

Nest Insight 2019: Agenda

Session		Speakers
8.45 - 9.15	Arrival and registration	
9.15 - 9.30	Welcome and housekeeping Will Sandbrook will introduce the day, and give an update on Nest Insight's research programme and partners.	Will Sandbrook, Nest Insight
9.30 - 11.00	Panel 1: The lived experience of saving This panel will explore the day-to-day financial lives of the DC generation of savers, and introduce new ways that data and technology can help us better serve their needs. Hayley James will discuss recent qualitative work exploring the motives behind people's pension decisions. Jo Phillips will speak about Nest Insight's recent work, supported by Legal & General Investment Management (LGIM), exploring the impact of contribution increases within the auto enrolment system. John Gathergood will look at how financial data creates new opportunities to understand people's financial lives.	Chair: Greg Levin, Blackrock Jo Phillips, Nest Insight Dr Hayley James, Manchester University Professor John Gathergood, Nottingham University
11.00 - 11.30	Break and networking	
11.30 - 12.00	Viewpoint 1: The limits to behaviour change Professor Laibson will look at the real-world impacts of the new wave of behavioural finance interventions. Auto enrolment and similar approaches are being used around the world to overcome people's present bias and encourage savings. But what spill-over effects are these changes having on consumers' wider financial lives, and what might this suggest for the future?	Professor David Laibson, Harvard University
12.00 - 13.30	Evidence sharing and lunch During the buffet lunch there will be an opportunity to learn in depth about innovative work by researchers in consumer financial behaviour. This sharing session will include updates on Nest Insight's research programmes on sidecar savings and the self-employed, along with displays and demonstrations from a range of leading researchers.	Research marketplace
13.30 - 15.00	Panel 2: Bridging the gap This panel will ask whether the savings system can do more to serve the needs of harder-to-reach groups. Yvonne Braun will explore the pensions gender gap. Helen Undy will show how financial services need to adapt to meet the needs of people with mental health issues. Iona Bain will ask how savings can be made a more realistic option for young people.	Chair: Zoe Alexander, Nest Iona Bain, Young Money Yvonne Braun, ABI Helen Undy, Money and Mental Health
15.00 - 15.15	Tea break	
15.15 - 15.45	Viewpoint 2: A more inclusive savings landscape Ida Rademacher, Executive Director of the Aspen Financial Security Program, will explore new approaches to making savings more inclusive. In discussion with Will Sandbrook, she'll share some of the latest innovative work from the United States that's helping develop better financial solutions for lower income households.	Ida Rademacher, The Aspen Institute Interviewer: Will Sandbrook, Nest Insight
15.45 - 16.15	Closing remarks	Helen Dean, Nest
16.15 - 18.00	Drinks reception	