



# NO FRESH START 2021

## WILL STATES LET DEBT COLLECTORS PUSH FAMILIES INTO POVERTY AS PANDEMIC PROTECTIONS EXPIRE?

### TABLES

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 excess (15% if weekly disposable income exceeds \$1,200)**

STATE	AMOUNT PROTECTED
<b>“A” States Ban Wage Garnishment for Most Debts</b>	
North Carolina	All wages exempt if supporting a family
Pennsylvania	All wages exempt for most debts
South Carolina	All wages exempt
Texas	All wages exempt
<b>“B” States Protect Enough Wages So That Paycheck Does Not Drop Below the Poverty Level (\$509.62 per week for family of four)</b>	
Alaska	\$743 per week if debtor is sole support of debtor’s household
California	75% of wages or 40 times state minimum wage (\$14/hour for large employers, less for others) or local minimum wage; more if debtor proves that higher amount is needed. Garnishment is limited to 50% of amount in excess of 40 times state or local minimum wage.
Connecticut	75% of wages or 40 times federal or state (\$13/hour) minimum wage
District of Columbia	40 times D.C. minimum wage (\$15.20/hour); garnishment limited to 25% of amount in excess of this amount; amount protected can be increased if undue hardship is shown
Florida	\$750 if wage earner is head of family
Massachusetts	85% of gross wages or 50 times the greater of the federal or state (\$13.50/hour) minimum wage
Wisconsin	Federal poverty amount, based on family size, is exempt; also allows hardship exemption
<b>“C” States Protect at Least \$350 per Week</b>	
Colorado	80% of disposable income or 40 times state minimum wage (\$12.32/hour)
Illinois	Garnishment is limited to 15% of gross wages or the amount in excess of 45 times federal or state (\$11/hour) minimum wage
Maine	75% of wages or 40 times federal or state (\$12.15/hour) minimum wage
Maryland	75% of wages or 30 times state minimum wage (\$11.75/hour)
Minnesota	75% of wages or 40 times federal or state (\$10.08/hour) minimum wage. Also exempts wages of anyone who is, or was within the last 6 months, eligible for public assistance
Nevada	82% of wages or 50 times federal minimum wage

STATE	AMOUNT PROTECTED
<b>“C” States Protect at Least \$350 per Week (continued)</b>	
New Hampshire	50 times federal minimum wage
New York	Garnishment is limited to 10% of gross wages, or amount in excess of 30 times federal or state minimum wage. State minimum wage varies from \$12.50 to \$15/hour. Also prohibits garnishment if debtor receives public assistance or would be qualified to receive it if wages were reduced by the garnishment
South Dakota	80% of wages or 40 times federal or state (\$9.45/hour) minimum wage, plus \$25 per dependent
Virginia	75% of wages or 40 times federal or state (\$9.50) minimum wage. If household income does not exceed \$1,750/month, additional exemptions of \$34/week for one child, \$52/week for two, and \$66/week for three or more
Washington	For consumer debt, 80% of disposable earnings or 35 times state minimum wage (\$13.69/hour)
West Virginia	80% of wages or 50 times federal minimum wage; more can be exempted upon showing of hardship if debt arises from consumer credit sale, consumer lease, or consumer loan, or as court deems just
<b>“D” States Preserve More of a Worker’s Wages Than the Minimum Required by Federal Law</b>	
Alabama	By 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. While the state supreme court has not yet spoken, the existence of this decision justifies raising the state’s rating to a D.
Arizona	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows reduction in case of hardship
Delaware	85% of wages
Hawaii	Protects all but 5% of the first \$100 in wages, all but 10% of next \$100, and all but 20% of remainder
Indiana	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows reduction in case of hardship
Iowa	For debts arising from consumer contract, protects 75% of wages or 40 times minimum wage; also places dollar cap on amount that can be garnished in a year and allows reduction in case of hardship
Missouri	90% of wages for head of family
Nebraska	85% of wages for head of household
New Jersey	90% of wages if under 250% of poverty
New Mexico	75% of wages or 40 times federal minimum wage
North Dakota	75% of wages or 40 times federal minimum wage, plus \$20 per dependent
Oklahoma	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows hardship exemption.
Oregon	Protects the greater of 75% of wages or \$254/week
Rhode Island	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but also prohibits garnishment for one year after receipt of public assistance
Tennessee	Federal minimum (75% of wages or 30 times federal minimum wage), plus \$2.50 per week for each dependent child under age 16
Vermont	For debt arising from consumer credit transaction, 85% of wages or 40 times federal minimum wage; more if debtor shows need
Virgin Islands	90% of wages

