



The debt officer

On October 9, 2025, the Dutch Council for the Judiciary was honored to receive the prestigious Crystal Scales of Justice Prize for the debt officer project. The Crystal Scales of Justice Prize is a biennial European award presented by the European Commission for the Efficiency of Justice (CEPEJ) to innovative projects that contribute to the effectiveness and quality of the judiciary.

This document provides you with information about the debt officer and serves as a guide if you are considering starting a project for debt officers yourself.

Raad voor de rechtspraak
Kneuterdijk 1
2514EM The Hague

March 2026

Introduction

We are extremely proud to have been awarded the Crystal Scales of Justice Prize in October 2025 for our debt officer project¹. With this initiative, the Dutch Council for the Judiciary explicitly embraces its social responsibility by actively contributing to the resolution of debt problems in the Netherlands. That this effort has been recognized at the European level, fills us with great pride.

The project demonstrated positive results in practice. An important criterion in the jury report (see below) was that the initiative is suitable for transfer, scaling, and implementation in other European countries. With this in mind, we are eager to share our knowledge and experience and offer our support.

In this context, we have compiled a number of documents that may be helpful in establishing and implementing the role of the debt officer in other countries. We are fully aware that the (constitutional and institutional) context varies per country and that the organization and execution of the debt officer function within the courts cannot be applied uniformly everywhere. Tailoring will be necessary in all cases.

The Dutch Council for the Judiciary is happy to assist you in this regard. We invite you to use the documentation we have made available and, if desired, to contact the debt officer project leader of the Council for the Judiciary. This allows us to provide you with further information and to exchange ideas regarding implementation within your country and courts.

1 Crystal Scales of Justice Prize - European Commission for the Efficiency of Justice (CEPEJ)



Jury report 'The debt officer'

"The Dutch initiative is definitely an improvement in the efficiency and quality of justice, since it focuses on helping the most disadvantaged litigants; those who are struggling financially.

What we liked about the project was its humanity: the idea of a judge who does not put on blinders to make a decision but instead takes a broader view of the root of the problem and proposes solutions. The debt officer will

take over and will be able to really help the debtor. Not paying your bills or rent is only the tip of the iceberg. It is often a sign that hides a more complex reality. The earlier it is detected, the better the solution will be structurally.

This project is innovative because it involves the presence in court of an assistant who is there to serve citizens. It represents a new approach – a broader way to consider the role of the judge. The judge has a responsibility that goes beyond simply adjudicating cases; he must also ensure social peace."

The Dutch debt officer

People with debts often experience severe pressure and are frequently unable to bring order to their situation themselves. Repeatedly condemning people with debts to pay claims does not help to solve their problems. By offering debt assistance at an earlier stage, it is possible to prevent these individuals from becoming entangled in legal proceedings and avoid unnecessary accumulation of litigation costs.

It is very important that people with early-stage debt problems are able to turn to debt assistance as quickly as possible. The earlier someone with problematic debts receives some form of support, the better these debts can be resolved. Research shows that, on average, it takes about five to eight years after a debt arises before people find their way to debt assistance services.²

2 Roos, A., Diepstraten, M. & Douven, R. When financials get tough, life get rough? Problematic debts and ill health (CPB-Discussion-Paper-428-Problematic-debts-and-ill-health.pdf)

The societal problem of people with problematic debts has been known for a long time and receives a great deal of attention. A striking example is (still) the Parliamentary Letter of 24 May 2018 from the then State Secretary for Social Affairs and Employment, Van Ark:

“In the Netherlands, one in ten households is dealing with problematic debts, and for one in five households there is a risk of encountering problematic debts. Anyone can end up with debts, for example due to unemployment or a divorce. The consequences are significant. Debts cause a great deal of worry and stress and often lead to poorer health or problems within relationships. Debts form a barrier to finding or keeping a job. As a result, people are less able to provide for themselves and their family members. Furthermore, research by the Netherlands Institute for Social Research (SCP) shows that people with debts come into contact with the justice system 6.5 times more often. Creditors, too, can run into difficulties when people are no longer able to pay their bills.”

