



# NO FRESH START 2022

## WILL STATES LET DEBT COLLECTORS PUSH FAMILIES INTO POVERTY AS THE COST OF NECESSITIES SOARS?

### TABLES

TABLE 1 **State Protection of Wages**

**NCLC’s *Model Family Financial Protection Act Recommendation*: \$1,000 of disposable income (to be adjusted for inflation); if debtor earns more than this amount, 10% of excess (15% if weekly disposable income exceeds \$1,200)**

STATE	AMOUNT PROTECTED
<b>“A” States Ban Wage Garnishment for Most Debts</b>	
North Carolina	All wages exempt if supporting a family
Pennsylvania	All wages exempt for most debts (but with a major loophole for landlord-tenant debt)
South Carolina	All wages exempt
Texas	All wages exempt
<b>“B” States Protect Enough Wages So That Paycheck Does Not Drop Below the Poverty Level (\$533.65 per week for family of four)</b>	
Alaska	\$743 per week if debtor is sole support of debtor’s household
Arizona	Wage seizure is limited to the lesser of 10% or the amount by which the wages exceed 60 times the applicable (federal, state, or local, whichever is highest). May be reduced to 5% in case of “extreme economic hardship” to debtor or family
California	As of September 2023, state protects 80% of disposable earnings or 48 times the state minimum wage (\$15.50/hour). If debtor earns more than 48 times the state minimum wage, 40% of the amount in excess of 48 times the state minimum wage can be seized.
Connecticut	75% of wages or 40 times federal or state (\$14/hour) minimum wage
District of Columbia	40 times D.C. minimum wage (\$16.10/hour); garnishment limited to 25% of amount in excess of this amount; amount protected can be increased if undue hardship is shown
Florida	\$750 if wage earner is head of family
Illinois	Wage seizure is limited to 15% of gross wages or the amount in excess of 45 times federal or state (\$12/hour) minimum wage
Massachusetts	85% of gross wages or 50 times the greater of the federal or state (\$14.25/hour) minimum wage
Wisconsin	Federal poverty amount, based on family size, is exempt; also allows hardship exemption
<b>“C” States Protect at Least \$350 per Week</b>	
Colorado	80% of disposable income or 40 times state minimum wage (\$12.56/hour)
Maine	75% of wages or 40 times federal or state (\$12.75/hour) minimum wage
Maryland	75% of wages or 30 times state minimum wage (\$12.50/hour)
Minnesota	75% of wages or 40 times federal or state (\$10.33/hour) minimum wage. Also exempts wages of anyone who is, or was within the last 6 months, eligible for public assistance

