

2009 Finsia-MCFS Consumer Finance Symposium

Academic and policy research workshop

Six academic and practitioner policy research papers addressed by discussants and in group Q&A.

1.25pm

Chairman

Introductory remarks

Prof Kevin Davis SF Fin, Research Director, Melbourne Centre for Financial Studies

1.30 – 2.30pm

Mortgages and retirement savings

Topic: *Older people's assets: generational issues in using housing equity to pay for health and aged care*

Speaker: Benedict Davies FFin, Member of Finsia Consumer Finance Advisory Group

Topic: *The fixed vs floating rate mortgage choice decision - Supply and demand side explanations for household mortgage choice*

Speaker: Graeme Wells, Associate Professor, School of Economics and Finance, University of Tasmania

3.00 – 3.30pm

Household finances – insurance

Topic: *Affordability of Insurance/Non Insurance/Under Insurance, and Behavioural Economics relating to consumer purchasing behaviour and its relationship to key price drivers*

Speaker: Annabelle Butler, Manager, Regulatory Affairs and Policy, Personal Lines Insurances, Suncorp

3.30 – 3.50pm

Afternoon Tea

3.50 – 4.20pm

Regulation

Topic: *Trends in Consumer Finance Regulation – recent MCFS research*

Speaker: Professor Deborah Ralston SF Fin, Director, Melbourne Centre for Financial Studies

4.20pm – 4.50pm

MicroFinance

Topic: *Progress Loans: towards affordable credit for low income Australians - Outcomes of the Brotherhood of St Laurence and ANZ Progress Loans program*

Speaker(s): Genevieve Sheehan, Microfinance manager, Brotherhood of St Laurence (with ANZ)

4.50 – 5.20pm

Behavioural finance insights

Topic: *How do Australians Feel about Financial Investment?*

Speaker: Dr. Jocelyn Pixley, Professorial Research Fellow, Global Policy Institute London Metropolitan University, and Senior Research Fellow, Department of Sociology Macquarie University

5.15 – 5.30pm

Review of Symposium outcomes & Future Research Directions

Prof Kevin Davis and Prof Deborah Ralston, Melbourne Centre for Financial Studies

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