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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 lower net wealth and were less likely to invest in assets with higher expected returns such as equities.

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Financial Literacy, Retirement Planning, and Household Wealth Maarten van Rooij, Annamaria Lusardi, Rob J. Alessie. NBER Working Paper No. 17339 Issued in August 2011 NBER Program(s): Aging There is ample empirical evidence documenting widespread financial illiteracy and limited pension knowledge.

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