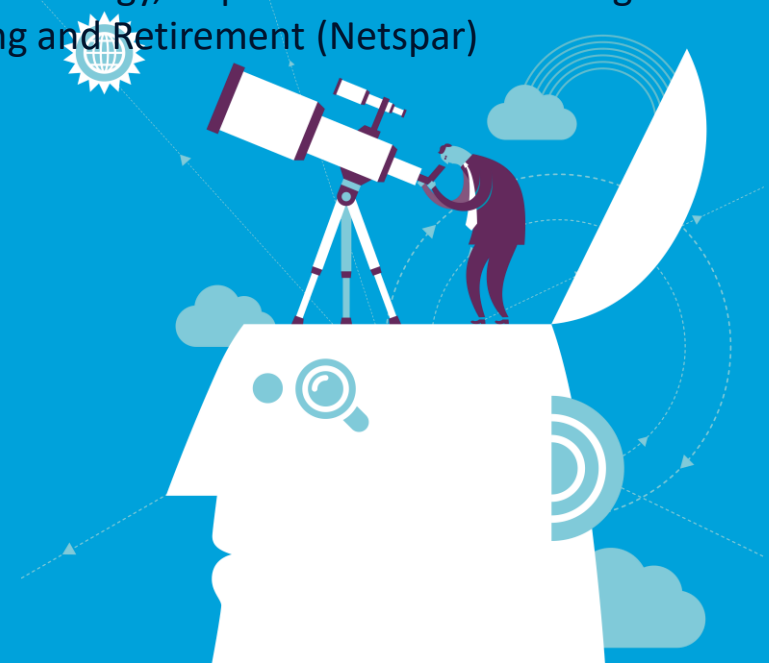


Waarom het wiel opnieuw uitvinden? Inzichten uit internationaal onderzoek pensioencommunicatie

Thomas Post

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Network for Studies on Pensions, Aging and Retirement (Netspar)







Financiële veerkracht op de oude dag | 2020

Hoe zetten we mensen aan tot actie?

