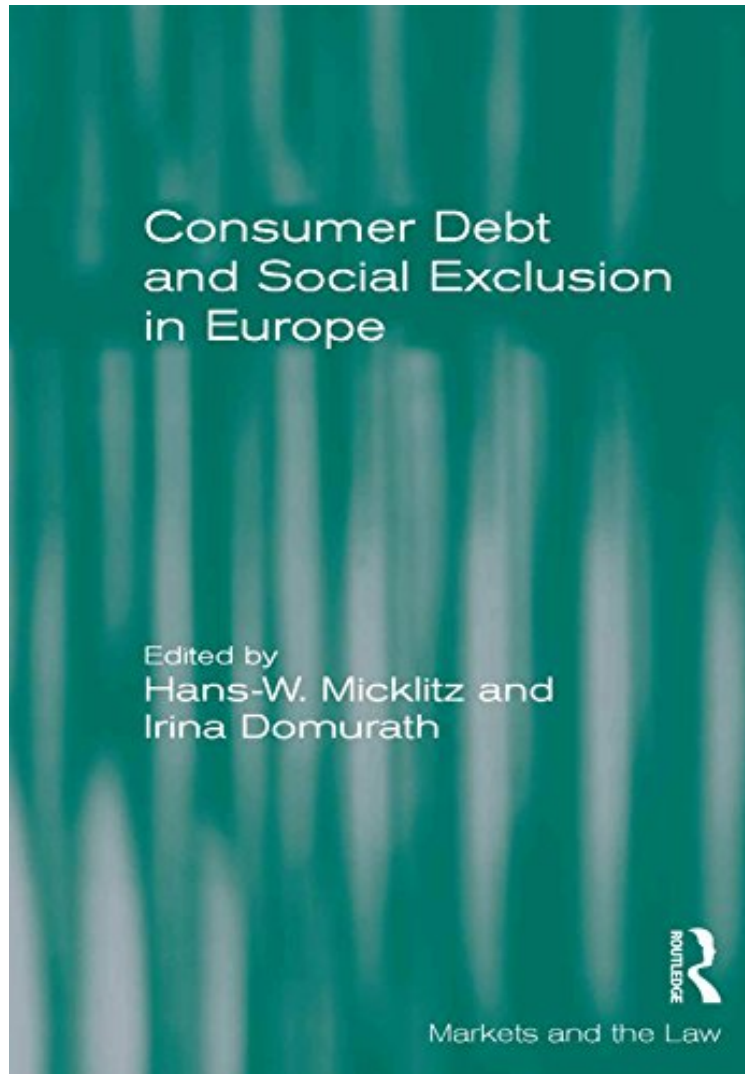


[Pdf free] Consumer Debt and Social Exclusion in Europe (Markets and the Law)

# Consumer Debt and Social Exclusion in Europe (Markets and the Law)

*Von Hans-W. Micklitz, Irina Domurath*  
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**Von Hans-W. Micklitz, Irina Domurath : Consumer Debt and Social Exclusion in Europe (Markets and the Law)** before purchasing it in order to gage whether or not it would be worth my time, and all praised Consumer Debt and Social Exclusion in Europe (Markets and the Law):

KundenrezensionenHilfreichste Kundenrezensionen0 von 0 Kunden fanden die folgende Rezension hilfreich. Most welcomeVon Phillip Taylor MBEA MOST WELCOME COMMENTARY ON EUROPEAN OVER-INDEBTEDNESS IN THE EARLY PART OF 21st CENTURYAn appreciation by Phillip Taylor MBE and Elizabeth Taylor of Richmond Green ChambersHans-W Micklitz and Irina Domurath have brought together fourteen colleagues

