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Saving for Retirement: Intention, Context, and Behavior Gordon L. Clark, Kendra Strauss, and Janelle Knox-Hayes 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 ...

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Saving for Retirement: Intention, Context, and Behavior. Gordon L. Clark, Kendra Strauss, Janelle Knox-Hayes. Banking & Finance; Research output: Book/Report › Book › Research › peer-review. 33 Citations (Scopus) Abstract. Understanding the ways in which people save for their retirement is an urgent issue. So much has changed in the last ...

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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

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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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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 ...

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 Saving For Retirement Intention Context And Behavior Saving For Retirement Intention Context And Behavior Yeah,

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In this context, Malaysia is one of them based on TPB, behavior intention to plan for retirement will be mediating Janelle Knox-Hayes is the Lister Brothers Associate Professor of Economic Geography in the Saving for Retirement: Intention, Context, and Behavior with Gordon L. Clark and Kendra Strauss (Oxford University Press, 2012); Cultures of Saving for Retirement: Intention, Context, and ...

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. This book explores the behavioral revolution and its implications for understanding financial decision-making and saving for the future. Recognizing the profound implications of this research program, it goes beyond issues of risk aversion, framing, and decision-making to consider how social identity and the resources due to people by virtue of their place in society figure in savings behavior. It gives considerable attention to the context of the environment in which people make

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financial decisions, arguing that this allows a better understanding of the coexistence of sophistication and naivety apparent in patterns of retirement saving. Utilizing databases from the UK, the book provides an empirical foundation to its theoretical arguments, demonstrating how an integrated approach to individual financial decision-making is necessary if we are to address the apparent shortfall in many people's planning for the future. The book concludes by setting the agenda for the design, governance, and regulation of pension savings schemes consistent with delivering cost-effective solutions to pension adequacy. In these ways, it sets forth a strategy for rethinking individual behavior as well as the design of retirement income systems.

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.--Résumé de l'éditeur.

As the world's population lives longer, it will become increasingly important for plan sponsors, retirement advisors, regulators, and financial firms to focus closely on how older persons fare in the face of rising difficulties with cognition and financial management. This book offers state-of-the-art research and recommendations on how to evaluate when older persons need financial advice, help them make better financial decisions, and to identify policy options for handling these individual and social challenges efficiently and fairly. This latest volume in the Pension Research Council series, draws lessons from theory and practice, and will be of interest to employees and retirees, consumers and researchers, and financial institutions working to design better retirement plan offerings.

The first fifteen years of the 21st century have thrown into sharp relief the challenges of growth, equity, stability, and sustainability facing the world economy. In addition, they have exposed the inadequacies of mainstream economics in providing answers to these challenges. This volume gathers over 50 leading scholars from around the world to offer a forward-looking perspective of economic geography to understanding the various building blocks, relationships, and trajectories in the world economy. The perspective is at the same time grounded in theory and in the experiences of particular places. Reviewing state-of-the-art of economic geography, setting agendas, and with illustrations and empirical evidence from all over the world, the book should be an essential reference for students, researchers, as well as strategists and policy makers. Building on the success of the first edition, this volume offers a radically revised, updated, and broader approach to economic geography. With the backdrop of the global financial crisis, finance is investigated in chapters on financial stability, financial innovation, global financial networks, the global map of savings and investments, and financialization. Environmental challenges are addressed in chapters on resource economies, vulnerability of regions to climate change, carbon markets, and energy transitions. Distribution and consumption feature alongside more established topics on the firm, innovation, and work. The handbook also captures the theoretical and conceptual innovations of the last fifteen years, including evolutionary economic geography and the global production networks approach. Addressing the dangers of inequality, instability, and environmental crisis head-on, the volume concludes with strategies for growth and new ways of envisioning the spatiality of economy for the future.

Prominent economists present detailed analyses of the conditions that made Greece vulnerable to economic crisis and offer policy recommendations for comprehensive and radical change. More than eight years after the global financial crisis began, the economy of Greece shows little sign of recovery, and its position in the eurozone seems tenuous. Between

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2008 and 2014, incomes in Greece shrank by more than 25 percent, homes lost more than a third of their value, and the unemployment rate reached 27 percent. Most articles on Greece in the media focus on the effects of austerity, repayment of its debt, and its future in the eurozone. In *Beyond Austerity: Reforming the Greek Economy*, leading Greek economists from institutions both within and outside Greece, take a broader and deeper view of the Greek crisis, examining the pathologies that made Greece vulnerable to the crisis and the implications for the entire eurozone. Each chapter takes on a specific policy area, examining it in terms of Greece's economic reality and offering possible directions for policy. The topics range from macroeconomic issues to markets and their regulation to finance to the public sector. Individual chapters address the costs and benefits of participation in the eurozone, Greece's international competitiveness, taxation, pensions, the labor market, privatization, product markets, finance, education, healthcare, corruption, the justice system, and public administration. The contributors argue that Greek institutions require a deep overhaul rather than quick fixes to enable long-term growth and prosperity.