Deel 4



Maastricht University

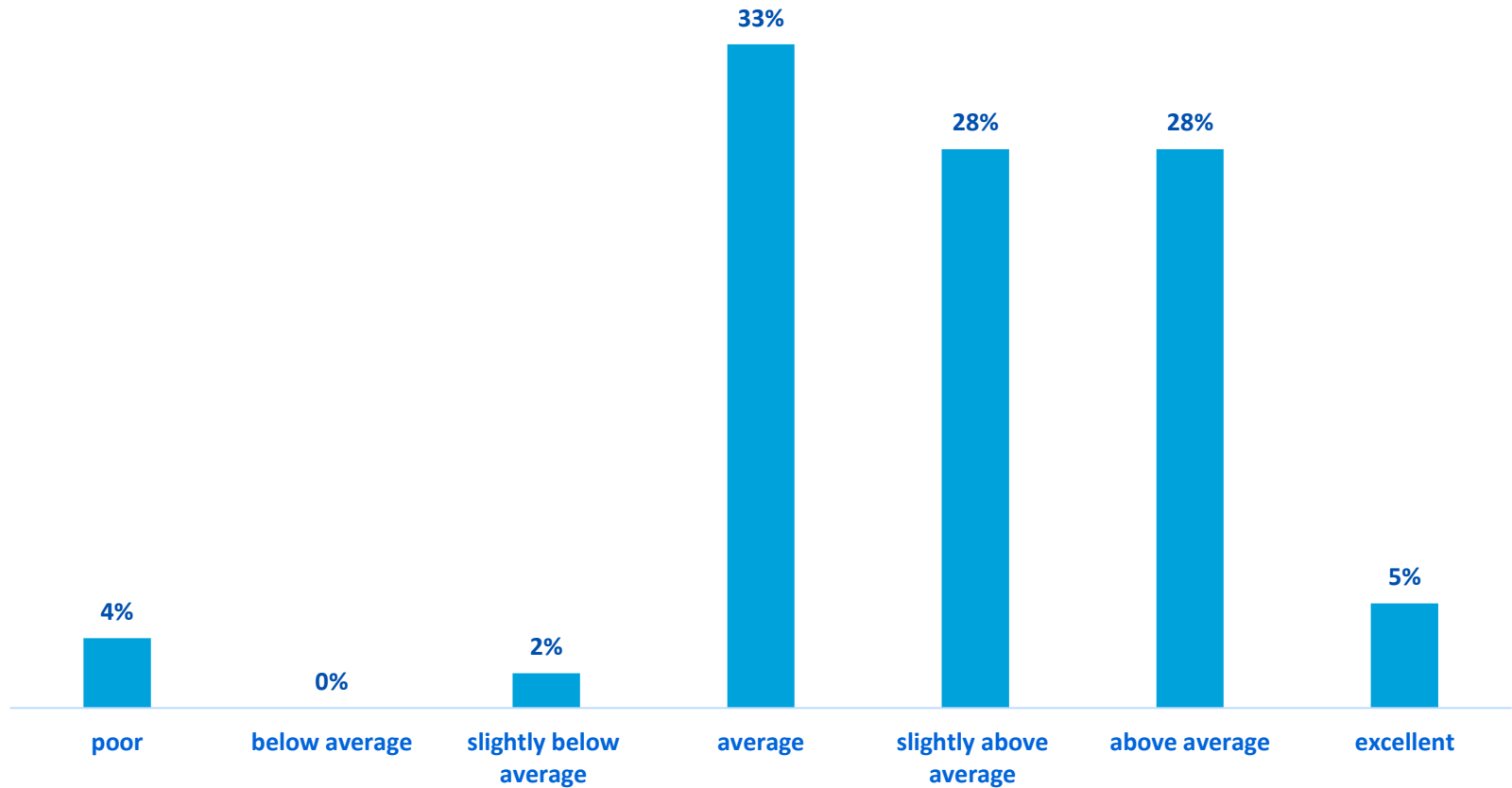


Wijzer in geldzaken





Compared to other car drivers, how would you rate your driving skills?

