

Saving For Retirement Intention Context And Behavior

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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 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.

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To save for retirement is to be faced with an array of complexity and risk which many individuals find difficult to navigate. Increasing their vulnerability to risk and jeopardising their security...

Saving for Retirement: Intention, 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. Austerity measures, gloomy economic growth perspectives and a weak housing market seem to be the only short-term certainties of the 'new normal'.

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intentions, in the context of using a professional financial services planner to assist with saving for retirement. Second, previous research has found that word-of-mouth (WOM) has a significant ...

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Policy-makers often attempt to motivate people to take timely action by increasing the perceived importance of 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 ...
Executive Summary The "traditional" approach to retirement is relatively straightforward: save and invest as much as you can, for as long as you can, starting as early as you can, to accumulate enough retirement savings that you no longer need to work, and instead can enjoy a life of leisure.

3 Types Of Retirement And Their Differing Savings Strategies
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 ...
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 ...
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 dominate, individuals will formulate later retirement intentions.

Healthcare Professionals' Retirement Intentions: The Roles ...
Lastly, the future image exposure effect on the increased saving intention consistently held for different types of saving intention (i.e. long-term retirement saving intention, short-term retirement saving intention, general saving intention, and comparative retirement saving intention). Theoretical and practical implications are suggested.

"How to Increase Saving Intentions: Exploring ...
This study investigated the relationship between retirement saving needs estimation and the amount of self-reported private retirement savings amassed by working-age adults in Hong Kong, China, by focusing on the mediating role of retirement saving needs estimation between retirement goal clarity and the amount of private retirement savings.

Retirement Goal Clarity, Needs Estimation, and Saving ...
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