

NO FRESH START IN 2019

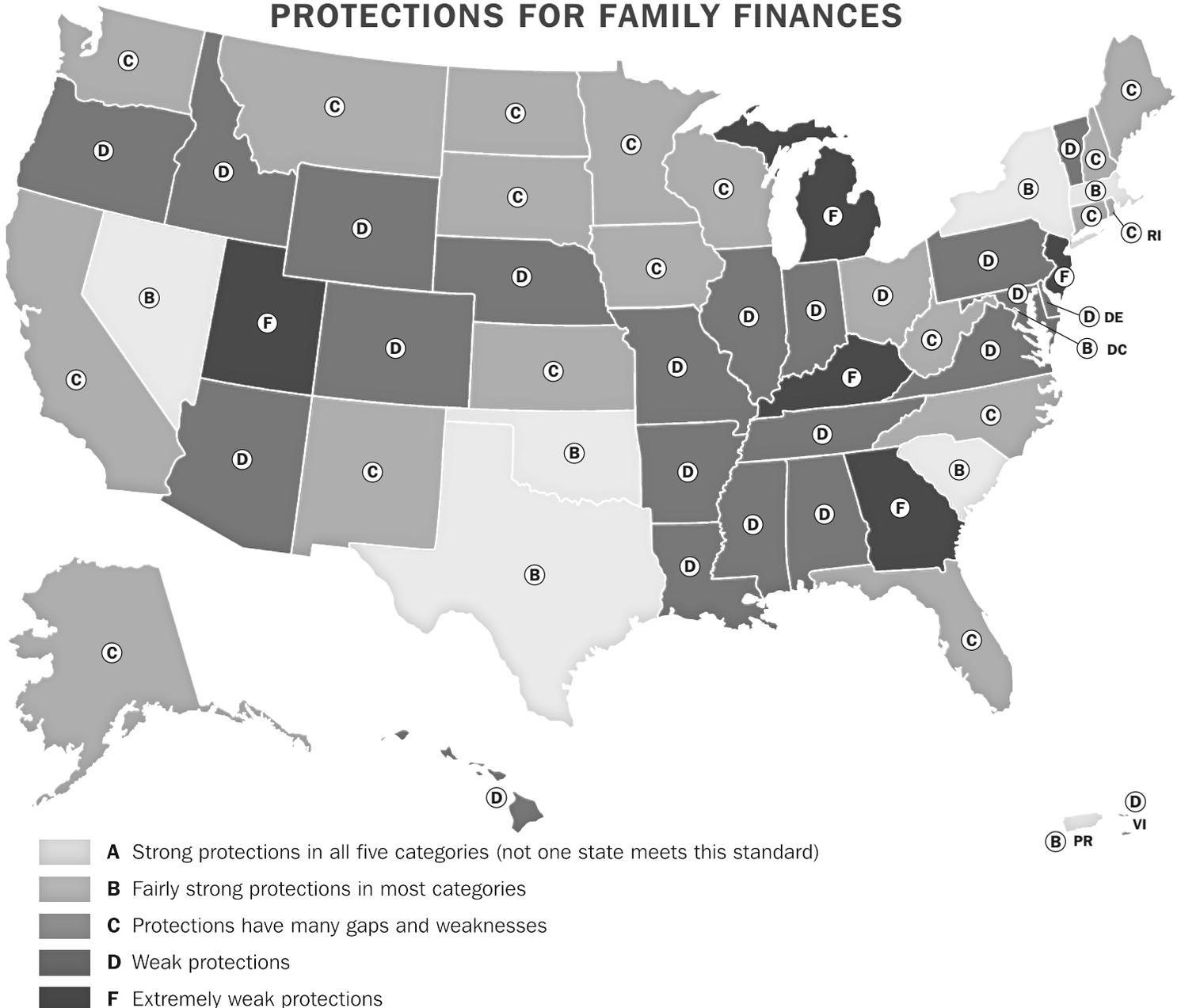
HOW STATES STILL ALLOW DEBT COLLECTORS TO PUSH FAMILIES INTO POVERTY