Vision on Debt Problems

The debt officer has by now convincingly demonstrated their value in the Netherlands. We are confident that this role can also be effective in other countries, and that the judiciary there can play a key role in supporting its implementation. Problematic debt occurs everywhere – not only in the Netherlands, but across Europe. Research shows that approximately 8 to 10 percent of European households struggle with debt.³

The government has expressed the ambition to reduce the number of people with problematic debts and to provide more effective assistance. The Judiciary aims to contribute to this and, in 2019, drew up the *Vision Document on Debt Problems and the Judiciary*.⁴ The main principle set out in this document is the development of an approach through which the judiciary can contribute to the early identification of debt problems among court users, without losing sight of the interests of creditors. Precisely when people come before a court, this can be a moment for reflection and for accepting possible assistance.

For the purpose of early identification, the Judiciary decided in 2020 to start a pilot project with debt officers at three district courts, namely Rotterdam, The Hague and Limburg. The early identification is the main job for the debt officer.

3 Cannavale, C., & Piscitello, L. (2024). "Social Exclusion and Private Over indebtedness in the EU."

4 Raad voor de rechtspraak, 2019 (Visiedocument schuldenproblematiek en rechtspraak)

A debt officer is a functionary within the Judiciary who focuses on identifying and referring people with problematic debts who are also involved in legal proceedings. Debt officers were deliberately recruited from individuals already working within the judiciary, such as legal professionals, ushers, administrative staff, or court clerks.

Following the positively evaluated pilot projects at the district courts of Rotterdam, The Hague and Limburg in 2022⁵, the Judiciary decided to scale up the project involving debt officers nationwide. In recent years, debt officers have been gradually introduced at all courts in the Netherlands. Debt officers serve as a bridge between litigants with problematic debts, the judiciary, and (municipal) debt assistance services.

This bridge is crucial, as many debtors do not seek help due to shame or are unable to find their way to debt assistance, even though numerous studies show how important it is for them to receive help as quickly as possible.

5 Evaluatieonderzoek inzet schuldenfunctionarissen binnen de Rechtspraak, Bureau Bartels, nummer 1, 2022, (Evaluatieonderzoek)

What does a debt officer do?

The debt officer is an employee of the court who acts as a link between the judiciary and municipal debt counseling services. Debt officers are deliberately recruited from individuals already working within the judiciary, such as legal professionals, ushers, administrative staff, or court clerks. The debt officer refers litigants with problematic debts to a central contact point within the municipality of their residence. The litigant will receive an appointment with the (municipal) debt assistance services as soon as possible to get help with their debt problems. The involvement of a debt officer has no effect on the course of the legal proceedings.

Tasks:

- Identifies (early-stage) debt problems among court users during or in connection with judicial proceedings.
 - Engages in conversations with people who are dealing with debts and provides information and perspective.
 - Refers individuals, with their consent, to appropriate municipal debt assistance services in accordance with established agreements.
- Works closely with judges, court clerks and municipalities.

The debt officer is usually present at the subdistrict court sessions and is often available on call (for other types of cases and hearings). If the judge observes that a litigant has problematic debts and would benefit from assistance, the judge will, upon request, put the person in contact with the debt officer. This happens on the spot, if the officer is present at the hearing, or on call, via phone or email. It is important that all teams within the court understand how the debt officer works and that laminated cards with referral instructions, based on the pilot courts' example, are placed in all courtrooms. During the court session/ or prior to, the debt officer initiates a conversation. Once engaged, the debt officer immediately talks with the person involved. This conversation takes place at the court, preferably in a separate room such as the mediation room. If a physical meeting is not possible, the debt officer contacts the person by phone on the same day.

