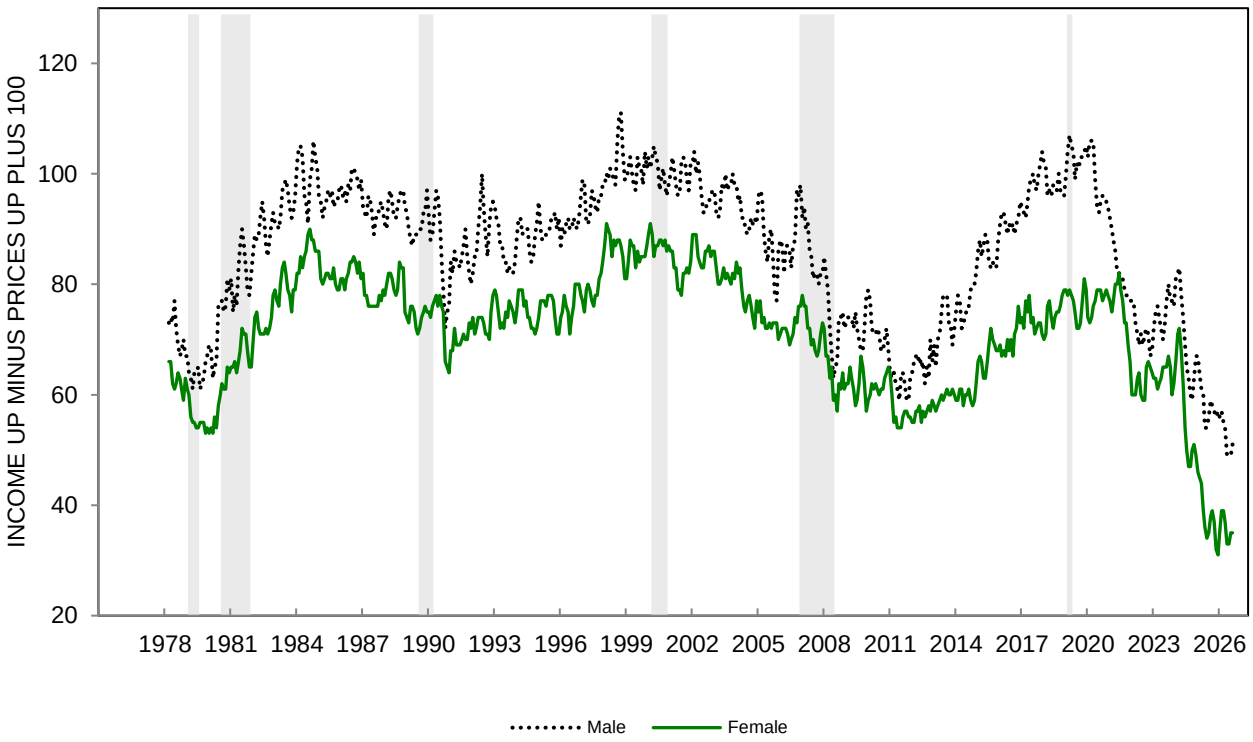CHART 14: EXPECTED CHANGE IN REAL INCOME DURING THE NEXT YEAR