



NO FRESH START

WILL STATES PROTECT FAMILIES FROM
DEBT COLLECTORS SEIZING WAGES
AND BANK BALANCES?



December 2024



National
Consumer Law
Center
*Fighting Together
for Economic Justice*

ABOUT THE NATIONAL CONSUMER LAW CENTER

Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people, in the United States. NCLC's expertise includes policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services; and training and advice for advocates. NCLC works with nonprofit and legal services organizations, private attorneys, policymakers, and federal and state governments and courts across the nation to stop exploitive practices, help financially stressed families build and retain wealth, and advance economic fairness.

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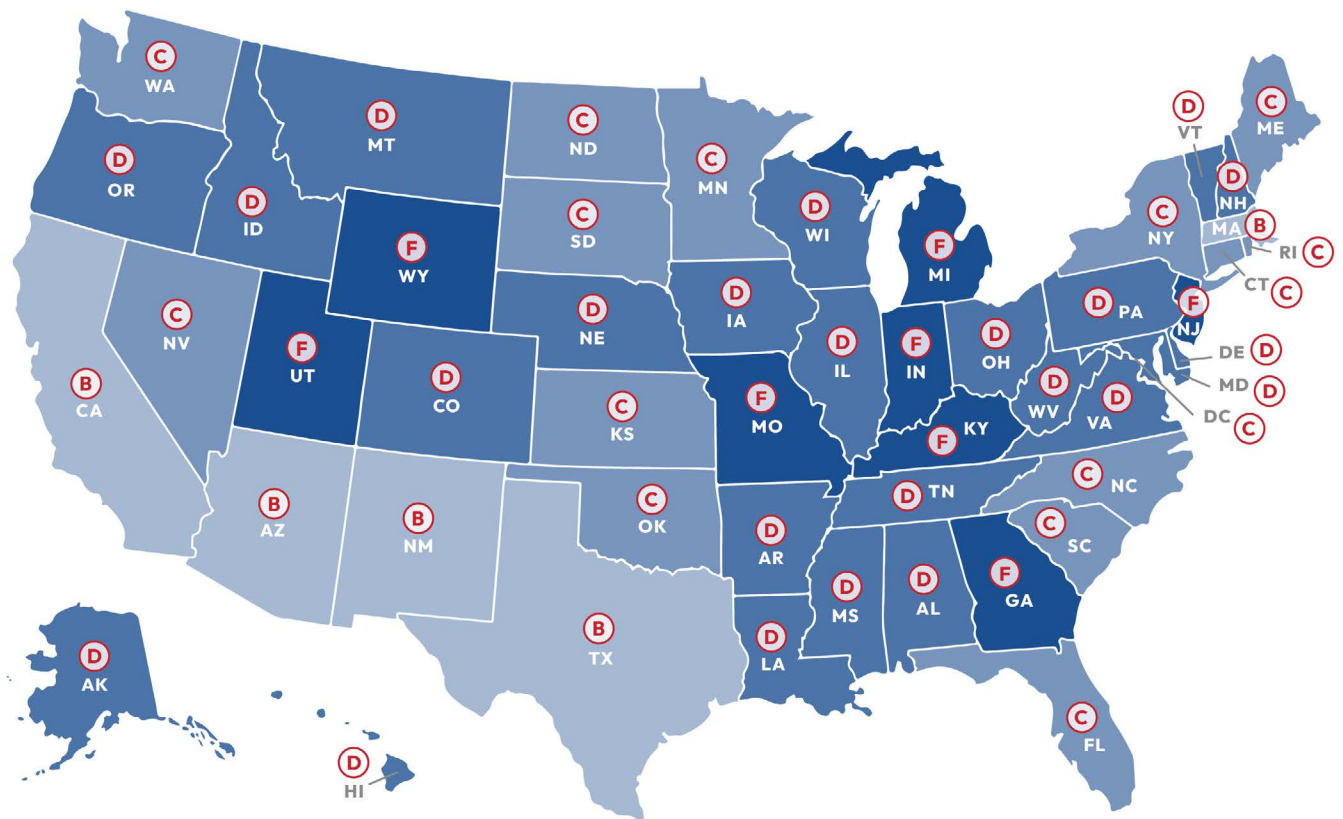
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Map 1: Overall Ratings: The Strength of State Protections for Family Finances



- (A)** Has strong protections in all five categories (no states)
- (B)** Has strong protections in most categories (5 states & Puerto Rico)
- (C)** Has many gaps and weaknesses (14 states & the District of Columbia)
- (D)** Has weak protections (23 states & the Virgin Islands)
- (F)** Has extremely weak protections (8 states)

For detail, see [protection of wages](#), [the home](#), [the family car](#), [a basic amount in a bank account](#), and [household goods](#). See the [State Summaries](#) for state-by-state explanations of these ratings.

INTRODUCTION

State exemption laws, which protect income and property from seizure by creditors, debt buyers, and the debt collectors they hire, are a fundamental safeguard for families. These laws are designed to protect consumers and their families from poverty and to preserve their ability to be productive members of society and achieve financial rehabilitation.

These protections are critically important as families are reeling from the impact of historically high inflation on their budgets, particularly rent and food. Yet not one jurisdiction meets five basic standards:

- Preventing creditors from seizing so much of the debtor’s wages that the debtor is pushed below a living wage;
- Allowing the debtor to keep a used car of at least close to average value;
- Preserving the family’s home—at least a median-value home;
- Preserving a basic amount in a bank account so that the debtor’s funds to pay essential costs such as rent, utilities, and commuting expenses are not cleaned out; and
- Preventing seizure and sale of the debtor’s necessary household goods.

BEST STATES: While no states achieve an ‘A’ grade for 2024, **Arizona, California, Massachusetts, New Mexico, Puerto Rico, and Texas** achieve ‘B’ grades. Under our updated grading criteria, which account for the protracted period of high inflation families have been struggling under (discussed in detail below), a number of states (**Connecticut, the District of Columbia, Maine, Nevada, New York, North Dakota, Oklahoma, South Carolina, and Washington**) slid from ‘B’s to ‘C’s from 2023 to 2024.

WORST STATES: At the opposite end of the scale are several states whose exemption laws reflect indifference to struggling debtors. These states allow creditors—or the debt collectors they hire—to seize nearly everything a debtor owns, even the minimal items necessary for the debtor to continue working and providing for a family. **Georgia, Kentucky, Michigan, New Jersey, and Utah** have long been the worst states, garnering ‘F’ grades. **Indiana, Missouri and Wyoming** have now joined their ranks under our new grading criteria.

This report details the extent to which states protect families in each of these five areas. It grades the states on each protection, and determines each state’s overall average.

New Rating Criteria: Accounting for Inflation and the Importance of Self-Executing Protections

Since 2019, when NCLC began issuing an annual *No Fresh Start* report, working families have suffered through a perfect storm of historically high inflation, all-time high credit card interest rates,¹ an ever-growing cascade of junk fees, and record-breaking consumer debt of over \$17 trillion.² Families are struggling to make ends meet, with many families taking on debt just to pay for groceries.³

This increasing economic squeeze and the inflation fueling it persuaded us that it was time to update the grading criteria we have used for this report since 2019. In addition, state advocates have increasingly made clear that the grading criteria should reflect that self-executing protections (where the protection is granted without having to go to court or fill out any paperwork) are of much greater value to low-income families. Protections that apply only if a person takes affirmative steps to claim them, such as filing papers in court and attending hearings, are likely to be protections just on paper, and rarely achieved in reality. More than 70% of consumer debt cases end in default judgments for debt collectors,⁴ and the procedures for objecting to seizure of wages, bank accounts, and other property are likely to be even more obscure and beyond the reach of most consumers. (See [The Importance of Self-Executing Protections](#) later in this report.)

We have therefore revised our criteria for grading the states' protections for wages, the family car, a basic amount in a bank account, and household goods. We did not change our rating scale for the family home, as our approach—comparing the amount of the protection to the median value of a home in the state—is designed to reflect inflationary or other increases in home values.

For protection of the family car, in past years we have awarded a state an 'A' if it protected a car worth \$15,000 or more, and an 'F' if it only protected a car worth \$2,000 or less, with the other grades ranging between these two points. Given the very significant increases in the cost of used cars, in this year's report we are giving a state an 'F' if it only protects a car worth less than \$5,000. We have raised the criteria for all the other grades by \$5,000, so the requirement for an 'A' grade is now protection of a car worth at least \$20,000.

For household goods, we have similarly increased the dollar amount criteria for our grades. These increases reflect not only inflation, but also a recognition that our former criterion for an 'F' grade (\$2,000 or less) was unlikely to protect even the most basic household goods a family needs:

Year	A	B	C	D	F
2023	All necessary household goods	\$12,000 or more	\$8,000 to \$11,999	\$2,000 to \$7,999	Less than \$2,000
2024	Same	\$17,000 or more	\$13,000 to \$16,999	\$7,000 to \$12,999	Less than \$7,000

For wages, we continue to give ‘A’ grades to states that protect all wages from seizure for most consumer debts, but we are now also awarding an ‘A’ if a state protects at least \$1,000 per week in earnings. This is a more politically realistic goal and would still be a powerful reform. A \$1,000 protection would mean that most low-income consumers would not be subject to wage seizure.⁵ Having set \$1,000 a week as the standard for an ‘A,’ we then set \$800 a week as the standard for a ‘B,’ \$600 a week (the poverty level for a family of four) as the standard for a ‘C,’ \$300 as the standard for a ‘D,’ and less than \$300 as the standard for an ‘F.’ We have also discontinued giving states credit for non-quantifiable protections such as the potential of a hardship exemption.

As for protection of a basic bank account, NCLC previously gave an ‘A’ to states that protected \$3,000 in a bank account, with lower amounts as the criteria for lower grades. We also awarded a ‘C’ grade to any state that protected deposited wages, even if it had no other protection for bank accounts. We have made a number of changes to these criteria.

First, we have increased the amounts necessary for most of the grades. For example, we now award an ‘A’ if a state protects \$12,000 (formerly \$3,000) in a bank account. \$12,000 represents an average of approximately two to three months’ worth of basic expenses, to enable a small family to get through an emergency.⁶ Second, we now have a two-part standard for an ‘A,’ ‘B,’ ‘C,’ or ‘D’ grade: the grade can be awarded if the state either protects a certain dollar amount or provides a self-executing protection for a lower amount. For example, we formerly awarded an ‘A’ grade if a state protected \$3,000 in a bank account, but now award an ‘A’ if a state either protects \$12,000 or has a *self-executing* \$3,000 protection. Third, NCLC is no longer giving states credit for protecting deposited wages, as this protection is likely to be so difficult to enforce that it is essentially illusory.

These changes will also align with the [recommendations](#) (updates forthcoming) in NCLC’s [Model Family Financial Protection Act \(MFFPA\)](#). All of the dollar amounts in these criteria will be updated annually to reflect changes in the Consumer Price Index (CPI).

WHY EXEMPTION LAWS ARE IMPORTANT

State exemption laws are a fundamental protection for families. Without these laws, once a creditor obtained a ruling from a court that a consumer owed it a sum of money, the creditor could seize the debtor's entire paycheck, bank account, car, and household goods, and sell the debtor's home.

Exemption laws place limits on these seizures. They are designed to protect consumers and their families from poverty, and to preserve their ability to be productive members of society and to recover and achieve financial rehabilitation.

The COVID-19 pandemic exposed the enormous gaps in the states' exemption laws. Only when stimulus checks started going out to families' bank accounts did many states realize that they had no protection for a basic amount in a bank account. As workers lost jobs and hours, states scrambled to institute moratoriums on wage seizure, bank account balance seizure, and collection lawsuits. Since then, families have been battered by the highest inflation rates in a generation and now face a softening labor market and increasing economic uncertainty.

Exemption laws are particularly important because they protect cars, work tools, and other property that consumers need to stay in the workforce. When individuals lose their jobs, the consequences fall not just on them and their families, but also on landlords, local merchants, and other creditors that the consumer might have paid.

Without exemption laws, seizures by debt collectors drain away the wages and resources that families need—and that the local economy needs them to be

She Didn't Know She Still Owed Money to Her Utility. Then 25% of Her Paycheck Was Gone.

Last November, Kristal Dailey looked at her weekly paycheck and realized about \$150 was missing, a quarter of her take-home earnings from a factory just outside Detroit, where she makes just over \$18 an hour. "I'm like, 'What the heck is this from?'" she said. Dailey immediately reached out to her company's human resources department. That's when embarrassment and then anger replaced her initial shock. Her check, she learned, was being garnished over a \$1,500 debt that was at least five years old. The money was being taken by a collection company she'd never heard of, after a court hearing she hadn't attended. The garnishment went on for more than eight weeks; no matter how much she worked, 25% of her wages were garnished. "It was terrible," she said. "I just had a baby, just got back to work. For them to start taking \$150, \$160 out was drastic to me."

Source: Excerpted from Sarah Alvarez, *Pro Publica*, "[She Didn't Know She Still Owed Money to Her Utility. Then 25% of Her Paycheck Was Gone.](#)" (Aug. 19, 2022)

spending at Main Street businesses. Reform of exemption laws not only protects families from destitution but can also act as an economic stimulus tool that steers money into state and local communities. By protecting families from impoverishment, exemption laws also save costs that taxpayers would otherwise have to bear for services such as emergency shelter and foster care.

Exemption laws also deter predatory lending. Creditors are less likely to make unaffordable loans if they know they will have to rely on the consumer's ability to repay the debt, not on seizure of the consumer's essential property. The gaps in exemption laws also give debt collectors enormous leverage. By threatening to take a debtor's essential personal property, such as the family car or household goods, a debt collector may persuade a debtor to use the money needed for rent or medicine to pay an old credit card bill instead.

Exemption laws are primarily an area of state authority. Federal law requires employers to protect a small amount of a debtor's wages from creditors: 75% of wages or 30 times the federal minimum wage per week. At the current minimum wage of \$7.25 an hour, the federal protection does not even reach the poverty level, but states can protect more.

In addition, federal bankruptcy law provides its own set of exemptions for debtors who file bankruptcy. However, states are allowed to opt out and replace the federal bankruptcy exemptions with their own, and many have done so. Moreover, since only a small percentage of consumers in financial distress file for bankruptcy,⁷ most distressed consumers depend on the rules that apply in state debt collection lawsuits, not the rules that apply in bankruptcy court, for their protection. Accordingly, while this report includes some federal recommendations, it focuses on the laws that apply to debtors who do not file bankruptcy.

A full analysis of state exemption laws and their interpretation can be found in the National Consumer Law Center's [Collection Actions](#) (6th ed. 2024). An appendix to that book includes detailed summaries of each state's exemption laws.

Toxic Mix: How the Wealth Gap Creates a Bigger Debt Burden for Black and Latino/Hispanic Families

The extent to which states protect consumers' income and assets from seizure by creditors is particularly important for communities of color, as weak exemption laws build on, and widen, the racial wealth gap. Communities of color are disproportionately burdened by debt,⁸ and disproportionately subject to judgments in collection lawsuits⁹ and wage seizure.¹⁰

These disparities are not surprising, given the country's vast and long-standing racial wealth gap. The median income for white households in 2023 was about \$82,500, compared to just under \$54,000 for Black households, and just under \$70,000 for Latino/Hispanic households.¹¹

Differences in assets needed to weather shocks are even more stark. When hit with challenging financial times, Black and Latino/Hispanic households have less of a safety net to draw on. While white families had a median wealth of \$285,000 in 2022, Black families had just \$44,900, and Latino/Hispanic families just \$61,600.¹² A typical white family had \$8,100 in reserve for emergencies in 2019, compared to just \$1,500 for Black families, and \$2,000 for Latino families.¹³

Not only do communities of color have fewer assets to cushion financial shocks, but they are also more likely to experience those shocks or to have income so low that even small bumps are mountains. Black and Latino households also disproportionately experience unemployment¹⁴ and are disproportionately represented in the poverty population compared to their share of the total population.¹⁵

The roots of these disparities can be traced in part to systematic, government-sponsored exclusion of Black families from homeownership opportunities, the most significant form of wealth-building and financial stability for most Americans. For example, when the federal government first embarked on a program of long-term federally backed mortgage loans in the 1930s to enable Americans to become homeowners, it systematically excluded Black neighborhoods.¹⁶ Today, Black households and Latino households of any race have far lower homeownership rates compared to white households. At the beginning of 2024, the homeownership rate for white households was 74%,¹⁷ while Black households and Latino households of any race had rates of just 46%¹⁸ and 49% respectively.¹⁹

Black and Latino borrowers who do own homes pay hundreds of millions of dollars more, collectively, on their mortgages every year, due to higher average interest rates.²⁰

Households of color often must spend more on everyday expenses, as well. For instance, Black households pay hundreds of dollars more a year on their energy bills than white households,²¹ and families in predominantly non-white urban neighborhoods pay more for food.²² Black borrowers owe, on average, \$25,000 more in student loans than white borrowers,²³ and are charged higher interest rates on car loans and more for car insurance.²⁴ Neighborhoods of color are also disproportionately targeted by predatory lenders.²⁵

HOW STATE EXEMPTION LAWS WORK

Exemption laws come into play when a creditor goes to court and obtains a judgment against a consumer. A judgment is a decision from the court that the consumer owes a specific sum of money. The creditor can then take steps to seize the consumer's wages or property to pay the debt. Typically, the creditor asks the court or an official, such as a sheriff, to seize property (attachment), order the consumer's employer to withhold a portion of the consumer's wages (wage seizure or wage garnishment), or order a bank to pay the consumer's funds to the creditor (bank account seizure or garnishment). The creditor can also place a "judgment lien" on the consumer's real estate and then foreclose on that lien, forcing sale of the home. The state's exemption laws specify how much of the consumer's wages and property the creditor can seize and how much it cannot seize.

