

WORKSHOP ON FINANCIAL EXCLUSION, EXPECTATIONS AND OVER-COMMITMENT

Date: 8 May 2007

Venue: Centre for European Policy Studies and European Credit Research Institute,
Place du Congrès 1, 1000 Brussels

Throughout Europe, more and more households are financing their purchases with credit. This development has led to worries that it might result in over-commitment of consumers (over-indebtedness) and cause a rise in the number of households in financial difficulties. At national and at EU level public authorities are stepping up their efforts to prevent these problems.

To discuss the latest research on financial exclusion and over-indebtedness, a workshop will be held on May 8, 2007 at CEPS/ECRI in Brussels. The event is organized by the *European Credit Research Institute* together with *CEPS Financial Institutions Research Programme* and will bring together the most recent academic research on financial exclusion and over-indebtedness. Together with academics, interested policy-makers and industry officials, we discuss the latest insights on why people get over-committed and on how to prevent financial exclusion. Participation is by invitation only, interested parties may contact: info@ecri.be

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- 9:00-9:30 Registration
- 9:30 Workshop Opening by Karel Lannoo, Chief Executive Officer
Centre for European Policy Studies and European Credit Research Institute
- 9:40 – 10:25 Assistant Professor Maria Cristina Rossi, University of Rome Tor Vergata
“Consumer Over-indebtedness in EU Countries”
- 10:25 – 11:10 Adele Atkinson, Senior Research Fellow at Personal Finance Research Centre,
University of Bristol
“Overstretched: People at Risk of Financial Difficulties”
- 11:10-11:30 *Coffee Break*
- 11:30-12:15 Professor Dieter Steinbauer and Astrid Berle, Schufa Holding AG
“Debt Compass and Private Indebtedness Index: A German Perspective”



12:15-12:45 Discussion

12:45-13:45 *Buffet Lunch*

13:45 – 14:30 Lise Disneur, Senior Research Fellow at Réseau Financement Alternatif
“The Right to Minimal Bank Transaction Services: The Belgian Basic Bank Account”

14:30 – 15:15 Georges Gloukoviezoff, Researcher, University of Lyon
“Financial Exclusion and Over-indebtedness: Two Sides of the same Coin?”

15:15-15.30 *Coffee Break*

15:30 - 16:15 Antoine Saint-Denis, European Commission, DG Employment and Social Affairs
“The European Policy on Financial Exclusion and Over-indebtedness”

16:15 – 16:45 Closing Discussion

16:45 *End of the Workshop*