How it works

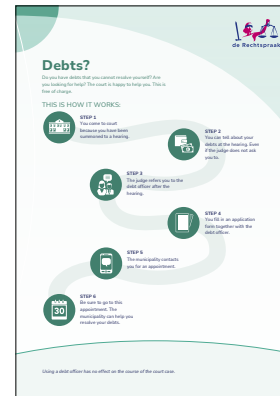
Every court in the Netherlands now has debt officers. A court has appointed approximately 8 to 14 debt officers in total, amounting to 1,2 full-time equivalent. The costs per court amount to approximately € 84,000. In the Netherlands, there are currently a total of 128 debt officers. They work at all courts. Each year, they handle approximately 1.300 referrals. The debt officers are generally court clerks, registrars, judges and administrative staff. They take on this task, on average about 4 hours per week per person.

Globally, the steps in the procedure are:

1. At each hearing, a flyer about debt problems is distributed.
2. During the hearing, the judge asks whether there are any signs of problematic debts.
3. If such signs are present, the judge involves the debt officer.
4. The debt officer then has a conversation with the person involved.

5. With the person's consent, the debt officer refers them to the municipality.
6. The municipality contacts the person within five days to arrange a meeting and possibly start a support process.
7. Afterwards, the municipality provides feedback to the debt officer about the follow-up.

Attachment 2 provides a flyer showing the steps from this procedure as, well as information for the person involved.



Cultural context

Debt is perceived differently across countries. Levels of stigma, shame and trust in public institutions and expectations of individual responsibility influence how people seek and accept support. Therefore, it is important to be aware of cultural differences and adapt to local norms, and engagement styles for the implementation of the debt officer to be effective and successful.

In cases of problematic debt, it is often observed that individuals take a very long time before seeking assistance. In the Netherlands, this period averages around seven years. During this time, debts can accumulate, stress and health complaints increase, and societal costs grow significantly. Any intervention that helps people receive support earlier therefore offers substantial personal and societal benefits.

A key factor influencing when someone seeks help is shame. Debt is rarely experienced solely as a financial problem; it also affects identity, self-worth, and the feeling of having “failed.” The intensity of this shame is partly

shaped by cultural factors. Definitive statements cannot be made without overgeneralizing. In some European countries, such as the Netherlands and Germany, there is traditionally an emphasis on financial self-reliance and responsibility. This can lead individuals to try to resolve debts themselves for longer periods and to seek help only at a late stage. In Southern European countries, where family ties are often stronger, financial difficulties are sometimes shared earlier within informal networks, but shame towards outsiders and formal institutions can be greater. In Scandinavian countries, where the welfare state is strong and seeking help is less often seen as a personal failure, the threshold to request support tends to be lower.

Cultural differences also affect how people manage their debts. Some groups are more likely to consolidate debts and make formal arrangements, while others initially seek informal solutions, such as borrowing from family or temporarily ignoring payment obligations in the hope that the situation will improve on its own. These differences are

Political support

neither right nor wrong but call for an approach that aligns with the individual's perspective.

Therefore, it is important that when implementing a debt officer role, attention is paid to the cultural perspective on debt. This means looking not only at figures and regulations but also at values, norms, and beliefs about money, asking for help, and responsibility. By consciously addressing these aspects, we can lower the barriers to meaningful conversations and the acceptance of assistance.

Sustainable implementation requires clear political ownership and long-term commitment. Support from national and/or local decision and policy makers are essential to secure legitimacy and ensure continuity that aligns with existing social and economic policies. The system governing the role of the debt officer can only be implemented where there is broad support among all relevant stakeholders and a demonstrable commitment to act in accordance with it. The criteria for identifying problematic debt, including the circumstances under which it is deemed to arise, must be clearly defined and uniformly understood. Courts will be required to engage in structured consultation with their governmental counterparts in this domain.

Institutional embedding

Debt officers need to be firmly embedded within existing institutional structures with a clear mandate and responsibilities. This ensures effective cooperation and clear role allocation that allows debt officer to be successful. It may be necessary to examine, map, and analyse the situation with regard to debt-related problems on a country-by-country basis in order to develop an effective referral framework. The debt officer is not a care provider. Their role is strictly limited to referring individuals to the appropriate governmental or municipal authorities. A safety net must be in place for individuals experiencing financial distress, ensuring they receive timely and appropriate support beyond mere referral.

