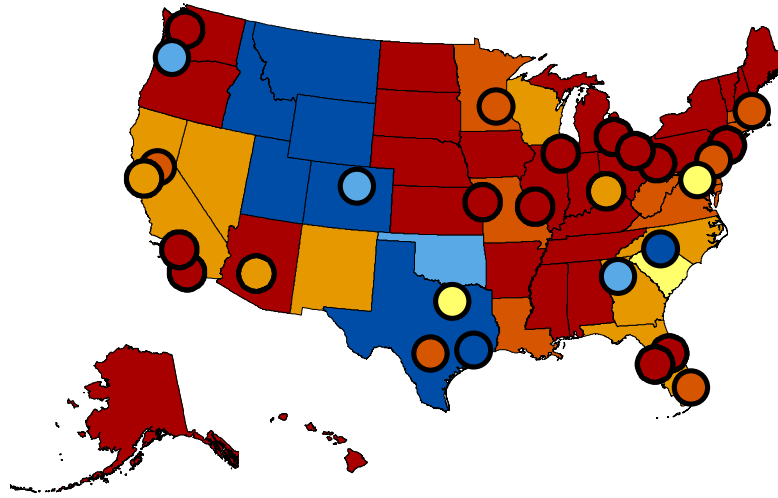
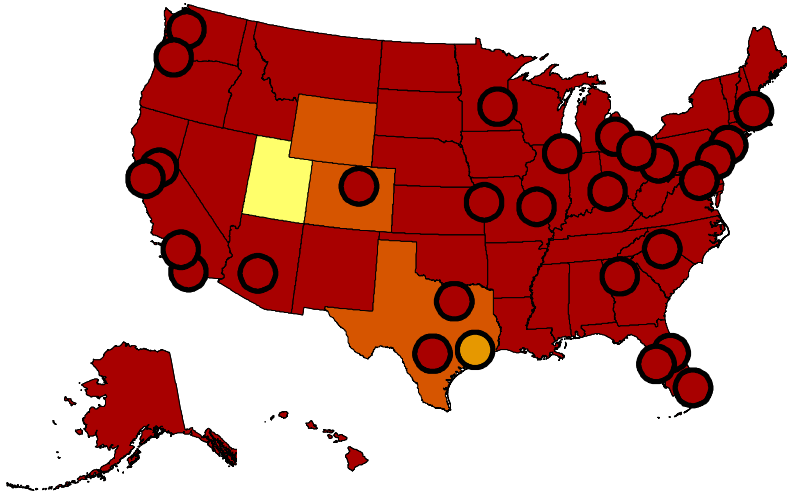


Status quo forecast



Alternative if income effects are halved



Alternative if race/ethnicity effects are halved

