

Accepted Manuscript

Psychological Characteristics and Household Savings Behavior: The Importance of Accounting for Latent Heterogeneity

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PII: S0167-2681(18)30041-6
DOI: [10.1016/j.jebo.2018.02.013](https://doi.org/10.1016/j.jebo.2018.02.013)
Reference: JEBO 4278

To appear in: *Journal of Economic Behavior and Organization*

Received date: 24 May 2017
Revised date: 9 February 2018
Accepted date: 10 February 2018

Please cite this article as: Patrick Gerhard , Joe J. Gladstone , Arvid O.I. Hoffmann , Psychological Characteristics and Household Savings Behavior: The Importance of Accounting for Latent Heterogeneity, *Journal of Economic Behavior and Organization* (2018), doi: [10.1016/j.jebo.2018.02.013](https://doi.org/10.1016/j.jebo.2018.02.013)

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HIGHLIGHTS

- Examines latent heterogeneity in household savings behavior using a finite mixture model
- Estimates a class membership model and a behavioral model of the classes jointly
- Finds evidence of latent heterogeneity using a representative sample of UK households
- Identifies two latent classes in the sample: striving households versus established households
- Shows how psychological characteristics influence savings behavior differently across classes

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