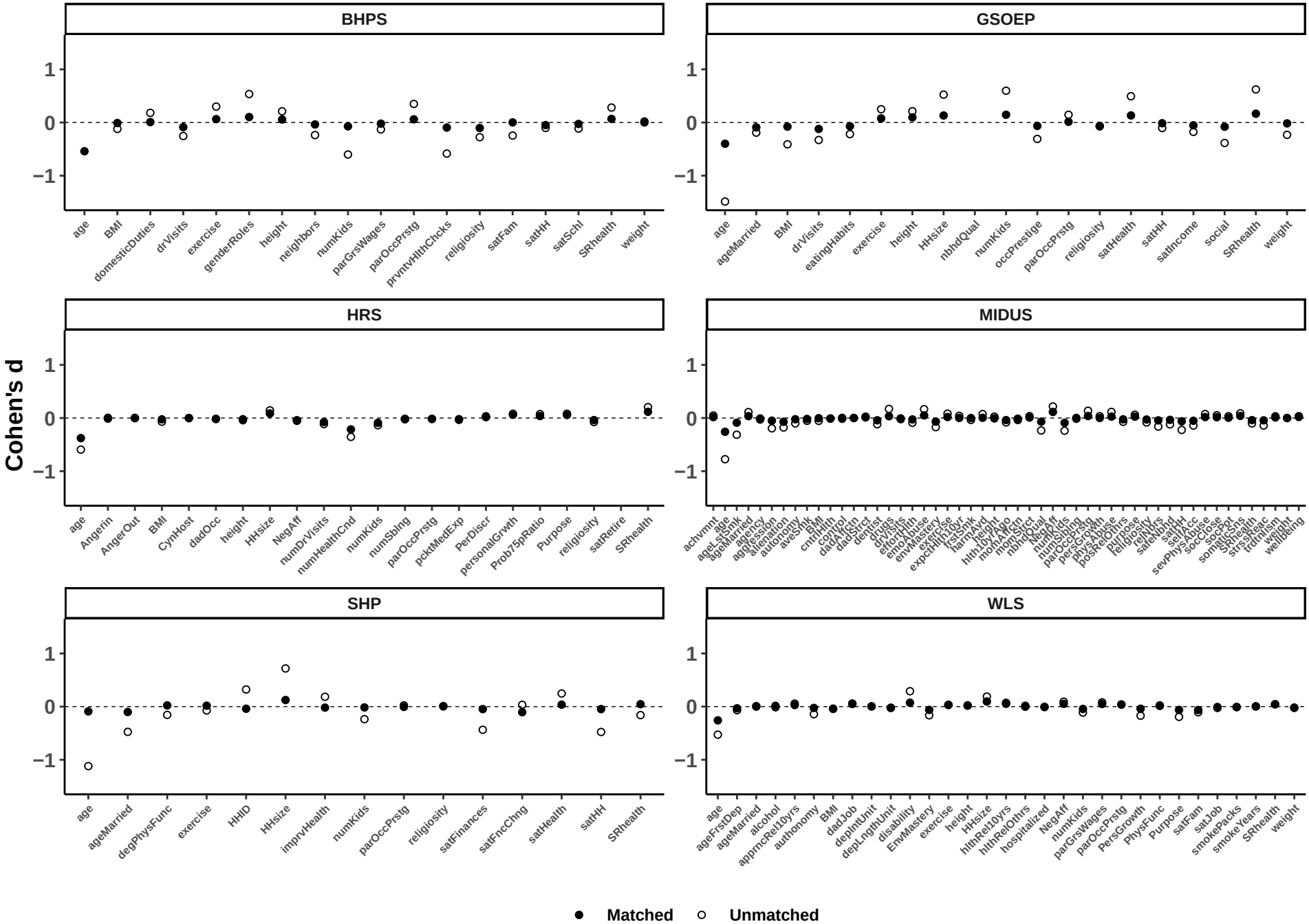Outcome = Retirement, Optimism Set, Gross Wages (SES) Moderation