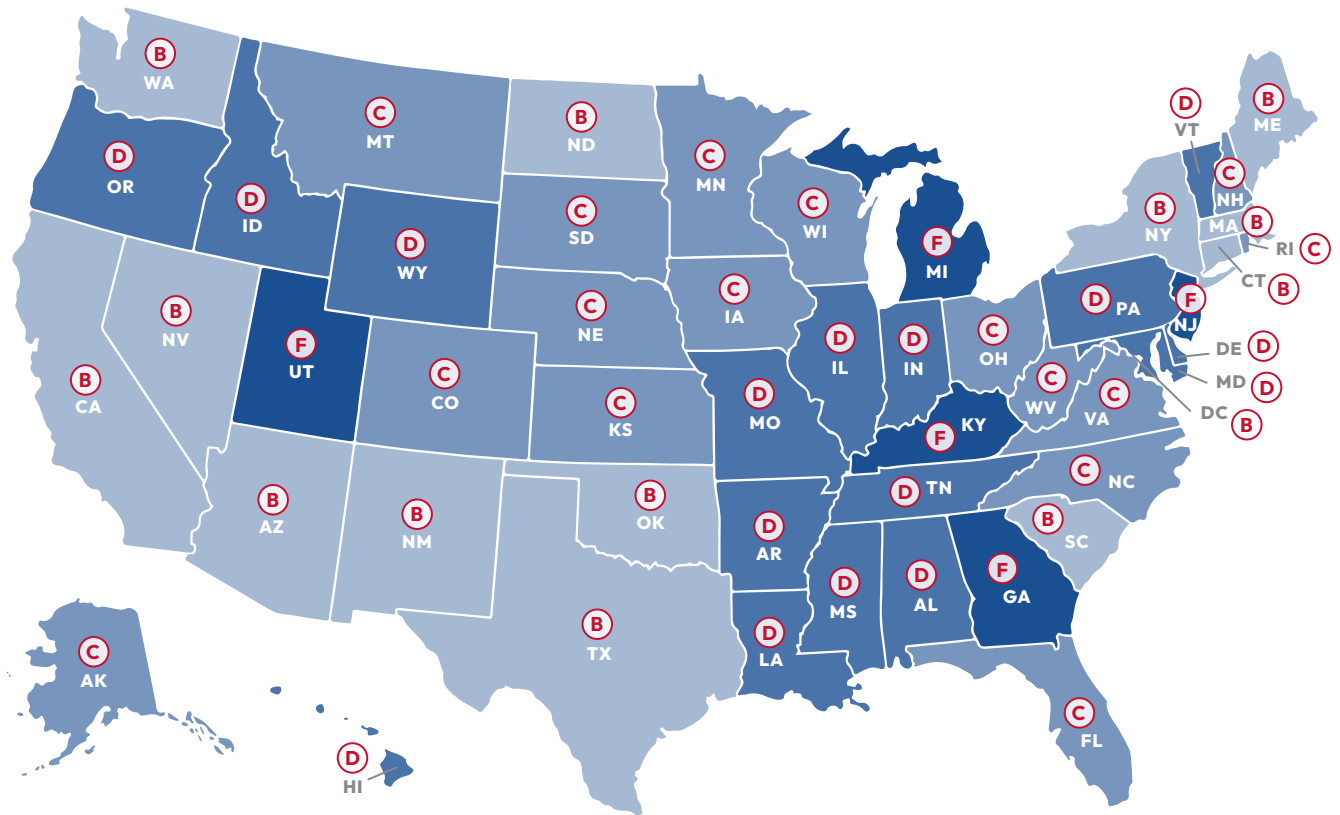


Map 1: Overall Ratings: The Strength of State Protections for Family Finances

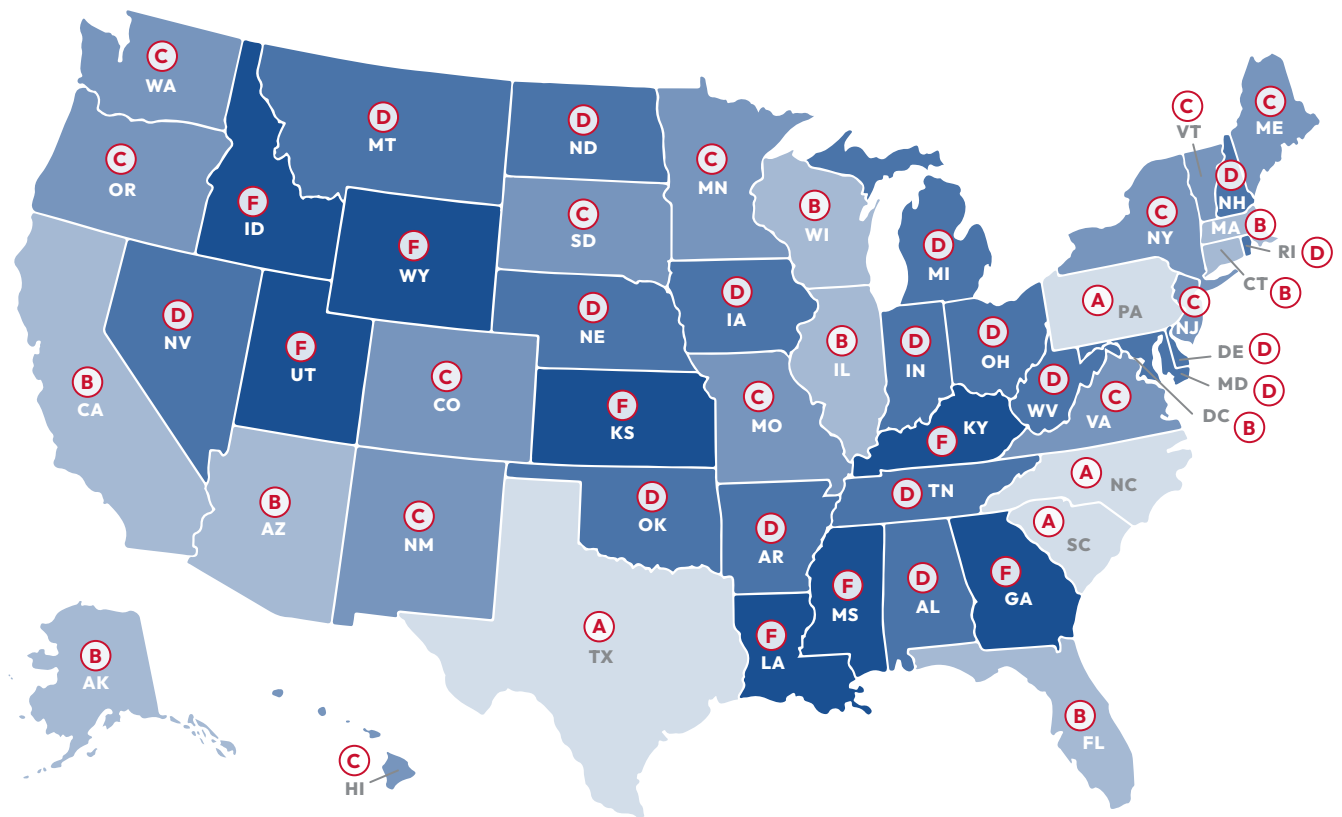


- A Has strong protections in all five categories (no states)
- B Has strong protections in most categories (15 states)
- C Has many gaps and weaknesses (16 states)
- D Has weak protections (17 states)
- F Has extremely weak protections (5 states)



For detail, see [protection of wages](#), [the home](#), [the family car](#), [a basic amount in a bank account](#), and [household goods](#). See the [State Summaries](#) for state-by-state explanations of these ratings.

