



National  
Consumer Law  
Center  
*Fighting Together  
for Economic Justice*

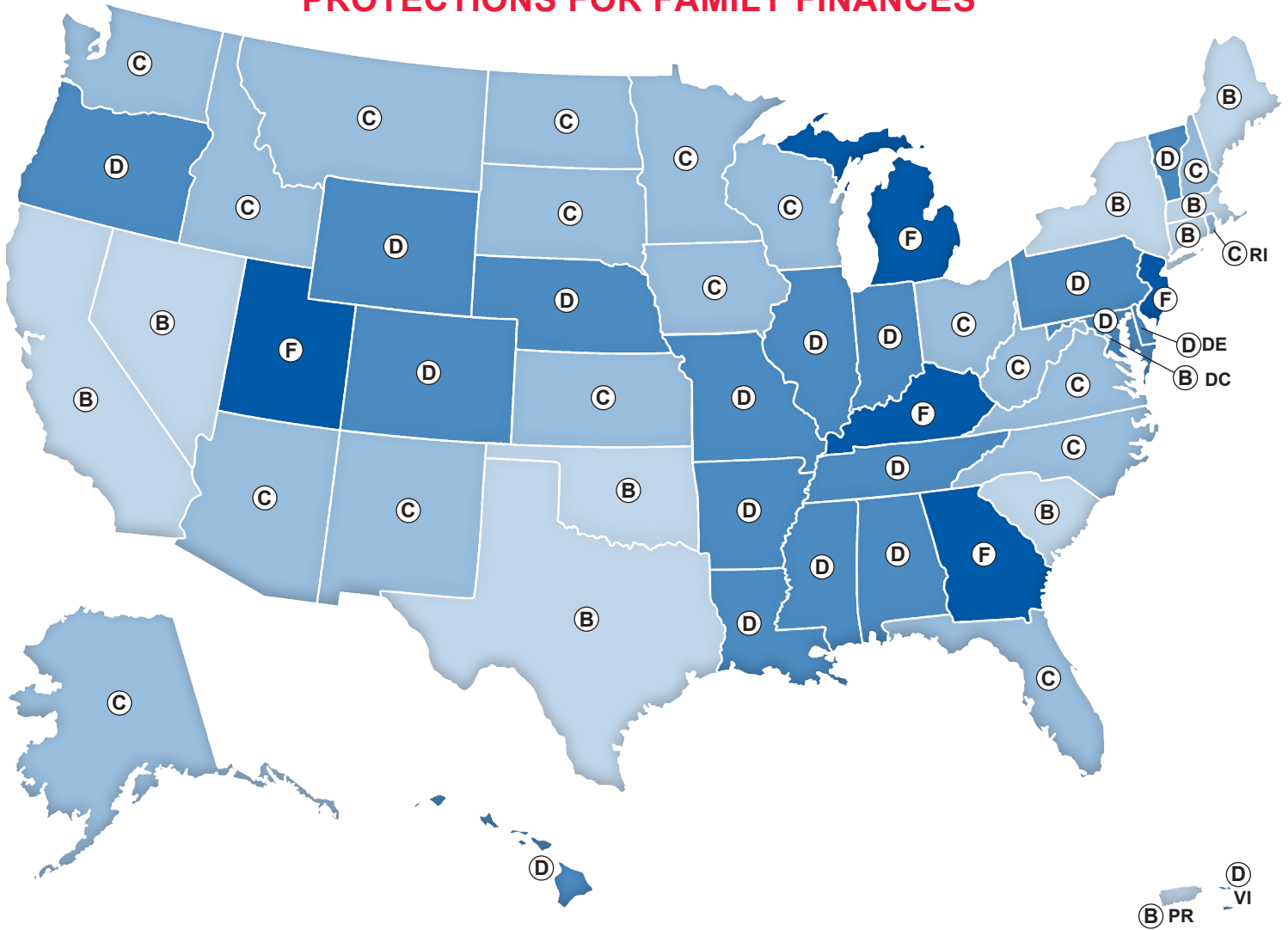
<http://bit.ly/rpt-no-fresh-start>

# NO FRESH START 2021

WILL STATES LET DEBT COLLECTORS  
PUSH FAMILIES INTO POVERTY AS  
PANDEMIC PROTECTIONS EXPIRE?

