

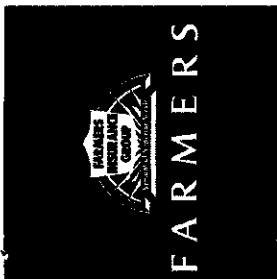
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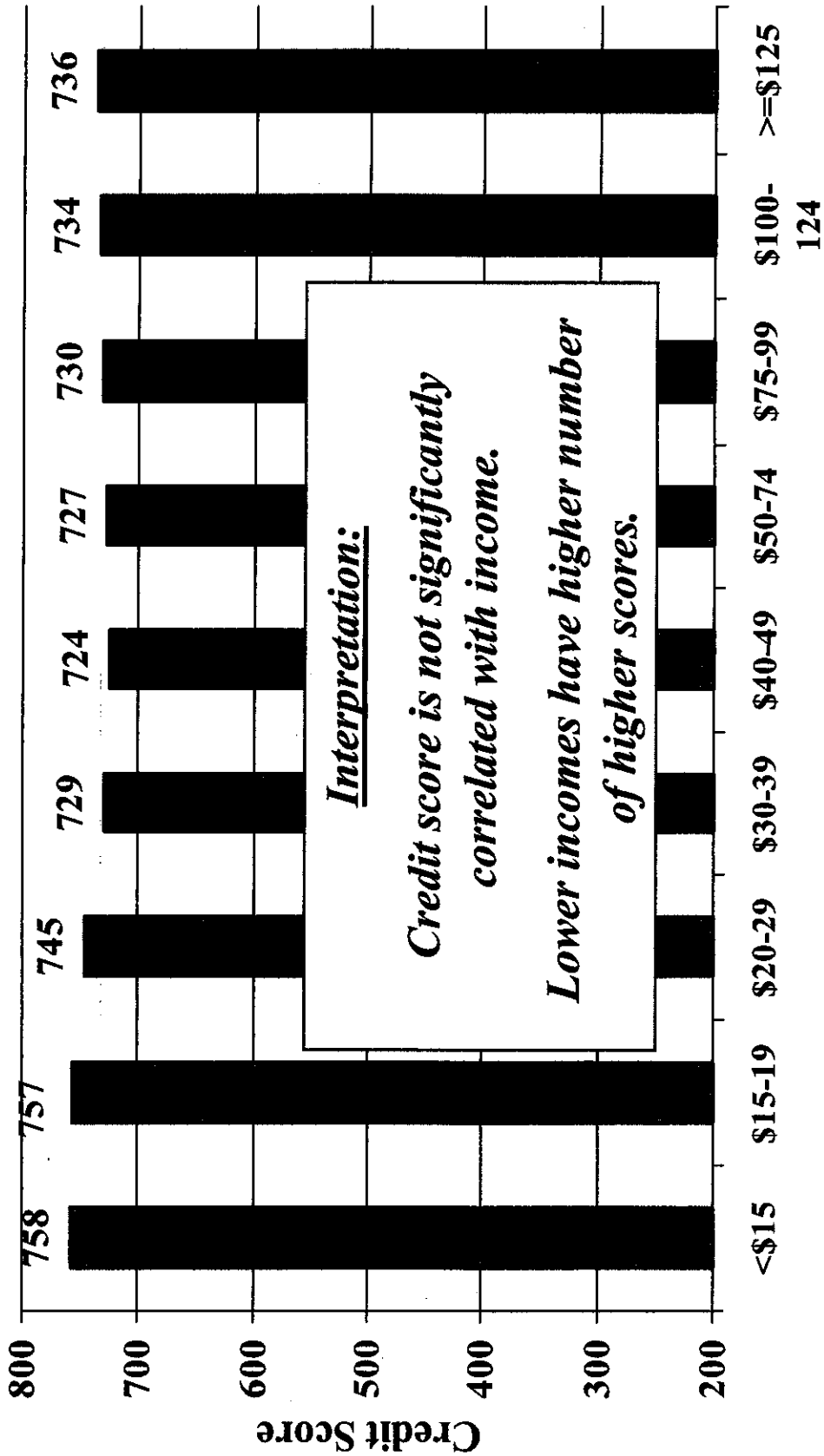
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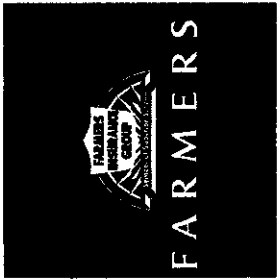


