

COPENHAGENMACRO SEMINARS, WORKSHOPS AND CONFERENCES

August – December 2018

25 October 2018: Kurt Mitman (IIES, Stockholm University): "TBA". University of Copenhagen – Department of Economics

5 October 2018: Pierpaolo Benigno (Luiss Guido Carli): "TBA". University of Copenhagen – Department of Economics

30-31 August 2018: CEBI: Workshop on New Consumption Data. University of Copenhagen

16-17 August 2018: FRIC'18 Conference on Financial Frictions. Copenhagen Business School – Department of Finance

9-12 August 2018: 12th Nordic Summer Symposium in Macroeconomics sponsored by Riksbank and Danmarks Nationalbank

January – July 2018

22 June 2018: Michael Weber (University of Chicago Booth School of Business): "Human Frictions to the transmission of Economic Policy". Danmarks Nationalbank

20-21 June 2018: EPRN Conference 2018. University of Copenhagen – Department of Economics

20 June 2018: Arnaud Costinot (MIT): "Robots, Trade, and Luddism". University of Copenhagen – Department of Economics

19 June 2018: Laura Sunder-Plassmann (University of Copenhagen): "Sovereign debt crises and the investor base". Danmarks Nationalbank

12 June 2018: Domenico Giannone (Federal Reserve Bank of New York): "Economic Predictions with Big Data: The Illusion of Sparsity". Danmarks Nationalbank

11 June 2018: Giorgio Primiceri (Northwestern University): "The Mortgage Rate Conundrum". University of Copenhagen – Department of Economics

8 June 2018: AQR TOP FINANCE GRADUATE AWARD AT CBS 2018. Copenhagen Business School – Department of Finance

6 June 2018: Saroj Bhattarai (University of Texas at Austin): "Some Unpleasant Central Bank Balance Sheet Arithmetic". Danmarks Nationalbank

6 June 2018: Mikkel Plagborg Møller (Princeton University): "Instrumental Variable Identification of Dynamic Variance Decompositions". University of Copenhagen – Department of Economics

6 June 2018: Theodore Papageorgiou (McGill University): "Geography, Search Frictions and Endogenous Trade Costs". Copenhagen Business School – Department of Economics

1 June 2018: Ruediger Fahlenbrach (Ecole Polytechnique Fédérale De Lausanne): "Capital gains taxation and inefficient block ownership". Copenhagen Business School – Department of Finance

28 May 2018: Johannes Stroebel (NYU STERN): "House Price Beliefs and Mortgage Leverage Choice". Copenhagen Business School – Department of Finance

16-18 May 2018: 30th year Anniversary Reunion of the Review of Economic Studies Tour. University of Copenhagen – Department of Economics

14-15 May 2018: REStud Tour 2018: University of Copenhagen. University of Copenhagen – Department of Economics

8 May 2018: Robert Zymek (University of Edinburgh): "Bilateral Trade Imbalances". Danmarks Nationalbank

4 May 2018: Nicolas Serrano-Velarde (Bocconi University): "Cheap Trade Credit and Competition in Downstream Markets". Copenhagen Business School – Department of Finance

1 May 2018: Steffen Andersen (Copenhagen Business School): "Experience is the Best Teacher: Financial Misconduct and White-Collar Crime". Danmarks Nationalbank

23 April 2018: Bastian Schultz (Aarhus University): "Labor Market Sorting in Germany". Copenhagen Business School – Department of Economics

13 April 2018: Jean-Edouard Colliard (HEC Paris): "Financial Restructuring and Resolution of Banks". Copenhagen Business School – Department of Finance

13 April 2018: Federico Cingano (Bank of Italy): "Does Credit Crunch Investment Down? New Evidence on the Real Effects of the Bank-Lending Channel". Danmarks Nationalbank

12 April 2018: Federico Cingano (Bank of Italy): "Before it Gets Better: The Short-Term Employment Costs of Regulatory Reforms". Danmarks Nationalbank

9 April 2018: Markus Riegler (University of Bonn): "Unemployment (Fears) and Deflationary Spirals. Danmarks Nationalbank.

