



Maastricht University



CONSTRUAL LEVEL INTERVENTIONS TO PROMOTE PLANNED RETIREMENT: THE EFFECT REVERSES WITH AGE

Elisabeth Brüggén
Associate Professor, Maastricht University

What makes this paper interesting to read?

- Relevant topic!
 - How to influence participants' decisions to make better pension decisions
 - Desirability versus feasibility trade-off
- Original theoretical angle

1. Sample

- “Young”: 40-50
- Still good pension
- Females overrepresented
- No descriptives about feasible and desirable retirement age → truncated at 0?

2. Dependent variable: retirement age

- Not a one shot decision but a process
- Relevance of a temporary change?
- Duration of the effects?
- Will “young” participants still be able to choose?
- Other interesting and relevant dependent variables

3. Additional controls/covariates

- Knowledge about retirement system → Knowledge on rules about retiring early/late (→ Truncation)
- Personal predispositions to have preferences for global vs. local → Age?! Assumption!
- Education
- Health
- Children (in house)
- Retirement plans of partner

4. Implications

- “Realistic” construal level manipulation?
 - A car is an example of _____ (global)
 - An example of a car is _____ (local)
- How to induce situational changes in construal level online?



**OTHER QUESTIONS OR
SUGGESTIONS?!**

**ELISABETH (LISA) BRÜGGEN
E.BRUGGEN@MAASTRICHTUNIVERSITY.NL**