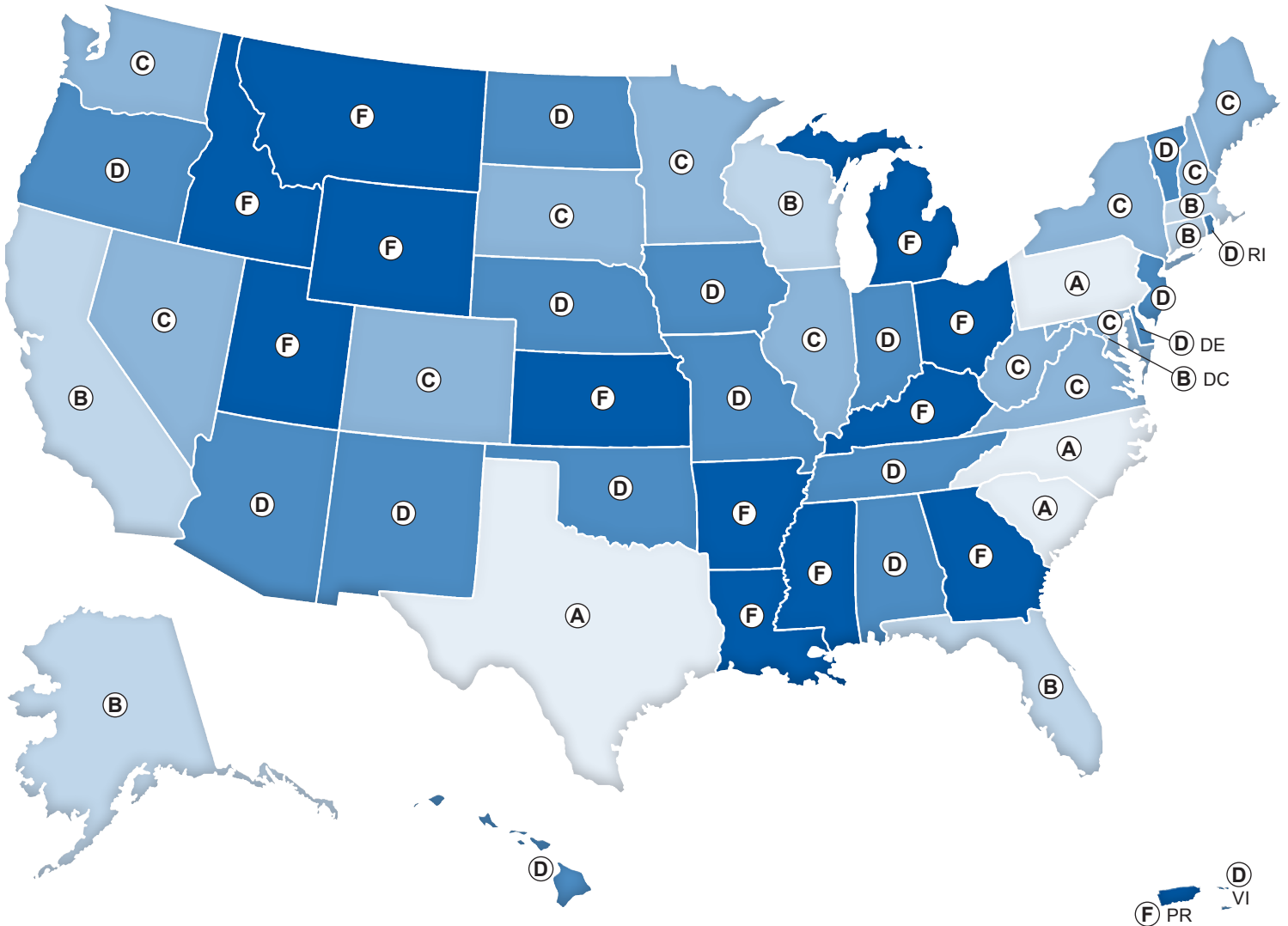
## STATE MAPS

MAP 1 **OVERALL RATINGS: THE STRENGTH OF STATE PROTECTIONS FOR FAMILY FINANCES**



- A Strong protections in all five categories (not one state meets this standard)
- B 11 states have fairly strong protections in most categories
- C 19 states' protections have many gaps and weaknesses
- D 17 states have weak protections
- F 5 states have extremely weak protections

