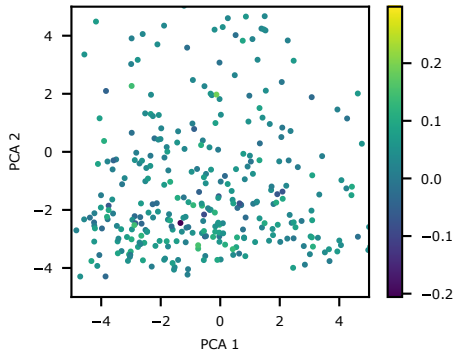


a

Savings Rate vs First Two Principal Components

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