<http://bit.ly/rpt-no-fresh-start>

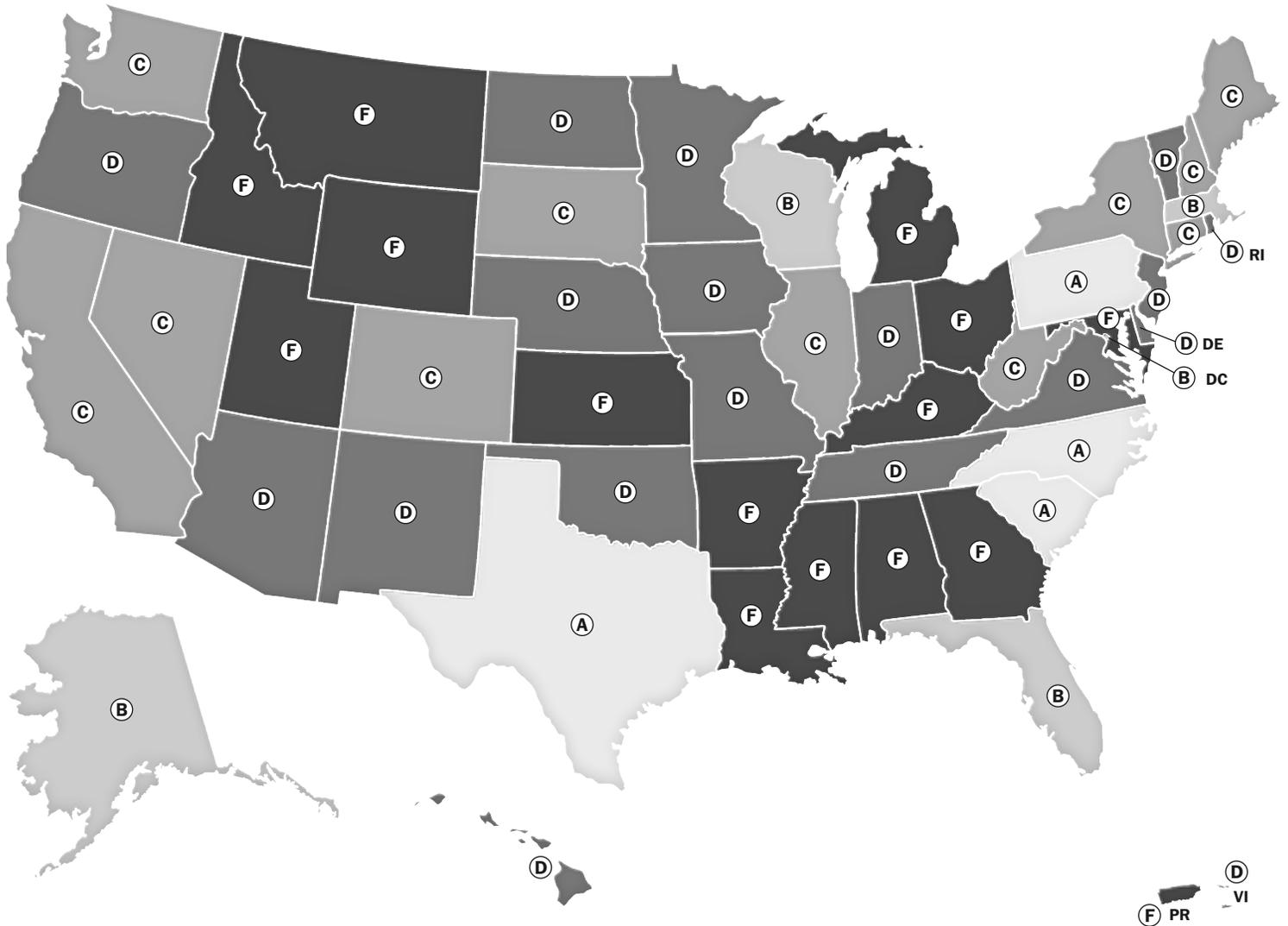
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STATE MAPS