Map 2: State Protection of Wages

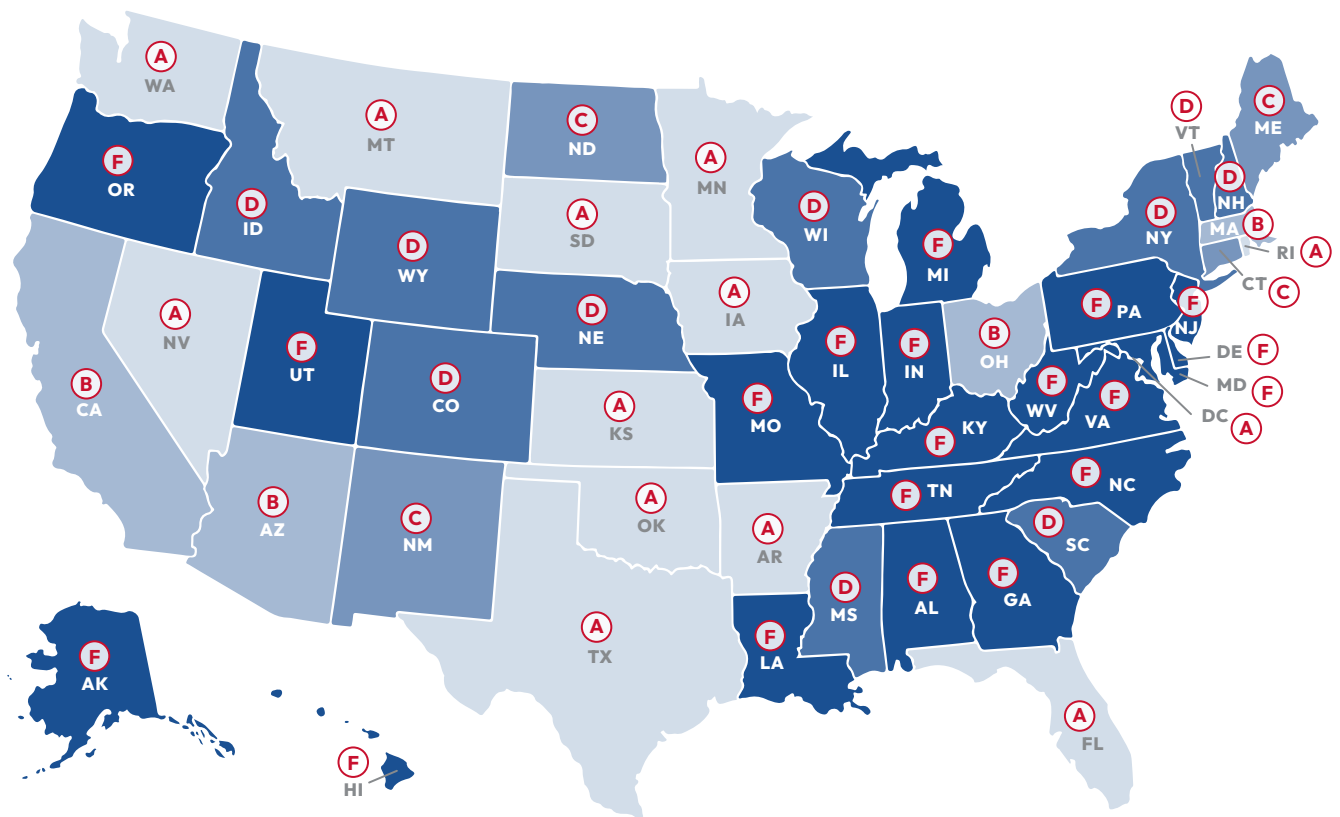


- (A)** Has strong protections in all five categories (4 states)
- (B)** Has strong protections in most categories (9 states)
- (C)** Has many gaps and weaknesses (13 states)
- (D)** Has weak protections (19 states)
- (F)** Has extremely weak protections (8 states)