STATE	AMOUNT PROTECTED
<b>“F” States Protect Only the Federal Minimum</b>	
<b>Arkansas</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Georgia</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, except for private student loans
<b>Idaho</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Kansas</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Kentucky</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Louisiana</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Michigan</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Mississippi</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Montana</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Ohio</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Puerto Rico</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Utah</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Wyoming</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage

TABLE 2 **Protection of the Family Home**

**NCLC's *Model Family Financial Protection Act* Recommendation:  
Median House Price**

STATE	AMOUNT OF PROTECTION
<b>“A” States that Protect the Family Home Regardless of Value</b>	
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
<b>“A” States that Protect a Median-Priced Home in the State</b>	
California	\$300,000 or median price of home in the county, with cap of \$600,000
Massachusetts	\$500,000 (if recorded homestead declaration)
Minnesota	\$450,000
Montana	\$350,000
Nevada	\$605,000
Rhode Island	\$500,000
Washington	\$125,000 or median sale price of home in the county
<b>“B” States Protect a Home Worth 75% to 99% of State Median Price</b>	
Arizona	\$250,000
Connecticut	\$250,000
Ohio	\$145,425
Virgin Islands	\$300,000
<b>“C” States Protect a Home Worth 50% to 74% of State Median Price</b>	
Idaho	\$175,000
Maine	\$160,000
Mississippi	\$75,000
Vermont	\$125,000
<b>“D” States Protect a Home Worth 25% to 49% of State Median Price</b>	
Alaska	\$72,900
Nebraska	\$60,000
New Hampshire	\$120,000
New Mexico	\$60,000
New York	\$179,975 (in the 10 most populous counties)

STATE	AMOUNT OF PROTECTION
<b>“D” States Protect a Home Worth 25% to 49% of State Median Price (continued)</b>	
North Dakota	\$100,000
South Carolina	\$63,250
Wisconsin	\$75,000
<b>“F” States Provide Little or No Protection for the Family Home</b>	
Alabama	\$15,000
Colorado	\$75,000
Delaware	\$500
Georgia	\$21,500
Hawaii	\$30,000
Illinois	\$15,000
Indiana	\$19,300
Kentucky	\$5,000
Louisiana	\$35,000
Maryland	\$6,000 wildcard can be applied to real property
Michigan	\$3,500
Missouri	\$15,000
New Jersey	None
North Carolina	\$35,000
Oregon	\$40,000
Pennsylvania	\$300 wildcard can be applied to real property
Tennessee	\$35,000
Utah	\$43,300
Virginia	\$25,000, plus wildcard of \$5,000 and \$500 per dependent
West Virginia	\$5,000 if parent or married person
Wyoming	\$20,000

TABLE 3 **Protection of the Family Car**

**NCLC’s *Model Family Financial Protection Act* Recommendation:  
\$15,000 car (\$25,000 if adapted for disability), plus \$10,000 wildcard**

