



# **Pension Design and Structure: New Lessons from Behavioral Finance (Pensions Research Council)**

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Employees are being given more and more decisions to make with regards to their pension and healthcare plans. Yet increasing research in the social sciences shows that the decisions 'real' people make are not those of the thoughtful and well-informed economic agent often portrayed in economic research, but are often based on flawed information and made without a full understanding of their financial implications.

The contributors to *Pension Design and Structure* explore the assumptions behind commonly-held theories of retirement decision-making, and the consequences of the growing volume of research in behavioral finance and economics for the field of pension research. Using large datasets newly provided by financial service firms and real-world experiments, this volume tests the hypotheses of this research.

This is the first book to explore the implications of behavioral finance research for pensions and retirement studies, and uses frontier research from several fields, including Finance, Economics, Management, Sociology, and Psychology. Contributors include leading pensions experts.

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