3 April 2018: James Costain (Bank of Spain): "Monetary policy implications of state-dependent prices and wages". Danmarks Nationalbank

23 March 2018: Tobias J. Moskowitz (Yale School of Management): "Yield Curve Premia". Copenhagen Business School – Department of Finance

20 March 2018: Michele Cavallo (Board of Governors of the Federal Reserve System): "Fiscal Implications of the Federal Reserve's Balance Sheet Normalization". Danmarks Nationalbank

16 March 2018: Kathrin Schlafmann (IIES Stockholm): "Housing, Mortgages, and Self Control". University of Copenhagen – Department of Economics

13 March 2018: Anil Kashyap (Chicago Booth): "Optimal Bank Regulation In the Presence of Credit and Run Risk". Copenhagen Business School – Department of Finance

7 March 2018: Zeuthen Workshop 2018: "The International Financial and Monetary Architecture". University of Copenhagen – Department of Economics

5-6 March 2018: Zeuthen Lectures 2018, hosted by Markus K. Brunnermeier (Princeton University): "The International Financial and Monetary Architecture". University of Copenhagen – Department of Economics

1 March 2018: Alessia De Stefani (Danmarks Nationalbank): "Waves of Optimism: House Price History, Biased Expectations and Credit Cycles". University of Copenhagen – Department of Economics

12 February 2018: Wouter Den Haan (London School of Economics): "Agnostic Structural Disturbances: Detecting and Reducing Misspecification in DSGE models". University of Copenhagen – Department of Economics

15 January 2018: Rikke Sejer Nielsen (Copenhagen Business School): "Consumption smoothing over the life-cycle with interest-only mortgages". Danmarks Nationalbank

August – December 2017

19 December 2017: Pontus Rendahl (University of Cambridge): "Unemployment (Fears) and Deflationary Spirals". University of Copenhagen – Department of Economics

15 December 2017: Johannes Pöschl (Danmarks Nationalbank): "Corporate Debt Maturity and Investment over the Business Cycle". University of Copenhagen – Department of Economics

8 December 2017: Marcus Mølbak Ingholt (University of Copenhagen): "LTV vs. LTI Constraints: When Did They Bind, and How Do They Interact?". Danmarks Nationalbank

5 December 2017: Nicolas Serrano-Velarde (Bocconi University): "Lending Standards over the Credit Cycle". Danmarks Nationalbank

1 December 2017: Claes Bäckman (University of Lund): "Financial Innovation, House Prices and Consumption". University of Copenhagen – Department of Economics

21 November 2017: Alonso Villacorta (University of California, Santa Cruz): "Macroprudential Policy with Liquidity Panics". Danmarks Nationalbank

14 November 2017: Paolo Gelain (European Central Bank): "Monetary and Macroprudential coordination". Danmarks Nationalbank

9 November 2017: David Arseneau (Board of Governors of the Federal Reserve System): "Private and Public Liquidity Provision in Over-the-Counter Markets". Danmarks Nationalbank

7 November 2017: David Arseneau (Board of Governors of the Federal Reserve System): "How Would US Banks Fare in a Negative Interest Rate Environment?". Danmarks Nationalbank

6 November 2017: Signe Krogstrup (IMF): "International Capital Flow Pressures". Danmarks Nationalbank

27 October 2017: Wenxin Du (Board of Governors of the Federal Reserve System): "The dollar, bank leverage and the deviation from covered interest parity". Copenhagen Business School – Department of Finance

24 October 2017: Jens H. E. Christensen (Federal Reserve Bank of San Francisco): "A New Normal for Interest Rates? Evidence from Inflation-Indexed Debt". Danmarks Nationalbank

5-6 October 2017: Heterogeneity in Firms, Households and Financial intermediaries: New Developments in Business Cycle Analysis. Danmarks Nationalbank

5 October 2017: Davide Cantoni (Ludwig-Maximilians-Universität München): "The Origins of Fiscal Capacity". University of Copenhagen – Department of Economics

4 October 2017: Francesco Furlanetto (Norges Bank): "Immigration and the Macroeconomy: Some New Empirical Evidence". University of Copenhagen – Department of Economics

4 October 2017: Christopher Carroll (John Hopkins University): "Sticky Expectations and Consumption Dynamics". University of Copenhagen – Department of Economics

3 October 2017: Egon Zakrajsek (Board of Governors of the Federal Reserve System): "Financial Heterogeneity and Monetary Union". Danmarks Nationalbank

29 September 2017: Filip Roszypal (Danmarks Nationalbank): "Overpersistence Bias in individual income expectations and its aggregate implications". University of Copenhagen – Department of Economics

