



Contemporary Issues in Consumer Bankruptcy

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The economic crisis hit individuals and households hard. Not surprisingly, it took a long time before people took to the streets; research shows that debtors with serious debt problems tend to suffer quietly. This book provides empirical information and profiles of debtors who have filed bankruptcy or debt adjustments because of serious debt problems. Previous research demonstrated that unemployment and health problems contribute to over-indebtedness. This book suggests that it is also the other way round: debt also contributes to ill-health. It also shows that relief is possible. With examples of debt adjustment laws in Sweden, the Netherlands and Austria and consumer protection in Japan and South Africa, the book argues that legal systems can and should help over-indebted households.

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