

# **Legal Structure and Judicial Efficiency: the Lex Mundi project<sup>1</sup>**

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## **Abstract**

In cooperation with Lex Mundi member law firms in 109 countries, this paper measures and describes the exact procedures used by litigants and courts to evict a tenant for non-payment of rent and to collect a bounced check. We use these data on legal structure to construct an index of regulation of dispute resolution for each country. We find that the regulation of dispute resolution is systematically heavier in civil than in common law countries. Moreover, heavier regulation is associated with higher expected duration of judicial proceedings, as well as lower survey measures of judicial efficiency and access to justice. The data point to a possibility of beneficial reform of judicial systems through a reduction of the regulation of dispute resolution.

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## **I. Introduction.**

In a theoretical ideal, a dispute between two neighbors can be resolved by a third on equity grounds, with little knowledge or use of law, no lawyers, no written submissions, no procedural constraints on how evidence, witnesses, and arguments are presented, and no appeal (Shapiro 1981).

Yet in reality, most legal systems heavily regulate dispute resolution: they rely on lawyers and professional judges, regiment the steps that the disputants must follow, regulate the collection and presentation of the evidence, insist on legal justification of claims and judges' decisions, give predominance to written arguments, and so on. In principle, such regulations, which we call legal structure, can have profound consequences for the efficiency of dispute resolution, particularly in simple disputes material to an average person. In this paper, we measure the regulations of dispute resolution and examine their effects on judicial efficiency in 109 countries around the world.

There are several important reasons why dispute resolution is heavily regulated in reality. The sovereign often has an interest in how the dispute is resolved, for either good or bad reasons. He may wish to punish undesirable conduct, to establish precedents, or to promote deterrence, but he may also want to help his friends and supporters. The neighbor model may also be subject to various kinds of subversion: one neighbor may be more powerful than the other, and therefore able to influence the judge. Relatedly, weak members of the community might be at a disadvantage in the neighbor model. The decisions of the judge in the neighbor model also need to be enforced, which might be difficult when one of the disputants is dissatisfied ex post. Despite all these reasons, the regulation of dispute resolution might also come at a heavy cost in terms of delay of adjudication, and the consequent reluctance of disputants to use the legal system.

The regulation of dispute resolution is an important theme of a large literature on comparative law and legal history, which sees such regulation as a response to both efficiency requirements and sovereign needs (Berman 1983, Merryman 1985, Damaska 1986, Schlesinger et al. 1988, Glaeser and Shleifer 2001). Despite the theoretical recognition of the importance of such regulation, however, its nature has not been studied empirically; nor have its consequences been assessed. Our paper aims to begin filling these gaps in our knowledge.

We have three broad goals. First, we aim to measure and describe empirically the regulation of dispute resolution around the world. We try to present a relatively comprehensive description of such regulation rather than focus on a few selected dimensions. Second, we examine empirically the consequences of such regulation for the efficiency of the judicial system. In our analysis of judicial efficiency, we focus primarily on the expected duration of a resolution of a dispute, but also consider some additional aspects of the fairness of the process.

Our third goal is to examine other potential determinants of judicial efficiency. One alternative hypothesis, rooted in economic history, is that poor institutions are a consequence of underdevelopment, and only development itself brings about institutional improvement, including judicial efficiency (Demsetz 1967, North 1981, 1990). Another view, more common in the practical development literature, is that judicial inefficiency is a consequence of shortages of judges and equipment, as well as of bureaucratic mismanagement, so that administrative measures, such as mandatory time limits and computerization of courts, must be used to address the existing problems (see Messick 1999 for a survey). Our study also sheds some light on these alternative determinants of judicial efficiency.

To pursue these goals, in cooperation with Lex Mundi – the largest international association

of law firms, we describe and characterize the exact procedures used to resolve two specific disputes – the eviction of a residential tenant for non-payment of rent and the collection of a check returned for non-payment – in 109 countries. We described the cases to a law firm in each country in great detail, and asked for a complete write-up of the legal procedures necessary to dispute these cases in court and the exact articles of the law governing these procedures. For simplicity, the cases were specified so that the plaintiff had fully complied with the agreement (is 100% right), and the defendant had no justification at all. We also assumed in both cases that the defendant presents a poorly justified opposition (so default judgment is not an option) and avoids voluntary payment.

The focus on these two specific disputes has a number of advantages. First, they represent typical situations of default on an everyday contract in virtually every country. The adjudication of such cases illustrates the nature of enforcement of property rights and private contracts in a given legal environment. Second, the case facts and procedural assumptions could be tailored to make the cases comparable across countries regardless of variation in legal traditions. This makes these cases distinct from other situations, such as divorce, in which cross-country comparability is much harder to achieve. Third, the resolution of these cases involves lower level civil trial courts in all countries (unless Alternative Dispute Resolution is used). Because these are the courts whose functioning is most relevant to many of a country's citizens, the focus on the regulation and efficiency of such courts is appropriate in a development context. Fourth, and importantly, we focus on comparatively simple disputes, again to examine the regulation and efficiency of lower level courts. For more complicated disputes, multiple additional issues arise, and it may not be appropriate to generalize our findings to the efficiency of resolving such disputes. In particular, alternatives to the judicial system, such as commercial arbitration, are available in many countries to large companies wishing to

resolve their disputes, though not to ordinary citizens.

Using the data from the Lex Mundi member firms, we construct measures of legal structure (separately for eviction and for check collection), seen here as the extent to which the regulation causes dispute resolution to deviate from the neighbor model. Our data cover seven broad categories of such regulation: (1) the use of professional judges and lawyers as opposed to lay judges and self-representation, (2) the need to make written as opposed to oral arguments at various stages of the process, (3) the necessity of legal justification of various actions by either disputants or judges, (4) the regulation of evidence, (5) the nature of superior review of the first-instance judgment, (6) the presence of various statutory interventions during dispute resolution (such as service of process by a judicial officer), and (7) the count of the number of independent procedural actions required by law. Each category includes a number of measures of regulation of dispute resolution. From these data, we construct seven sub-indices capturing these elements of legal structure, and then aggregate them into an overall index of regulation of dispute resolution (the RDR index).

A vast comparative law literature suggests that the extent of regulation of dispute resolution varies systematically across legal origins (e.g., Merryman 1985, Damaska 1986, Schlesinger et al. 1988). In particular, civil law countries generally regulate dispute resolution, including the conduct of the adjudicators, more heavily than do common law countries. Put differently, sovereign control over dispute resolution is heavier in the civil law than in common law countries. Some writers, such as Hayek (1960) and Merryman (1985), attribute these differences to the ideas of the Enlightenment and the French Revolution in the 18<sup>th</sup> and 19<sup>th</sup> centuries, and the efforts to isolate judges from law-making in the process of instituting the separation of powers. Others, including Dawson (1960), Berman (1983), Damaska (1986), and Glaeser and Shleifer (2001) argue that the procedural

differences between common and civil law go back to the 12<sup>th</sup> and 13<sup>th</sup> centuries. According to Glaeser and Shleifer (2001), the greater regulation of adjudication in civil law countries can be traced to the need to protect law enforcers from coercion by disputing parties through violence and bribes. This threat of coercion was greater in the less peaceful France than in the more peaceful England, where neighborly dispute resolution by juries (coming closer to the theoretical ideal of equity) was more feasible.

Our data provide a striking empirical confirmation for the proposition that dispute resolution, as measured by our indices, is more heavily regulated in civil than in common law countries. In nearly all dimensions, we find greater deviation from the informal neighbor ideal in civil law (and especially French civil law) countries. This result holds for both eviction and check collection. We also find some evidence that the regulation of adjudication is heavier in less developed than in rich countries.

As already noted, heavy regulation of dispute resolution is not in itself a proof of inefficiency. Such regulation may serve political goals of the state, control the subversion of the legal system, or guarantee fairness and accuracy of trials. It is nonetheless essential to recognize the systematic differences in the design and regulation of dispute resolution mechanisms among countries.

Having established these basic differences among legal origins, we use the data to examine several aspects of judicial efficiency. From Lex Mundi firms, we obtain estimates of the expected duration of each type of dispute, from the original filing of a complaint to the ultimate enforcement of judgment. In addition, we use measures of judicial efficiency from other data sources, such as the *International Country Risk Guide* and *Economic Freedom of the World*. These give us country scores on “efficiency of the judicial system,” “equal access to non-discriminatory judiciary,” “enforceability

of contracts,” and “corruption.”

The measure of expected duration of litigation obtained from Lex Mundi firms is not statistically significantly related to the level of development of a country. In contrast, the survey measures of judicial efficiency from other sources are closely related to the level of per capita income. (The latter result might come from the fact that the survey measures are obtained from company executives and entrepreneurs, who litigate more complex cases and are concerned with dimensions of efficiency besides speed.) Furthermore, holding the level of per capita income constant, the RDR index is a strong predictor of most measures of judicial efficiency—countries with more regulated dispute resolution tend to have higher expected duration of dispute resolution, as well as lower survey measures of judicial efficiency. This result holds both in ordinary least squares regressions, and in instrumental variable estimates where legal origin is used as an instrument for the regulation index. Moreover, these results hold for both eviction and check collection.

To address the third goal of the paper, Lex Mundi firms provided data on a number of other potential determinants of judicial efficiency. Specifically, we consider (1) aspects of defendant protection prevalent in different countries, (2) incentives of attorneys, (3) mandatory time limits on judges and litigants, (4) indexation of debt contracts, (5) “loser pays” rules, and (6) the availability of alternative administrative procedures to solve the dispute. Defendant protections, while perhaps adversely affecting judicial efficiency as we measure it, advance the broader concept of efficiency that includes defendants’ rights. The incentives of attorneys, particularly pay by the hour, might prolong litigation. Mandatory time limits on judges, and the existence of ADR procedures, are remedial measures that have been introduced in many countries as possible solutions to delay. Lack of indexation might prolong litigation and otherwise reduce perceived efficiency. “Loser pays” rules

may have the beneficial effects of speeding things up, although they may also have perverse incentives for settlement (Posner 1996). We collect data on these potential determinants of judicial efficiency, but do not find any systematic evidence that these factors matter. Moreover, they do not wipe out the influence of the RDR index on judicial efficiency.

To reiterate, these results should be interpreted with caution. In particular, our measures may not capture other aspects of legal efficiency, such as avoidance of errors or the adjudication of complex cases. Nonetheless, as we indicated at the beginning, our analysis does shed light on access to justice for an ordinary person involved in an everyday dispute. The results suggest that regulation of adjudication has significant costs, such as higher duration of dispute resolution and lower perceived efficiency of the legal system. These costs might deter the use of the legal system by many individuals. Whether the regulation also has benefits remains an open question.

Section II describes some of the conceptual issues. Section III presents the methodology of the project. Section IV presents the results on the regulation of adjudication. Section V focuses on the regulation of dispute resolution as a determinant of judicial efficiency. Section VI considers other determinants of judicial efficiency. Section VII concludes.

## **II. Conceptual Issues.**

Shapiro (1981, p. 1) describes an idealized model of dispute resolution as follows: “The root concept employed here is a simple one of conflict structured in triads. Cutting quite across cultural lines, it appears that whenever two persons come into a conflict that they cannot themselves solve, one solution appealing to common sense is to call upon a third for assistance in achieving a resolution. So universal across time and space is this simple invention of triads that we can discover

almost no society that fails to employ it. And from its overwhelming appeal to common sense stems the basic political legitimacy of courts everywhere. In short, the triad for the purposes of conflict resolution is the basic social logic of courts, a logic so compelling that courts have become a universal political phenomenon.” In this universal model, the resolution of a dispute among two neighbors by a third is guided by common sense and custom. It does not rely on formal law and certainly does not circumscribe the procedures that the neighbors employ to address their differences.

Even though Shapiro may have captured the essential “courtiness” of courts, it is striking how far the courts everywhere deviate from this ideal. They often employ professional judges and lawyers, rather than neighbors, to resolve disputes. They follow heavily regimented procedures, with restriction on how claims and counter-claims can be presented, how evidence can be interpreted, and how various parties can communicate with each other. Rather than holding an informal meeting, courts often assemble written records of the proceedings, and allow disputants to appeal the decisions of a judge. Rather than adhere to Shapiro’s ideal, most jurisdictions heavily regulate their civil procedures.

So why isn’t the informal procedure what we see in reality? There are many reasons. Perhaps most importantly, as emphasized by Shapiro, most courts are associated with the state, and sovereigns often have an interest in how disputes are resolved. They might wish to punish some undesirable conduct to a greater extent than a judge-neighbor would, to establish precedents, or to reduce errors relative to informal adjudication. They might alternatively wish disputes to be resolved so as to favor themselves, or their friends, or their political supporters, as well as to punish their enemies and political opponents. They may wish to make sure that disputes are resolved in a consistent way across their domains, so as to promote trade or political uniformity. They may indeed

use courts to promote policy innovations of sovereign interest, whether good or bad.

A second reason to regulate dispute resolution is that informal triad justice is extremely vulnerable to subversion by the powerful (see Glaeser and Shleifer 2001). As Shapiro points out, as soon as a neighbor has ruled in favor of one of the disputants, it becomes two against one rather than a balanced triad. If two neighbors can always win against one, it obviously becomes in the interest of each disputant to influence the judge. Their ability to do so, in turn, is the crucial determinant of the viability of the triad system. If one of the two disputants is economically and politically more powerful than another, he can encourage the supposedly impartial judge to favor him. He can do so with carrots, such as bribes and promises of future favors, or with sticks, such as intimidation and violence. Another side of this coin is the problem of access to justice: to go to a court, the relatively disadvantaged members of a society must be able to expect a fair solution. Without regulation, such fairness might be impossible to achieve.

For these, and possibly other, reasons, most jurisdictions in the world, while adopting the triad model in broad outline, heavily regulate its implementation. What is perhaps more remarkable, as legal historians have long recognized, is that there are different broad traditions of such regulation, intimately related to the civil versus common law origin of the country's laws.

In French legal origin countries the legislator, through the enactment of comprehensive Codes of Procedure, restricts judicial efficiency for the sake of procedural fairness. Following the legacy of the age of Enlightenment, the ideals of liberty, equality, and fraternity for all French citizens (and not only for the aristocracy) demanded complete submission of the judiciary to the legislature. In their desire to promote a democratic government and the rule of law in France, the revolutionaries ensured that the rights and freedoms of citizens were only limited by law created by the assembly and

not by judges. The Declaration of Rights of the Man and of the Citizen issued by the National Assembly of the French People in 1789, as compared with the American Declaration of Independence of 1776, proclaims the complete subjugation of judicial power to the legislator<sup>1</sup>. In 18<sup>th</sup> century France the judge was “but the mouth which pronounces the words of the law” (Montesquieu, 1748). Merryman (1985, p. 15) describes it as:

“The system of checks and balances that has emerged in the United States places no special emphasis on isolating the judiciary, and it proceeds from a philosophy different from that which produced the sharp separation of powers customarily encountered in the civil law world. It is important to emphasize this point and to understand why this was the case.

In France, the judicial aristocracy were targets of the Revolution not only because of their tendency to identify with the landed aristocracy, but also because of their failure to distinguish very clearly between applying law and making law. As a result of these failings, efforts by the Crown to unify the kingdom and to enforce relatively enlightened and progressive legislative reforms had frequently been frustrated. The courts refused to apply the new laws, interpreted them contrary to their intent, or hindered the attempts of officials to administer them. Montesquieu and others developed the theory that the only sure way of preventing abuses of this kind was first to separate the legislative and executive from the judicial power, and then to regulate the judiciary carefully to ensure that it restricted itself to applying the law made by the legislature and did not interfere with

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<sup>1</sup> See the Preamble and articles 4 to 8 and 15 of the *Declaration of Rights of the Man and of the Citizen* (1789). The Preamble expressly states that such rights are declared “to the end that the acts of the legislative power and those of the executive power, since they may be continually compared with the aim of every political institution, may thereby be the more respected”.

public officials performing their administrative functions.

In the United States and England, on the contrary, there was a different kind of judicial tradition, one in which judges had often been a progressive force on the side of the individual against the abuse of power by the ruler, and had played an important part in the centralization of governmental power and the destruction of feudalism. The fear of judicial lawmaking and of judicial interference in administration did not exist. On the contrary, the power of the judges to shape the development of the common law was a familiar and welcome institution. It was accepted that the courts had the powers of *mandamus* (to compel an official to perform his legal duty) and *quo warranto* (to question the legality of an act performed by a public official). The judiciary was not a target of the American Revolution in the way that it was in France.”

The adoption of the several French codes from 1804 to 1811 constitutes the other landmark in the process of regulating adjudication. Codes were meant to “substitute a fully rational and logical law for France’s historical and traditional law” (David, 1972, p.16), yet the simplicity and clarity of the codes’ language extensively expanded the accessibility of the law to the masses of the French people and facilitated their successful transplantation into countries all over the world.<sup>5</sup>

In common-law countries, in contrast, the guarantee of procedural fairness substantially relies on judge-made lines of precedent. Schlesinger et. al. (1988) describe these diverse approaches to rules of procedure as follows:

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<sup>5</sup> See, for example, Katz (1986) and Glendon et. al. (1999).

“In the vast majority of civil-law countries, the bulk of private, penal and procedural law is enshrined in codes. For the historical reasons explained on previous pages, the codes were intended to be authoritative, systematic *and comprehensive* statements of the law on each of these subjects.

The feature of comprehensiveness is particularly striking in the procedural codes. In the area of substantive private law, the codifiers provided for flexibility and future growth by incorporating a certain number of broad, elastic formulations into the codes themselves. The procedural codes, however, are meant to be essentially all-inclusive statements of judicial powers, remedies and procedural devices.

In common law jurisdictions, too, procedure is generally ‘codified’; but the continued influence of unwritten law is preserved by statutory safety valves. For the continental lawyer it is hard to understand that judicial powers and remedies can exist without an express basis in the written law. This becomes apparent, for example, in cases in which civilian courts are asked to enforce American judgments... As the example shows, the very meaning of the word ‘code’ depends on whether it is used by civilians or by lawyers brought up in the common-law tradition. In the eyes of the latter a code is supplemental to the unwritten law, and in construing its provisions and filling its gaps, resort must be had to the common law. Though perhaps gradually changing, this attitude is still dominant in the common-law world. To the civilian, on the other hand, a code is a comprehensive, and in the area of procedure often an all-inclusive, statement of the law.”

The different political and philosophical views of adjudication among the legal origins have led to distinctively different approaches to the regulation of adjudication. Perhaps the most profound sentiment is the reluctance of French civil law to sacrifice accuracy, as seen by the government, for efficiency. Or, put differently, French civil law emphasizes procedural fairness, while common law

puts the stress on substantive fairness, part of which might be efficiency. In the words of an Indonesian legal scholar, “in connection with the nature of the judicial process itself and considering the formal, punctual and rather complicated manners and usages upheld by the courts according to the Law on Procedure (especially for the laymen), it could be said that *correct judgment can not be performed in a short time*” (Gandasubrata, 1980, p.7).

These differences in the broad approaches to regulation, which date to the Age of Enlightenment and arguably earlier, express themselves in a number of potentially measurable dimensions. In particular, the comparative law literature has long recognized that reliance on professional versus lay judges, on written versus oral presentation of arguments, on mandatory justifications of judicial decisions in law rather than equity, and on comprehensive review are among the essential features of the civil law system. In this paper, however, we attempt to be more systematic. Accordingly, we address seven broad areas which characterize the regulation of dispute resolution in different countries, and which in principle may reveal differences among common and civil law jurisdictions.

First, many countries rely on professional judges, as well as professional lawyers, in the operations of a court. Professional judges often work for the government. This serves the purpose of ensuring that the sovereign’s preferences are recognized, but also enables the sovereign to protect and incentivize judges, making them less vulnerable to subversion. Professional lawyers as well are essential for achieving these goals if the sovereign insists on judgment in law rather than equity. By prohibiting direct participation of private parties in the legal process without a duly licensed representative—who has to abide by tight standards of professional conduct and is subject to close supervision—the sovereign also raises the level of control over the judicial process. This may serve

both the advancement of sovereign goals as well as to prevent subversion, since lawyers would be reluctant to allow their client's improper appeals before the judge if their professional license is at stake.

Second, the preference for written over oral litigation is also a mechanism to increase accountability and facilitate sovereign control over the judicial process. If every piece of evidence has to be presented in court with a lawyer's memo—and a copy of such memo must be signed and sealed by the clerk—, and if every motion, exception or piece of evidence must be accepted or rejected by the judge in writing and signed, the entire procedure can be reproduced and subject to a thorough review by an independent third party. A written record with multiple copies prevents a biased judgment based on the sudden disappearance of a key piece of evidence or of the entire file.

Third, many countries require legal justification of civil complaints as well as judicial decisions – a clear attack on the equity approach in the triad model. The reasons are again clear once we recognize the failures of the model: the sovereign pursuing his interests and preventing subversion wants judges ruling according to his law rather than exercising discretion inherent in the application of equity principles. Decisions motivated by religious, racial or other prejudices of a judge can be prevented by demanding full justification of judgments on specific articles of the law and legal reasons that are open to review and controversy by a third party.

Fourth, every country regulates the manner in which evidence is gathered and presented or banned in court. This regulation is aimed at advancing certain state goals. For instance, judges are banned from rejecting evidence requested by the parties to prevent biased selection; hearsay is prohibited because it cannot be controverted in open court; mandatory pre-qualification of questions

by the judge and prohibition of partisan interrogation prevents harassment of witnesses; rules on authenticity and weight of evidence intend to preclude biased or unfounded assessments of facts.

Fifth, many countries rely on comprehensive appeal procedures and extensive superior review of trial courts' decisions (Damaska 1986). Written records are complementary with appeals; without a record, the appeal must be limited or a trial must be held *de novo*. More generally, both written records and appeals are part of sovereign control of dispute resolution: they are used to ensure that judicial decisions can be assessed, evaluated, and reversed, should the superior court so desire. Both the pursuit of sovereign goals, and the protection of judges from subversion, are promoted through such arrangements (Merryman 1985, Glaeser and Shleifer 2001).

Sixth, regulation of notifications may also advance state interests. In a number of countries, the complaint can be notified to the defendant by the plaintiff himself or by his attorney, or simply by mailing a letter. In others, however, the defendant cannot be held accountable unless the claim is personally served on the defendant's hands by a duly appointed court officer. This requirement is justified by the need to guarantee the defendant's right to defend. "The most elementary requirement of due notice is that each party should receive notice of the other side's case. This is the province of that complex bundle of rules, often very technical, concerning 'service' of writs and other formal procedural documents. These rules are intended to provide a safe and verifiable means of giving each party proper notice of proceedings" (Andrews, 1994).

Finally, many countries have very detailed regulations that control the proceedings step by step. Many of these steps can be best understood from the perspective of controlling errors as well as subversion: they are intended to ensure that a party cannot gain advantage in a trial by unfairly

manipulating the process. For example, a certain number of days must elapse between one action and the next to ensure that the affected party has had enough opportunity to respond.

This discussion suggests that heavy regulation of dispute resolution can often be rationalized from the perspective of sovereign wishes or of the need to control subversion. The empirical questions that the discussion raises are: how can we measure these regulations of dispute resolution in different countries?; do they vary systematically across legal origins?; and is the variation systematically related to judicial efficiency, however interpreted. Ultimately, the desirability of the regulations that render actual dispute resolution so different from Shapiro's triad is an empirical question. In the following sections, we describe our approach to the measurement of these regulations, as well as to the evaluation of their consequences.