# Median Credit Score by Income Group

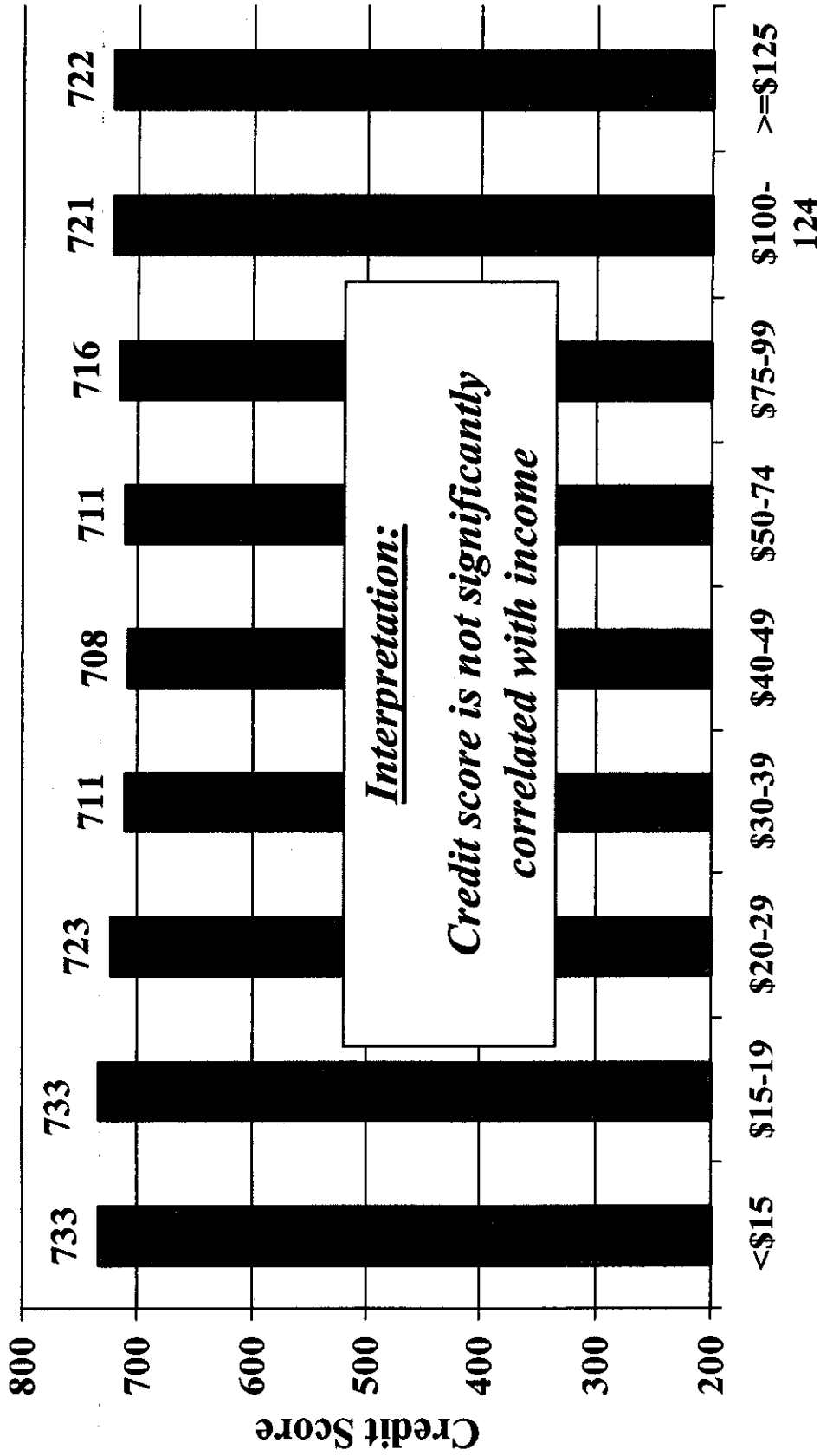


**Income (\$000)**

Source: American Insurance Association, sample of 470,470 policyholders



# Average Credit Score by Income Group



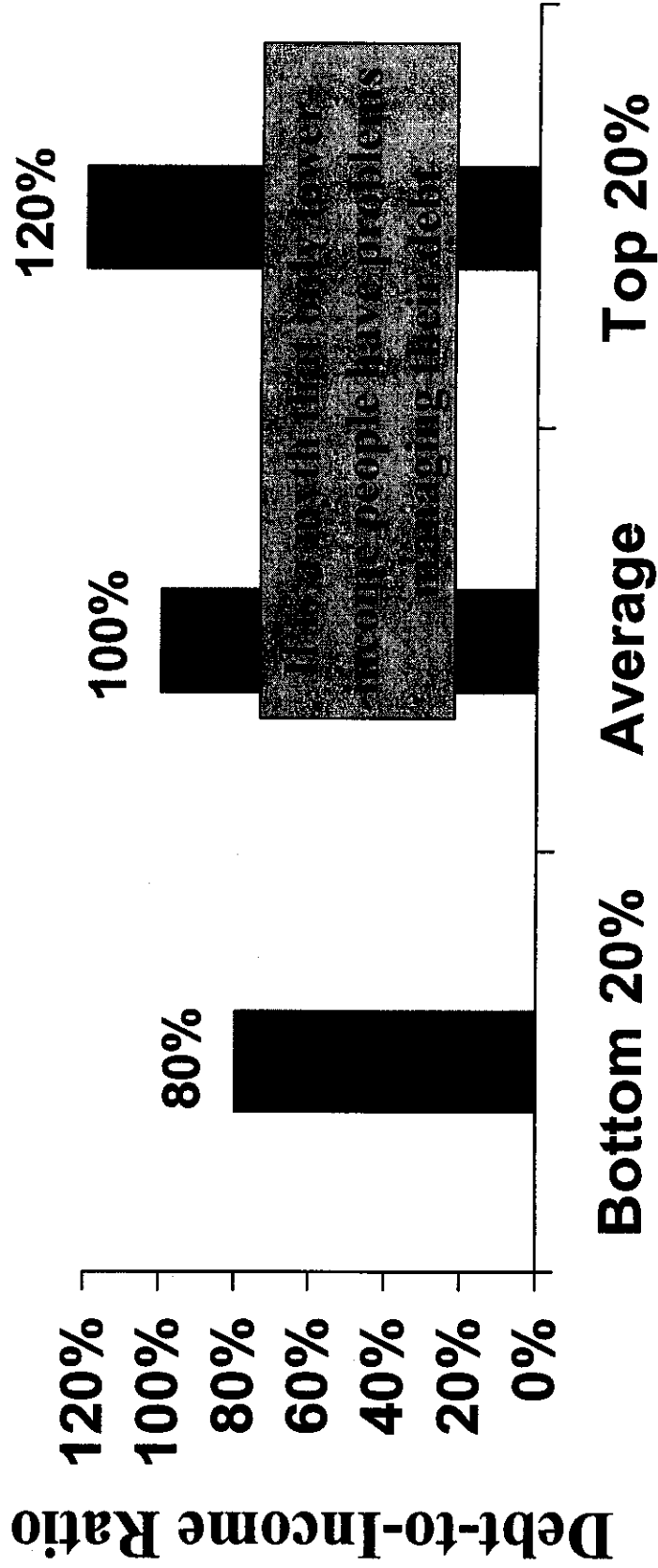
Income (\$000)

Source: American Insurance Association. Sample of 470,470 policyholders



# Wealthy Americans Have the Highest Debt as a % of Disposable Income

Debt-to-Income Ratios



Source: Federal Reserve; *Wall Street Journal*, "Debt Problems Hit Even the Wealthy," Oct. 9, 2002, p. D1.