As discussed later in this report, a growing number of states make a protection for the debtor's bank account self-executing: the court instructs the bank to protect the exempt amount. In addition, most aspects of the states' protections for a debtor's wages are self-executing—the garnishment papers that the employer gets instruct the employer to calculate the amount that is protected from seizure and to turn over only any wages above that amount. However, some states include a protection that depends on some individual characteristic of the debtor, such as hardship, the number of dependents, or whether the debtor has recently received public assistance. Creditors or employers may ignore these important protections, taking the position that they are nullities unless the debtor goes to court or takes some other affirmative step to claim them.

Regardless of the size of an exemption, it is much more likely to be effective if it is structured to be self-executing—where the court instructs the bank or employer to protect the exempt amount without the debtor having to take any action with the court. If a debtor has to file papers to claim an exemption, or take time off work to attend court hearings, the percentage of debtors who actually benefit from the protection the legislature created is likely to be very small. These steps are often daunting for consumers, who are typically left to navigate the judicial system on their own without attorneys. Because there are such high barriers to working people interacting with courts on debt collection—work and child care obligations make appearances very difficult, and the law is highly technical and difficult to access for a lay person—exemptions that are not self-executing are largely illusory.

Many states provide earmarked exemptions for particular types of property. For example, **Arizona** exempts a home worth up to \$414,700, a car worth \$15,600, \$5,200 in a bank account, and \$15,600 in household goods.

Other states provide a wildcard exemption—one that the debtor can use to protect a variety of types of property. For example, **Mississippi** protects a home worth \$75,000, but then provides a \$10,000 wildcard exemption to cover the debtor’s car, bank account, household goods, and all other property. Since different debtors will choose to apply a wildcard exemption in different ways, it is hard to compare the level of protection that a state provides for a particular type of property. In this report we have therefore assumed that a debtor will apply most of a wildcard first to protect a family car, then to protect a basic amount in a bank account, and then, if any of the wildcard is left, to protect household goods. This approach standardizes the treatment of the wildcard and avoids double-counting it.

Because of inflation and changes in society, exemption laws can become irrelevant simply due to the passage of time. States can reduce the erosion of these critical protections by building in automatic inflation adjustments. Laws in **Alabama, Arizona, California, Indiana, Maine, Minnesota, Nebraska, New York, Ohio, Oregon, South Carolina, Utah,** and **Virginia** provide for automatic inflation adjustments.²⁶ It is surprising that more states have not adopted this simple, yet fair and effective approach. But states that adopt this common sense reform need to make sure that the changes actually take place. **Alaska**’s statute mandates that the dollar amounts in its exemption law should be adjusted by every second year to reflect changes in the Consumer Price Index, but they do not appear to have been adjusted in years.

PROTECTION OF WAGES: CAN A CREDITOR REDUCE A DEBTOR TO BELOW THE POVERTY LEVEL?

Protection of wages is one of the most important roles of exemption laws. When creditors seize a consumer’s wages, the employer is required to take the money from the consumer’s paycheck and send it to the creditor. The consumer never sees that money and cannot use it to pay higher-priority obligations, such as rent, food, and childcare. Instead, the money goes to pay old credit card debts, written-off medical bills, or the amount still owed after a car was repossessed and sold. Year after year, the wages of about four million workers are seized for consumer debts.²⁷

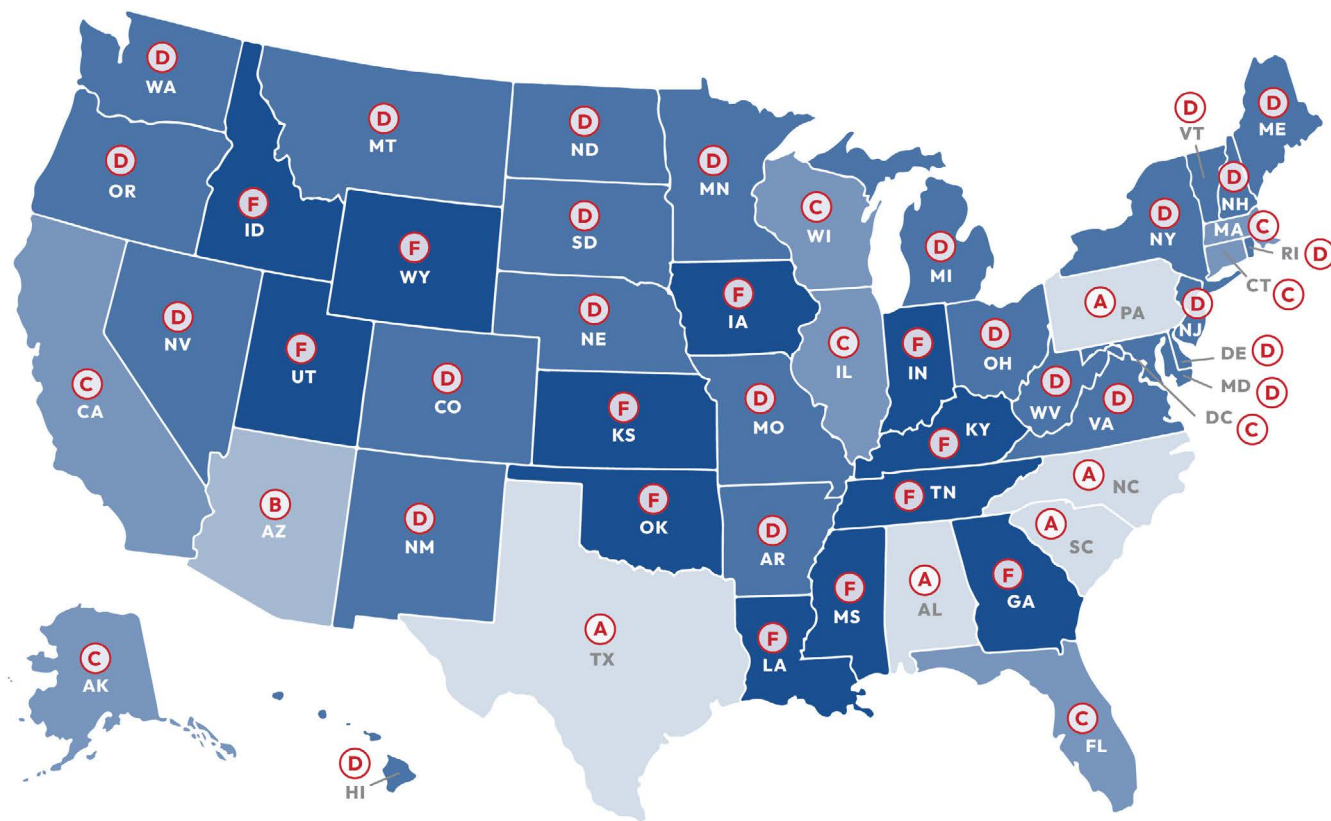
Wage seizure can doom a family’s efforts to stay afloat. In most states, an employer is even permitted to fire a worker whose wages are seized for more than one debt.²⁸

Since 1970, federal law has protected 75% of a wage earner’s paycheck or 30 times the federal minimum wage, whichever is greater. This means that wage seizure will not reduce a debtor’s paycheck below \$217.50 (30 times the current federal minimum wage of \$7.25 an hour). But a weekly paycheck of \$217.50 places even a single individual who has no

dependents below the federal poverty level.²⁹ For a family of four, \$217.50 per week is *less than half* of the federal poverty guideline (\$600).³⁰ Even if it were doubled, the federal minimum wage would still be far below a living wage for most families.³¹

Federal law gives states the option of protecting a larger portion of a debtor’s paycheck if they choose. Yet only six jurisdictions protect even a poverty-level wage for a family of four, and eight jurisdictions do not go beyond the federal minimum at all.

Map 2: State Protection of Wages



- **(A)** Protects at least \$1,000 per week or bans wage garnishment for most debts (5 states)
- **(B)** Protects at least \$800 per week (1 state)
- **(C)** Protects at least the poverty level for family of 4 (for 2024 this would be \$600) (7 states & the District of Columbia)
- **(D)** Protects at least \$300/wk (half of a C grade) (25 states, Puerto Rico, & the Virgin Islands)
- **(F)** Protects only the federal minimum (12 states)

Table 1 lists the states that fall into each category. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

THE BEST STATES: Four states ban wage seizure entirely for typical consumer debts:

- North Carolina
- Pennsylvania (but with a major weakness that allows wage seizure for debts arising out of residential leases³²)
- South Carolina
- Texas

In addition, one state, **Alabama**, protects \$1,000 a week in wages through a constitutional wildcard for personal property that courts apply to wages.

These five states earn an 'A' rating for protection of wages. In 2023 nine additional jurisdictions—**Alaska, Arizona, California, Connecticut, the District of Columbia, Florida, Illinois, Massachusetts, and Wisconsin**—received a 'B' rating, but under our updated grading criteria, which account for inflation, only **Arizona** retains a 'B' in 2024.

THE WORST STATES: Twelve jurisdictions—**Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, Utah, and Wyoming**—are rated 'F.' They protect no more of a worker's wages than \$300 per week, and eight of these states—all but **Indiana, Iowa, Oklahoma, and Tennessee**—only protect the federal minimum: \$217.50 a week, only 36% of the poverty level for a family of four.

Table 1: State Protection of Wages

NCLC's [Model Family Financial Protection Act](#) Recommendation: **\$1,000 of disposable income** (to be adjusted for inflation); if debtor earns more than this amount, 10% of the excess can be taken

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
"A" States Ban Wage Garnishment for Most Debts or Protect at Least \$1,000 a Week		
Alabama	Statute protects only the federal minimum, 75% of wages or 30 times federal minimum wage. However, the state constitution provides a \$1,000 wildcard for personal property, and an intermediate state appellate court decision holds that this can be applied to exempt up to \$1,000 in wages in the hands of the debtor's employer. Reports from advocates that this exemption is being widely applied justify increasing Alabama's grade to an A.	\$1,000
North Carolina	All wages exempt	All wages exempt
Pennsylvania	All wages exempt for most debts (but with a major loophole for landlord-tenant debt)	All wages exempt for most debts
South Carolina	All wages exempt	All wages exempt
Texas	All wages exempt	All wages exempt
"B" States Protect at Least \$800 per Week		
Arizona	State protects 60 times the applicable minimum wage (federal, state, or local, whichever is highest), or 90% of wages. May be reduced to 5% in case of "extreme economic hardship" to debtor or family.	\$861
"C" States Protect Enough Wages So That Paycheck Does Not Drop Below the Poverty Level (\$600 per week for family of four)		
Alaska	State protects \$743 (adjusted biennially for inflation) if the debtor is the sole support of a household.	\$743

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
California	State protects 80% of disposable earnings or 48 times the state minimum wage (\$16/hour). If debtor earns more than 48 times the state minimum wage, 40% of the amount in excess of 48 times the state minimum wage can be seized.	\$768
Connecticut	State protects 75% or 40 times the state minimum wage of \$15.69.	\$627.60
District of Columbia	Jurisdiction protects 40 times the D.C. minimum wage of \$17.50/hour. If the debtor makes more than this, the creditor can garnish 25% of the wages over that amount. More can be exempted upon showing of undue hardship.	\$700
Florida	For head of household, the first \$750 is exempt; amounts over \$750 may be garnished only if debtor has agreed in writing.	\$750
Illinois	State protects 85% of gross wages or 45 times the federal or state minimum wage (\$14/hour).	\$630
Massachusetts	State protects 85% of gross wages or 50 times the greater of the federal or state minimum wage (\$15/hour).	\$750
Wisconsin	The federal poverty amount, based on family size, is exempt. Wage seizure can also be reduced in case of hardship.	\$600
"D" States Protect at Least \$300 a Week		
Arkansas	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but since worker will be paid at the state minimum wage, \$11/hour, 75% of that will be \$330, qualifying for a D grade.	\$330
Colorado	State protects 80% of disposable income or 40 times state minimum wage of \$14.42.	\$576.80

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Delaware	State protects 85% of wages. Since worker will be paid at state minimum wage, \$13.25/hour, 85% of that will be \$450.50.	\$450.50
Hawaii	State protects all but 5% of the first \$100 in wages, all but 10% of next \$100, and all but 20% of remainder. Calculation assumes 40 hours at state minimum wage (\$14/hour).	\$473
Maine	State protects 75% of wages or 40 times the state minimum wage of \$14.15/hour or the federal minimum wage, whichever is higher.	\$566
Maryland	State protects 75% of wages or 30 times the state minimum wage of \$15/hour.	\$450
Michigan	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.33/hour).	\$309.90
Minnesota	State protects 40 times the minimum wage of \$10.85/hour, with amount garnishable above that going up as income goes up.	\$434
Missouri	State protects 90% of wages for head of family. Calculation assumes 40 hours at state minimum wage (\$12.30/hour).	\$442.80
Montana	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.30/hour).	\$309
Nebraska	State protects 85% of wages for head of household. Calculation assumes 40 hours at state minimum wage (\$12/hour).	\$408
Nevada	State protects 82% of wages or 50 times the federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$12/hour).	\$393.60
New Hampshire	State protects 50 times the federal minimum wage.	\$362.50

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
New Jersey	State protects 90% of wages if under 250% of poverty. Calculation assumes 40 hours at state minimum wage (\$15.13/hour).	\$544.68
New Mexico	State protects 75% of wages or 40 times the highest applicable minimum wage. State minimum wage is \$12/hour.	\$480
New York	State protects 90% of gross wages, or 30 times the federal or state minimum wage (\$16/hour for large employers in NYC, less for small employers and other locations). In addition, state does not allow seizure of the wages of a person who receives public assistance, or would be qualified to receive public assistance if the amount of the wage seizure were deducted from their earnings. Percentage calculation assumes 40 hours at state minimum wage.	\$576
North Dakota	State protects 75% of wages or 40 times the federal minimum wage, plus \$20 per dependent.	\$330
Ohio	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.45/hour).	\$313.50
Oregon	State protects the greater of 75% of wages or, as of Jan. 1, 2025, \$305/week. Percentage calculation assumes 40 hours at state minimum wage (\$15.95/hour).	\$478.50
Puerto Rico	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$10.50/hour).	\$315
Rhode Island	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$14/hour). Also prohibits wage seizure for one year after receipt of public assistance.	\$420

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
South Dakota	State protects 80% of wages, or 40 times the federal or state minimum wage (\$11.20/hour) plus \$25 per dependent.	\$498
Vermont	For debt arising from consumer credit transaction, state protects 85% of wages or 40 times federal minimum wage; more if debtor shows need. Percentage calculation assumes 40 hours at state minimum wage (\$13.67/hour).	\$464.78
Virgin Islands	The jurisdiction protects 90% of wages. Calculation assumes 40 hours at state minimum wage (\$10.50/hour).	\$378
Virginia	State protects 75% of wages or 40 times the federal or state (\$12.00/hour) minimum wage. If household income does not exceed \$1,750/month, the state provides an additional exemption of \$34/week for one dependent child, \$52/week for two, and \$66/week for three or more.	\$480
Washington	For consumer debts, the state protects 80% of disposable earnings or 35 times the state minimum wage (\$16.28/hour); otherwise, 75% of wages or 35 times state minimum wage.	\$569.80
West Virginia	State protects 80% of wages or 50 times the federal minimum wage. More can be exempted in case of hardship if debt arises from consumer credit sale, consumer lease, or consumer loan.	\$362.50
"F" States Protect Less Than \$300 a Week		
Georgia	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Idaho	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Indiana	State protects 75% of wages or 30 times the federal minimum wage. Garnishment can be reduced to as low as 10% of wages upon a showing of good cause.	\$217.50

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Iowa	For debts arising from consumer contract, the state protects 75% or 40 times the minimum wage. In addition there is an annual cap: for a debtor at the poverty level the cap is \$1,500 per year, and wage seizure can be reduced in case of hardship.	\$290
Kansas	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Kentucky	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Louisiana	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Mississippi	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Oklahoma	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Tennessee	State protects 75% of wages or 30 times the federal minimum wage, plus \$2.50 per week for each dependent child under age 16.	\$222.50
Utah	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Wyoming	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50

Note: In calculating the amount protected, we assume that the debtor is the head of household, has two dependent children, and is working 40 hours a week at the state or federal minimum wage, whichever is higher.

CNN report: UAMS sued more than 8,000 patients since 2019 to collect medical debt

"The University of Arkansas for Medical Sciences has sued more than 8,000 patients, including hundreds of its own employees, to collect on unpaid medical bills since 2019[. ...] Most of the lawsuits involved unpaid bills of about \$1,000 or less, with some as little as \$100, and many resulted in additional court fees or wage garnishment for the defendants. [...] "Y'all say you're for the people, but how am I going to survive when you're taking hundreds of dollars out of my paycheck?" one hospital housekeeper said anonymously due to fear of retaliation."