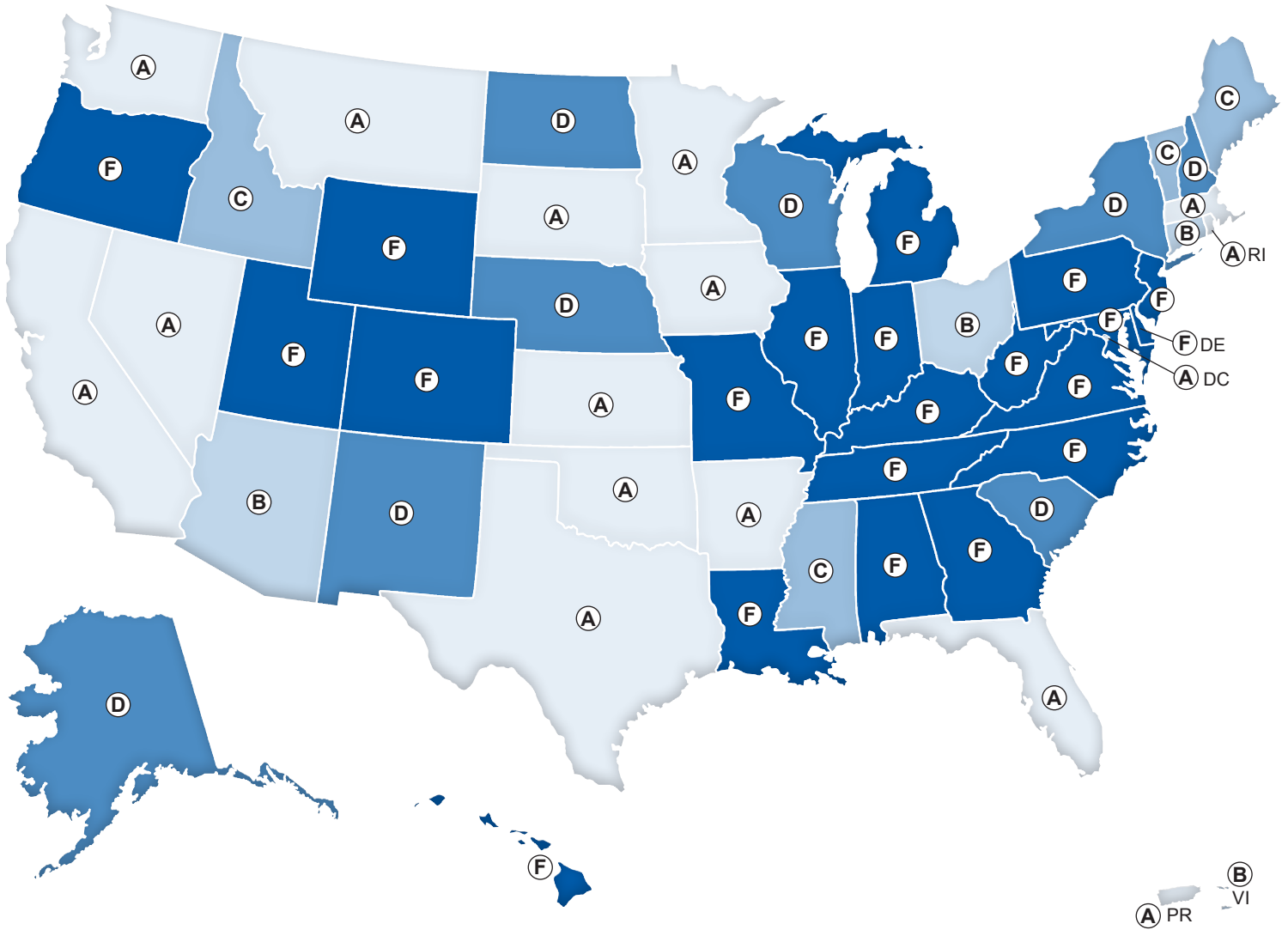
## MAP 2 STATE PROTECTION OF WAGES



- A** 4 states ban wage garnishment for most debts
- B** 7 states protect enough wages so that paycheck does not drop below the poverty level (\$509.62 per week)
- C** 12 states protect at least \$350 per week
- D** 17 states preserve more of a worker's wages than the minimum required by federal law (\$217.50 per week)
- F** 13 states protect only the federal minimum (\$217.50 per week)

Table 1 lists the states that fall into each category. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

