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
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 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