When implementing a debt officer, it is essential to consider the social infrastructure and existing support systems for individuals with problematic debts. In the Netherlands, every municipality has a dedicated debt counseling office staffed by specially trained and qualified

professionals. Such a safety net within the municipal framework is a crucial element for the successful introduction of debt officers.

In countries where this structure is less developed or lacking in certain aspects, the establishment of debt officers within the judiciary can serve as an incentive to develop or strengthen these support networks. This development may take place not only within municipal structures but also through other relevant care providers. Thus, the introduction of debt officers contributes to creating an integrated and effective debt assistance system that aligns with local circumstances and needs.

Results

The implementation of the debt officer, has led to positive results. To demonstrate, there are societal cost savings due to earlier intervention, a reduced likelihood of repeated proceedings, strengthened collaboration between sectors, and a positive impact on the judiciary's reputation, while the project's costs remain relatively modest and mainly consist of personnel efforts and coordination. In addition, there are many diverse cases of individuals who, with the support of a debt officer, have successfully made use of a debt relief measure. Municipalities have provided numerous positive feedback stories.

By implementing the deployment of debt officers, the judiciary strengthens its societal role, makes debts more visible at an earlier stage, promotes cooperation with municipalities, enhances the sense of justice, and increases humanity in procedures. We have been able to achieve these results through effective nationwide scaling with the right conditions in place, such as a uniform working method, clear role allocation, structural funding, and ongoing

knowledge exchange. To achieve similar positive results in other countries, we emphasize the importance of sensitivity to cultural differences, the requirement of long-term political support and the need to embed the debt officer in existing institutional structures.

It's important to know that the debt officer:

- has a signaling role and provides an opening for assistance. It is important to emphasize that the efforts of the debt officers does not replace debt counselling. The municipality seeks to find an amicable solution.
- do not in any way interfere with the hearings or the judgments.
- can have a lot of impact. For some people, appearing in court can be a life-changing moment.

Figure: the logo of the debt officer



Attachments

- 1: Work instruction for involving the debt officer
- 2: Flyer about the debt officer
- 3: Information for municipalities
- 4: Recruitment text for debt officer
- 5: Link to information video with English subtitles
- 6: Presentation Crystal Scales of Justice Prize, 9 October 2025
- 7: Contact details

Attachment 1: Work instruction for involving the debt officer

General

The purpose of a debt officer is for the judiciary to better address the social problems faced by people with problematic debts and, within our authority, contribute to the structural resolution of their debts. When it becomes apparent during a hearing or case preparation that a party involved (litigant or defendant) may have problematic debts, the presiding judge and/or court clerk can contact the debt officer. This officer – usually a legal (administrative) employee – immediately speaks with the person involved and makes a general assessment of their debt situation. If possible and desired, the person is referred to the municipal debt counseling service in their place of residence. This work instruction briefly explains how to ensure the debt officer contacts the party involved.

Work instruction for referral to the debt officer during (roll) hearings

When it becomes apparent during case preparation or at a hearing that one of the parties has (significant) debts, it is briefly investigated and discussed during the hearing whether there is a situation of problematic debts, meaning a situation in which the party reasonably cannot (any longer) repay the debts. If the party is willing to discuss this with the debt officer, the judge can refer that party to the officer. The debt officer is a legal (administrative) employee trained to assist this group of litigants.

When to refer to the debt officer?

- in cases of problematic (and/or multiple) debt issues;
- the party resides in [participating municipalities];
- the party has no ongoing debt counseling trajectory or is dissatisfied with their current trajectory;
- the party agrees to have a conversation with the debt officer.

The litigant can access debt counseling in a low-threshold way through referral by the judge to the debt officer.

If the debt officer is present at the hearing, the referral is made orally. The conversation with the debt officer can then take place after the hearing.

If the debt officer is not present, they can be contacted by phone or email:

How to refer if the debt officer is not present?