### **III. Methodology.**

#### ***Data Collection Procedures***

The data used in this paper are derived from answers to questionnaires prepared by attorneys at Lex Mundi and Lex Africa member firms. Lex Mundi and Lex Africa are international associations of law firms, which include as their members law firms with offices in 115 countries. Of the 115 countries, Lex Mundi members in six did not accept our invitation to join the project, and these six jurisdictions (Burkina Faso, Cambodia, Nicaragua, Northern Ireland, Scotland, St. Kitts and Nevis) were removed from the sample. Of the remaining 109 countries, we have received and codified answers for 105. The records for Bahrain, Bangladesh, Morocco and Sri Lanka remain incomplete.

The cooperating law firms received a questionnaire designed by the authors with the advice of practicing attorneys from Argentina, Belgium, Botswana, Colombia, Mexico, and the United States. The questionnaire covered the step-by-step evolution of an eviction and a check collection procedure before local courts in the country's largest city. In presenting the cases, we provided the respondent firm with significant detail, including the amount of the claim, the location and main characteristics of the litigants, the presence of city regulations, the nature of the remedy requested by the plaintiff, the merit of the plaintiff's and the defendant's claims, and the social implications of the judicial outcomes. These standardized details enabled the respondent law firms to describe the procedures explicitly and in full detail, and allowed us to get around the problem that different procedures arise in different circumstances. This approach is preferred to just a general reading and codification of laws, where comparability across countries might not be achieved with similar precision. Moreover, the focus on two distinct cases—eviction and check collection—allowed us to deal with different types of procedures in sample countries, and thus provided a robustness check for our indices of regulation of dispute resolution. Finally, we have discovered that even the largest law firms in most countries employed individuals familiar with eviction and check collection procedures, generally because they have worked on such cases for their clients.

The questionnaires provided to law firms were divided into two parts: (1) description of the procedure of the hypothetical case step by step, and (2) multiple choice questions. The following aspects of the procedure were covered: (1) step by step description of the procedure, (2) estimates of the actual duration at each stage, (3) indication of whether written submissions were required at each stage, (4) indication of specific laws applicable at each stage, (5) indication of mandatory time limits at each stage, (6) indication of the form of the appeal, and (7) the existence of alternative

administrative procedures. Multiple choice questions were used both to collect additional information and to check the presentations and the uniformity of concepts used at the initial stage.

Prior to launching the project, the model questionnaire and two sample answers (the State of New York and Colombia) were sent to and completed by Lex Mundi members in five countries, which represent different legal institutions and different levels of economic development (France, Germany, Jordan, Kenya, and India). Their answers were used to improve the details of the questionnaire. All firms responding in the general round received sample answers for Colombia, France, Germany and the State of New York. The completion of the questionnaires required extensive interaction by telephone and email between the authors and the attorneys at Lex Mundi member firms. At each firm, the answers were prepared by a member of the Litigation Department, and reviewed by a member of the General Corporate and Commercial Department, which created an internal check within the firm. Two lawyers in each law firm, from different departments, were required to read, approve, and sign the questionnaire. As an additional check, the law firms were required to indicate when a particular law governed the relevant stage of the procedure, and to provide a copy of that law.

The answers provided by member law firms were coded using the descriptions of the procedures as well as answers to the multiple choice questions. In most cases, this coding was followed by an additional round of questions to the completing attorneys aimed to clarify the inconsistencies in their answers. In our preliminary presentation of these data, several judges and litigation experts from different countries recommended exploring incentives for attorneys as an alternative determinant of efficiency. We subsequently asked all participant law firms a set of

questions dealing with this issue. Finally, to ensure comparability, the count of independent procedural actions was reviewed and returned to every law firm for confirmation.

Before turning to the description of the data, we draw attention to some limitations of this approach. First, our methodology does not provide a clear picture of the interaction between the judicial system and alternative dispute resolution methods. Although we have some information on this issue, it was not the primary focus of the questionnaires. Second, as already mentioned, this analysis focuses on relatively simple cases. The structure of litigation may vary substantially between simple and complex cases. The conclusions we draw apply to the former, but not the latter.

### ***The Variables***

We wish to measure the regulation of dispute resolution relative to Shapiro's (1981) hypothetical benchmark of a neighbor resolving a dispute among two others. Comparative law textbooks and manuals of civil procedure point to several areas where the laws of different countries regulate such dispute resolution differently. In our choice of the areas of regulation of dispute resolution, we were particularly guided by the *Encyclopedia of Laws, Civil Procedure* published by Kluwer Law International. The Encyclopedia covers 17 countries from different legal origins, and discusses such broad areas of civil procedure as judicial organization, jurisdiction, actions and claims, nature of proceedings, legal costs, evidence, enforcement of judgments, and arbitration. Some of the areas covered in the *Encyclopedia* were not relevant to the simple disputes we considered. Others, such as ADR, are covered briefly in our survey, although we focus on courts. Table 1 presents the relationship between the topics covered in the *Encyclopedia's* volume on Civil Procedure for France and the indices used in this paper.

As reported in Section II, we focus on seven areas of regulation of dispute resolution, and codify the answers provided by Lex Mundi firms from the perspective of the neighbor model. Below, we briefly describe our approach to organizing these data. The exact definitions of the variables are contained in Table 2.

The first area covers the required degree of professionalism of the main actors in the judicial process, namely judges and lawyers. This comprises three specific areas. First, a basic jurisdictional distinction is between general and specialized courts. With respect to the simple cases we consider, access to specialized courts is generally tied to procedural simplification aimed at “mass production” of a particular service (similar to traffic courts in the U.S.). As a consequence, we consider the resolution of disputes in specialized courts as closer to a neighbor model than that in a general jurisdiction court.

Second, we distinguish between reliance on judges who have undergone complete professional training, and dispute resolution by an arbitrator, administrative officer, practicing attorney, merchant, or any other lay person who may be authorized to hear or decide the case. For example, in several countries (e.g., New Zealand, United Arab Emirates) all disputes between landlords and tenants are resolved by housing tribunals composed of neighbors or by representatives of associations of landlords and tenants. Such non-professional judges are closer to the neighbor model.

Third, in some countries it is mandatory to have an attorney to appear before the judge, while in others it is entirely voluntary or even prohibited. Evidently, the absence of legal representation is closer to the neighbor model. Indeed, in the absence of such representation, the judge frequently assumes the position of a mediator guiding the parties to an agreement.

Using the data provided by Lex Mundi firms, we combine these three pieces of information to construct the “professional versus laymen” index for each of the two disputes for each country.

The second area we consider is the preeminence of written versus oral presentation at each stage of the procedure, including filing, service of process, defendant’s opposition, evidence, final arguments, judgment, notification of judgment, and enforcement of judgment. We take oral presentation to be closer to the neighbor model, and aggregate this information for each country and each case into the index of “written versus oral” elements.

The third area we consider is the need for legal justification (meaning reference to the legal reasons and articles of the law) in the complaint and in the judgment, as well as the necessity of basing the judgment in the law as opposed to equity. In many countries, a judgment must be justified by statutory law or settled precedents. In other countries, judgment must still be justified, but in equity rather than in law. In still other countries, judicial decisions require no justification whatsoever. Since the neighbor model presumably does not call for such legal justifications, we aggregate this information into an index of “legal justification.”

The fourth area is statutory regulation of evidence. The rules of evidence are sometimes considered to be a key factor in differentiating the overall efficiency of legal procedures among countries (Langbein 1985). First, in some countries, the judge cannot request evidence not requested by the parties, a restriction on the neighbor model. Second, the judge in some countries cannot refuse to collect or admit evidence requested by the parties, even if the judge feels this evidence is irrelevant to the case. This, too, presents a restriction on the discretion of the judge in the neighbor model. Third, hearsay evidence is not admissible in some countries while, in others, the judge can weigh it. Presumably, the inadmissibility of out-of-court statements is a restriction on judicial

freedom in the neighbor model. Fourth, in some jurisdictions, the judge must pre-qualify a question before it is posed to the witness while, in others, parties may ask witnesses questions without such pre-qualification. We take the latter scenario as more compatible with the neighbor model. Fifth, in some jurisdictions, only original documents and certified copies are admissible, a restriction not present in other jurisdictions. Presumably, the neighbor model would not have these restrictions. Sixth, in some countries, authenticity and the weight of evidence are defined by law; in others, they are not. In the neighbor model, we would not expect the evidence to be subjected to rigid rules on admissibility and weight. Seventh, in some countries, but not others, there is mandatory recording of evidence, designed to facilitate the superior authority's control over the judge. We do not take such recording to be consistent with the neighbor model. As before, we aggregate these six dimensions into the index of "statutory regulation of evidence."

The fifth area of regulation of dispute resolution which we consider is the control of the superior review of the first instance judgment. Merryman (1985) maintains that the scope of appellate review is intimately related to the reliance on jury trials. With trials by jury, the role of the superior review is necessarily limited, both because much of the evidence is presented to the juries orally, and because the independence of the juries would be limited by a comprehensive review. In general, we take the control of a judge by a superior court as inconsistent with the neighbor model, and consider a variety of mechanisms of superior review. First, in some countries, the enforcement of judgment is automatically suspended until the resolution of the appeal, which substantially reduces the importance of the first instance judgment. In others, the suspension of enforcement is either non-automatic, or even not allowed. We take the automatic suspension as being inconsistent with the neighbor model. Second, in some countries, the review and appeal of judicial decisions are

comprehensive. In others, more compatibly with the neighbor model, only new evidence or issues of law can be reviewed on appeal, or the judgment cannot be appealed at all. Third, some countries, but not others, allow interlocutory appeals (those of interim judicial decisions), which we take to be incompatible with the neighbor model. We aggregate these three aspects of review into an “index of control of superior review.”

The sixth area we consider is an index of other statutory interventions, which covers such areas as mandatory pre-trial conciliation (not necessary in the neighbor model) and mandatory personal notification of the defendant by the judicial officer about a claim or a judgment (more flexibility would be acceptable in the neighbor model). In a number of countries, the service of process is presumed effective when one or two letters are mailed or a notice is physically attached to the defendant’s dwelling. In others, the claim must be personally served by a court employee. Practicing attorneys often complain that the requirement of personal notification allows defendants to avoid appearance in court for a long time. These three dimensions are aggregated into the index of “other statutory interventions.”

The seventh area we consider is the count of independent procedural actions involved in pursuing a claim through a court. These actions cover the steps involved in filing and service of a complaint, trial and judgment, and enforcement. In the idealized neighbor model, there would be only three procedural actions: a claimant would request a judge’s intervention, the two would go together to the defendant to discuss the case, and the judge would issue a decision following the discussion. As the evidence below shows, in some countries, checks can be collected and tenants evicted in just 8 or 9 steps, while in others it takes 40 to 50 steps – a far cry from the neighbor model. We aggregate these counts into an index of “independent procedural actions.”

Having assembled the data in this way, we then combine the seven sub-indexes into the index of regulation of dispute resolution (the RDR index). We scale each subindex to fall between zero and 1, so the RDR index falls between 0 and 7, with 7 corresponding to heavier regulation of dispute resolution or, according to our conception, further distance from the neighbor model. We suggest below that the exact method of the construction of the RDR index is not crucial, since the various sub-indices generally point in the same direction as to which countries regulate adjudication more heavily. The RDR index is the principal building block of our analysis.

Our data also enable us to provide some information on the efficiency of dispute resolution (see Table 2 for the description of the data). Our principal way of measuring efficiency is by looking at estimates of duration of the process of dispute resolution (including the enforcement of judgment) by the lawyers who completed the questionnaires. The participating firms make separate estimates of the duration until the completion of service of process, the duration of trial, and the duration of enforcement. To the extent that we are interested in the ability of an ordinary person to use the legal system, these estimates of duration are highly relevant for efficiency.

In addition to the data from the questionnaires, we use a number of other sources of information on the perceptions of the quality of the legal system. These data generally come from surveys of business people, and therefore provide a complementary picture to the one obtained from our questionnaires. Specifically, we look at measures of the efficiency of the judicial system, of law enforcement quality, of equality of access to non-discriminatory justice, and of corruption.

As we have indicated, our principal goal is to assess the influence of legal structure on judicial efficiency. In more practical terms, we examine the effect of the RDR index on various measures of efficiency, particularly the estimates of duration of dispute resolution. In doing these

analyses, however, it is important to consider other potential determinants of efficiency, and, fortunately, the information provided by Lex Mundi firms allows us to assess the importance of several other factors. Again, the construction of the variables is described in Table 2.

We consider the level of economic development, as measured by per capita income, as a key potential determinant of judicial efficiency, as suggested by economic historians. Our other measures, however, are related to structure. The first measure deals with legal protection of defendants. We consider eight variables that, according to the legal literature, are specifically designed to protect vulnerable defendants from powerful landlords and creditors. These variables do not directly address the regulation of dispute resolution, but may still influence judicial efficiency. They include 1) mandatory legal aid, 2) limitation of attorney fees by statute, 3) independent legal obligation of a judge to investigate facts, 4) consideration of the tenant's economic situation at judgment (for eviction only), 5) consideration of the tenant's economic situation at the enforcement of judgment (for eviction only), 6) attachment of debtor's property only after judgment (for check only), 7) transfer of debtor's property only in public auction (for check only), and 8) mandatory exclusion of survival assets (for check only).

According to Paterson and Goriely (1996), mandatory legal aid and statutory limitations on attorneys' fees improve the capacity of the poor to effectively vindicate their rights, especially in heavily regulated and cumbersome proceedings. However, Baldwin (1997) argues the opposite, as swift and informal proceedings conducted in layperson's language may be a less expensive way of broadening access to justice. Finally, the judge's independent legal obligation to investigate facts is seen in the literature as a remedy to the problem of "inequality of weapons" in the ability of rich

plaintiffs and poor defendants to collect and present evidence (Langbein 1985). We aggregate these variables into an index of defendant protection, defined separately for check collection and eviction.

The next factor that might influence judicial efficiency is attorneys' incentives. Hourly remuneration of attorneys might be considered to provide an incentive to prolong the duration of the cases. In contrast, remuneration as a percentage of the outcome of litigation may promote early settlements. The same might be said for compensation based on a mandatory schedule of fees per activity performed. Such arrangements are legislatively adopted to prevent abuses by lawyers, yet they create an incentive for them to carry on every possible step in litigation. On the other hand, remuneration as a percentage of the outcomes also creates possible incentives for futile litigation. The Lex Mundi firms provide us with information on the most common form of compensation of attorneys in each type of case, which we can relate to judicial efficiency.

The next possibly important factor is the presence of a remedial measure existing in some countries with severe litigation delays, namely mandatory time limits on the term for admission, term for presenting evidence, term to present defense, term for judgment, and term for notification of judgment. These limits enable us to produce an index of mandatory time limits for each country and type of case.

Finally, for the case of check collection, we have data on whether payments, when they occur, are fully indexed to inflation, a factor potentially important for the efficiency of check collection through the court system.

#### **IV. Regulation of Dispute Resolution.**

Table 3 presents our data on the regulation of dispute resolution, with sub-indices and the overall RDR index. Table 3a focuses on eviction, and Table 3b on check collection. The countries are arranged by legal origin, and the tables report the means and the medians by legal origin, as well as the tests of the differences in means and medians across legal origins.

Some examples illustrate the data. In New Zealand, the eviction of a non-paying tenant is handled by an specialized housing court called the Tenancy Tribunal. The complaint is normally sent to the defendant by mail. The case is normally settled or adjudicated in a single hearing among the parties and the adjudicator. Proceedings are mostly oral. The tenant is not required to notify her defense to either the tribunal or the landlord prior to the hearing. The tenant and the landlord are both entitled to attend and be heard, to call evidence and to examine and cross examine witnesses. The Tenancy Tribunal may call for and receive as evidence any statement, document, information, matter or thing that in its opinion may assist to deal effectively with the case before it, whether or not the same would be admissible in a court of law. Evidence is mostly gathered and presented by the parties. There are no mandatory deadlines for the parties or the judge throughout the proceedings. The judgment is normally announced in court, at the end of the hearing, and the Tribunal must provide the parties with a copy of its decision and its reasons for the decision. The enforcement of judgment is automatically suspended upon application for appeal, and both issues of law and fact can be reviewed by the appellate court. The RDR index for eviction for New Zealand is 1.17.

In Portugal, in contrast, evictions are handled by a professional judge at a civil district court (“Tribunal de Comarca”). The landlord needs to appoint a lawyer and the complaint must comply with formal requirements specified by law, and it must be expressly motivated in law and in facts. The court must verify compliance with formal requirements before admitting the lawsuit. The claim

is normally notified by mail. Most of the interaction among the parties and the judge is through written documents filed before the court. The proceedings are divided into separate stages clearly delimited by mandatory deadlines. There is a term for the judge's admission of the lawsuit, for the defendant's answer to the complaint, for the plaintiff's answer to the opposition, for judgment and for notification of judgment. The complaint, the answer to the complaint, and the answer to the opposition must be in writing and fully justified in law and facts. The judge takes the main responsibility for gathering and sifting the evidence, and he must pre-qualify the questions before they are asked to the witnesses. A separate date for pronouncement of judgment is fixed at the hearing. Judgment is rendered in writing and fully justified in law and facts. Judgment is transferred to the clerk for notification, which is normally done by mail. Both parties have the right to appeal regardless of the amount of litigation, and the enforcement of judgment is automatically suspended upon application for appeal. Both issues of law and fact can be reviewed by the appellate court. The RDR index for eviction in Portugal is 5.13.

Consider next check collection. In the United Kingdom, the procedure for the collection of a bounced check is in most cases dismissed without a trial because the claimant obtains a summary judgment on the basis that the defendant has no real prospect of defending the claim. The claim is filed in writing, albeit informally. In most cases parties act without legal representation. The claim is notified to the defendant by mail and service is deemed effective on the second day after posting. The defendant must file an acknowledgment of service to prevent a default judgment. Allocation questionnaires, explained in layperson's language, are sent to both parties to assess the expected burden and duration of the proceedings, so that the court can plan accordingly. The proceedings are mostly conducted at an oral hearing attended by the parties and the judge. The law fixes mandatory

deadlines for the filing of opposition and written evidence. Evidence is mostly gathered and presented by the parties. Judgment is normally given immediately after the hearing; written reasons are not generally given unless one party wishes to appeal. The right to appeal is not automatic; permission to appeal must be requested before the judge and it is frequently denied. The appellate court can also grant permission to appeal, but it can only review issues of law or new evidence. Appeal automatically suspends the enforcement of judgment. The RDR index for check collection in the United Kingdom is 2.51.

The collection of a bounced check in Austria is tried before a regular commercial court. Legal representation is not mandatory but very common. The claim must comply with formal requirements to be admissible. If the claim is admissible and correct, the judge renders a payment order and has the claim personally delivered to the defendant's residence together with a payment order containing legal instructions on the defendant's right to oppose. After a second unsuccessful attempt of delivery, a notice of deposit is affixed to the defendant's home. Proceedings are conducted mostly in written form. Evidence is collected by the parties' attorneys, but the judge can also request evidence and reject irrelevant evidence requested by the parties. As a matter of principle, the judgment shall be announced orally immediately at the end of the final hearing, which is not the practice, though. If orally pronounced, it must be drawn in writing within four weeks. The judgment must contain a detailed description of the proceedings, including particulars of the parties/attorneys, competent court, reference number, name of judge, date of decision, relief sought, motions by both parties, results of evidence, reasons, applicable law, decision, and an instruction on parties' right to appeal. Appeal is filed before the court of first instance and it automatically suspends enforcement. In check

collection cases, the appellate court may only review issues of law. The RDR index for check collection in Austria is 4.23.

More generally, as Table 3 shows, for both check collection and eviction, the data clearly reveal that common law countries regulate dispute resolution least heavily, and French civil law countries most heavily, with other legal origins in the middle. For eviction, the differences hold for all sub-indices, but are stronger in some areas (legal justification, number of independent procedural actions) than in others (evidence, superior review). The differences among civil law countries (French, German, socialist and Scandinavian) are less pronounced, and typically not as statistically significant (except that German origin countries regulates less heavily than socialist ones). For check collection, the pattern of results is very similar, except that one of the sub-indices is lower in French civil law countries than in common law countries. We return to this evidence more systematically in the regression analysis presented in Table 6, but note that this evidence is broadly consistent with the thrust of the comparative law literature (Schlesinger et al. 1988).

Table 4 asks whether the differences among countries in the extent of regulation of dispute resolution are also a consequence of the level of economic development, by comparing groups of countries in the different quartiles of per capita income. The data generally point to lighter regulation of dispute resolution in the richest countries, although there is no difference between the poorest countries and the middle 50 percent. This result is consistent both with the notion that poorer countries have excessive regulation of adjudication, and with the notion that such regulation is efficient in the poor law and order environments (Glaeser and Shleifer 2001).

Table 5 examines the consistency of this evidence across the various sub-indices measuring alternative aspects of the regulation of dispute resolution, as well as across the two cases. The

evidence shows a clear picture of consistency. The various sub-indices are positively correlated with the overall index within each case. Moreover, across the two types of cases, the same sub-indices are strongly positively correlated with each other. The correlation of the RDR index between check collection and eviction is 0.81. In contrast to the general pattern, the evidence and review sub-indices are uncorrelated with the others. For most aspects of regulation, however, it appears that some countries regulate dispute resolution more heavily than others.

In Table 6, we examine the determinants of regulation of adjudication looking at the sub-indices and the overall index of regulation of dispute resolution (the RDR index). Panel A looks at eviction, and Panel B at check collection. The omitted dummy is common law legal origin. Using the regressions that hold legal origin constant, the result that richer countries have lighter regulation of adjudication survives in a statistically significant form for the check collection procedure, but not for eviction—at least not when we use the RDR index. The evidence on this result is weaker, and often insignificant for the sub-indices.

In contrast, the data for both check collection and eviction, and for most sub-indices and the overall index, show that socialist and French civil law countries exhibit heavier regulation of adjudication than do common law countries, even holding per capita income constant. The point estimates in the regressions are broadly consistent with the means in Table 3, yielding roughly the same order of legal origins, and in most cases the coefficients are statistically significant. German and Scandinavian origin countries also appear to regulate adjudication more heavily than do common law countries, although the results for sub-indices are generally statistically insignificant.

These results provide striking evidence in favor of the hypothesis developed in the comparative law literature that there are systematic differences in legal procedure across legal

families, and, more specifically, civil law countries regulate dispute resolution more heavily than do common law countries (Merryman 1985, Damaska 1986). Such differences in regulation may reflect different political conditions among countries of different legal origins, and therefore be efficient. However, most countries in the world have adopted the legal traditions of England and France through conquest, colonization, or even voluntarily for reasons of a common culture. If countries have inherited the regulation of dispute resolution we have identified, there is at least a possibility that some of the features of that inheritance are unnecessary, and that there are therefore possibilities for reform. Before addressing this question, however, we need to examine whether the regulation of dispute resolution in any way matters for judicial efficiency.

## **V. Consequences of Regulating Dispute Resolution.**

In the next several tables, we turn to the consequences of the differences in the regulation of adjudication for the various aspects of efficiency of the legal system. Table 7 presents the raw information, by country, on the estimated duration of dispute resolution and other measures of the efficiency of the judicial system in sample countries. As in Table 3, countries are arranged by legal origin. The most striking aspect of Table 7 is the extraordinary length of time it takes, on average, to pursue either claim through the judicial system. The worldwide average time for accomplishing an eviction is 237 (median of 192) business days, and for collecting a check 222 (median of 192) business days. With all the other costs, this number indicates very clearly why individuals in most countries choose not to use the formal legal system to resolve their disputes.

There is tremendous variation in the estimate duration of each procedure among countries. Eviction is estimated to take 49 days in the U.S., 547 in Austria and 660 days in Bulgaria. Check

collection is estimated to take 60 days in New Zealand, 527 days in Colombia, and 645 days in Italy. The comparison by legal origin for eviction puts common law and Scandinavian legal origin countries on top (shortest duration) and socialist and formerly socialist countries at the bottom. French legal origin countries in the middle. Interestingly, and consistent with earlier work on creditor rights in Germany, German legal origin countries are comparatively much more efficient at check collection than at eviction.