STATE	AMOUNT OF PROTECTION
<b>“A” States Protect a Car Worth \$15,000 or More</b>	
Kansas	\$20,000
Nevada	\$15,000
New Hampshire	\$15,000 (amount includes a wildcard*)
North Dakota	\$15,000 (amount includes a wildcard*)
Puerto Rico	No limit on value if used in occupation
Texas	\$15,000 (through use of a wildcard*)
<b>“B” States Protect a Car Worth Between \$10,000 and \$14,999</b>	
District of Columbia	\$10,500 (amount includes a wildcard*)
Idaho	\$11,500 (amount includes a wildcard*)
Maine	\$10,500 (amount includes a wildcard*)
Massachusetts	\$13,500 (amount includes a wildcard*)
Rhode Island	\$12,000
South Carolina	\$12,650 (amount includes a wildcard*)
Virginia	\$11,000 (amount includes a wildcard*)
<b>“C” States Protect a Car Worth Between \$5,000 and \$9,999</b>	
Alabama	\$7,750 (through use of a wildcard*)
Arizona	\$6,000
Colorado	\$7,500
Connecticut	\$8,000 (amount includes a wildcard*)
Florida	\$5,000 (amount includes a wildcard*)
Illinois	\$5,400 (amount includes a wildcard*)
Indiana	\$9,250 (through use of a wildcard*)
Iowa	\$8,000 (amount includes a wildcard*)
Louisiana	\$7,500
Maryland	\$5,000 (through use of a wildcard*)
Minnesota	\$5,000
Mississippi	\$9,000 (through use of a wildcard*)
Missouri	\$5,550 (amount includes a wildcard*)
Nebraska	\$9,000 (amount includes a wildcard*)
New Mexico	\$8,500 (amount includes a wildcard*)
New York	\$5,975 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
<b>“C” States Protect a Car Worth Between \$5,000 and \$9,999 (continued)</b>	
North Carolina	\$7,500 (amount includes a wildcard*)
Oklahoma	\$7,500
South Dakota	\$6,000 (through use of a wildcard*)
Tennessee	\$9,000 (through use of a wildcard*)
Vermont	\$9,900 (amount includes a wildcard*)
Washington	\$5,250 (amount includes a wildcard*)
West Virginia	\$6,000 (amount includes a wildcard*)
Wyoming	\$5,000
<b>“D” States Protect a Car Worth Between \$2000 and \$4999</b>	
Alaska	\$4,050
California	\$3,325
Georgia	\$4,000 (through use of a wildcard*)
Hawaii	\$2,575
Kentucky	\$2,500
Montana	\$4,000
Ohio	\$4,000
Oregon	\$3,000
Utah	\$3,000
Wisconsin	\$4,000
<b>“F” States Provide No Realistic Protection for the Debtor’s Car</b>	
Arkansas	\$500 (through use of a wildcard*)
Delaware	\$500 (through use of a wildcard*)
Michigan	\$1,000 if necessary for debtor to carry on trade or occupation
New Jersey	\$1,000 (through use of a wildcard*)
Pennsylvania	\$300 (through use of a wildcard*)
Virgin Islands	None

\*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.

TABLE 4 **Protection of Family Bank Accounts**

**NCLC's *Model Family Financial Protection Act* Recommendation:  
\$12,000 in a bank account**

STATE	AMOUNT OF PROTECTION
<b>“A” States Protect \$3,000 or More in a Bank Account</b>	
Delaware	Prohibits garnishment of bank accounts
Maine	\$3,000
Nevada	\$10,400 (amount includes a \$10,000 wildcard*)
New York	\$2,664 to \$3,600 (depends on applicable minimum wage)
North Dakota	\$3,000 (uses \$3,000 of a \$17,500 wildcard,* \$10,000 of which is available only if debtor does not claim a homestead exemption)
South Carolina	\$6,325
Wisconsin	\$5,000
<b>“B” States Protect Between \$2,000 and \$2,999 in a Bank Account</b>	
Alaska	\$2,970 is protected if a person who is supporting a family does not receive weekly, biweekly, or monthly earnings
Massachusetts	\$2,500
<b>“C” States Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages</b>	
Alabama	\$1,000 (uses \$1,000 of two wildcards* totaling \$8,750)
California	Wages remain exempt after deposit; in addition, California has a self-executing protection for \$1,826.
Colorado	Wages remain exempt after deposit
Connecticut	The first \$1,000 in the account is automatically exempt.
District of Columbia	\$1,000 (uses \$1,000 of \$8,925 in wildcards,* all but \$850 of which is available only if debtor does not claim a homestead exemption)
Florida	\$1,000 (uses \$1,000 of \$5,000 in wildcards,* \$4,000 of which is available only if debtor does not claim a homestead exemption), plus wages remain exempt after deposit
Idaho	Wages remain exempt after deposit; this protection is automatic if wages were electronically deposited
Illinois	\$1,000 (uses \$1,000 of a \$4,000 wildcard*)
Iowa	Wages remain exempt after deposit
Maryland	\$1,000 (uses \$1,000 of a \$6,000 wildcard*)
Minnesota	Wages remain exempt after deposit
Mississippi	\$1,000 (uses \$1,000 of a \$10,000 wildcard*)
Missouri	Wages remain exempt after deposit
Montana	Wages remain exempt after deposit
Nebraska	\$1,000 (uses \$1,000 of a \$5,000 wildcard*), plus wages remain exempt after deposit
New Hampshire	\$1,000 (uses a wildcard* that ranges from \$1,000 to \$8,000 depending on what other exemptions debtor takes)



