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

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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
D  States that protect only the federal minimum

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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
E States that provide no realistic protection for the debtor’s car
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

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