26 September 2017: Danmarks Nationalbank Workshop: "Microdata and Macroeconomics". Danmarks Nationalbank

22 September 2017: Frédéric Malherbe (London Business School): "A Postive Analysis of Bank Behaviour under Capital Requirements". Copenhagen Business School – Department of Finance

20 September 2017: Martin Seneca (Bank of England): "Risk shocks close to the zero lower bound". Danmarks Nationalbank

19 September 2017: Stefano Neri (Bank of Italy): "Natural Rates across the Atlantic". Danmarks Nationalbank

15 September 2017: Guillaume Vijillemey (HEC Paris): "The of a Clearinghouse: Empirical Evidence". Copenhagen Business School – Department of Finance

12 September 2017: Claus Thustrup Kreiner (University of Copenhagen): "CEBI project: Heterogenous Discounting Behavior and Wealth Inequality". Danmarks Nationalbank

1 September 2017: Jeppe Druedahl (University of Copenhagen): "Life-Cycle Saving Dynamics: Evidence from Unexpected Inheritances". University of Copenhagen – Department of Economics

29 August 2017: David Lando (Copenhagen Business School): "Safe Haven CDS Premiums". Danmarks Nationalbank

17-18 August 2017: FRIC'17 Conference on Financial Frictions. Copenhagen Business School – Department of Finance

9-12 August 2017: 11th Nordic Summer Symposium in Macroeconomics

8 August 2017: Jeppe Druedahl (University of Copenhagen): "Long-Run Saving Dynamics: Evidence from Unexpected Inheritances". Danmarks Nationalbank

4 August 2017: Oreste Tristani (European Central Bank): "Monetary Policy and Long-term interest rates". Danmarks Nationalbank

January – July 2017

22-23 June 2017: EPRN Conference. University of Copenhagen – Department of Economics

20 June 2017: PeRCent Annual Conference 2017. Copenhagen Business School

20 June 2017 kl. 12.00: Emiliano Santoro (University of Copenhagen) and Søren Hove Ravn (University of Copenhagen): "Deepening Contractions and Collateral Constraints". Danmarks Nationalbank

16 June 2017 kl. 13.00: Andres Drenik (Columbia University): "Price Setting under Uncertainty about Inflation". Copenhagen Business School – Department of Economics

9 June 2017 kl. 11.00: Martin Subrahmanyam (New York University): "Credit Default Swaps around the World: "Investment and Financing Effects". Copenhagen Business School – Department of Finance

8 June 2017 kl. 12.00: Mauricio Prade (Copenhagen Business School): "Household Choices under Risk: Income and Risk Pooling in Experiments". Copenhagen Business School – Department of Economics

6 June 2017 kl. 12.00: Luca Gambetti (Universitat Autònoma De Barcelona): "News, Uncertainty and Economic Fluctuations (No News is Good News)". Danmarks Nationalbank

1-2 June 2017: CBS-Danmarks Nationalbank-Bruegel Conference: Fiscal Frameworks in Europe: Background and Perspectives. Danmarks Nationalbank

29 May 2017: AQR Tope Finance Graduate Award at CBS 2017. Copenhagen Business School – Department of Finance

23 May 2017 kl. 12.00: Søren Leth-Petersen (University of Copenhagen): "Is There a Housing Wealth Effect?". Danmarks Nationalbank

19 May 2017 kl. 13.00: Daniel Waldenström (Paris School of Economics): "Global Earnings Inequality, 1970-2015". University of Copenhagen – Department of Economics

18 May 2017 kl. 12.00: Luca Sala (Bocconi University): "Reassessing Structural VARs: Beyond the ABCs (and Ds)". Danmarks Nationalbank

9 May 2017 kl. 14.00: Daniel Daianu (National Bank of Romania): "The New Protectionism: Where does it come from and where may it go?". Danmarks Nationalbank

5 May 2017 kl. 12.00: Omri Ross (University of Copenhagen): "Blockchains". Danmarks Nationalbank

5 May 2017 kl. 11.00: Ulf Axelson (London School of Economics): "Sequential Credit Markets". Copenhagen Business School – Department of Finance

1 May 2017 kl. 14.00: Drew D. Creal (University of Chicago): "International Yield Curves and Purchasing Power Parity". University of Copenhagen – Department of Economics