STATE	AMOUNT PROTECTED
<b>“C” States Protect at Least \$350 per Week (continued)</b>	
<b>Nevada</b>	82% of wages or 50 times federal minimum wage
<b>New Hampshire</b>	50 times federal minimum wage
<b>New York</b>	Seizure is limited to 10% of gross wages, or amount in excess of 30 times federal or state minimum wage. State minimum wage varies from \$13.20 to \$15/hour. Also prohibits garnishment if debtor receives public assistance or would be qualified to receive it if wages were reduced by the seizure
<b>South Dakota</b>	80% of wages or 40 times federal or state (\$9.95/hour) minimum wage, plus \$25 per dependent
<b>Virginia</b>	75% of wages or 40 times federal or state (\$11/hour) minimum wage. If household income does not exceed \$1,750/month, additional exemptions of \$34/week for one child, \$52/week for two, and \$66/week for three or more
<b>Washington</b>	For consumer debt, 80% of disposable earnings or 35 times state minimum wage (\$14.49/hour)
<b>West Virginia</b>	80% of wages or 50 times federal minimum wage; more can be exempted upon showing of hardship if debt arises from consumer credit sale, consumer lease, or consumer loan, or as court deems just
<b>“D” States Preserve More of a Worker’s Wages Than the Minimum Required by Federal Law</b>	
<b>Alabama</b>	By statute, protects only the federal minimum, 75% of wages or 30 times federal minimum wage. However, the state constitution provides a \$1,000 wildcard for personal property, and an intermediate state appellate court decision holds that this can be applied to exempt up to \$1,000 in wages in the hands of the debtor’s employer. While the state supreme court has not yet spoken, the existence of this decision justifies raising the state’s rating to a D.
<b>Delaware</b>	85% of wages
<b>Hawaii</b>	Protects all but 5% of the first \$100 in wages, all but 10% of next \$100, and all but 20% of remainder
<b>Indiana</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows reduction in case of hardship
<b>Iowa</b>	For debts arising from consumer contract, protects 75% of wages or 40 times minimum wage; also places dollar cap on amount that can be garnished in a year and allows reduction in case of hardship
<b>Missouri</b>	90% of wages for head of family
<b>Nebraska</b>	85% of wages for head of household
<b>New Jersey</b>	90% of wages if under 250% of poverty
<b>New Mexico</b>	75% of wages or 40 times federal minimum wage
<b>North Dakota</b>	75% of wages or 40 times federal minimum wage, plus \$20 per dependent
<b>Oklahoma</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows hardship exemption.
<b>Oregon</b>	Protects the greater of 75% of wages or \$254/week
<b>Rhode Island</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but also prohibits garnishment for one year after receipt of public assistance
<b>Tennessee</b>	Federal minimum (75% of wages or 30 times federal minimum wage), plus \$2.50 per week for each dependent child under age 16
<b>Vermont</b>	For debt arising from consumer credit transaction, 85% of wages or 40 times federal minimum wage; more if debtor shows need
<b>Virgin Islands</b>	90% of wages

STATE	AMOUNT PROTECTED
<b>“F” States Protect Only the Federal Minimum</b>	
<b>Arkansas</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Georgia</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, except for private student loans
<b>Idaho</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Kansas</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Kentucky</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Louisiana</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Michigan</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Mississippi</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Montana</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Ohio</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Puerto Rico</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Utah</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage
<b>Wyoming</b>	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage

TABLE 2 **Protection of the Family Home**

**NCLC's *Model Family Financial Protection Act* Recommendation:  
Median House Price**

STATE	AMOUNT OF PROTECTION
<b>“A” States that Protect the Family Home Regardless of Value</b>	
Arkansas	Limit on number of acres, but no dollar cap
District of Columbia	No dollar cap if head of family
Florida	Limit on number of acres, but no dollar cap
Iowa	Limit on number of acres, but no dollar cap
Kansas	Limit on number of acres, but no dollar cap
Oklahoma	Limit on number of acres, but no dollar cap
Puerto Rico	No dollar cap
South Dakota	Limit on number of acres, but no dollar cap
Texas	Limit on number of acres, but no dollar cap
<b>“A” States that Protect a Median-Priced Home in the State</b>	
Arizona	\$400,000
Massachusetts	\$500,000 (if recorded homestead declaration)
Minnesota	\$480,000
Montana	\$364,000
Nevada	\$605,000
Rhode Island	\$500,000
Washington	\$125,000 or median sale price of home in the county
<b>“B” States Protect a Home Worth 75% to 99% of State Median Price</b>	
California	\$313,200 or median price of home in the county, with cap of \$626,400
Connecticut	\$250,000
Ohio	\$161,375
Virgin Islands	\$300,000
<b>“C” States Protect a Home Worth 50% to 74% of State Median Price</b>	
Colorado	\$250,000
Maine	\$160,000
Mississippi	\$75,000
<b>“D” States Protect a Home Worth 25% to 49% of State Median Price</b>	
Idaho	\$175,000
Nebraska	\$60,000
New Hampshire	\$120,000
New Mexico	\$60,000
New York	\$179,975 (in the 10 most populous counties)

