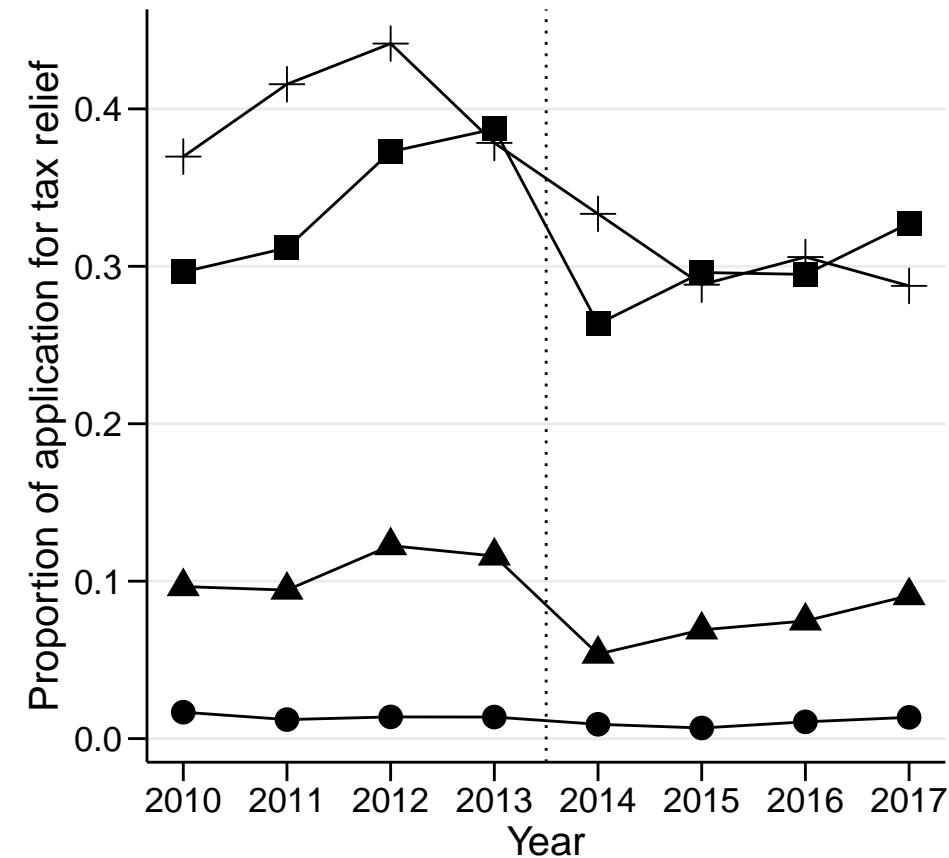
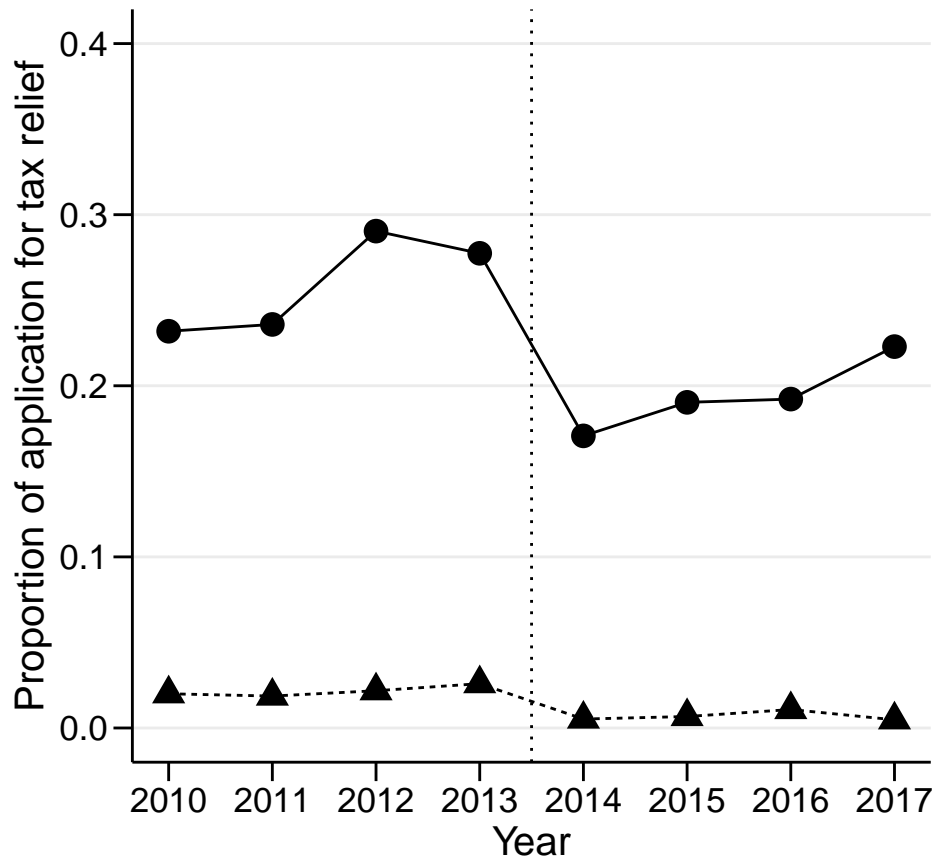


Panel A. Grouped by Income Bracket



Panel B. Grouped by Wage Earner or Not



1200 ▲ (B) 1200--4600 ■ (C) 4600--8800 + (D) & (E) 8800--30000 ● Wage earners ---▲--- Others