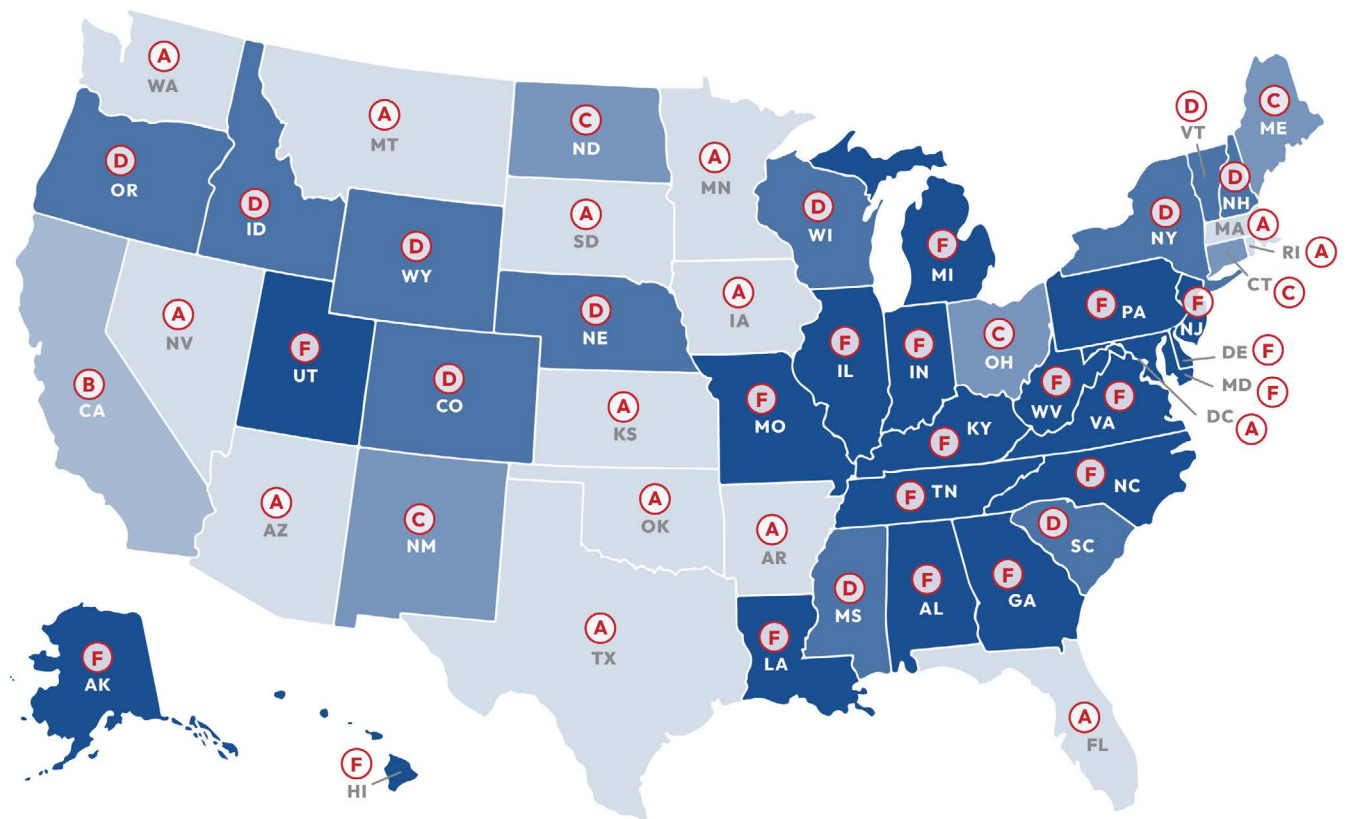
Source: [Arkansas Advocate](#)

The forthcoming updated version of NCLC's *Model Family Financial Protection Act* suggests protecting at least \$1,000 per week of wages (to be adjusted for inflation).³³ If the debtor nets more than that amount, 10% of the excess amount can be seized. The model law thus allows creditors to make use of wage seizure, but it protects a debtor from a disastrous reduction in the income necessary to meet daily expenses. In a few states, \$1,000 per week might be sufficient to protect close to a living wage, but states with high costs of living should consider protecting more.

PROTECTING THE FAMILY HOME FROM CREDITORS

Protection of the family home from creditors is one of the fundamental purposes of exemption laws. Loss of the home can mean a loss of support networks. It can also mean loss of a job if the family cannot find replacement housing within commuting distance. For a farm family, loss of the home means loss of their source of support. Losing the family home is particularly hard on children, as it often means that they must change schools and leave friends and relatives behind. The mere existence of a judgment lien—the first step toward seizing a home—can be an obstacle to selling or refinancing a home or financing repairs to it.³⁴

Map 3: Protection of the Family Home



- A **Protects the family home regardless of value, or protects a median-priced home in the state** (14 states, the District of Columbia, & Puerto Rico)
- B **Protects a home worth 75% to 99% of state median price** (1 state)
- C **Protects a home worth 50% to 74% of state median price** (5 states & the Virgin Islands)
- D **Protects a home worth 25% to 49% of state median price** (11 states)
- F **Provides little or no protection for the family home** (19 states)

[Table 2](#) lists the states that fall into each category. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

BEST STATES: Sixteen jurisdictions receive an ‘A’ rating because they protect at least the median value of a home. Nine of these jurisdictions protect the family home regardless of value: **Arkansas, the District of Columbia, Florida, Iowa, Kansas, Oklahoma, Puerto Rico, South Dakota, and Texas.** All of these jurisdictions except the **District of Columbia** and **Puerto Rico** place limits on the number of acres that the exempt homestead can include.

The remaining seven jurisdictions that achieve an ‘A’ rating—**Arizona, Massachusetts, Minnesota, Montana, Nevada, Rhode Island**,³⁵ and **Washington**—have a dollar cap on the amount of the homestead exemption, but the cap is high enough so that a median-priced home in that state is exempt. Inflation had eroded Arizona’s and Massachusetts’s protections, but they are restored to ‘A’ grades this year. In **Arizona**, an inflation adjustment provision kicked in 2024, and in **Massachusetts** the legislature recognized the need for more protection based on quickly increasing home values and raised the exemption from \$500,000 to \$1,000,000.

WORST STATES: Nineteen jurisdictions—**Alabama, Alaska, Delaware, Georgia, Hawaii, Illinois, Indiana, Kentucky, Louisiana, Maryland, Michigan, Missouri, New Jersey, North Carolina, Pennsylvania, Tennessee, Utah, Virginia, and West Virginia**—rate an ‘F.’ These states protect less than 25% of the median home value in their state. Their exemption amounts are so small that they are likely to save only a very heavily mortgaged home.

Seven of this final group of states—**Delaware, Kentucky, Maryland, Michigan, New Jersey, Pennsylvania, and West Virginia**—are especially deserving of an ‘F’ grade because they provide no realistic protection at all for the family home. **Pennsylvania**, for example, provides a wildcard exemption of just \$300. The debtor can apply this exemption to a car, household goods, a home, or other property. **Delaware** allows the head of a household to apply a \$500 wildcard exemption to the family home. Only if the debtor files bankruptcy is a realistic homestead exemption (\$125,000) available, but even that is less than half the median home value in the state. **New Jersey** provides no exemption at all that can be applied to a home. **Maryland** provides a \$6,000 homestead exemption; **Kentucky** and **West Virginia** allow \$5,000; and **Michigan**’s exemption is just \$3,500.

Oregon was rated an ‘F’ in 2023, but the legislature increased its protection from \$40,000 to \$150,000, raising its rating to a ‘D.’

Table 2: Protection of the Family Home

NCLC's [Model Family Financial Protection Act](#) Recommendation: **median house price**

STATE	AMOUNT OF PROTECTION
"A" States that Protect the Family Home Regardless of Value	
Arkansas	Limit on number of acres, but no dollar cap
District of Columbia	No dollar cap if head of family
Florida	Limit on number of acres, but no dollar cap
Iowa	Limit on number of acres, but no dollar cap
Kansas	Limit on number of acres, but no dollar cap
Oklahoma	Limit on number of acres, but no dollar cap
Puerto Rico	No dollar cap
South Dakota	Limit on number of acres, but no dollar cap
Texas	Limit on number of acres, but no dollar cap
"A" States that Protect the Family Home Regardless of Value	
Arizona	\$414,700
Massachusetts	\$1,000,000 (if declared)
Minnesota	\$510,000
Montana	\$393,702
Nevada	\$605,000
Rhode Island	\$500,000 (with significant exceptions)
Washington	\$125,000 or county median sale price, whichever is greater

STATE	AMOUNT OF PROTECTION
"B" States that Protect a Home Worth 75% to 99% of State Median Price	
California	Median home value in county or \$313, 200, whichever is greater, capped at \$702,134
"C" States that Protect a Home Worth 50% to 74% of State Median Price	
Connecticut	\$250,000
Maine	\$188,550
New Mexico	\$150,000
North Dakota	\$150,000
Ohio	\$161,375
Virgin Islands	\$300,000
"D" States that Protect a Home Worth 25% to 49% of State Median Price	
Colorado	\$250,000
Idaho	\$175,000
Mississippi	\$75,000
Nebraska	\$120,000
New Hampshire	\$120,000
New York	\$204,825 for 10 counties in NYC area, less for other counties
Oregon	\$150,000
South Carolina	\$76,125
Vermont	\$125,000
Wisconsin	\$75,000
Wyoming	\$100,000

STATE	AMOUNT OF PROTECTION
"F" States that Provide Little or No Protection for the Family Home	
Alabama	\$18,800
Alaska	\$72,900
Delaware	\$500 (through use of a wildcard*)
Georgia	\$21,500
Hawaii	\$30,000
Illinois	\$15,000
Indiana	\$22,750
Kentucky	\$5,000
Louisiana	\$35,000
Maryland	\$6,000 (through use of a wildcard*)
Michigan	\$3,500
Missouri	\$15,000
New Jersey	No protection
North Carolina	\$35,000
Pennsylvania	\$300 (through use of a wildcard*)
Tennessee	\$35,000
Utah	\$50,800
Virginia	\$56,000 (amount includes a wildcard*)
West Virginia	\$5,000

*A "wildcard" exemption is one that is not limited to a particular category of property, but can be used to protect items of the debtor's choice.

Older adults who have lived in a home for a long time and have paid down their mortgages are particularly likely to face loss of their homes in states that have low homestead exemptions. A creditor's ability to force the sale of a home typically depends on whether the debtor's equity in it is less than the exemption amount. Accordingly, a home with a large mortgage debt may be exempt even if the home's market value would exceed the exemption amount. If the creditor forced the sale of a mortgaged home, the proceeds would go first to pay off the mortgage debt and only the amount left after that would go toward the creditor's debt. By contrast, an older homeowner may have a low mortgage balance or no balance, so will be more vulnerable to a forced sale of the home.

Some states—even some states that provide little or no other protection for the home—recognize a doctrine called “tenancy by the entirety” under which a home owned by a married couple cannot be subjected to a forced sale by a creditor unless both spouses owe the debt. This legal doctrine protects some homes, but it has limited application since often both spouses owe the debt. In addition, it provides no protection at all to surviving spouses, or to divorced or single parents who incur debts, even though they may be most in need of protection.

As noted above, some states protect the debtor's home regardless of its value, usually with a limit on acreage, such as a half-acre in an urban area or 160 acres in a rural area. This approach most clearly recognizes the importance of the home. However, this approach has engendered controversy because of occasional attempts by wealthy individuals to shield all their assets from creditors by moving to one of these states and investing all their assets in an exempt home. While these cases are exceedingly rare, they may have made states reluctant to adopt uncapped homestead exemptions. NCLC's [*Model Family Financial Protection Act*](#) provides a homestead exemption tied to the median home price in the state.

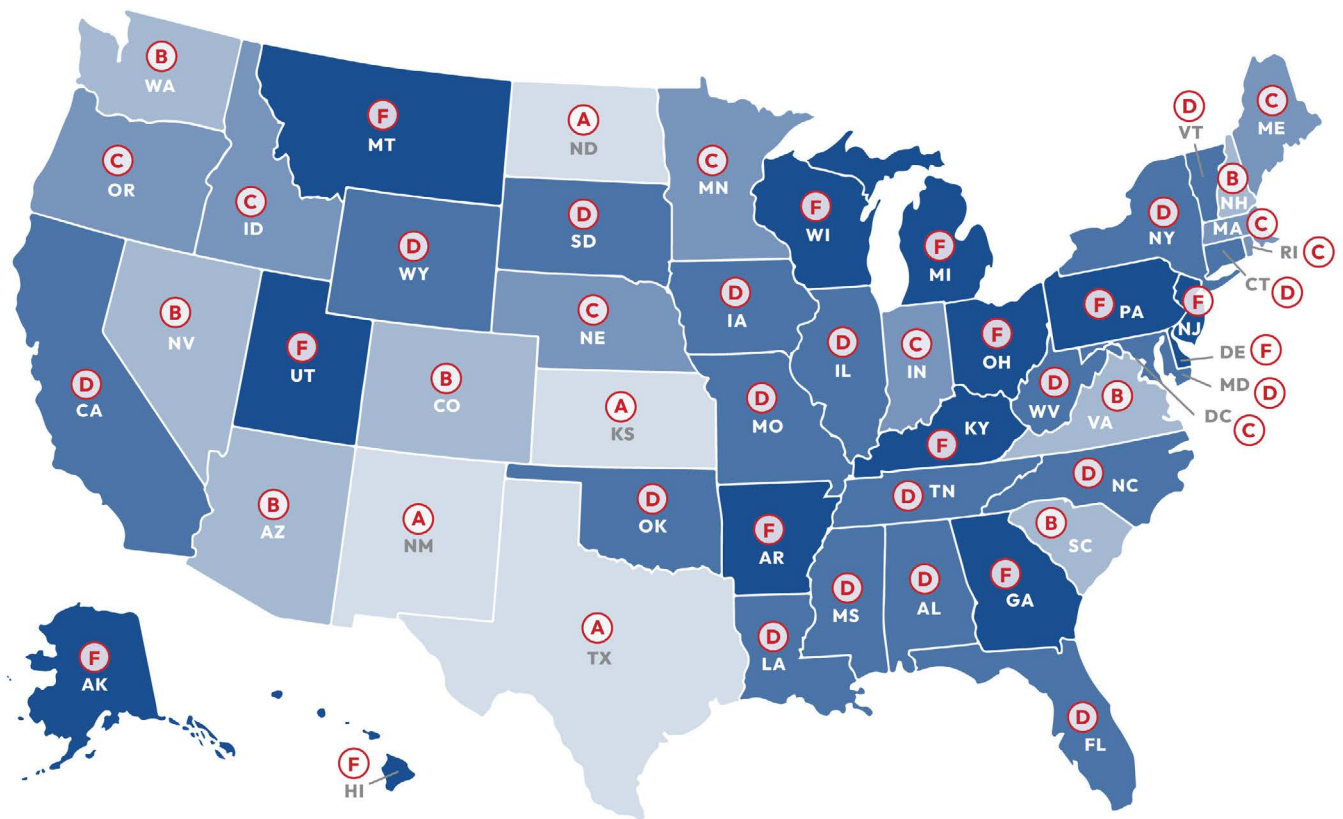
Exempting the family home does not leave the creditor empty-handed. Typically, homestead exemption laws are structured so that a judgment creditor—a creditor that has obtained a court ruling that the debtor owes a specific sum—can place a lien on the family home. Some states preclude execution on this lien (that is, they prevent the judgment creditor from forcing a sale of the home). However, when the family sells the home, the creditor can take any proceeds that exceed the exempt amount. The creditor may even be able to take the exempt amount if the debtor does not use the sale proceeds promptly to buy a new home. Alternatively, if the home is not sold while the judgment debtor is alive, the creditor is paid when the homeowners die.

THE FAMILY CAR: CAN A BREADWINNER CONTINUE TO GET TO WORK?

For many workers, a car is essential to employment. Many wage earners have to work substantial distances from their homes. Public transportation may be unavailable, so infrequent that it is difficult to use, or closed on evenings and weekends when they need to work. Even those whose jobs are near public transportation may be unable to work unless they have a car to take children to and from daycare.

Loss of a car can place a family on a downward trajectory that leads to job loss and a cascade of unpaid utility bills, deferred medical care, unpaid rent, and eviction or foreclosure. The effect of allowing creditors to seize the family car has wide ramifications, hurting not just the consumer and the consumer's family but also the consumer's landlord, the local utility provider, and other creditors that the consumer would like to pay.

Map 4: Protection of the Family Car



- A Protects a car worth at least **\$20,000** (4 states & Puerto Rico)
- B Protects a car worth between **\$15,000 and \$19,999** (7 states)
- C Protects a car worth between **\$10,000 and \$14,999** (8 states & the District of Columbia)
- D Protects a car worth between **\$5,000 and \$9,999** (18 states)
- F Protects a car worth less than **\$5,000** (13 states & the Virgin Islands)

Table 3 lists the states that fall into each category. The ratings for AL, AR, CT, DE, DC, FL, GA, ID, IL, IN, IA, ME, MD, MA, MS, MO, NE, NH, NJ, NM, NY, NC, ND, PA, SC, SD, TN, TX, VT, VA, and WV are based in whole or in part on use of a wildcard (an exemption that can be used to protect items of the debtor's choice). See our [Rating Criteria](#) for details, and our [State Summaries](#) for state-by-state information.

The forthcoming update to NCLC's [Model Family Financial Protection Act](#) gives a debtor a \$20,000 exemption for a car, and our updated grading standards use \$20,000 (formerly \$15,000) as the standard for an 'A' grade. Even with this update, this is still less than the average \$27,177 retail price for a used vehicle.³⁶ However, since that average is based on all vehicles, reducing it to \$20,000 might be sufficient in at least some circumstances to protect a low- or mid-priced vehicle that a struggling debtor is more likely to be driving.

In states that provide wildcard exemptions, there are complexities in evaluating whether a state meets this standard. A wildcard is an exemption that is not earmarked for a particular category of property. Instead, the debtor has some choices about which property to apply it to. For example, **Illinois** provides a \$2,400 exemption for a car and a \$4,000 wildcard exemption, but no exemption for a bank account or household goods. A debtor could use the \$4,000 wildcard to increase the protection for the car to \$6,400, or to protect some household goods or a basic amount in a bank account.

