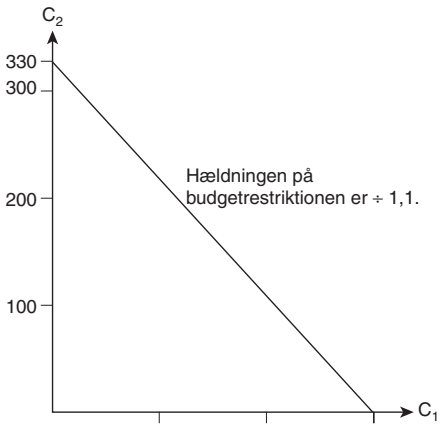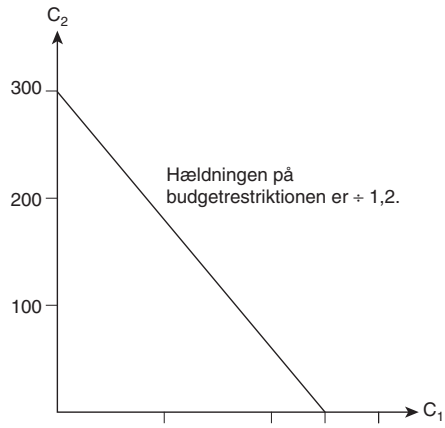Figur 2 og 3. Ændringer i indkomst og rente