In addition, Table 7 confirms the findings of La Porta et al. (1999) that, using measures of the efficiency of the legal system from other sources, German and Scandinavian legal origin countries score the highest, with common law countries next, and French civil law countries the lowest. This particular result, however, should be interpreted with caution since these measures of the efficiency of the legal system are highly correlated with per capita income, and German and Scandinavian legal origin countries are considerably richer than the rest.

Table 8 presents the regression results of the determinants of judicial efficiency, using per capita income and our index of regulation of dispute resolution as explanatory variables. Panel A focuses on eviction, and panel B on check collection. We focus on the logarithm of expected duration first. For both procedures, the data indicate that expected duration is not related to the level of per capita income in a statistically significant way. If efficiency is measured by expected duration of dispute resolution, richer countries do not have more efficient judicial systems. In contrast, expected duration is highly correlated with our index of regulation of dispute resolution. Countries with heavier regulation, not surprisingly, have longer expected times of using the judicial system to collect a check or to evict a non-paying tenant. This result has important implications: it suggests

that legal structure, rather than the level of development, shapes this crucial dimension of judicial efficiency.

Some examples illustrate the findings of Table 8. Malawi is a poor common law country, with per capita income of \$180. Nonetheless, it has an RDR index of 3.00 for eviction, and expected duration of only 35 days. It also has an RDR index of 2.88 for check collection, and expected duration of 108 days. By comparison, Mozambique is a poor French legal origin country, with per capita income of \$220. It has one of the highest RDR indices of 5.79 for eviction, and expected duration of 540 days. For check collection, its RDR index is 4.25, and expected duration is 540 days. The same pattern emerges if we compare middle income countries (e.g., New Zealand versus Portugal), as well as rich countries (e.g., United Kingdom versus Austria).

The findings for other measures of judicial efficiency are different from those for expected duration in one important respect, but similar in another. The key difference is that the data from other sources show a high positive correlation between per capita income and the assessments of judicial efficiency (including the quality of law enforcement and lack of corruption). This difference might be driven by the fact that richer countries have more predictable and less arbitrary law enforcement, even if duration is the same holding regulatory intervention constant. At the same time, the data confirm the finding that heavier regulation of law enforcement is associated with lower levels of judicial efficiency, holding per capita income constant. The consistency of this result is striking. Even on outside assessments which take qualitative aspects of legal systems into account, more regulated dispute resolution is perceived with lower, not higher, efficiency. The regulation does not appear to help resolve disputes efficiently, according to survey measures. This result, incidentally, also holds for the variable measuring equality of access to justice, consistent with the

notion that it is not just the time, but the quality of adjudication that is lower when dispute resolution is more heavily regulated.

In Table 9, we repeat this analysis using an instrumental variables procedure, where legal origin dummies are used as instruments for the index of regulation of dispute resolution. The results are statistically significant at only the 10 percent level for eviction, but remain highly significant for check collection. They continue to suggest that regulation of dispute resolution is associated with lower levels of judicial efficiency.

The exogeneity of legal origin for most countries in the sample suggests that it is unlikely to be the case that countries with a worse law and order environment, and therefore lower judicial efficiency, choose heavier regulation of dispute resolution. The instrumental variable results suggest the opposite direction of causality. Specifically, countries which have inherited legal systems that regulate dispute resolution more heavily obtain less efficient judicial systems, in terms of both the expected duration of resolving disputes and more subjective measures of efficiency. It is possible that, at least to some extent, the heavier regulation of dispute resolution is appropriate for the environments of these countries. However, one needs to identify which benefits of such regulation offset the inefficiencies identified in this study.

Finally, Table 10 examines the question of whether heavier RDR has differential effects in rich and poor countries. The data suggest that a high RDR index has a particularly adverse effect on expected duration in rich countries, although the effect is strong in poor countries as well. More generally, heavier regulation of dispute resolution seems to have more adverse effects on efficiency in the rich countries. One cannot conclude from these data, however, that heavy regulation of dispute resolution is desirable in either the rich or the poor countries.

## **VI. Other Determinants of Judicial Efficiency.**

As we have indicated in the introduction, a number of potential determinants of judicial efficiency have been considered in the literature. It has been argued that defendant protections might be valued by society, even though they reduce the speed of dispute resolution, that patterns of compensation of attorneys are important determinants of efficiency, and that mandatory time limits on various steps in dispute resolution can speed things up. In this section, we consider a number of variables that we have obtained from Lex Mundi firms that shed light on some of these additional features of dispute resolution in various countries, and examine their impact on judicial efficiency.

Table 11 presents the data, by legal origin, on these potential determinants of judicial efficiency, focusing on eviction and check collection separately. Table 11 shows that, with respect to defendant protection, there are no overall systematic differences among legal origins. With respect to the usual patterns of attorney remuneration, common law and Scandinavian countries appear to rely on hourly rates, while socialist and French legal origin countries rely on lump sum payments for the entire procedure more frequently. Common law countries appear to be most restrictive among legal origins in allowing contingent fee arrangements for lawyers. Finally, mandatory time limits are far more common in socialist, French, and to a lesser extent German legal origin countries than they are in the common law countries. This result is in fact consistent with the view that such limits are a remedial measure used in countries where judicial efficiency is a problem.

Table 12 shows that these potential determinants of judicial efficiency do not appear to be strongly correlated with the measures of efficiency that we use. Indeed, none of these alternative

determinants is statistically significantly correlated with the (log of) duration, and the correlations with other measures of efficiency are generally insignificant. The one exception appears to be the general use of hourly rates to compensate attorneys, which is correlated with superior efficiency (though not duration).

Table 13 presents OLS regressions of our various measures of judicial efficiency on per capita income, the RDR index, and the various additional measures. Remarkably, the RDR index continues to exert an adverse role on efficiency in nearly all specifications, and is statistically significant in most of them. In contrast, the new variables do not matter much except that reliance on hourly compensations appears to reduce expected duration of dispute resolution, as well as corruption. We would not want to take this finding too far, since, as we have indicated earlier, hourly compensation of attorneys is more widely practiced in the more efficient common law and Scandinavian civil law countries.

The findings of this section, then, affirm our earlier analysis. The regulation of dispute resolution, which as we have showed is more pronounced in civil law legal systems, continues to exert an adverse influence on several measures of judicial efficiency. The impact of other factors, such as the patterns of attorney compensation, mandatory time limits, and defendant protections, is insignificant. Legal structure appears to have a clear effect on judicial efficiency. Managerial and development factors do not appear to be nearly as important.

## **VII. Conclusion**

We present an analysis of legal procedures triggered by resolving two specific disputes—the collection of a bounced check and the eviction of a non-paying tenant – in 105 countries. The data

come from detailed descriptions of these procedures by Lex Mundi member law firms. The analysis leads to an index of regulation of dispute resolution for each country—a measure of the extent to which legal procedures differ from the hypothetical benchmark of a neighbor informally resolving a dispute between two other neighbors. We then ask whether regulation of dispute resolution varies systematically across countries, and whether it predicts judicial efficiency, particularly the expected duration of the case.

Consistent with the literature on comparative law, we find that the regulation of dispute resolution is systematically heavier in civil law countries, and especially French civil law countries, than in common law countries. We also find that such regulation is lighter in the richest countries. The expected duration of dispute resolution is often extraordinarily high, pointing to judicial inefficiency. The expected duration is systematically higher in countries that regulate dispute resolution more heavily, but is independent of the level of development. Finally, survey measures of the efficiency of the judicial system are higher in richer countries, and lower in countries with heavier regulation of dispute resolution.

We also consider a number of other potential determinants of judicial efficiency, such as statutory protections of defendants, methods of compensation of attorneys, and mandatory limits on the time that various parties have to complete the steps in the process of adjudication. Except for the possible benefits of hourly compensation of attorneys, we do not find much evidence that these alternative determinants of judicial efficiency matter. Moreover, the influence of regulation of dispute resolution persists even holding these alternative factors constant.

There are two broad views of this evidence. According to the first, heavier regulation of dispute resolution is efficient in some countries, for a number of possible reasons. It can reduce

error, it can further benign political goals, or it can protect the judicial process from possible subversion by powerful interests. On this view, the various regulatory steps, such as reliance on professional judges and collection of written evidence, are there to secure a fair judicial process. Put differently, while heavily regulated adjudication appears inefficient on some measures, adjudication would be even less efficient without the regulation.

According to the second view, many developing countries accepted the regulations of adjudication they now have as part of the adoption of their legal system through colonization or imitation. Although many of these regulations have theoretically plausible reasons for their existence, the reality of heavy regulation is extreme costs and delays, unwillingness to use the court system, and ultimately injustice. At least some of the burdens of such heavy regulation of adjudication may be therefore unnecessary, and could be relieved through reform.

We believe that the evidence in this paper presents a case for the second theory. Specifically, the evidence points to extremely long expected duration of dispute resolution, suggesting that courts are not an attractive venue for resolving disputes. Furthermore, we have found no offsetting benefits of heavier regulation of dispute resolution, even when looking at measures such as “access to justice.” Moreover, legal origin itself appears to determine judicial efficiency, other things equal, suggesting that heavy regulation is unlikely to be part of a benevolent design. We view this as a highly optimistic conclusion, as it points to deregulation of dispute resolution as a potentially fruitful strategy of institutional reform.

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**Table 2: Description of variables**

This table describes the variables in the paper. Unless otherwise specified, the source for the variables is the survey and the laws of each country.

Variable	Description
<i>Professionals vs. laymen</i>	
General jurisdiction court	Describes whether a court of general jurisdiction or a court of limited jurisdiction, as defined here, would under normal circumstances be chosen or assigned to hear and decide the case. A court of general jurisdiction is defined for the purposes of this study as a State institution, recognized by the law as part of the regular court system, generally competent to hear and decide regular civil or criminal cases. On the contrary, a limited jurisdiction court is defined as a court that would hear and decide only some type of civil cases, which encompasses specialized debt-collection or housing courts, small-claims courts, and arbitrators or justices of the peace. Equals one for a court of general jurisdiction, and zero for a court of limited jurisdiction.
Professional vs. non-professional judge	Describes whether the judge, or the members of the court or tribunal, could be considered as professional judges or not. A professional judge would be a judge that has undergone through a complete professional training to this effect as required by law, and whose primary activity is to act as judge or member of a court. On the contrary, a non-professional judge would be an arbitrator, administrative officer, practicing attorney or merchant, or any other layperson that may be authorized to hear and decide the case. Equals one for a professional judge, and zero for a non professional judge.
Legal representation is mandatory	Describes whether for the case provided, the law requires the intervention of a licensed attorney. Equals one when legal representation is mandatory, and zero when legal representation is not mandatory.
Professionals vs. laymen index	Describes whether the resolution of the case provided would rely mostly in the intervention of professional judges and attorneys, as opposed to the intervention of other types of adjudicators and lay people. This index ranks from 0 to 1, where 1 means a higher intervention of professionals, while 0 means lower intervention of professionals. The index is formed by the normalized sum of the following variables described above: (i) General jurisdiction court, (ii) Professional vs. non-professional judge, and (iii) Legal representation is mandatory.
<i>Written vs. oral elements</i>	
Filing	Equals one if the complaint normally has to be submitted in written form to court, and zero if it can be presented orally.
Service of process	Equals one if the defendant's first official notice on the complaint content is most likely received in writing, and zero otherwise.
Opposition	Equals one if under normal circumstances the defendant's answer to the complaint should be submitted in writing, and zero if it may be presented orally to court.
Evidence	Equals one if evidence is mostly submitted to the court in written form, in form of attachments, affidavits, or otherwise, and equals zero if most of the evidence, included documentary evidence, is presented at oral hearings before the judge.
Final arguments	Equals one if final arguments on the case would normally be submitted in writing, and zero if on the contrary they would likely be presented orally at court before the judge.
Judgment	Equals one if the final decision for the case is adopted and issued by the judge in written form, and zero if, on the contrary, it is adopted and issued by the judge in open court at an audience attended by the parties. The defining factor is whether the judge normally decides the case at the hearing or not. Therefore, if the judge at the hearing simply reads out the content of a previously adopted written decision, the variable equals one, and conversely, an orally adopted judgment that is later transposed into writing for enforcement purposes would still be considered as orally issued and score zero.
Notification of judgment	Equals one if normally the parties receive their first notice of the content of the final decision in written form, either by notice mailed or sent to them, publication in a court board or gazette, or through any other written means, and zero if, on the contrary, they receive their first notice in open court at an audience attended by them.
Enforcement of judgment	Equals one if the execution procedure is mostly carried out through the compliance of written court orders or written acts by the enforcement authority, and zero otherwise.
Written vs. oral index	An index evaluating the written or oral nature of the actions involved in the procedure, from the filing of the complaint, until the actual enforcement, assigning a percentage of stages carried out mostly in a written form, as defined above, over the total number of applicable stages.
<i>Legal justification</i>	
Complaint must be legally justified	Describes whether the complaint is required, by law or court regulation, to include references to the applicable laws, legal reasoning, or formalities that would normally call for legal training or assistance. Equals one for a legally justified complaint, and zero when the complaint does not require legal justification (specific articles of the law or case-law).
Judgment must be legally justified	Describes whether the judgment must expressly state the legal justification (articles of the law or case-law) for the decision.

Variable	Description
justified	Equals one for a legally justified judgment, and zero otherwise.
Judgment must be on law (not on equity)	Describes whether the judgment may be motivated on general equitable arguments, or if it must be founded on the law. Equals one when judgment must be on law only, and zero when judgment may be based on equity grounds.
Index of legal justification	Describes the level of legal justification required in the process. This index ranks from 0 to 1, where 1 means a higher use of legal language or justification, while 0 means a lower use. The index is formed by the normalized sum of the following variables described above: (i) Complaint must be legally justified, (ii) Judgment must be legally justified, and (iii) Judgment must be on law (not on equity).

*Statutory regulation of evidence*

Judge can not introduce evidence	Equals one if, by law, the judge can not freely request or take evidence that has not been requested, offered, or introduced by the parties, and zero otherwise.
Judge can not reject irrelevant evidence	Equals one if, by law, the judge can not refuse to collect or admit evidence requested by the parties, if she deems it irrelevant to the case, and zero otherwise.
Out-of-court statements are inadmissible	Equals one if statements of fact that were not directly known or perceived by the witness, but only heard from a third person, may not be admitted as evidence. Equals zero otherwise.
Mandatory pre-qualification of questions	Equals one if, by law, the judge must pre-qualify the questions before they are asked to the witnesses, and zero otherwise
Oral interrogation only by judge	Equals one if parties and witnesses can only be orally interrogated by the judge, and zero if they can be orally interrogated by the judge and the opposing party.
Only original documents and certified copies are admissible	Equals one if only original documents and "authentic" or "certified" copies are admissible documentary evidence, and zero if simple or uncertified copies are admissible evidence as well.
Authenticity and weight of evidence defined by law	Equals one if the authenticity and probative value of documentary evidence is specifically defined by the law. Equals zero if all admissible documentary evidence is freely weighted by the judge.
Mandatory recording of evidence	Equals one if, by law, there must be a written or magnetic record of all evidence introduced at trial
Index: Statutory regulation of evidence	Describes the level of statutory control or intervention of the administration, admissibility, evaluation and recording of evidence. This index ranks from 0 to 1, where 1 means a higher statutory control or intervention, and 0 means a lower level of statutory intervention. The index is formed by the normalized sum of the following variables described above: (i) Judge can not introduce evidence, (ii) Judge can not reject irrelevant evidence, (iii) Out-of-court statements are inadmissible, (iv) Mandatory pre-qualification of questions, (v) Oral interrogation only by judge, (vi) Only original documents and certified copies are admissible, (vii) Authenticity and weight of evidence defined by law, and (viii) Mandatory recording of evidence.

*Control of Superior Review*

Enforcement of judgment is automatically suspended until resolution of appeal	Equals one if the enforcement of judgment is automatically suspended until resolution of the appeal, when a request for appeal is granted. Equals zero if the suspension of the enforcement of judgment is not automatic, or if the judgment can not be appealed at all.
Comprehensive review in appeal	Equals one if both issues of law and issues of fact (evidence) can be reviewed by the appellate court. Equals zero if only new evidence, or only issues of law can be reviewed in appeal, or if judgment can not be appealed.
Interlocutory appeals are allowed	Equals one if interlocutory appeals are allowed, and zero if they are always prohibited. Interlocutory appeals are defined as appeals against interlocutory or interim judicial decisions made during the course of a judicial proceeding in first instance and before final ruling on the entire case.
Index: Control of Superior Review	Describes the level of control or intervention of the appellate court's review of the first-instance judgment. This index ranks from 0 to 1, where 1 means a higher control or intervention, and 0 means a lower level of intervention. The index is formed by the normalized sum of the following variables described above: (i) Enforcement of judgment is automatically suspended until resolution of appeal, (ii) Comprehensive review in appeal, and (iii) Interlocutory appeals are allowed.

*Other statutory interventions*

Mandatory pre-trial conciliation	Equals one if the law requires plaintiff to attempt a pre-trial conciliation or mediation before filing the lawsuit, and zero otherwise.
Service of process by judicial officer required	Equals one if the law requires the complaint to be served to the defendant through the intervention of a judicial officer, and zero if service of the process may be accomplished by other means.

Variable	Description
Notification of judgment by judicial officer required	Equals one if the law requires the judgment to be notified to the defendant through the intervention of a judicial officer, and zero if notification of judgment may be accomplished by other means.
Index of other statutory interventions	An index aggregating statutory interventions in judicial procedural actions. This index ranks from 0 to 1, where 1 means a higher statutory control or intervention in the judicial process, and 0 means a lower level of statutory intervention. The index is formed by the normalized sum of the following variables described above: (i) Mandatory pre-trial conciliation, (ii) Service of process by judicial officer required, and (iii) Notification of judgment by judicial officer required.
<i>Independent procedural actions</i>	
Filing and service	Equals the total minimum number of independent procedural actions defined as every action by the judge, the parties or a third person, required to complete the following stages of the process under the case facts provided: filing, admission, attachment, and service.
Trial and judgment	Equals the total minimum number of independent procedural actions, defined as every action by the judge, the parties or a third person, required to complete the following stages of the process under the case facts provided: opposition to the complaint, hearing or trial, evidence, final arguments, and judgment.
Enforcement	Equals the total minimum number of independent procedural actions, defined as every action by the judge, the parties or a third person, required to complete the following stages of the process under the case facts provided: notification of judgment and enforcement of judgment.
Independent procedural action index	Is coded as one if the total minimum number of independent procedural actions, as defined above, would be higher or equal to the median, and zero otherwise.
<i>Regulation of dispute resolution index</i>	
Regulation of dispute resolution index	This index describes substantive and procedural statutory intervention in judicial cases at lower-level civil trial courts, and is formed by adding up the following indices: (i) Professionals vs. laymen index, (ii) Written vs. oral index, (iii) Legal justification index, (iv) Statutory regulation of evidence index, (v) Superior review / control index, (vi) Other statutory interventions index, and (vii) Independent procedural actions $\geq$ median. The index ranks from 0 to 7, where 7 means a higher level of control or intervention, and 0 means a lower level of statutory intervention.
<i>Duration in practice</i>	
Duration until completion of service of process	Describes the duration in calendar days, between the filing of the complaint and the moment of service of process to defendant.
Duration of trial	Describes the duration in calendar days, between the service of the process and the moment the judgment is issued.
Duration of enforcement	Describes the duration in calendar days, between the judgment and the moment the landlord repossesses the property (for the eviction case) or the creditor obtains payment (for the check collection case).
Total duration	Describes the total average duration in calendar days of the procedure under the factual and procedural assumptions provided.
<i>Other outcomes</i>	
Efficiency of the judicial system	Assessment of the “efficiency and integrity of the legal environment as it affects business, particularly foreign firms” produced by the country risk rating agency International Country Risk (ICR). It may be “taken to represent investors’ assessment of conditions in the country in question.”. Average between 1980 and 1983. Scale from 0 to 10, with lower scores representing lower efficiency levels. <i>Source: International Country Risk Guide</i>
Enforceability of contracts	Measures “the relative degree to which contractual agreements are honored and complications presented by language and mentality differences.” Scale for 0 to 10, higher scores indicating higher enforceability. <i>Source: Business Environmental Risk Intelligence. Exact definition in Knack, Stephen and Philip Keefer, 1995, “Institutions and Economic Performance: Cross Country Tests Using Alternative Institutional Measures”, IRIS Working Paper 109”</i>
Corruption	ICR’s assessment of corruption in government. Lower scores indicate “that high government officials are likely to demand special payments” and “illegal payments are generally accepted throughout lower levels of government” in the form of “bribes connected with import and export licenses, exchange controls, tax assessment, policy protection, or loans.” Average of the months of April and October of the monthly index between 1982 and 1995. Scale form 0 to 10, with lower scores for higher levels of corruption (we changed the scale form the original range going from 0 to 6). <i>Source: International Country Risk Guide</i>
Equal access to non-discriminatory judiciary	Assessment of the extent to which citizens are “equal under the law, do they have access to an independent, non-discriminatory judiciary, and are they respected by the security forces”. Scale from 0 to 10. The higher the rating the greater the degree of equality under the law”. <i>Source: Economic Freedom of the World 1975-1999</i>

*Other variables*

Variable	Description
Log of GNP per capita	Logarithm of GNP per capita in 1999, Atlas method, expressed in current US dollars. Where 1999 income data in US dollars were not available, the latest available was used (1996 for Kuwait, 1997 for Cayman Islands, Gibraltar, Turks and Caicos Island, 1998 for Anguilla, Bahrain, Netherlands Antilles, United Arab Emirates). Income for Anguilla, the British Virgin Islands, the Cayman Island, Gibraltar, Monaco, the Netherlands Antilles, and the Turks and Caicos Islands is GDP per capita (PPP) from the CIA World Factbook. <i>Source: World Development Indicators</i>
Legal origin	Identifies the legal origin of the company law or commercial code of each country. Equal 1 if the origin is English common law, two if the origin is the French commercial code, three if the origin is the German commercial code, four if the origin is Scandinavian civil law, and five if the origin is Socialist civil law. <i>Source: La Porta, Rafael, Florencio Lopez-de-Silanes, Andrei Shleifer and Robert Vishny, 1999, "The Quality of Government", The Journal of Law and Economics, v15, No 1.</i>
<i>Other determinants of judicial efficiency</i>	
Mandatory legal aid by law or by court or administrative order	Equals one if legal aid is mandatory by law in all cases of need or if it can be mandated by the judge or by an administrative office in cases of need. Equals zero if legal aid is only provided on a voluntary basis (pro-bono) or not available at all.
Attorney fees are fixed or limited by statute, court or administrative regulation	Equals one if attorney fees are fixed or limited by statute, court or administrative regulation, and zero if they are freely agreed by the parties without restriction.
Judge has the independent legal obligation to investigate facts	Equals one if, by law, the judge has the legal obligation to actively investigate the facts until she deems that the information gathered is sufficient to justify a judgment. Equals zero if the judge is constrained by the evidence presented by the parties.
Tenant's economic situation is considered at judgment	Equals one if tenant's economic situation is among the relevant issues for the outcome of the judicial decision, and zero if judgment cannot be based on tenant's economic situation at all.
Tenant's economic situation considered at enforcement	Equals one if tenant's economic situation is among the relevant issues for the outcome of the physical enforcement of judgment (repossession), and zero otherwise.
Defendant protection index	Measures the protection granted by the procedural law to the tenant and his/her family, by reducing the disparity in means and legal representation between landlord and tenant. This index ranks from 0 to 1, where 1 means a higher level of defendant protection, while 0 means a lower level. For the Eviction case the index is formed by the normalized sum of the following variables described above: (i) Mandatory legal aid by law or by court or administrative order, (ii) Attorney fees are fixed or limited by statute, court or administrative regulation, (iii) Judge has the independent legal obligation to investigate facts, (iv) Tenant's economic situation is considered at judgment, and (v) Tenant's economic situation considered at enforcement.
<i>Defendant protection for the case of check collection</i>	
Mandatory legal aid by law or by court or administrative order	Equals one if legal aid is mandatory by law in all cases of need or if it can be mandated by the judge or by an administrative office in cases of need. Equals one if legal aid is only provided on a voluntary basis (pro-bono) or not available at all.
Attorney fees are fixed or limited by statute, court or administrative regulation	Equals one if attorney fees are fixed or limited by statute, court or administrative regulation, and zero if they are freely agreed by the parties without restriction.
Judge has the independent legal obligation to investigate facts	Equals one if, by law, the judge has the legal obligation to actively investigate the facts until she deems that the information gathered is sufficient to justify a judgment. Equals one if the judge is constrained by the evidence presented by the parties.
Attachment of defendant's property only after judgment	Equals one if defendant's property cannot be attached, or its use restricted, before a judgment is issued against him, and zero if defendant's property may be attached before judgment.
Transfer of defendant's property only through public auction	Equals one if defendant's seized property may be transferred to plaintiff in payment of the credit only after a public auction is held, and zero otherwise.
Mandatory exclusion of defendant's essential survival assets	Equals one if the law excludes from enforcement defendant's assets that are essential for the survival of defendant's family, and zero otherwise.
Defendant protection index	Measures the protection granted by the procedural law to the debtor and his/her family, by limiting creditor's access to defendant's assets or reducing the disparity in means and legal representation between landlord and tenant. This index ranks from 0 to 1, where 1 means a higher level of defendant protection, while 0 means a lower level. For the Eviction case the index is formed by the normalized sum of the following variables described above: (i) Mandatory legal aid by law or by court or administrative order, (ii) Attorney fees are fixed or limited by statute, court or administrative regulation, (iii) Judge has the independent legal obligation to investigate facts, (iv) Attachment of defendant's property only after judgment, (v) Transfer of defendant's property only through public auction, and (vi) Mandatory exclusion of defendant's essential survival assets.