To treat these wildcards in a uniform way so that state-to-state comparisons are possible, in this report we assume that any wildcard is used first to increase the exemption for a car to as close to \$15,000 as possible. However, if the wildcard is at least \$3,000 and there is no other protection for a bank account or household goods, we have set aside \$1,000 of it for those purposes. If there is any remaining amount, it is used to protect a small bank account, and then any remainder after that is used to protect household goods. If there is still some unused portion of the wildcard after protecting \$17,000 in household goods, we apply up to \$5,000 more to the car. If the state makes the wildcard available only to a debtor who does not claim a homestead exemption, this report treats it as available. Details about these protocols are found in our [Rating Criteria](#).

BEST STATES: Only five jurisdictions—**Kansas** (\$20,000), **New Mexico** (\$20,000), **North Dakota** (\$20,000), **Puerto Rico** (no cap if car is “considered the working tool of its owner”), and **Texas** (\$20,000) achieve an ‘A’ under the new grading criteria. Six jurisdictions that were previously rated ‘A’—**Arizona** (\$15,600), **Colorado** (\$15,000), **Nevada** (\$15,000), **New Hampshire** (\$10,000 plus all of one wildcard and part of a second), **North Dakota** (\$10,000 per year plus part of a wildcard), and **Washington** (\$15,000 plus \$1,000 of a wildcard)—have fallen to a ‘B’ rating because of our increased threshold (\$20,000) for an ‘A’. **South Carolina** (\$15,200) would have fallen to a ‘C’ under our new standard, but an inflation adjustment to the earmarked exemption for vehicles pushed it to a ‘B’ level. In **Virginia**, the state legislature increased the exemption for a car from \$6,000 to \$10,000, enabling a car worth \$15,000 to be protected when combined with a \$5,000 wildcard, so that state also retains its ‘B’ grade.

WORST STATES: Changing the ‘F’ criteria from protecting a car worth less than \$500 to less than \$5,000 caused the ‘F’ category to more than double. In 2023, six jurisdictions—**Arkansas** (\$500), **Delaware** (\$500), **Michigan** (\$1,000), **New Jersey** (\$1,000), **Pennsylvania** (\$300), and the **Virgin Islands** (\$0)—were rated F. In 2024 they are joined by **Alaska** (\$4,050), **Georgia** (\$4,000), **Hawaii** (\$2,575), **Kentucky** (\$2,500), **Montana** (\$4,000), **Ohio** (\$4,450), and **Wisconsin** (\$4,000).

Table 3: Protection of the Family Car

NCLC's [Model Family Financial Protection Act](#) Recommendation: **\$20,000 car** (car of any value if adapted for disability), **plus a \$15,000 wildcard**

STATE	AMOUNT OF PROTECTION
"A" States that Protect a Car Worth \$20,000 or More	
Kansas	\$20,000
New Mexico	\$20,000 (amount includes a wildcard*)
North Dakota	\$20,000 (amount includes a wildcard*)
Puerto Rico	No cap if car is "considered the working tool of its owner"
Texas	\$20,000 (amount includes a wildcard*)
"B" States that Protect a Car Worth Between \$15,000 and \$19,999	
Arizona	\$15,600
Colorado	\$15,000
Nevada	\$15,000
New Hampshire	\$15,000 (amount includes a wildcard*)
South Carolina	\$15,200 (amount includes a wildcard*)
Virginia	\$15,000 (amount includes a wildcard*)
Washington	\$15,000 (amount includes a wildcard*)
"C" States that Protect a Car Worth Between \$10,000 and \$14,999	
District of Columbia	\$10,500 (amount includes a wildcard*)
Idaho	\$11,500 (amount includes a wildcard*)
Indiana	\$11,199 (amount includes a wildcard*)
Maine	\$12,400 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
Massachusetts	\$13,500 (amount includes a wildcard*)
Minnesota	\$10,000
Nebraska	\$10,940 (amount includes a wildcard*)
Oregon	\$10,000
Rhode Island	\$12,000

"D" States that Protect a Car Worth Between \$5,000 and \$9,999

Alabama	\$9,400 (amount includes a wildcard*)
California	\$7,500
Connecticut	\$8,000 (amount includes a wildcard*)
Florida	\$9,000 (amount includes a wildcard*)
Illinois	\$5,400 (amount includes a wildcard*)
Iowa	\$8,000 (amount includes a wildcard*)
Louisiana	\$7,500
Maryland	\$6,000 (amount includes a wildcard*)
Mississippi	\$9,000 (amount includes a wildcard*)
Missouri	\$5,500 (amount includes a wildcard*)
New York	\$6,825 (amount includes a wildcard*)
North Carolina	\$7,500 (amount includes a wildcard*)
Oklahoma	\$7,500
South Dakota	\$6,000 (amount includes a wildcard*)
Tennessee	\$9,000 (amount includes a wildcard*)
Vermont	\$9,900 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
West Virginia	\$6,000 (amount includes a wildcard*)
Wyoming	\$5,000
"F" States that Provide No Realistic Protection for the Debtor's Car	
Alaska	\$4,050
Arkansas	\$500 (amount includes a wildcard*)
Delaware	\$500 (amount includes a wildcard*)
Georgia	\$4,000 (amount includes a wildcard*)
Hawaii	\$2,575
Kentucky	\$2,500
Michigan	\$1,000 if necessary for debtor to carry on trade or occupation
Montana	\$4,000
New Jersey	\$1,000 (amount includes a wildcard*)
Ohio	\$4,450
Pennsylvania	\$300 (amount includes a wildcard*)
Utah	\$3,000
Virgin Islands	No protection
Wisconsin	\$4,000

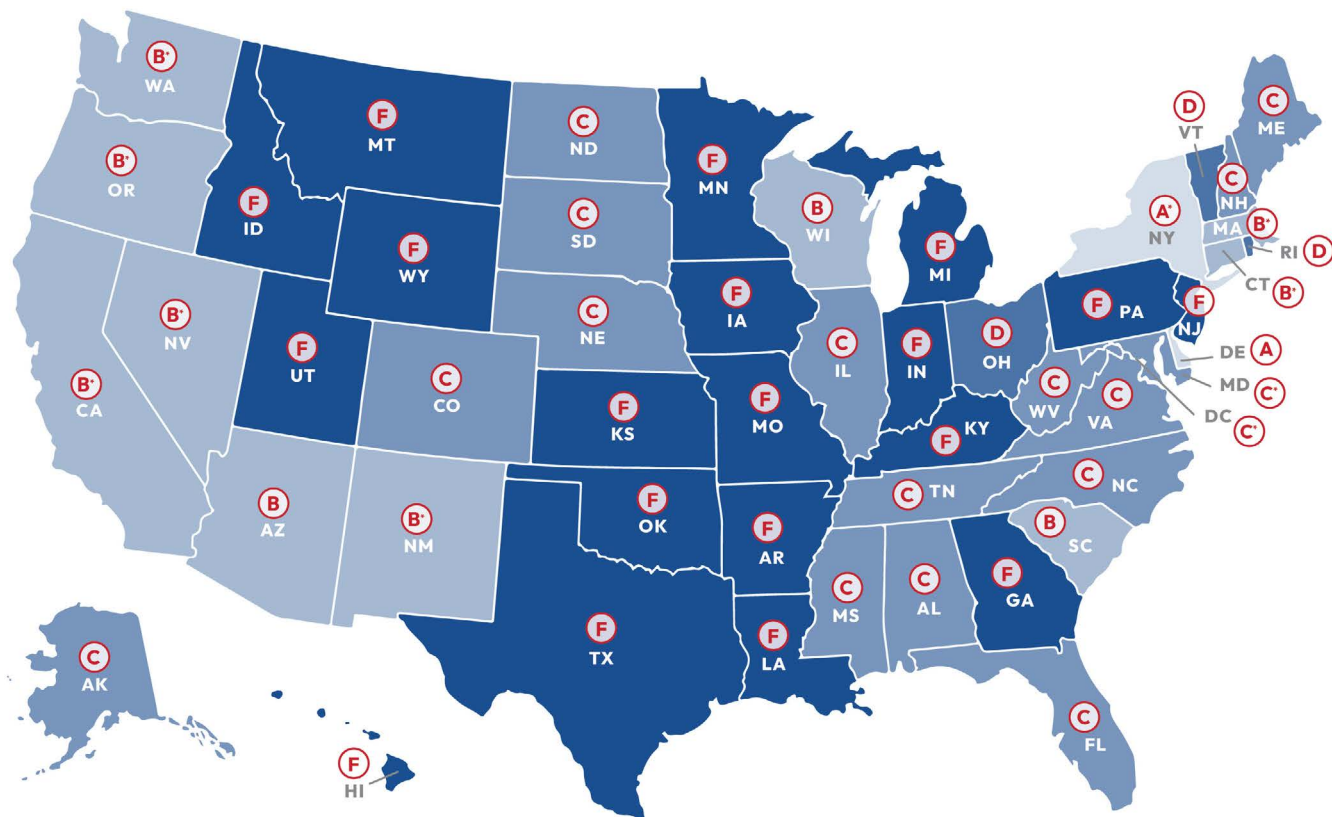
**This table assumes that, if the state allows a "wildcard" exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor's choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value. If any portion of a "wildcard" exemption is still available after a debtor has used \$15,000 for a car, \$3,000 for a bank account, and \$17,000 for household goods, the table assumes that the debtor will use the rest as necessary to protect a car of \$20,000 in value.*

PROTECTING A BASIC AMOUNT IN A BANK ACCOUNT

Even if a state's exemption laws protect a debtor's wages, home, and car, a debtor needs access to a basic amount of cash to commute to work, buy groceries, and make the upcoming rent or mortgage payment or the next payment on the family car. A debtor who is left without cash may also be unable to pay for transportation, daycare, utility service, and other necessities. An additional cushion is necessary to handle irregular expenses such as car repairs and medical expenses, potential income shocks such as unemployment or a cut in hours, and savings needed for retirement.

Every state except **Delaware** gives a creditor the right to seize funds in a bank account in the debtor's name once the creditor has obtained a judgment from a court determining that the debtor owes a debt. Many states allow the creditor to clean out the account completely, protecting at most a few special types of accounts such as college savings accounts or a few types of funds such as state benefits. Only a few states set a fixed amount that the creditor cannot touch.

Map 5: Protection of Family Bank Accounts



- A** Protects at least \$12,000 (\$3000 if self-executing) in a bank account (2 states)
- B** Protects at least \$5,000 (\$1000 if self-executing) in a bank account (10 states)
- C** Protects at least At least \$1000 (\$500 if self-executing) in a bank account (16 states & the District of Columbia)
- D** Protects at least \$500 (any amount if self-executing) (3 states)
- F** Protects less than \$500 in a bank account (19 states, Puerto Rico, & the Virgin Islands)

Table 4 lists the states that fall into each category. The ratings for AL, DC, FL, IL, MS, NE, NV, NH, NM, NC, ND, SD, TN, VA, and WA are based in whole or in part on use of a wildcard (an exemption that can be used to protect items of the debtor's choice). See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

Protecting bank accounts is particularly important in light of the fact that 86% of workers in North America are paid by direct deposit.³⁷ If a creditor can clean out the debtor's bank account, this can amount to seizure of 100% of the debtor's wages, in effect nullifying the federal and state limits on wage seizure. Some state wage seizure laws are interpreted to protect wages even after they are deposited in a bank account, but typically these laws are not self-executing: the debtor must go to court and present evidence tracing the funds

on deposit to specific wage deposits. Many debtors will not know about this protection, and even if they do, this process can take weeks and will be daunting for many debtors. In the meantime, the account is frozen, so the debtor cannot pay the rent, transportation, car payment, or mortgage payment, and any outstanding checks will bounce. The resulting overdraft fees that will be imposed when the next paycheck is deposited are likely to undermine the debtor's ability to pay the next month's bills, creating a rapid downward spiral.

The same result can occur for day laborers and workers in the gig economy. In some states, their earnings are not protected by the wage seizure laws. If those earnings are deposited into a bank account, the entire amount is vulnerable to seizure by a creditor.

The Importance of Self-Executing Protections

Legal protection on paper is meaningless if it does not apply in practice. Self-executing protections, which do not rely on a debtor knowing the law or having access to an attorney, are the best way to ensure that the law is enforced.

In 2010, a group of federal agencies led by the U.S. Department of the Treasury addressed the problem of protecting federal benefits, such as Social Security, that are direct-deposited into the beneficiary's bank account. Even though federal law makes Social Security and other similar federal benefits immune from seizure for most purposes except child support, creditors were seizing those funds once they were deposited. To reverse the seizure of the benefits, the beneficiary had to navigate the court system and prove the source of the funds. In the meantime, the beneficiary had no access to these essential benefits, and any checks the beneficiary had written—for rent or anything else—were bouncing.

In 2010, the Treasury Department adopted a rule that requires a bank that receives a garnishment order to determine whether the bank account contains electronically deposited exempt federal benefits. If it does, the bank must protect the last two months of those deposits.³⁸

The beauty of the Treasury rule's protection is that it is self-executing. The bank protects the funds. No action on the part of the beneficiary is necessary—the beneficiary does not have to know their rights, file papers in court, attend court hearings, or present evidence about the source of the funds. The account is not frozen while the beneficiary tries to navigate the judicial system.

At least nine states—**California, Connecticut, Maryland, Massachusetts, Nevada, New Mexico, New York, Oregon, and Washington**—have taken the Treasury rule's approach and explicitly applied it to all bank accounts, creating a self-executing protection

for a specified amount ranging from \$400 in **Nevada** to \$3,840 in **New York**, and **Delaware** bans bank account seizure altogether. (It is possible that in other states the local custom among banks, or court rules or forms, may require or encourage treating bank account protections as self-executing. NCLC is planning to evaluate how bank account exemptions work on the ground over the next year, and to include information on this question in our 2025 report). A self-executing protection for a specified dollar amount, without regard to the source of the funds, ensures that the exemption will achieve its purpose of protecting the debtor, saves time and money for the legal system, and relieves banks of the need to do complicated accounting or assist the debtor in tracing the source of the funds. These states serve as models for the nation in how to make an exemption for a bank account effective at achieving its goal of protecting the funds that families need to survive.

How The States Rate

Our analysis of states' protection of bank accounts is from the point of view of a debtor who is supporting a family and renting a home or apartment. When a family's bank account is cleaned out, that often means that the rent money is gone, as well as the money the family set aside for other essential monthly bills and future needs.

Some states provide a targeted exemption for a bank account, while others provide a wildcard that can be used to protect a bank account. When a state takes the wildcard approach, we have assumed, for purposes of uniformity, that the debtor will apply the wildcard first to the extent necessary to protect a car, and then, if possible, will protect a basic amount in a bank account. However, some states provide wildcards that can only be used for tangible personal property, not for a bank account, and some states provide no means at all to exempt a basic amount in a bank account. [Table 4](#) describes how we applied wildcards to bank accounts, and our [State Summaries](#) provide state-by-state explanations of how we applied wildcards and other exemptions. See [Rating Criteria](#) for more detail about how we applied wildcards.

Under our new rating criteria, we have increased the amount a state must protect to receive an 'A' from \$3,000 to \$12,000. However, recognizing the importance of self-executing protections (discussed above), we also award a state an 'A' if it provides a self-executing protection for \$3,000. We have made similar changes to the criteria for the lower grades. The forthcoming revision of NCLC's Model Family Financial Protection Act will recommend a self-executing exemption for \$12,000 in a bank account.

We give a state a 'B' if it protects at least \$5,000 (\$1,000 if self-executing), and a 'C' if it protects at least \$1000 (\$500 if self-executing). We no longer give states a 'C' for protecting deposited wages as it is not clear this is being applied in practice. States that protect at

least \$500 (or any amount if self-executing) rate a ‘D,’ and states that provide a non-self-executing protection of less than \$500 rate an ‘F.’

BEST STATES: **Delaware** is the top state, banning all bank account seizures. **New York**, with a self-executing protection of \$3,840,³⁹ is the only other state with an ‘A’ under our new grading system. Ten states earn ‘B’ grades: **Arizona, California, Connecticut, Massachusetts, Nevada, New Mexico, Oregon, South Carolina, Washington** and **Wisconsin** protect at least \$5,000 (or at least \$1,000 if self-executing).

WORST STATES: The number of ‘F’ jurisdictions rose from 13 to 21 under our new grading criteria—**Arkansas, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Missouri, Montana, New Jersey, Oklahoma, Pennsylvania, Puerto Rico, Texas, Utah, Virgin Islands, and Wyoming**. These states protect less than \$500 in a bank account.

