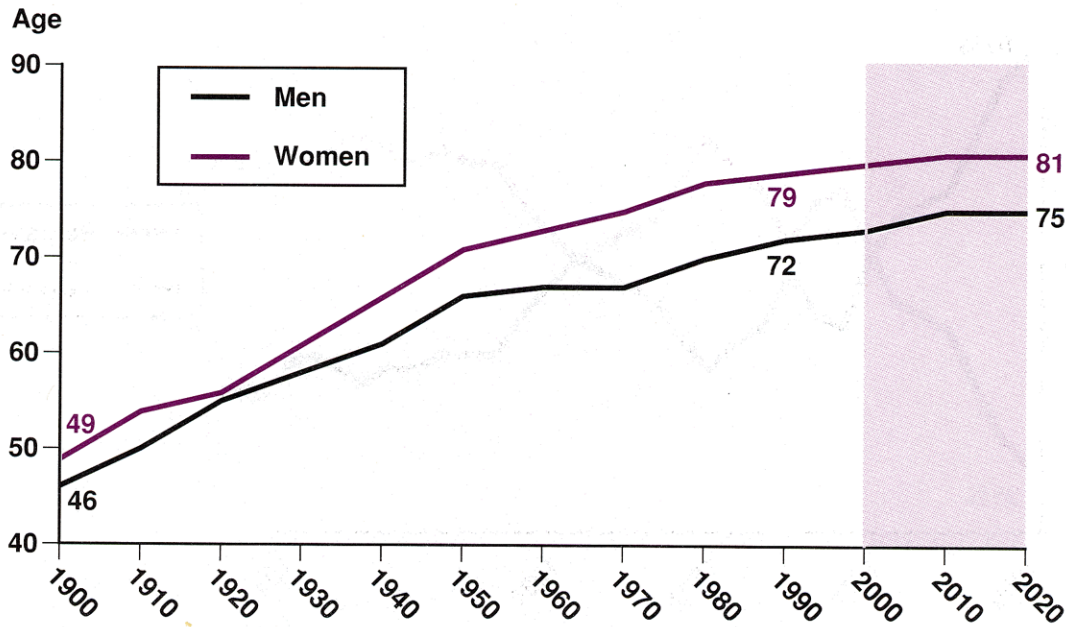


Key Demographics

Life Expectancy (in years) for Men and Women Increased Rapidly in the First Half of This Century; Now Projected to Change Little

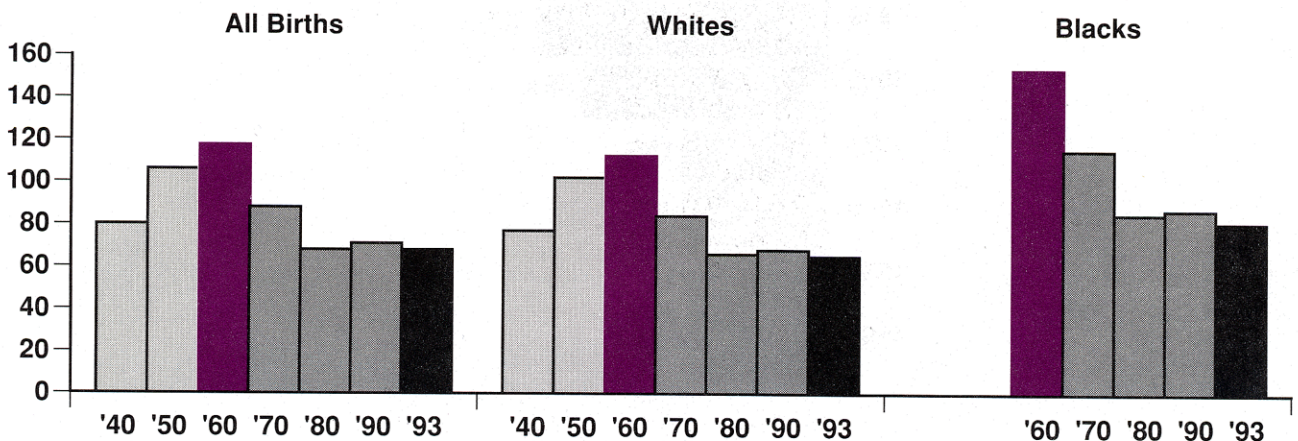


Note: Projected for 2000 and beyond.

