

# NO FRESH START IN 2019

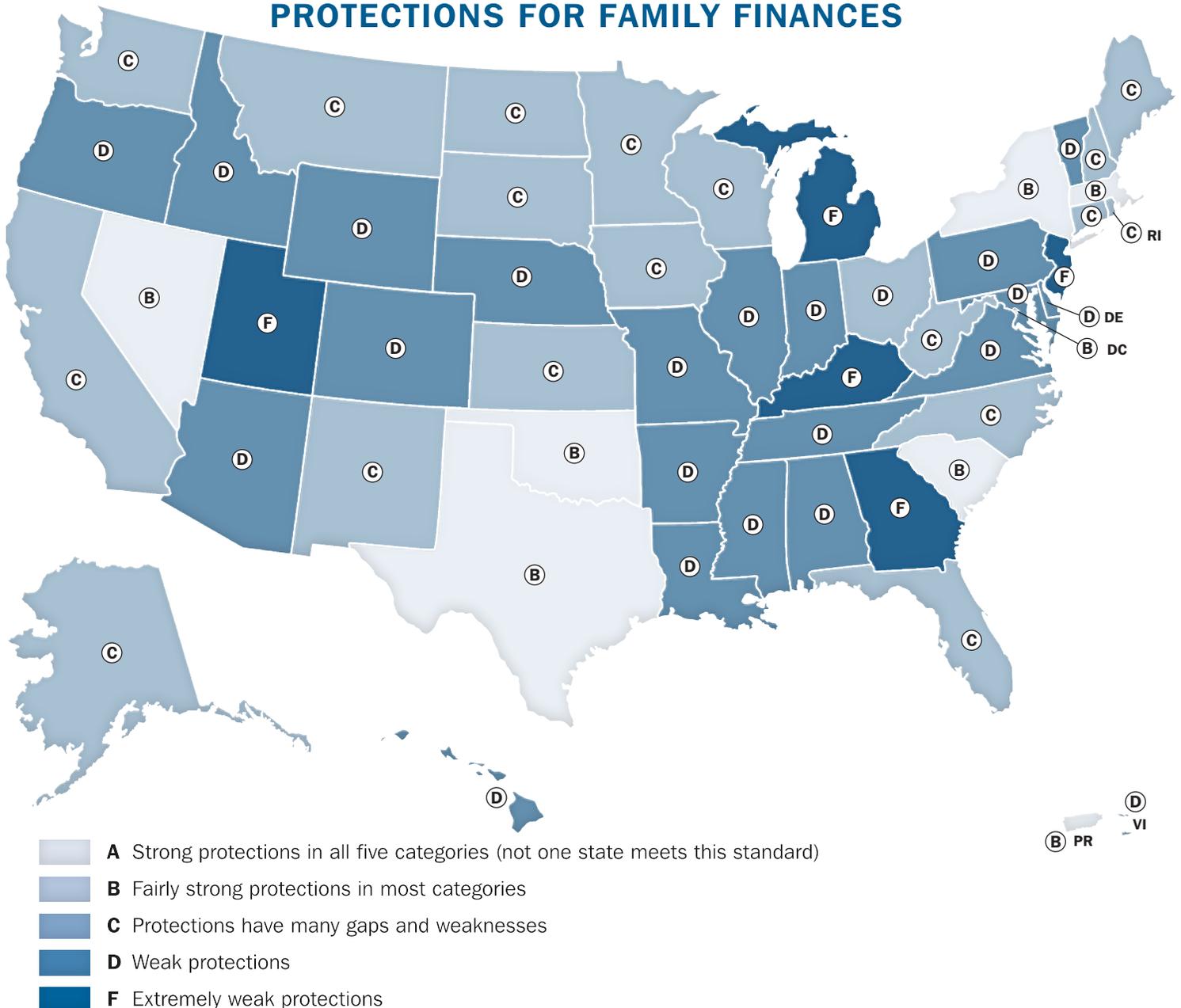
## HOW STATES STILL ALLOW DEBT COLLECTORS TO PUSH FAMILIES INTO POVERTY

