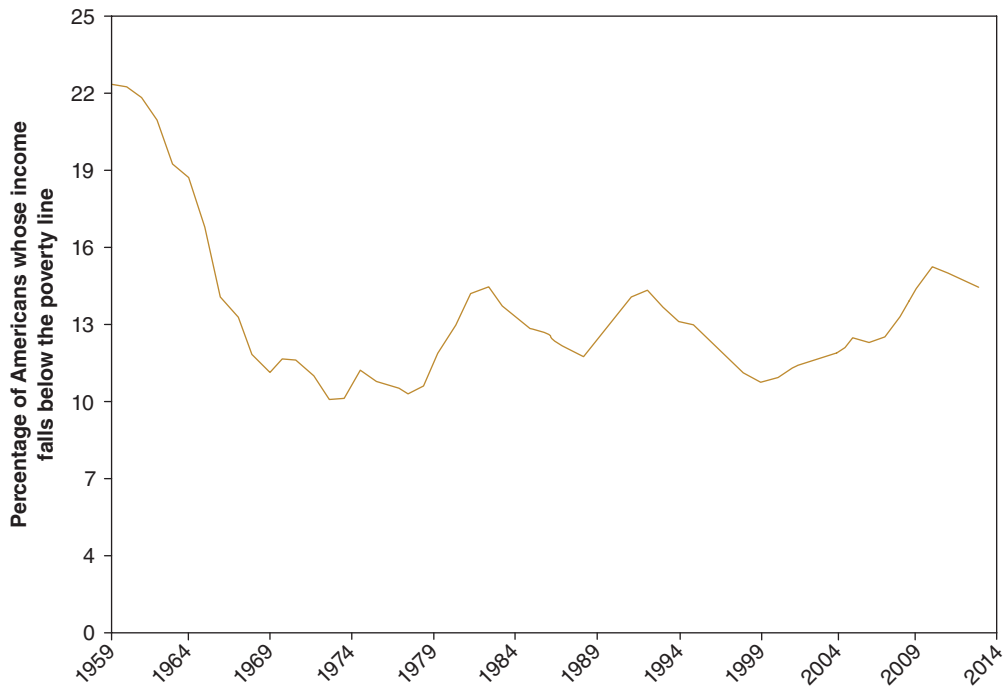


EXHIBIT 10.3

Historical Trends in the U.S. Poverty Rate



SOURCES: DeNavas-Walt, Proctor, & Smith, 2010, Table 4; DeNavas-Walt & Proctor, 2014, Table 3.