- note the name and telephone number of the party;
- mention the type of case involved;
- email these details to: [functional mailbox debt officer]

The debt officer will contact the litigant by phone immediately after the hearing to ask if they wish to be put in touch with debt counseling. If yes, a brief overview of the debt problem, help request, and personal details is sent via a form to the relevant municipality.

The debtor receives an invitation for a meeting with a debt counselor from the relevant municipality as soon as possible (or immediately).

Attachment 2: Flyer about the debt officer

de Rechtspraak

Debts?

Do you have debts that you cannot resolve yourself? Are you looking for help? The court is happy to help you. This is free of charge.

THIS IS HOW IT WORKS:

- STEP 1**
You come to court because you have been summoned to a hearing.
- STEP 2**
You can tell about your debts at the hearing. Even if the judge does not ask you to.
- STEP 3**
The judge refers you to the debt officer after the hearing.
- STEP 4**
You fill in an application form together with the debt officer.
- STEP 5**
The municipality contacts you for an appointment.
- STEP 6**
Be sure to go to this appointment. The municipality can help you resolve your debts.

Using a debt officer has no effect on the course of the court case.

Attachment 3: Information for municipalities

Working method of the debt officer

Introduction

The judiciary wants to better respond to the social problems faced by people with problematic debts and contribute, within its authority, to the structural resolution of their debts. Debt officers from the court play an important role in this. When it appears during a hearing or case preparation that a party involved (litigant or defendant) may have problematic debts, the presiding judge and/or court clerk can contact the debt officer. The 'warm' handover by the debt officer to the municipality is low-threshold and ensures a smooth referral to the municipality.

Referral by the debt officer

In summary, the working method includes the following:

- The court has appointed debt officers;
- The debt officers are present at the subdistrict court sessions; if it appears that people attending the hearing struggle with (problematic) debts and cannot find a

solution themselves, they are referred, after a personal conversation and with their consent, to the debt counseling department of their municipality;

- Referrals can also take place via other departments of the court if there are signs indicating problematic debts;
- The court also tries to reach help seekers through a flyer (attached), which is distributed at the court;
- The referral is made using a form completed by the debt officer (attached);
- The municipality contacts the help seeker within an agreed timeframe to schedule an appointment; in urgent cases, for example, when eviction is imminent, contact should be made sooner;

Periodically, the municipality provides feedback to the court (via Excel, see attachment, as well as through verbal consultations).

If you have any questions? Please contact:

(contact details)

Attachment 4: Recruitment text for debt officer

Are you a motivated colleague who wants to contribute a few hours per week over the coming year to helping solve the problems faced by people with debts? Then we have an exciting challenge for you.

Debt officer - How it works

The Judiciary aims to contribute to solving the problems of litigants and society. We want to improve the position of people with debts by providing them with the right help faster, so they regain control over their financial situation. Debt officers play an important role in this.

When it becomes apparent during a hearing or case preparation that a party involved (litigant or defendant) may have problematic debts, the presiding judge and/or court clerk can contact the debt officer. This officer immediately speaks with the person involved and makes a general assessment of their debt situation. If possible and desired, the person is referred to the municipal debt counseling service in their place of residence.

Role of the debt officer

The court is partnering with [participating municipalities] for this approach.

From all clusters/teams/courts within the court, in cases where this might apply, a few short questions are asked to determine whether a litigant has debts and whether they need support from their municipality. If so, these individuals are referred directly to their municipality.

What will you do?

- After a hearing, you conduct short intake conversations with litigants who want to be referred to their municipality.
- You analyze relevant information and process it into a form.
- You handle the administrative processing of forms from the various clusters and ensure they are forwarded to the contact persons at the relevant municipality.

We are looking for one or more employees with an affinity for debt assistance. Furthermore:

- You are available daily on call.
- The number of hours is flexible and depends on how many people express interest. Total hours will not exceed 25% of your current/regular workload.
- You work at [participating locations].
- You are a good listener, empathetic, and understand the complexity of debt.
- You are accurate in keeping records and understand what documentation is needed to help someone further.
- If you are not yet familiar with debt counseling, [section about training].

