Erratum to: The Regulation of Over-Indebtedness of Consumers in Europe Special issue on Volume 35, Issue 4, pp. 417–419

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There are things in life, which happen although they should not happen. In my editorial to the special issue I have not mentioned the contribution of *Nick Huls A next step in debt enforcement: The merger of debt help and debt collection*, although the article forms part of the special issue and is referred to in the index. I can only deeply apologize for this inadvertence.

The overall purpose of the special issue was and is to give an account of the current state of affairs regarding the regulation of over-indebtedness in Europe. *Iain Ramsay* examines the different consumer insolvency regimes. His major argument is that we observe a merger of debt adjustment regimes and insolvency relief. *Johanna Niemi* analyses the existing EU approaches to tackle consumer over-indebtedness in all their imperfection. *Thomas Hoffmann* focuses on insolvency tourism and the particular role and function of the European Insolvency Regulation (EIR), thereby disclosing the limits of the EIR in fighting insolvency tourism, which runs counter to the logic of the Regulation. *Claudia Abreu Lopez and Caterina Frade* shed light on the impact of the economic crisis on consumer over-indebtedness in Portugal. The authors advance the hypothesis that sacrificing living standards is rooted in collective beliefs about the current economic crisis in Portugal and trust in political and market agents in line with the Theory of Market Anomie. In her short narrative *Back to Start: Insolvent and Nevertheless Successful*, *Anne Koark* provides the reader with an account of her experience of bankruptcy under German insolvency law. *Thomas Roethe* then reconstructs her experience of private insolvency through an examination of its structural properties in the “language of the case.” Private insolvency law in Germany, this is his main argument, paralyzes the ability of resourceful and inventive clients to get out of debt.

Nick Huls's article on *A next step in debt enforcement: The merger of debt help and debt collection* appears before *Anne Koark* and *Thomas Roethe*. It is meant to provide a new

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perspective on how debt enforcement can be managed socially in a more appropriate way. He starts from the finding that the Member States of the European Union had designed new rules on over-indebtedness in the 1990s which were inspired by the liberal American fresh-start policy. Huls argues that the new legal equilibrium worked rather well in most European countries in the 1990s and 2000s. However, obvious shortcomings require a fine-tuning of the laws. Nick Huls puts emphasis on two innovations which have appeared on the European stage: some Nordic countries have opted for a centralized state-controlled enforcement system, while in the UK commercial debt management plans were developed, mainly by commercial suppliers. In 2005 the US Bankruptcy Code was changed in favour of the creditors. The 2008 Credit Crunch and its aftermath are said to present a window of opportunity for the next step in the modernization of debt enforcement policy. Nick Huls suggests a merger of the fields of debt relief and debt collection, with a pivotal role for independent trustees.