to produce a formidable collection of essays on the financial problems which have bedevilled Europe in the first decades of the twenty-first century. The resulting book entitled *Consumer Debt and Social Exclusion in Europe* is very much welcomed with the need for its analyses of what the editors describe as the dichotomy between the goal of social inclusion and the effect of social exclusion through over-indebtedness since 2008 in Europe. The issue of social inclusion and exclusion remains, of course, a central feature of some of the biggest issues facing the Europeans at the present time so this work is most timely. The contributors have plugged a vital gap in the current literature which is available on the effects of the financial and economic crisis we are now confronting. Ashgate Publishing Limited has produced an excellent series on *Markets and the Law* and this is the latest addition which puts into context the academic discussion mixed with the real-life dimension of over-indebtedness. What we have here are reports from six European countries which have provided socio-economic and legal information on over-indebtedness as well as the regulatory and judicial responses to the problems entailed by over-indebtedness. The idea for the book came initially from a conference in 2013 entitled *The over-indebtedness of European consumers after the financial crisis* which was held at the European University Institute in Florence. What has emerged forms the empirical background for five analyses of different aspects of the inclusion-exclusion dichotomy which will interest both lawyers and economists alike. What does become evident upon reading the book is that in the context of credit expansion, the contributors have identified that individual over-indebtedness has turned into a social issue, which the current design of the consumer credit and mortgage system in Europe has helped to produce while disregarding the consequential danger of social exclusion. And it is on that basis that the value of this work to academics, interest groups and policy makers will be most keenly welcomed. The reader could turn the issues developed here into a discussion on the financial crisis as it currently affects European countries on the macro-level rather than all the adverse developments which have appeared on the micro-level. The editors rightly describe this approach as being looked at as single responsive measures instead of comprehensive plans. As further food for thought they suggest that by turning indebtedness into over-indebtedness, the financial crisis has had large-scale social effects in terms of social exclusion that follows default on mortgage instalments, eviction and homelessness. Too true which is why we welcome this new title in the series devoted to the way in which the law interacts with the market through regulation, self-regulation and the impact of private law regimes. The publication of this book is cited as 2015 although we have a long way still to go with our responses to the continuing economic crisis.

**Kurzbeschreibung** This book analyses the dichotomy between the goal of social inclusion and the effect of social exclusion through over-indebtedness since 2008 in Europe. Filling a vital gap in the current literature on the effects of the financial and economic crisis, this volume puts into context academic discussion with the real-life dimension of over-indebtedness. Reports from six European countries provide socio-economic and legal information on over-indebtedness as well as the regulatory and judicial responses to the problems entailed by over-indebtedness. They form the empirical background for five analyses of different aspects of the inclusion-exclusion dichotomy. It becomes clear that in the context of credit expansion, individual over-indebtedness has turned into a social issue, which the current design of the consumer credit and mortgage system in Europe has helped to produce while disregarding the consequential danger of social exclusion. *Pressestimmen* From "you've got to have money" vs "social force majeure" towards a new societal and economic perspective on the regulation of household debt following the financial crisis. The analysis of the impact of the crisis on consumer law and consumer bankruptcy is both extremely topical and comprehensive.' Thomas Wilhelmsson, University of Helsinki, Finland 'This is an excellent book which provides valuable insights into the responses of European States to economic crisis. The book highlights the risks of focusing on the macroeconomy while ignoring the plight of consumers and exacerbating over-indebtedness, and should be closely scrutinised by policy makers and academics alike.' Therese Wilson, Griffith Law School, Australia 'This book, provoked by the financial crisis of the last years, is based on empirical studies in six European euro and non-euro jurisdictions, analysing the situation of over-indebted consumers and making proposals for improving their condition in case of insolvency. The book which takes on these important issues is indispensable reading for all working or interested in the field of financial services in the EU.' Norbert Reich, University of Bremen, Germany **Kurzbeschreibung** This book analyses the dichotomy between the goal of social inclusion and the effect of social exclusion through over-indebtedness since 2008 in Europe. Filling a vital gap in the current literature on the effects of the financial and economic crisis, this volume puts into context academic discussion with the real-life dimension of over-indebtedness. Reports from six European countries provide socio-economic and legal information on over-indebtedness as well as the regulatory and judicial responses to the problems entailed by over-indebtedness. They form the empirical background for five analyses of different aspects of the inclusion-exclusion dichotomy. It becomes clear that in the context of credit expansion, individual over-indebtedness has turned into a social issue, which the current design of the consumer credit and mortgage system in Europe has helped to produce while

disregarding the consequential danger of social exclusion.