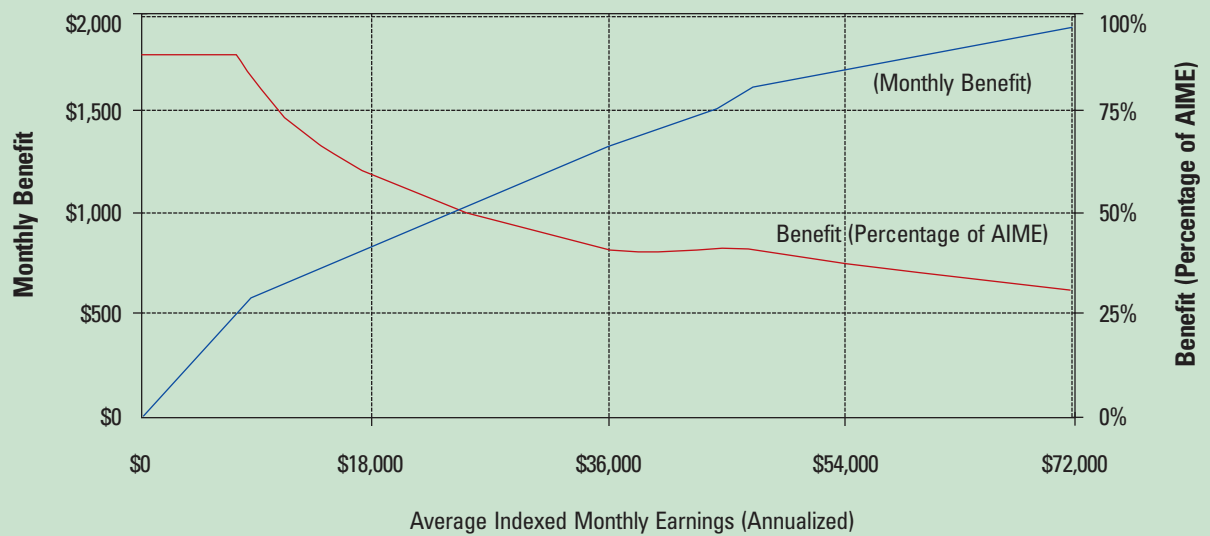


**EXHIBIT 2**  
**Monthly Social Security Benefit (2006)**



Source: Authors' calculations, based on information in SSA-PIA (2006). The calculations assume that the worker begins receiving Social Security benefits in 2006 and does so at the full retirement age.