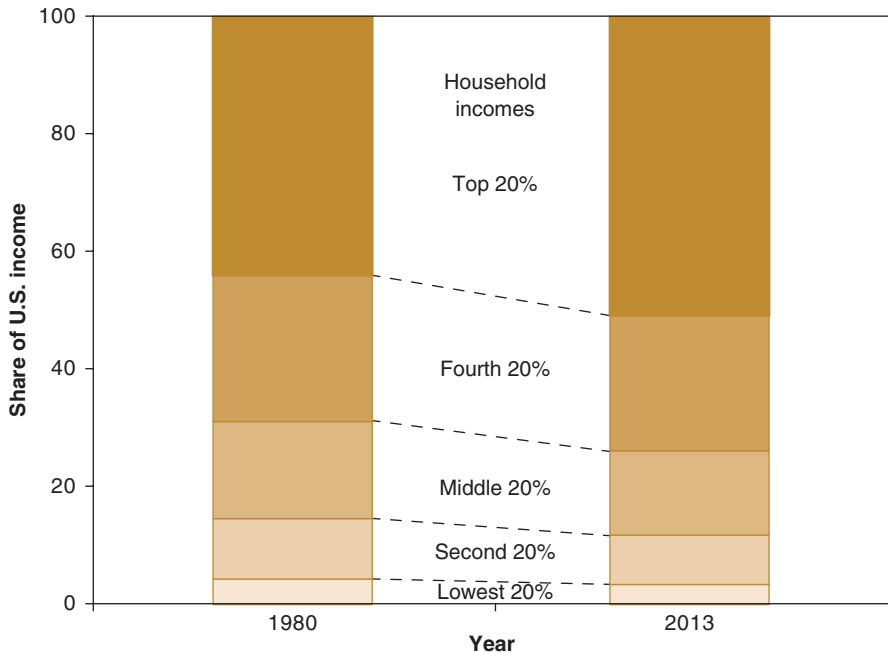


EXHIBIT 10.5

The Increasing Gap in Household Incomes



SOURCE: ProQuest Statistical Abstract, 2015, Table 716.