

INTERNATIONAL CONFERENCE ON HOUSEHOLD FINANCE

29 – 30 April 2021

Virtual by Deutsche Bundesbank, Germany

The Research Centre of the Deutsche Bundesbank organizes an International Online-Conference on Household Finance with the objective to present state-of-the-art research in the field. In particular, we are interested in papers on households' consumption, saving, housing decisions, investment and borrowing decisions, households' reaction to uncertainty and expectations formation and disagreements about inflation, house price developments and labor income risks. Further topics include the effects of monetary and fiscal policies on household behavior, attitudes towards taxation, redistribution and climate change and their reflection into household behavior. The focus will be on research that makes use of household- and person-level data, such as consumption and wealth surveys as well as large-scale online surveys.

We solicit papers in the following areas, but related areas may also be considered:

- Household saving, consumption and liquidity constraints
- Homeownership decisions and mortgages
- Behavioral aspects of household finance: expectations, preferences and attitudes
- Asset allocation over the life-cycle
- Financial literacy, cognitive abilities and financial decisions
- Intra/inter-generational distribution of income and wealth
- Effects of COVID-19 pandemic on households' decisions
- Distributional consequences of monetary and fiscal policies

Keynote Speakers: **Annamaria Lusardi** (Dartmouth College) and **Mariacristina De Nardi** (University of Minnesota) will give plenary lectures.

Venue and Time Organization: The conference will take place virtually on Webex. Two sessions with three presentations of 30 minutes are planned on each conference day. In addition, there would be one keynote lecture of one hour each day. We expect sessions to start at 2 p.m. and finish at 6.30 p.m. CET (8 a.m. and 12.30 pm EST).

Submission of Papers: Please submit completed papers to phf@bundesbank.de. The deadline for submissions is **22 January 2021**. Authors of accepted papers will be notified in **February 2021**.

Participation: Those wishing to attend the conference without presenting a paper, should notify the organizers by **28 February 2021**, by sending an email to phf@bundesbank.de with name, affiliation and contact details (address, phone, email).

Pre-conference session: A one-hour introduction to the Bundesbank survey datasets (Panel on Household Finances (PHF), Bundesbank Online Panel Households (BOP-HH) and Firms (BOP-F)) will be offered to interested participants prior to the start of the conference on **29 April 2021**. The introduction will focus on the design and content of the surveys as well as the possibilities to use the micro-data for research projects.

The Organizing Committee consists of Olga Goldfayn-Frank, Georgi Kocharkov, Hannah Paule-Paludkiewicz, Tobias Schmidt, Panagiota Tzamourani, and Junyi Zhu.