



The Effects of the Changes in Chapter 7 Debtors' Lien-Avoidance Rights Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (Technical Report (RAND))

Stephen J. Carroll, Noreen Clancy, Melissa A. Bradley, Jane P. McClure

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The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA) limited the types and quantities of exempt household goods on which debtors could avoid certain liens. Part of the motivation for these changes was a perception that debtors were using household goods as collateral to obtain loans that they never intended to repay. This study found no changes in debtor or creditor behavior due to the new definition of household goods.

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