Variable	Description
<i>Mandatory time limits</i>	
Term for admission	Equals one if the judge is required by law to admit or reject the law suit within a certain period of time, and zero otherwise.
Term to present evidence	Equals one if the period in which the parties may collect or present evidence is fixed by law to a certain number of days after service or number of days before hearing, and zero otherwise.
Term to present defense	Equals one if the defendant is required by law to file the opposition within certain time limit, either in terms of number of days from service or number of days before the hearing. Zero otherwise.
Term for judgment	Equals one if the judge is required by law to enter judgment within a specified period of time after the conclusion of the hearing or the final pleadings, and zero otherwise.
Term for notification of judgment	Equals one if the court is required by law to notify the parties within a specified period of time after judgment is entered, and zero otherwise.
Index of mandatory deadlines	A composite index ranging from 0 to 1. The higher the index, the restrictive the law is. The index is an average of the following variables: Term for admission, Term to present evidence, Term to present defense, Term for judgment, Term for compliance, Term for notification of judgment.
Administrative procedures (eviction or check collection)	Equals one if there is a generally available procedure for eviction or check collection before an administrative officer, which may be used as a substitute to the judicial procedure, and which does not imply any judicial involvement (such as issuance of warrants) or the participation of a housing or debt-collection tribunal. Zero otherwise.
Fully compensatory interests	Equals one if the law provides for the payment of interests that would fully compensate the losses caused by delayed payment or inflation. Zero otherwise.

**Table 3A : Eviction of a tenant**

This table classifies countries by legal origin and shows the professional vs. laymen, written vs. oral arguments, legal justification, and other statutory intervention indices for the case of eviction of a tenant. All variables are described in Table 2.

EVICTION - BY LEGAL ORIGIN	Professional vs. Laymen			Written vs. Oral arguments						Legal Justification		Statutory Regulation of Evidence							Control of Superior Review		Other Statutory Interventions		Independent Procedural Actions			RDR															
	General Jurisdiction court	Professional vs. non-professional judge	Legal representation is mandatory	Index: Professionals vs. laymen	Filing	Service of process	Opposition	Evidence	Final Arguments	Judgment	Notification of judgment	Enforcement of judgment	Index: Written - Oral	Complaint must be legally justified	Judgment must be legally justified	Judgment must be on law (not on equity)	Index: Legal Justification	Judge can not introduce evidence	Judge can not reject irrelevant evidence	Out-of-court statements are inadmissible	Mandatory pre-qualification of questions	Oral interrogation only by judge	Only original documents and certified copies are admissible	Authenticity and weight of evidence defined by law	Mandatory recording of evidence		Index: Statutory Regulation of Evidence	Enforcement of judgment is automatically suspended until resolution of the appeal.	Comprehensive review in appeal	Interlocutory appeals are allowed	Index: Control of Superior Review	Mandatory pre-trial conciliation	Service of process by judicial officer required	Notification of judgment by judicial officer required	Index: Other Statutory Interventions	Filing and Service	Trial and Judgment	Enforcement	Number of independent procedural actions	Number of independent procedural actions is >= world median	REGULATION OF DISPUTE RESOLUTION INDEX
<i>English Legal Origin</i>																																									
Anguilla	1	1	0	0.67	1	1	1	1	0	1	1	1	0.88	1	0	1	0.67	0	0	0	0	0	0	0	1	0.13	1	1	1	1.00	1	0	1	0.67	7	6	4	17	0	4.00	
Australia	0	0	0	0.00	1	1	1	0	n.a	0	0	1	0.57	0	1	0	0.33	1	0	1	0	0	0	0	0	0.25	1	0	1	0.67	0	0	0	0.00	4	5	4	13	0	1.82	
Barbados	1	1	0	0.67	1	1	1	0	0	0	0	1	0.50	0	0	0	0.00	1	0	1	0	0	0	0	0	0.25	0	1	1	0.67	0	0	0	0.00	5	6	5	16	0	2.08	
Belize	0	0	0	0.00	1	1	0	0	0	0	0	1	0.38	0	1	1	0.67	0	0	1	0	0	1	0	1	0.38	0	1	1	0.67	0	0	0	0.00	4	1	2	7	0	2.08	
Bermuda	0	1	0	0.33	1	1	0	0	0	0	0	1	0.38	0	0	0	0.00	0	0	1	0	0	0	0	1	0.25	0	0	1	0.33	0	0	0	0.00	3	1	4	8	0	1.29	
Botswana	1	1	0	0.67	1	1	1	1	0	1	0	1	0.75	1	0	1	0.67	1	0	1	0	0	1	0	1	0.38	0	1	1	0.67	1	1	0	0.67	6	8	5	19	1	4.79	
BVI	1	1	0	0.67	1	1	1	0	0	0	0	1	0.50	1	0	0	0.33	1	0	1	0	0	0	0	1	0.38	0	1	1	0.67	0	0	0	0.00	7	9	4	20	1	3.54	
Canada	0	0	0	0.00	1	1	1	0	0	1	1	1	0.75	0	1	0	0.33	1	0	1	0	0	0	0	0	0.25	1	0	0	0.33	1	1	0	0	0.00	4	6	4	14	0	2.13
Cayman	1	1	0	0.67	1	1	1	0	0	0	1	1	0.63	1	1	0	0.67	0	0	1	0	0	0	0	1	0.25	0	1	1	0.67	0	1	0.33	7	9	5	21	1	4.21		
Cyprus	1	1	0	0.67	1	1	1	0	0	1	0	1	0.63	1	1	0	0.67	0	0	1	0	0	1	0	1	0.38	0	1	1	0.67	0	1	0	0.33	6	4	3	13	0	3.33	
Ghana	1	1	0	0.67	1	1	1	0	0	0	0	1	0.50	0	0	0	0.00	1	0	1	0	0	1	0	1	0.50	0	0	1	0.33	0	1	0	0.33	9	4	7	20	1	3.33	
Gibraltar	1	1	0	0.67	1	1	1	1	0	0	1	1	0.75	1	0	0	0.33	0	0	0	0	0	0	0	1	0.13	0	0	1	0.33	0	0	0	0.00	8	4	6	18	1	3.21	
Grenada	0	1	0	0.33	1	1	0	0	0	0	0	1	0.38	0	1	1	0.67	0	0	1	0	0	1	0	1	0.38	1	1	0	0.67	0	1	0	0.33	5	1	5	11	0	2.75	
Hong Kong	0	1	0	0.33	1	1	1	1	0	1	0	1	0.75	1	1	1	1.00	1	0	0	0	0	0	0	0	0.13	0	1	1	0.67	0	0	0	0.00	4	9	4	17	0	2.88	
India	0	1	0	0.33	1	1	1	1	0	1	0	1	0.75	1	1	1	1.00	0	0	1	0	0	1	0	1	0.38	0	0	1	0.33	0	1	0	0.33	8	5	6	19	1	4.13	
Ireland	1	1	0	0.67	1	1	1	0	n.a	1	0	1	0.71	1	0	0	0.33	0	0	1	0	0	0	0	0	0.13	1	1	1	1.00	0	0	0	0.00	8	7	5	20	1	3.84	
Israel	1	1	0	0.67	1	1	1	0	0	1	1	1	0.88	1	1	1	1.00	1	1	0	0	0	1	0	1	0.50	1	1	1	1.00	0	0	0	0.00	4	9	4	17	0	3.71	
Jamaica	1	1	0	0.67	1	1	0	0	0	0	0	1	0.38	0	1	0	0.33	0	0	1	0	0	0	0	0	0.25	0	1	1	0.67	0	0	0	0.00	4	3	3	10	0	2.29	
Kenya	0	1	0	0.33	1	1	1	0	0	1	1	1	0.75	0	1	0	0.33	0	0	1	0	0	0	1	0	1	0.38	0	1	1	0.67	0	0	0	0.00	5	10	7	22	1	3.46
Malawi	1	0	0	0.33	1	1	1	0	0	1	0	1	0.63	1	1	0	0.67	1	0	1	0	0	0	0	1	0.38	0	1	1	0.67	1	0	0	0.33	5	2	5	12	0	3.00	
Malaysia	1	1	0	0.67	1	1	1	0	0	1	0	1	0.63	0	0	1	0.33	1	1	1	0	0	0	0	1	0.50	0	1	1	0.67	0	0	0	0.00	4	9	8	21	1	3.79	
Namibia	1	1	0	0.67	1	1	1	1	0	0	0	1	0.63	1	0	1	0.67	0	0	1	0	0	1	0	1	0.38	1	1	1	1.00	0	1	0	0.33	4	5	5	14	0	3.67	
New Zealand	0	0	0	0.00	1	1	0	0	0	1	0	1	0.50	0	1	0	0.33	0	0	0	0	0	0	0	0	0.00	0	1	0	0.33	0	0	0	0.00	3	1	6	10	0	1.17	
Nigeria	0	1	0	0.33	1	1	1	0	0	1	0	1	0.63	0	1	0	0.33	1	0	1	0	0	0	0	1	0.38	1	1	1	1.00	0	0	0	0.00	10	10	5	25	1	3.67	
Pakistan	1	1	0	0.67	1	1	1	1	0	0	0	1	0.63	0	1	1	0.67	0	0	1	0	0	0	0	0	1	0.25	1	1	1	1.00	0	0	0	0.00	11	11	5	27	1	4.21
Singapore	1	1	0	0.67	1	1	1	1	0	0	0	0	0.63	1	0	0	0.33	1	1	0	0	0	0	0	0	1	0.38	0	1	1	0.67	0	0	0	0.00	8	7	7	22	1	3.67
South Africa	1	1	0	0.67	1	1	1	0	0	0	0	1	0.50	1	0	1	0.67	1	0	0	0	0	0	0	1	0.38	1	1	1	1.00	0	1	0	0.33	5	4	3	12	0	3.54	
St. Vincent	1	1	0	0.67	1	1	1	1	0	0	0	0	0.50	1	0	0	0.67	0	1	1	0	0	0	0	1	0.38	1	1	1	1.00	0	1	0	0.67	5	7	6	18	1	4.54	
Swaziland	1	1	0	0.67	1	1	1	1	0	0	0	1	0.63	1	1	1	1.00	0	0	1	0	0	0	0	1	0.25	1	1	1	1.00	0	0	0	0.00	4	6	4	14	0	3.54	
Tanzania	0	1	0	0.33	1	1	1	0	0	1	0	1	0.63	1	0	0	0.33	1	0	1	0	0	0	1	0	0.50	0	1	1	0.67	0	1	0	0.00	3	6	2	3	11	0	2.79
Thailand	1	1	0	0.67	1	1	1	0	0	1	1	1	0.88	1	1	1	1.00	0	0	1	0	0	1	0	1	0.38	0	1	1	0.67	0	1	0	0.33	8	6	5	19	1	4.92	
Trinidad & Tobago	1	1	0	0.67	1	1	1	0	0	1	0	1	0.63	0	0	0	0.00	0	0	1	0	0	0	0	1	0.25	0	0	1	0.33	0	0	0	0.00	8	5	5	18	1	2.88	
Turks and Caicos	1	1	0	0.67	1	1	1	1	0	0	0	1	0.63	0	0	0	0.00	0	0	1	0	0	1	0	1	0.38	0	1	1	0.67	0	0	0	0.00	7	10	7	24	1	3.33	
UAE	0	0	0	0.00	1	1	1	0	0	0	0	1	0.50	0	0	0	0.33	0	0	0	0	0	0	0	0	0.00	0	0	0	0.00	1	0	0	0.33	4	9	5	18	1	2.17	
Uganda	0	0	0	0.00	1	n.a	n.a	n.a	n.a	1	n.a	1	1.00	0	0	0	0.33	1	0	1	0	0	0	0	0	1	0.38	0	1	1	0.67	0	0	0	0.00	1	6	5	12	0	2.38
United Kingdom	1	1	0	0.67	1	1	1	1	0	0	1	0	0.75	0	0	1	0.33	0	0	0	0	0	0	0	0	0	0.00	0	1	1	0.33	0	0	0	0.00	3	5	4	12	0	2.08
USA	0	1	0	0.33	1	1	0	0	0	1	1	1	0.63	1	1	1																									





CHECK - BY LEGAL ORIGIN	Professional vs. Laymen			Written vs. Oral arguments							Legal Justification			Statutory Regulation of Evidence							Control of Superior Review			Other Statutory Intervention			Independent Procedural Actions			RDR														
	General jurisdiction court	Professional vs. non-professional judge	Legal representation is mandatory	Professionals vs. laymen	Filing	Service of process	Opposition	Evidence	Final Arguments	Judgment	Notification of judgment	Enforcement of judgment	Index Written - Oral	Complaint must be legally justified	Judgment must be legally justified	Judgment must be on law (not on equity)	Index Legal Justification	Judge can not introduce evidence	Judge can not reject irrelevant evidence	Out-of-court statements are inadmissible	Mandatory prequalification of questions	Oral interrogation only by judge	Only original documents and certified copies are admissible	Authenticity and weight of evidence defined by law	Mandatory recording of evidence	Index Statutory Regulation of Evidence	Enforcement of judgment is automatically suspended until resolution of the appeal.	Comprehensive review in appeal	Index of control of Superior Review / Control		Mandatory pre-trial conciliation	Service of process by judicial officer required	Notification of judgment by judicial officer required	Index Other Statutory Interventions	Filing and Service	Trial and Judgment	Enforcement	Number of independent procedural actions	Number of independent procedural actions >= world median	REGULATION OF DISPUTE RESOLUTION INDEX				
																																									0	1	0	0
Egypt	1	1	1	1.00	1	1	1	0	1	1	1	0	0.75	1	1	1	1.00	0	1	1	0	0	1	1	1	0.50	0	0	0	0.00	0	1	1	0.67	0	1	1	0.67	7	3	5	15	0	4.42
El Salvador	0	1	0	0.33	1	1	0	1	1	1	1	1	0.88	1	1	1	1.00	1	0	1	1	1	1	1	1	0.88	0	1	1	0.67	0	1	1	0.67	7	3	5	15	0	4.42				
France	0	1	0	0.33	1	1	1	0	0	1	1	1	0.75	1	1	1	1.00	0	0	0	0	1	0	0	0	0.13	0	0	1	0.33	0	1	1	0.67	3	1	6	10	0	3.21				
Greece	1	1	0	0.67	1	n.a.	n.a.	1	n.a.	1	1	1	1.00	1	1	1	1.00	1	0	1	0	0	1	1	0	0.50	0	0	0	0.00	1	0	1	0.67	5	3	7	15	0	3.83				
Guatemala	1	1	1	1.00	1	1	1	1	1	1	1	1	1.00	1	1	1	1.00	1	1	1	1	0	0	1	1	0.75	1	1	1	1.00	0	1	1	0.67	8	5	6	19	1	6.42				
Honduras	1	1	0	0.67	1	1	1	1	1	1	1	1	1.00	1	1	1	1.00	0	0	0	1	1	1	1	1	0.63	1	0	1	0.67	0	1	0	0.33	13	12	7	32	1	5.29				
Indonesia	1	0	0	0.33	1	1	1	1	1	1	1	0	0.88	1	1	0	0.67	0	0	1	1	0	1	0	1	0.50	0	1	1	0.67	0	1	0	0.33	12	13	9	34	1	4.38				
Italy	0	1	1	0.67	1	n.a.	1	0	1	1	1	1	0.86	1	1	1	1.00	0	0	0	0	0	0	0	0	0.00	0	1	1	0.67	0	1	1	0.67	5	6	5	16	0	3.86				
Jordan	1	1	0	0.67	1	1	1	1	0	1	1	0	0.75	0	0	1	0.67	0	0	1	1	0	1	0	1	0.50	0	0	0	0.00	0	1	0	0.33	13	11	15	39	1	3.92				
Kuwait	1	1	0	0.67	1	1	1	0	1	1	1	1	0.88	1	1	0	0.67	0	0	0	0	0	0	1	0.13	0	0	1	1	0.67	0	1	1	0.67	8	2	5	15	0	3.67				
Lebanon	1	1	1	1.00	1	1	1	0	1	1	1	0	0.75	1	1	0	0.67	0	0	1	1	0	1	1	0.63	1	1	1	1.00	0	0	1	0.33	10	13	7	30	1	5.38					
Luxembourg	1	1	0	0.33	1	1	1	0	n.a.	1	1	1	0.71	0	0	1	0.67	0	0	1	1	1	0	0	1	0.50	1	1	1	1.00	0	0	0	0.00	5	9	8	22	1	4.21				
Malta	0	0	0	0.00	1	1	1	0	0	1	0	1	0.63	0	0	1	0.33	0	0	1	0	0	0	1	0.38	1	1	0	0.67	0	1	0	0.33	6	2	5	13	0	2.33					
Mexico	0	1	0	0.33	1	1	1	0	1	1	1	1	0.88	1	1	1	1.00	1	0	0	1	0	0	1	1	0.50	0	1	1	0.67	0	1	0	0.33	18	27	19	64	1	4.71				
Monaco	0	1	0	0.33	1	n.a.	1	0	0	1	1	1	0.71	0	0	1	0.33	0	0	0	1	0	0	1	0.25	0	0	1	0.33	1	1	0	0.67	7	2	4	13	0	2.63					
Mozambique	1	1	0	0.67	1	1	1	0	0	1	1	1	0.75	1	1	1	1.00	0	0	1	1	1	0	0	1	0.50	1	0	1	0.67	0	1	1	0.67	4	7	7	18	0	4.25				
Netherlands	0	1	0	0.33	1	1	0	0	0	1	1	1	0.63	1	1	0	0.67	1	0	0	0	0	0	0	0	0.13	0	1	1	0.67	0	1	0	0.33	12	4	7	23	1	3.75				
Netherlands Antilles	1	1	0	0.67	1	1	1	1	0	1	1	1	0.88	1	0	0	0.33	0	0	0	0	0	0	1	0.25	0	1	0	0.33	0	0	0	0.00	9	7	7	23	1	3.46					
Panama	1	1	1	1.00	1	1	1	1	1	1	1	1	1.00	1	1	1	1.00	0	0	1	0	1	0	0	0.25	1	1	1	1.00	0	1	1	0.67	18	11	15	44	1	5.92					
Paraguay	1	1	1	1.00	1	1	1	1	n.a.	1	1	1	1.00	1	1	1	1.00	0	0	1	1	1	1	0	0.63	1	0	1	0.67	0	1	1	0.67	26	13	15	54	1	5.96					
Peru	1	1	1	1.00	1	1	1	1	0	1	1	1	0.88	1	1	1	1.00	0	0	1	0	1	0	0	0.38	1	1	1	1.00	0	1	1	0.67	14	9	13	36	1	5.92					
Philippines	1	1	1	1.00	1	1	1	1	1	1	1	1	1.00	1	1	1	1.00	1	0	1	0	0	1	0	0.50	0	1	0	0.33	1	1	1	0.67	13	7	8	28	1	5.50					
Portugal	1	1	0	0.67	1	1	1	0	0	1	1	1	0.75	1	1	1	1.00	0	0	1	1	0	0	1	0.50	1	0	1	0.67	0	0	0	0.00	5	9	8	22	1	4.58					
Senegal	1	1	0	0.67	1	1	1	1	0	1	0	1	0.88	0	1	1	0.67	1	0	1	0	0	1	1	0.63	0	1	1	0.67	0	1	1	0.67	12	10	11	33	1	5.17					
Spain	1	1	1	1.00	1	1	1	1	1	1	1	1	1.00	1	1	1	1.00	1	0	1	1	0	0	1	0.63	0	1	1	0.67	0	1	1	0.67	9	5	6	20	1	5.96					
Tunisia	1	1	0	0.67	1	n.a.	n.a.	n.a.	n.a.	1	1	1	1.00	0	0	1	0.67	0	0	0	0	0	0	1	0.25	1	1	0	0.67	0	1	1	0.67	4	1	9	14	0	3.92					
Turkey	0	0	0	0.00	1	1	1	1	n.a.	1	1	1	1.00	1	1	0	0.67	1	0	1	1	0	1	0	0.63	0	0	0	0.00	0	0	0	0.00	9	4	5	18	0	2.29					
Uruguay	1	1	1	1.00	1	1	1	0	0	0	0	1	0.50	1	1	0	0.67	0	0	1	0	0	0	0	0.13	0	1	0	0.67	0	1	0	0.33	14	8	17	39	1	4.29					
Venezuela	1	1	1	1.00	1	1	1	1	n.a.	1	1	1	1.00	1	1	1	1.00	1	1	0	0	0	0	1	0.50	1	1	1	1.00	0	1	1	0.67	20	9	11	40	1	6.17					
Mean	0.69	0.92	0.41	0.68	1.00	1.00	0.78	0.53	0.66	0.92	0.82	1.00	0.85	0.85	0.95	0.62	0.80	0.28	0.08	0.64	0.46	0.28	0.41	0.41	0.74	0.41	0.44	0.72	0.74	0.63	0.10	0.85	0.51	0.49	10.23	7.54	8.36	26.13	0.64	4.50				
Median	1.00	1.00	0.00	0.67	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.88	1.00	1.00	1.00	1.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	1.00	0.50	0.00	1.00	1.00	0.67	0.00	1.00	1.00	0.67	9.00	7.00	7.00	22.00	1.00	4.38				
<i>German Legal Origin</i>																																												
Austria	1	1	0	0.67	1	1	1	0	n.a.	1	1	1	0.86	1	1	1	1.00	0	0	0	0	1	1	0	1	0.38	1	0	0	0.33	0	0	0	0.00	6	6	7	19	1	4.23				
Germany	0	1	0	0.33	1	1	1	1	0	1	1	1	0.88	1	1	1	1.00	1	1	0	0	0	0	1	1	0.50	0	0	0	0.00	0	0	0	0.00	4	3	7	14	0	3.38				
Japan	0	1	0	0.33	1	1	1	1	0	1	1	1	0.88	0	1	1	0.67	1	0	0	0	0	0	0	1	0.25	0	1	1	0.67	0	0	0	0.00	8	3	5	16	0	2.79				
Korea	1	1	0	0.67	1	1	1	0	1	1	1	1	0.88	0	0	1	0.33	0	0	0	0	0	0	0	1	0.13	0	1	1	0.67	0	1	1	0.67	11	5	7	23	1	4.00				
Switzerland	1	1	0	0.67	1	1	0	0	0	1	1	1	0.63	0	1	1	0.67	1	0	1	0	0	0	0	1	0.38	0	0	1	0.33	0	1	0	0.33	3	3	6	12	0	3.00				
Taiwan	1	1	0	0.33	0	1	0	0	0	0	1	1	0.50	0	0	1	0.67	1	0	1	0	0	0	0	1	0.38	0	1	0	0.33	0	0	0	0.00	4	6	5	15	0	2.21				
Mean	0.50	1.00	0.00	0.50	0.83	1.00	0.67	0.33	0.20	1.00	1.00	1.00	0.77	0.33	0.83	1.00	0.72	0.67	0.17	0.33	0.00	0.17	0.17	0.17	1.00	0.33	0.17	0.67	0.67	0.50	0.00	0.33	0.00	0.11	6.00	4.33	6.17	16.50	0.33	3.27				
Median	0.50	1.00	0.00	0.50	1.00	1.00	1.00	0.00	0.00	1.00	1.00	1.00	0.88	0.00	1.00	1.00	0.67	1.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.38	0.00	1.00	1.00	0.50	0.00	0.00	0.00	0.00	5.00	4.00	6.50	15.50	0.00	3.19				
<i>Scandinavian Legal Origin</i>																																												
Denmark	0	1	0	0.33	1	1	0	1	0	1	0	1	0.63	0	0	0	0.00	1	0	0	0	0	0	0	0	0.13	1	1	1	1.00	0	1	0											

**Table 4 : Eviction of a tenant and check collection**

This table classifies countries by GNP per capita and shows the professional vs. laymen, written vs. oral arguments, legal justification, and other statutory intervention indices for the case of eviction of a tenant and the case of collection of a check. All variables are described in Table 2.