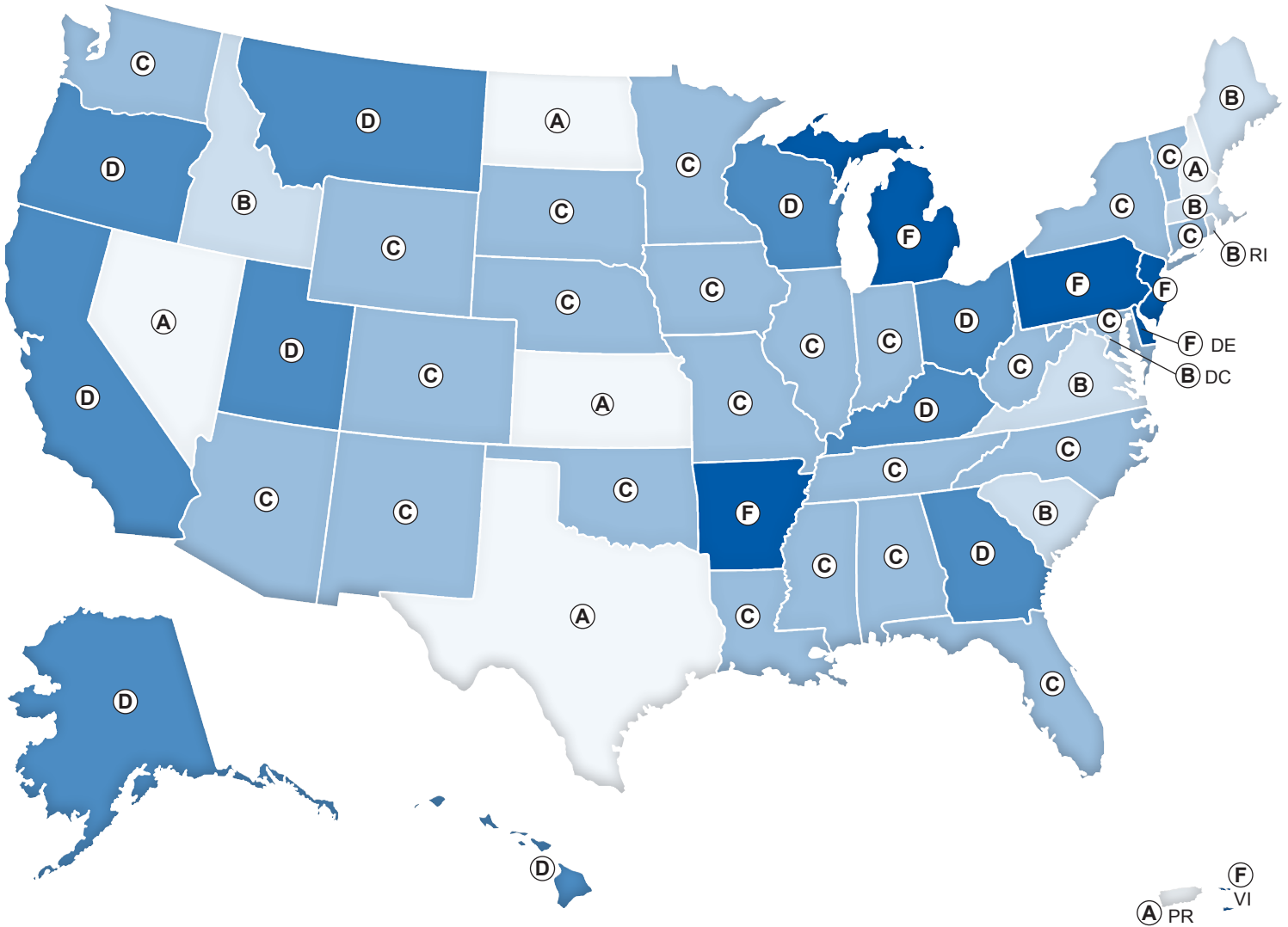
## MAP 3 PROTECTION OF THE FAMILY HOME



- A** 16 states protect the family home regardless of value, or protect a median-priced home in the state
- B** 4 states protect a home worth 75% to 99% of state median price
- C** 4 states protect a home worth 50% to 74% of state median price
- D** 8 states protect a home worth 25% to 49% of state median price
- F** 21 states provide little or no protection for the family home

Table 2 lists the states that fall into each category. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