The 'Golden Age' of the welfare state in Europe was characterised by a strengthening of social rights as citizens became increasingly protected through the collective provision of income security and social services. The oil crisis, inflation and high unemployment of the 1970s largely saw the end of welfare expansion with critical voices claiming the welfare state had created an unbalanced focus on the social rights of individuals, above their responsibilities as citizens. During the 1980s many western countries developed contractual modes of thinking and regulation within welfare policy. Contractualism has proved a significant organising principle for public reforms in general, and for social policy reforms in particular as it embraces both a way of justifying certain welfare policies and of constructing specific socio-legal policy instruments. Engaging with both the critique of the welfare state and the subsequent policy responses, expert contributors in this book examine contractualism as a discourse, comprising principles and justifying ideas, and as a legal and social practice. Covering the international debate on conditionality they discuss European experiences with active social citizenship ideas and contractualism providing individual case studies and comparisons from a wide range of European countries.

This book argues that the implementation of compulsory, highly regulated, privately administered, defined contribution pensions facilitates rent-seeking behaviour on the part of the pension fund administrators and undermines the retirees' income and well-being. While the book focuses primarily on Chile, its analysis and conclusions are applicable to several Latin American and Eastern European countries where privately administered pension systems have been implemented. Chapters evaluate the scholarly literature and empirical evidence around three aspects of the pension fund industry: structure, pricing and performance. The authors conclude that state regulation has facilitated the accumulation of capital in the hands of the pension fund administrators. They also demonstrate that these systems owe more to the values and principles of conservative philosophy than to neoliberalism in providing alternative solutions to the rent-seeking approach to retirement.

This book explores the effects of the gradual liberalisation of capital markets and the expansion of consumer credit on poorer households in the United Kingdom, with particular attention to the precariousness caused by a lack of savings and a reliance on debt. Asking what it means for poorer working individuals and households to be subject to the demands of finance, the author draws on Michel Foucault's theory of subjectivation as well as Louis Althusser's interest in class, actively theorising the constraints of low income or precarious work on financial planning, alongside the reorganisation or rollback of government benefits.

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A contribution to our understanding of the ways in which financial concerns deepen and expand economic inequality, *Class and Inequality in the Time of Finance* shows how finance stratifies individual subjects rather than simply individualising and separating them. As such, it will appeal to scholars of sociology with interests in neoliberalism, economic austerity, and consumer credit and debt.

Population ageing is among the most important developments of our time. This book explores the profound challenges faced by an aging world. Leading experts from diverse disciplines describe the fundamental impact demographic aging has on pension systems, on the concepts of retirement and old age, and on the balance of generational justice.

This handbook is a comprehensive and up to date work of reference that offers a survey of the state of financial geography. With Brexit, a global recession triggered by the COVID-19 pandemic, as well as new financial technology threatening and promising to revolutionize finance, the map of the financial world is in a state of transformation, with major implications for development. With these developments in the background, this handbook builds on this unprecedented momentum and responds to these epochal challenges, offering a comprehensive guide to financial geography. Financial geography is concerned with the study of money and finance in space and time, and their impacts on economy, society and nature. The book consists of 29 chapters organized in six sections: theoretical perspectives on financial geography, financial assets and markets, investors, intermediation, regulation and governance, and finance, development and the environment. Each chapter provides a balanced overview of current knowledge, identifying issues and discussing relevant debates. Written in an analytical and engaging style by authors based on six continents from a wide range of disciplines, the work also offers reflections on where the research agenda is likely to advance in the future. The book 's key audience will primarily be students and researchers in geography, urban studies, global studies and planning, more or less familiar with financial geography, who seek access to a state-of-the art survey of this area. It will also be useful for students and researchers in other disciplines, such as finance and economics, history, sociology, anthropology, politics, business studies, environmental studies and other social sciences, who seek convenient access to financial geography as a new and relatively unfamiliar area. Finally, it will be a valuable resource for practitioners in the public and private sector, including business consultants and policy-makers, who look for alternative approaches to understanding money and finance.

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