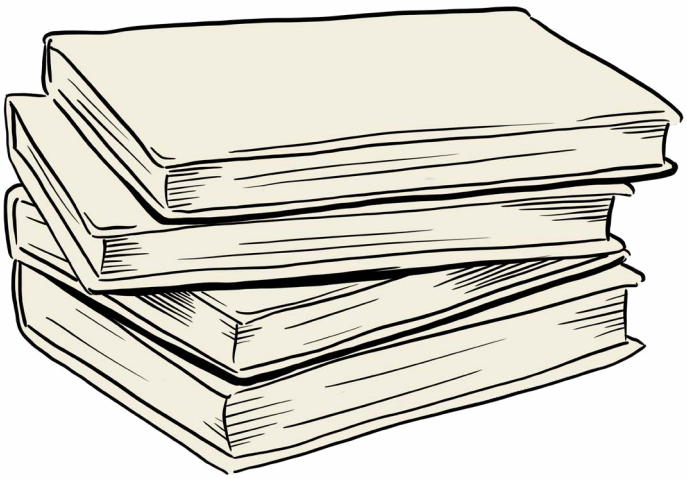
> Here we are trying to get a job and bam, there's a barrier there ... they want to stop homelessness, but then it's like they don't want to rent to us as well ... you try to do a rent application and oh, they want credit, they want this but you've been in prison your whole life. It stops us from getting good jobs, they set us up to fail. So you can't get a job. You can't get a house. You can't get housing. Your kids get [taken] away, so you have nothing to lose."
>
> *— Vanessa, California, formerly incarcerated*

The loss of parental income and the instability, trauma, and stigma associated with incarceration and post-incarceration life hit the children of incarcerated parents particularly hard. Working with researchers at Duke University, we produced a new estimate of the lifetime impacts on the earnings of children of incarcerated parents. Using data from the National Longitudinal Study of Adolescent to Adult Health, and controlling for socio-demographic and personal characteristics, we estimated that on average people who had an incarcerated parent in childhood lose $4,468 per year in income across their professional lifespan because of that experience.[28] Multiplied by the over 48 million American adults who have had a parent incarcerated, this is a total loss of $215 billion annually.

Research has shown many ways that kids can be impacted by parental incarceration, starting with the potential stigma they face as a result. One study found that teachers ascribe more behavioral issues to children with incarcerated fathers, while another used an experiment to find that teachers rate children as being less competent when their mother is imprisoned.[29] These differences in treatment by authority figures may be responsible for the documented reduction in children's educational attainment when they have an incarcerated parent.[30]

> My oldest son was 8 when I was arrested. He's the only one of my children who remembers that time. He was ridiculed at school and he still suffers from severe anxiety and depression due to that."
>
> *— Jada, South Carolina, formerly incarcerated mother*





Trauma also likely plays a significant role in the long-term effects on children of incarcerated parents. Research has documented a range of physical, mental, and behavioral health impacts on children who had parents removed from their homes and lives, and as noted above may have been forced to move, become homeless, or enter the child welfare system because of the experience.[31]

The effects of these profoundly emotional and disruptive experiences go far beyond what can be measured in dollars. Research has even found that youth who experience paternal incarceration have lower expectations and aspirations for their future.[32] Parental incarceration leaves children more vulnerable, more isolated, and less hopeful for their own futures.

> We lost a lot of things... potentials of me dreaming."
>
> *— Liya, South Carolina, daughter of an incarcerated father*

Even as large as these numbers related to earnings for people who have been incarcerated and their children appear, they still miss a significant part of the picture: the lives that could not be lived because of incarceration. Multiple focus group members, both incarcerated people and their family members, spoke to us about their missed opportunities. Some would have liked to have children and never got the chance. Others wanted to parent the children they had, or spend more time with their own parents. Others had dreams of jobs they wanted, people in the world they wanted to help. Ultimately the cost of lost opportunities cannot be measured.

> I missed the opportunity to have kids, to be married. To go to Coney Island, to do the things we used to do as a family."
>
> *— Justine "Taz", federal system, formerly incarcerated*