STATE	AMOUNT OF PROTECTION
<b>“C” States Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages (continued)</b>	
<b>New Mexico</b>	\$1,000 (uses \$1,000 of a \$6,000 wildcard,* \$5,000 of which is available only if debtor does not claim a homestead exemption)
<b>North Carolina</b>	\$1,000 (uses \$1,000 of a \$5,000 wildcard* that is available only if debtor does not claim a homestead exemption), plus wages remain exempt after deposit
<b>Oklahoma</b>	Wages remain exempt after deposit
<b>Oregon</b>	Wages remain exempt after deposit; \$400 wildcard* may also be used
<b>Puerto Rico</b>	Wages remain exempt after deposit
<b>South Dakota</b>	\$1,000 (uses \$1,000 of a \$7,000 wildcard*)
<b>Tennessee</b>	\$1,000 (uses \$1,000 of a \$10,000 wildcard*)
<b>Virginia</b>	\$1,000 (uses \$1,000 of a \$6,000 wildcard*)
<b>Washington</b>	Automatic protection for first \$1,000 in the account (uses \$1,000 of a \$3,000 wildcard,* \$2,000 of which can be used to protect a bank account if the debt is a consumer debt)
<b>West Virginia</b>	\$1,100
<b>“D” States Protect Between \$300 and \$999 in a Bank Account</b>	
<b>Arizona</b>	\$300
<b>Indiana</b>	\$350
<b>Ohio</b>	\$500
<b>Vermont</b>	\$700
<b>“F” States Protect Less than \$300 in a Bank Account</b>	
<b>Arkansas</b>	No protection
<b>Georgia</b>	No protection
<b>Hawaii</b>	No protection
<b>Kansas</b>	No protection
<b>Kentucky</b>	No protection
<b>Louisiana</b>	No protection
<b>Michigan</b>	No protection
<b>New Jersey</b>	No protection
<b>Pennsylvania</b>	No protection
<b>Rhode Island</b>	No protection
<b>Texas</b>	No protection
<b>Utah</b>	No protection
<b>Virgin Islands</b>	No protection
<b>Wyoming</b>	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 the remainder to protect up to \$3,000 in a bank account if the state does not provide an earmarked exemption for a bank account. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information about whether and how we applied available wildcards to bank accounts.

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
<b>“A” States Protect All Necessary Household Goods</b>	
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 Mexico	All furniture, with 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>“B” States Protect Household Goods Worth \$12,000 or More</b>	
Massachusetts	\$15,000
Nevada	\$12,000
Ohio	\$13,400
Texas	\$85,000 (through use of a wildcard*)
Wisconsin	\$12,000
<b>“C” States Protect Household Goods Worth Between \$8,000 and \$11,999</b>	
District of Columbia	\$8,625
Minnesota	\$11,250
Rhode Island	\$9,600
West Virginia	\$8,000
<b>“D” States Protect Household Goods Worth Between \$2,000 and \$7,999</b>	
Alaska	\$4,050
Arizona	\$6,000
Colorado	\$3,000
Idaho	\$7,500
Iowa	\$7,000
Kentucky	\$3,000
Missouri	\$3,000
Montana	\$7,000

STATE	AMOUNT OF PROTECTION
<b>“D” States Protect Household Goods Worth Between \$2,000 and \$7,999 (continued)</b>	
Nebraska	\$3,000
New Hampshire	\$3,500
North Carolina	\$7,000
North Dakota	\$2,450 (through use of a wildcard*)
Oregon	\$3,000
South Carolina	\$5,050
Utah	\$4,000
Vermont	\$2,500
Virgin Islands	\$3,000
Virginia	\$5,000
Washington	\$6,500
Wyoming	\$4,000
<b>“F” States Protect Less than \$2,000 in Household Goods</b>	
Alabama	No protection
Arkansas	No protection
Delaware	No protection
Florida	No protection
Georgia	\$1,000 (through use of a wildcard*)
Illinois	No protection
Indiana	\$1,000 (through use of a wildcard*)
Maryland	\$1,000
Michigan	\$1,000
Mississippi	No protection
New Jersey	\$1,000
Pennsylvania	No protection
South Dakota	No protection
Tennessee	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, second to protect up to \$3,000 in a bank account, and third to protect household goods if the state does not provide an earmarked exemption for them. See [Appendices A](#) and [B](#) for details.