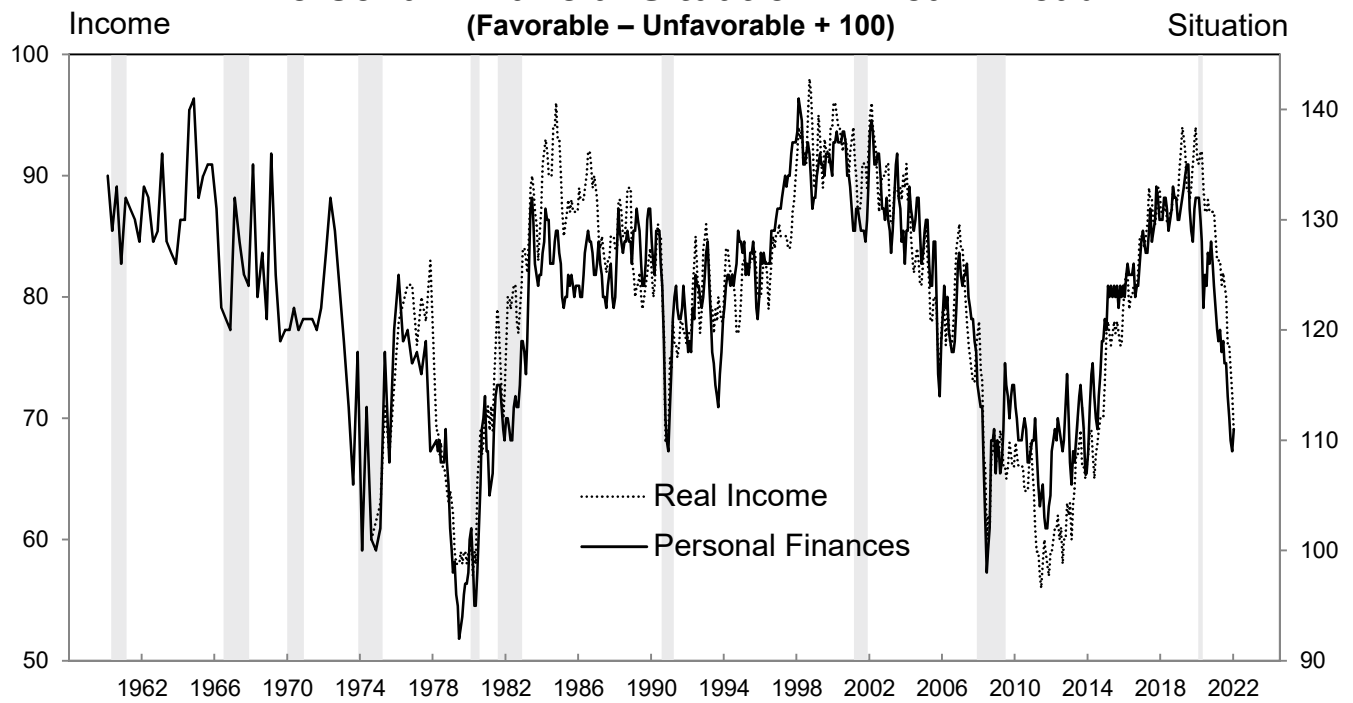


Expected Change in Real Income and Personal Financial Situation in Year Ahead



University of Michigan 2022