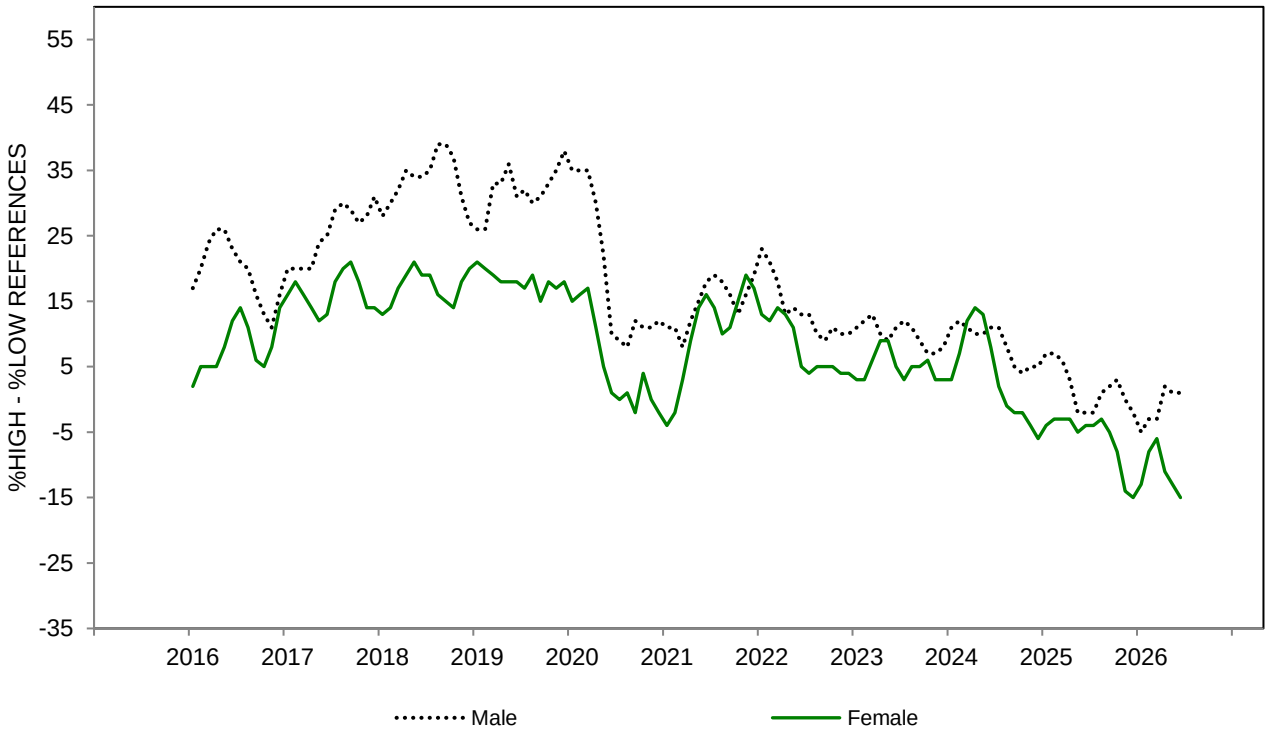CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES: %HIGHER INCOME - %LOWER INCOME