Important to know

- Your work as a debt officer does not affect your salary scale.
- The work is on an on-call basis and is done alongside your current job.
- Anyone can apply, including colleagues from the business office.
- It is possible to shadow one of the debt officers once to see how it works in practice.

Do you have questions?

Please contact [X].

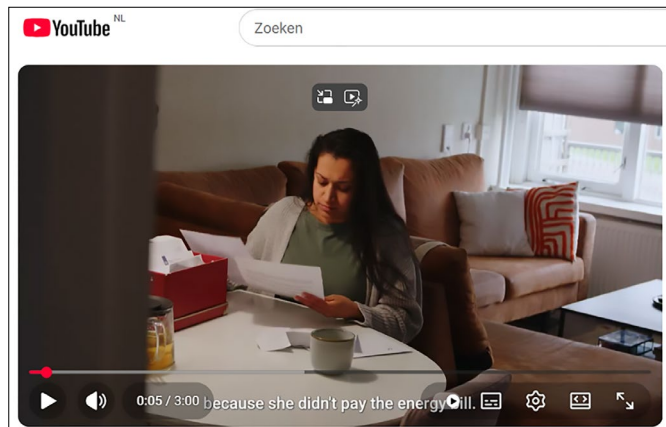
Are you interested?

Apply by [X] with a short motivation letter and your CV.



Attachment 5: Link to video with English subtitles

https://youtu.be/vmGOeSSB7NQ?si=Msu4Y_8YpqqGnULX



Attachment 6: Presentation Crystal Scales of Justice Prize, 9 October 2025



1

The Problems of Problematic debt: A Modern Societal Wide Issue

What is problematic debt?

Not all debts are problematic. Problematic debts are those debts that people fail to repay or for which people default. Examples are being consistently behind on debt repayments to your creditors, including credit card loans, and priority bills like rent, electricity, or insurance
(Normative debts are managed debts which are paid without difficulty.)

In many countries, problematic household debts have increased in recent years, especially after the COVID pandemic. For many years, the Netherlands experience a substantial amount of households who have problematic debts.

We learn from several social studies: problematic debts lead to severe disruptions (risks of depression, anxiety, shame, health issues). It affects families and living together.



October 2025

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See for instance:

Anne-Fleur Roos, Maalke Diepstraten & Rudy Douven*

August 2021

Abstract

It is often suggested that problematic debts antecede health problems. In this paper, we investigate whether individuals obtaining problematic debts are more likely to use mental healthcare or social guidance and/or financial help, and whether they have higher mental healthcare costs. We use nationwide individual-level panel data from the Netherlands for the years 2011-2015. We employ a difference-in-differences approach with individual fixed effects and find that obtaining problematic debt is strongly associated with ill (mental) health. We find that average mental healthcare expenditures increased with approximately 200 euro in 2014 and 2015 for individuals who experienced problematic debts in 2013. The effect corresponds to an increase of 30% of individual mental healthcare expenditures because of problematic debts. Furthermore, the use of mental healthcare increased with 7% and the use of social guidance and/or financial assistance increased with 40% after getting into problematic debt. We therefore conclude that policies that prevent people from getting into debt may generate positive external effects by saving on expenditures on healthcare or social guidance and/or financial assistance.

JEL Codes: I01, I14, D14

Keywords: Problematic debts; mental healthcare; health expenditures; social guidance and financial assistance.

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When financials get tough,
life gets rough? Problematic
debts and ill health

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Almost 1 in 3 people living in poverty have debt problems

28/07/2025 15:00

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Featured

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New CBS research on globalisation and geopolitics

Overview of additional research

CBS video

State of the economy and labour market in the second quarter of 2025

State of the economy and labour market in the second quarter of 2025

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The damage of debt: The impact of money worries on children's mental health and well-being

Insight

Evidence type: **3** Insight **1**

- Qualitative
- Quantitative

- Contact
- The study
- Key findings
- Points to consider
- Full report

October 2025

Key info

Client group

- Children (7 - 11)
- Over-indebted people
- Other
- Parents / families
- Working Age (18 - 65)

Topics

- Credit Use and Debt

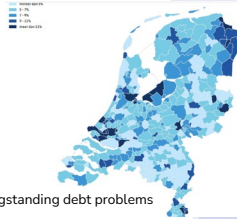
Year of publication

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Also quite an issue in the Netherlands...