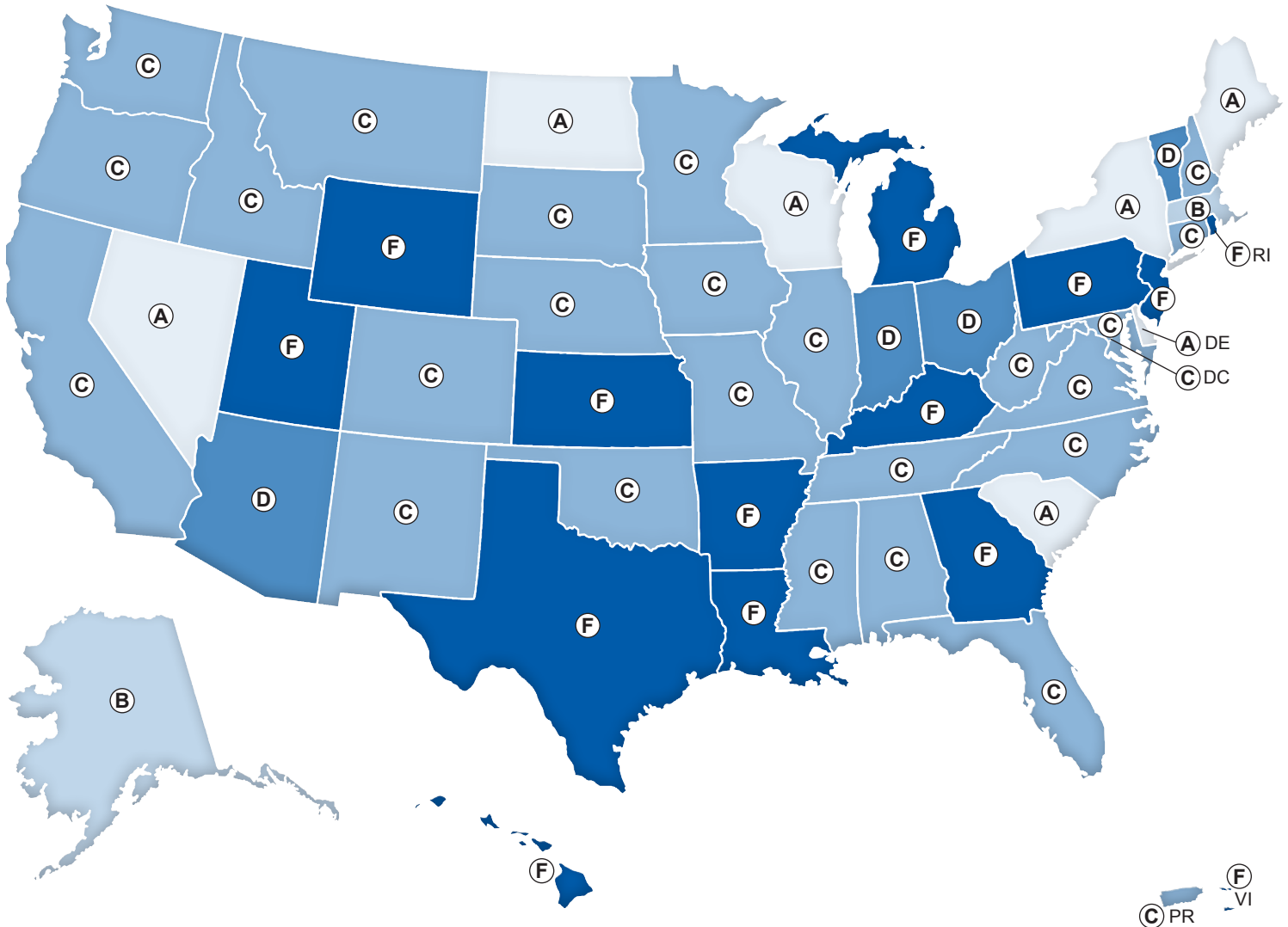
## MAP 4 PROTECTION OF THE FAMILY CAR



- A 6 states protect a car worth \$15,000 or more
- B 7 states protect a car worth between \$10,000 and \$14,999
- C 24 states protect a car worth between \$5,000 and \$9,999
- D 10 states protect a car worth between \$2,000 and \$4,999
- F 6 states provide no realistic protection for the debtor's car

Table 3 lists the states that fall into each category. The ratings for AL, AR, CT, DE, DC, FL, GA, ID, IL, IN, IA, ME, MD, MA, MS, MO, NE, NH, NJ, NM, NY, NC, ND, PA, SC, SD, TN, TX, VA, WA, and WV are based in whole or in part on use of a wildcard (an exemption that can be used to protect items of the debtor's choice). See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

