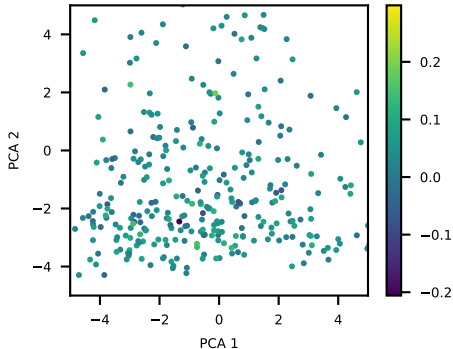


Savings Rate vs First Two Principal Components



Savings Rate vs First Two Principal Components.
1 = generated savings, 0 = did not generate savings

