

You are kindly invited to attend a Financial Research Seminar co-organised by the National Bank of Belgium and the Belgian universities (KU Leuven, UA, UCL, UGent, ULB, ULg, UMONS, UNAMUR, USaint-Louis, Vlerick and VUB)

by **Marika Knoef** (Tilburg University)

on

Home equity and life cycle consumption

Abstract

In this presentation I will discuss home equity release and consumption patterns over the lifecycle. I will show heterogeneous welfare effects of home equity release with and without sharing house price risk. In the discussion of the results bequest motives and health will be taken into account.

The seminar will take place on **Thursday, April 20th** from **11:00** until **12:30**. The seminar will be held in the auditorium of the National Bank of Belgium, entrance: rue Montagne aux Herbes potagères 61, Brussels. The seminar is part of the Belgian Financial Research Forum (for more info see [Belgian Financial Research Forum 2023](#)).

Please reply by email to nbbfinancial.seminar@nbb.be if you wish to participate to this seminar. **Due to security measures it is necessary that you register before Tuesday, April 18th**. Without registration you will not be allowed in the seminar room.

You will receive a nominative badge at the entrance. We recommend that you arrive at least 10 minutes before the start of the seminar.

In case you want to access the NBB Parking (rue Montagne aux Herbes potagères 41), please also provide us with your name and the license plate of your car.

Kind regards,

Olivier De Jonghe (NBB), T. Roukny (KU Leuven), S. Damen (UA), B. Cadelon (UCL), K. Inghelbrecht (UGent), K. Oosterlinck (ULB), J. Hambuckers (ULg), L. Pozniak (UMONS), J.Y. Gnabo (UNAMUR), A. Girard (USaint-Louis), D. Veredas (Vlerick) and S. Vanduffel (VUB)