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Saving for Retirement: Intention, Context, and Behavior by ...

Saving for Retirement Intention, Context, and Behavior Gordon L. Clark, Kendra Strauss, and Janelle Knox-Hayes. Uses innovative theory to give a comprehensive treatment of the subject; Integrates both behaviour and context in understanding financial decision-making; Relevant to government policy and corporations

Saving for Retirement - Gordon L. Clark; Kendra Strauss ...

Abstract. Understanding the ways in

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which people save for their retirement is an urgent issue. So much has changed in the last 10 to 15 years, especially in the area of the provision of pensions and retirement income. Around the world, greater and greater responsibility is being allocated to individuals while governments discount their contributions to social security and employers retreat from the provision of supplementary retirement income.

Saving for Retirement: Intention, Context, and Behavior ...

As individuals assume greater responsibility for retirement saving, the book analyses how people save and make financial decisions, taking into account the behavioural revolution and the effect of society and context. It shows an integrated approach to individual financial decision-making is necessary to address the apparent planning shortfall.

Saving for retirement : intention,

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context, and behavior ...

The book, *Saving for Retirement*, is situated in this context of a growing population of DC schemes in an age of uncertainty, where a move back, toward state sponsoring, Keynesian labor market policies that include fixed contracts and policies of full employment, seems unlikely.

Saving for Retirement: Intention, Context and Behavior ...

Saving for retirement is an important national and international issue and consequently encouraging saving is beneficial (Clark, Strauss and Knox-Hayes, 2012). Research has shown (Harrison, Waite...

Saving for Retirement: Intention, Context, and Behavior ...

Clark, G.L., Strauss, K. and Knox-Hayes, J. (2012) *Saving for Retirement: Intention, Context, and Behaviour*. Oxford University Press: Oxford, UK. ISBN 9780199600854 ...

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Saving for Retirement: Intention, Context, and Behaviour ...

or accountant to assist with saving for retirement? Consumer Behaviour and Saving A unique attribute of saving for retirement is that it involves making a decision about purchasing saving or investment products and services in the present, the benefits of which will only be realized in the distant future.

Customer intention to save for retirement using a ...

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Saving for Retirement: Intention, Context, and Behavior ...

Policy-makers often attempt to motivate people to take timely action by increasing the perceived importance of

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retirement saving, yet the effectiveness of such strategies can be doubted. We examined why a strategy of emphasizing importance may be ineffective by distinguishing between intention to prepare for retirement and action in actually ...

Intention and action in retirement preparation ...

The implications of current balance information for retirement provision are considerably difficult to grasp or anticipate. We study how balance and/or income projections motivate the voluntary savings intentions of pension plan participants over a sequence of ten choices.

Motivated saving: The impact of projections on retirement ...

choice theory suggests that individuals will choose between work and retirement after evaluating the different push and pull factors they are experiencing. When pull factors to work

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dominate, individuals will formulate later retirement intentions.

Healthcare Professionals' Retirement Intentions: The Roles ...

Retirement saving intentions and behavior were measured by an adapted version of the propensity to plan for money scale from Lynch et al. (2010). The intention to learn more about retirement planning was measured with a single item inspired by the information-seeking dimension of Stawski, Hershey, and Jacobs-Lawson (2007) financial planning scale. Participants were also asked standard socio-demographic questions on age, gender, income, education, and English language skills.

Why and when does financial information affect retirement ...

While most workers are responsible for their own retirement savings these days, high schools don't have required classes on 401(k)s and Individual Retirement Accounts (I.R.A.s). And colleges ...

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How to Save Money for Retirement - Business Guides - The ...

One method to encourage worker participation in retirement plans is to 2 We thank David Blake and the U.K. Department of Work and Pensions for providing us with the data. 3 Duflo, Gale, Liebman, Orzag, and Saez (2005) find a similar unexploited arbitrage opportunity in the context of tax filers eligible for the savers tax credit.

Heuristics and Biases in Retirement Savings Behavior

Retirement planning behavior is defined as people's behavior towards their retirement planning. Therefore, attitudes toward retirement might lead to the formation of saving intentions to perform...

(PDF) A Conceptual Review on the Effect of Attitudes ...

Background. The economic, social and health consequences of Baby Boomers

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reaching retirement age is a topic of increasing academic and policy interest [1-3]. Baby Boomers, those born between 1946 and 1965, constitute a large proportion of the population of most industrialised countries and has been exacerbated by increased longevity and decreasing birth rates affecting age distributions [4-7].

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