University Diploma

CONCLUSION: WHAT THE INCARCERATION CRISIS COSTS FAMILIES

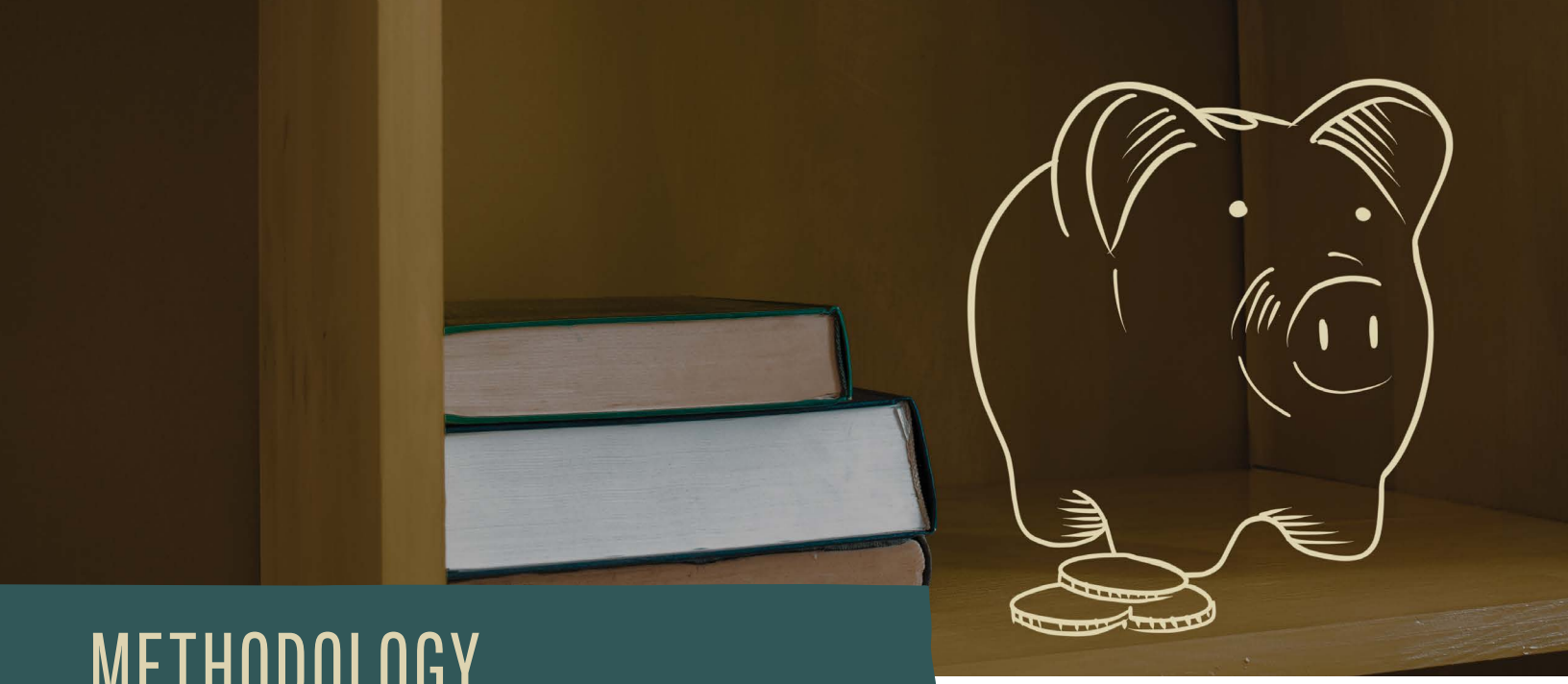
For the first time in nearly a decade, advocates and policymakers now have new data on what families are forced to spend to stay in touch with and support their incarcerated loved ones, as well as the cost to families in terms of lost income, reduced future earnings, and other long-term financial harms.

The numbers are shocking—the incarceration crisis is costing families $348 billion every year with far-reaching consequences for their financial health and economic prospects. These losses include nearly $4,200 in average costs every year their loved one is incarcerated just to stay in touch and make sure their most basic needs are being met. These harms are on top of the trauma, stigma, and lost opportunities that they experience from family separation and the experience of having an immediate family member incarcerated.

These impacts are not felt evenly, and mass incarceration has trapped a generation of Black and low-income people in poverty without delivering safety or justice for communities. The costs that families must bear when they lose a family member to incarceration compound over time and increase exponentially for the families that are disproportionately impacted by over-criminalization, over-surveillance, and over-incarceration.

Put another way, mass incarceration has kept some of the most vulnerable people and communities from moving up the economic ladder by preventing them from investing in their future and the future of their families. It has forced people to lose their jobs, relocate their children, and spend their hard-earned savings to maintain family bonds and remain close to their loved ones. It has been one of the largest barriers to people investing in their own education, buying their first home, or starting a small business.

America's incarceration crisis is clearly holding people back from fulfilling the American dream. In this time of economic uncertainty and anxiety, America's families cannot afford to keep sustaining a system that will cost them an additional $3.5 trillion over the next ten years. This is both morally unacceptable and financially unsustainable and should serve as an alarm bell for policymakers across the country.



METHODOLOGY

Survey

In partnership with a research team based out of Duke University and NORC at the University of Chicago, FWD.us surveyed 1,604 adults age 18 or older who self-reported as having an immediate family member (a parent, child, sibling, grandchild, spouse, or co-parent) currently or recently incarcerated for at least three months. Responses were collected through the NORC AmeriSpeak panel which is representative of the U.S. household population.