OVERALL RATINGS: THE STRENGTH OF STATE PROTECTIONS FOR FAMILY FINANCES

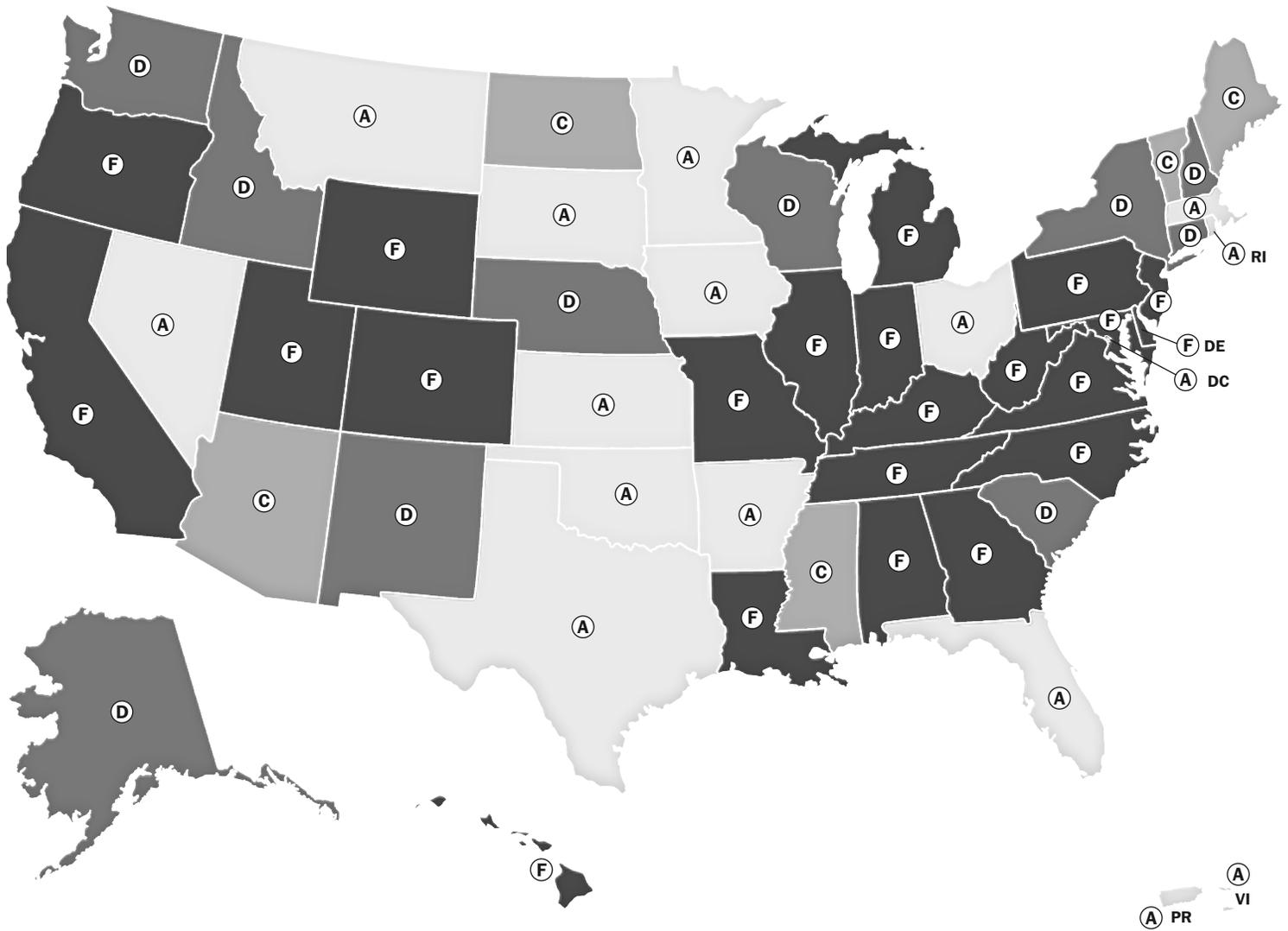


STATE PROTECTION OF WAGES



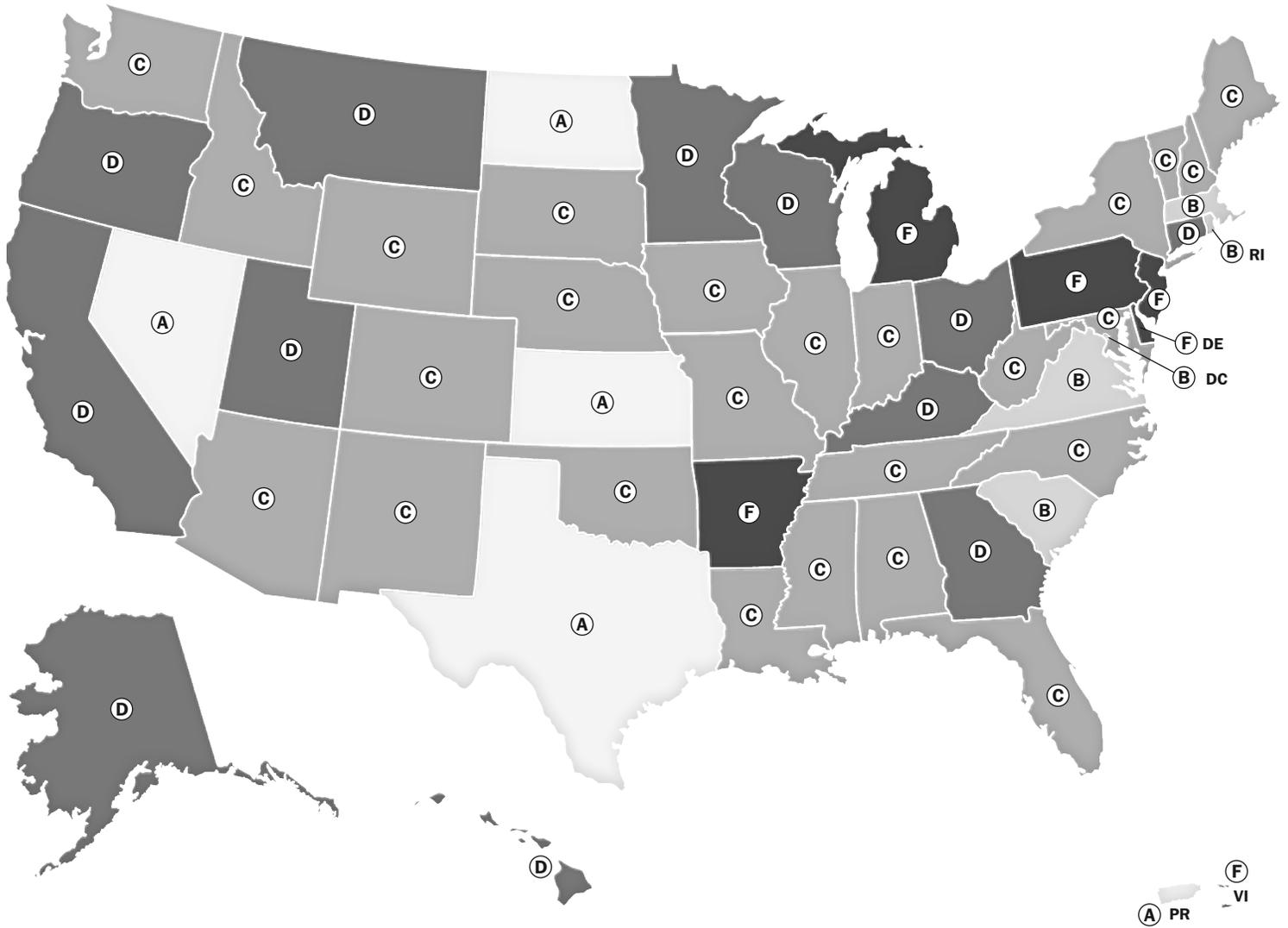
- A** States that ban wage garnishment for most debts
- B** States that protect enough wages so that paycheck does not drop below the poverty level
- C** States that protect at least \$350 per week
- D** States that preserve more of a worker's wages than the minimum required by federal law
- F** States that protect only the federal minimum

