



# Personal Bankruptcy Law: An Economic Analysis (Ökonomische Analyse des Rechts)

*Eva-Maria Steiger*

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**Personal Bankruptcy Law: An Economic Analysis (Ökonomische Analyse des Rechts)** Eva-Maria Steiger

Eva-Maria Steiger classifies the mechanisms triggered by U.S. and European consumer bankruptcy regulations and tests them within a hidden action model. She identifies an influence on consumer effort choice at two dates - prior to distress and post filing -, appraises the capacity of the regulations to implement the efficient choice at both dates, and proposes a regulation to mitigate the identified distortions.

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