## MAP 5 PROTECTION OF FAMILY BANK ACCOUNTS

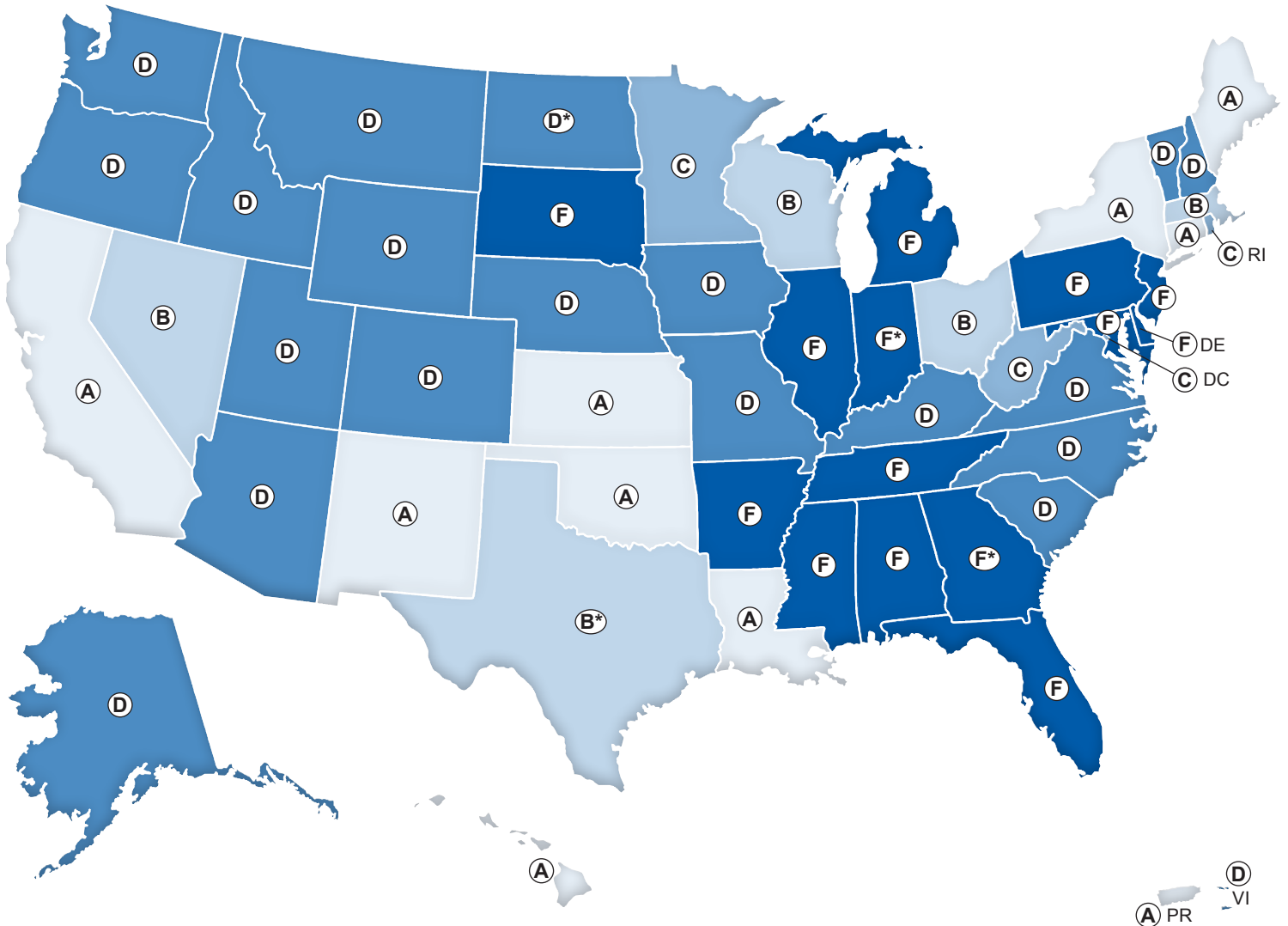


- A 7 states protect \$3,000 to \$10,000 or the entire account
- B 2 states protect between \$2,000 and \$2,999 in a bank account
- C 26 states protect between \$1,000 and \$1,999 in a bank account, or treat deposited wages as exempt.
- D 4 states protect between \$300 and \$999 in a bank account
- F 14 states protect less than \$300 in a bank account

The protections in CA, CT, DE, NV, MA, NY, and WA have the additional strength of being self-executing in whole or in part.

Table 4 lists the states that fall into each category. The ratings for AL, DC, FL, IL, MD, MS, NE, NV, NH, NM, NC, ND, OR, SD, TN, VA, and WA are based in whole or in part on use of a wildcard (an exemption that can be used to protect items of the debtor's choice). See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

## MAP 6 PROTECTION OF FAMILY HOUSEHOLD GOODS



- A** 10 states protect all necessary household goods
- B** 5 states protect household goods worth \$12,000 or more
- C** 4 states protect household goods worth between \$8,000 and \$11,999
- D** 20 states protect household goods worth between \$2,000 and \$7,999
- F** 14 states protect less than \$2,000 in household goods

Table 5 lists the states that fall into each category. The ratings for GA, IN, ND, and TX are based in whole or in part on use of a wildcard (an exemption that can be used to protect items of the debtor's choice). In a number of other states, the wildcard was exhausted by applying it to a car or bank account. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.