

EXHIBIT 4
Social Security Income Redistribution

Wage Earner	Initial Retirement Benefits as a Percentage of Earnings	Monthly Benefits (Estimated for 2005)	Estimated Years to Recover Combined Employee/Employer Contributions	
			Worker	Worker and Spouse
Low	57%	\$ 759	12.0	7.5
Average	42	1,281	17.4	10.5
Maximum	30	1,847	25.7	14.8

Sources: SSA Trustees Report (March 23, 2005); CRS Social Security: Brief Facts and Statistics (March 3, 2005).