

The Pulse of Financial Fitness

45

the percentage an average woman's standard of living drops
in the year following a divorce

15

the percentage an average man's standard of living rises
in the year following a divorce

56

the average age of widowhood in the U.S.
—*Business Week*

\$29,000

the average family's account balance in a 401(k)
—Federal Reserve

25

the percentage of households that used a payday lender in 2004, up from 13% in 1992
—Federal Reserve

39

the percentage of adults who have saved less than \$50,000 for their retirement
—Employee Benefits Research Institute

One of three

the number of homeowners with adjustable rate mortgages who say they
don't know what they'll do when their rate adjusts

84 million

the number of consumers who are unbanked or underbanked