The survey was conducted online and by phone in English and Spanish in September of 2023 and respondents were asked about a wide range of costs associated with family member incarceration. Respondents were asked about their costs related to up to two incarcerated family members, resulting in a total of 2,118 relationship-level responses. The survey asked only about family incarceration since 2016 in order to reduce recall bias in survey responses. NORC provided respondent-level weights to make the data nationally representative.

The survey required respondents to estimate costs over time, presenting potential inaccuracies due to misinterpretations or recall bias. For example, when individuals are asked to recall and quantify expenditures like phone calls for an incarcerated family member, the survey design collects the frequency and then asks for the corresponding amount. This approach could result in misinterpretation, for instance respondents could report the cost per call when asked for the cost of calls for a week or vice-versa. Also, respondents often provided rounded amounts, this rounding, whether to the nearest dollar, or the nearest hundred, could reflect their best estimate and is subject to recall bias. That said, these biases could drive the data up or down, and are typical of household survey estimates which are frequently used in both government and private research. The survey design, available here, carefully walked respondents through

the different estimates to try to limit these biases as much as possible.

Additionally, survey data was cleaned to account for outlier responses, create combined cost measures, normalize to monthly and annual scales, and isolate the final analysis sample. The cleaning and transformation methodology was developed in partnership with researchers at Duke University and more details, as well as confidence intervals for the monthly direct payment measures, will be available in their forthcoming paper. Analysis was conducted at the relationship level, meaning respondents who reported on two different incarcerated family members were counted as two distinct observations. The exception is for calculating weighted average costs by race, where the costs of two simultaneously incarcerated family members were summed to reflect the total financial impact. To conservatively handle the possibility for recall or reporting bias skewing the average, each cost category was independently trimmed at the 99th percentile, so while the truncation thresholds differ, the same top 1% of each distribution was removed. The Duke paper further details these methods and how removing the outliers impacts the averages.

National, Population-Level Estimates

To calculate a national-level estimate, we multiplied the current adult population of the United States by the Family History of Incarceration (FamHIS) survey's share of people with a currently incarcerated family member, adjusted for the change in incarceration rates since 2018,[33] and reduced for household size. This estimate of the number of adult households with a currently incarcerated family member (2,175,663 or 2,121,497 for visitation) was then multiplied by the share of survey respondents who paid to support an incarcerated loved one and by the average cost they paid each year. See Methodology Table 1 for each individual calculation..

For costs that occurred one time, rather than recurring costs, such as the cost of moving because of incarceration, income loss, and reentry costs, we multiplied the average cost per survey respondent by the estimate of family members with a currently incarcerated loved one, and then discounted based on the share of those individuals expected to experience an incarceration admission (29%) or release (37%) in a given year. The admission and release estimates were based on the number of people entering prison on new court commitments and the number of people exiting prison that were not deaths in 2022.

Methodology Table 1: National Estimates

	CONSTRUCT	% OF FAMILY MEMBERS WHO PAY ANYTHING	APPROX. NUMBER PAYING	ADJUSTMENT FOR ONE-TIME COSTS (ADMISSION OR RELEASE)	AMOUNT PAID BY THOSE WHO DO PAY	AMOUNT PAID TOTAL
INITIAL SHOCK	FAMILY INCOME LOSS	17.77%	386,576	29%	$21,630.22	$2,424,900,039
	MOVING	15.51%	337,545	29%	$2,359.88	$231,003,996
DURING INCARCERATION	DIRECT SPENDING	64.19%	1,396,573	--	$3,974.08	$5,550,088,392
	CHILDCARE	19.86%	432,137	--	$5,336.59	$2,306,137,176
	PACKAGES	16.46%	358,055	--	$274.30	$98,214,767
	VISITATION	51.03%	1,082,632	--	$1,702.80	$1,843,500,788
AFTER RELEASE	REENTRY (COST TO FAMILY)	56.56%	1,230,481	37%	$904.72	$411,896,928

Descriptive and Individual-Level Information

In addition to the total national costs calculated, the survey data provided rich descriptive information about how much family members pay, who pays, how often, and what the money is used for. These descriptives, and all individual-level costs, were calculated using relationship-level data (that is, if a respondent reported having two family members incarcerated, the costs for each were averaged rather than summed when per family member costs are described). These analyses also included the full universe of survey responses going back to 2016 in order to give large sample sizes for sub-group analyses. The weights NORC provided were adjusted to the relationship level for these analyses.

Visiting costs and average frequency of visits were calculated excluding individuals who reported that visitation was not allowed during their loved one's incarceration because of the COVID-19 pandemic. Because of issues with the skip logic in the original survey, some

respondents were not asked about visitation and had to be re-surveyed related to those specific questions. Thus the total number of respondents and relationship-level responses for visits is lower than for other survey items (987 and 1,265 respectively).