PROTECTION OF THE FAMILY HOME



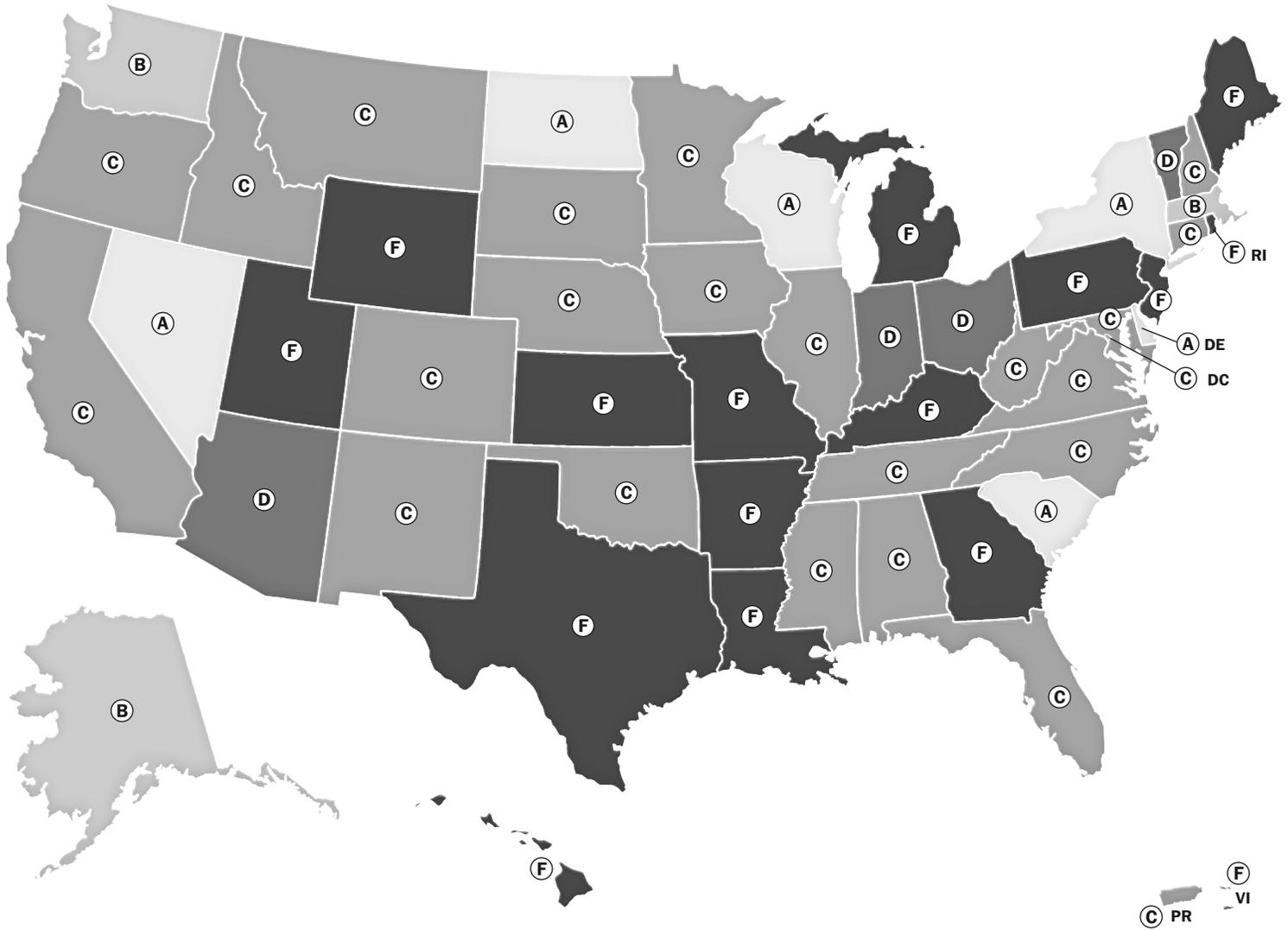
- A** States that protect the family home regardless of value, or that protect a median-priced home in the state
- B** States that protect a home worth 75% to 99% of state median price (no states fall into this category)
- C** States that protect a home worth 50% to 74% of state median price
- D** States that protect a home worth 25% to 49% of state median price
- F** States that provide little or no protection for the family home

