Recent Situation of Consumer Bankruptcy in Japan - the Number of Bankruptcy Cases Filed, Characteristics of Bankrupts in Consumer Bankruptcy, and the Number of Bankruptcy Discharges Granted

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Abstract

In Japan, starting with the bursting of the bubble economy in the early 1990s, which was followed by a series of crises, such as the global financial crisis caused by the Lehman Brothers Shock of 2008 and the Great East Japan Earthquake of March 11, 2011, the economic life of consumers has been heavily affected by a long-term economic depression on a serious scale. For instance, consumer insolvencies sharply increased due to the accumulation of multiple debts. As a consequence, expressions such as “debt adjustment,” “individual rehabilitation,” “credit card bankruptcy” and “credit loan bankruptcy” have been routinely used when dealing with this topic.

In my presentation I would like to discuss the following three points which illustrate the current situation of consumer bankruptcy, based on the latest data:

1. the numbers of petitions for bankruptcy accepted by district courts
2. classification of types of consumer bankrupts
3. the numbers and rate of orders granted discharge by district courts.
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   (2) characteristics of bankrupts in consumer bankruptcy
       classification of bankrupts by:
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       (b) ratio by age
       (c) income
       (d) amount of debt
       (e) occupation
       (f) cause of bankruptcy
   (3) the number of bankruptcy discharges granted

4 Conclusion