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

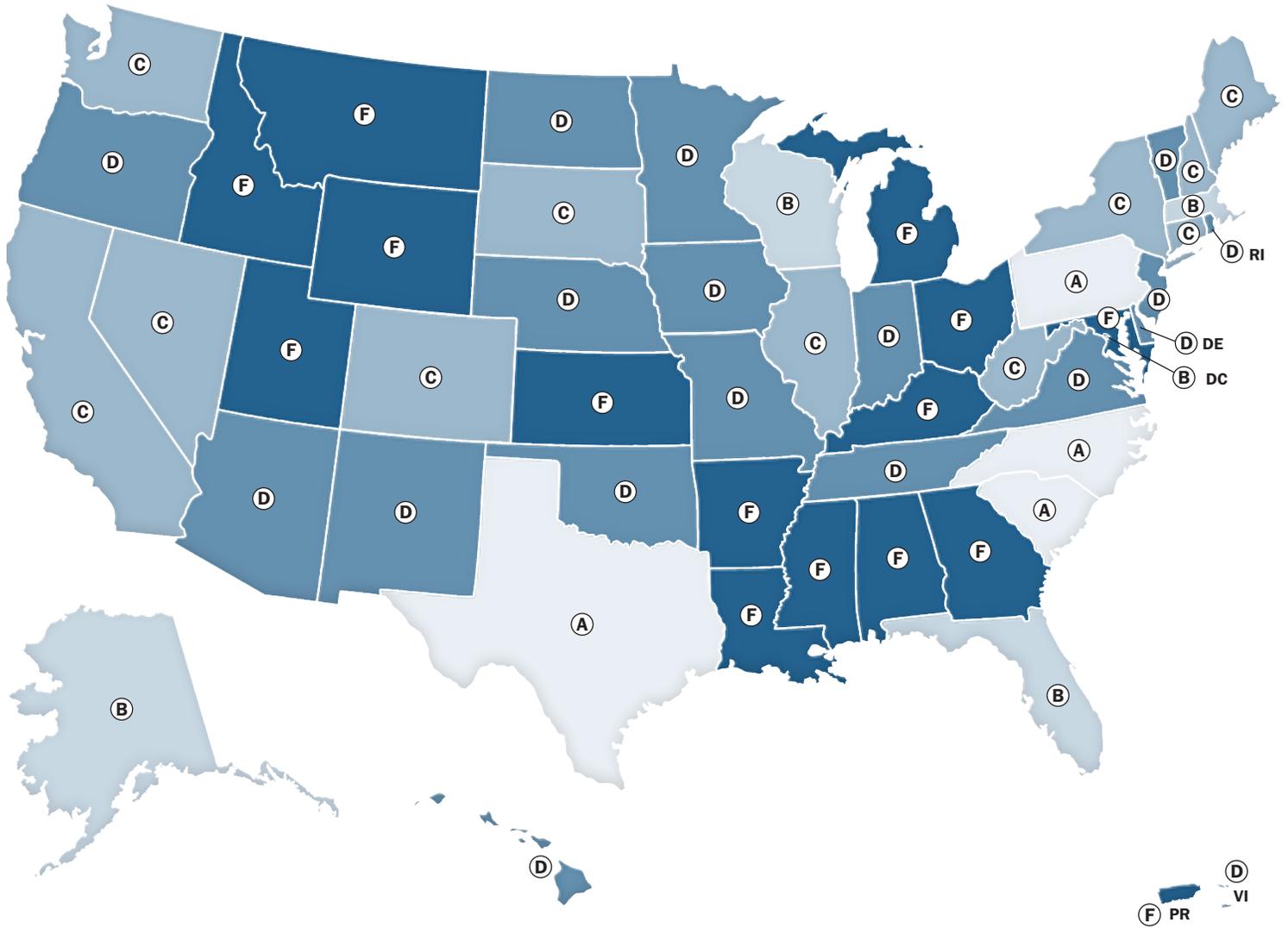
© Copyright 2019, National Consumer Law Center, Inc.