STATE	AMOUNT OF PROTECTION
<b>“D” States Protect a Home Worth 25% to 49% of State Median Price (continued)</b>	
North Dakota	\$100,000
South Carolina	\$67,100
Vermont	\$125,000
Wisconsin	\$75,000
<b>“F” States Provide Little or No Protection for the Family Home</b>	
Alabama	\$16,450
Alaska	\$72,900
Delaware	\$500
Georgia	\$21,500
Hawaii	\$30,000
Illinois	\$15,000
Indiana	\$22,750
Kentucky	\$5,000
Louisiana	\$35,000
Maryland	\$6,000 wildcard can be applied to real property
Michigan	\$3,500
Missouri	\$15,000
New Jersey	None
North Carolina	\$35,000
Oregon	\$40,000
Pennsylvania	\$300 wildcard can be applied to real property
Tennessee	\$35,000
Utah	\$45,100
Virginia	\$25,000, plus wildcard of \$5,000 and \$500 per dependent
West Virginia	\$5,000 if parent or married person
Wyoming	\$20,000

TABLE 3 **Protection of the Family Car**

**NCLC's *Model Family Financial Protection Act* Recommendation:  
\$15,000 car (\$25,000 if adapted for disability), plus \$10,000 wildcard**

STATE	AMOUNT OF PROTECTION
<b>“A” States Protect a Car Worth \$15,000 or More</b>	
Arizona	\$15,000
Colorado	\$15,000
Kansas	\$20,000
Nevada	\$15,000
New Hampshire	\$15,000 (amount includes a wildcard*)
North Dakota	\$15,000 (amount includes a wildcard*)
Puerto Rico	No limit on value if used in occupation
Texas	\$15,000 (through use of a wildcard*)
<b>“B” States Protect a Car Worth Between \$10,000 and \$14,999</b>	
District of Columbia	\$10,500 (amount includes a wildcard*)
Idaho	\$11,500 (amount includes a wildcard*)
Indiana	\$11,100 (through use of a wildcard)
Maine	\$10,500 (amount includes a wildcard*)
Massachusetts	\$13,500 (amount includes a wildcard*)
Rhode Island	\$12,000
South Carolina	\$13,400 (amount includes a wildcard*)
Virginia	\$11,000 (amount includes a wildcard*)
<b>“C” States Protect a Car Worth Between \$5,000 and \$9,999</b>	
Alabama	\$8,225 (through use of a wildcard*)
Connecticut	\$8,000 (amount includes a wildcard*)
Florida	\$5,000 (amount includes a wildcard*)
Illinois	\$5,400 (amount includes a wildcard*)
Iowa	\$8,000 (amount includes a wildcard*)
Louisiana	\$7,500
Maryland	\$5,000 (through use of a wildcard*)
Minnesota	\$5,200
Mississippi	\$9,000 (through use of a wildcard*)
Missouri	\$5,550 (amount includes a wildcard*)
Nebraska	\$9,000 (amount includes a wildcard*)
New Mexico	\$8,500 (amount includes a wildcard*)
New York	\$6,000 (amount includes a wildcard*)
North Carolina	\$7,500 (amount includes a wildcard*)
Oklahoma	\$7,500
South Dakota	\$6,000 (through use of a wildcard*)

STATE	AMOUNT OF PROTECTION
<b>“C” States Protect a Car Worth Between \$5,000 and \$9,999 (continued)</b>	
Tennessee	\$9,000 (through use of a wildcard*)
Vermont	\$9,900 (amount includes a wildcard*)
Washington	\$5,250 (amount includes a wildcard*)
West Virginia	\$6,000 (amount includes a wildcard*)
Wyoming	\$5,000
<b>“D” States Protect a Car Worth Between \$2000 and \$4999</b>	
Alaska	\$4,050
California	\$3,625 (through use of a wildcard*)
Georgia	\$4,000 (through use of a wildcard*)
Hawaii	\$2,575
Kentucky	\$2,500
Montana	\$4,000
Ohio	\$4,450
Oregon	\$3,000
Utah	\$3,000
Wisconsin	\$4,000
<b>“F” States Provide No Realistic Protection for the Debtor’s Car</b>	
Arkansas	\$500 (through use of a wildcard*)
Delaware	\$500 (through use of a wildcard*)
Michigan	\$1,000 if necessary for debtor to carry on trade or occupation
New Jersey	\$1,000 (through use of a wildcard*)
Pennsylvania	\$300 (through use of a wildcard*)
Virgin Islands	None

\*This table assumes that, if the state allows a “wildcard” exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value.