Amount of households with problematic debts:

- 2019: 540,000
 - 2020: 614,000 (7,6%)
 - 2024: 730.000 (8,9%)
- 60% of the households with problematic debts have longstanding debt problems
- Sooner or later most people with problematic debts will be involved in (multiple) court cases...



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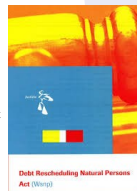
Applications debt release procedure (nationwide)

• 2005:	14.795
• 2010:	11.385
• 2015:	11.703
• 2018:	5.897
• 2019:	4.637
• 2020:	2.997
• 2021:	2.299
• 2022:	1.902
• 2023:	1.884
• 2024:	2.361

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But how to find the road to the debt release procedure..?

- Good working debt release procedure (Natural Persons Debt Restructuring Act: Wet schuldsanering natuurlijke personen)
- Evidence based
- Success rate 93%
- However...
- People with problematic debts tend to not to ask for help until it is too late or they entirely fail to do so. Of the more than 700,000 families with problematic debts in the Netherlands, as little as only 2% find their way to (municipal) debt counseling, and/or apply for the debt release procedure.
- Question: *How to reach out better to the people with problematic debts in courts in an earlier stage and before insolvency proceedings?*



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Vision Memo 2019: Debt problems and the role of the judiciary

Innovation is a means of improving and (continually) adapting the Judiciary to the changing needs of society or of the organisation itself for the benefit of society.

The Judiciary is concerned about the large group of people struggling to cope financially. People in debt are often under severe pressure and are frequently unable to put their own affairs in order. They are regularly involved in legal proceedings and end up in court.

Several potential measures were identified to tackle and support people with problematic debts more often than 'only' delivering black letter judgments: look behind the case in search for solutions

One of the ideas: start to work with Court Debt Officers, bridging the gap, connecting the dots, between the court case and debt counselling and the road to a debt free future.



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Pilot projects in The Hague District Court and Rotterdam District Court 2020-2022

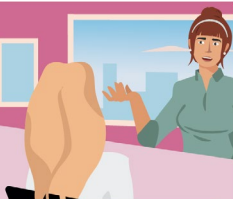


DEBT MANAGEMENT

The Judiciary is concerned about the large group of people struggling to pay their debts. People in debt are often under pressure and are frequently unable to put their own affairs in order. They are regularly involved in legal proceedings and end up in court. Something nobody wants: people repeatedly to pay claims does not contribute to resolving the issues.

The Hague District Court and Rotterdam District Court Debt officers are appointed at the District Courts of Rotterdam and The Hague court employees who act as a link between the Judiciary and municipal debt relief Debt officers and judges cooperate with an open and active attitude of judges, debt problems come to the surface and are discussed during the hearing, and that quickly becomes clear whether a request to a debt officer can be valuable.

The debt officer
In 2021, the Judiciary decided that all courts will employ debt officers. How does that work? If, during preparation or at a hearing, it appears that one of the parties is struggling with payment debts, the debt officer will be present and appointed in the court directly engages in a conversation with the person concerned. If possible and desired, the person concerned is referred to the municipal debt assistance service.



The person concerned is given an appointment there as soon as possible to discuss how to deal with the debt issue. The appointment of a debt officer has no effect on the course of the court case.

Since this decision, the Oudergaard District Court has also started employing debt officers. Work is now underway to extend the procedure to the other courts.

