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List of Issue

Volume 5, Issue 4

Journal of Cultural Economy >

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Articles

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Behavioural economics and defined-contribution occupational pensions

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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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Defined contribution pensions: dealing with the reluctant investor

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