1 May 2017 kl. 13.00: Jing Cynthia Wu (University of Chicago): "Time-Varying Lower Bound of Interest Rates in Europe". University of Copenhagen – Department of Economics

28-29 April 2017: CEPR European Workshop on Household Finance. Copenhagen Business School – Department of Finance

28 April 2017 kl. 13.00: Francesco Lancia (University of Vienna): "Sustainable Intergenerational Insurance". University of Copenhagen – Department of Economics

25 April 2017 kl. 12.15: ERPN Workshop. University of Copenhagen – Department of Economics

24 April 2017 kl. 13.00: Mark Weder (University of Adelaide): "Animal Spirits, Financial Markets and Aggregate Instability". Copenhagen Business School – Department of Economics

21 April 2017 kl. 13.00: Omar Rachedi (Bank of Spain): "The Young, the Old, and the Government: Demographics and Fiscal Multipliers". University of Copenhagen – Department of Economics

10 April 2017 kl. 13.00: Christian Haefke (New York University Abu Dhabi): "Long Live the Vacancy". Copenhagen Business School – Department of Economics

17 March 2017 kl. 11.00: Olivier Darmouni (Columbia Business School): "Estimating Informational Frictions in Sticky Relationships". Copenhagen Business School – Department of Finance

10 March 2017 kl. 11.00: Vasso Ioannidou (Lancaster University): "Do Central Banks try to Avoid Losses? And does it Matter for Policy?". Copenhagen Business School – Department of Finance

28 February 2017 kl. 10.30: Piero Gottardi (European University Institute): "Equilibrium Theory of Banks' Capital Structure". University of Copenhagen – Department of Economics

27 February 2017 kl. 13.00: Philippe D'Astous (HEC Montreal): "Consumption, Debt and Delinquency Responses to an Anticipated Increase in Cash-on-Hand". Copenhagen Business School – Department of Economics

1 February 2017 kl. 11.00: Guillaume Rousselet (NYU Stern School of Business): "Affine Term Structure Modeling and Macroeconomic Risks at the Zero Lower Bound". Copenhagen Business School – Department of Finance

26 January 2017 kl. 13.30: Andreas Müller (University of Oslo): "A Theory of Structural Change that can fit the Data". University of Copenhagen – Department of Economics

12 January 2017 kl. 14.00: Thomas Pihl Gade (IMF's Nordic-Baltic Office): "The IMF in the International Monetary System and a more Polarized World". Danmarks Nationalbank

August – December 2016

19 December 2017 kl. 11.15: Thomas Kromand Danielsen (Danmarks Nationalbank): "Potential Output in Denmark – Revised". Danmarks Nationalbank

16 December 2017 kl. 12.00: Christian Sinding Bentzen (Danmarks Nationalbank): "Spill-Over Effects from the Housing Market in Copenhagen on the Province". Danmarks Nationalbank

16 December 2016, 13-14:15: Scott Stern, MIT Sloan School: "The State of American Entrepreneurship: New Estimates of the Quantity and Quality of Entrepreneurships for 15 US States, 1988-2014". Seminar arranged by Economic Policy Research Unit (EPRU).

DN November 15, 2016

Immo Schott, Universite de Montreal

“The Employment and Productivity Effects of Short-time Work in Germany”

DN: 11 November 2016: Georg Ring (Copenhagen Business School), The irrelevance of Brexit for the European Financial Market "

28. oktober 2016 kl. 13:00 KU Simon Juul Hviid, Nationalbanken "Leading indicators of house price bubbles". Seminar arranged by Economic Policy Research Unit (EPRU).

CBS - Fin Oct. 28: Steven Ongena, University of Zurich: Changes in the Cost of Bank Equity and the Supply of Bank Credit (FRIC/Finance Seminar)

14. oktober 2016 kl. 13:00 KU Henrik Kleven, London School of Economics "The Effect of House Prices on Household Borrowing: A New Approach". Seminar arranged by Economic Policy Research Unit.

DN 10 October 2016: Markus Brunnermeier (Princeton University): “The reversal interest rate: the effective lower bound of monetary policy

CBS - Fin Sep. 30: Tanju Yorulmazer, University of Amsterdam: Watering a Lemon Tree: Heterogeneous Risk Taking and Monetary Policy Transmission (FRIC/Finance Seminar)

23. september 2016 kl. 13:00 KU Lorenzo Caliendo, Yale University "Trade and Labor Market Dynamics". Seminar arranged by Economic Policy Research Unit.