### STATE MAPS

#### OVERALL RATINGS: THE STRENGTH OF STATE PROTECTIONS FOR FAMILY FINANCES

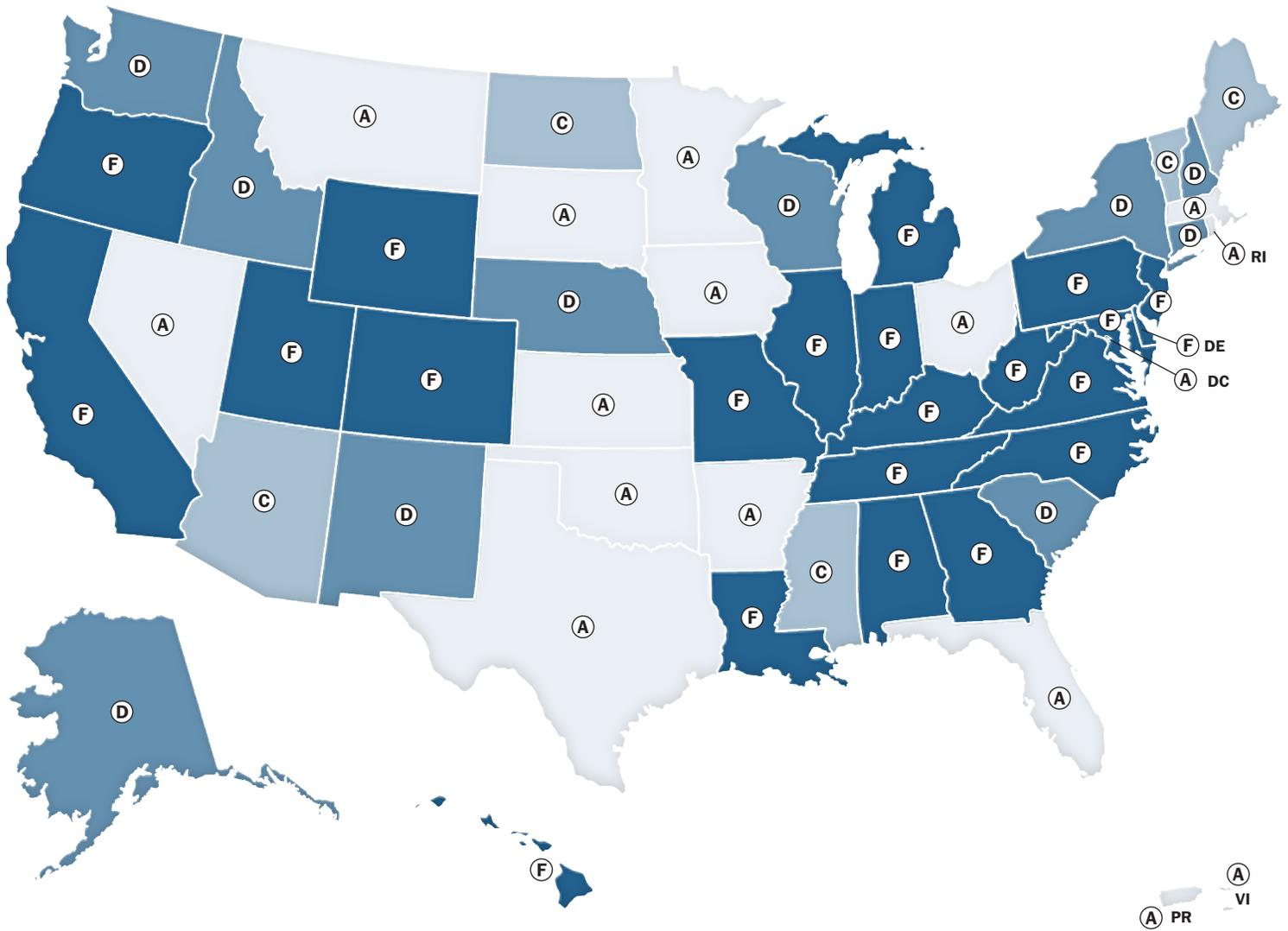


## STATE PROTECTION OF WAGES



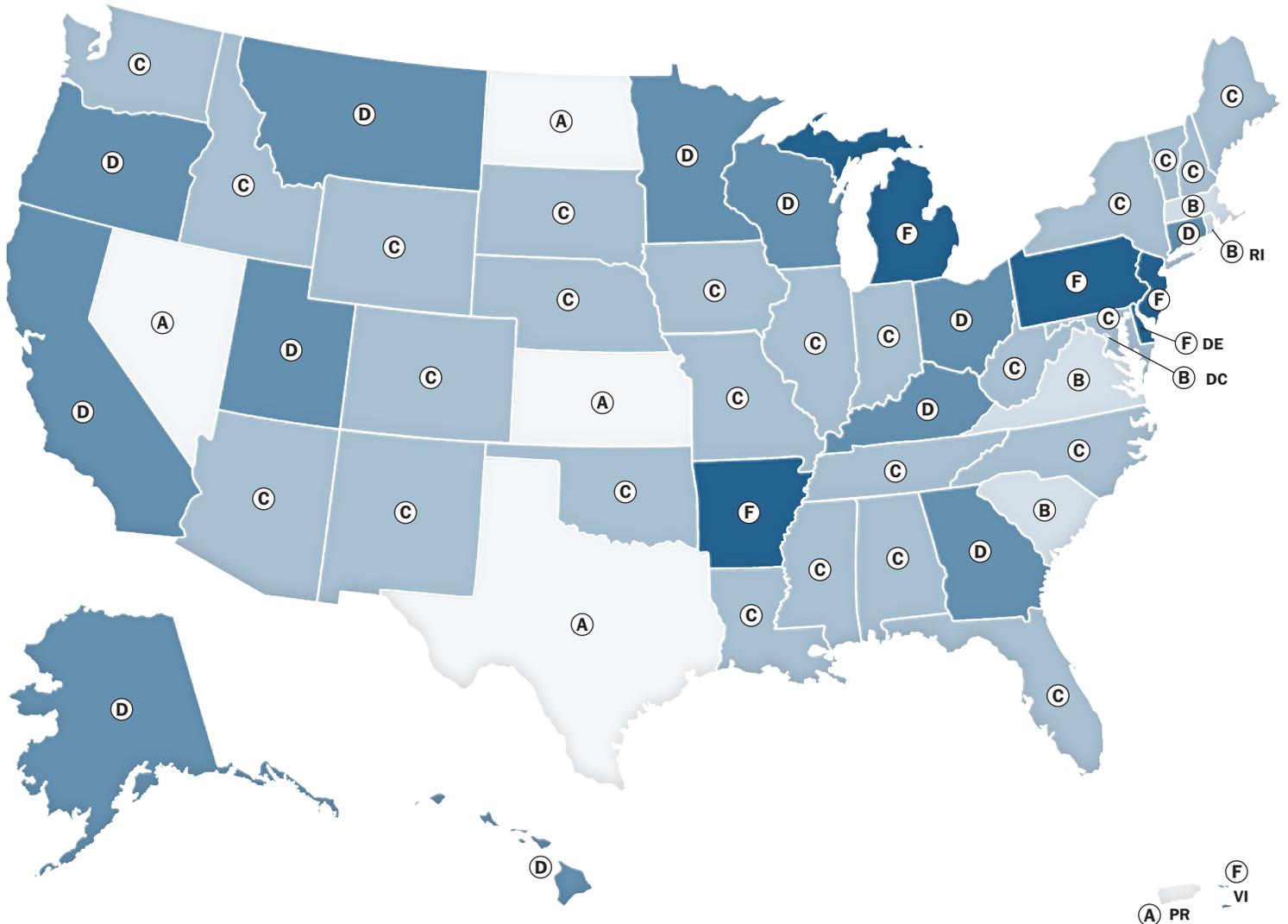
- A** States that ban wage garnishment for most debts
- B** States that protect enough wages so that paycheck does not drop below the poverty level
- C** States that protect at least \$350 per week
- D** States that preserve more of a worker's wages than the minimum required by federal law
- F** States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