Table 4: Protection of Family Bank Accounts

NCLC’s [Model Family Financial Protection Act](#) Recommendation: a **self-executing protection for \$12,000 in a bank account**

STATE	AMOUNT OF PROTECTION
"A" States Protect \$12,000 or More or Have a Self-Executing Protection for at Least \$3,000	
Delaware	Prohibits garnishment of bank account
New York	\$3,840 self-executing protection
"B" States Protect At Least \$5,000 or Have a Self-Executing Protection for at Least \$1,000	
Arizona	\$5,200
California	\$2,170 self-executing protection
Connecticut	\$1,000 self-executing protection
Massachusetts	\$2,500 self-executing protection
Nevada	\$10,400, \$400 of which is self-executing; amount includes a wildcard*

STATE	AMOUNT OF PROTECTION
New Mexico	\$2,400 self-executing protection
Oregon	\$2,500
South Carolina	\$7,600 (amount includes a wildcard*)
Washington	\$2000, of which \$1,000 is self-executing (amount includes a wildcard*)
Wisconsin	\$5,000
"C" States Protect at Least \$1,000 or Have a Self-Executing Protection for at Least \$500	
Alabama	\$1,000 (amount includes a wildcard*)
Alaska	\$2,970 is protected if a person who is supporting a family does not receive regular wages
Colorado	\$2,500
District of Columbia	\$1,000 (amount includes a wildcard*)
Florida	\$1,000 (amount includes a wildcard*)
Illinois	\$1,000 (amount includes a wildcard*)
Maine	\$3,550
Maryland	\$500 self-executing protection
Mississippi	\$1,000 (amount includes a wildcard*)
Nebraska	\$1,000 (amount includes a wildcard*)
New Hampshire	\$1,000 (amount includes a wildcard*)
North Carolina	\$1,000 (amount includes a wildcard*)
North Dakota	\$3,000 (amount includes a wildcard*)
South Dakota	\$1,000 (amount includes a wildcard*)
Tennessee	\$1,000 (amount includes a wildcard*)
Virginia	\$1,000 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
West Virginia	\$1,100
"D" States Protect at Least \$500 or Have a Self-Executing Protection for Any Amount	
Ohio	\$550
Rhode Island	\$500
Vermont	\$700
"F" States Protect Less than \$500 in a Bank Account	
Arkansas	No protection
Georgia	No protection
Hawaii	No protection
Idaho	No protection
Indiana	\$450
Iowa	No protection
Kansas	No protection
Kentucky	No protection
Louisiana	No protection
Michigan	No protection
Minnesota	No protection
Missouri	No protection
Montana	No protection
New Jersey	No protection
Oklahoma	No protection
Pennsylvania	No protection

STATE	AMOUNT OF PROTECTION
Puerto Rico	No protection
Texas	No protection
Utah	No protection
Virgin Islands	No protection
Wyoming	No protection

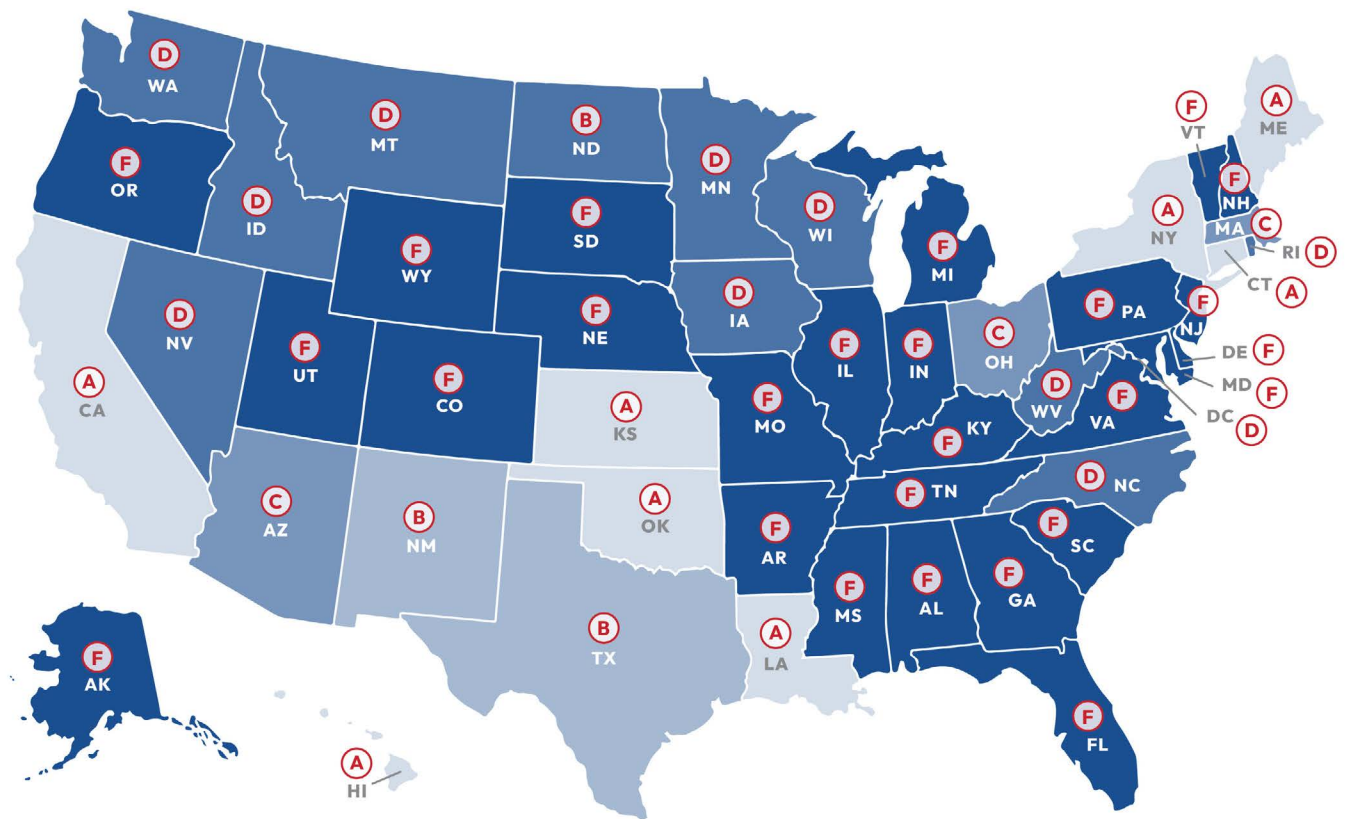
**This table assumes that, if the state allows a "wildcard" exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor's choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value, and then, if the state does not provide an earmarked exemption for a bank account, apply the remainder to protect up to \$3,000 in a bank account. In some states, the wildcard exemption is also the only exemption available to protect a home. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.*

STOPPING CREDITORS FROM THREATENING SEIZURE OF A DEBTOR'S HOUSEHOLD GOODS

Household goods usually have little resale value. Seizing them and selling them does little to pay off a debt. The costs of seizure and sale can even exceed the proceeds of the sale. Yet, while the consumer's household goods are of little use to the creditor, they are of enormous value to families. Without beds, tables, chairs, a stove, a refrigerator, and other furniture and appliances, parents cannot maintain a household for themselves and their dependents.

Threats to seize household goods are often merely a debt collector's harassment tactic rather than an actual way of recovering debts. Yet the mere threat to take a consumer's household goods, even when the creditor rarely or never follows through, places tremendous pressure on families. The threat can induce consumers to pay old written-off credit card and other low-priority debts rather than high-priority obligations such as rent and utility bills.

Map 6: Protection of Family Household Goods



- A Protects all necessary household goods (8 states & Puerto Rico)
- B Protects household goods worth \$17,000 or more (3 states)
- C Protects household goods worth between \$13,000 \$16,999 (3 states)
- D Protects household goods worth between \$7,000 and \$12,999 (10 states & the District of Columbia)
- F Protects household goods worth less than \$7,000 (26 states & the Virgin Islands)

Table 5 lists the states that fall into each category. The ratings for GA, IN, ND, NM, TX and WA are based in whole or in part on use of a wildcard (an exemption that can be used to protect items of the debtor's choice). In a number of other states, the wildcard was exhausted by applying it to a car or bank account. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

BEST STATES: The strongest approach is to protect all of a consumer's necessary household goods and appliances. Seven jurisdictions—**California, Connecticut, Hawaii, Kansas, Maine** (with a cap on the amount of any individual item), **Oklahoma**, and **Puerto Rico**—follow this approach. Two additional jurisdictions—**Louisiana** and **New York**—achieve a similar result by exempting lists of household goods that include all or almost all of the essential items a family is likely to have. We have given each of these nine states an 'A' rating. **New Mexico** previously protected all necessary household

goods, but as part of the exemption statute's overhaul (which resulted in many positive changes) this protection was reduced to an earmarked \$75,000 protection (which can be supplemented by an \$10,000 wildcard).

Other states allow the consumer to exempt household goods up to a dollar amount. Often a wildcard—an exemption that can be applied to protect items chosen by the debtor, up to a certain aggregate dollar amount—comes into play as well. In this report we have assumed, for the sake of uniformity, that the debtor would apply any wildcard first to protect a car and a basic amount in a bank account (see our [Rating Criteria](#)), and apply any remaining amount to protect up to \$17,000 in household goods. However, debtors would have to make their own individual choices. Some states also provide a separate exemption for certain specified household items, such as beds or certain appliances, so in those states a general exemption for household goods or a wildcard exemption may stretch a little farther. We give states a 'B' rating if they protect household goods worth \$17,000 or more, a 'C' rating if it is between \$13,000 and \$16,999, a 'D' rating if it is between \$7,000 and \$12,999, and an 'F' rating if the state protects less than \$7,000 in household goods.

WORST STATES: Twenty-seven jurisdictions—**Alabama, Alaska, Arkansas, Colorado, Delaware, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Mississippi, Missouri, Nebraska, New Hampshire, New Jersey, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virgin Islands, Virginia, Wyoming**—protect less than \$7,000 in household goods, and are rated 'F.' Some of these states protect virtually none of the debtor's household goods. For example, **Arkansas** provides a \$200 exemption (\$500 if the debtor is married or the head of a household), which must cover all personal property. **Delaware** provides just a \$500 exemption for all personal property except work tools, clothing, and bedding. (Under our grading criteria these small sums would be applied first to an automobile.) This shocking indifference to debtors and their families means that creditors can clean out a family's home even though used household goods typically have little or no resale value.

Table 5: Protection of Household Goods

NCLC's *Model Family Financial Protection Act* Recommendation: **all household goods, but creditor can seek court order to seize any item worth over \$3,000**

STATE	AMOUNT OF PROTECTION
"A" States that Protect All Necessary Household Goods	
California	All necessary household goods
Connecticut	All necessary household goods
Hawaii	All necessary household goods
Kansas	All necessary household goods
Louisiana	No dollar cap for extensive list of household goods used by debtor or family
Maine	No dollar cap
New York	Extensive list of household goods, including all furniture, with no dollar cap
Oklahoma	All household and kitchen furniture
Puerto Rico	All necessary household goods
"B" States that Protect Household Goods Worth \$17,000 or More	
New Mexico	\$80,000 (amount includes a wildcard*)
North Dakota	\$19,500 (amount includes a wildcard*)
Texas	\$80,000 (amount includes a wildcard*)
"C" States that Protect Household Goods Worth Between \$13,000 and \$16,999	
Arizona	\$15,600
Massachusetts	\$15,000
Ohio	\$14,875 aggregate, \$700 per item (adjusted triennially for inflation)

STATE	AMOUNT OF PROTECTION
"D" States that Protect Household Goods Worth Between \$7,000 and \$12,999	
District of Columbia	\$8,625
Idaho	\$7,500
Iowa	\$7,000
Minnesota	\$12,150
Montana	\$7,000
Nevada	\$12,000
North Carolina	\$7,000 (amount includes a wildcard*)
Rhode Island	\$9,600
Washington	\$7,500
West Virginia	\$8,000
Wisconsin	\$12,000
"F" States that Protect Less than \$7,000 in Household Goods	
Alabama	No protection
Alaska	\$4,050
Arkansas	No protection
Colorado	\$6,000
Delaware	No protection
Florida	No protection
Georgia	\$1,000
Illinois	No protection
Indiana	\$1,000 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
Kentucky	\$3,000
Maryland	\$1,000
Michigan	\$1,000
Mississippi	No protection
Missouri	\$3,000
Nebraska	\$3,582
New Hampshire	\$3,500
New Jersey	\$1,000
Oregon	\$3,000
Pennsylvania	No protection
South Carolina	\$6,100
South Dakota	No protection
Tennessee	No protection
Utah	\$4,000
Vermont	\$2,500
Virgin Islands	\$3,000
Virginia	\$5,000
Wyoming	\$4,000

**This table assumes that, if the state allows a “wildcard” exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value, second to protect up to \$3,000 in a bank account, and third to protect household goods up to at least \$17,000 if the state does not provide an earmarked exemption for them. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.*

Some states allow a married couple to preserve jointly owned personal property, such as household goods or a car, from creditors if only one of the two spouses owes the debt. This rule, called “tenancy by the entirety,” ameliorates the harshness of low household good exemptions in some states, but only when just one of two spouses owes the debt. It provides no help to widows, widowers, divorced parents, or single individuals who incur debts.

NCLC’s [Model Family Financial Protection Act](#) protects all the debtor’s household goods but allows the creditor to ask a court to allow sale of any item worth more than \$3,000. This approach ensures that a family will not be stripped of essential items needed for daily life, yet at the same time does not protect high-cost luxury items.

SEVERAL STATES MADE PROGRESS SINCE 2024, BUT MUCH REMAINS TO BE DONE

Not one state rates an ‘A’ grade in each of the five areas of protection: wages, bank account, family home, family vehicle, and household goods. This means that there is no state where a person struggling to make ends meet can be sure that one day a wage seizure won’t drop their paycheck below what they need to cover rent and food, or that the car they need to make it to work and keep their job won’t be seized, or that the home they have sacrificed to buy won’t be sold out from under them. However, several states made significant progress in 2024.

Delaware increased its bankruptcy-only exemptions for the family home (from \$125,000 to \$200,000), a motor vehicle (from \$1,500 to \$2,500), and tools of the trade (from \$1,500 to \$2,500).⁴⁰ While these changes do not affect the grades given to states in this report, which focuses just on protections that apply outside of bankruptcy, they will still be of great help to families facing financial struggles in the state.

Florida increased its earmarked protection for a motor vehicle from \$1,000 to \$5,000.⁴¹

Massachusetts increased its homestead protection to \$1,000,000 from \$500,000 in recognition of the steady increase in home values in that state.⁴² This increased the Massachusetts grade for protection of the home from a ‘B’ to an ‘A’ after it had fallen to a ‘B’ in the previous year. While this increase is very welcome, lawmakers should consider future-proofing the protection by indexing it to median value.

Minnesota overhauled its exemption statute.⁴³ The new law restricts wage seizure to 10% of the debtor’s disposable earnings if the debtor’s weekly income exceeds 40 times, but is less than or equal to 60 times, the greater of the state or federal minimum wage. The amount that can be seized goes up in tiers until 25% of disposable earnings can be garnished if the debtor’s weekly income exceeds 80 times the greater of the state or federal minimum wage.

This change gives additional protection to workers making more than 40 times the minimum wage. However, it does not change the amount of wages that can be seized from our hypothetical worker who is working 40 hours at the highest minimum wage in the state, so it did not affect Minnesota's grade.

The same bill also updated the state's personal property exemption to explicitly include computers, cell phones, and other consumer electronics; created a new \$3,000 exemption for household tools and equipment; increased the protection for a motor vehicle to \$10,000 (\$25,000 if used by a person with disabilities, \$100,000 if modified for disability, and \$12,500 if necessary for use in the debtor's trade, business, or profession); created a new \$1,500 bankruptcy-only wildcard, which includes funds in a bank account; expanded the exemption for public assistance to explicitly include any federal or state tax credit received by eligible low-income taxpayers, including the earned income tax credit, the Minnesota working family credit, and renter's credit; added a \$1,000 exemption for family pets; created a new exemption for up to \$1,000,000 in benefits under a policy of accident or disability insurance; and made a number of other improvements to its protections.

Nebraska increased its homestead exemption from \$60,000 to \$100,000.⁴⁴

Effective January 1, 2025, **Oregon** increased the amount of wages protected from seizure from \$254 per week to \$305 per week. The amount will increase to \$338 per week on July 1, 2025, \$400 per week on July 1, 2026, and 30 times the state's minimum wage thereafter. The state also increased the motor vehicle exemption from \$3,000 to \$10,000, and the homestead exemption from \$40,000 to \$150,000 for a single owner and from \$50,000 to \$300,000 for two owners. The homestead amount will be adjusted annually for inflation, and the dollar amount of protected wages will be adjusted annually starting in 2027.⁴⁵

Virginia increased its homestead exemption from \$25,000 to \$50,000 and its protection for a motor vehicle from \$6,000 to \$10,000.⁴⁶ The same bill provides that the dollar amounts of these and other exemptions are to be adjusted for inflation every three years starting in 2027. On the other hand, the bill also restricted a wildcard provision, holding that the wildcard can only be used to protect real or personal property used as the principal residence of the debtor or the debtor's dependents.

Arizona, California, Maine, Minnesota, New York, South Carolina, and Utah adjusted one or more exemptions upward to account for inflation, as required by statutes in those states.

These changes are detailed in the [State Summaries](#), and an appendix to NCLC's [Collection Actions](#) summarizes state exemption laws in more detail.⁴⁷ All of these changes have been included in our ratings, even if the changes have not yet taken effect.

RECOMMENDATIONS

What States Can Do to Protect Family Finances

States have good reason to be concerned about protecting their residents from over-aggressive collection of judgments for consumer debts. The growing wealth gap, the high volume of collection lawsuits filed around the country,⁴⁸ and the soaring costs of necessities are straining families to the breaking point and will make them increasingly vulnerable to seizure of essential wages and property.

State exemption laws should:

- **Protect a living wage—at least \$1,000 per week, but more in high-cost states—for working debtors**, including those paid as independent contractors, so that families can meet basic needs and maintain a safe, decent standard of living within the community.
- **Automatically protect a reasonable amount of money on deposit** so that debtors have a cushion to cover several months of basic needs such as rent, daycare, utility bills, and commuting expenses.
- **Preserve the debtor's ability to work**, by protecting a working car, work tools, and work equipment.
- **Protect the family's housing and necessary household goods.**
- **Protect retirees from destitution** by restricting creditors' ability to seize retirement funds.
- **Automatically update exemption laws for inflation.**
- **Close loopholes that enable some lenders to evade exemption laws.** For example, states that allow lenders to take household goods as collateral enable these lenders to avoid state protections of household goods.
- **Be self-enforcing to the extent possible**, so that the debtor does not have to file complicated papers or attend court hearings.

Model language for states to achieve these goals is provided in the National Consumer Law Center's [Model Family Financial Protection Act](#).

By updating their exemption laws, states can prevent creditors and debt buyers from reducing families to poverty. These protections also benefit society at large, by helping families regain their financial footing and contribute to the economy, keeping workers in the work force, helping families stay together, reducing the demand on funds for unemployment compensation and social services, and keeping money in local communities where it will aid economic stability and growth.

