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Sommario/riassunto	By shifting the discussion of human rights away from the binaries of

cultural relativism and political sovereignty, this book moves toward a new understanding of human rights that takes account of the diverse contexts central to being human and living a life of dignity.

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Titolo

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Consumer credit, debt and bankruptcy : comparative and international perspectives / edited by Johanna Niemi, Iain Ramsay and William C. Whitford

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Nota di contenuto

Inequality and access to financial services / Gregory D Squires -- The political economy of consumer credit securitization : comparing predatory lending in home finance in the US, UK, Germany and Japan / Christopher L Peterson -- Consumer overindebtedness in Brazil and the need for new consumer bankruptcy legislation / Claudia Lima-Marques and Antonio Benjamin -- 'Wannabe WAGS' and 'credit binges' : the constructions of overindebtedness in the UK / Iain Ramsay -- Overindebted households and law : prevention and rehabilitation in Europe / Johanna Niemi -- 'A call to arms' : for regulation of consumer lending / Udo Reifner -- The political economy of the EC consumer credit directive / Sefa M Franklin -- Disclosure as an imperfect means

for addressing overindebtedness : an empirical assessment of comparative approaches / Susan Block-Lied ... [et al.]. -- Prevention of overindebtedness and mechanisms for resolving overindebtedness of South African consumers / Michelle Kelly-Louw -- The myth of the cautious consumer : law, culture, economics and politics in the rise and partial fall of unsecured lending in Japan / Souichirou Kozuka and Luke Nottage -- Making sense of nation-level bankruptcy filing rates / Ronald J Mann -- Overindebtedness and financial stress : a comparative study in Europe / Catarina Frade and Claudia Abreu Lopes -- Bankruptcy in Germany : filing rates and the people behind the numbers / Wolfram Backert ... [et al.] -- Elderly consumer weakness in 'withholding credit' / Johannes Doll -- Two decades, three key questions, and evolving answers in European consumer insolvency law : responsibility, discretion, and sacrifice / Jason Kilborn -- A law-in-action approach to comparative study of repayment forms of consumer bankruptcy / Jean Braucher -- Debt agreements from down under / John Duns and Rosalind Mason -- Personal bankruptcy in Korea / Soogeun Oh -- New labour : more debt : the political response / Michael Green -- Debt counseling in the shadow of the court : the Dutch experience / Nadja Jungmann and Nick Huls

Introduction -- Johanna Niemi, Iain Ramsay, William C Whitford -- I Changing Consumer Credit Markets -- 1. Inequality and Access to Financial Services Gregory D Squires -- 2. The Political Economy of Consumer Credit Securitization: Comparing Predatory Lending in Home Finance in the US, UK, Germany and Japan Christopher L Peterson -- 3. Consumer Overindebtedness in Brazil and the Need for New Consumer Bankruptcy Legislation Claudia Lima-Marques and Antônio Benjamin -- 4. 'Wannabe WAGS' and 'Credit Binges': The Construction of Overindebtedness in the UK Iain Ramsay -- II Topics in Consumer Credit Regulation -- 5. Overindebted Households and Law: Prevention and Rehabilitation in Europe Johanna Niemi -- 6. 'A Call to Arms'-For Regulation of Consumer Lending Udo Reifner -- 7. The Political Economy of the EC Consumer Credit Directive Sefa M Franken -- 8. Disclosure as an Imperfect Means for Addressing Overindebtedness: An Empirical Assessment of Comparative Approaches Susan Block-Lieb, Richard Wiener, Jason A Cantone and Michael Holtje -- 9. Prevention of Overindebtedness and Mechanisms for Resolving Overindebtedness of South African Consumers Michelle Kelly-Louw -- 10. The Myth of the Cautious Consumer: Law, Culture, Economics and Politics in the Rise and Partial Fall of Unsecured Lending in Japan Souichirou Kozuka and Luke Nottage -- III Consumer Overindebtedness and Insolvencies -- 11. Making Sense of Nation-Level Bankruptcy Filing Rates Ronald J Mann -- 12. Overindebtedness and Financial Stress : A Comparative Study in Europe Catarina Frade and Claudia Abreu Lopes -- 13. Bankruptcy in Germany: Filing Rates and the People behind the Numbers Wolfram Backert, Ditmar Brock, Gotz Lechner and Katja Maischatz -- 14. Elderly Consumer Weakness in 'Withholding Credit' Johannes Doll -- 15. Two Decades, Three Key Questions, and Evolving Answers in European Consumer Insolvency Law: Responsibility, Discretion, and Sacrifice Jason Kilborn -- IV Repayment Plans -- 16. A Law-in-Action Approach to Comparative Study of Repayment Forms of Consumer Bankruptcy Jean Braucher -- 17. Debt Agreements Down Under John Duns and Rosalind Mason -- 18. Personal Bankruptcy in Korea Soogeun Oh -- 19. New Labour: More Debt-The Political Response Michael Green -- 20. Debt Counselling in the Shadow of the Court: The Dutch Experience Nadja Jungmann and Nick Huls

debate about its origins, the scale and seriousness of the crisis is in no doubt. There is also no doubt that excessive amounts of consumer credit, allied to a weak understanding of how globalised credit markets might react to a crisis, have played a significant part. This book, which is primarily about credit, debt and the trouble they have led to, is written by authors who have specialised in researching into over-indebtedness, that is, situations in which an individual's debt burden has become overwhelming. For these authors the plight of individuals is a primary concern, but the wider issue is how credit is used and how it changes societies. The essays in this volume, addressing topics which are fundamental to our understanding of the current crisis, range widely across the whole sector of consumer finance, including mortgages, 'credit-binges', the regulation of consumer lending, insolvency, repayment plans, debt counselling and much more besides. The conclusions drawn from the book are equally wide-ranging, but above all the lesson learned from these essays is that the financialisation of contemporary life ensures that issues of the appropriate role of credit remain of critical importance in society
