

Household debt on the peripheries of Europe: new constellations since 2008

Budapest, November 22-23, 2019.

Venue: Gólya Cooperative (1089 Budapest, Orczy út 46-48.)

Workshop organized by Periféria Policy and Research Center.

2019. 11. 22. Friday

14.00 **Introductions, welcome, objectives and rationale of the workshop**

14.30 **Core-periphery relations and global economic integration as the framework of household debt**

Johannes Jäger (AT) Critical rent theory, housing and dependent financialization

Eugenia Pires (PT) Household debt trap in the semi-periphery of the euro: how housing policies foster the financialisation of households

Zsuzsanna Pósfai (HU) Various forms of how household debt becomes a channel for investing surplus capital

16.00 **coffee break**

16.30 **Institutional changes in household lending; effects of the crisis (and the phenomena of debt collection)**

Marek Mikus (HR) From boom to bust to...? Household indebtedness in Croatia, ca. 1999–2019

Sotiris Sideris (GR) At least 55,625 properties under the hammer in real estate auctions - and counting

Zita Fellner and Anna Marosi (HU) Current trends in household lending in Hungary

18.00 **end**

19.00 **dinner**

2019. 11. 23. Saturday

10.00	Non-mortgage debt I.: consumer loans and personal loans
Ajda Pistotnik (SLO)	Household extraction via debt
Lucie Trlifajova (CZ)	Moral hierarchies and debts in the Czech Republic
11.00	Non-mortgage debt II.: utility debt, state subsidies and informal loans
Sergio Tirado Herrero (ESP)	Utility debt, household disconnections and transformative collective action in Barcelona
Judit Durst (HU)	Spiralling debts of low-income households: the case of homemaking grant (CSOK) in rural Hungary
12.00	lunch
13.30	The implications of debt for housing
Ana Vilenica (SRB)	Debt as a weapon against people in housing wars in Serbia
Mateusz Halawa (PL)	The rise of mortgage sociality in Eastern Europe
Enikő Vincze (RO)	Indebtedness at the intersection of low incomes and high housing costs in Romania
15.00	coffee break
15.30	Summarizing discussion and examples for intervention
17.30	end
19.00	dinner

2019. 11. 24. Sunday morning: open for organizing smaller-circle discussions