Professional vs. Laymen				Written vs. Oral arguments										Legal Justification				Statutory Regulation of Evidence						Control of Superior Review				Other Statutory Interventions				Independent Procedural Actions				RDR			
BY GNP LEVEL				a. Filing	d. Service of process	e. Opposition	g. Evidence	h. Final Arguments	i. Judgment	j. Notification of judgment	k. Enforcement of judgment	Index Written-Oral	Complaint must be legally justified	Judgment must be legally justified	Judgment must be on law (not on equity)	Index Legal Justification	Judge can not introduce evidence	Judge can not reject irrelevant evidence	Out-of-court statements are inadmissible	Mandatory pre-qualification of questions	Authenticity and weight of evidence defined by law	Mandatory recording of evidence	Index Statutory Regulation of Evidence	Enforcement of judgment is automatically suspended until resolution of the appeal.	Comprehensive review in appeal	Interlocutory appeals are allowed	Index Superior Review / Control	Mandatory pre-trial conciliation	Service of process by judicial officer required	Notification of judgment by judicial officer required	Index Other Statutory Interventions	Filing and Service	Trial and Judgment	Enforcement	Number of independent procedural actions	Number of independent procedural actions is >= world median	OVERALL INDEX		
<i>Panel A: Eviction</i>																																							
<i>Low Income - Bottom 25 Pctile</i>																																							
Means	0.70	0.89	0.19	0.59	1.00	1.00	0.85	0.35	0.17	0.78	0.46	1.00	0.72	0.52	0.85	0.52	0.63	0.30	0.11	0.85	0.19	0.22	0.85	0.41	0.52	0.89	0.89	0.77	0.07	0.56	0.15	0.26	7.56	6.85	5.74	20.15	0.63	4.00	
Median	1.00	1.00	0.00	0.67	1.00	1.00	1.00	0.00	0.00	1.00	0.00	1.00	0.63	1.00	1.00	1.00	0.67	0.00	0.00	1.00	0.00	0.00	1.00	0.38	1.00	1.00	1.00	0.67	0.00	1.00	0.00	0.33	7.00	6.00	5.00	20.00	1.00	3.67	
<i>Medium Income - Middle 50 Pctile</i>																																							
Means	0.87	0.96	0.23	0.69	0.98	1.00	0.76	0.29	0.29	0.77	0.56	0.98	0.71	0.71	0.73	0.81	0.75	0.37	0.12	0.69	0.27	0.27	0.81	0.37	0.50	0.85	0.81	0.72	0.08	0.54	0.35	0.32	7.46	6.62	6.02	20.10	0.56	4.12	
Median	1.00	1.00	0.00	0.67	1.00	1.00	1.00	0.00	0.00	1.00	1.00	1.00	0.75	1.00	1.00	1.00	0.83	0.00	0.00	1.00	0.00	0.00	1.00	0.38	0.50	1.00	1.00	0.67	0.00	1.00	0.00	0.33	7.00	6.00	5.00	18.00	1.00	4.00	
<i>High Income - Top 75 Pctile</i>																																							
Means	0.50	0.88	0.04	0.47	1.00	1.00	0.65	0.31	0.14	0.77	0.65	1.00	0.70	0.69	0.73	0.54	0.65	0.46	0.08	0.31	0.04	0.04	0.58	0.22	0.38	0.77	0.88	0.68	0.27	0.23	0.15	0.22	5.23	4.77	4.81	14.81	0.38	3.33	
Median	0.50	1.00	0.00	0.50	1.00	1.00	1.00	0.00	0.00	1.00	1.00	1.00	0.70	1.00	1.00	1.00	0.67	0.00	0.00	0.00	0.00	0.00	1.00	0.25	0.00	1.00	1.00	0.67	0.00	0.00	0.00	0.00	5.00	5.00	5.00	13.50	0.00	3.56	
Mean all countries	0.73	0.92	0.17	0.61	0.99	1.00	0.76	0.31	0.22	0.77	0.56	0.99	0.71	0.66	0.76	0.67	0.70	0.37	0.10	0.64	0.19	0.20	0.76	0.34	0.48	0.84	0.85	0.72	0.12	0.47	0.25	0.28	6.93	6.22	5.65	18.80	0.53	3.89	
Median all countries	1.00	1.00	0.00	0.67	1.00	1.00	1.00	0.00	0.00	1.00	1.00	1.00	0.75	1.00	1.00	1.00	0.67	0.00	0.00	1.00	0.00	0.00	1.00	0.38	0.00	1.00	1.00	0.67	0.00	0.00	0.00	0.33	6.00	6.00	5.00	18.00	1.00	3.79	
<i>Tests of Means (t-stats)</i>																																							
Bottom 25 vs. Middle 50	-1.75c	-1.25	-0.46	-1.74c	0.72	0.00	0.83	0.51	-1.15	0.08	-0.79	0.72	0.16	-1.71c	1.21	-2.78a	-1.64	-0.61	-0.06	1.55	-0.82	-0.45	0.48	0.96	0.15	0.51	0.92	0.74	-0.04	0.14	-1.88c	-0.90	0.12	0.23	-0.51	0.03	0.61	-0.44	
Bottom 25 vs. Top 25	1.52	0.05	1.70c	1.77c	0.00	0.00	1.61	0.29	0.28	0.07	-1.40	0.00	0.35	-1.29	1.08	-0.14	-0.28	-1.24	0.42	4.73a	1.70c	2.01b	2.29b	5.28a	0.97	1.15	0.05	1.25	-1.92c	2.51b	-0.06	0.56	3.34a	1.89c	2.26b	3.08a	1.80c	2.59b	
Middle 50 vs. Top 25	3.74a	1.31	2.19b	3.78a	-0.70	0.00	1.03	-0.17	1.41	0.00	-0.81	-0.70	0.21	0.17	0.00	2.56b	1.32	-0.81	0.52	3.42a	2.50b	2.50b	2.21b	4.13a	0.96	0.83	-0.85	0.58	-2.35b	2.67a	1.79c	1.44	3.01a	2.14b	2.20b	2.90a	1.44	3.01a	
<i>Tests of Medians (z-stats)</i>																																							
Bottom 25 vs. Middle 50	-1.73c	-1.25	-0.46	-1.91c	0.72	0.00	0.83	0.52	-1.15	0.09	-0.80	0.72	0.08	-1.69c	1.21	-2.67a	-1.68c	-0.61	-0.06	1.54	-0.82	-0.45	0.48	0.94	0.16	0.52	0.92	0.57	-0.05	0.14	-1.85c	-0.82	0.59	0.00	0.23	0.36	0.61	-0.54	
Bottom 25 vs. Top 25	1.50	0.05	1.67c	1.71c	0.00	0.00	1.59	0.29	0.28	0.07	-1.38	0.00	0.11	-1.28	1.08	-0.14	-0.23	-1.23	0.42	3.98a	1.67c	1.96c	2.20b	4.40a	0.97	1.15	0.05	1.22	-1.87c	2.39b	-0.06	0.80	3.10a	1.69c	2.25b	2.89a	1.77c	1.87c	
Middle 50 vs. Top 25	3.46a	1.30	2.13b	3.67a	-0.71	0.00	1.03	-0.17	1.40	0.00	-0.81	-0.71	0.26	0.17	0.00	2.47b	1.45	-0.81	0.52	3.21a	2.42b	2.42b	2.15b	3.93a	0.96	0.83	-0.85	0.87	-2.29b	2.57b	1.77c	1.46	2.88a	1.88c	1.90c	2.63a	1.43	2.51b	
<i>Panel B: Check</i>																																							
<i>Low Income - Bottom 25 Pctile</i>																																							
Means	0.85	0.89	0.15	0.63	1.00	1.00	0.93	0.44	0.38	0.70	0.41	1.00	0.74	0.48	0.96	0.52	0.65	0.30	0.11	0.85	0.19	0.22	0.81	0.41	0.44	0.81	0.89	0.72	0.15	0.52	0.15	0.27	9.26	7.48	7.70	24.44	0.63	4.05	
Median	1.00	1.00	0.00	0.67	1.00	1.00	1.00	0.00	0.00	1.00	0.00	1.00	0.75	0.00	1.00	1.00	0.67	0.00	0.00	1.00	0.00	0.00	1.00	0.38	0.00	1.00	1.00	0.67	0.00	1.00	0.00	0.33	9.00	6.00	7.00	21.00	1.00	4.00	
<i>Medium Income - Middle 50 Pctile</i>																																							
Means	0.63	0.87	0.23	0.58	0.94	1.00	0.68	0.32	0.32	0.75	0.56	0.98	0.71	0.60	0.73	0.71	0.68	0.35	0.12	0.67	0.27	0.29	0.81	0.38	0.54	0.83	0.79	0.72	0.04	0.52	0.27	0.28	8.56	5.87	7.96	22.38	0.54	3.88	
Median	1.00	1.00	0.00	0.67	1.00	1.00	1.00	0.00	0.00	1.00	1.00	1.00	0.75	1.00	1.00	1.00	0.67	0.00	0.00	1.00	0.00	0.00	1.00	0.38	1.00	1.00	1.00	0.67	0.00	1.00	0.00	0.33	8.00	5.00	7.00	19.00	1.00	3.92	
<i>High Income - Top 75 Pctile</i>																																							
Means	0.38	0.92	0.08	0.46	1.00	1.00	0.72	0.23	0.14	0.69	0.62	1.00	0.68	0.35	0.65	0.54	0.51	0.46	0.08	0.31	0.04	0.04	0.62	0.23	0.38	0.65	0.85	0.63	0.08	0.38	0.12	0.19	6.04	3.92	6.31	16.27	0.31	3.02	
Median	0.00	1.00	0.00	0.33	1.00	1.00	1.00	0.00	0.00	1.00	1.00	1.00	0.71	0.00	1.00	1.00	0.50	0.00	0.00	0.00	0.00	0.00	1.00	0.25	0.00	1.00	1.00	0.67	0.00	0.00	0.00	0.00	5.00	3.00	6.50	15.50	0.00	3.10	
Mean all countries	0.63	0.89	0.17	0.56	0.97	1.00	0.75	0.33	0.29	0.72	0.53	0.99	0.71	0.50	0.77	0.62	0.63	0.36	0.10	0.63	0.19	0.21	0.76	0.35	0.48	0.78	0.83	0.70	0.08	0.49	0.20	0.25	8.11	5.80	7.49	21.40	0.50	3.71	
Median all countries	1.00	1.00	0.00	0.67	1.00	1.00	1.00	0.00	0.00	1.00	1.00	1.00	0.75	1.00	1.00	1.00	0.67	0.00	0.00	1.00	0.00	0.00	1.00	0.38	0.00	1.00	1.00	0.67	0.00	0.00	0.00	0.33	8.00	5.00	7.00	19.00	1.00	3.75	
<i>Tests of Means (t-stats)</i>																																							
Bottom 25 vs. Middle 50	2.04b	0.29	-0.86	0.74	1.27	0.00	2.50b	1.08	0.47	-0.44	-1.26	0.72	0.57	-0.97	2.57b	-1.71c	-0.34	-0.44	-0.06	1.72c	-0.82	-0.63	0.08	0.79	-0.79	-0.13	1.10	-0.03	1.76c	-0.01	-1.21	-0.06	0.63	1.41	-0.32	0.78	0.77	0.56	
Bottom 25 vs. Top 25	3.93a	-0.42	0.81	2.53b	0.00	0.00	2.00c	1.65	1.78c	0.09	-1.52	0.00	1.27	0.99	3.07a	-0.14	1.60	-1.24	0.42	4.73a	1.70c	2.01b	1.62	4.67a	0.43	1.33	0.45	1.25	0.81	0.97	0.35	1.09	3.08a	3.14a	2.17b	3.61a	2.43b	3.91a	
Middle 50 vs. Top 25	2.13b	-0.74	1.68c	1.62	-1.25	0.00	-0.35	0.81	1.51	0.54	-0.48	-0.70	0.51	2.12b	0.70	1.52	2.05b	-0.98	0.52	3.22a	2.50b	2.66a	1.85c	3.91a	1.28	1.72c	-0.60	1.34	-0.72	1.12	1.56	1.29	2.38b	2.06b	2.14b	2.64b	1.95c	2.87a	
<i>Tests of Medians (z-stats)</i>																																							
Bottom 25 vs. Middle 50	2.00b	0.30	-0.86	0.66	1.26	0.00	2.42b	1.08	0.47	-0.44	-1.26	0.72	0.22	-0.97	2.48b	-1.69c	-0.58	-0.44	-0.06	1.70c	-0.82	-0.63	0.08	0.90	-0.79	-0.13	1.10	-0.27	1.73c	-0.01	-1.21	-0.09	0.99	1.42	0.32	1.17	0.77	0.49	
Bottom 25 vs. Top 25	3.47a	-0.42	0.81	2.71a	0.00	0.00	1.94c	1.63	1.74c	0.09	-1.50	0.00	0.94	0.99	2.85a	-0.14	1.49	-1.23	0.42	3.98a	1.67c	1.96c	1.60	3.95a	0.44	1.32	0.46	1.35	0.81	0.97	0.35	1.11	2.86a	2.75a	2.05b	3.38a	2.32b	3.34a	
Middle 50 vs. Top 25	2.08b	-0.75	1.66c	1.78c	-1.24	0.00	-0.35	0.81	1.49	0.54	-0.48	-0.71	0.86	2.07b	0.70	1.50	2.00b	-0.98	0.52	3.04a	2.42b	2.56b	1.82c	3.66a	1.27	1.70c	-0.61	1.70c	-0.72	1.12	1.54	1.26	2.29b	1.83c	1.6	2.46b	1.91c	2.63a	

**Table 5: Correlations of RDR and its components**

Indices	Regulation of dispute resolution	Professionals vs. laymen	Written vs. oral	Legal justification	Statutory regulation of evidence	Control of Superior Review	Other statutory interventions	Independent procedural actions
<i>Panel A: Eviction</i>								
Professionals vs. laymen	0.6241 <sup>a</sup>	1.0000						
Written vs. oral	0.6378 <sup>a</sup>	0.3031 <sup>c</sup>	1.0000					
Legal justification	0.5801 <sup>a</sup>	0.2727	0.4184 <sup>a</sup>	1.0000				
Statutory regulation of evidence	0.4094 <sup>a</sup>	0.1355	0.2163	0.2084	1.0000			
Control of Superior Review	0.3960 <sup>a</sup>	0.2592	0.1028	0.2010	0.0019	1.0000		
Other statutory intervention	0.5413 <sup>a</sup>	0.2442	0.3918 <sup>a</sup>	0.2949	0.1883	-0.0035	1.0000	
Independent procedural actions	0.6142 <sup>a</sup>	0.3188 <sup>b</sup>	0.3525 <sup>b</sup>	0.1909	0.1735	0.1213	0.1604	1.0000
<i>Panel B: Check</i>								
Professionals vs. laymen	0.7708 <sup>a</sup>	1.0000						
Written vs. oral	0.6921 <sup>a</sup>	0.5029 <sup>a</sup>	1.0000					
Legal justification	0.6857 <sup>a</sup>	0.5089 <sup>a</sup>	0.6172 <sup>a</sup>	1.0000				
Statutory regulation of evidence	0.4887 <sup>a</sup>	0.2039	0.2976 <sup>c</sup>	0.3079 <sup>c</sup>	1.0000			
Control of Superior Review	0.3093 <sup>c</sup>	0.1323	-0.0489	0.0939	0.0227	1.0000		
Other statutory interventions	0.5372 <sup>a</sup>	0.4091 <sup>a</sup>	0.4345 <sup>a</sup>	0.3027 <sup>c</sup>	0.2128	-0.0123	1.0000	
Independent procedural actions	0.6449 <sup>a</sup>	0.4187 <sup>a</sup>	0.4153 <sup>a</sup>	0.3012 <sup>c</sup>	0.3132 <sup>c</sup>	0.1265	0.2783	1.0000
<i>Panel C: Correlations between eviction and check indices</i>								
Regulation of dispute resolution index	0.8080 <sup>a</sup>							
Professionals vs. laymen		0.5283 <sup>a</sup>						
Written vs. oral			0.7060 <sup>a</sup>					
Legal justification				0.7505 <sup>a</sup>				
Statutory regulation of evidence					0.9286 <sup>a</sup>			
Control of Superior Review						0.7850 <sup>a</sup>		
Other statutory interventions							0.8125 <sup>a</sup>	
Independent procedural actions								0.8895 <sup>a</sup>

a=Significant at 1% level; b= Significant at 5% level; c=Significant at 10% level

**Table 6: Indices regressions**  
**Panel A: Eviction of a tenant**

Ordinary least squares regressions of the cross-section of countries for the case of eviction of a tenant. The dependent variables are the indices of regulation of dispute resolution and its component indices. Robust standard errors are shown in parentheses. All variables are described in Table 2.

<i>Dependent variables:</i>	<i>Independent variables:</i>						N [R <sup>2</sup> ]
	Log GNP per capita	Socialist legal origin	French legal origin	German legal origin	Scandinavian legal origin	Constant	
	-0.1507 <sup>b</sup> (0.0693)					5.1484 <sup>a</sup> (0.5953)	105 [0.04]
Regulation of dispute resolution index	-0.1604 <sup>a</sup> (0.0606)	0.6921 <sup>a</sup> (0.2325)	1.5237 <sup>a</sup> (0.2071)	0.9656 <sup>a</sup> (0.2965)	0.6960 <sup>c</sup> (0.3570)	4.4696 <sup>a</sup> (0.4945)	105 [0.41]
	-0.0125 (0.0174)					0.7136 <sup>a</sup> (0.1469)	105 [0.01]
Professionals vs. laymen	-0.0120 (0.0187)	0.1806 <sup>a</sup> (0.0415)	0.2393 <sup>a</sup> (0.0587)	0.1533 <sup>b</sup> (0.0755)	0.1460 <sup>c</sup> (0.0861)	0.5776 <sup>a</sup> (0.1545)	105 [0.19]
	-0.0017 (0.0106)					0.7241 <sup>a</sup> (0.0902)	105 [0.00]
Written vs. oral	-0.0038 (0.0107)	0.0436 (0.0408)	0.1836 <sup>a</sup> (0.0355)	0.1694 <sup>b</sup> (0.0778)	0.0069 (0.0794)	0.6572 <sup>a</sup> (0.0922)	105 [0.24]
	0.0081 (0.0214)					0.6279 <sup>a</sup> (0.1811)	105 [0.00]
Legal justification	0.0089 (0.0219)	0.3014 <sup>a</sup> (0.0898)	0.3418 <sup>a</sup> (0.0610)	0.3222 <sup>a</sup> (0.1266)	0.1527 (0.1200)	0.4226 <sup>b</sup> (0.1822)	105 [0.26]
	-0.0464 <sup>a</sup> (0.0091)					0.7304 <sup>a</sup> (0.0771)	105 [0.18]
Statutory regulation of evidence	-0.0463 <sup>a</sup> (0.0099)	0.0218 (0.0354)	0.1091 <sup>a</sup> (0.0335)	0.0497 (0.0665)	0.0186 (0.0527)	0.6822 <sup>a</sup> (0.0777)	105 [0.27]
	-0.0209 (0.0161)					0.8946 <sup>a</sup> (0.1369)	105 [0.01]
Control of superior review	-0.0214 (0.0171)	0.3042 <sup>a</sup> (0.0469)	0.0428 (0.0622)	0.1182 (0.0729)	0.2694 <sup>a</sup> (0.0929)	0.8168 <sup>a</sup> (0.1415)	105 [0.19]
	-0.0226 (0.0173)					0.4674 <sup>a</sup> (0.1461)	105 [0.01]
Other statutory interventions	-0.0220 (0.0145)	-0.1219 <sup>b</sup> (0.0585)	0.3505 <sup>a</sup> (0.0516)	-0.0217 (0.0776)	0.0075 (0.0880)	0.3522 <sup>a</sup> (0.1245)	105 [0.46]
	-1.1610 <sup>a</sup> (0.4189)					28.4754 <sup>a</sup> (3.7895)	105 [0.05]
Independent procedural actions	-0.9657 <sup>b</sup> (0.4561)	3.3518 (2.2820)	5.6943 <sup>a</sup> (1.7126)	1.4927 (1.9387)	0.1999 (2.3509)	24.1271 <sup>a</sup> (3.9707)	105 [0.15]

a=Significant at 1% level; b= Significant at 5% level; c=Significant at 10% level

**Table 6: Indices regressions**  
**Panel B: Check collection**

Ordinary least squares regressions of the cross-section of countries for the case of collection of a check. The dependent variables are the indices of regulation of dispute resolution and its component indices. Robust standard errors are shown in parentheses. All variables are described in Table 2.

