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Volume 5, 2012 - Issue 4: Financial Subjects. Guest Editors: Paul Langley and Andrew Leyshon

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REMAKING RETIREMENT INVESTORS

Behavioural economics and defined-contribution occupational pensions

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Pages 473-488 | Received 08 Aug 2011, Accepted 01 May 2012, Published online: 24 Aug 2012

 Cite this article  <https://doi.org/10.1080/17530350.2012.691893>

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financial subjects who face the highly uncertain prospect that returns on investment after fees will be sufficient to meet their expectations of security in old age.

Keywords: retirement investors behavioural economics defined-contribution pensions life-style and target-date funds apparatus of security

Notes

1. For a recent example of this wider application of behavioural economics to address issues such as tackling crime and reducing obesity in UK public policy, see the 'mindspace' work of the Institute for Government and the Cabinet Office ([2010](#)) and the subsequent Department of Health ([2010](#)) white paper. We would like to thank Will Davies for drawing our attention to this.

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