



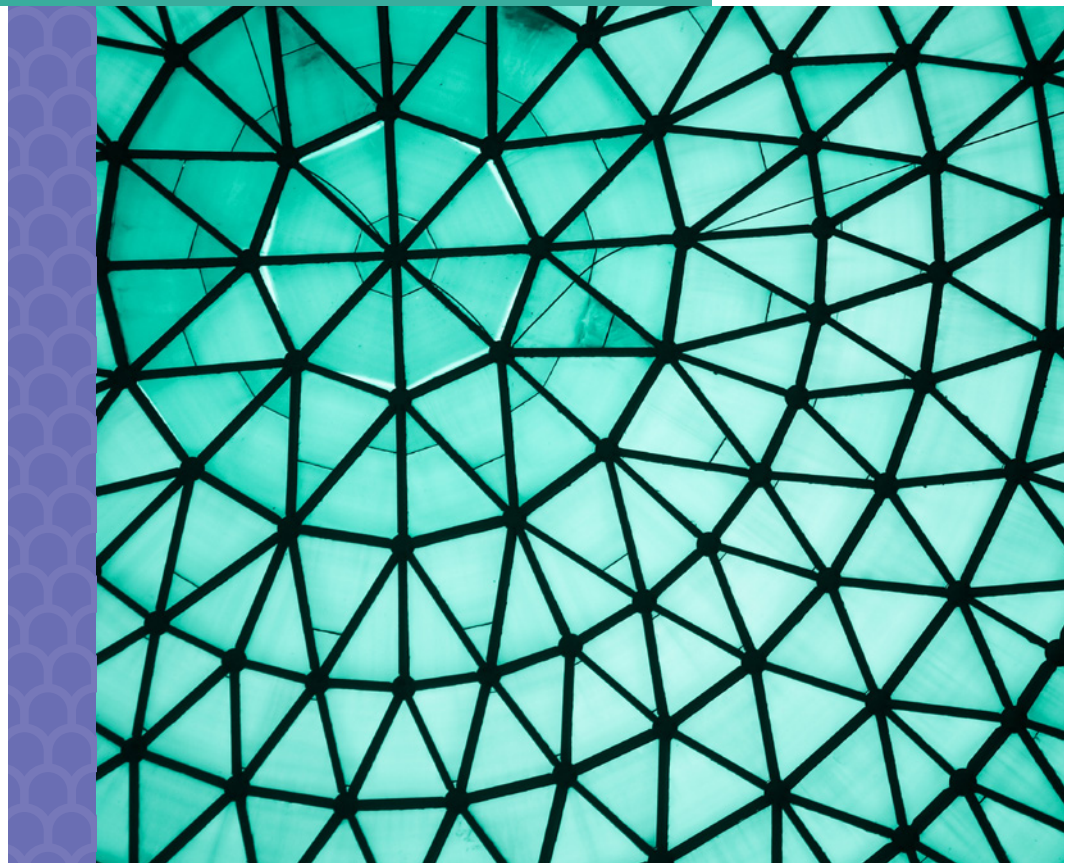
BANK OF ENGLAND



Workshop on Household Finance and Housing

17 June 2022

Organising Committee: Philippe Bracke, Angus Foulis, Silvana Tenreyro and Jagdish Tripathy (Bank of England) and Tarun Ramadorai (Imperial College Business School)



The Centre for Central Banking Studies (Bank of England) and Imperial College Business School, are jointly organising the 3rd edition of the Workshop on Household Finance and Housing on Friday 17th June 2022.

This hybrid event will be hosted onsite at the Bank of England and virtually on MS Teams. Guidelines on accessing the seminars via MS Teams will be sent to registered virtual attendees at a later date.

NOTE: All times are in **BST** (British Summer Time). For reference: Boston/New York – BST-5 hours; Chicago – BST-6 hours; California – BST-8 hours.

Format:

- Panel (10 mins *4 speakers, 20 mins Q &A)
- Keynote (45 mins speaker, 15 mins Q&A)
- Regular (35 mins speaker, 10 mins discussant, 15 mins Q&A)

Friday 17th June 2022

09:00-09:30 **Registration and refreshments**

09:30-09:35 Opening remarks: **Silvana Tenreyro** (Bank of England, LSE), **Tarun Ramadorai** (Imperial College Business School)

09:35-10:35 *Measuring the Welfare Cost of Asymmetric information in Consumer Credit Markets* ([link](#)), with Huan Tang (LSE) and Constantine Yannelis (Booth)
Speaker: **Anthony DeFusco** (Kellogg)
Discussant: **Cameron Peng** (LSE)
Chair: **Silvana Tenreyro** (Bank of England, LSE)

10:35-11:35 *Help to Spend? The Housing Market and Consumption Response to Relaxing the Down Payment Constraint* ([link](#)), with Belinda Tracey (Bank of England)
Speaker: **Neeltje Van Horen** (Bank of England)
Discussant: **Cristian Badarinza** (NUS)

11:35-12:00 **Break**

12:00-13:00 *Cross-subsidies in Household Finance*
Speaker: **Tarun Ramadorai** (Imperial College)
Chair: **Angus Foulis** (Bank of England)

13:00-14:00 **Lunch**

14:00-15:00 *Competition and Scope in Banking: The Case of Small Business Lending* ([link](#) – to be added), with Matteo Benetton (UC Berkeley) and Greg Buchak (Stanford)
Speaker: **Claudia Robles-Garcia** (Stanford)
Discussant: **Christopher Hansman** (Imperial College)

15:00-15:30 **Break**

15:30-16:30 Panel: *Addressing Inequality*
Speakers: **Annette Alstadsaeter** (Centre for Tax Research, [link](#), [link](#)), **Clara-Martinez Toledano** (Imperial College, [link](#)), **Moritz Kuhn** (Bonn, [link](#) – to be added)
Chair: **Huw Pill** (Chief Economist, Bank of England)

16:30-17:30 *The Impact of Social Insurance on Household debt* ([link](#)), with Gideon Bornstein (Wharton)
Speaker: **Sasha Indarte** (Wharton)
Discussant: **Claire Celerier** (Toronto)

17:30-18:15 **Informal drinks reception, Bank of England**

18:30 **Dinner (Invitation Only)**

Joining Instructions

Please register for the Workshop on Household Finance and Housing [here](#).

BST (British Summer Time) is the current UK time.

Further information regarding the event can be found [here](#).

After registering, you will receive a confirmation email containing information about joining the webinar.

If you have any issues with registering or accessing MS Teams, please contact CCBSinfo@bankofengland.co.uk. We recommend you join the first session 15 minutes early to ensure you can access the session without any difficulties.

For event information or queries, please contact:

Email: CCBSInfo@bankofengland.co.uk

Event Administrators:

Maria Brady/ Lucy Cella

T: +44 20 3461 4542/3892

Bank of England
Threadneedle Street
London EC2R 8AH

