



Call for papers

11th Luxembourg Workshop on Household Finance and Consumption

Organiser: Central Bank of Luxembourg
Date: Wednesday, 16 September - Thursday, 17 September 2026
Location: Luxembourg

This workshop aims to bring together local and regional academics, researchers and PhD students, as well as representatives of relevant institutions, who are interested in empirical research on the economic and financial behaviour of households. The focus will be on presenting and discussing research that uses micro-level and survey data on individuals and households. Papers using data from Luxembourg or Europe will be given preference.

We solicit papers mainly in the following areas:

- Household consumption, saving, and portfolio choice, also in light of external shocks
- The impact of high and low inflation on household finances
- Housing, real estate and mortgage markets
- Household finance, credit constraints and implications for monetary policy
- Household payment habits, consumer loans and credit card debt
- Household (over-)indebtedness and financial distress
- Behavioural approaches to household asset accumulation, debt and consumption
- Household expectations and financial behaviour
- Financial literacy, financial sophistication, and the role of professional advice in shaping financial behaviour
- Household income and wealth inequality
- Regional and cross-border aspects of household finance

The workshop also aims to promote networking to create opportunities for joint research in this area.

Submission of papers:

Interested authors should **submit** their papers by **1st June 2026** to hfps@bcl.lu. Extended abstracts may also be considered, but preference will be given to completed papers. Authors of accepted papers will be **notified** by **26th June 2026**. Presentations are expected to be delivered in person (**online presentations are not possible**). Papers may also be selected for a poster session or speed session. The workshop language is English. For previous workshop programmes please visit the website of the Banque centrale du Luxembourg at <https://hfps.bcl.lu>.

Organising committee:

Peter Lindner, Thomas Y. Mathä, Giuseppe Pulina and Michael Ziegelmeyer

Expenses: There is no participation fee. Participants are expected to cover their own accommodation and travel expenses.