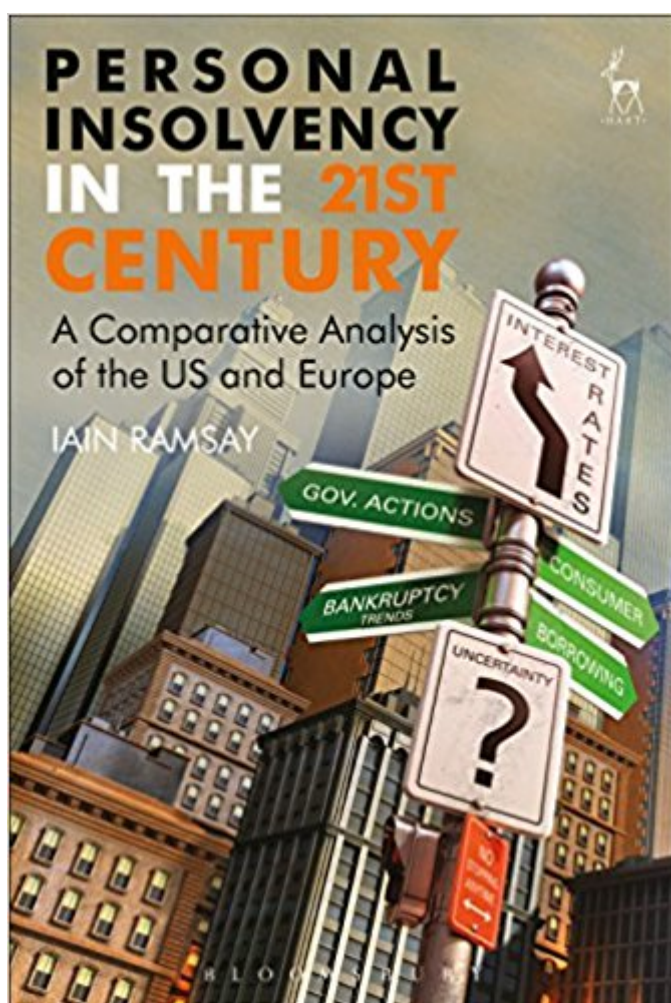


The book was found

# Personal Insolvency In The 21st Century: A Comparative Analysis Of The US And Europe



## Synopsis

Since 1979, the world has witnessed a remarkable cycle of individual bankruptcy law reform. Changes in capitalist economies, financial crises, and political interest groups all contributed to this cycle of reform. Differences exist between European systems in terms of access criteria, institutional frameworks, financing and discharge conditions. What explains these differences within Europe and those between Europe and the US? This book draws on insights from historical institutionalism to illustrate the role of timing, path dependency and unintended consequences in the development of individual bankruptcy law. Included here are case studies of individual bankruptcy law in the US, France, Sweden, and England and Wales. Author Iain Ramsey analyzes how, following the Great Recession of 2008, international financial institutions identified the significance of household debt and individual bankruptcy for financial architecture. The EU imposed individual bankruptcy reform on certain Member States, and proposed bankruptcy harmonization to promote individual entrepreneurialism. This book examines the likelihood of greater convergence on an EU individual bankruptcy paradigm, and how this fits conceptions of neo-liberalism and the social market. Also discussed is whether the international emergence of individual bankruptcy law represents a progressive step or a band-aid for the costs of neo-liberal policies, where a significant number of people live close to the precipice of over-indebtedness. [Subject: Banking & Finance Law, Comparative Law, Consumer Law]

## Book Information

Hardcover: 224 pages

Publisher: Hart Publishing (May 4, 2017)

Language: English

ISBN-10: 1849468095

ISBN-13: 978-1849468091

Product Dimensions: 6.2 x 1 x 9.3 inches

Shipping Weight: 1.1 pounds (View shipping rates and policies)

Average Customer Review: Be the first to review this item

Best Sellers Rank: #1,538,677 in Books (See Top 100 in Books) #91 in [Books > Law > Business > Banking](#)

#110 in [Books > Law > Business > Consumer Law](#) #297 in [Books > Business & Money > Personal Finance > Credit Ratings & Repair](#)

## Customer Reviews

Iain Ramsay is Professor of Law at the University of Kent.

[Download to continue reading...](#)

Personal Insolvency in the 21st Century: A Comparative Analysis of the US and Europe Introduction to Cybercrime: Computer Crimes, Laws, and Policing in the 21st Century: Computer Crimes, Laws, and Policing in the 21st Century (Praeger Security International) Belwin's 21st Century Guitar Method, Bk 1: The Most Complete Guitar Course Available, Book & Online Audio (Belwin's 21st Century Guitar Course) Belwin's 21st Century Guitar Ensemble 1: The Most Complete Guitar Course Available (Student Book) (Belwin's 21st Century Guitar Course) Belwin's 21st Century Guitar Method 1: Spanish Language Edition (Book & CD) (Belwin's 21st Century Guitar Course) (Spanish Edition) Belwin 21st Century Band Method, Level 2 flute (Belwin 21st Century Band Method) The Confessions: (Vol. I/1) Revised, (The Works of Saint Augustine: A Translation for the 21st Century) (The Works of Saint Augustine: A Translation for the 21st Century, Vol. 1) Roget's 21st Century Thesaurus, Third Edition (21st Century Reference) Creating America: 1877 to the 21st Century: Student Edition Ã Â© 2005 1877 to the 21st Century 2005 EMS Workforce for the 21st Century: A National Assessment (Public Health in the 21st Century) Bankruptcy and Insolvency Taxation Directors Liability in Case of Insolvency ABI Health Care Insolvency Manual, Third Edition The Stormrider Guide Europe Boxed Set - includes Stormrider Guide Europe: The Continent and Stormrider Guide Europe: Atlantic Islands (English and French Edition) Prague: Prague Travel Guide: 101 Coolest Things to Do in Prague, Czech Republic (Prague Travel, Travel to Prague, Travel Eastern Europe, Europe Travel, Backpacking Europe, Czech Republic Travel) Prague: Prague Travel Guide: 101 Coolest Things to Do in Prague (Prague Travel, Travel to Prague, Travel Eastern Europe, Europe Travel, Backpacking Europe, Czech Republic Travel) Towards a Chinese Civil Code: Comparative and Historical Perspectives (Chinese and Comparative Law) Political Science: A Comparative Introduction (Comparative Government and Politics) Political Economy: A Comparative Approach, 3rd Edition: A Comparative Approach Foundations of Comparative Politics: Democracies of the Modern World (Cambridge Textbooks in Comparative Politics)

[Contact Us](#)

[DMCA](#)

[Privacy](#)

[FAQ & Help](#)