The NBER working group on Household Finance is organizing a meeting during the Summer Institute on Friday and Saturday, July 19 and 20, 2019, in Cambridge MA.  
  
The purpose of this working group is to provide a single, regular forum that brings together the various researchers of household finance topics, in order to advance our understanding of them.  We define household finance broadly, to include the many financial decisions made by households, including the financial functions of payments, saving and investing/portfolio-choice, borrowing/credit, and risk management. Households do not make their decisions in a vacuum, and so the field also encompasses the actions of businesses and government. Topics of interest to the working group include, but are not limited to:  
-       Household borrowing decisions, including decisions about debt in general and also specific types of credit, such as mortgages, credit cards, student loans, informal lending, marketplace lending, etc.  
-       Household saving and investing/portfolio-choice decisions, including  both financial investments (ranging from short-term emergency savings to long-term retirement savings) and real investments (such as in housing and human capital)  
-       Household payment choices  
-       Household consumption, spending, and budgeting  
-       Consumer default and bankruptcy  
-       Insurance and other forms of household risk management  
-       Financial skills and capabilities  
-       The economics and industrial organization of the household financial industry  
-       Financial innovations in household finance  
-       Laws, regulations, and public policies about consumer finance  
  
The working group is interested in a wide variety of research approaches, including empirical studies of existing or new datasets, laboratory or field experiments, theoretical modeling, clinical research, etc.  If you are interested in presenting, please upload your paper as a pdf file to the following website no later than midnight (EST) on March 20, 2019.  
  
Submission website:   <http://papers.nber.org/confsubmit/backend/cfp?id=SI19HF> .  
  
The NBER will fund travel expenses for paper presenters and discussants.  
  
Please note that submitters will hear from the NBER only if your paper can be included in the program. Also, if your paper is accepted by both this group and another group during the same week of the Summer Institute, we may ask that your paper be withdrawn from one of the groups, to make room for more presenters.  
  
If you have any administrative questions, please contact Rob Shannon at rshannon@nber.org. Other questions can be directed to the conference organizers.  
  
Please feel free to share this call for papers with other researchers on household finance topics, as one need not be an NBER affiliate to submit a paper.  
  
However, since space at the Summer Institute is limited, it will not be possible to invite to the meeting everyone who receives this call for papers.  
  
Thank you.  
  
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