What Congress Can Do

This report has focused on state laws because states are the primary source of protections for debtors. But the federal government has an important role, too.

Since 1968, when the Consumer Credit Protection Act was passed, a federal law has placed a limit on how much a debt collector can take from a worker's wages.⁴⁹ This limit is shockingly low – a full-time worker earning the federal minimum wage can be left with just \$217.50 a week, not even half the poverty level for a family of four and nowhere close to a living wage. Another significant flaw in the federal law is that it provides no protection for wages after they are deposited in the worker's bank account, even if they are direct-deposited. Thus, even that \$217.50 could be seized from a bank account. (Fortunately, the federal law allows states to provide greater protections for workers' wages, and, as detailed earlier in this report, more than two-thirds of the states have done so).

It is time for Congress to improve this basic protection. **Congress should:**

- [Increase the federal protection against wage seizure to \\$1,000](#), with annual adjustments for inflation, to protect a living wage.
- [Enact a self-executing protection of \\$12,000 in a bank account from seizure](#) (also adjusted annually for inflation), so that families can cover several months of expenses to address income or expense shocks or preserve some funds for retirement.

Congress also writes the nation's bankruptcy laws and controls how the government collects its own debts. **Congress should also:**

- **Restore the viability of bankruptcy as a fresh start** by simplifying the bankruptcy process, increasing asset and homestead protections, and giving student loan borrowers and those struggling with unaffordable criminal justice fines and fees the same fresh start opportunity as others.
- Instruct the federal government to **stop seizing federal safety net payments**, including the Earned Income Tax Credit, the Child Tax Credit, veterans' benefits, and Social Security benefits to repay government debts or old child support payments owed to state governments.

APPENDIX A

Rating Criteria

The text below describes the methodology used to arrive at each grade. The changes we made this year to our grading criteria to account for the extended period of inflation that families have been contending with and the importance of making exemptions self-executing are discussed in the text of the report. We plan to adjust our criteria for inflation on an annual basis going forward.

FAMILY OF FOUR. For purposes of this report, we assume that the debtor is the head of a family of four. Thus, if a state provides a higher exemption amount for a person who is the head of a family, we have used that amount in our ratings. A few states also provide small increases in their protection of wages or property when the debtor has dependent children. In those states, we have assumed that the debtor has two children.

Several jurisdictions provide an exemption for a car only if the debtor uses it to get to work. Since this exemption would be available for the typical working family, we have included those exemptions in this report. In some other states, an exemption for “tools of the trade” may apply to a car, but often the courts require the car to be used for more work-related functions than just getting to and from work. In this report we have assumed that any exemption for tools of the trade is not interpreted to be flexible enough to exempt a car that is used for commuting.

STRUCTURE OF STATE EXEMPTION LAWS AND USE OF WILDCARDS. Some state exemption laws provide a list of property that debtors can preserve from their creditors, with a dollar cap for each category. Others provide a wildcard exemption of a certain dollar amount. Then the debtor chooses what specific items to protect. Some wildcards are limited to certain kinds of property, and some are available only if the debtor does not take advantage of some other exemption, usually the homestead exemption. Many states’ exemption schemes combine both a list of earmarked exemptions and a wildcard.

In order to treat these states uniformly, so that their results for debtors can be compared on a state-by-state basis, this report employs certain assumptions. We assume that, if a wildcard is available, the debtor will apply it first to preserve a car worth up to \$15,000, because for so many debtors a working car is necessary to keep a job, buy groceries, and get health care. However, if the wildcard exemption is at least \$3,000 and the state does not offer an earmarked exemption for a bank account or household goods, we reserve \$1,000 of the wildcard for those purposes. If any amount of a wildcard remains after applying it to preserve a car worth up to \$15,000, we apply it next to a bank account, if the state allows

it to be used for this purpose and if the state did not provide an earmarked exemption for a bank account. If any amount remains after preserving up to \$3,000 in a bank account, we apply the remainder to the debtor's household goods, up to \$17,000. If any amount remains after preserving \$17,000 in household goods, we then apply up to an additional \$5,000 to the debtor's car.

In some states, a wildcard is available only if the debtor does not claim some other exemption, typically a homestead exemption. For purposes of our ratings of the state's protection of a car, a bank account, and household goods, we have assumed that the debtor has not claimed a homestead exemption. A few states offer a wildcard in the amount of any unused portion of certain earmarked exemptions for types of personal property. In these states, we have assumed that the debtor has not used an exemption for tools of the trade or crops, but has used the full exemption for a car, a bank account, and household goods.

WAGE SEIZURE CALCULATIONS. In calculating the amount of wages protected from seizure, we have assumed that the debtor is working full-time at minimum wage and is the head of a four-person household that includes two dependent children. If the state law explicitly requires the state minimum wage rather than the federal minimum wage to be used in a particular calculation, we have done so. In the few states that provide that a calculation is to be based on the larger of the state or local minimum wage, we have used the state minimum. If the state minimum wage varies by region within the state or by the size of the employer, we use the highest minimum wage. For simplicity, our wage seizure calculations do not distinguish between gross and net wages. In drafting a wage seizure limit, these distinctions are important, because the exact calculations can make a significant difference.

Many wage seizure laws protect the higher of two calculations—one based on a flat amount, such as \$750 or 30 times the federal or state minimum wage, and the other based on a percentage of the worker's weekly earnings. In a state with a higher minimum wage than the federal minimum, we assume that a full-time worker is earning 40 times the state minimum wage, and the percentage of earnings should be based on that figure.

MEDIAN HOME VALUES. Our rating of the state's protection of the debtor's home is based on the extent to which the state's homestead exemption protects a median-priced home in the state. We base median home values on the U.S. Census Bureau's most recent American Community Survey. This report is usually released in the fall and reflects the previous year's median prices, broken down by state.⁵⁰ For this report we used the most recent values available when researching this report, i.e. 1-year estimates for 2023.

In New York, where the exempt amount ranges from \$102,400 to \$204,825 depending on the county, we have chosen the highest exemption amount (\$204,825), which applies to 10 counties in the New York City area. The average of those 10 counties' median home values was \$674,170 in 2023.⁵¹

For the Virgin Islands, a 2020 figure⁵² is the latest available. To estimate the 2023 median, we determined the average percentage increase in median values across the United States between 2020 and 2023. (For 2023, we used the 2023: ACS 1-Year Estimates (B25077). For 2020, ACS did not release a one-year estimate, because its 2020 results were not statistically significant enough to release a report for that year, so we used the 2020 ACS 5-Year Estimates (B25077).) We calculated the percentage increase for each state by dividing the 2023 estimates by the 2020 estimates and then took the average of all the state increases. Our final step was to apply this average percentage increase to the 2020 Virgin Islands median value. The result was a median home value of \$421,701.

OTHER RULES. Some states provide higher exemption amounts for debtors who are older or have disabilities. In this report we have not used these higher amounts.

Some states allow married debtors to “stack” their exemptions. For example, if a state allowed a \$2,000 exemption for a car, each spouse might be able to exempt that amount and save a car worth \$4,000. The figures in this report are based on the individual exemption amounts unless otherwise stated.

Some states make a homestead exemption dependent in whole or in part on filing of a document declaring that the home is the consumer's homestead. In those states, we have assumed that the debtor has filed the required declaration.

HOW WE DEAL WITH AMBIGUITIES IN EXEMPTION LAWS. When there are ambiguities in state exemption laws, we have generally interpreted them in favor of a broader rather than a narrower exemption. For example, some states' exemption laws are not clear about whether a wildcard exemption, such as one that applies to “any real or personal property,” can be used to protect a bank account. If we could find any cases that treated such a wildcard as available to protect a bank account, we treated it as available. If we have overlooked any decisions or statutes that address these or other questions, please bring them to our attention.

Interpreting ambiguous exemption laws broadly is in line with the general principle that state exemption laws are to be interpreted liberally in favor of the debtor. But it also means that, even in states that we rate highly, the exemption law may need improvements to make it clear that the broader reading is correct.

APPENDIX B

State Summaries

This appendix shows, for each state plus the District of Columbia, Puerto Rico, and the Virgin Islands, how well the jurisdiction protects a family’s basic income and assets from seizure by creditors and debt collectors. It analyzes the jurisdiction’s exemption laws from the perspective of a consumer who is supporting two children and working full-time at minimum wage. It includes the overall grade for the state, and the grades for each of the five elements we rate: protection of a living wage, the home, a car, a basic amount in a bank account, and household goods.

Alabama	54	Louisiana	72	Oklahoma	90
Alaska.....	55	Maine.....	73	Oregon.....	91
Arizona	56	Maryland.....	74	Pennsylvania	92
Arkansas.....	57	Massachusetts.....	75	Puerto Rico.....	93
California	58	Michigan	76	Rhode Island	94
Colorado.....	59	Minnesota.....	77	South Carolina.....	95
Connecticut.....	60	Mississippi	78	South Dakota.....	96
Delaware	61	Missouri	79	Tennessee	97
District of Columbia	62	Montana.....	80	Texas	98
Florida.....	63	Nebraska	81	Utah	99
Georgia.....	64	Nevada	82	Vermont	100
Hawaii.....	65	New Hampshire	83	Virgin Islands.....	101
Idaho.....	66	New Jersey.....	84	Virginia.....	102
Illinois.....	67	New Mexico	85	Washington.....	103
Indiana.....	68	New York	86	West Virginia	104
Iowa	69	North Carolina	87	Wisconsin	105
Kansas.....	70	North Dakota	88	Wyoming.....	106
Kentucky.....	71	Ohio	89		

ALABAMA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$1,000	Ala. Const. Art. X, § 204	The Alabama state constitution provides a \$1,000 wildcard for personal property, and an intermediate state appellate court decision, <i>Renter's Realty v. Smith</i> , 322 So. 3d 1060 (Ala. Ct. Civ. App. Jan. 10, 2020), holds that this can be applied to exempt up to \$1,000 in wages in the hands of the debtor's employer. Reports from advocates that this exemption is being widely applied, justifying increasing this grade to an A.	A
A home worth...	\$18,800	Ala. Code § 6-10-2	This is 9% of the median home value in the state.	F
A car worth...	\$9,400	Ala. Code § 6-10-6	The only exemptions available for a car are a \$9,400 statutory wildcard,* adjusted triennially for inflation, and a \$1,000 constitutional wildcard. This uses all but \$1,000 of these wildcards.	D
A bank account worth...	\$1,000	Ala. Code § 6-10-6	This uses the remainder of the wildcards. In <i>re Lively</i> , 583 B.R. 534 (Bankr. M.D. Ala. 2017), the court treated the statutory wildcard as available to protect a sum of money that a state court was holding for the debtor, so it appears that it can probably be used to protect a bank account.	C
Household goods worth...	No protection	Ala. Code § 6-10-6	If the wildcards are used to protect a \$9,425 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

*A "wildcard" is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor's choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

ALASKA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$743	Alaska Stat. §§ 09.38.030, 09.38.050; Alaska Admin. Code tit. 8, § 95.030	State protects \$743 (adjusted biennially for inflation) if the debtor is the sole support of a household.	C
A home worth...	\$72,900 (adjusted biennially for inflation)	Alaska Stat. § 09.38.010; Alaska Admin. Code tit. 8, § 95.030	This is 21% of the median home value in the state.	F
A car worth...	\$4,050 in car worth up to \$27,000 (adjusted biennially for inflation)	Alaska Stat. § 09.38.020; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption.	F
A bank account worth...	For a person who is not earning regular wages, \$2,970 is protected	Alaska Stat. § 09.38.030; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption. It also appears that wages remain exempt after payment. In re Henrickson, 2007 WL 703620 (Bankr. D. Alaska Mar. 5, 2007), holds that assets that can be traced back to wages are exempt. In addition, the protection of \$743 of the debtor's wages applies to "earnings," defined as "money received by an individual..." (emphasis added). Miller v. Monrean, 507 P.2d 771 (Alaska 1973), was based on an earlier version of the statute but expresses a strong view that deposited wages should remain exempt.	C
Household goods worth...	\$4,050 (adjusted biennially for inflation)	Alaska Stat. § 09.38.030; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption.	F

*A "wildcard" is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor's choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

ARIZONA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$861	Ariz. Rev. Stat. Ann. §§ 12-1598.10(F), 33-1131	State protects 60 times the applicable minimum wage (federal, state, or local, whichever is highest), or 90% of wages. May be reduced to 5% in case of "extreme economic hardship" to debtor or family.	B
A home worth...	\$414,700	Ariz. Rev. Stat. Ann. § 33-1101	This is 101% of the median home value in the state.	A
A car worth...	\$15,600 (\$26,000 if disabled)	Ariz. Rev. Stat. Ann. § 33-1125	Earmarked exemption.	B
A bank account worth...	\$5,200	Ariz. Rev. Stat. Ann. § 33-1126	Earmarked exemption.	B
Household goods worth...	\$15,600	Ariz. Rev. Stat. Ann. § 33-1123	Earmarked exemption.	C

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

ARKANSAS



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$330	Ark. Code Ann. § 16-66-208	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but since worker will be paid at the state minimum wage, \$11/hour, 75% of that will be \$330, qualifying for a D grade.	D
A home worth...	No dollar cap if married or head of household	Ark. Const. art. 9, §§ 3,4,5. Ark. Code Ann. § 16-66-210	Limit on number of acres, but no dollar cap.	A
A car worth...	\$500		The only exemption available for a car is a \$500 wildcard* for a head of household. This uses all of that wildcard.	F
A bank account worth...	No protection		If the wildcard is used to protect a \$500 car, nothing will be left to protect a bank account.	F
Household goods worth...	No protection		If the wildcard is used to protect a \$500 car, nothing will be left to protect household goods.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

CALIFORNIA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$768	Cal. Civ. Proc. Code § 706.050	State protects 80% of disposable earnings or 48 times the state minimum wage (\$16/hour). If debtor earns more than 48 times the state minimum wage, 40% of the amount in excess of 48 times the state minimum wage can be seized.	C
A home worth...	Median home value in county or \$313,200, whichever is greater, capped at \$702,134	Cal. Civ. Proc. Code § 704.730	This is 93% of the average median home value in the state.	B
A car worth...	\$7,500 (adjusted triennially for inflation)	Cal. Civ. Proc. Code § 704.010	Earmarked exemption.	D
A bank account worth...	\$2,170 self-executing protection; in addition, 100% of wages remain exempt after deposit if garnished before deposit; otherwise 75% exempt	Cal. Civ. Proc. Code § 704.220	Earmarked self-executing exemption.	B
Household goods worth...	No dollar cap	Cal. Civ. Proc. Code § 704.020	Ordinary and reasonably necessary household goods are exempt. Items of extraordinary value may be sold, but the portion of the proceeds that is needed to purchase a replacement item of ordinary value is exempt.	A

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

COLORADO



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$576.80	Colo. Rev. Stat. § 13-54-104	State protects 80% of disposable income or 40 times state minimum wage of \$14.42.	D
A home worth...	\$250,000 (\$350,000 elder or disabled)	Colo. Rev. Stat. § 38-41-201	This is 45% of the median home value in the state.	D
A car worth...	15,000 (\$25,000 if elderly or disabled)	Colo. Rev. Stat. § 13-54-102	Earmarked exemption.	B
A bank account worth...	\$2,500	Colo. Rev. Stat. § 13-54-102	Earmarked Exemption	C
Household goods worth...	\$6,000	Colo. Rev. Stat. § 13-54-102	Earmarked exemption.	F

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

CONNECTICUT



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$627.60	Conn. Gen. Stat. § 52-361a(f)	State protects 75% or 40 times the state minimum wage of \$15.69.	C
A home worth...	\$250,000	Conn. Gen. Stat. § 52-352b(t)	This is 68% of the median home value in the state.	C
A car worth...	\$8,000	Conn. Gen. Stat. §§ 52-352b(j), (r)	This combines a \$7,000 earmarked exemption with a \$1,000 wildcard.*	D
A bank account worth...	\$1,000	Conn. Gen. Stat. § 52-376b	Earmarked self-executing protection	B
Household goods worth...	No dollar cap	Conn. Gen. Stat. §§ 52-352a, 52-352b(a)	"Necessary" furniture, appliances, etc.	A

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

DELAWARE



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$450.50	Del. Code Ann. tit. 10, § 4913	State protects 85% of wages. Since worker will be paid at state minimum wage, \$13.25/hour, 85% of that will be \$450.50.	D
A home worth...	A \$500 wildcard* for the head of a family can be applied to a homestead	Del. Code Ann. tit. 10, § 4903	This is 0.1% of the median home value in the state.	F
A car worth...	\$500	Del. Code Ann. tit. 10, § 4903	The only exemption available for a car is a \$500 wildcard, available only if it is not applied to the home. This uses all of the wildcard.	F
A bank account worth...	Bank accounts cannot be garnished in Delaware	Del. Code Ann. tit. 10, § 3502(b)		A
Household goods worth...	No protection	Del. Code Ann. tit. 10, § 4903	If the wildcard is used to protect a \$500 car, nothing will be left to protect household goods.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

DISTRICT OF COLUMBIA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$700	D.C. Code §§ 16-572, 16-572a	Jurisdiction protects 40 times the D.C. minimum wage of \$17.50/hour. If the debtor makes more than this, the creditor can garnish 25% of the wages over that amount. More can be exempted upon showing of undue hardship.	C
A home worth...	No dollar cap if debtor is the head of a family	D.C. Code § 15-501(a)(14)	Full value of the home.	A
A car worth...	\$10,500 if debtor is head of a family	D.C. Code § 15-501(a)(1), (a)(3)	This combines an earmarked exemption of \$2,575 with an \$850 wildcard* that is available to the head of a family and \$7,075 of a second \$8,075 wildcard that is available if the debtor does not use the homestead exemption.	C
A bank account worth...	\$1,000	D.C. Code § 15-501(a)(3)	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth...	\$425/item/ \$8,625 aggregate if debtor is head of a family	D.C. Code § 15-501(a)(2)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

