

The Law and Economics of Consumer Finance

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Abstract

This survey of the law and economics of consumer finance discusses economic models of consumer lending and evaluates the major consumer finance laws in light of them. We focus on usury laws; restrictions on creditor remedies, such as the ban on expansive security interests; bankruptcy law; limitations on third-party defenses, such as the holder-in-due-course doctrine; information disclosure rules, including the Truth in Lending Act; and antidiscrimination law. We also discuss the empirical literature.

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