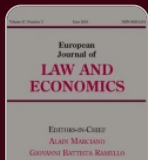


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Getting Out of Debt: Garnishment of Wage in Whose Interest?

| Published: November 1999

| Volume 8, pages 207–230, (1999) [Cite this article](#)



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taxpayers as an involved third party are taken into account, however, a potential Pareto improvement appears attainable through debt release.

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Zaborowski, C., Zweifel, P. Getting Out of Debt: Garnishment of Wage in Whose Interest?. *European Journal of Law and Economics* **8**, 207–230 (1999). <https://doi.org/10.1023/A:1008795309844>

Issue date

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