		<i>Independent variables:</i>					
<i>Dependent variables:</i>	Log GNP per capita	Socialist legal origin	French legal origin	German legal origin	Scandinavian legal origin	Constant	N [R <sup>2</sup> ]
	-0.2406 <sup>a</sup> (0.0721)					5.7149 <sup>a</sup> (0.6212)	105 [0.08]
Regulation of dispute resolution index	-0.2279 <sup>a</sup> (0.0657)	1.2323 <sup>a</sup> (0.2387)	1.6695 <sup>a</sup> (0.2356)	0.8316 <sup>b</sup> (0.3569)	1.0029 <sup>a</sup> (0.3513)	4.7059 <sup>a</sup> (0.5354)	105 [0.43]
	-0.0383 <sup>b</sup> (0.0169)					0.8811 <sup>a</sup> (0.1460)	105 [0.04]
Professionals vs. laymen	-0.0368 <sup>c</sup> (0.0191)	0.2252 <sup>a</sup> (0.0493)	0.2565 <sup>a</sup> (0.0682)	0.1449 (0.0911)	0.1899 <sup>c</sup> (0.0965)	0.7218 <sup>a</sup> (0.1628)	105 [0.20]
	-0.0107 (0.0101)					0.7996 <sup>a</sup> (0.0864)	105 [0.01]
Written vs. oral	-0.0139 (0.0101)	0.1518 <sup>a</sup> (0.0372)	0.2835 <sup>a</sup> (0.0349)	0.2282 <sup>a</sup> (0.0728)	0.1398 <sup>a</sup> (0.0471)	0.6778 <sup>a</sup> (0.0786)	105 [0.44]
	-0.0333 (0.0218)					0.9094 <sup>a</sup> (0.1802)	105 [0.02]
Legal justification	-0.0324 (0.0197)	0.3786 <sup>a</sup> (0.0859)	0.4103 <sup>a</sup> (0.0594)	0.3852 <sup>a</sup> (0.1180)	0.2066 (0.1677)	0.6599 <sup>a</sup> (0.1701)	105 [0.36]
	-0.0440 <sup>a</sup> (0.0102)					0.7194 <sup>a</sup> (0.0855)	105 [0.15]
Statutory regulation of evidence	-0.0452 <sup>a</sup> (0.0113)	0.0459 (0.0385)	0.1123 <sup>a</sup> (0.0359)	0.1103 <sup>c</sup> (0.0649)	0.0164 (0.0539)	0.6733 <sup>a</sup> (0.0903)	105 [0.24]
	-0.0191 (0.0162)					0.8548 <sup>a</sup> (0.1368)	105 [0.01]
Control of superior review	-0.0082 (0.0168)	0.2952 <sup>a</sup> (0.0450)	-0.0256 (0.0625)	-0.1439 <sup>c</sup> (0.0868)	0.2253 <sup>b</sup> (0.0941)	0.7253 <sup>a</sup> (0.1336)	105 [0.22]
	-0.0278 (0.0169)					0.4856 <sup>a</sup> (0.1466)	105 [0.02]
Other statutory interventions	-0.0299 <sup>b</sup> (0.0141)	-0.0927 <sup>b</sup> (0.0456)	0.3505 <sup>a</sup> (0.0495)	0.0263 (0.0746)	0.0580 (0.0855)	0.3835 <sup>a</sup> (0.1217)	105 [0.47]
	-1.8297 <sup>a</sup> (0.5498)					36.6472 <sup>a</sup> (5.1246)	105 [0.07]
Independent procedural actions	-1.5489 <sup>a</sup> (0.5618)	6.0846 <sup>b</sup> (2.8329)	9.1058 <sup>a</sup> (2.1714)	2.1564 (1.8415)	2.1492 (1.8630)	29.7733 <sup>a</sup> (4.8132)	105 [0.22]

a=Significant at 1% level; b= Significant at 5% level; c=Significant at 10% level

**Table 7: Outcomes**

This table classifies countries by legal origin and shows the duration in practice and other outcomes for the eviction and the check case. All variables are described in Table 2.

BY LEGAL ORIGIN	Duration in practice - eviction of a tenant					Duration in practice - check collection					Other outcomes			
	Duration until completion of service of process	Duration of trial	Duration of enforcement (from notification to actual enforcement)	Total Duration	Log of Duration	Duration until completion of service of process	Duration of trial	Duration of enforcement (from notification to actual enforcement)	Total Duration	Log of Duration	Judicial Efficiency Index	Citizen's Access to Justice	Enforcement Index	Corruption Index
<i>English Legal Origin</i>														
Anguilla	1.00	60.00	30.00	91.00	4.51	1.00	30.00	7.00	38.00	3.64	.	.	.	.
Australia	3.00	35.00	5.50	43.50	3.77	24.50	160.00	135.00	319.50	5.77	10.00	7.50	7.71	8.51
Barbados	4.00	67.00	21.00	92.00	4.52	2.00	49.00	60.00	111.00	4.71	.	.	.	.
Belize	30.00	15.00	14.00	59.00	4.08	30.00	15.00	15.00	60.00	4.09	.	7.50	.	.
Bermuda	4.00	25.00	21.00	50.00	3.91	4.00	100.00	21.00	125.00	4.83	.	.	.	.
Botswana	14.00	42.00	7.00	63.00	4.14	14.00	42.00	21.00	77.00	4.34	.	5.00	.	6.46
BVI	2.00	42.00	14.00	58.00	4.06	42.00	21.00	120.00	183.00	5.21	.	.	.	.
Canada	5.00	21.00	17.00	43.00	3.76	21.00	250.00	150.00	421.00	6.04	9.25	7.50	8.38	10.00
Cayman	30.00	136.00	14.00	180.00	5.19	30.00	60.00	30.00	120.00	4.79	.	.	.	.
Cyprus	60.00	120.00	180.00	360.00	5.89	60.00	120.00	180.00	360.00	5.89	.	7.50	.	6.21
Ghana	20.00	140.00	90.00	250.00	5.52	20.00	52.00	18.00	90.00	4.50	4.66	2.50	.	4.17
Gibraltar	160.00	50.00	14.00	224.00	5.41	160.00	50.00	14.00	224.00	5.41	.	.	.	.
Grenada	15.00	90.00	75.00	180.00	5.19	8.00	90.00	30.00	128.00	4.85	.	.	.	.
Hong Kong	7.00	35.00	150.00	192.00	5.26	7.00	40.00	14.00	61.00	4.11	10.00	7.50	.	8.51
India	142.00	23.50	46.00	211.50	5.35	6.50	52.50	46.00	105.00	4.65	8.00	2.50	4.53	4.58
Ireland	11.00	60.00	50.00	121.00	4.80	11.00	60.00	60.00	130.00	4.87	8.75	7.50	7.78	8.51
Israel	3.00	272.00	135.00	410.00	6.02	60.00	120.00	135.00	315.00	5.75	10.00	5.00	7.30	8.33
Jamaica	45.00	46.00	14.00	105.00	4.65	45.00	87.00	70.00	202.00	5.31	7.33	2.50	.	3.57
Kenya	12.00	122.00	121.00	255.00	5.54	12.00	122.00	121.00	255.00	5.54	5.75	0.00	5.03	4.82
Malawi	3.00	30.00	2.00	35.00	3.56	3.00	90.00	15.00	108.00	4.68	.	5.00	.	6.31
Malaysia	60.00	90.00	120.00	270.00	5.60	15.00	15.00	60.00	90.00	4.50	9.00	2.50	5.71	7.38
Namibia	10.50	24.50	82.50	117.50	4.77	10.50	24.50	82.50	117.50	4.77	.	.	.	7.22
New Zealand	10.00	40.00	30.00	80.00	4.38	10.00	30.00	20.00	60.00	4.09	10.00	10.00	.	10.00
Nigeria	32.00	126.00	208.00	366.00	5.90	81.00	100.00	60.00	241.00	5.48	7.25	0.00	4.19	3.04
Pakistan	60.00	245.00	60.00	365.00	5.90	60.00	185.00	120.00	365.00	5.90	5.00	0.00	3.85	2.98
Singapore	9.00	40.00	10.50	59.50	4.09	10.50	17.50	18.50	46.50	3.84	10.00	0.00	7.64	8.21
South Africa	10.00	189.00	10.00	209.00	5.34	10.00	60.00	14.00	84.00	4.43	6.00	5.00	6.87	8.91
St. Vincent	3.00	302.00	30.00	335.00	5.81	3.00	22.00	10.00	35.00	3.56	.	.	.	.
Swaziland	5.00	28.00	7.00	40.00	3.69	5.00	28.00	7.00	40.00	3.69	.	.	.	.
Tanzania	7.00	180.00	30.00	217.00	5.38	7.00	90.00	30.00	127.00	4.84	.	2.50	.	5.30
Thailand	30.00	510.00	90.00	630.00	6.45	30.00	90.00	90.00	210.00	5.35	3.25	0.00	5.61	5.18
Trinidad & Tobago	54.00	103.00	35.00	192.00	5.26	51.00	101.00	42.00	194.00	5.27	8.00	7.50	.	4.29
Turks and Caicos	14.00	100.00	60.00	174.00	5.16	14.00	30.00	30.00	74.00	4.30	.	.	.	.
UAE	14.00	180.00	90.00	285.00	5.65	14.00	365.00	180.00	559.00	6.33	.	.	.	4.52
Uganda	1.00	7.00	21.00	29.00	3.37	14.00	40.00	45.00	99.00	4.60	.	0.00	.	3.81
United Kingdom	14.00	73.00	28.00	115.00	4.74	14.00	73.00	14.00	101.00	4.62	10.00	5.00	8.50	9.11
USA	6.00	33.00	10.00	49.00	3.89	23.00	17.00	14.00	54.00	3.99	10.00	7.50	8.73	8.63
Zambia	14.00	90.00	7.00	111.00	4.71	14.00	120.00	54.00	188.00	5.24	.	0.00	.	3.81
Zimbabwe	8.00	180.00	9.00	197.00	5.28	8.00	180.00	9.00	197.00	5.28	7.50	2.50	.	5.42
<b>Mean</b>	<b>23.91</b>	<b>101.85</b>	<b>50.22</b>	<b>176.00</b>	<b>4.88</b>	<b>24.49</b>	<b>82.01</b>	<b>55.44</b>	<b>161.91</b>	<b>4.85</b>	<b>7.99</b>	<b>4.07</b>	<b>6.56</b>	<b>6.35</b>
<b>Median</b>	<b>11.00</b>	<b>67.00</b>	<b>30.00</b>	<b>174.00</b>	<b>5.16</b>	<b>14.00</b>	<b>60.00</b>	<b>30.00</b>	<b>120.00</b>	<b>4.79</b>	<b>8.38</b>	<b>5.00</b>	<b>7.09</b>	<b>6.26</b>
<i>Socialist Legal Origin</i>														
Bulgaria	60.00	450.00	150.00	660.00	6.49	10.00	250.00	150.00	410.00	6.02	.	7.50	.	6.53
China	15.00	105.00	60.00	180.00	5.19	15.00	120.00	45.00	180.00	5.19	.	.	5.00	6.53
Croatia	60.00	180.00	90.00	330.00	5.80	60.00	180.00	90.00	330.00	5.80	.	.	.	.
Czech Republic	60.00	90.00	180.00	330.00	5.80	30.00	60.00	180.00	270.00	5.60	.	.	.	7.22
Estonia	59.00	136.00	110.00	305.00	5.72	59.00	136.00	110.00	305.00	5.72	.	.	.	.
Georgia	30.00	60.00	90.00	180.00	5.19	30.00	60.00	90.00	180.00	5.19	.	.	.	.
Hungary	90.00	185.00	90.00	365.00	5.90	90.00	185.00	90.00	365.00	5.90	.	7.50	5.75	7.50
Kazakhstan	10.00	50.00	60.00	120.00	4.79	10.00	50.00	60.00	120.00	4.79	.	.	5.00	.
Latvia	26.50	41.00	11.00	78.50	4.36	27.50	41.00	120.00	188.50	5.24	.	.	.	.
Lithuania	30.00	90.00	30.00	150.00	5.01	30.00	60.00	60.00	150.00	5.01	.	.	.	.
Poland	90.00	720.00	270.00	1080.00	6.98	90.00	730.00	180.00	1000.00	6.91	.	7.50	5.00	7.36
Romania	30.00	140.00	103.00	273.00	5.61	30.00	105.00	90.00	225.00	5.42	.	5.00	.	4.93
Russia	10.00	90.00	30.00	130.00	4.87	10.00	90.00	60.00	160.00	5.08	.	.	.	.
Slovenia	133.00	510.00	360.00	1003.00	6.91	133.00	510.00	360.00	1003.00	6.91	.	.	.	.
Ukraine	13.50	90.00	120.00	223.50	5.41	13.50	90.00	120.00	223.50	5.41	.	.	.	.
Vietnam	35.00	55.00	60.00	150.00	5.01	35.00	35.00	50.00	120.00	4.79	.	.	3.50	4.51
<b>Mean</b>	<b>47.00</b>	<b>187.00</b>	<b>113.38</b>	<b>347.38</b>	<b>5.57</b>	<b>42.06</b>	<b>168.88</b>	<b>115.94</b>	<b>326.88</b>	<b>5.56</b>	.	<b>6.88</b>	<b>4.85</b>	<b>6.37</b>
<b>Median</b>	<b>32.50</b>	<b>97.50</b>	<b>90.00</b>	<b>248.25</b>	<b>5.51</b>	<b>30.00</b>	<b>97.50</b>	<b>90.00</b>	<b>224.25</b>	<b>5.41</b>	.	<b>7.50</b>	<b>5.00</b>	<b>6.53</b>
<i>French Legal Origin</i>														
Argentina	60.00	300.00	80.00	440.00	6.09	20.00	200.00	80.00	300.00	5.70	6.00	2.50	5.04	6.01
Belgium	3.00	60.00	57.00	120.00	4.79	0.00	20.00	100.00	120.00	4.79	9.50	10.00	8.16	8.81
Bolivia	14.00	60.00	20.00	94.00	4.54	14.00	360.00	90.00	464.00	6.14	.	2.50	4.40	2.80
Brazil	30.00	60.00	30.00	120.00	4.79	30.00	90.00	60.00	180.00	5.19	5.75	0.00	5.30	6.31
Chile	15.00	200.00	25.00	240.00	5.48	15.00	140.00	45.00	200.00	5.30	7.25	5.00	5.20	5.30
Colombia	139.00	279.00	82.00	500.00	6.21	165.00	216.00	146.00	527.00	6.27	7.25	0.00	4.76	5.00
Costa Rica	20.00	90.00	30.00	140.00	4.94	10.00	180.00	180.00	370.00	5.91	.	7.50	.	8.33
Cote D'Ivoire	8.00	120.00	2.00	130.00	4.87	8.00	82.00	60.00	150.00	5.01	6.50	0.00	6.24	5.45
Dominican Republic	30.00	90.00	90.00	210.00	5.35	35.00	90.00	90.00	215.00	5.37	6.75	2.50	.	5.00
Ecuador	38.00	40.00	30.00	108.00	4.68	37.50	235.00	60.00	332.50	5.81	6.25	2.50	4.77	5.18
Egypt	7.00	180.00	45.00	232.00	5.45	7.00	150.00	45.00	202.00	5.31	6.50	0.00	4.91	3.87
El Salvador	45.00	60.00	45.00	150.00	5.01	25.00	15.00	20.00	60.00	4.09	.	2.50	.	3.69
France	16.00	75.00	135.00	226.00	5.42	16.00	75.00	90.00	181.00	5.20	8.00	7.50	6.36	9.05
Greece	32.00	35.00	180.00	247.00	5.51	180.00	45.00	90.00	315.00	5.75	7.00	5.00	5.81	7.26
Guatemala	10.00	180.00	90.00	280.00	5.63	10.00	120.00	90.00	220.00	5.39	.	0.00	.	3.33
Honduras	15.00	30.00	30.00	75.00	4.32	30.00	90.00</							

BY LEGAL ORIGIN	Duration in practice - eviction of a tenant					Duration in practice - check collection					Other outcomes			
	Duration until completion of service of process		Duration of enforcement (from notification to actual enforcement)	Total Duration	Log of Duration	Duration until completion of service of process		Duration of enforcement (from notification to actual enforcement)	Total Duration	Log of Duration	Judicial Efficiency Index	Citizen's Access to Justice	Enforcement Index	Corruption Index
	Duration of trial	Duration of enforcement (from notification to actual enforcement)				Duration of trial	Duration of enforcement (from notification to actual enforcement)							
Indonesia	30.00	165.00	30.00	225.00	5.42	30.00	165.00	30.00	225.00	5.42	2.50	0.00	4.29	2.14
Italy	0.00	450.00	180.00	630.00	6.45	0.00	415.00	230.00	645.00	6.47	6.75	7.50	5.18	6.13
Jordan	7.00	100.00	30.00	137.00	4.92	7.00	100.00	40.00	147.00	4.99	8.66	2.50	.	5.48
Kuwait	3.00	65.00	25.00	93.00	4.53	7.00	240.00	110.00	357.00	5.88	7.50	.	.	4.82
Lebanon	1.00	912.00	60.00	973.00	6.88	1.00	540.00	180.00	721.00	6.58	.	.	4.75	4.29
Luxembourg	20.00	120.00	240.00	380.00	5.94	15.00	45.00	150.00	210.00	5.35	.	.	.	10.00
Malta	30.00	610.00	90.00	730.00	6.59	30.00	365.00	150.00	545.00	6.30	.	10.00	.	5.76
Mexico	20.00	60.00	100.00	180.00	5.19	33.00	99.00	151.00	283.00	5.65	6.00	0.00	4.92	4.76
Monaco	17.00	86.00	16.00	119.00	4.78	24.00	26.00	16.00	66.00	4.19	.	.	.	.
Mozambique	30.00	450.00	60.00	540.00	6.29	30.00	300.00	210.00	540.00	6.29	.	.	.	6.67
Netherlands	17.00	7.00	28.00	52.00	3.95	17.00	7.00	15.00	39.00	3.66	10.00	10.00	8.24	10.00
Netherlands Antilles	15.00	70.00	20.00	105.00	4.65	20.00	36.00	37.00	93.00	4.53	.	.	.	.
Panama	36.00	50.00	48.00	134.00	4.90	76.00	86.00	35.00	197.00	5.28	6.75	2.50	.	3.51
Paraguay	12.00	50.00	140.00	202.00	5.31	25.00	32.00	165.00	222.00	5.40	.	2.50	.	2.14
Peru	41.00	135.00	70.00	246.00	5.51	81.00	135.00	165.00	441.00	6.09	6.75	0.00	4.29	4.70
Philippines	42.00	97.00	25.00	164.00	5.10	42.00	97.00	25.00	164.00	5.10	4.75	0.00	4.84	2.92
Portugal	20.00	280.00	30.00	330.00	5.80	20.00	280.00	120.00	420.00	6.04	5.50	7.50	4.54	7.38
Senegal	5.00	60.00	90.00	155.00	5.04	5.00	150.00	180.00	335.00	5.81	.	2.50	.	5.00
Spain	60.00	55.00	68.00	183.00	5.21	49.00	69.00	29.00	147.00	4.99	6.25	5.00	6.23	7.38
Tunisia	3.00	28.00	2.00	33.00	3.50	3.00	1.00	3.00	7.00	1.95	.	0.00	.	4.94
Turkey	30.00	180.00	90.00	300.00	5.70	30.00	30.00	45.00	105.00	4.65	4.00	0.00	4.79	5.18
Uruguay	120.00	120.00	90.00	330.00	5.80	150.00	120.00	90.00	360.00	5.89	6.50	5.00	.	5.00
Venezuela	30.00	300.00	30.00	360.00	5.89	30.00	300.00	30.00	360.00	5.89	6.50	0.00	4.54	4.70
<b>Mean</b>	<b>27.46</b>	<b>161.77</b>	<b>64.95</b>	<b>254.18</b>	<b>5.29</b>	<b>34.04</b>	<b>147.33</b>	<b>91.21</b>	<b>274.12</b>	<b>5.36</b>	<b>6.61</b>	<b>3.18</b>	<b>5.34</b>	<b>5.45</b>
<b>Median</b>	<b>20.00</b>	<b>90.00</b>	<b>48.00</b>	<b>202.00</b>	<b>5.31</b>	<b>24.00</b>	<b>100.00</b>	<b>90.00</b>	<b>222.00</b>	<b>5.40</b>	<b>6.50</b>	<b>2.50</b>	<b>4.91</b>	<b>5.00</b>
<i>German Legal Origin</i>														
Austria	7.00	360.00	180.00	547.00	6.30	14.00	270.00	150.00	434.00	6.07	9.50	7.50	8.25	8.57
Germany	29.00	191.00	111.00	331.00	5.80	29.00	61.00	64.00	154.00	5.04	9.00	7.50	8.40	8.93
Japan	3.00	350.00	10.00	363.00	5.89	3.00	47.00	10.00	60.00	4.09	10.00	7.50	7.57	8.51
Korea	30.00	180.00	93.00	303.00	5.71	20.00	40.00	15.00	75.00	4.32	6.00	7.50	5.52	5.30
Switzerland	16.00	180.00	70.00	266.00	5.58	58.50	75.00	90.00	223.50	5.41	10.00	10.00	8.94	10.00
Taiwan	30.00	120.00	180.00	330.00	5.80	30.00	60.00	120.00	210.00	5.35	.	2.50	6.30	6.85
<b>Mean</b>	<b>19.17</b>	<b>230.17</b>	<b>107.33</b>	<b>356.67</b>	<b>5.85</b>	<b>25.75</b>	<b>92.17</b>	<b>74.83</b>	<b>192.75</b>	<b>5.05</b>	<b>8.90</b>	<b>7.08</b>	<b>7.50</b>	<b>8.03</b>
<b>Median</b>	<b>22.50</b>	<b>185.50</b>	<b>102.00</b>	<b>330.50</b>	<b>5.80</b>	<b>24.50</b>	<b>60.50</b>	<b>77.00</b>	<b>182.00</b>	<b>5.19</b>	<b>9.50</b>	<b>7.50</b>	<b>7.91</b>	<b>8.54</b>
<i>Scandinavian Legal Origin</i>														
Denmark	20.00	180.00	25.00	225.00	5.42	15.00	40.00	28.00	83.00	4.42	10.00	10.00	8.22	10.00
Finland	15.00	70.00	35.00	120.00	4.79	35.00	145.00	60.00	240.00	5.48	10.00	10.00	7.50	10.00
Iceland	22.00	12.00	30.00	64.00	4.16	71.00	105.00	75.00	251.00	5.53	.	10.00	.	10.00
Norway	7.00	300.00	58.00	365.00	5.90	7.00	50.00	30.00	87.00	4.47	10.00	10.00	8.48	10.00
Sweden	6.00	135.00	19.00	160.00	5.08	6.00	165.00	19.00	190.00	5.25	10.00	10.00	8.29	10.00
<b>Mean</b>	<b>14.00</b>	<b>139.40</b>	<b>33.40</b>	<b>186.80</b>	<b>5.07</b>	<b>26.80</b>	<b>101.00</b>	<b>42.40</b>	<b>170.20</b>	<b>5.03</b>	<b>10.00</b>	<b>10.00</b>	<b>8.12</b>	<b>10.00</b>
<b>Median</b>	<b>15.00</b>	<b>135.00</b>	<b>30.00</b>	<b>160.00</b>	<b>5.08</b>	<b>15.00</b>	<b>105.00</b>	<b>30.00</b>	<b>190.00</b>	<b>5.25</b>	<b>10.00</b>	<b>10.00</b>	<b>8.25</b>	<b>10.00</b>
<b>Mean all countries</b>	<b>28.00</b>	<b>146.20</b>	<b>67.78</b>	<b>241.99</b>	<b>5.20</b>	<b>30.90</b>	<b>121.00</b>	<b>78.43</b>	<b>230.88</b>	<b>5.17</b>	<b>7.58</b>	<b>4.47</b>	<b>6.10</b>	<b>6.29</b>
<b>Median all countries</b>	<b>16.00</b>	<b>90.00</b>	<b>48.00</b>	<b>192.00</b>	<b>5.26</b>	<b>20.00</b>	<b>90.00</b>	<b>60.00</b>	<b>194.00</b>	<b>5.27</b>	<b>7.29</b>	<b>5.00</b>	<b>5.61</b>	<b>6.01</b>
<i>Tests of Means (t-stats)</i>														
<b>Common vs. Socialist</b>	-2.25b	-2.13b	-3.23a	-2.94a	-2.91b	-1.89c	-2.49b	-3.42a	-3.11a	-3.49a	0.00	-1.71c	2.13b	-0.02
<b>Common vs. French</b>	-0.49	-1.81c	-1.24	-2.06b	-2.37b	-1.16	-2.83a	-2.82a	-3.39a	-2.87a	2.53b	1.05	2.61b	1.70c
<b>Common vs. German</b>	0.33	-2.93a	-2.41b	-3.22a	-2.90a	-0.10	-0.32	-0.86	-0.58	-0.64	-0.90	-2.16b	-1.20	1.74c
<b>Common vs. Scandinavian</b>	0.63	-0.78	0.71	-0.17	-0.48	-0.17	-0.57	0.56	-0.15	-0.55	-1.88c	-4.10a	-1.78c	-3.62a
<b>Socialist vs. French</b>	2.17b	0.46	2.47b	1.35	1.27	0.67	0.50	1.26	0.87	0.83	0.00	2.18b	-0.94	1.63
<b>Socialist vs. German</b>	1.90c	-0.51	0.15	-0.07	-0.89	1.06	0.94	1.18	1.12	1.60	0.00	-0.15	-3.87a	-2.08c
<b>Socialist vs. Scandinavian</b>	2.08c	0.51	1.91c	1.14	1.33	0.88	0.78	2.05c	1.23	1.67	0.00	-5.69a	-7.15a	-6.71a
<b>French vs. German</b>	0.70	-0.90	-1.78c	-1.24	-1.88	0.47	1.04	0.62	1.12	0.84	-2.98a	-2.73a	-4.07a	-2.96a
<b>French vs. Scandinavian</b>	1.04	0.27	1.32	0.74	0.67	0.37	0.81	1.76c	1.35	0.84	-4.30a	-4.53a	-4.90a	5.00a
<b>German vs. Scandinavian</b>	0.82	1.43	2.44b	2.63b	2.72b	-0.08	-0.19	1.19	0.32	0.05	-1.29	-2.63b	-0.89	-2.61b
<i>Tests of Medians (z-stats)</i>														
<b>Common vs. Socialist</b>	-3.15a	-2.05b	-3.08a	-2.36b	-2.36b	-2.32b	-2.21b	-3.33a	-3.01a	-3.01a	0.00	-1.68c	1.86c	-0.10
<b>Common vs. French</b>	-1.81c	-1.83c	-2.00b	-2.04b	-2.04b	-1.33	-2.41b	-2.94a	-3.30a	-3.30a	2.51b	1.14	1.92c	1.44
<b>Common vs. German</b>	-0.50	-2.86a	-1.97b	-2.87a	-2.87b	-0.74	-0.32	-0.79	-0.65	-0.65	-0.84	2.11b	-1.07	-1.81b
<b>Common vs. Scandinavian</b>	-0.33	-0.81	-0.22	-0.55	-0.55	-0.30	-1.07	-0.17	-0.46	-0.46	-2.12b	-3.44a	-1.49	-3.28a
<b>Socialist vs. French</b>	2.14b	0.69	2.33b	1.08	1.08	1.35	0.05	1.24	0.14	0.14	0.00	2.12b	-0.19	1.33
<b>Socialist vs. German</b>	1.93c	-1.70c	-0.37	-1.26	-1.26	1.04	1.07	0.93	1.22	1.22	0.00	-0.53	-2.58a	-1.86b
<b>Socialist vs. Scandinavian</b>	2.36b	0.21	2.49b	1.08	1.08	1.00	0.50	2.62a	1.24	1.24	0.00	-2.74a	-2.49b	-2.95a
<b>French vs. German</b>	0.60	-2.13b	-1.69c	-2.27b	-2.27b	0.10	1.19	0.64	1.07	1.07	-2.18b	-2.47b	-3.08a	-2.65a
<b>French vs. Scandinavian</b>	1.08	-0.26	1.38	0.63	0.63	0.32	0.33	1.85c	1.20	1.20	-3.05a	-3.34a	-2.91a	-3.41a
<b>German vs. Scandinavian</b>	0.83	1.47	1.83c	1.83c	1.83c	0.00	-0.46	0.73	-0.37	-0.37	-1.75c	-2.26b	-0.42	-2.49b