TABLE 4 **Protection of Family Bank Accounts**

**NCLC's *Model Family Financial Protection Act* Recommendation:  
\$12,000 in a bank account**

STATE	AMOUNT OF PROTECTION
<b>“A” States Protect \$3,000 or More in a Bank Account</b>	
Arizona	\$5,000
Delaware	Prohibits garnishment of bank account.
Maine	\$3,000
Nevada	\$10,400 (amount includes a \$10,000 wildcard*)
New York	\$3,168 to \$3,600 (depends on applicable minimum wage)
North Dakota	\$3,000 (uses \$3,000 of a \$17,500 wildcard,* \$10,000 of which is available only if debtor does not claim a homestead exemption)
South Carolina	\$6,700 (available only if debtor does not claim a homestead exemption)
Wisconsin	\$5,000
<b>“B” States Protect Between \$2,000 and \$2,999 in a Bank Account</b>	
Alaska	\$2,970 is protected if a person who is supporting a family does not receive weekly, biweekly, or monthly earnings
Colorado	\$2,500
Massachusetts	\$2,500
<b>“C” States Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages</b>	
Alabama	\$1,000 (uses \$1,000 of two wildcards* totaling \$8,750)
California	Wages remain exempt after deposit; in addition, California will has a self-executing protection for \$1,947
Connecticut	The first \$1,000 in the account is automatically exempt
District of Columbia	\$1,000 (uses \$1,000 of \$8,925 in wildcards,* all but \$850 of which is available only if debtor does not claim a homestead exemption)
Florida	\$1,000 (uses \$1,000 of \$5,000 in wildcards,* \$4,000 of which is available only if debtor does not claim a homestead exemption), plus wages remain exempt after deposit
Idaho	Wages remain exempt after deposit; this protection is automatic if wages were electronically deposited
Illinois	\$1,000 (uses \$1,000 of a \$4,000 wildcard*)
Iowa	Wages remain exempt after deposit
Maryland	\$1,000 (uses \$1,000 of a \$6,000 wildcard*)
Minnesota	Wages remain exempt after deposit
Mississippi	\$1,000 (uses \$1,000 of a \$10,000 wildcard*)
Missouri	Wages remain exempt after deposit
Montana	Wages remain exempt after deposit
Nebraska	\$1,000 (uses \$1,000 of a \$5,000 wildcard*), plus wages remain exempt after deposit
New Hampshire	\$1,000 (uses a wildcard* that ranges from \$1,000 to \$8,000 depending on what other exemptions debtor takes)
New Mexico	\$1,000 (uses \$1,000 of a \$6,000 wildcard,* \$5,000 of which is available only if debtor does not claim a homestead exemption)



STATE	AMOUNT OF PROTECTION
<b>“C” States Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages (continued)</b>	
North Carolina	\$1,000 (uses \$1,000 of a \$5,000 wildcard* that is available only if debtor does not claim a homestead exemption), plus wages remain exempt after deposit
Oklahoma	Wages remain exempt after deposit
Oregon	Wages remain exempt after deposit; \$400 wildcard* may also be used
Puerto Rico	Wages remain exempt after deposit
South Dakota	\$1,000 (uses \$1,000 of a \$7,000 wildcard*)
Tennessee	\$1,000 (uses \$1,000 of a \$10,000 wildcard*)
Virginia	\$1,000 (uses \$1,000 of a \$6,000 wildcard*)
Washington	Automatic protection for first \$1,000 in the account (uses \$1,000 of a \$3,000 wildcard,* \$2,000 of which can be used to protect a bank account if the debt is a consumer debt)
West Virginia	\$1,100
<b>“D” States Protect Between \$300 and \$999 in a Bank Account</b>	
Indiana	\$450
Ohio	\$550
Rhode Island	\$500
Vermont	\$700
<b>“F” States Protect Less than \$300 in a Bank Account</b>	
Arkansas	No protection
Georgia	No protection
Hawaii	No protection
Kansas	No protection
Kentucky	No protection
Louisiana	No protection
Michigan	No protection
New Jersey	No protection
Pennsylvania	No protection
Texas	No protection
Utah	No protection
Virgin Islands	No protection
Wyoming	No protection

