

## **Meeting Place**

Technische Universität Chemnitz Altes Heizhaus Straße der Nationen 62

#### Contact Person

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# **PROGRAM**

Overindebtedness:

Everyday Risk

in

Modern Societies?

Theoretical Aspects

and

Empirical Findings

in International



Perspective.



INTERNATIONAL MEETING DEPARTMENT OF SOCIOLOGY

#### Thursday 26/3/2009

<u>10</u>:30 Welcoming Remarks: Bernhard Nauck, Dean of the School of Humanities and Social Sciences, Ditmar Brock (University of Technology Chemnitz)

11:00 - 11:45

Johanna Niemi (National Research Insitute of Legal Policy Helsinki):

"Overindebtedness - an International Legal Concern?"

12:00 - 13:00: Lunch

Empirical Problems in the Measurement of Overindebtedness.

Moderation: Johanna Niemi

13:00 - 13:45

Robert M. Lawless (University of Illinois): "The Problems of Small Business Owners in the U.S. Consumer Bankruptcy System."

13:45 - 14:30

Eva Münster, Heiko Rüger, Stephan Letzel (Johannes-Gutenberg University Mainz): "Overindebtedness and Health - Social Medicine Cognitions for Health Services Research."

14:30 - 15:15

Götz Lechner (University of Technology Chemnitz): "Exploring Private Bankruptcy in Sociological Perspective. Results and Methodological Aspects."

15:15 - 16:00 Coffee Break

16:00 - 16:45

Michael Knobloch (iff Institute for Financial Services, Hamburg): People in Consumer Advice Agencies in Germany."

16:45 - 17:30

Michelle Kelly-Louw (University of South Africa): "Consumer Protection Against Various Interest Rate Hikes."

17:30 - 18:30

Ditmar Brock; Wolfram Backert (University of Technology Chemnitz): "The Need for an International Research Perspective in Overindebtedness and Private Bankruptcy"

Dinner

#### Friday 27/3/2009

9:30 - 10:00 Coffee

Overindebtedness and Private Bankruptcy in an International Perspective I. Moderation: Götz Lechner

10:00 - 10:45

Michael Green (University of Bangor, Wales, U.K.): "Developments in Personal Overindebtedness Regimes in England and Wales; Scotland and the Republic of Ireland. A comparative empirical analysis based on political, institutional and public policy criteria"

10:45 - 11:30

Nadja Jungmann, Nick Huls (Erasmus University Rotterdam): "Regulation and Selfregulation in the Fight against Overindebtedness in the Netherlands."

11:30 - 12:15

Jason Kilborn (John Marshall Law School Chicago):

"Consumer Bankruptcy Reforms in Denmark and the USA"

Lunch

Overindebtedness and Private Bankruptcy in an International Perspective II.

Moderation: Jason Kilborn

13:15 - 14:00

Annina H. Persson (Örebro University Sweden): "The New Swedish Debt Relief Law."

14:00 - 14:45

Georg Kodek (Universitiy of Economy Vienna): "Twelve Years of Consumer Bankruptcy in Austria – An Empirical Study on Debtors and Court Proceedings."

14:45 - 15:30 Coffee Break

15:30 - 16:15

Souichirou Kozuka (Sophia University Tokio): "Overindebtedness as a Legal and Policy Problem: Impact of the 2006 Reform of Japan's Moneylending Legislation on Legal Theory, Business and the Society."

16:15 - 17:00

Claudia Lopes, Fernanda Jesus (University of Coimbra, Portugal): "Overindebtedness in Portugal: A Sociological Profile"

17:45 - 18:30

Ming Qi (Jilin University School of Law, China): "What did Chinese Bankruptcy Law of 2006 Bring to us? Legislation Policies and Judicial Practices."

### Saturday 28/3/2009

9:30 - 10:00 Coffee

**Governments and Markets** 

Moderation: Susan Block-Lieb

10:00 - 10:45

Stephanie Ben-Ishai, Saul Schwartz (Osgoode Hall Law School Toronto): "Are Governments Causing the Overindebtedness of the Poor? Evidence from a Legal Aid Clinic."

10:45 - 11:30

Susan Block-Lieb (Fordham Law School New York), Edward Janger (Brooklyn Law School New York): "Demand-Side Gatekeepers in the Market for Consumer Credit."

11:30 - 12:15

Sabrina Cajoly (The Council of Europe): "The Council of Europe: Legal Solutions to Debt Problems".

13:00 - Conclusion