**TACKLING HOUSEHOLD OVERINDEBTEDNESS**

**European Conference**

**Thursday, 22 November 2012**

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| 9.30h | **Opening** * Hans Grohs, ECDN (Austria),
* Eleni Alevritou, EKPIZO (Greece),
* Panagiota Kalapotharakou, Pan-Hellenic Federation of Consumer Associations- PAREMVASI (Greece),
* Athanasios Skordas, Deputy Minister, Ministry of Development, Competitiveness, Infrastructures, Transportation and Networks *(to be confirmed)*
* Greek Local authority representative *(name to be confirmed)*
* Hans Dubois, Eurofound (Ireland).
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|  | **Key note lectures:** |
|  |  | **Start at the root… Interview and panel discussion**. The personal story from overindebted person (2 persons who became over-indebted for different reasons - names to be confirmed).  |
|  |  | **What are the causes of overindebtedness? Unemployment and its influence on overindebtedness.** Also drawing on the Eurofound reports and results from European Quality of Life Survey 2011 (new data e.g. on informal loans). Hans Dubois, Eurofound |
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|  | **Discussion,** 4 panelist * Dimitris Spirakos, Lawyer , Expert in consumer protection law
* *(name to be confirmed)*
* *(name to be confirmed)*
* *(name to be confirmed)*
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 **12:30 Lunch**

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| 13:30 | **How do media report on overindebtedness in different countries?**Posters presentations and exchanging. |
|  | **Start of parallel workshops on good practices exchange**Each panel (WS1, WS2, WS3) is led by 1 moderator, and supported by 4 persons giving input (5 minute presentations, with two or three very specific, realistic and balanced ideas for EU/national level policy to tackle household over-indebtedness), and 1 rapporteur. |
|  |  | **WS1. Prevention.**Moderator: Tamara Madern NIBUD (Netherlands) (ECDN Working Group 1)Input 1: Dieter Korczak GP ForchungsgruppeInput 2: Michael Mulhall from www.MyBudget.ieInput 3: Annik Lambert (European Mortgage Federation) *(to be confirmed)*Input 4: Herpai Balázs (Hungarian Ministry) *(to be confirmed)*Input 5: Celia Tsekeris, Pan-Hellenic Federation of Consumer Associations – PAREMVASI (Greece)Rapporteur: *(to be confirmed)* |
|  |  | **WS2. Debt advice.**Moderator: Olivier Jerusalmy RFA (Belgium)Input 1: Albert Luten NIBUD (Netherlands) On the repayment capacity and reference budgetsInput 2: *(name to be confirmed)*Input 3: Kornel Tinguely (Federation of European National Collecting Associations) *(to be confirmed)*Input 4: Anikó Bernát (TARKI Social Research Institute) (Hungary)Rapporteur: Constantinos Dagos **-** Pan-Hellenic Federation of Consumer Associations – PAREMVASI (Greece) |
|  |  | **WS3. Consumer bankruptcy and debt settlement procedures.**Moderator: Melina Mouzouraki (ECDN Working Group 2) (Greece) *(to be confirmed)*Input 1: Victor Tsiafoutis EKPIZO (Greece)Input 2: Catarina Frade (Coimbra University) (Portugal)Input 3: Johanna Niemi-Kiesilainen (Helsinki University) (Finland) *(to be confirmed)*Input 4: *(name to be confirmed)*Rapporteur: Person from ECDN Working Group 2. *(to be confirmed)* |
|  | **Plenary session:** **What can be done to tackle overindebtedness and to better address its consequences? (three 15-minute presentations by rapporteurs)** |
|  |  | Recommendations of the workshop 1 on “Prevention”Recommendations of the workshop 2 on “Alleviation/Debt advice”Recommendations of the workshop 3 on “Consumer bankruptcy and debt settlement procedures” |
|  | **Discussion,** panel from * European Parliament *(name to be confirmed)*
* ECDN *(name to be confirmed)*
* Greek national authorities:
* George Stergiou, Secretary General for Consumer Affairs, Greece
* Greek Local authority representative *(name to be confirmed)*
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| 18:15-18:30 | **Closure and next steps** |