

Programme
Workshop on household debt – a challenge for the future?
Venue: Danmarks Nationalbank, Havnegade 5, DK-1093 Copenhagen K
24 September 2014

9.30 – 9.45: Opening Remarks: Governor Per Callesen, Danmarks Nationalbank

Morning session 1: Household debt in Scandinavia

Chair: Niels Lynggård Hansen, Director, Head of Economics, Danmarks Nationalbank

9.45 – 10.15: Household debt in Sweden
by Jakob Winstrand, Senior Economist, Financial Stability Department, Sveriges Riksbank

10.15 – 10.45: The wealth and debt of Danish families
by Asger Lau Andersen, assistant professor, University of Copenhagen

10.45 – 11.15: Policy discussion
10 minutes introduction by lead discussant followed by a general discussion.
Lead discussant: Kim Bergoe, Senior Credit Officer, Moody's

Morning session 2: Household debt in an international perspective

Chair: Michael Skaarup Matthison, Head of Division, International Economy, Danmarks Nationalbank

11.45 – 12:15: Household debt and the OECD's surveillance of member states
by Christophe André, Senior Economist, OECD

12.15 – 12.35: Policy discussion
10 minutes introduction by lead discussant followed by a general discussion.
Lead discussant: Thomas William Dorsey, Advisor, International Monetary Fund

Afternoon session: Household's financial behavior and debt

Chair: Kim Abildgren, Head of Division, Economic Research, Danmarks Nationalbank

14.00 – 14.30: Financial Troubles: Bad Luck or Bad Behavior?
by Claus Thustrup Kreiner, professor at the University of Copenhagen and member of the chairmanship of Danish Economic Councils

14.30 – 15.00: Households' assets and liabilities in the euro area – evidence from the Eurosystem's Household Finance and Consumption Survey
by Miguel Ampudia, Economist, HFCN team, European Central Bank

15.00 – 15.30: Policy discussion
10 minutes introduction by lead discussant followed by a general discussion.
Lead discussant: Peter Weiss, Head of Unit, European Commission

Panel discussion: Household debt and economic policy

Chair: Niels Lynggård Hansen, Director, Head of Economics, Danmarks Nationalbank

15.45 – 16.45: 10 minutes introduction from each of the following panelists:

Ulrik Nødgaard, Director General, Danish Financial Supervisory Authority

Per Callesen, Governor, Danmarks Nationalbank

Jørgen Søndergaard, chairman of ATP's Committee of Representatives and senior research fellow at SFI - the Danish National Centre for Social Research.

Followed by panel discussion and a general discussion

16.45: End of workshop