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(2000) used data from the Health and Retirement Survey to examine the role of planning and the lack of financial literacy in retirement saving. She found that individuals who did not plan for retirement have

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The majority of papers that include a measure of time preferences find that they play an important role in determining retirement decision making (e.g., Petkoska and Earl, 2009, Finke and Huston, 2013, Brown and Previtero, 2014, Bradford, Courtemanche, and Heutel, 2014, Brown, Farrell, and Weisbenner, 2015, and Koehler, Langstaff, and Liu, 2015).

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