Other Research Estimates

In partnership with academics at Duke University, FWD.us also created new estimates of the national impact of families on other consequences of incarceration beyond the direct spending component estimated through the survey. These are attempts to put dollar figures on impacts that have been documented in the literature but not quantified in this way, or else to nationalize individual cost estimates. All national costs are adjusted to 2023 dollars.

Loss of Income During and After Pretrial Detention

Cost calculation

For earnings lost during and after pretrial detention due to that detention, we use estimates primarily from Dobbie & Yang, Brookings 2021.[34] In an earlier paper (Dobbie, Goldin, & Yang 2018) they found that pretrial detention led to an average income loss of $29,001 over a person's life.[35] Using that estimate, and their reported percentage of arrests that lead to detention, we calculate the number detained pretrial each year and discount that based on the assumption that many have been detained before or will be again in the future to identify the number of new detentions. This number of detentions is multiplied by the lifetime cost, assuming the number of detained people is static, to reach a total annual cost.

Limitations

The specific cost of pretrial detention is based on a single study of one jurisdiction. That said, there is a robust literature on the effects of pretrial detention on individuals' lives. There is likely some overlap between these costs and the loss of earnings post-imprisonment, which we tried to account for by adjusting down the total number of detentions per year.

Loss of Income During Imprisonment

Cost calculation

For during-incarceration earnings loss, we took Garin et al. (2022)'s[36] estimate of pre-incarceration earnings to estimate during-incarceration earnings loss at $5,000/year. With the assumption that earnings drop to effectively $0 during incarceration, we multiply that earnings loss by the total number of imprisoned people in the United States.

Limitations

The before-incarceration income estimate is based on data from two states and on tax records that likely undercount income that is earned under the table. We also do not adjust for earnings in prison, although these are estimated to be very minimal.

Parental Incarceration Earnings Loss

Cost calculation

In looking at prior literature on the impact of parental incarceration, we theorized that any negative consequences of parent incarceration (such as mental health impacts, educational

attainment, etc.) would end up ultimately manifesting in a cost by way of earnings loss. Therefore, we decided to use adult earnings loss to cover all possible impacts on children of incarcerated parents. To come up with a point estimate for this loss, we ran a logistic regression model in Add Health, controlling for race, gender, parent education, parent ability to pay bills, parent alcohol issues, respondent cognitive skills, respondent self-reported health, respondent psychological issues, respondent education level, and includes a fixed effect/ indicator for school district/community area.

The regression model shows that individuals who have had a parent incarcerated have annual incomes that are roughly $4,468 lower than those who did not have a parent incarcerated, net of the listed characteristics. We assumed this average change applied equally across all people who had ever had a parent incarcerated, with that number based on the FamHIS survey. The final annual cost was calculated by multiplying the $4,468 per person cost with the estimate of 48,223,278 adults who have ever had a parent incarcerated.

Limitations

This measure does not capture costs that accrue during childhood, or the cost to children experiencing current parental incarceration, although some of those costs are measured separately. It also does not fully measure the potential future cost of increased arrest or incarceration because we ran into a level of circular logic we could not escape, although some literature does point to an increased risk of criminal justice contact for children of incarcerated parents.

The estimate of 48,223,278 adults who have ever had a parent incarcerated comes from the FamHIS study. It did not ask when the parent was incarcerated, and therefore could include some individuals who experienced parental incarceration only as adults. There is no stable estimate of the number of adults who experienced parental incarceration as a child only. Because no better estimate exists, and the results of the current study highlight some of the potential long term costs that accrue even to adult children of incarcerated parents (such as opportunity costs for education in young adulthood), it was decided to include these individuals in the estimate.

Qualitative Research

FWD.us conducted eight focus groups online and in person to include the voices of directly impacted people in this report. These focus groups were conducted in partnership with community organizations that work with formerly incarcerated people and their families in California, Connecticut, Illinois, and South Carolina, and serving people involved with the federal system. A total of 114 people participated across all focus groups. Each community partner received a grant for their assistance, and each focus group participant received a $60 Visa cash card and food or a food stipend for their participation in a two-hour focus group. Some focus group participants were contacted for follow-up interviews for which they were also compensated. Focus groups and interviews were recorded with permission, and all quotes used in this report were confirmed with participants. Participants were also given the option to have their printed quotes attributed to a pseudonym.

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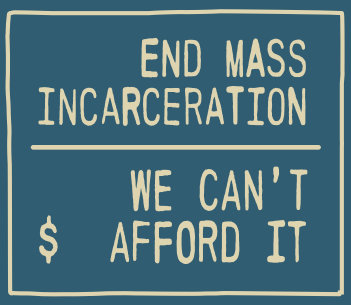

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