Accepted Manuscript

Individual Heterogeneity and Pension Choices: Evidence from Italy

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PII: S0167-2681(18)30047-7 DOI: 10.1016/j.jebo.2018.02.016

Reference: JEBO 4281

To appear in: Journal of Economic Behavior and Organization

Received date: 22 April 2017
Revised date: 14 February 2018
Accepted date: 18 February 2018



Please cite this article as: Giovanni Gallo, Costanza Torricelli, Arthur van Soest, Individual Heterogeneity and Pension Choices: Evidence from Italy, *Journal of Economic Behavior and Organization* (2018), doi: 10.1016/j.jebo.2018.02.016

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Highlights

- We analyze individual heterogeneity in pension choices
- We exploit an Italian reform allowing the severance pay transfer in a pension fund
- We use the Elaboration Likelihood Model to study the decision process of employees
- Communication success depends on motivation and ability to process information
- Beyond cognitive skills, contextual elements also affect pension fund participation

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