NO FRESH START 2020
WILL STATES LET DEBT COLLECTORS
PUSH FAMILIES INTO POVERTY IN THE
WAKE OF A PANDEMIC?

STATE MAPS
OVERALL RATINGS: THE STRENGTH OF STATE
PROTECTIONS FOR FAMILY FINANCES

A  Strong protections in all five categories (not one state meets this standard)
B  9 states have fairly strong protections in most categories
C  18 states’ protections have many gaps and weaknesses
D  21 states have weak protections
F  5 states have extremely weak protections

STATE PROTECTION OF WAGES

A  4 states ban wage garnishment for most debts
B  6 states protect enough wages so that paycheck does not drop below the poverty level ($503.85 per week)
C  11 states protect at least $350 per week
D  19 states preserve more of a worker’s wages than the minimum required by federal law ($217.50 per week)
F  13 states protect only the federal minimum ($217.50 per week)
PROTECTION OF THE FAMILY HOME

A  14 states protect the family home regardless of value, or protect a median-priced home in the state
B  3 states protect a home worth 75% to 99% of state median price
C  4 states protect a home worth 50% to 74% of state median price
D  11 states protect a home worth 25% to 49% of state median price
F  21 states provide little or no protection for the family home
PROTECTION OF THE FAMILY CAR

*All or part of the state’s wildcard exemption was used to protect the debtor’s car. See Appx. G.

- A 6 states protect a car worth $15,000 or more
- B 6 states protect a car worth between $10,000 and $14,999
- C 24 states protect a car worth between $5,000 and $9,999
- D 11 states protect a car worth between $2,000 and $4,999
- F 6 states provide no realistic protection for the debtor’s car
*The state's wildcard exemption, after deducting the amount needed to protect a car, was used to protect the debtor's bank account. A larger amount could be protected in some states if the consumer does not need to protect the car. See Appxs. G, H.

†This protection is especially strong because it is self-executing.

A 6 states protect $3,000 to $10,000 or the entire account
B 2 states protect between $2,000 and $2,999 in a bank account
C 25 states protect between $1,000 and $1,999 in a bank account
D 4 states protect between $300 and $999 in a bank account
F 16 states protect less than $300 in a bank account
PROTECTION OF FAMILY HOUSEHOLD GOODS

*Through use of a wildcard. See Appx. G.

- **A** 10 states protect all necessary household goods
- **B** 5 states protect household goods worth $12,000 or more
- **C** 4 states protect household goods worth between $8,000 and $11,999
- **D** 20 states protect household goods worth between $2,000 and $7,999
- **F** 14 states protect less than $2,000 in household goods

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