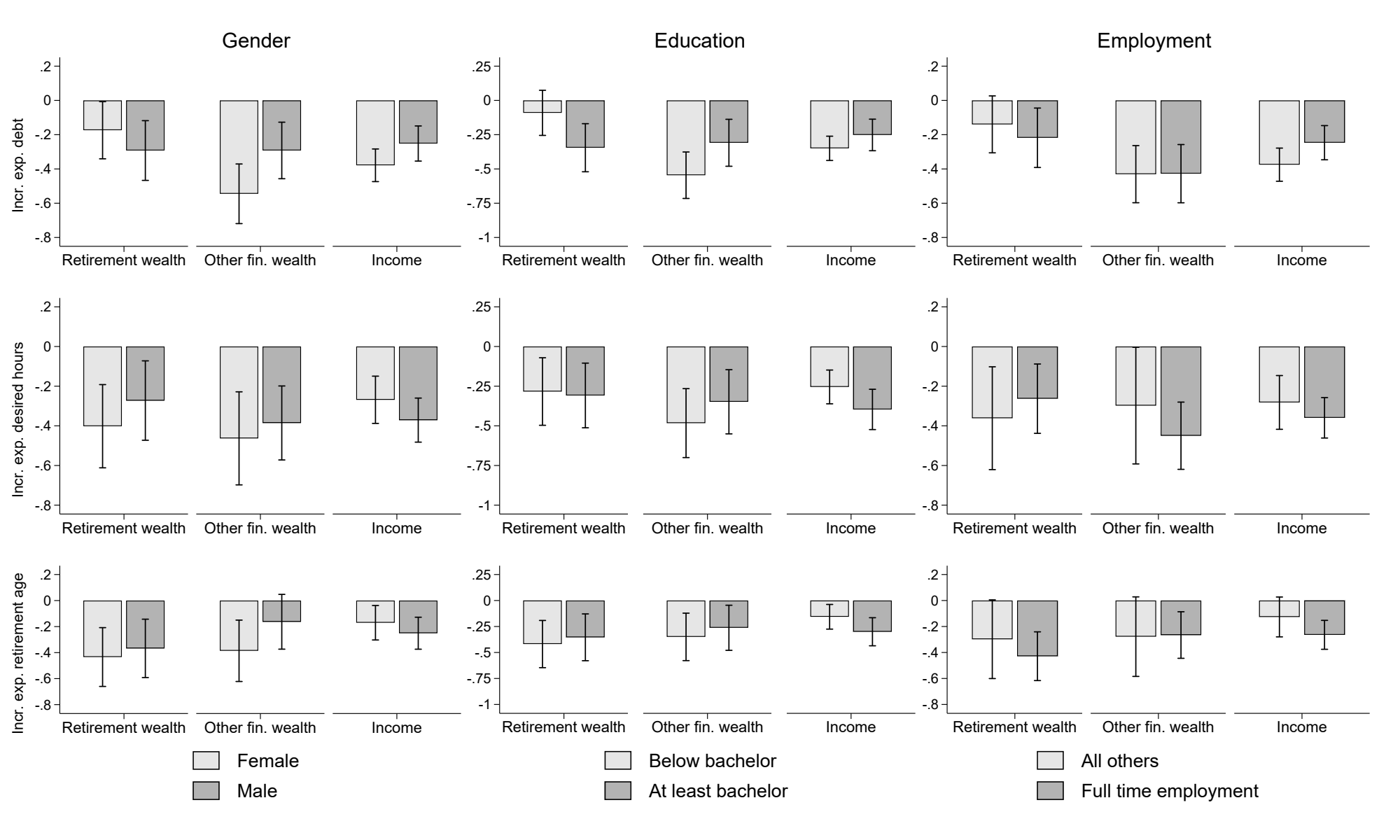
Gender
Education
Employment
Incr. exp. debt
Incr. exp. desired hours
Incr. exp. retirement age
.2
0
-.2
-.4
-.6
-.8
.25
-.25
-.5
-.75
-1
Retirement wealth
Other fin. wealth
Income
Female
Male
Below bachelor
At least bachelor
All others
Full time employment