Contents

Introduction
(Wolfram Backert, Susan Block-Lieb, Johanna Niemi) .................................................. 7
Never too Small to Fail: Insolvency of Consumers as an International Concern
(Johanna Niemi) ...................................................................................................................... 9
Regulation and Self-regulation in the Fight against Over-indebtedness in the
Netherlands: A Socio-legal and Economic Analysis
(Nick Huls, Nadja Jungman) ................................................................................................ 31
The New Swedish Debt Relief Act
(Annina Persson) .................................................................................................................. 55
Fourteen Years of Consumer Bankruptcy in Austria
(Georg E. Kodek) .................................................................................................................. 67
South African Homeowners Are Not Protected against Various Interest Rates
Hikes
(Michelle Kelly-Louw) ......................................................................................................... 89
Punishing the Lender for Who’s Sake? Impacts of the New Case Law and
Follow-ups to the 2006 Reform of the Consumer Credit Regulation in Japan
(Souichiroun Kozuka) ........................................................................................................ 109
Unemployment and Over-indebtedness in Germany
(Michael Knobloch) .............................................................................................................. 127
The Ultimate Victims of the Economic Crisis: A Portrait of Portuguese
Overburdened Families
(Cláudia Abreu Lopes, Catarina Frade, Fernanda Jesus) ................................................. 147
Over-indebtedness, Health and Social Network
(Eva Münster, Ulrike Zier, Heiko Rüger, Stephan Letzel) .................................................. 163
The Role of Government as a Creditor of the Disadvantaged
(Stephanie Ben-Ishai, Saul Schwartz, Jeremy Barretto) .................................................. 181