a=Significant at 1% level; b=Significant at 5% level; c=Significant at 10% level.

na=Not applicable

.=Missing

**Table 8: Outcomes and the RDR index (OLS regressions)**

Ordinary least squares regressions of the cross-section of countries for the case of eviction of a tenant and collection of a check. Robust standard errors are shown in parentheses. All variables are described in Table 2.

<i>Dependent variables:</i>	<i>Independent variables:</i>			
	Log GNP per capita	Regulation of dispute resolution	Constant	N [R <sup>2</sup> ]
<i>Panel A: Eviction</i>				
Log of duration	0.0487 (0.0487)	0.2956 <sup>a</sup> (0.0613)	3.6472 <sup>a</sup> (0.5199)	105 [0.17]
Judicial efficiency	0.8168 <sup>a</sup> (0.1399)	-0.6909 <sup>a</sup> (0.1157)	3.2311 <sup>b</sup> (1.4145)	54 [0.61]
Access to justice	1.5722 <sup>a</sup> (0.1758)	-0.6401 <sup>a</sup> (0.2342)	-6.0654 <sup>a</sup> (1.8637)	75 [0.55]
Enforceability of contracts	0.7809 <sup>a</sup> (0.0770)	-0.4974 <sup>a</sup> (0.0858)	1.3932 (0.8739)	51 [0.78]
Corruption	1.0031 <sup>a</sup> (0.1068)	-0.4651 <sup>a</sup> (0.1592)	-0.1689 (1.0982)	83 [0.60]
<i>Panel B: Check</i>				
Log of duration	0.0361 (0.0421)	0.2764 <sup>a</sup> (0.0461)	3.8404 <sup>a</sup> (0.4233)	105 [0.18]
Judicial efficiency	0.8193 <sup>a</sup> (0.1493)	-0.4329 <sup>a</sup> (0.1396)	2.0694 (1.7116)	54 [0.54]
Access to justice	1.5678 <sup>a</sup> (0.1844)	-0.3853 <sup>c</sup> (0.2171)	-7.1048 <sup>a</sup> (1.9617)	75 [0.53]
Enforceability of contracts	0.7457 <sup>a</sup> (0.0806)	-0.4349 <sup>a</sup> (0.0892)	1.3451 (0.9257)	51 [0.77]
Corruption	0.9680 <sup>a</sup> (0.1107)	-0.4897 <sup>a</sup> (0.1354)	0.1517 (1.2220)	83 [0.61]

a=Significant at 1% level; b= Significant at 5% level; c=Significant at 10% level

**Table 9: Outcomes and the RDR index (instrumental variables regressions)**

Instrumental variables regressions of the cross-section of countries for the case of eviction of a tenant and collection of a check. The first stage regression (not shown) has the index of “Regulation of dispute resolution” as the dependent variable and the independent variables are: (a) the log of GNP per capita; (b) the set of legal origin dummies; and (c) a constant term. Standard errors are shown in parentheses. All variables are described in Table 2.

<i>Dependent variables:</i>	<i>Independent variables:</i>			
	Log GNP per capita	Regulation of dispute resolution	Constant	N [R <sup>2</sup> ]
<i>Panel A: Eviction</i>				
Log of duration	0.0456 (0.0512)	0.2751 <sup>b</sup> (0.1062)	3.7528 <sup>a</sup> (0.7024)	105 [0.16]
Judicial efficiency	0.7673 <sup>a</sup> (0.1366)	-1.0031 <sup>a</sup> (0.2714)	4.8877 <sup>b</sup> (1.9140)	54 [0.58]
Access to justice	1.5640 <sup>a</sup> (0.1717)	-0.7049 <sup>c</sup> (0.3869)	-5.7409 <sup>b</sup> (2.2046)	75 [0.55]
Enforceability of contracts	0.7313 <sup>a</sup> (0.0835)	-0.7757 <sup>a</sup> (0.1778)	2.9432 <sup>b</sup> (1.1938)	51 [0.75]
Corruption	0.9655 <sup>a</sup> (0.1091)	-0.7515 <sup>a</sup> (0.2417)	1.2847 (1.3743)	83 [0.58]
<i>Panel B: Check</i>				
Log of duration	0.0505 (0.0461)	0.3362 <sup>a</sup> (0.0993)	3.4985 <sup>a</sup> (0.6294)	105 [0.17]
Judicial efficiency	0.6986 <sup>a</sup> (0.1529)	-0.9199 <sup>a</sup> (0.2914)	4.8878 <sup>b</sup> (2.1301)	54 [0.46]
Access to justice	1.5326 <sup>a</sup> (0.1826)	-0.5445 (0.3578)	-6.2102 <sup>a</sup> (2.3113)	75 [0.52]
Enforceability of contracts	0.6231 <sup>a</sup> (0.0917)	-0.8658 <sup>a</sup> (0.2066)	4.0422 <sup>a</sup> (1.3461)	51 [0.68]
Corruption	0.9304 <sup>a</sup> (0.1128)	-0.6816 <sup>a</sup> (0.2264)	1.2022 (1.5074)	83 [0.60]

a=Significant at 1% level; b= Significant at 5% level ; c=Significant at 10% level

**Table 10: Outcomes and the RDR index (OLS with interaction)**

Ordinary least squares regressions of the cross-section of countries for the case of eviction of a tenant and collection of a check. Robust standard errors are shown in parentheses. All variables are described in Table 2.

<i>Independent variables:</i>					
<i>Dependent variables:</i>	Log GNP per capita	RDR index	RDR*High income dummy	Constant	N [R <sup>2</sup> ]
<i>Panel A: Eviction</i>					
Log of duration	-0.1301 (0.0804)	0.2524 <sup>a</sup> (0.0604)	0.1980 <sup>a</sup> (0.0660)	4.9896 <sup>a</sup> (0.7369)	105 [0.24]
Judicial efficiency	1.0566 <sup>a</sup> (0.2147)	-0.6034 <sup>a</sup> (0.1297)	-0.2483 (0.1691)	1.2905 (2.0111)	54 [0.62]
Access to justice	1.3783 <sup>a</sup> (0.3320)	-0.6563 <sup>a</sup> (0.2414)	0.2174 (0.2974)	-4.7369 <sup>c</sup> (2.7779)	75 [0.55]
Enforceability of contracts	1.0071 <sup>a</sup> (0.1055)	-0.3960 <sup>a</sup> (0.1015)	-0.2372 <sup>a</sup> (0.0781)	-0.4705 (1.0964)	51 [0.80]
Corruption	1.0311 <sup>a</sup> (0.1777)	-0.4601 <sup>a</sup> (0.1596)	-0.0318 (0.1419)	-0.3686 (1.4431)	83 [0.60]
<i>Panel B: Check</i>					
Log of duration	-0.1724 <sup>a</sup> (0.0616)	0.2224 <sup>a</sup> (0.0484)	0.2459 <sup>a</sup> (0.0654)	5.4170 <sup>a</sup> (0.5035)	105 [0.28]
Judicial efficiency	1.1252 <sup>a</sup> (0.2119)	-0.2903 <sup>b</sup> (0.1374)	-0.3384 <sup>b</sup> (0.1529)	-0.5112 (2.0997)	54 [0.56]
Access to justice	1.3246 <sup>a</sup> (0.3285)	-0.4332 <sup>c</sup> (0.2360)	0.2939 (0.3002)	-5.3291 <sup>c</sup> (2.9049)	75 [0.53]
Enforceability of contracts	0.9679 <sup>a</sup> (0.1079)	-0.3283 <sup>a</sup> (0.1050)	-0.2423 <sup>a</sup> (0.0805)	-0.5125 (1.1539)	51 [0.79]
Corruption	0.9896 <sup>a</sup> (0.1656)	-0.4849 <sup>a</sup> (0.1440)	-0.0261 (0.1356)	-0.0054 (1.5836)	83 [0.61]



BY LEGAL ORIGIN - EVICTION	Defendant Protection						The most common way to remunerate litigation attorneys is:				Quota litis or 'contingent fee' agreements are:				Mandatory deadlines					Index: Mandatory Time Limits	Administrative eviction procedure	
	Mandatory legal aid available by law or order of the judge or administrative office	Attorney fees fixed or limited by statute, court or administrative regulation	Judge has the independent legal obligation to investigate facts	Tenant's economic situation is considered at judgment.	Tenant's economic situation is considered at enforcement of judgment.	Index: Defendant Protection	Hourly rate.	A percentage of the judgment (contingent on outcome of litigation).	A lump sum for the entire procedure (regardless of the outcome of litigation).	Per activity performed stage by stage (schedule of fees for legal services).	Allowed without restriction.	Allowed by law but subject to a legislated ceiling or restriction.	Prohibited as only remuneration, but allowed when ancillary or supplementary to other valid form of remuneration.	Prohibited in all cases.	Term for judge's admission of lawsuit	Term to present evidence	Term to present defense	Term for judgment	Term for notification of judgment			
Paraguay	1	1	1	0	0	0.60	0	1	0	0	0	1	0	0	1	0	1	1	1	0	0.60	0
Peru	1	0	0	0	0	0.20	0	0	1	0	1	0	0	1	0	1	1	1	1	1	0.80	0
Philippines	0	0	0	0	0	0.00	0	0	0	1	0	1	0	0	0	1	1	1	1	0	0.60	0
Portugal	1	0	0	0	0	0.20	1	0	0	0	0	0	0	1	1	0	1	1	1	1	0.80	0
Senegal	0	0	0	0	0	0.00	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0.00	0
Spain	1	1	0	0	0	0.40	0	0	1	0	0	0	1	0	0	0	0	0	0	1	0.20	0
Tunisia	1	0	0	0	0	0.20	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0.00	0
Turkey	0	1	0	0	1	0.40	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0.00	1
Uruguay	1	1	0	0	1	0.60	0	0	1	0	0	1	0	0	1	0	1	0	1	0	0.60	0
Venezuela	1	1	0	0	0	0.40	0	0	1	0	0	0	0	1	1	1	1	1	0	0	0.80	0
<b>Mean</b>	<b>0.62</b>	<b>0.41</b>	<b>0.28</b>	<b>0.15</b>	<b>0.23</b>	<b>0.34</b>	<b>0.15</b>	<b>0.18</b>	<b>0.54</b>	<b>0.13</b>	<b>0.49</b>	<b>0.18</b>	<b>0.13</b>	<b>0.18</b>	<b>0.26</b>	<b>0.28</b>	<b>0.54</b>	<b>0.51</b>	<b>0.54</b>	<b>0.43</b>	<b>0.03</b>	
<b>Median</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.40</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.24</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>0.76</b>	<b>1.00</b>	<b>0.41</b>	<b>0.00</b>	
<i>German Legal Origin</i>																						
Austria	1	1	0	1	1	0.80	0	0	0	1	0	0	0	1	0	0	1	1	0	0.40	0	
Germany	1	1	0	1	1	0.80	0	0	0	1	0	0	0	1	0	0	1	1	0	0.40	0	
Japan	0	1	0	0	0	0.20	0	1	0	0	0	1	0	0	0	0	1	1	0	0.40	0	
Korea	0	0	1	0	0	0.20	0	0	1	0	1	0	0	0	0	0	0	1	0	0.20	0	
Switzerland	1	0	1	0	1	0.60	1	0	0	0	0	0	1	0	0	0	0	1	0	0.20	0	
Taiwan	0	0	0	0	0	0.00	0	0	1	0	1	0	0	0	0	0	1	1	0	0.40	0	
<b>Mean</b>	<b>0.50</b>	<b>0.50</b>	<b>0.33</b>	<b>0.33</b>	<b>0.50</b>	<b>0.43</b>	<b>0.17</b>	<b>0.17</b>	<b>0.33</b>	<b>0.33</b>	<b>0.33</b>	<b>0.17</b>	<b>0.17</b>	<b>0.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.67</b>	<b>1.00</b>	<b>0.00</b>	<b>0.33</b>	<b>0.00</b>	
<b>Median</b>	<b>0.50</b>	<b>0.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.50</b>	<b>0.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.40</b>	<b>0.00</b>	
<i>Scandinavian Legal Origin</i>																						
Denmark	1	1	0	0	0	0.40	1	0	0	0	0	0	0	1	0	0	0	0	0	0.00	1	
Finland	1	1	0	0	1	0.60	1	0	0	0	0	1	0	0	0	0	0	1	0	0.20	0	
Iceland	1	0	0	0	0	0.20	1	0	0	0	1	0	0	0	0	0	0	0	0	0.00	0	
Norway	1	0	0	0	0	0.20	1	0	0	0	1	0	0	0	0	0	0	1	0	0.20	1	
Sweden	1	1	0	0	1	0.60	1	0	0	0	0	0	0	1	0	0	1	0	0	0.20	1	
<b>Mean</b>	<b>1.00</b>	<b>0.60</b>	<b>0.00</b>	<b>0.00</b>	<b>0.40</b>	<b>0.40</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.40</b>	<b>0.20</b>	<b>0.00</b>	<b>0.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.20</b>	<b>0.40</b>	<b>0.00</b>	<b>0.12</b>	<b>0.60</b>	
<b>Median</b>	<b>1.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.40</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.20</b>	<b>1.00</b>	
<b>Mean all countries</b>	<b>0.53</b>	<b>0.39</b>	<b>0.24</b>	<b>0.21</b>	<b>0.30</b>	<b>0.34</b>	<b>0.33</b>	<b>0.10</b>	<b>0.42</b>	<b>0.15</b>	<b>0.42</b>	<b>0.16</b>	<b>0.10</b>	<b>0.30</b>	<b>0.18</b>	<b>0.17</b>	<b>0.59</b>	<b>0.40</b>	<b>0.31</b>	<b>0.33</b>	<b>0.07</b>	
<b>Median all countries</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.20</b>	<b>0.00</b>	
<i>Tests of Means (t-stats)</i>																						
Common vs. Socialist	-0.01	0.94	-4.60a	-0.62	0.77	-1.00	2.29b	-0.65	-1.79c	-0.30	-3.21a	0.27	0.46	2.62b	-3.92a	0.91	-0.32	-2.03b	-1.83c	-2.52b	-0.16	
Common vs. French	-1.59	-0.23	-2.42b	0.85	1.24	-0.79	3.59a	-2.29b	-2.09b	0.32	-2.14b	-0.30	-0.35	3.01a	-2.58b	-1.37	0.91	-3.26a	-3.85a	-3.23a	0.58	
Common vs. German	-0.29	-0.53	-1.89c	-0.53	-0.65	-1.25	1.59	-1.57	-0.12	-1.06	-0.39	-0.08	-0.46	0.69	0.56	1.02	-0.12	-5.12a	1.02	-1.17	0.56	
Common vs. Scandinavian	-2.49b	-0.91	0.63	1.20	-0.18	-0.94	-2.13b	0.35	1.46	0.93	-0.67	-0.26	0.74	0.36	0.51	0.93	1.92c	-1.14	0.93	1.27	-4.25a	
Socialist vs. French	-1.20	-1.11	2.00c	1.33	0.15	0.38	0.30	-1.11	0.16	0.56	1.35	-0.49	-0.70	-0.49	1.32	-1.81c	1.01	-0.50	-1.09	-0.29	0.65	
Socialist vs. German	-0.25	-1.10	0.93	-0.09	-1.10	-0.63	0.11	-0.73	0.93	-0.70	1.51	-0.24	-0.73	-1.11	2.06c	0.60	0.09	-2.65b	1.81c	0.60	0.60	
Socialist vs. Scandinavian	-2.41b	-1.45	2.41b	1.43	-0.62	-0.39	-4.43a	0.55	2.41b	1.02	1.14	-0.40	0.55	-1.36	1.88c	0.55	2.01c	0.14	1.65	2.28b	-3.13a	
French vs. German	0.53	-0.41	-0.25	-1.06	-1.39	-0.89	-0.08	0.07	0.92	-1.29	0.69	0.07	-0.25	-0.86	1.41	1.50	-0.58	-2.33b	2.59b	0.72	0.39	
French vs. Scandinavian	-1.73c	-0.79	1.37	0.93	-0.81	-0.58	-5.12a	1.02	2.36b	0.84	0.36	-0.11	0.84	-1.14	1.28	1.37	1.43	0.47	2.36b	2.18b	-5.31a	
German vs. Scandinavian	-2.02c	-0.30	1.43	1.43	0.30	0.19	-4.52a	0.90	1.43	1.43	-0.21	-0.13	0.90	-0.21	0.00	0.00	1.58	2.71b	0.00	3.32a	-2.71b	
<i>Tests of Medians (z-stats)</i>																						
Common vs. Socialist	-0.01	0.94	-3.92a	-0.63	0.78	-1.14	2.20b	-0.66	-1.75c	-0.30	-2.96a	0.27	0.47	2.49b	-3.48a	0.91	-0.33	-1.98b	-1.79c	-2.21b	-0.16	
Common vs. French	-1.58	-0.23	-2.35b	0.86	1.23	-0.79	3.34a	-2.22b	-2.05b	0.32	-2.10b	-0.30	-0.35	2.86a	-2.49b	-1.36	0.91	-3.07a	-3.55a	-2.75a	0.58	
Common vs. German	-0.29	-0.53	-1.84c	-0.54	-0.66	-0.95	1.56	-1.54	-0.12	-1.06	-0.39	-0.08	-0.46	0.70	0.56	1.02	-0.12	-4.08a	1.02	-1.40	0.56	
Common vs. Scandinavian	-2.35b	-0.91	0.64	1.19	-0.18	-1.01	-2.05b	0.36	1.44	0.93	-0.67	-0.26	0.74	0.36	0.51	0.93	1.87c	-1.14	0.93	1.21	-3.60a	
Socialist vs. French	-1.20	-1.11	1.95c	1.32	0.15	0.60	0.30	-1.11	0.16	0.56	1.34	-0.49	-0.70	-0.49	1.31	-1.77c	1.01	-0.50	-1.09	-0.34	0.66	
Socialist vs. German	-0.26	-1.10	0.94	-0.09	-1.10	-0.42	0.11	-0.74	0.94	-0.71	1.47	-0.25	-0.74	-1.10	1.92c	0.61	0.09	-2.33b	1.72c	0.77	0.61	
Socialist vs. Scandinavian	-2.17b	-1.41	2.17b	1.40	-0.63	-0.35	-3.19a	0.56	2.17b	1.02	1.13	-0.41	0.56	-1.33	1.77c	0.56	1.88c	0.14	1.58	2.11b	-2.61a	
French vs. German	0.53	-0.41	-0.26	-1.06	-1.37	-0.60	-0.08	0.08	0.93	-1.28	0.70	0.08	-0.26	-0.87	1.39	1.48	-0.58	-2.22b	2.43b	0.72	0.39	
French vs. Scandinavian	-1.69c	-0.80	1.36	0.93	-0.81	-0.69	-4.07a	1.02	2.24b	0.84	0.36	-0.11	0.84	-1.14	1.27	1.36	1.41	0.47	2.24b	2.02b	-4.16a	
German vs. Scandinavian	-1.77c	-0.32	1.36	1.36	0.32	0.19	-2.64a	0.91	1.36	1.36	-0.22	-0.14	0.91	-0.22	0.00	0.00	1.48	2.12b	0.00	2.36b	-2.12b	

a=Significant at 1% level; b=Significant at 5% level; c=Significant at 10% level.  
na=Not applicable  
-=Missing



