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Sommario/riassunto	All modern legal systems with advanced economies must address the question of how to respond to the needs of insolvent consumers whose burden of debt greatly exceeds their capacity to repay within a reasonable time frame. This study surveys comparatively the insolvency regimes currently in place or likely to be adopted in the foreseeable future in Canada, the United States, Australia, England and Wales, Scotland, Scandinavia and a representative group of Western countries on the continent of Europe. Modern legal systems have two basic

alternatives in providing relief for over-committed consumers. The first, which involves restricting the enforcement of individual creditor remedies is a method with which this study is not concerned. Where the consumer is seriously insolvent and owes money to many creditors, a different approach is required -- a collective solution to debtor's problems - and this, the solution provided by modern insolvency systems, is the focus of this study

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