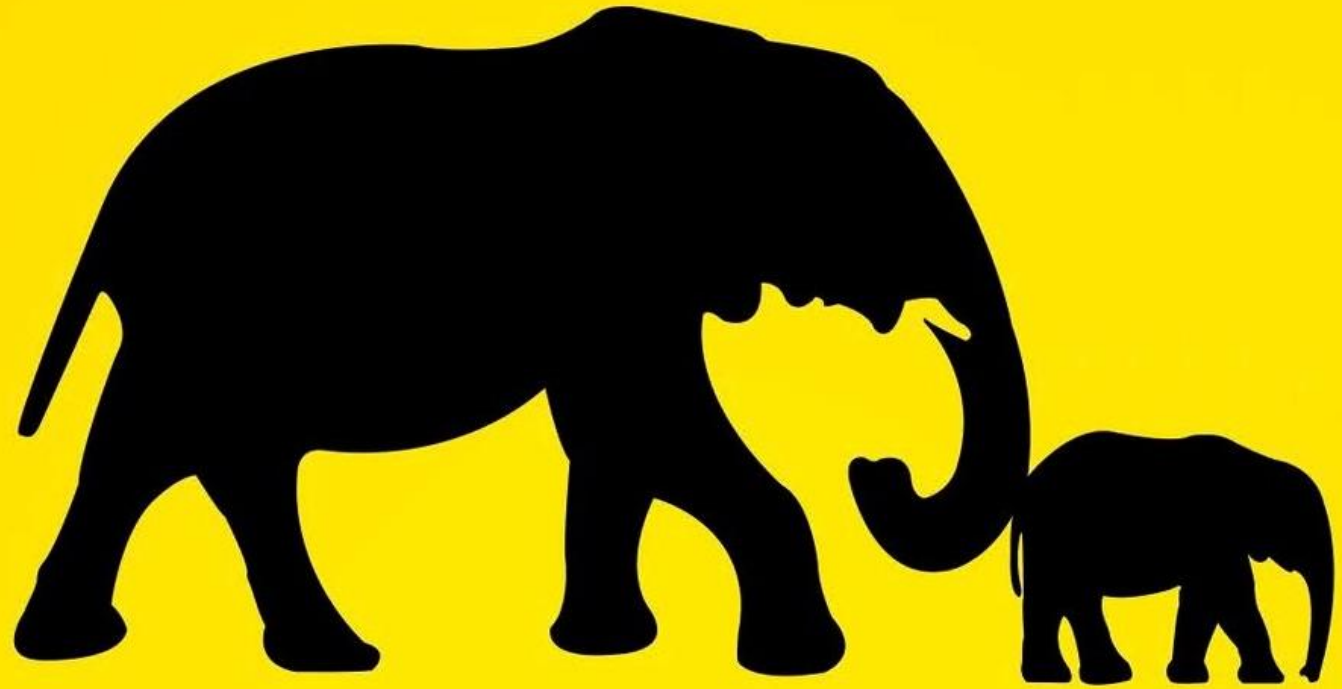




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Nudge



Keywords: Bone substitute, SOCS, Fracture fix

1. Introduction

Bio-Oss is a natural bone substitute bone via a proprietary extracted material is used mainly to fill bone and maxillofacial surgery. For a bone substitute can support the organization of a traumatized Bio-Oss by its trabecular (300-1500 µm) and by preventing the invasion of bacteria thereby inducing bone growth. Bio-Oss material is used in the process. The following are the for

Accepted for publication
To cite this article
Cochran PFM, Schmalz G, Stiggenes R, Buser D, Gore-Tex as barrier for bone defects: an evaluation by CT.
Clin. Oral Impl. Res. 1997; 10: 516-521
doi: 10.1111/j.1600-0501.1997.tb00516.x

Decision-making Approaches and the Propensity to Default: Evidence and Implications

Jeffrey Brown, Anne Farrell, Scott Weisbenner, Journal of Financial Economics 121, 2016, pp. 477-495.

(2019 WiG edition)

A green road sign with white text that reads "Default". The sign is mounted on a metal pole and is set against a blue sky with white clouds. The sign has a white border and the word "Default" is written in a large, white, sans-serif font.

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T-Mobile NL 10:05 100%

Abbrechen Ereignis Hinzufügen

Titel

Ort

Ganztägig

Beginn 04.06.2019 10:00

Ende 11:00

Betreff Meeting

Ort Office

Beginn Fr 09.11.2018 09:00 Ganztägiges Ereignis

Ende Fr 09.11.2018 10:00

Subject

Location

Start time Tue 6/4/2019 10:30 AM All day event

End time Tue 6/4/2019 11:00 AM



Setting

- US pension fund 1997
- 3 Options
 - “traditional plan”= defined benefit
 - “portable plan”
 - “self-managed plan”





Results & implications

- 27% did not make a choice
- Those who chose
 - Higher income
 - Higher wealth
 - Higher education
 - Higher pension knowledge
 - Less procrastination behavior

The Effect of Providing Peer Information on Retirement Savings Decisions

John Beshears, James Choi, David Laibson, Brigitte Madrian,
Katherine Milkman, *Journal of Finance* 70, 2015, pp. 1161-1201

(2017 WiG edition)

Social norm nudge



The MSC/ASC certification contributes to sustaining marine resources

28%

**of all customers buying
seafood in our shop
yesterday
chose MSC/ASC**

Setting

- US pension fund
- Choice
 - Participate in pension plan and select contribution rate
- Nudge → shown
 - % of coworkers that is participating already (and their contribution rate)



Results & implications

- The nudge worked for those who saved more already
- For those with low income / little savings
 - Oppositional reaction → saved less!

See Verhallen & Post, 2020, The U-Turn Effect in Social Norm Interventions: Distance From Peers' Behavior Influences the Moderating Effect of Social Identification on the Strength of Peer Effects

Implications

- There is much more out there on interventions!
- What works, what not, and when
- Framing, Social norms, Defaults, Choice Architecture, ...

Implications



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