CBS Econ September 19, 2016

Speaker: Douglas Campbell, New Economic School Moscow

Title: Relative Prices, Hysteresis, and the Decline of American Manufacturing

13. september 2016 kl. 14:00 KU Jim Tybout, Penn State University "Two-sided Search in International Markets". Seminar arranged by Economic Policy Research Unit.

DN 12 September 2016: Peter Lihn Jørgensen (Danmarks Nationalbank) "The American house bubble with alternative formation of expectations"

09. september 2016 kl. 13:00 KU Martin Gonzales Eiras "Fiscal Federalism, Taxation and Grants". Seminar arranged by Economic Policy Research Unit.

CBS Econ September 5, 2016

Speaker: Etienne Wasmer, SciencesPo

Title: Capital is Heterogeneous: tax Land rather than Wealth and Investment

CBS Econ Brown Bag September 1, 2016

Presenter: Jim Tybout

Title: Firm Dynamics, Job Turnover, and Wage Distributions in an Open Economy

CBS - Fin August 22-23, 2016 FRIC'16 Conference on Financial Frictions

DN 15 August 2016: Goutham Jørgen Surendran and Rasmus Bisgaard (University of Copenhagen) "Fiscal policy in a DSGE model"

January – July 2016

CBS - Fin June 21, 2016 PeRCent Annual Conference 2016

16. juni 2016 kl. 12:15 KU EPRN conference 2016

Economic Policy Research Network Conference 2016

14. juni 2016 kl. 15:00 KU Lawrence H. White, Georg Mason University "The History of Free Banking and the Gold Standard, and their Relevance for the Future". Seminar arranged by Economic Policy Research Unit.

DN 6 June 2016: Kim Abildgren and Andreas Kuchler (Danmarks Nationalbank) "Consumer confidence and house bubbles"

03. juni 2016 kl. 13:00 KU Niels-Jakob Harbo Hansen, IIES, Stockholm KU "Swedish Unemployment Dynamics: New Methods and Results". Seminar arranged by Economic Policy Research Unit.

CBS Econ June 3, 2016 FRIDAY HOPE SEMINAR

Speaker: Antoinette Schoar, MIT

Title: Loan Originations and Defaults in the Mortgage Crisis: The Role of the Middle Class

01. juni 2016 kl. 8:30 KU European Research Workshop in International Trade (ERWIT) "European Research Workshop in International Trade (ERWIT)". Conference arranged by: Centre for Economic Policy Research, University of Copenhagen and the Copenhagen Business School.

CBS Econ May 31, 2016 TUESDAY

Speaker: Mai Dao, International Monetary Fund

Title: Corporate Investment and the Real Exchange Rate

CBS - Fin May 26: Moritz Schularick, University of Bonn: The Great Leveraging (joint with MPP)

DN 23 May 2016: Nicolas Véron (Bruegel) "Europe's Newborn Banking Union: Achievements, Challenges & Prospects "

19. maj 2016 kl. 13:00 KU Jose-Luis Peydró fra Universidad Pompeu Fabra Alcalde "Monetary Policy at Work: Security and Credit Application Registers Evidence". Seminar arranged by Economic Policy Research Unit.

18. maj 2016 kl. 14:00 KU Zeuthen Lectures 2016: Oded Galor: " The Biogeographical Origins of the Wealth of Nations"

<http://www.econ.ku.dk/ZeuthenLectures/>

CBS Econ May 10, 2016 Extra seminar

Speaker: Dmytro Hryshko, University of Alberta

Title: How Much Consumption Insurance In the U.S.?

02. maj 2016 kl. 13:00 KU Federico Ravenna, HEC Montréal: "Uncertainty, Wages, and the Business Cycle" Department seminar

29. april 2016 kl. 13:00 KU Claus Thustrup Kreiner, University of Copenhagen: "Minimum Wages and Youth Unemployment: Evidence from a Danish Discontinuity" EPRU seminar

CBS Econ Brown Bag April 28, 2016

Presenter: Alejandro Badel, Federal Reserve Bank of Saint Louis

Title: Taxing Top Earners: A Human Capital Perspective

CBS Econ Brown Bag April 21, 2016

Presenter: Martin Gonzalez-Eiras, KU

Title: Why Might the Old Want to Honor Sovereign Debt?

