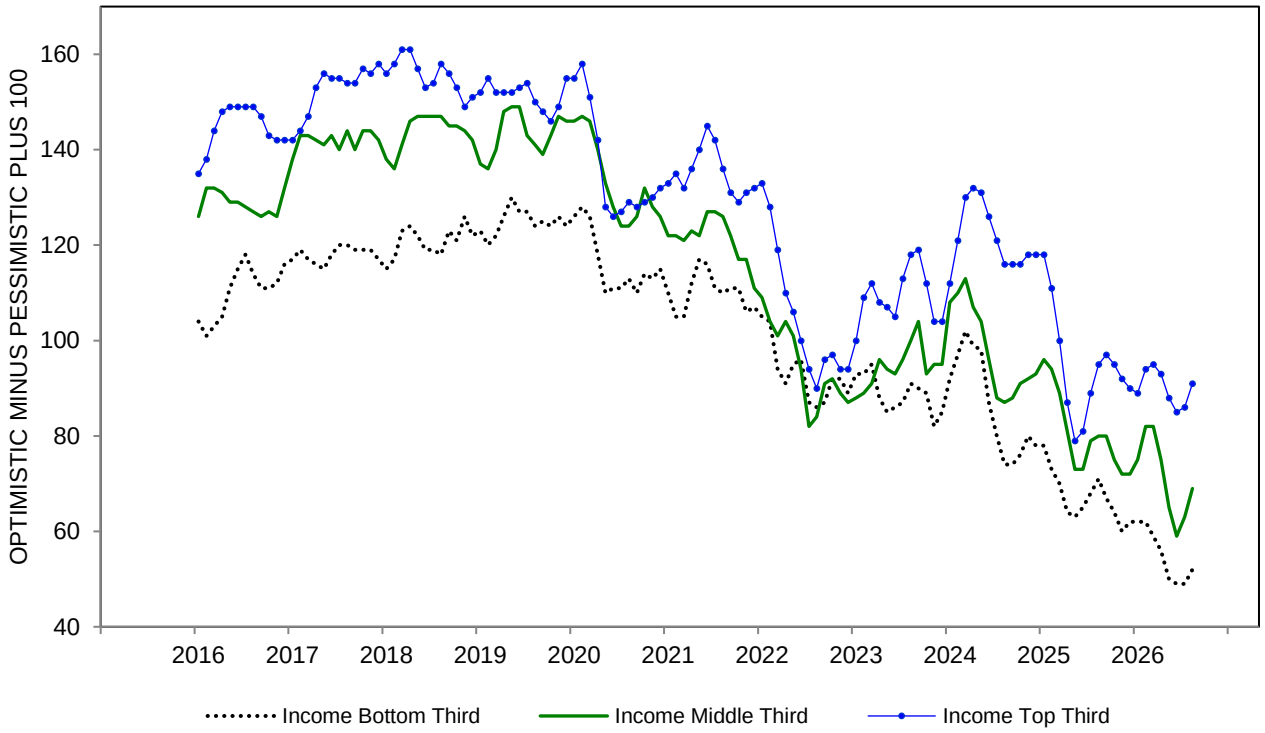**CHART 9: ANNUAL TREND IN PAST AND EXPECTED HOUSEHOLD FINANCES**