



Sporadic Low Earners in 2050

DEFINITION: In contrast to a lifetime low earner, a sporadic low earner is a Social Security beneficiary aged 60 or older who:

- is fully insured by age 61;
- has at least 30 years of either no covered earnings or covered earnings at less than half the average wage;
- has more than five years with zero earnings; and
- was never disabled.

In 2050, we project that:

- Six percent (5 million) of all beneficiaries aged 60 or older will be sporadic low earners.
- Forty percent (2 million) of sporadic low earners will have earnings from non-covered work.
- Of all sporadic low earners, half (2.5 million) will be native born.
- Almost all immigrant sporadic low earners will arrive in the U.S. before age 50.
- The poverty rate will be significantly higher for sporadic low earners compared to all beneficiaries aged 60 or older.
- The median benefit for sporadic low earners will be 43 percent lower for women and 60 percent lower for men compared to all beneficiaries aged 60 or older.

Population Characteristics

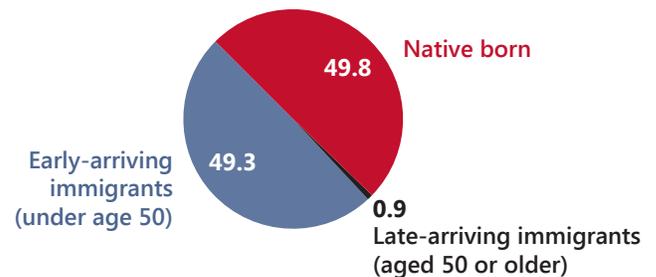
Sporadic low earners as a percentage of all beneficiaries aged 60 or older:



Percentage of sporadic low earners with non-covered earnings:



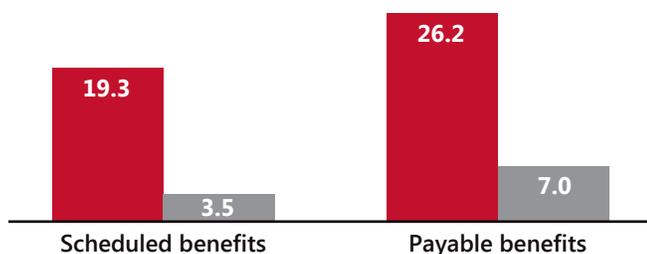
Immigrant Status



Poverty Rates

Percentage below 100 percent of poverty

■ Sporadic low earners
■ Beneficiaries aged 60 or older



Median Benefit by Sex

In 2015 dollars

■ Sporadic low earners
■ Beneficiaries aged 60 or older

