No Fresh Start in 2019
How States Still Allow Debt Collectors to Push Families Into Poverty

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 Fairly strong protections in most categories
C Protections have many gaps and weaknesses
D Weak protections
F Extremely weak protections
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
E  States that protect only the federal minimum

©2013 National Consumer Law Center  www.nclc.org
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