



**Centre
for Justice**

Call for Special Edition of QUT Centre for Justice Briefing Paper Series

Consumer Credit Special Edition

QUT Centre for Justice will be releasing a Briefing Paper Series on Consumer Credit in December 2025. This special edition will explore the financial pressures, credit use and debt-related challenges that individuals, families and small businesses face including during the holiday season.

We invite contributions from academics working in areas such as consumer credit, personal and small business financial distress, financial hardship, poverty, retail spending and associated spending habits, social policy and financial and/or economic justice. We are especially interested in papers that critically examine the structural and systemic factors that shape credit practices and outcomes.

Topics may include (but are not limited to):

- The role of consumer credit and its social implications
- Patterns of debt accumulation and financial stress
- Financial pressures on small businesses, including access to credit and recovery pathways
- Personal and small business insolvency trends and responses during the festive season
- The impact of marketing, retail culture, and social expectations on credit use
- Policy and regulatory responses to seasonal debt and financial vulnerability
- Lived experiences of financial hardship and resilience
- Community, legal and financial sector interventions
- Intersectional perspectives on credit and justice e.g. gender, race, equity.

We welcome original research, theoretical perspectives, case studies and practitioner insights. Contributions from disciplines such as law, social sciences, business, public health, education and creative industries are encouraged. Papers exploring new ideas and approaches to financial justice and consumer protection are particularly welcome.

QUT Centre for Justice Briefing Papers are short, accessible accounts of issues related to justice (2000 word limit exclusive of references). Papers may be based on previously published work or present new research and ideas. Previously, Briefing Papers have been published on a range of justice-related issues including social justice, criminal justice, transport justice, environmental and energy justice, gender-based violence, exploitative work, and consumer protection. Visit [QUT Centre for Justice Briefing Papers](#) for a full library of published papers.

Timelines

Call for Papers: 25 August 2025

Submission Deadline: 15 October 2025

Paper release: December 2025

To submit a paper

To submit a paper please see the [Submission Guidelines for Authors](#). If you are a Practitioner wanting to write a Briefing Paper please contact gutc4j@qut.edu.au and Practitioner Guidelines can be provided.

Finalised papers should be submitted to gutc4j@qut.edu.au