Source: Federal Hospital Insurance Trust Fund (1996) and Federal Supplementary Medical Insurance Trust Fund (1996), intermediated assumptions and Social Security Administration (1992).

Birth Rates Drop for Whites, More Sharply for African Americans

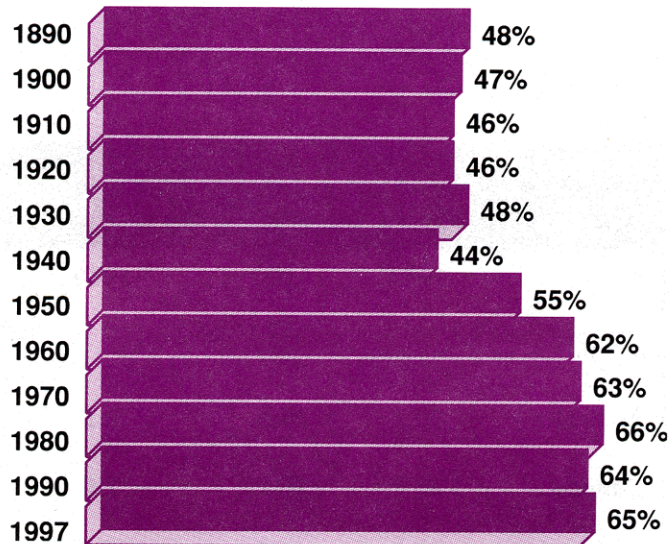
Number of Births Per 1,000 Women (15-44 years old)



Source: National Center for Health Statistics, *Monthly Vital Statistics Report*, 44 (3), Supplement.

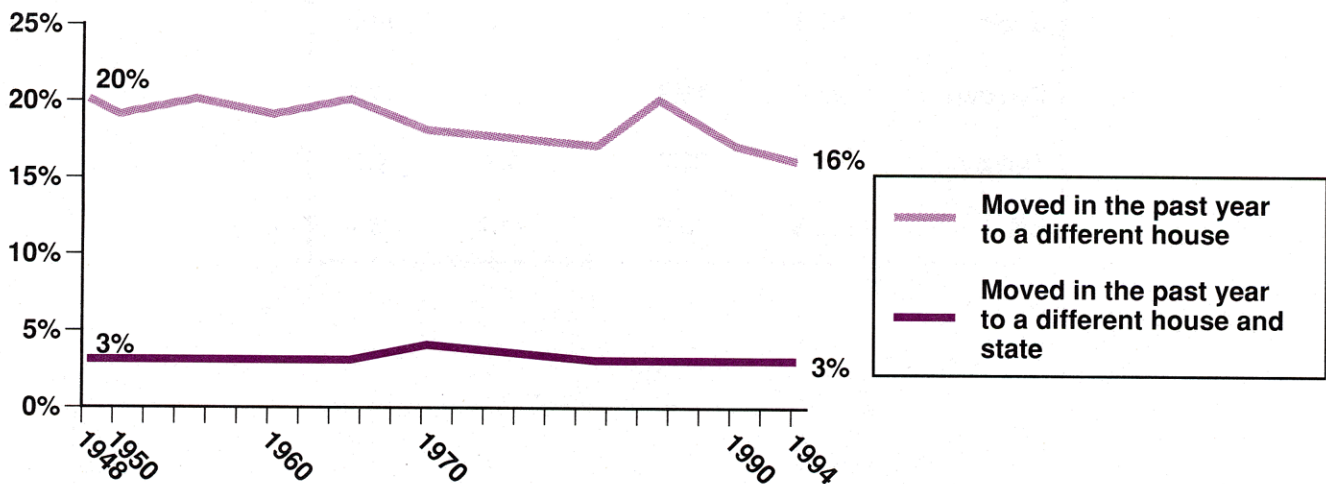
More of Us Now Live in Homes We Own

(Percentage of All Housing Units in the US That Are Owner-Occupied)



Note: Data for 1890-1970 are reported annually; 1980-1997 percentages are for the first quarter of each year only.
Source: 1890-1970, *Historical Statistics of the United States*; 1980-1997, *Statistical Abstract of the United States*.

Geographic Mobility has Changed Little Since WWII



Source: US Bureau of the Census, August 1995.