

Reading List for lecture on the ageing population and pensions

Academic papers:

Finkelstein, A. and Poterba, J., Adverse Selection in Insurance Markets: Policyholder Evidence from the U.K. Annuity Market. *Journal of Political Economy*, Vol. 112, No. 1, Pt. 1, pp. 183-208, February 2004

Benartzi, S. and Thaler, R., 2007. Heuristics and biases in retirement savings behavior. *Journal of Economic perspectives*, 21(3), pp.81-104.

Thaler, R.H. and Benartzi, S., 2004. Save more tomorrow™: Using behavioral economics to increase employee saving. *Journal of political Economy*, 112(S1), pp.S164-S187.

Cribb, J. and Emmerson, C., 2016. What happens when employers are obliged to nudge? Automatic enrolment and pension saving in the UK (No. W16/19). IFS Working Papers. (https://www.ifs.org.uk/uploads/publications/research%20summaries/auto_enrolment_1116.pdf)

O’Dea, C. and Sturrock, D., 2017. Subjective expectations of survival and economic behaviour. IFS Working Paper W18/14
<https://www.ifs.org.uk/publications/12904>

Non-academic resources:

IFS Report on The adequacy of wealth amongst those approaching retirement
<https://www.ifs.org.uk/comms/r72.pdf>

IFS Report on the economic circumstances of different generations:
<https://www.ifs.org.uk/uploads/publications/bns/bn187.pdf>

Pensions Policy Institute. 2016. “The New Pensions Landscape”
<http://www.pensionspolicyinstitute.org.uk/publications/reports/thenewpensionslandscape>

- In general, there are many good briefing notes on different aspects of UK pensions and pension reform on the PPI website.

Emmerson, C. 2017. “Would you rather? Further increases in the state pension age v abandoning the triple lock” IFS observation
<https://www.ifs.org.uk/publications/8942>

TED talk on “Save more tomorrow” (Shlomo Benartzi)
https://www.ted.com/talks/shlomo_benartzi_saving_more_tomorrow