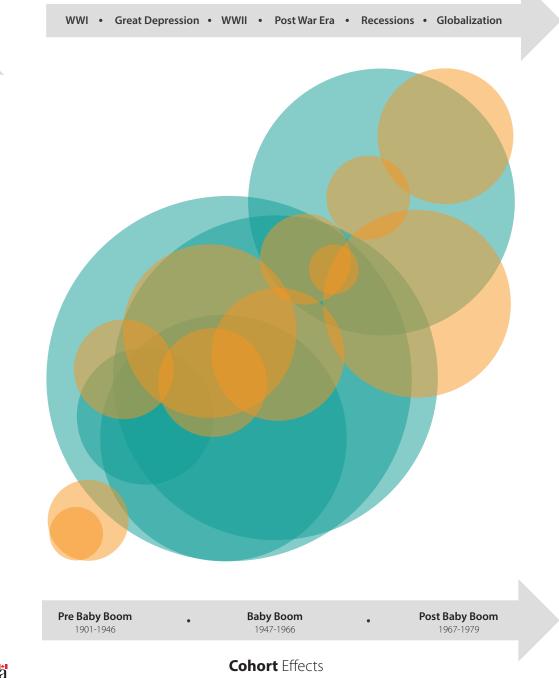


- 1. Social Policy (pensions, health care etc.)
- 2. Immigration policy
- 3. Societal structures (instituational racism, gender norms etc.)
- 4. Employment policy (credential recognition, training etc.)
- 5. Economic context (recessions, booms)

	Individual factors	Work
1.	Education St	
2.	Age upon migration Speed of entry into workplace Betirement Plans	•
3.	Speed of entry into workplace	L.
4.	Retirement Plans K	Settlement
5.	Language Skills	ettle
6.	Credentials	S
7.	Family Status	
8.	Employment	
9.	Gender	u
10.	Health Income	grati
11.	Ethno-cultural background	Pre Immigration





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Retirement

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Period Effects