PROTECTION OF THE FAMILY CAR



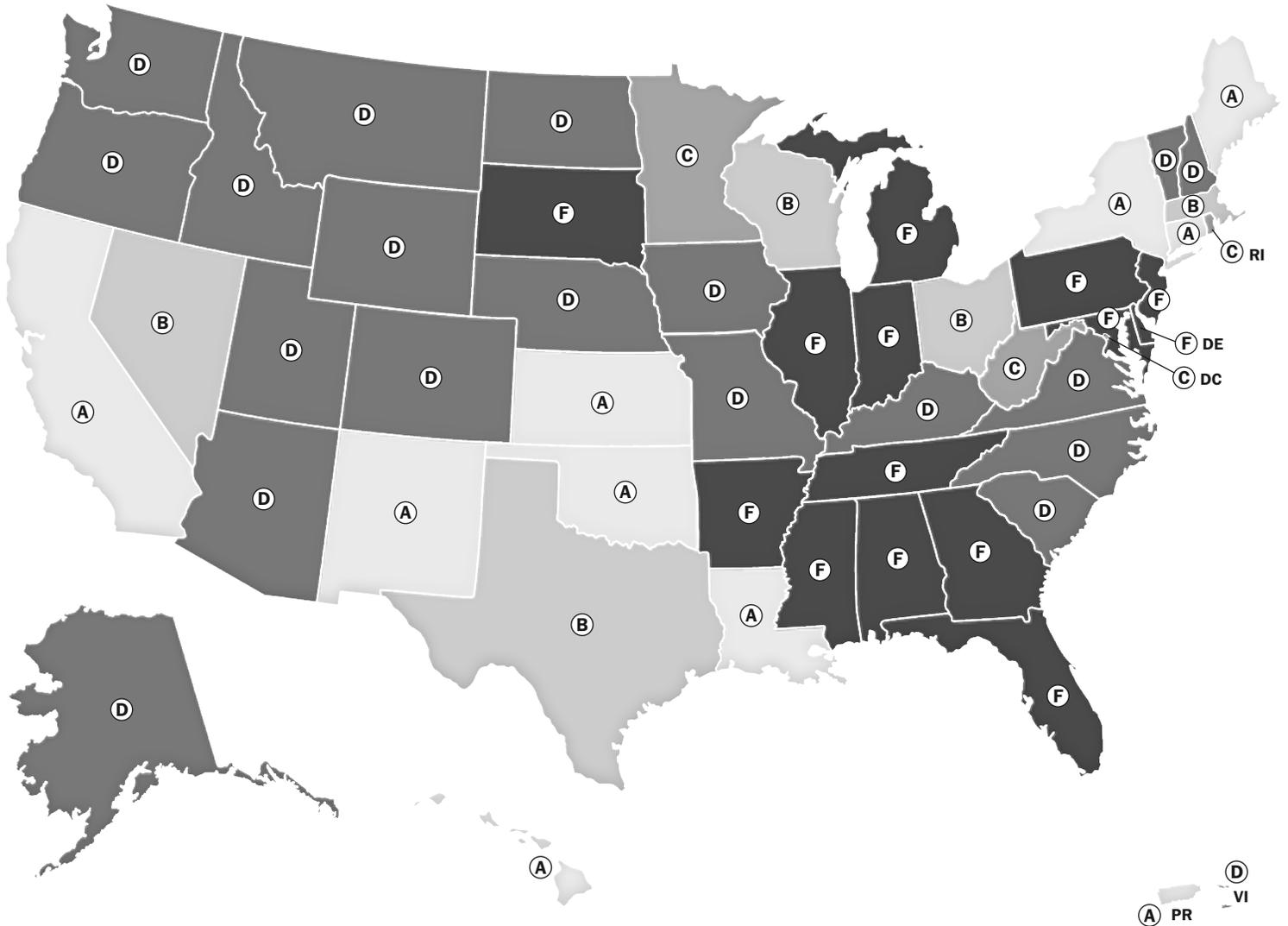
- A** States that protect a car worth \$15,000 or more
- B** States that protect a car worth between \$10,000 and \$14,999
- C** States that protect a car worth between \$5,000 and \$9,999
- D** States that protect a car worth between \$2,000 and \$4,999
- F** States that provide no realistic protection for the debtor's car

PROTECTION OF FAMILY BANK ACCOUNTS



- A** States that protect \$3,000 or more in a bank account
- B** States that protect between \$2,000 and \$2,999 in a bank account
- C** States that protect between \$1,000 and \$1,999 in a bank account, or protect deposited wages
- D** States that protect between \$300 and \$999 in a bank account
- F** States that protect less than \$300 in a bank account

PROTECTION OF FAMILY HOUSEHOLD GOODS



- A** States that protect all necessary household goods
- B** States that protect household goods worth \$12,000 or more
- C** States that protect household goods worth between \$8,000 and \$11,999
- D** States that protect household goods worth between \$2,000 and \$7,999
- F** States that protect less than \$2,000 in household goods