FLORIDA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$750	Fla. Stat. § 222.11	For head of household, the first \$750 is exempt; amounts over \$750 may be garnished only if debtor has agreed in writing.	C
A home worth...	No dollar cap	Fla. Const. art. X, § 4(a)(1); Fla. Stat. § 222.05	Limit on number of acres, but no dollar cap.	A
A car worth...	\$9,000	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. §§ 222.25	This combines an earmarked exemption of \$5,000 with a \$1,000 constitutional wildcard* and \$3,000 of a \$4,000 statutory wildcard that is available to a debtor who does not claim or benefit from the state homestead exemption.	D
A bank account worth...	\$1,000	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. §§ 222.11, 222.25	This makes use of the remaining \$1,000 of the statutory wildcard. In re Rodale, 452 B.R. 290 (Bankr. M.D. Fla. 2011) treats a “financial account” as “personal property” that can be protected by the \$4,000 wildcard. See also In re Abbott, 408 B.R. 903 (Bankr. S.D. Fla. 2009) (applying the wildcard exemption to a checking account).	C
Household goods worth...	No protection	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. § 222.25	There is no earmarked exemption. If the wildcards are used to protect a \$5,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

GEORGIA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Ga. Code Ann. § 18-4-5	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$21,500	Ga. Code Ann. § 44-13-1	This is 7% of the median home value in the state.	F
A car worth...	\$4,000	Ga. Code Ann. § 44-13-1	The only exemption available for a car is a \$5,000 wildcard.* This uses all but \$1,000 of the wildcard.	F
A bank account worth...	No protection	Ga. Code Ann. § 44-13-1	Since the wildcard can be used only for “real or personal property,” it is unclear whether any part of it can be applied to protect a bank account, so the remaining \$1,000 of the wildcard will be applied to household goods.	F
Household goods worth...	\$1,000	Ga. Code Ann. § 44-13-1	This uses the remainder of the wildcard.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

HAWAII



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$473	Haw. Rev. Stat. § 652(1)(a)(4)	State protects all but 5% of the first \$100 in wages, all but 10% of next \$100, and all but 20% of remainder. Calculation assumes 40 hours at state minimum wage (\$14/hour).	D
A home worth...	\$30,000 for head of family or elder	Haw. Rev. Stat. § 651-92	This is 4% of the median home value in the state.	F
A car worth...	\$2,575	Haw. Rev. Stat. § 651-1221(2)	Earmarked exemption.	F
A bank account worth...	No protection			F
Household goods worth...	No dollar cap	Haw. Rev. Stat. § 651-121(1)	All necessary furnishings, appliances, etc.	A

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

IDAHO



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Idaho Code Ann. §§ 11-207, 11-712	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$175,000	Idaho Code §§ 11-1001 to 11-1003	This is 41% of the median home value in the state.	D
A car worth...	\$11,500	Idaho Code § 11-605(3), (10)	This combines a \$10,000 earmarked exemption with a \$1,500 wildcard.*	C
A bank account worth...	None, but wages remain exempt after deposit	Idaho Code § 11-713	There is no earmarked exemption, and the wildcard is unavailable because it applies only to tangible personal property, but wages remain exempt after deposit.	F
Household goods worth...	\$7,500	Idaho Code § 11-605(1)	Earmarked exemption: \$750 for any single item, capped at \$7,500 in the aggregate.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

ILLINOIS



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$630	735 Ill. Comp. Stat. § 5/12-803; 740 Ill. Comp. Stat. § 170/4	State protects 85% of gross wages or 45 times the federal or state minimum wage (\$14/hour).	C
A home worth...	\$15,000	735 Ill. Comp. Stat. § 5/12-901	This is 6% of the median home value in the state.	F
A car worth...	\$5,400	735 Ill. Comp. Stat. § 5/12-1001(b), (c)	This combines an earmarked exemption of \$2,400 with \$3,000 of a \$4,000 wildcard.*	D
A bank account worth...	\$1,000	735 Ill. Comp. Stat. § 5/12-1001(b)	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth...	No protection	735 Ill. Comp. Stat. § 5/12-1001(b)	If the wildcard is used to protect a \$5,400 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

INDIANA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Ind. Code § 24-4.5-5-105	State protects 75% of wages or 30 times the federal minimum wage. Garnishment can be reduced to as low as 10% of wages upon a showing of good cause.	F
A home worth...	\$22,750 (adjusted every 6 years for inflation)	Ind. Code §§ 34-55-10-2(c), 34-55-10-2.5, 34-55-10-14; 750 Ind. Admin. Code § 1-1-1	This is 10% of the median home value in the state.	F
A car worth...	\$11,100	Ind. Code § 34-55-10-2(c)(2)	The only exemption available for a car is a \$12,100 wildcard* (adjusted every 6 years for inflation) for tangible personal property. This uses all but \$1,000 of the wildcard.	C
A bank account worth...	\$450 (adjusted every 6 years for inflation)	Ind. Code § 34-55-10-2(c)(3); 750 Ind. Admin. Code § 1-1-1	Earmarked exemption.	F
Household goods worth...	\$1,000	Ind. Code § 34-55-10-2(c)(2)	There is no earmarked exemption. This uses the remaining \$1,000 of the wildcard.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

IOWA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$290	Iowa Code §§ 537.5105, 642.21	For debts arising from consumer contract, the state protects 75% or 40 times the minimum wage. In addition there is an annual cap: for a debtor at the poverty level the cap is \$1,500 per year, and wage seizure can be reduced in case of hardship.	F
A home worth...	No dollar cap	Iowa Code § 561.2.	Limit on number of acres, but no dollar cap.	A
A car worth...	\$8,000	Iowa Code § 627.6(9)	This combines a \$7,000 earmarked exemption with a \$1,000 wildcard.*	D
A bank account worth...	None	Iowa Code § 642.21(3)		F
Household goods worth...	\$7,000	Iowa Code § 626.6(5)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

KANSAS



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Kan. Stat. Ann. § 60-2310	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	No dollar cap	Kan. Stat. Ann. § 60-2301	Limit on number of acres but no dollar cap.	A
A car worth...	\$20,000	Kan. Stat. Ann. § 60-2304(c)	Earmarked exemption.	A
A bank account worth...	No protection			F
Household goods worth...	No dollar cap	Kan. Stat. Ann. §60-2304(a)	All reasonably necessary household goods.	A

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KENTUCKY



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Ky. Rev. Stat. Ann. § 427.010	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$5,000	Ky. Rev. Stat. Ann. § 427.060	This is 2% of the median home value in the state.	F
A car worth...	\$2,500	Ky. Rev. Stat. Ann. § 427.010(1)	Earmarked exemption.	F
A bank account worth...	No protection			F
Household goods worth...	\$3,000	Ky. Rev. Stat. Ann. § 427.010(1)	Earmarked exemption.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

LOUISIANA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	La. Rev. Stat. Ann. § 13:3881	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$35,000 (100% of value for expenses of certain catastrophic illness; may not be seized for consumer credit card debt, but lien is created)	La. Rev. Stat. Ann. §§ 20:1, 13:3851.1	This is 16% of the median home value in the state.	F
A car worth...	\$7,500 (additional \$7,500 if adapted for disability)	La. Rev. Stat. Ann. § 13:3881(A) (7), (8)	Earmarked exemption.	D
A bank account worth...	No protection			F
Household goods worth...	No dollar cap	La. Rev. Stat. Ann. §§ 13:3881(A) (3), (A)(4)	Extensive list of household goods used by debtor or family.	A

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

MAINE



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$566	Maine Rev. Stat. Ann. tit. 9-A §5-105(2)	State protects 75% of wages or 40 times the state minimum wage of \$14.15/hour or the federal minimum wage, whichever is higher.	D
A home worth...	\$188,550 for elder, disabled, or if minor dependents reside with debtor (\$94,300 individual; for joint owners, the greater of \$894,300 or the debtor's ownership share multiplied by \$188,550)	Me. Rev. Stat. Ann. tit. 14, § 4422(1)	This is 61% of the median home value in the state.	C
A car worth...	\$12,400	Me. Rev. Stat. Ann. tit. 14, § 4422(2), (16)	This combines an earmarked exemption of \$11,800 with a \$600 wildcard.*	C
A bank account worth...	\$3,550		Earmarked exemption (operates as a self-executing protection).	C
Household goods worth...	No aggregate dollar cap	Me. Rev. Stat. Ann. tit. 14, § 4422(3), (6), (8), (16)	Household goods are exempt without an aggregate dollar cap; there is a cap of \$500 per item for most items, but if the debtor does not use the homestead exemption a \$6,000 wildcard exemption is available and can be used to protect more expensive items.	A

*A "wildcard" is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor's choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

MARYLAND



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$450	Md. Code Ann. Com. Law § 15.601.1	State protects 75% of wages or 30 times the state minimum wage of \$15/hour.	D
A home worth...	\$6,000 wildcard* can be applied to real property	Md. Code Ann. Cts. & Jud. Proc. § 11-504	This is 1% of the median home value in the state.	F
A car worth...	\$6,000	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(5)	The only exemption available for a car is a \$6,000 wildcard that is available if the debtor does not use the homestead exemption.	D
A bank account worth...	\$500	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(5)	A \$500 self-executing earmarked exemption.	C
Household goods worth...	\$1,000	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(4)	Earmarked exemption.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

MASSACHUSETTS



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$750	Mass. Gen. Laws Ch. 246, § 28	State protects 85% of gross wages or 50 times the greater of the federal or state minimum wage (\$15/hour).	C
A home worth...	\$1,000,000 (if declared)	Mass. Gen. Laws Ch. 188, § 1	This is 175% of the median home value in the state.	A
A car worth...	\$13,500	Mass. Gen. Laws Ch. 235, §§ 34(16), (17)	This combines an earmarked exemption of \$7,500 with \$1,000 of a general wildcard* and \$5,000 of certain unused exemptions.	C
A bank account worth...	\$2,500	Mass. Gen. Laws Ch. 235, § 34(15), Ch. 246, § 28A	Earmarked self-executing exemption.	B
Household goods worth...	\$15,000	Mass. Gen. Laws Ch. 235, § 34(1), (2), (12)	Earmarked exemption.	C

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

MICHIGAN



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$309.90	Mich. Comp. Laws § 600.5311	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.33/hour).	D
A home worth...	\$3,500	Mich. Comp. Laws §§ 600.6023, 600.6024, 559.214	This is 1% of the median home value in the state.	F
A car worth...	\$1,000	Mich. Comp. Laws § 600.6023(1)	Earmarked exemption for a motor vehicle “to enable a person to carry on the profession, trade, occupation, or business in which the person is principally engaged.”	F
A bank account worth...	No protection			F
Household goods worth...	\$1,000	Mich. Comp. Laws § 600.6023(1)	Earmarked exemption.	F

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

MINNESOTA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$434	Minn. Stat. §§ 550.37(13), 571.922	State protects 40 times the minimum wage of \$10.85/hour, with amount garnishable above that going up as income goes up.	D
A home worth...	510,000 (\$1,200,000 for a farm), adjusted biennially for inflation	Minn. Stat. §§ 510.01, 510.02, 550.37(12)	This is 155% of the median home value in the state.	A
A car worth...	\$10,000 (\$100,000 if modified for disability), adjusted biennially for inflation	Minn. Stat. § 550.37(12a)	Earmarked exemption.	C
A bank account worth...	None	Minn. Stat. § 550.37(13)		F
Household goods worth...	\$12,150 (adjusted biennially for inflation)	Minn. Stat. § 550.37(4)	Earmarked exemption.	D

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

MISSISSIPPI



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Miss. Code Ann. § 85-3-4	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$75,000	Miss. Code Ann. § 85-3-21, 85-3-1(d)	This is 44% of the median home value in the state.	D
A car worth...	\$9,000	Miss. Code Ann. § 85-3-1	The only exemption available for a car is a \$10,000 wildcard.* This uses all but \$1,000 of the wildcard.	D
A bank account worth...	\$1,000	Miss. Code Ann. § 85-3-1	This uses the remaining \$1,000 of the wildcard, which can be applied to “cash on hand.”	C
Household goods worth...	No protection	Miss. Code Ann. § 85-3-1	If the wildcard is used to protect a \$9,000 car and \$1000 in a bank account, nothing will be left to protect household goods.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

MISSOURI



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$442.80	Mo. Rev. Stat. § 525.030	State protects 90% of wages for head of family. Calculation assumes 40 hours at state minimum wage (\$12.30/hour).	D
A home worth...	\$15,000	Mo. Rev. Stat. § 513.475	This is 6% of the median home value in the state.	F
A car worth...	\$5,550	Mo. Rev. Stat. §§ 513.430(1)(3), (1)(5), 513.440	This combines an earmarked exemption of \$3,000 with a \$600 general wildcard,* an additional \$1,250 wildcard that is available to a debtor who is the head of a household, and two exemptions of \$350 that are available for each dependent child.	D
A bank account worth...	None			F
Household goods worth...	\$3,000	Mo. Rev. Stat. § 513.430(1)(1)	Earmarked exemption.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

MONTANA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$309	Mont. Code Ann. § 25-13-614	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.30/hour).	D
A home worth...	\$393,702	Mont. Code Ann. §§ 70-32-101, 70-32-104	This is 100% of the median home value in the state.	A
A car worth...	\$4,000	Mont. Code Ann. §25-13-609(2)	Earmarked exemption.	F
A bank account worth...	None			F
Household goods worth...	\$7,000 aggregate; \$1250/item	Mont. Code Ann. §25-13-609(1)	Earmarked exemption.	D

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

NEBRASKA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$408	Neb. Rev. Stat. § 25-1558	State protects 85% of wages for head of household. Calculation assumes 40 hours at state minimum wage (\$12/hour).	D
A home worth...	\$120,000	Neb. Rev. State §§ 40-101, 40-102	This is 49% of the median home value in the state.	D
A car worth...	\$10,940 (to be adjusted for inflation every five years beginning in 2023)	Neb. Rev. Stat. §§ 25-1556(4), 25-1552	This combines an earmarked exemption of \$5,970 with \$4,970 of a \$5,970 wildcard.*	C
A bank account worth...	\$1,000	Neb. Rev. Stat. §§ 25-1552, 25-1560	This makes use of the remaining \$1,000 of the wildcard.	C
Household goods worth...	\$3,582 (adjusted for inflation every five years beginning in 2023)	Neb. Rev. Stat. § 25-1556(4)	Earmarked exemption.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

NEVADA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$393.60	Nev. Rev. Stat. §§ 22.090(1)(g), 31.295.2	State protects 82% of wages or 50 times the federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$12/hour).	D
A home worth...	\$605,000	Nev. Rev. Stat. § 115.010	This is 137% of the median home value in the state.	A
A car worth...	\$15,000	Nev. Rev. Stat. § 21.090(1)(f)	Earmarked exemption.	B
A bank account worth...	\$10,400	Nev. Rev. Stat. §§ 21.090(1)(g)(2), (z), 21.105	This makes use of a \$400 self-executing protection, plus a \$10,000 wildcard.* In addition, wages remain exempt after deposit.	B
Household goods worth...	\$12,000	Nev. Rev. Stat. § 21.090(1)(b)	Earmarked exemption.	D

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

NEW HAMPSHIRE



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$362.50	N.H. Rev. Stat. Ann. § 512:21	State protects 50 times the federal minimum wage.	D
A home worth...	\$120,000	N.H. Rev. Stat. Ann. § 480:1	This is 29% of the median home value in the state.	D
A car worth...	\$15,000	N.H. Rev. Stat. Ann. § 511:2(XVI), (XVII)	This combines an earmarked exemption of \$10,000 with a \$1,000 general wildcard.* In addition, a second wildcard consists of up to \$7,000 of certain unused exemptions. If the debtor does not use the \$5,000 exemption for tools of the trade, that amount will be available for this second wildcard. If the debtor uses \$4,000 of this second wildcard, a car worth \$15,000 can be protected.	B
A bank account worth...	\$1,000	N.H. Rev. Stat. Ann. § 511:2 (XVII)	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth...	\$3,500	N.H. Rev. Stat. Ann. § 511:2(II) to (VI), (XX)	Earmarked exemption.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

NEW JERSEY



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$544.68	N.J. Stat. Ann. § 2A:17-56	State protects 90% of wages if under 250% of poverty. Calculation assumes 40 hours at state minimum wage (\$15.13/hour).	D
A home worth...	No protection			F
A car worth...	\$1,000	N.J. Stat. Ann. § 2A:17-19	The only exemption available for a car is a \$1,000 wildcard* for all personal property.	F
A bank account worth...	No protection	N.J. Stat. Ann. § 2A:17-19		F
Household goods worth...	\$1,000	N.J. Stat. Ann. § 2A:26-4	Earmarked exemption.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

NEW MEXICO



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$480	N.M. Stat. Ann. § 35-12-7	State protects 75% of wages or 40 times the highest applicable minimum wage. State minimum wage is \$12/hour.	D
A home worth...	\$150,000	N.M. Stat. Ann. § 42-10-9	This is 59% of the median home value in the state.	C
A car worth...	\$20,000	N.M. Stat. Ann. §§ 42-10-1, 42-10-10	This combines an earmarked exemption of \$10,000 with \$10,000 of a \$15,000 personal property wildcard* that is available to a debtor who does not own a homestead.	A
A bank account worth...	\$2,400	N.M. Stat. Ann. § 42-10-1	This makes use of \$2,400 from a second \$15,000 wildcard,* which may be used for a depository or investment account. Court rules make this \$2,400 protection self-executing.	B
Household goods worth...	\$80,000	N.M. Stat. Ann. § 42-10-1	Uses \$75,000 earmarked exemption for household goods and furnishings, plus the remaining \$5,000 of the \$15,000 personal property wildcard* that is available for a person who does not claim a homestead.	B

