

Title: Bridging the Gap: The Key to Saving for Your Future Self
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The consequences of failing to adequately save for retirement are often grim: seniors may struggle to make ends meet, and their dreams of a comfortable retirement can be crushed by part-time jobs and a meager lifestyle. Without the mental continuity that is necessary to identify with one's future self, "neglect of the future self can arise from a failure of the imagination" (Ersner-Hershfield et al.). This project aims to motivate young adults to begin saving early for retirement with a series of nudges to bridge the empathy gap between the subjects' current and future selves. In randomized groups of undergraduate students (N = 104), the control group was exposed to no images, treatment 1 was exposed to current images of baby boomers (MIN = 55, MAX = 73), and treatment group 2 was exposed to both current images and images of baby boomers in their youth (Mage = 20.56, MIN = 18, MAX = 28). This study avoids privacy issues that arise from technology, such as FaceApp, by using third party images rather than aging the image of the subject. A One-Way ANOVA revealed that the exposure to images of baby boomers, and lack thereof, had no significant relationships between the control group, treatment 1, and treatment 2 on strengthening the bond felt by the participants between their current and future selves. However, in engaging the subjects both visually and mentally, this study was able to spark a conversation about the dream of a comfortable retirement toward becoming a reality.

Works Cited

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