STATE MAPS

MAP 1  OVERALL RATINGS: THE STRENGTH OF STATE PROTECTIONS FOR FAMILY FINANCES

A  Strong protections in all five categories (not one state meets this standard)
B  11 states have fairly strong protections in most categories
C  19 states’ protections have many gaps and weaknesses
D  17 states have weak protections
F  5 states have extremely weak protections
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.
### MAP 3  PROTECTION OF THE FAMILY HOME

A  16 states protect the family home regardless of value, or protect a median-priced home in the state
B  4 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  8 states protect a home worth 50% to 74% of state median price
F  21 states provide little or no protection for the family home

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.
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, WA, 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.
MAP 5  PROTECTION OF FAMILY BANK ACCOUNTS

The protections in CA, CT, DE, NV, MA, NY, and WA have the additional strength of being self-executing in whole or in part.

Table 4 lists the states that fall into each category. The ratings for AL, DC, FL, IL, MD, MS, NE, NV, NH, NM, NC, ND, OR, 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.
Table 5 lists the states that fall into each category. The ratings for GA, IN, ND, and TX 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.