

EXHIBIT 5
Net Benefits Received Minus Taxes Paid (Average Earner)

Retirement Year	Single Male	Single Female	One-Earner Couple	Two-Earner Couple
1940	\$ 17,463	\$ 22,931	\$ 29,479	\$ 34,315
1950	31,878	46,777	65,070	70,863
1960	49,364	80,257	121,560	119,927
1970	51,641	95,822	166,201	151,583
1980	53,130	108,801	214,881	180,201
1990	12,742	59,710	183,184	133,735
2000	(19,068)	26,817	161,483	91,032
2005	(35,993)	10,969	152,607	69,531
2010	(49,083)	(519)	145,080	53,874
2020	(57,342)	(3,962)	157,840	53,730
2030	(75,961)	(18,635)	158,156	39,789
2040	(75,227)	(12,001)	181,255	52,302

Source: Adapted from Steuerle and Bakija, Table A.6, updated to 2005 dollars.