\*This table assumes that, if the state allows a “wildcard” exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value, and then the remainder to protect up to \$3,000 in a bank account if the state does not provide an earmarked exemption for a bank account. In some states, the wildcard exemption is also the only exemption available to protect a home. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.

TABLE 5 **Protection of Household Goods**

**NCLC’s *Model Family Financial Protection Act* Recommendation:**  
**All household goods, but creditor can seek court order to seize any item worth over \$3,000.**

STATE	AMOUNT OF PROTECTION
<b>“A” States Protect All Necessary Household Goods</b>	
California	All necessary household goods
Connecticut	All necessary household goods
Hawaii	All necessary household goods
Kansas	All necessary household goods
Louisiana	No dollar cap for extensive list of household goods used by debtor or family
Maine	No dollar cap
New Mexico	All furniture, with no dollar cap
New York	Extensive list of household goods, including all furniture, with no dollar cap
Oklahoma	All household and kitchen furniture
Puerto Rico	All necessary household goods
<b>“B” States Protect Household Goods Worth \$12,000 or More</b>	
Arizona	\$15,000
Massachusetts	\$15,000
Nevada	\$12,000
Ohio	\$14,875
Texas	\$85,000 (through use of a wildcard*)
Wisconsin	\$12,000
<b>“C” States Protect Household Goods Worth Between \$8,000 and \$11,999</b>	
District of Columbia	\$8,625
Minnesota	\$11,700
Rhode Island	\$9,600
West Virginia	\$8,000
STATE	AMOUNT OF PROTECTION
<b>“D” States Protect Household Goods Worth Between \$2,000 and \$7,999</b>	
Alaska	\$4,050
Colorado	\$6,000
Idaho	\$7,500
Iowa	\$7,000
Kentucky	\$3,000
Missouri	\$3,000
Montana	\$7,000
Nebraska	\$3,000
New Hampshire	\$3,500

STATE	AMOUNT OF PROTECTION
<b>“D” States Protect Household Goods Worth Between \$2,000 and \$7,999 (continued)</b>	
North Carolina	\$7,000
North Dakota	\$2,450 (through use of a wildcard*)
Oregon	\$3,000
South Carolina	\$5,375
Utah	\$4,000
Vermont	\$2,500
Virgin Islands	\$3,000
Virginia	\$5,000
Washington	\$6,500
Wyoming	\$4,000
<b>“F” States Protect Less than \$2,000 in Household Goods</b>	
Alabama	No protection
Arkansas	No protection
Delaware	No protection
Florida	No protection
Georgia	\$1,000 (through use of a wildcard*)
Illinois	No protection
Indiana	\$1,000 (through use of a wildcard*)
Maryland	\$1,000
Michigan	\$1,000
Mississippi	No protection
New Jersey	\$1,000
Pennsylvania	No protection
South Dakota	No protection
Tennessee	No protection

This table assumes that, if the state allows a “wildcard” exemption (one that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice), the debtor will apply all or most of it first to protect a car up to \$15,000 in value, second to protect up to \$3,000 in a bank account, and third to protect household goods if the state does not provide an earmarked exemption for them. See our [Rating Criteria](#) for details and our [State Summaries](#) for state-by-state information.