



The Economics and Regulation of Financial Privacy: An International Comparison of Credit Reporting Systems (Contributions to Economics)

Nicola Jentzsch

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This book provides the first in-depth analysis of the economics and regulation of financial privacy. It is an international comparison of credit reporting systems in the United States and in European countries. On the theoretical level the book explains competition in information markets, especially in markets for goods made of highly personal and sensitive information. It reviews the microeconomics of information and privacy and discusses the economic incentives to disclose or to conceal information. The book also focuses on the institutions of credit reporting, the history of credit reporting agencies and the regulation of privacy and credit reporting on both sides of the Atlantic as well as internationally. Finally, on the empirical level, it reviews the microeconomic and potential macroeconomic effects of credit reporting in the credit markets of countries around the world.

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