

Conference Announcement The Optimal Household Balance Sheet: Who Has Too Much Debt?

Wednesday October 19th, 2016, DeGroote School of Business in Burlington, Ontario

The IFID Centre and the DeGroote School of Business at McMaster University will be jointly organizing a scholarly conference.

OVERVIEW: The conference will take place at the DeGroote School of Business' Ron Joyce Centre in Burlington, Ontario during the morning of Wednesday October 19th, 2016. The organizers are looking for submissions of papers from researchers in academia, industry and government on the topic of personal debt management. For example, is there an optimal level of personal debt at different ages? How vulnerable are individual households to an increase in interest rates? What is the available empirical evidence on personal debt management? Are individuals utilizing debt optimally?

At this point, all that is needed is an extended outline, with the proviso that a final paper be completed by the conference date. The conference organizers will select 3-4 presentations and will cover all travel (to Toronto) and accommodation expenses for the presenter/author.

Although the organizers and sponsors are interested in papers with a Canadian focus, we welcome submissions from international researchers with unique experience or insights that would be relevant to individual households.

The audience for IFID Centre (<http://www.ifid.ca>) events consists of academics, practitioners and policy-makers focused on normative financial planning, or how individuals can make better decisions with their personal finances.

PAPER SUBMISSION PROCEDURE: The deadline for submissions is May 1st, 2016 and final acceptance decisions will be made very soon after. To submit a paper, please contact Prof. Narat Charupat at charupat@mcmaster.ca or Prof. Moshe Milevsky at milevsky@yorku.ca