Long-term trends like demographic change and climate change pose major challenges for the sustainability and stability of financial markets. For households, firms and financial institutions these entail far-reaching consequences with regard to financial decision-making, old-age provision, financing conditions, reporting burdens, interest rates, business models of financial institutions, the role of (state) pension funds, monetary policy and the regulation of financial markets. This two-day conference shall provide a stimulating environment for in-depth debates on (the interplay between) the effects of demographic change and climate change on financial markets and their various players, on the policy implications of recent research, and on new research questions arising from policy responses. We invite empirical and theoretical submissions (full papers only) with a microeconomic focus. Topics may include, but are not limited to:

- Household financial behaviour such as saving and dis-saving, investment, and insurance behaviour
- “Green preferences”, sustainable financial literacy and financial decisions
- Risk-management and investment strategies of pension funds and insurance companies
- Bank business models, bank funding and lending
- Financial market barriers to a sustainable economy
- Effects on monetary policy and its pass-through to the real economy

We are delighted to announce that Axel Börsch-Supan (Munich Research Institute for the Economics of Aging and SHARE Analyses) and Tobias Berg (Goethe University Frankfurt) will be the keynote speakers of this event.

**Scientific Committee**

Piera Bello (University of Bergamo) · Martin Brown (Study Center Gerzensee) · Tabea Bucher-Koenen (ZEW and University of Mannheim) · Ralph de Haas (EBRD) · Karolin Kirschenmann (ZEW) · Alexandra Niessen-Ruenzi (University of Mannheim)

**Paper Submission**

Please send your paper to FMconference@zew.de. The deadline for submissions is 15 January 2024. Authors will be notified about the acceptance of their paper by mid-February 2024.

**Funding**

Participation is free of charge. All participants are expected to cover their own accommodation and travel costs.

**Contact**

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