

NO FRESH START IN 2019

HOW STATES STILL ALLOW DEBT COLLECTORS TO PUSH FAMILIES INTO POVERTY

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APPENDIX C

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
"A" States Protect a Car Worth \$15,000 or More	
Kansas	\$20,000
Nevada	\$15,000
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" States Protect a Car Worth Between \$10,000 and \$14,999	
District of Columbia	\$10,500 (amount includes a wildcard*)
Massachusetts	\$13,500 (amount includes a wildcard*)
Rhode Island	\$12,000
South Carolina	\$12,200 (amount includes a wildcard*)
Virginia	\$11,000 (amount includes a wildcard*)
"C" States Protect a Car Worth Between \$5,000 and \$9,999	
Alabama	\$6,750 (through use of a wildcard*)
Arizona	\$6,000
Colorado	\$7,500
Florida	\$5,000 (amount includes a wildcard*)
Idaho	\$7,800 (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
Maine	\$7,900 (amount includes a wildcard*)
Maryland	\$5,000 (through use of a wildcard*)
Mississippi	\$9,000 (through use of a wildcard*)
Missouri	\$5,550 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
“C” States Protect a Car Worth Between \$5,000 and \$9,999 (continued)	
Nebraska	\$9,000 (amount includes a wildcard*)
New Hampshire	\$9,000 (amount includes a wildcard*)
New Mexico	\$8,500 (amount includes a wildcard*)
New York	\$5,700 (amount includes a wildcard*)
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
“D” States Protect a Car Worth Between \$2000 and \$4999	
Alaska	\$4,050
California	\$3,325
Connecticut	\$4,500 (amount includes a wildcard*)
Georgia	\$4,000 (through use of a wildcard*)
Hawaii	\$2,575
Kentucky	\$2,500
Minnesota	\$4,800
Montana	\$2,500
Ohio	\$4,000
Oregon	\$3,000
Utah	\$3,000
Wisconsin	\$4,000
“F” States Provide No Realistic Protection for the Debtor’s Car	
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.