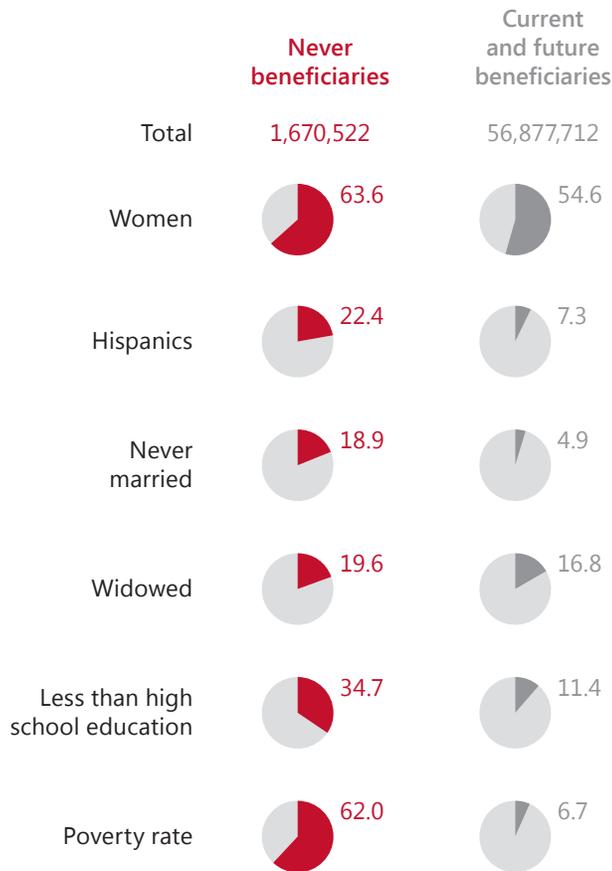


# Never Beneficiaries, Aged 60–89, 2015

- About 3% of the total population aged 60–89 never receive Social Security benefits.
- Late-arriving immigrants and infrequent workers:
  - comprise over 80% of never beneficiaries, and
  - have the highest poverty rates among never beneficiaries.

## Population Characteristics

Percentage with characteristic



## Breakdown of Never Beneficiaries

Percentage in group

### ■ Infrequent workers

Individuals who have insufficient earnings to qualify for Social Security, but are not late-arriving immigrants.

### ■ Late-arriving immigrants

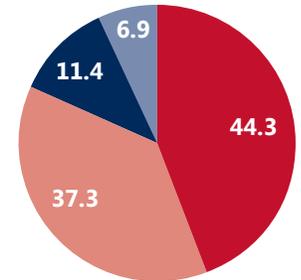
Immigrants who arrive at age 50 or later and have insufficient earnings to qualify for Social Security.

### ■ Non-covered workers

Individuals with sufficient earnings, but who work in non-covered employment (primarily state and local government employees).

### ■ Die before receiving benefits

Individuals who are projected to be eligible for Social Security benefits, but die before receiving them.



## Poverty Rates for Never Beneficiaries

Percentage in poverty

