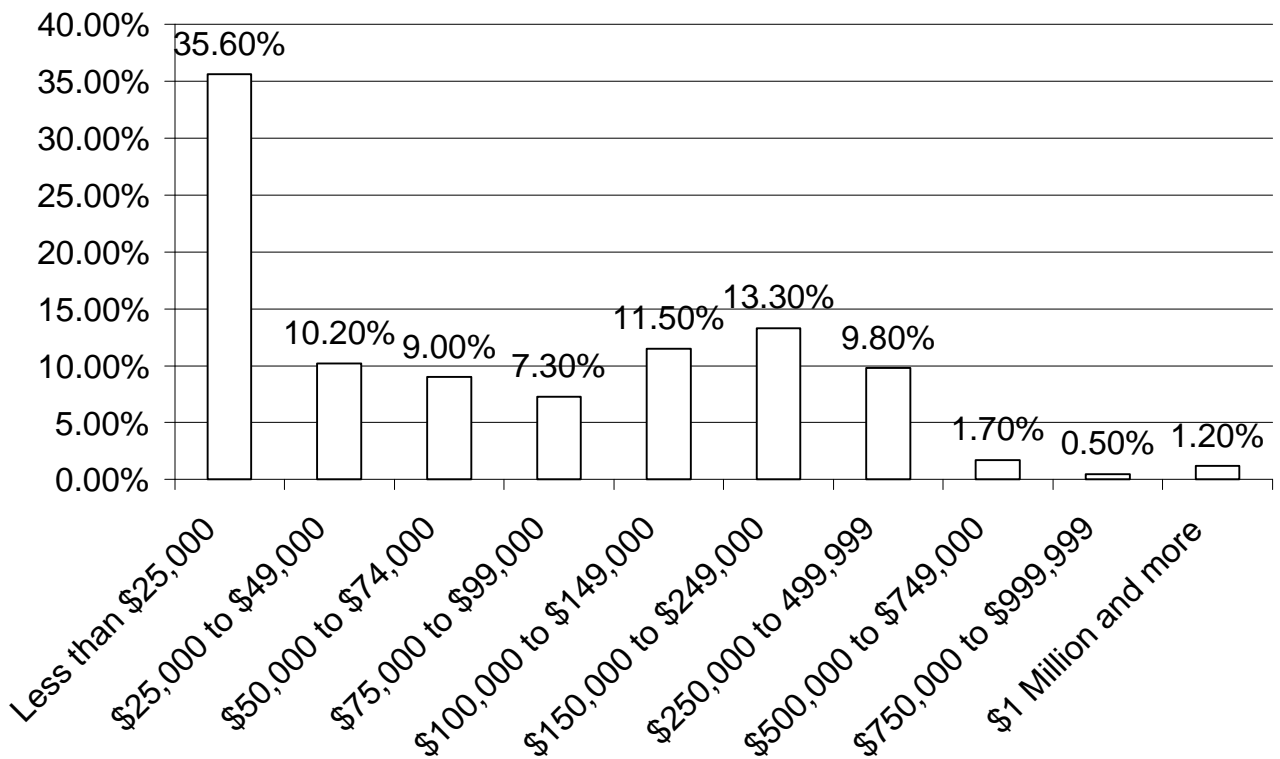


Baby Boomer Net Worth: 2002



Baby Boomer Credit Services and Debts:

Credit Service	Percentage Boomer Households	Average Balance
Credit Cards	76.6%	\$3,637
Auto loan or lease	45.5%	\$13,114
Mortgage ¹	57.4%	\$85,526
Second Mortgage ²	8.6%	\$20,290
Home Equity Credit Line ³	7.8%	\$12,970
Home Improvement Loan	1.1%	\$11,663

1 Mortgage payment on this amount at 6% is \$512 monthly.

2 Mortgage payment on this amount at 6% is \$121 monthly.

3 Mortgage payment on this amount at 6% is \$77 monthly.

Source: Knight Ridder Tribune, 8/22/02, "Road to Retirement Bumpy for Baby Boomers," John Kirkpatrick and Anuradha Raghunathan, citing data from Claritas Inc.'s Market Audit survey of 32,199 baby-boomer (ages 40-54) households.