DN 11 April 2016: Søren Hove Ravn (University of Copenhagen) "Deepening Contractions and Collateral Constraint"

CBS - Fin Mar. 18: Nina Boyarchenko, Federal Reserve Bank of New York: Market Confidence and Monetary Policy (joint with FRIC)

CBS - Fin brown Bag 17 March, 2016: Alireza Tahbaz-Salehi (Columbia University), Collateral Shortages and Intermediation Networks

16. marts 2016 kl. 13:15 KU Robert Alliber, University of Chicago: "The Case for Flexible Exchange Rates is Intellectually Bankrupt" EPRU Policy seminar

15. marts 2016 kl. 13:00 KU Christian Langholz, UCPH: An agent-based model of the housing market CCE Seminar

DN 14 March 2016: Robert Aliber (University of Chicago) "The case for flexible exchange rates is intellectually bankrupt"

11. marts 2016 kl. 13:00 KU Thomas Schelke, University of Cologne: "A Test for an Efficient Factor Allocation and Bounds on Potential Output Gains" EPRU seminar

CBS Econ March 10, 2016 (NB! This is a regular seminar)

Presenter: Michael Burda, Humboldt Berlin

Title: Not working at work: Loafing, unemployment and labor productivity

CBS - Fin Mar. 4: Toni Whited, Ross School of Business, University of Michigan: Labor and Capital Dynamics under Financing Frictions

CBS Econ Brown Bag March 3, 2016

Presenter: Yoshimasa Komoriya, Chuo University, visiting the Department of Economics, CBS

Title: Taxes and Entry Mode Decision in Multinationals: Export and FDI with and without Decentralization

CBS - Fin Feb. 5: Egle Karmaziene, Stockholm School of Economics: Motives for Entrepreneurial Saving: Evidence from Sweden

DN 1 February 2016: Svend Greniman Andersen (Danmarks Nationalbank) "Offshoring, innovation and wages in the global economy "

DN 18 January 2016: Mark Strøm Kristoffersen (Danmarks Nationalbank) "Market liquidity and market making in the bond market "

CBS - Fin Jan. 18: Francesca Brusa, University of Oxford: Discounting Human Wealth: Unemployment Risk Or Employment Insurance?

August – December 2015

CBS - Fin Dec.9: Tobias Berg, Bonn University: Got rejected? Real effects of not getting a loan (joint with FRIC)

CBS Econ December 7, 2015

Foredragsholder: Christopher M. Meissner, University of California

Titel: Fiscal and Financial Crises

CBS Econ November 30, 2015

Speaker: Giacomo de Giorgi, Federal Reserve New York

Title: Consumption Network Effects

24. november 2015 kl. 10:30 KU Jean Charles Rochet, University of Zürich: "Aggregate Bank Capital and Credit Dynamics" MRU seminar

CBS - Fin Nov. 6: Sascha Steffen, ESMT European School of Management and Technology: Do Central Bank Interventions Limit the Market Discipline from Short-Term Debt? (joint with FRIC)

CBS Econ November 2, 2015

Speaker: Greg Veramendi, Arizona State University

Title: Search, Human Capital and Career Development

26. oktober 2015 kl. 11:00 KU Daniel Borowczyk-Martins, Sciences Po: "How Bad is Involuntary Part-time Work?" CAM seminar

23. oktober 2015 kl. 13:00 KU Andrea Ferrero, University of Oxford : "Demographics and Real Interest Rates: Inspecting the Mechanism"

25. september 2015 kl. 13:00 KU Mark Strøm Kristoffersen, Nationalbanken: "Geographical Job Mobility and Wage Flexibility in Denmark" EPRU seminar

CBS - Fin Sep. 11: Harjoat S. Bhamra, Imperial College Business School: Does Household Finance Matter? Small Financial Errors with Large Social Costs

11. september 2015 kl. 13:00 KU Jakub Growiec, Warsaw School of Economics: "Endogenous Labor Share Cycles: Theory and Evidence" EPRU seminar

04. september 2015 kl. 13:00 KU Niels Johannesen, University of Copenhagen: "The Consumption Effects of the 2007-2008 Financial Crisis: Evidence from Household-level data" KU EPRU seminar