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

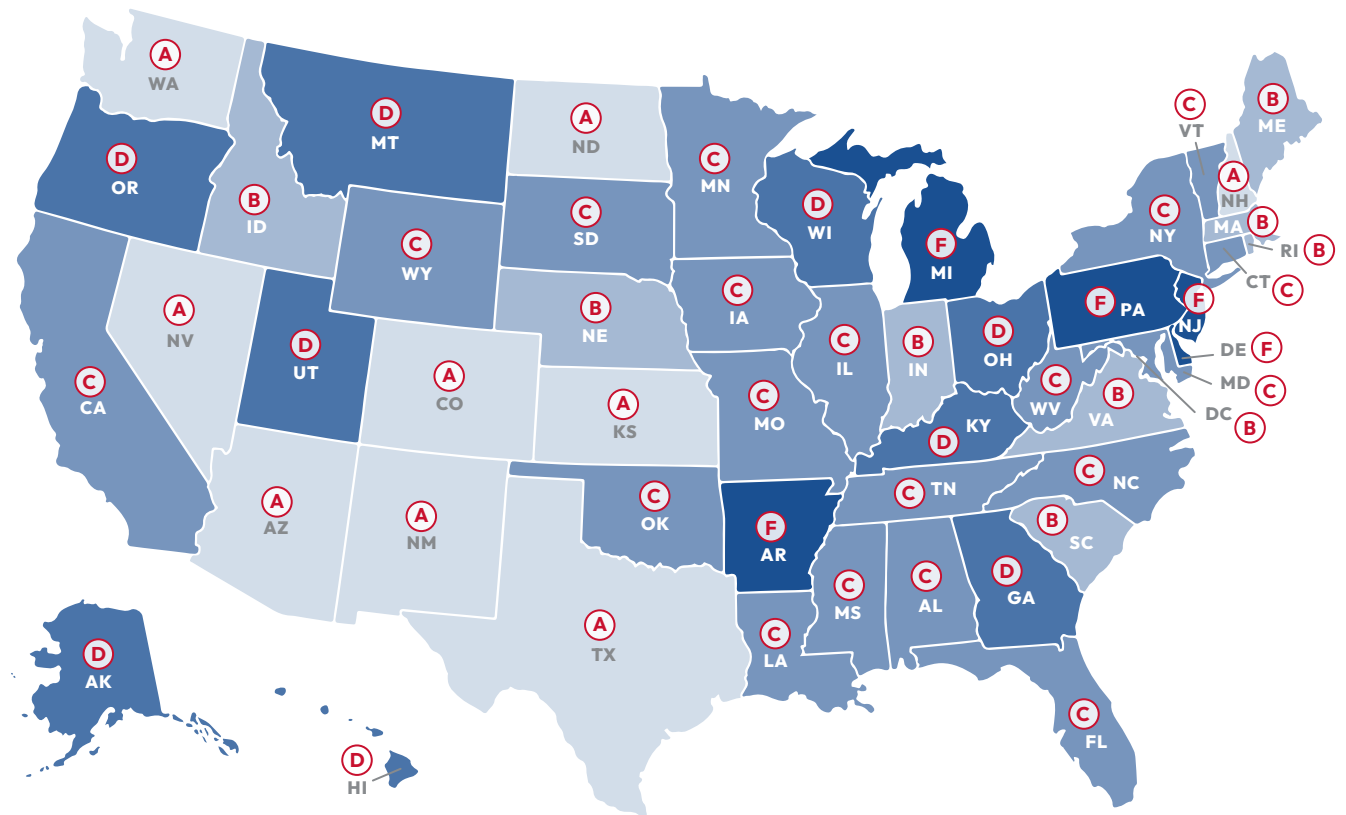


- (A)** Protects the family home regardless of value, or protects a median-priced home in the state (14 states)
- (B)** Protects a home worth 75% to 99% of state median price (5 states)
- (C)** Protects a home worth 50% to 74% of state median price (4 states)
- (D)** Protects a home worth 25% to 49% of state median price (10 states)
- (F)** Provides little or no protection for the family home (20 states)



