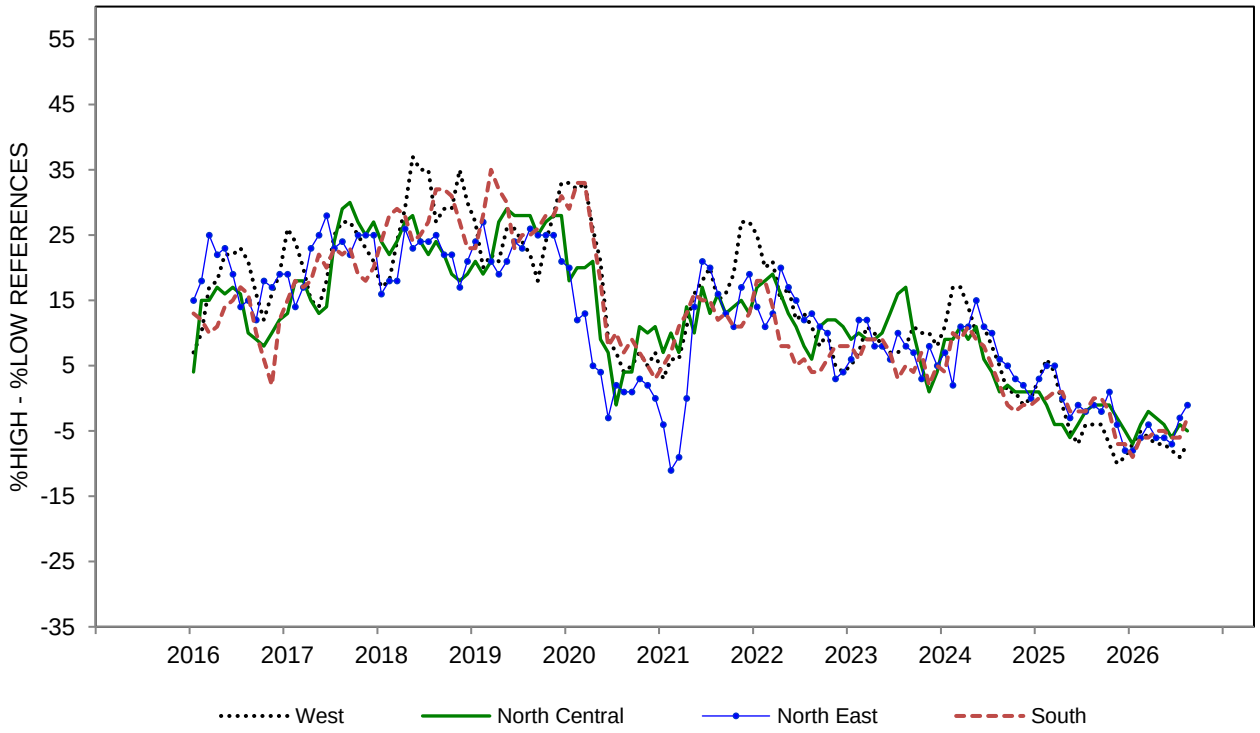CHART 7B: INCOME REASONS FOR CHANGES IN PERSONAL FINANCES:
%HIGHER INCOME - %LOWER INCOME