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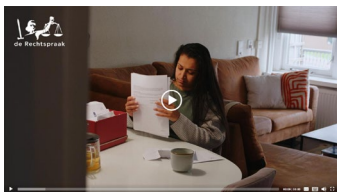
Offer a shortcut to municipal debt counselling: simple & effective

- The judge calls in the court debt officer. The debt officer speaks the party involved. He or she contacts the local authority (where the involved people live); introduces them to debt counselling.
- The debt officer does not replace debt counselling.
- The municipality seek to find an amicable solution
- If not: at some point a court procedure, such as a debt release procedure is necessary



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A short video impression: introducing the practice of the debt officer



<https://youtu.be/vmGOeSSB7NQ>

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Why is this important?

- It takes people with problematic debts about five years to make the first move!
- Average debt by that time is € 43,000
- Eviction
- During these five years people are often involved in judicial cases
- Is the judicial system contributing to a solution or making it worse...?
- The judge can not refuse to give a proper ruling according to the law

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The role of the Debt Officer: simple and effective

- Party in a case with suspected (substantial/ problematic) debts?
- Judge can call in the debt officer
- Debt officer makes sure that this party ends up at the suitable counter at the local authorities for an overall solution of the debts

Meanwhile:

- The judge gives a ruling in the case that is on his desk
- It gives leeway to the judge to have also an eye for, and to act on, the overarching problems



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Follow-up by nationwide implementation.
Perhaps even in other European countries?
Certainly a court practice to share and explore: spread the word!



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The Pilot projects became a success!

—External qualitative and quantitative evaluation (2022)

Some key take aways:

Average to good success rate; societal effective

Offers genuine added value to the instruments of judges

Future possibilities are to be explored.

Every person with problematic debts back on track is a great result

Suits the modern role of the judiciary



Oktober 2025

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The debt officer

- The judiciary takes its social responsibility by contributing to the solution of problems faced by people with debts.
- The court serves as a "point of detection" for people with debts.
- The debt officer has a signaling role and provides an opening for assistance.
- It is important to emphasize that the efforts of the debt officers do not in any way interfere with the hearings or the judgments.



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The debt officer

- A court has appointed approximately 8 to 14 debt officers in total, amounting to 1,2 full-time equivalent. The costs per court amount to approximately € 84,000.
- There are currently a total of 138 debt officers. They work at all courts.
- Each year, they handle approximately 1.300 referrals.
- These are generally court clerks, registrars, judges and administrative staff. They take on this task, on average about 4 hours per week per person.



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The debt officer

- It is a pleasant change of work, a welcome responsibility, and positive for career development.
- A training program has been developed for debt officers.
- The debt officers together form a network.
- A lot of positive PR and response, see next dia.

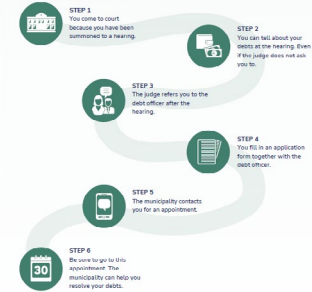


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Debt Officer

THIS IS HOW IT WORKS:



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Challenges

- We continue to promote this initiative. Although many judges see the added value, there is still a lot to be gained in terms of people's awareness and the further implementation of this initiative.
- We continue to actively communicate the importance and the impact of the debt officers within the judiciary.
- Furthermore, we intend to appoint debt officers in the courts of appeal as well.



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Thank you very much for the nomination.
We are very honoured and happy!

Whatever the outcome will be, the current established practice of the debt officer has further potential that deserves to be explored...

in the Netherlands

...but in other European countries as well:

Let's get more people with problematic debts

back on track to a debt free future!

Please feel free to ask questions!



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Some people with problematic debts don't show up in court..

De rechter wil niets liever dan dat
burgers naar zitting komen

Hog Rechts en Rechtspraak schrijft dat: 'regeren met een vuist - de rechter wil
niets liever. En doet er ook z'n best voor. Twee rechters geven antwoord, uit de praktijk.

Rechtspraak en Hoger Rechtspraak
2019-2020 - Landelijk



Oktober 2025

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Attachment 7: Contact details

If you want any information about the debt officer
you can take contact with:



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