Home ▶ All Journals ▶ Journal of Cultural Economy ▶ List of Issues ▶ Volume 5, Issue 4

Journal of Cultural Economy >

REMAKING RETIREMENT INVESTORS

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

912 31

Views CrossRef citations to date Altmetric

Articles

REMAKING RETIREMENT INVESTORS

Behavioural economics and defined-contribution occupational pensions

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

66 Cite this article ▶ https://doi.org/10.1080/17530350.2012.691893



Full Article

Figures & data

References

66 Citations

Metrics

Reprints & Permissions

Read this article

Abstract

Summoned up within the defined-contribution (DC) plans that now predominate in the UK and USA, the financial subject of the retirement investor is identified by behavioural economics as the crucial problem to be solved in present-day occupational pension provision. Interventions are being made that: promote individual participation in plans through auto-enrolment techniques; increase the rate at which individuals make taxfavoured payments into plans through contribution escalator schemes; and cater for

the deci default (

After De

reartic

(appl

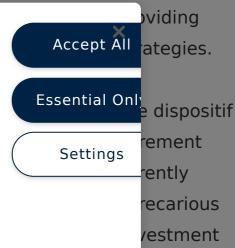
investor

incompl

financia

About Cookies On This Site

We and our partners use cookies to enhance your website experience, learn how our site is used, offer personalised features, measure the effectiveness of our services, and tailor content and ads to your interests while you navigate on the web or interact with us across devices. You can choose to accept all of these cookies or only essential cookies. To learn more or manage your preferences, click "Settings". For further information about the data we collect from you, please see our Privacy Policy



after fees will be sufficient to meet their expectations of security in old age.

Q 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.



About Cookies On This Site



We and our partners use cookies to enhance your website experience, learn how our site is used, offer personalised features, measure the effectiveness of our services, and tailor content and ads to your interests while you navigate on the web or interact with us across devices. You can choose to accept all of these cookies or only essential cookies. To learn more or manage your preferences, click "Settings". For further information about the data we collect from you, please see our Privacy Policy

Accept All

Essential Only

Settings

Information for

Authors

R&D professionals

Editors

Librarians

Societies

Opportunities

Reprints and e-prints

Advertising solutions

Accelerated publication

Corporate access solutions

Open access

Overview

Open journals

Open Select

Dove Medical Press

F1000Research

Help and information

Help and contact

Newsroom

All journals

Books

Keep up to date

Register to receive personalised research and resources by email



Sign me up











Copyright © 2024 Informa UK Limited Privacy policy Cookies Terms & conditions



Accessibility

Registered in England & Wales No. 3099067 5 Howick Place | London | SW1P 1WG

About Cookies On This Site



We and our partners use cookies to enhance your website experience, learn how our site is used, offer personalised features, measure the effectiveness of our services, and tailor content and ads to your interests while you navigate on the web or interact with us across devices. You can choose to accept all of these cookies or only essential cookies. To learn more or manage your preferences, click "Settings". For further information about the data we collect from you, please see our Privacy Policy



Essential Onl

Settings