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

NEW YORK



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$576	N.Y. C.P.L.R. § 5231; N.Y. Soc. Serv. Law § 137-a	State protects 90% of gross wages, or 30 times the federal or state minimum wage (\$16/hour for large employers in NYC, less for small employers and other locations). In addition, state does not allow seizure of the wages of a person who receives public assistance, or would be qualified to receive public assistance if the amount of the wage seizure were deducted from their earnings. Percentage calculation assumes 40 hours at state minimum wage.	D
A home worth...	\$204,825 for the 10 most populous counties, less for other counties; adjusted triennially for inflation	N.Y. C.P.L.R. §§ 5206, 5253	This is 30% of the median home value in those counties.	D
A car worth...	\$6,825 (adjusted triennially for inflation)	N.Y. C.P.L.R. §§ 5205(a) (8), (9), 5253	This combines an earmarked exemption of \$5,500 with a wildcard* of \$1,325 that is available to a debtor who does not use the homestead exemption.	D
A bank account worth...	\$3,840	N.Y. C.P.L.R. § 5222	A self-executing protection for a bank account containing 240 times the greater of the federal or state minimum wage. The minimum wage is \$16/hour for in the NYC area, \$15 in other locations.	A
Household goods worth...	No dollar cap	N.Y. C.P.L.R. § 5205(a)(1) to (5), 5253	State protects an extensive list of goods, including all stoves, home heating equipment, furniture, and one refrigerator.	A

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

NORTH CAROLINA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	All wages exempt	N.C. Gen. Stat. § 1-362		A
A home worth...	\$35,000 (\$60,000 for certain elderly surviving spouses)	N.C. Gen. Stat. § 1C-1601(a)(1), (e)	This is 11% of the median home value in the state.	F
A car worth...	\$7,500	N.C. Gen. Stat. § 1C-1601(a)(2), (5)	This combines an earmarked exemption of \$3,500 with all but \$1,000 of a \$5,000 wildcard* that is available to a debtor who does not use the homestead exemption.	D
A bank account worth...	\$1,000 (deposited wages also protected)	N.C. Gen. Stat. § 1-362 (protecting wages earned within past 60 days), 1C-1601(a)(2)	This makes use of the remaining \$1,000 of the wildcard.	C
Household goods worth...	\$7,000	N.C. Gen. Stat. § 1C-1601(a)(4)	Earmarked exemption of \$5,000 plus two exemptions of \$1,000 (one for each of two dependent children).	D

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

NORTH DAKOTA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$330	N.D. Cent. Code § 32-09.1-03	State protects 75% of wages or 40 times the federal minimum wage, plus \$20 per dependent.	D
A home worth...	\$150,000	N.D. Cent. Code § 47-18-01	This is 61% of the median home value in the state.	C
A car worth...	\$20,000	N.D. Cent. Code §§ 28-22-03.1(1), (2), 28-22-05	This combines an earmarked exemption of \$10,000 with \$5,000 of a \$7,500 wildcard* that is available to the head of a household, and \$5,000 of a \$25,000 in lieu of homestead wildcard.*	A
A bank account worth...	\$3,000	N.D. Cent. Code § 28-22-03.1(1)	This makes use of \$3,000 of a \$25,000 wildcard* that is available to a person who does not claim a homestead.	C
Household goods worth...	\$19,500	N.D. Cent. Code § 28-22-03.1(1)	This makes use of the remainder of the two wildcards.	B

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

OHIO



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$313.50	Ohio Rev. Code Ann. § 2329.66(A)(13)	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.45/hour).	D
A home worth...	\$161,375 (adjusted triennially for inflation)	Ohio Rev. Code Ann. § 2329.66	This is 73% of the median home value in the state.	C
A car worth...	\$4,450 (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A)(2), 2329.661(B)	Earmarked exemption.	F
A bank account worth...	\$550 (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A)(3), 2329.661(B)	Earmarked exemption.	D
Household goods worth...	\$14,875 aggregate, \$700 per item (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A)(4), 2329.661(B)	Earmarked exemption.	C

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

OKLAHOMA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Okla. Stat. Ann., tit. 12, § 1171.1; tit. 31 §§ 1(18), 1.1	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	No dollar cap, except that urban homestead is capped at \$5,000 if less than 75% of parcel is used as principal residence	Okla. Stat. Ann. tit. 31, §§ 1, 2	Limit on number of acres, but no dollar cap.	A
A car worth...	\$7,500	Okla. Stat. Ann. tit. 31, § 1(13)	Earmarked exemption.	D
A bank account worth...	None	Okla. Stat. Ann. tit. 31, § 1(18)		F
Household goods worth...	No dollar cap	Okla. Stat. Ann. tit. 31, § 1(3), (6)	All household furniture, including a personal computer.	A

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

OREGON



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$478.50	Or. Rev. Stat. § 18.385	State protects the greater of 75% of wages or, as of Jan. 1, 2025, \$305/week. Percentage calculation assumes 40 hours at state minimum wage (\$15.95/hour).	D
A home worth...	\$150,000	Or. Rev. Stat. § 18.395	This is 31% of the median home value in the state.	D
A car worth...	\$10,000	Or. Rev. Stat. §18.345(1)(a)	Earmarked exemption.	C
A bank account worth...	\$2,500	Or. Rev. Stat. §§18.345(1)(p), 18.348	Self-executing \$2,500 earmarked exemption adjusted annually for inflation.	B
Household goods worth...	\$3,000	Or. Rev. Stat. §18.345(1)(f)	Earmarked exemption.	F

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

PENNSYLVANIA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	All wages exempt for most debts	42 Pa. Cons. Stat. Ann. § 8127	A serious gap in Pennsylvania's protection of wages is an exception for certain claims arising from residential leases.	A
A home worth...	\$300	42 Pa. Cons. Stat. Ann. § 8123	A \$300 wildcard* can be applied to home, representing .1% of the median home value in the state.	F
A car worth...	\$300	42 Pa. Cons. Stat. Ann. § 8123	The only exemption available for a car is the \$300 wildcard.	F
A bank account worth...	No protection	42 Pa. Cons. Stat. Ann. § 8123	If the wildcard is used to protect a \$300 car, nothing will be left to protect a bank account.	F
Household goods worth...	No protection	42 Pa. Cons. Stat. Ann. § 8123	If the wildcard is used to protect a \$300 car, nothing will be left to protect household goods.	F

*A "wildcard" is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor's choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

PUERTO RICO



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$315	P.R. Laws Ann. tit. 32, § 1130	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$10.50/hour).	D
A home worth...	No dollar cap	P.R. Laws Ann. tit. 31, § 1858		A
A car worth...	No cap if car is "considered the working tool of its owner"	P.R. Laws Ann. tit. 32, § 1130(4)(a)		A
A bank account worth...	None			F
Household goods worth...	No dollar cap	P.R. Laws Ann. tit. 32, § 1130(2), (14)	Necessary household furniture, plus capped earmarked exemptions for certain appliances.	A

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

RHODE ISLAND



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$420	R.I. Gen. Laws § 9-26-4	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$14/hour). Also prohibits wage seizure for one year after receipt of public assistance.	D
A home worth...	\$500,000 (significant exceptions)	R.I. Gen. Laws § 9-26-4.1	This is 121% of the median home value in the state.	A
A car worth...	\$12,000	R.I. Gen. Laws § 9-26-4(13)	Earmarked exemption.	C
A bank account worth...	\$500	R.I. Gen. Laws § 9-26-4(18)	Earmarked exemption.	D
Household goods worth...	\$9,600	R.I. Gen. Laws § 9-26-4(3)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

SOUTH CAROLINA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	All wages exempt	S.C Code Ann. §§ 15-39-410, 15-39-420		A
A home worth...	\$76,125 (multiple owners \$152,250; updated biennially for inflation)	S.C. Code Ann. § 15-41-30(A)(1), (B)	This is 28% of the median home value in the state.	D
A car worth...	\$15,200	S.C. Code Ann. § 15-41-30(A)(2), (7)	This combines a \$7,600 earmarked exemption with a \$7,600 wildcard* that is available to the extent that the debtor does not use the homestead exemption or certain other exemptions.	B
A bank account worth...	\$7,600	S.C. Code Ann. § 15-41-30(A)(5)	This makes use of a \$7,600 exemption for cash or liquid assets that is available to a debtor who does not use the homestead exemption.	B
Household goods worth...	\$6,100	S.C. Code Ann. § 15-41-30(A)(3)	Earmarked exemption.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

SOUTH DAKOTA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$498	S.D. Codified Laws § 21-18-51	State protects 80% of wages, or 40 times the federal or state minimum wage (\$11.20/hour) plus \$25 per dependent.	D
A home worth...	No dollar cap	S.D. Codified Laws §§ 43-31-1 to 43-31-4	Limit on number of acres but no dollar cap.	A
A car worth...	\$6,000	S.D. Codified Laws § 43-45-4	The only exemption available for a car is a \$7,000 wildcard* that is available to the head of a family. This uses all but \$1,000 of the wildcard.	D
A bank account worth...	\$1,000	S.D. Codified Laws § 43-45-4	This uses the remainder of the wildcard.	C
Household goods worth...	No protection		If the wildcard is used to protect a \$6,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

TENNESSEE



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$222.50	Tenn. Code Ann. §§ 26-2-106, 26-2-107	State protects 75% of wages or 30 times the federal minimum wage, plus \$2.50 per week for each dependent child under age 16.	F
A home worth...	\$35,000 if supporting minor child, or if both owners over age 62	Tenn. Code Ann. § 26-2-301	This is 11% of the median home value in the state.	F
A car worth...	\$9,000	Tenn. Code Ann. § 26-2-103	The only exemption available for a car is a \$10,000 wildcard.* This uses all but \$1,000 of the wildcard.	D
A bank account worth...	\$1,000	Tenn. Code Ann. § 26-2-103	This uses the remainder of the wildcard.	C
Household goods worth...	No protection		If the wildcard is used to protect a \$9,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

TEXAS



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	All wages exempt	Tex. Prop. Code Ann. § 42.001		A
A home worth...	No dollar cap	Tex. Const. art. 16, § 50; Tex. Prop. Code § 41.002	Limit on number of acres but no dollar cap.	A
A car worth...	\$20,000	Tex. Prop. Code Ann. §§ 42.001, 42.002	A wildcard* of \$100,000 for a family (\$50,000 for a single adult) is available. This uses \$20,000 of the wildcard.	A
A bank account worth...	No protection		No earmarked exemption. The wildcard applies only to personal property and cannot be used to protect a bank account.	F
Household goods worth...	\$80,000	Tex. Prop. Code Ann. §§ 42.001, 42.002	This uses the remaining \$80,000 of the wildcard.	B

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

UTAH



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Utah Code Ann. § 70C-7-103(2)	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$50,800 (multiple owners, \$101,700; to be updated for inflation annually, starting on 12/31/2019)	Utah Code Ann. § 78B-5-503	This is 10% of the median home value in the state.	F
A car worth...	\$3,000	Utah Code Ann. § 78B-5-506(3)	Earmarked exemption.	F
A bank account worth...	No protection			F
Household goods worth...	\$4,000	Utah Code Ann. §§ 78B-5-505, 78B-5-506	Earmarked exemption (\$1,000 for each of four categories of household goods).	F

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

VERMONT



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$464.78	Vt. Stat. Ann. tit. 12, § 3170	For debt arising from consumer credit transaction, state protects 85% of wages or 40 times federal minimum wage; more if debtor shows need. Percentage calculation assumes 40 hours at state minimum wage (\$13.67/hour).	D
A home worth...	\$125,000	Vt. Stat. Ann. tit. 27, § 101	This is 38% of the median home value in the state.	D
A car worth...	\$9,900	Vt. Stat. Ann. tit. 12, § 2740(1), (7)	This combines an earmarked exemption of \$2,500 with a \$400 wildcard* and a second wildcard of up to \$7,000 that is available to the extent that the debtor does not use the exemptions for tools of the trade, growing crops, and certain others.	D
A bank account worth...	\$700		Earmarked exemption.	D
Household goods worth...	\$2,500	Vt. Stat. Ann. tit. 12, § 2740(8) to (14)	Earmarked exemption.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

VIRGIN ISLANDS



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$378	V.I. Code Ann. tit. 5, § 522	The jurisdiction protects 90% of wages. Calculation assumes 40 hours at state minimum wage (\$10.50/hour).	D
A home worth...	\$300,000	V.I. Code Ann. tit. 5, § 478	This is 71% of the median home value in the state.	C
A car worth...	No protection			F
A bank account worth...	No protection			F
Household goods worth...	\$3,000 (if debtor is head of household)	V.I. Code Ann. tit. 5, § 479(3)	Earmarked exemption.	F

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VIRGINIA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$480	Va. Code Ann. §§ 34-29(a), 34-4.2	State protects 75% of wages or 40 times the federal or state (\$12.00/hour) minimum wage. If household income does not exceed \$1,750/month, the state provides an additional exemption of \$34/week for one dependent child, \$52/week for two, and \$66/week for three or more.	D
A home worth...	\$56,000 (earmarked exemption of \$50,000, plus a wildcard consisting of \$5,000 plus \$500 per dependent (additional amounts for elders and certain disabled veterans))	Va. Code Ann. §§ 34-4, 34-4.1	This is 15% of the median home value in the state.	F
A car worth...	\$15,000	Va. Code Ann. § 34-4	This combines an earmarked exemption of \$10,000 with \$5,000 from a wildcard for real or personal property.	B
A bank account worth...	\$1,000	Va. Code Ann. § 34-4	This makes use of an addition to the wildcard of \$500 per dependent, for a total of \$1,000.	C
Household goods worth...	\$5,000	Va. Code Ann. § 34-26(4a)	Earmarked exemption	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

WASHINGTON



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$569.80	Wash. Rev. Code § 6.27.150	For consumer debts, the state protects 80% of disposable earnings or 35 times the state minimum wage (\$16.28/hour); otherwise, 75% of wages or 35 times state minimum wage.	D
A home worth...	\$125,000 or county median sale price, whichever is greater	Wash. Rev. Code §§ 6.13.010, 6.13.030	This is 100% of the median home value in the state.	A
A car worth...	\$15,000	Wash. Rev. Code § 6.15.010(1)(d)(ii), (iii)	Earmarked exemption.	B
A bank account worth...	\$2,000	Wash. Rev. Code § 6.15.010(1)(d)(ii)	This makes use of \$2,000 of a \$3,000 wildcard. (The statute allows up to \$2,000 of the wildcard to be applied to a bank account in the case of consumer debts; \$1,000 of this amount is a self-executing protection).	B
Household goods worth...	\$7,500	Wash. Rev. Code § 6.15.010(1)(d)(i)	Earmarked exemption of \$6,500 plus the remaining \$1,000 of the wildcard.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

WEST VIRGINIA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$362.50	W. Va. Code §§ 38-5A-3, 38-5A-6, 46A-2-130	State protects 80% of wages or 50 times the federal minimum wage. More can be exempted in case of hardship if debt arises from consumer credit sale, consumer lease, or consumer loan.	D
A home worth...	\$5,000 for parent or married person (\$7,500 for certain medical debts)	W.Va. Code §§ 38-9-1 to 38-9-3	This is 3% of the median home value in the state.	F
A car worth...	\$6,000	W.Va. Code §§ 38-8-1(a)(1), (b)	This combines an earmarked exemption of \$5,000 with a wildcard* of \$1,000 that is available to the head of a household.	D
A bank account worth...	\$1,100	W.Va. Code § 38-8-1(4)	Earmarked exemption.	C
Household goods worth...	\$8,000	W.Va. Code § 38-8-1(a)(2)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

WISCONSIN



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$600	Wis. Stat. §§ 812.34, 812.38	The federal poverty amount, based on family size, is exempt. Wage seizure can also be reduced in case of hardship.	C
A home worth...	\$75,000	Wis. Stat. § 815.20	This is 28% of the median home value in the state.	D
A car worth...	\$4,000	Wis. Stat. § 815.18(3)(g)	Earmarked exemption.	F
A bank account worth...	\$5,000	Wis. Stat. § 815.18(3)(k)	Earmarked exemption.	B
Household goods worth...	\$12,000	Wis. Stat. § 815.18(3)(d)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, then to protect up to \$17,000 in household goods, and then any remainder as necessary to increase the protection of a car to \$20,000. As of 2024, the federal minimum wage is \$7.25 an hour.

WYOMING



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$217.50	Wyo. Stat. Ann. §§ 1-15-408, 1-15-511	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth...	\$100,000	Wyo. Stat. Ann. §§ 1-20-101 to 1-20-104	This is 33% of the median home value in the state.	D
A car worth...	\$5,000	Wyo. Stat. Ann. § 1-20-106(a)(iv)	Earmarked exemption.	D
A bank account worth...	No protection			F
Household goods worth...	\$4,000	Wyo. Stat. Ann. §§ 1-20-106(a)(iii)	Earmarked exemption.	F

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ENDNOTES

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2. Federal Reserve Bank of New York, Household Debt and Credit Report (Q3 2024), <https://www.newyorkfed.org/microeconomics/hhdc>.
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35. Rhode Island falls in this category solely because of the dollar amount its statute protects. The statute has an enormous gap in that it does not apply at all when the debt is owed to a bank, another federally-insured deposit-taking institution, or a variety of financial services providers licensed in the state. R.I. Gen. Laws § 9-26-4.1.
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42. 2024 Mass. Legis. Serv. Ch. 150 (H.B. 4977), § 51 (WEST).
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