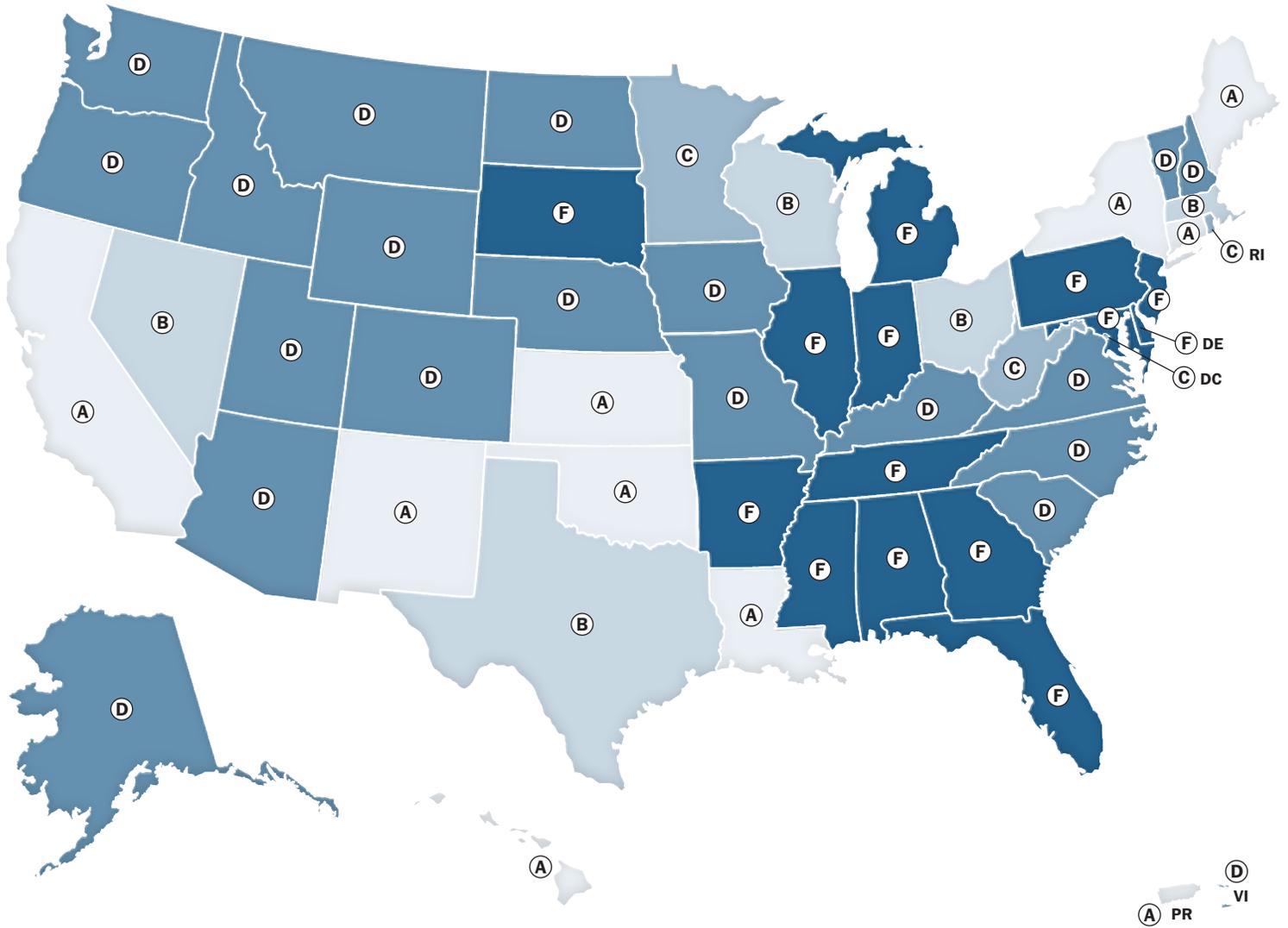
## PROTECTION OF THE FAMILY CAR



- 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 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