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

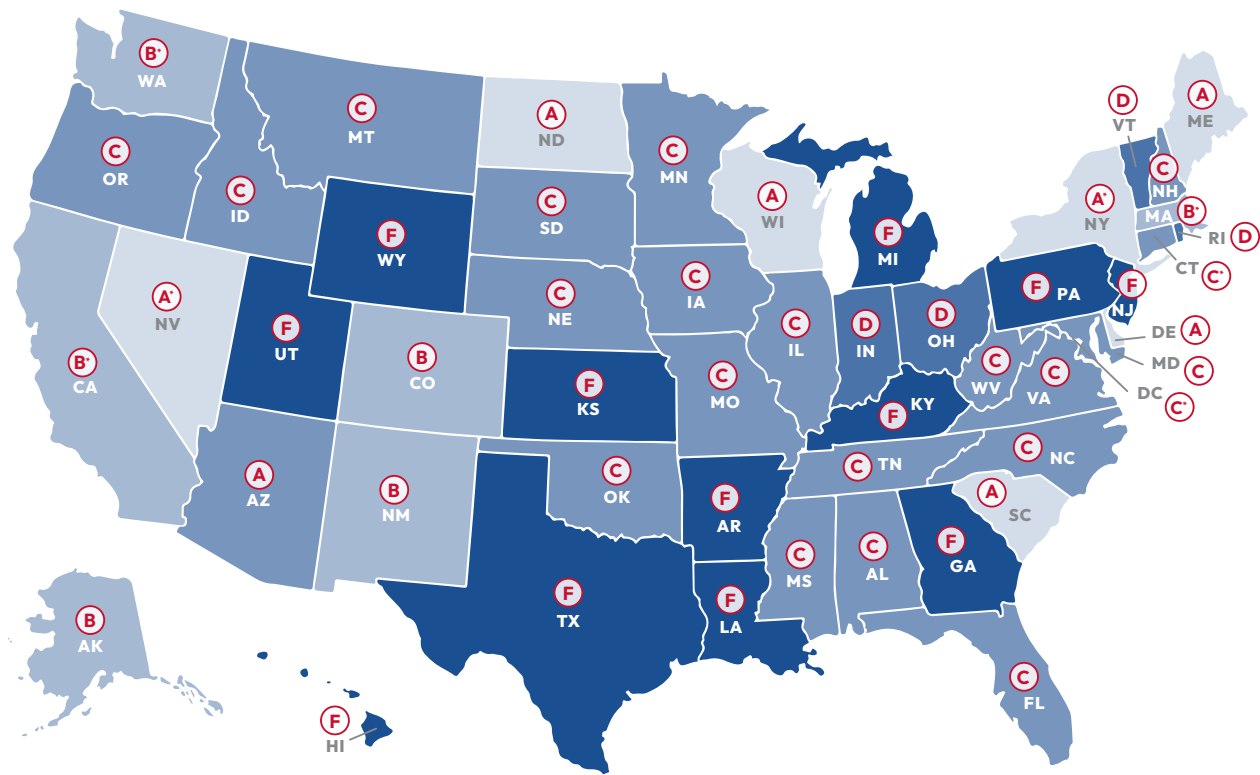


- A** Protects a car worth \$15,000 or more (10 states)
- B** Protects a car worth between \$10,000 and \$14,999 (9 states)
- C** Protects a car worth between \$5,000 and \$9,999 (19 states)
- D** Protects a car worth between \$2,000 and \$4,999 (9 states)
- F** Provides no realistic protection for the debtor's car (6 states)



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, VT, 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



