



**Collegio Carlo Alberto**  
UNIVERSITÀ DEGLI STUDI DI TORINO

## CINTIA SECOND CONFERENCE

### **“Towards a greater financial inclusion: Gender perspectives on savings, borrowing and insurance”**

24-25 November 2014 - Collegio Carlo Alberto, Moncalieri, Turin

#### *Program*

#### **November 24**

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- h 18:00 Welcome and introduction:  
**Agar Brugiavini** (University of Venice)  
**Elsa Fornero** (University of Turin and CeRP-Collegio Carlo Alberto)
- h 18:15 **Keynote speech: Axel Börsch-Supan** (MEA) “Flexible Retirement”
- h 20:30 Conference dinner

#### **November 25**

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▪ **Section 1** (chair: Richard Disney, University of Sussex and IFS)

- h 9:00 **Melanie Lührmann** (Royal Holloway, University of London) “Gender Differences in Financial Literacy: Evidence from German Teenagers” (with A. Driva and J. Winter)
- h 9:30 **Leonore Riitsalu** (Estonian Business School) “Gender differences in financial literacy. Does no difference really mean no difference?”
- h 10:00 **Maarten Van Rooij** (De Nederlandsche Bank and Netspar): “Women, confidence, and financial literacy” (with T. Bucher-Koenen, R. Alessie and A. Lusardi)

h 10:30 **Danilo Cavapozzi** (University of Venice) “The effect of financial education on literacy and behavior: evidence from the field (and from the lab)” (with A. Brugiavini, M. Padula and Y. Pettinicchi)

h 11:00 *coffee break*

▪ **Section 2** (chair: Vincenzo Galasso, Bocconi University)

h 11:30 **Anna D’Addio** (OECD) “Pension entitlements of women with children: the role of credits within pension systems in OECD countries”

h 12:00 **Patrice De Micco** (Bocconi University) “The Gender Effect of Minimum Pension Reforms: Evidence from Spain”

h 12:30 **Henriette Prast** (Tilburg University) “Seven ways to knit your portfolio: is investor communication neutral? (with C. Boggio, E. Fornero and J. Sanders)”

h 13:00 *lunch break*

h 14:00 **Keynote speech: Maristella Botticini** (Bocconi University) “Intergenerational Transfers in Comparative and Historical Perspective”

▪ **Section 3** (chair: Giovanna Nicodano, University of Turin and CeRP-Collegio Carlo Alberto)

h 15:15 **Marie Brière** (AMUNDI and Paris Dauphine University) “Does Regulation Matter? Riskiness and Procyclicality in Pension Asset Allocation” (with L. Boon and S. Rigot)

h 15:45 **Mariacristina Rossi** (University of Turin and CeRP-Collegio Carlo Alberto) “Life Insurance demand. Evidence from Italian households with a gender twist” (with E. Luciano and F. Petri)

h 16:15 **Eva Sierminska** (CEPS/INSTEAD) “Single again? Asset and portfolio changes (due to shock)” (with M.C. Rossi)

h 16:45 **Bertrand Achou** (University Paris 1 and University of Venice) “Long-Term Care Insurance, Housing Demand and Decumulation”

h 17:15 *coffee break*

h 18:00 **Onorato Castellino Lecture: Pierre André Chiappori** (Columbia University) “The Economics of Risk: Old Principles, New Challenges”

**Venue:** Collegio Carlo Alberto, Via Real Collegio 30, Moncalieri, Turin

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