BY LEGAL ORIGIN - CHECK	Defendant Protection							The most common way to remunerate litigation attorneys is:				Quota litis or "contingent fee" agreements are:				Mandatory deadlines					Index: Mandatory Time Limits	Administrative check collection procedure	Fully compensatory interests	
	Mandatory legal aid available by law or order of the judge or administrative office	Attorney fees fixed or limited by statute, court or administrative regulation	Judge has the independent legal obligation to investigate facts	Attachment of defendant's property only after judgment	Transfer of defendant's property only through public auction	Mandatory exclusion of defendant's essential survival assets	Index: Defendant Protection	Hourly rate.	A percentage of the judgment (contingent on outcome of litigation).	A lump sum for the entire procedure (regardless of the outcome of litigation).	Per activity performed stage by stage (schedule of fees for legal services).	Allowed without restriction.	Allowed by law but subject to a legislated scaling or restriction.	Prohibited as only remuneration, but allowed when ancillary or supplementary to other valid form of remuneration.	Prohibited in all cases.	Term for judge's admission of lawsuit	Term to present evidence	Term to present defense	Term for judgment	Term for notification of judgment				
Paraguay	1	1	1	0	1	1	0.83	0	1	0	0	0	1	0	0	1	1	1	1	1	1.00	0	1	
Peru	1	0	0	0	1	1	0.50	0	1	0	0	1	0	0	0	1	0	1	1	1	1	0.80	0	0
Philippines	0	0	0	1	1	1	0.50	0	0	0	1	0	1	0	0	0	1	1	0	0	0.40	0	1	
Portugal	1	0	0	1	1	0	0.50	1	0	0	0	0	0	0	1	1	0	1	1	1	0.80	0	1	
Senegal	0	0	0	0	1	1	0.33	0	1	0	0	1	0	0	0	0	1	0	0	0	0.20	0	1	
Spain	1	1	0	0	1	1	0.67	0	0	1	0	0	0	1	0	0	1	0	1	0	0.40	0	1	
Tunisia	1	0	0	1	1	1	0.67	0	0	1	0	0	0	0	1	0	0	0	1	1	0.40	0	0	
Turkey	0	1	0	1	1	1	0.67	0	0	1	0	0	1	0	0	0	0	0	0	0	0.00	1	0	
Uruguay	1	1	0	0	1	1	0.67	0	1	0	0	0	1	0	0	1	0	1	1	1	0.80	0	1	
Venezuela	1	1	0	0	1	1	0.67	0	0	1	0	0	0	0	1	1	1	1	1	0	0.80	0	1	
<b>Mean</b>	<b>0.64</b>	<b>0.44</b>	<b>0.33</b>	<b>0.23</b>	<b>0.87</b>	<b>0.82</b>	<b>0.56</b>	<b>0.15</b>	<b>0.31</b>	<b>0.41</b>	<b>0.13</b>	<b>0.49</b>	<b>0.18</b>	<b>0.13</b>	<b>0.18</b>	<b>0.31</b>	<b>0.31</b>	<b>0.67</b>	<b>0.59</b>	<b>0.33</b>	<b>0.44</b>	<b>0.05</b>	<b>0.64</b>	
<b>Median</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>1.00</b>	<b>0.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.40</b>	<b>0.00</b>	<b>1.00</b>	
<i>German Legal Origin</i>																								
Austria	1	1	0	1	1	1	0.83	0	0	0	1	0	0	0	1	0	0	1	1	0	0.40	0	1	
Germany	1	1	0	1	1	1	0.83	0	0	0	1	0	0	0	1	0	0	1	0	0	0.20	0	1	
Japan	0	1	0	0	0	0	0.17	0	1	0	0	0	1	0	0	0	0	1	1	0	0.40	0	0	
Korea	0	0	1	0	1	0	0.33	0	0	1	0	1	0	0	0	0	0	0	1	0	0.20	0	1	
Switzerland	1	0	0	1	1	0	0.50	1	0	0	0	0	0	1	0	0	0	0	1	0	0.20	0	1	
Taiwan	0	0	0	1	1	1	0.50	0	0	1	0	0	1	0	0	0	0	0	1	1	0.40	0	0	
<b>Mean</b>	<b>0.50</b>	<b>0.50</b>	<b>0.17</b>	<b>0.67</b>	<b>0.83</b>	<b>0.50</b>	<b>0.53</b>	<b>0.17</b>	<b>0.17</b>	<b>0.33</b>	<b>0.33</b>	<b>0.33</b>	<b>0.17</b>	<b>0.17</b>	<b>0.33</b>	<b>0.00</b>	<b>0.00</b>	<b>0.67</b>	<b>0.83</b>	<b>0.00</b>	<b>0.30</b>	<b>0.00</b>	<b>0.67</b>	
<b>Median</b>	<b>0.50</b>	<b>0.50</b>	<b>0.00</b>	<b>1.00</b>	<b>1.00</b>	<b>0.50</b>	<b>0.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.30</b>	<b>0.00</b>	<b>1.00</b>	
<i>Scandinavian Legal Origin</i>																								
Denmark	1	1	0	1	1	1	0.83	1	0	0	0	0	0	0	1	0	0	0	0	0	0.00	0	0	
Finland	1	1	0	0	1	0	0.50	1	0	0	0	0	1	0	0	0	0	0	0	0	0.00	0	1	
Iceland	1	0	0	1	1	1	0.67	1	0	0	0	1	0	0	0	0	0	0	1	0	0.20	1	1	
Norway	1	0	0	0	1	1	0.50	1	0	0	0	1	0	0	0	0	0	0	1	0	0.20	1	1	
Sweden	1	1	0	0	0	0	0.33	0	1	0	0	0	0	0	1	0	0	1	1	1	0.60	0	1	
<b>Mean</b>	<b>1.00</b>	<b>0.60</b>	<b>0.00</b>	<b>0.40</b>	<b>0.80</b>	<b>0.60</b>	<b>0.57</b>	<b>0.80</b>	<b>0.20</b>	<b>0.00</b>	<b>0.00</b>	<b>0.40</b>	<b>0.20</b>	<b>0.00</b>	<b>0.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.20</b>	<b>0.60</b>	<b>0.20</b>	<b>0.40</b>	<b>0.80</b>		
<b>Median</b>	<b>1.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>1.00</b>	<b>0.50</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.20</b>	<b>1.00</b>	
<b>Mean all countries</b>	<b>0.53</b>	<b>0.42</b>	<b>0.27</b>	<b>0.50</b>	<b>0.78</b>	<b>0.72</b>	<b>0.54</b>	<b>0.29</b>	<b>0.20</b>	<b>0.38</b>	<b>0.13</b>	<b>0.42</b>	<b>0.18</b>	<b>0.10</b>	<b>0.29</b>	<b>0.18</b>	<b>0.17</b>	<b>0.61</b>	<b>0.46</b>	<b>0.25</b>	<b>0.33</b>	<b>0.06</b>	<b>0.62</b>	
<b>Median all countries</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>0.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.20</b>	<b>0.00</b>	<b>1.00</b>	
<i>Tests of Means (t-stats)</i>																								
Common vs. Socialist	-0.18	1.28	-3.70a	5.62a	-0.42	-1.24	0.36	1.59	-0.85	-0.96	0.03	-3.21a	0.69	0.46	2.26b	-3.94a	0.70	-0.84	-3.55a	-1.83c	-3.47a	-0.65	0.18	
Common vs. French	-2.07b	0.00	-2.19b	7.35a	-1.94c	-1.80c	-0.64	2.59b	-2.29b	-0.46	0.00	-2.14b	0.28	-0.35	2.52b	-3.56a	-1.94c	-0.92	-4.05a	-1.86c	-3.81a	-0.58	-0.46	
Common vs. German	-0.41	-0.29	-0.25	1.29	-0.70	0.65	0.03	1.14	-0.46	0.12	-1.29	-0.39	0.21	-0.46	0.46	0.39	0.92	-0.46	-3.81a	1.02	-0.97	0.39	-0.35	
Common vs. Scandinavian	-2.62b	-0.68	0.84	2.73a	-0.49	0.18	-0.43	-1.66	-0.63	1.63	0.84	-0.67	0.03	0.74	0.15	0.35	0.84	1.54	-2.18b	-0.26	0.10	-3.46a	-0.90	
Socialist vs. French	-1.39	-1.28	1.58	0.15	-1.10	-0.07	-0.85	0.30	-0.90	0.60	-0.03	1.35	-0.49	-0.70	-0.49	0.48	-1.98c	0.15	0.24	0.29	-0.19	0.16	-0.54	
Socialist vs. German	-0.25	-1.10	1.69	-1.87c	-0.40	1.47	-0.17	0.11	0.11	0.67	-1.11	1.51	-0.24	-0.73	-1.11	1.81c	0.60	0.09	-0.91	1.81c	1.60	0.60	-0.42	
Socialist vs. Scandinavian	-2.41b	-1.45	2.41b	-0.62	-0.22	0.95	-0.58	-2.90a	-0.06	2.13b	0.80	1.14	-0.40	0.55	-1.36	1.65	0.55	2.01c	0.10	0.70	2.27b	-1.96c	-0.93	
French vs. German	0.65	-0.29	0.81	-2.27b	0.25	1.78c	0.33	-0.08	0.70	0.35	-1.29	0.69	0.07	-0.25	-0.86	1.60	1.60	0.00	-1.14	1.69c	1.10	0.56	-0.12	
French vs. Scandinavian	-1.63	-0.68	1.54	-0.81	0.43	1.14	-0.13	-3.64a	0.49	1.82c	0.84	0.36	-0.11	0.84	-1.14	1.46	1.46	2.07b	-0.04	0.59	1.67	-2.70a	-0.69	
German vs. Scandinavian	-2.02c	-0.30	0.90	0.83	0.13	-0.30	-0.27	-2.46b	-0.13	1.43	1.43	-0.21	-0.13	0.90	-0.21	0.00	0.00	1.58	0.81	-1.11	0.90	-1.81	-0.45	
<i>Tests of Medians (z-stats)</i>																								
Common vs. Socialist	-0.18	1.28	-3.33a	4.49a	-0.42	-1.24	0.41	1.56	-0.85	-0.96	0.03	-2.96a	0.69	0.47	2.18b	-3.50a	0.70	-0.84	-3.22a	-1.79c	-3.39a	-0.66	0.18	
Common vs. French	-2.03b	0.00	-2.14b	5.65a	-1.91c	-1.78c	-0.75	2.50b	-2.23b	-0.46	0.00	-2.10b	0.29	-0.35	2.44b	-3.32a	-1.91c	-0.92	-3.70a	-1.83c	-3.40a	-0.58	-0.46	
Common vs. German	-0.41	-0.29	-0.26	1.28	-0.70	0.66	0.05	1.13	-0.46	0.12	-1.28	-0.39	0.22	-0.46	0.47	0.39	0.92	-0.47	-3.33a	1.02	-1.42	0.39	-0.35	
Common vs. Scandinavian	-2.46b	-0.69	0.84	2.55b	-0.49	0.18	-0.42	-1.63	-0.64	1.60	0.84	-0.67	0.03	0.74	0.15	0.36	0.84	1.52	-2.09b	-0.26	0.16	-3.09a	-0.90	
Socialist vs. French	-1.38	-1.28	1.56	0.15	-1.10	-0.07	-1.05	0.30	-0.90	0.60	-0.03	1.34	-0.49	-0.70	-0.49	0.48	-1.93c	0.15	0.24	0.29	0.18	0.16	-0.54	
Socialist vs. German	-0.26	-1.10	1.62	-1.77c	-0.41	1.43	-0.08	0.11	0.11	0.68	-1.10	1.47	-0.25	-0.74	-1.10	1.72c	0.61	0.09	-0.91	1.72c	1.54	0.61	-0.43	
Socialist vs. Scandinavian	-2.17b	-1.41	2.17b	-0.63	-0.22	0.95	-0.62	-2.47b	-0.06	1.96b	0.81	1.13	-0.41	0.56	-1.33	1.58	0.56	1.88c	0.10	0.71	1.97b	-1.84c	-0.93	
French vs. German	0.66	-0.29	0.81	-2.17b	0.26	1.74c	0.29	-0.08	0.70	0.35	-1.28	0.70	0.08	-0.26	-0.87	1.57	1.57	0.00	-1.13	1.66c	0.83	0.56	-0.12	
French vs. Scandinavian	-1.60	-0.69	1.52	-0.81	0.44	1.14	-0.08	-3.21a	0.49	1.77c	0.84	0.36	-0.11	0.84	-1.14	1.44	1.44	1.99b	-0.04	0.60	1.77c	-2.52b	-0.70	
German vs. Scandinavian	-1.77c	-0.32	0.91	0.84	0.14	-0.32	-0.28	-2.00b	-0.14	1.36	1.36	-0.22	-0.14	0.91	-0.22	0.00	0.00	1.48	0.82	-1.10	1.16	-1.63	-0.47	

a=Significant at 1% level; b=Significant at 5% level; c=Significant at 10% level.  
na=Not applicable  
-=Missing

**Table 12: Correlations between outcomes and indices**

Indices	Log of duration	Judicial efficiency index	Access to justice	Enforceability of contracts	Corruption index	RDR index	Index of defendant protection	Index of mandatory deadlines	Index of administrative procedures	Debt indexation	Remuneration hourly rate
<i>Panel A: Eviction</i>											
Judicial efficiency index	-0.3823	1.0000									
Access to justice	0.0123	0.6898 <sup>a</sup>	1.0000								
Enforceability of contracts	-0.3614	0.8181 <sup>a</sup>	0.7253 <sup>a</sup>	1.0000							
Corruption index	-0.0928	0.7709 <sup>a</sup>	0.7745 <sup>a</sup>	0.8892 <sup>a</sup>	1.0000						
RDR index	0.3963 <sup>a</sup>	-0.5058 <sup>b</sup>	-0.3194	-0.5143 <sup>b</sup>	-0.3588	1.0000					
Index of defendant protection	0.0765	0.2741	0.1759	0.2797	0.1604	-0.0417	1.0000				
Index of mandatory deadlines	0.1307	-0.2152	-0.3051	-0.3439	-0.3152	0.5367 <sup>a</sup>	0.0022	1.0000			
Index of administrative procedures	0.0382	0.1310	0.2193	0.2099	0.1836	-0.1081	-0.0584	-0.2787	1.0000		
Remuneration: hourly rate	-0.3256	0.4478 <sup>c</sup>	0.4097 <sup>b</sup>	0.5401 <sup>a</sup>	0.4954 <sup>a</sup>	-0.2599	-0.0475	-0.1382	0.2160	n.a.	1.0000
Quota limits prohibited all cases	-0.0319	0.2678	0.1446	0.1048	0.1416	-0.2185	0.1526	-0.2049	0.0719	n.a.	0.1902
<i>Panel B: Check</i>											
Judicial efficiency index	-0.3371	1.0000									
Access to justice	-0.0052	0.6898 <sup>a</sup>	1.0000								
Enforceability of contracts	-0.4206	0.8181 <sup>a</sup>	0.7253 <sup>a</sup>	1.0000							
Corruption index	-0.1831	0.7709 <sup>a</sup>	0.7745 <sup>a</sup>	0.8892 <sup>a</sup>	1.0000						
RDR index	0.4164 <sup>a</sup>	-0.4481	-0.3165	-0.5790 <sup>a</sup>	-0.4361 <sup>a</sup>	1.0000					
Index of defendant protection	0.1186	0.0761	0.0670	0.1585	0.1537	0.0574	1.0000				
Index of mandatory deadlines	0.2164	-0.1969	-0.3323	-0.3708	-0.3585	0.5367 <sup>a</sup>	0.0131	1.0000			
Index of administrative procedures	-0.0204	0.0597	0.1544	0.1168	0.2514	-0.0306	0.0237	-0.0614	1.0000		
Debt indexation	0.1248	0.0738	0.1882	0.0707	0.0862	0.1246	0.1106	-0.0049	0.1086	1.0000	
Remuneration: hourly rate	-0.1671	0.3890	0.3485	0.4542	0.4632 <sup>a</sup>	-0.3137	0.0221	-0.0473	0.0259	0.0186	1.0000
Quota limits prohibited all cases	-0.1216	0.2779	0.1830	0.1578	0.1814	-0.2194	0.1189	0.0000	-0.0649	0.0620	0.0620

a=Significant at 1% level; b= Significant at 5% level; c=Significant at 10% level

**Table 13A: Outcomes and indices (OLS regressions)**

Ordinary least squares regressions of the cross-section of countries for the case of eviction of a tenant and collection of a check. Robust standard errors are shown in parentheses. All variables are described in Table 2.

<i>Dependent variables:</i>	<i>Independent variables:</i>									
	Log GNP per capita	RDR index	Defendant protection	Mandatory deadlines	Administrative procedures	Remuneration rate	Quota prohibited	Debt indexation	Constant	N [R <sup>2</sup> ]
<i>Panel A: Eviction</i>										
Log of duration	0.0867 (0.0585)	0.2878 <sup>a</sup> (0.0729)	0.1564 (0.2918)	-0.1571 (0.3348)	0.3638 (0.2652)	-0.5297 <sup>a</sup> (0.1819)	0.1140 (0.1593)	n.a.	3.4789 <sup>a</sup> (0.5100)	105 [0.27]
Judicial efficiency	0.7683 <sup>a</sup> (0.1411)	-0.7576 <sup>a</sup> (0.1705)	0.6657 (0.6404)	0.9242 (0.8814)	0.1563 (0.9405)	0.0795 (0.4463)	0.6138 (0.3837)	n.a.	3.1261 <sup>b</sup> (1.4344)	54 [0.65]
Access to justice	1.4627 <sup>a</sup> (0.1797)	-0.2841 (0.3248)	1.0598 (1.5036)	-1.8674 (1.2964)	1.2547 (1.2594)	0.6030 (0.8485)	0.1359 (0.6842)	n.a.	-6.6278 <sup>a</sup> (1.7001)	75 [0.59]
Enforceability of contracts	0.6943 <sup>a</sup> (0.0858)	-0.3880 <sup>a</sup> (0.0837)	0.9778 <sup>b</sup> (0.4757)	-0.5703 (0.4982)	0.0029 (0.3566)	0.4613 (0.2999)	0.0277 (0.2430)	n.a.	1.3994 <sup>c</sup> (0.8258)	51 [0.81]
Corruption	0.8757 <sup>a</sup> (0.1129)	-0.2199 (0.1799)	0.8390 (0.7347)	-0.8901 (0.6924)	0.0086 (0.7639)	1.2283 <sup>a</sup> (0.4038)	-0.0679 (0.3128)	n.a.	-0.4461 (1.0609)	83 [0.66]
<i>Panel B: Check</i>										
Log of duration	0.0484 (0.0489)	0.2340 <sup>a</sup> (0.0660)	0.3873 (0.3683)	0.1142 (0.2894)	-0.1233 (0.1648)	-0.1212 (0.1646)	-0.1137 (0.2162)	0.1343 (0.1759)	3.6396 <sup>a</sup> (4496)	105 [0.20]
Judicial efficiency	0.8077 <sup>a</sup> (0.1529)	-0.4765 <sup>b</sup> (0.2077)	-0.8621 (1.0779)	0.6143 (1.1121)	-0.3414 (1.0582)	0.1759 (0.5179)	0.3957 (0.4402)	0.1323 (0.5007)	2.3422 (1.8131)	54 [0.56]
Access to justice	1.4963 <sup>a</sup> (0.1827)	0.0021 (0.3438)	-1.2001 (1.4744)	-2.4647 <sup>c</sup> (1.3983)	-0.5032 (0.9868)	0.8792 (0.7965)	0.5541 (0.7443)	1.2009 <sup>c</sup> (0.6911)	-7.6179 <sup>a</sup> (1.9922)	75 [0.59]
Enforceability of contracts	0.7212 <sup>a</sup> (0.0799)	-0.4490 <sup>a</sup> (0.1316)	0.2157 (0.5804)	0.0207 (0.5899)	-0.4553 (0.4753)	0.3122 (0.3491)	-0.0162 (0.2984)	0.4523 <sup>c</sup> (0.2555)	1.1446 (0.8577)	51 [0.80]
Corruption	0.8580 <sup>a</sup> (0.1102)	-0.2131 (0.1799)	0.3109 (0.8627)	-0.9698 (0.7730)	0.6335 (0.4482)	1.3125 <sup>a</sup> (0.3271)	0.2739 (0.3338)	0.4906 (0.3531)	-0.6549 (1.1147)	83 [0.69]

a=Significant at 1% level; b= Significant at 5% level; c=Significant at 10% level

**Table 13B: Outcomes and indices (OLS regressions)**

Ordinary least squares regressions of the cross-section of countries for the case of eviction of a tenant and collection of a check. Robust standard errors are shown in parentheses. All variables are described in Table 2.

<i>Dependent variables:</i>	<i>Independent variables:</i>								N [R <sup>2</sup> ]
	Log GNP per capita	Defendant protection	Mandatory deadlines	Administrative procedures	Remuneration rate	Quota prohibited	Debt indexation	Constant	
<i>Panel A: Eviction</i>									
Log of duration	0.0789 (0.0633)	0.1166 (0.3018)	0.4523 (0.3004)	0.4656 <sup>c</sup> (0.2487)	-0.6498 <sup>a</sup> (0.1957)	0.0627 (0.1685)	n.a.	4.5234 <sup>a</sup> (0.5159)	105 [0.16]
Judicial efficiency	0.7821 <sup>a</sup> (0.1568)	0.7908 (0.7702)	-0.7271 (0.9007)	-0.5555 (0.8395)	0.6467 (0.4503)	0.7289 <sup>c</sup> (0.4041)	n.a.	0.3444 (1.4699)	54 [0.55]
Access to justice	1.4714 <sup>a</sup> (0.1818)	1.1080 (1.4951)	-2.5584 <sup>b</sup> (1.0820)	1.0938 (1.2575)	0.7290 (0.8027)	0.1808 (0.6902)	n.a.	-7.6535 <sup>a</sup> (1.4546)	75 [0.58]
Enforceability of contracts	0.7192 <sup>a</sup> (0.0934)	1.0520 <sup>b</sup> (0.5087)	-1.2430 <sup>b</sup> (0.5679)	-0.1860 (0.3396)	0.6712 <sup>b</sup> (0.3135)	-0.0078 (0.2705)	n.a.	-0.2072 (0.7935)	51 [0.77]
Corruption	0.8781 <sup>a</sup> (0.1137)	0.8805 (0.7171)	-1.3890 <sup>b</sup> (0.5846)	-0.0640 (0.7233)	1.3394 <sup>a</sup> (0.3894)	-0.0114 (0.3218)	n.a.	-1.2416 (0.8818)	83 [0.65]
<i>Panel B: Check</i>									
Log of duration	0.0428 (0.0506)	0.4973 (0.4314)	0.6752 <sup>a</sup> (0.2438)	-0.1446 (0.1772)	-0.2902 (0.1756)	-0.2445 (0.2136)	0.2167 (0.1743)	4.3438 <sup>a</sup> (0.4278)	105 [0.12]
Judicial efficiency	0.8044 <sup>a</sup> (0.1686)	-0.8335 (1.1615)	-0.6203 (0.9779)	-0.0874 (0.9956)	0.6244 (0.4887)	0.7358 <sup>c</sup> (0.3988)	0.0449 (0.5238)	0.8244 (1.8060)	54 [0.53]
Access to justice	1.4962 <sup>a</sup> (0.1813)	-1.1998 (1.4668)	-2.4589 <sup>b</sup> (1.0737)	-0.5037 (0.9750)	0.8777 (0.7169)	0.5526 (0.6551)	1.2016 <sup>c</sup> (0.6691)	-7.6111 <sup>a</sup> (1.5965)	75 [0.59]
Enforceability of contracts	0.7496 <sup>a</sup> (0.0896)	-0.3018 (0.7507)	-1.1447 <sup>b</sup> (0.5370)	-0.2059 (0.3992)	0.6289 <sup>c</sup> (0.3558)	0.2604 (0.3017)	0.3339 (0.2753)	-0.2254 (0.8170)	51 [0.74]
Corruption	0.8574 <sup>a</sup> (0.1108)	0.2267 (0.9019)	-1.456 <sup>b</sup> (0.5611)	0.7263 <sup>c</sup> (0.4294)	1.4869 <sup>a</sup> (0.3469)	0.4356 (0.3216)	0.4643 (0.3409)	-1.3422 (0.9622)	83 [0.69]

a=Significant at 1% level; b= Significant at 5% level; c=Significant at 10% level