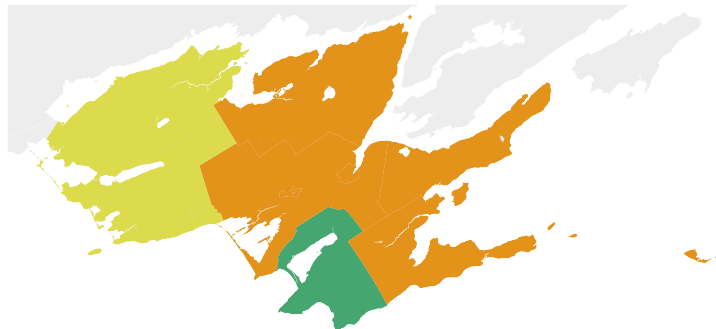
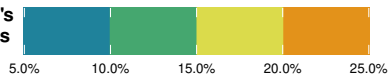


**Percentage owner's  
housing stress**



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housing stress**

