



## Call for papers

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

**Organiser:** Central Bank of Luxembourg  
**Date:** Wednesday, 8 October - Thursday, 9 October 2025  
**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 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 20<sup>th</sup> June 2025 to [hfcs@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 30<sup>th</sup> July 2025. Presentations are expected to be delivered in person. Papers may also be selected for a poster session (online presentations are not possible). The workshop language is English. For previous workshop programmes please visit the website of the Banque centrale du Luxembourg at <http://hfcs.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.