

## Call for papers

### 9<sup>th</sup> Luxembourg Workshop on Household Finance and Consumption

**Organiser:** Central Bank of Luxembourg  
**Date:** Thursday, 27 June - Friday, 28 June 2024  
**Location:** Luxembourg

This workshop aims to gather local and regional academics, researchers, PhD students and representatives of relevant institutions interested in empirical research on the economic and financial behaviour of households. It focuses on presentation and discussion of research using micro-level and survey data on individuals and households. Preference will be given to papers using data from Luxembourg and/or neighbouring regions/countries.

We solicit papers mainly in the following areas:

- Household consumption, saving, and portfolio choice, also in light of COVID-19
- Housing, real estate and mortgage markets, also in light of recent interest rate increases
- Household finances in times of high inflation
- 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

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 15 April 2024 to [hfps@bcl.lu](mailto: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 6 May 2024. The workshop language is English. For previous workshop programmes please visit the website of the Banque centrale du Luxembourg at <http://www.bcl.lu/en/Research/conferences/index.html>.

#### **Organising committee:**

Thomas Y. Mathä, Ana Montes-Viñas, Giuseppe Pulina and Michael Ziegelmeyer

#### **Expenses:**

There is no participation fee. Participants are expected to cover their own travel expenses.