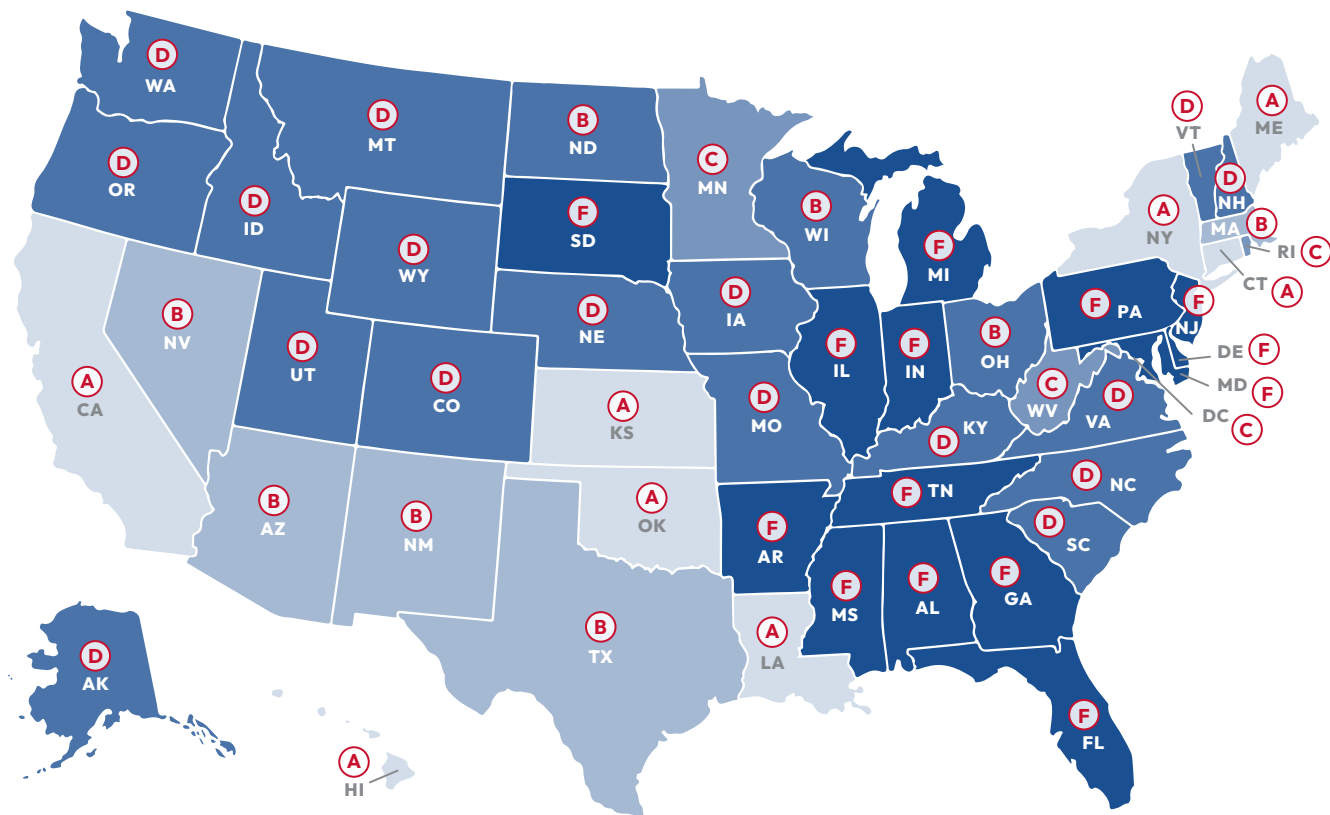
- A Protects \$3,000 to \$10,000 of the entire account (8 states)
- B Protects between \$2,000 and \$2,999 in a bank account (6 states)
- C Protects between \$1,000 and \$1,999 in a bank account, or treat deposited wages as exempt (22 states)
- D Protects between \$300 and \$999 in a bank account (4 states)
- F Protects less than \$300 in a bank account (13 states)



* The protections in CA, CT, DC, MA, MD, NV, NY, and WA are in whole or in part made explicitly self-executing.

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 Protects all necessary household goods (9 states)
- B Protects household goods worth \$12,000 or more (8 states)
- C Protects household goods worth between \$8,000 and \$11,999 (4 states)
- D Protects household goods worth between \$2,000 and \$7,999 (18 states)
- F Protects less than \$2,000 in household goods (14 states)

Table 5 lists the states that fall into each category. The ratings for GA, IN, ND, NM, 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.