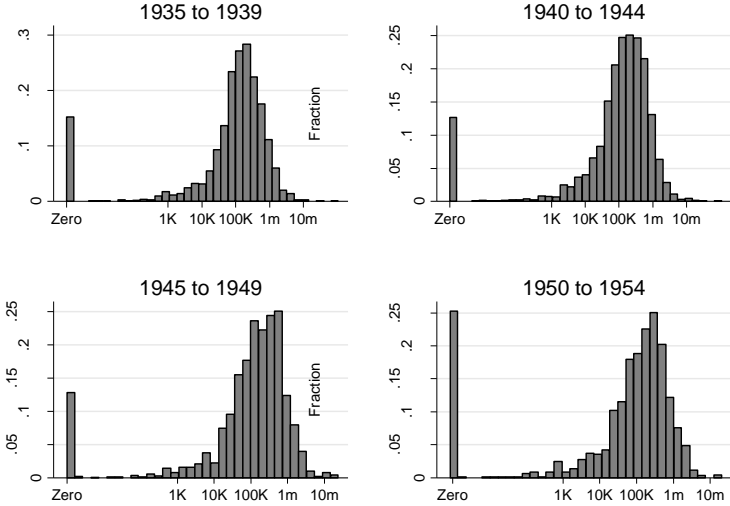


Appendix Figure 4. Distribution of the Natural Logarithm of Net Worth with Net Worth of One or Less Shown at Zero



Source: Authors' tabulations from the Health and Retirement Study
Notes: Net worth is defined as the sum of financial assets (checking and savings accounts, CDs, stocks, bonds, mutual funds, IRAs, and Keogh accounts, money markets), homes, other properties and business assets less debt, including mortgages