

**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	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
<b>"A" States that Ban Wage Garnishment for Most Debts</b>		
North Carolina	All wages exempt	
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 that Protect Enough Wages So That Paycheck Does Not Drop Below the Poverty Level (\$576.92 per week for family of four)</b>		
Alaska	\$743 per week if debtor is sole support of debtor's household	\$743
Arizona	60 times the highest applicable minimum wage (federal, state (\$13.85/hour), or local), or 90% of disposable earnings. May be reduced to 5% in case of "extreme economic hardship" to debtor or family.	\$831
California	80% of disposable earnings or 48 times the state (15.50/hour) or local minimum wage. 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.	\$744
Connecticut	75% of wages or 40 times federal or state (\$15/hour) minimum wage	\$600
District of Columbia	40 times D.C. minimum wage (\$17/hour); wage seizure limited to 25% of amount in excess of this amount; amount protected can be increased if undue hardship is shown	\$680
Florida	\$750 if wage earner is head of family	\$750

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Illinois	85% of gross wages or 45 times federal or state (\$13/hour) minimum wage	\$585
Massachusetts	85% of gross wages or 50 times the greater of the federal or state (\$15/hour) minimum wage	\$750
Wisconsin	Federal poverty amount, based on family size, is exempt; also allows hardship exemption	\$577
<b>"C" States that Protect at Least \$400 per Week</b>		
Colorado	80% of disposable income or 40 times state minimum wage (\$13.65/hour)	\$546
Hawaii	Protects all but 5% of the first \$100 in wages, all but 10% of next \$100, and all but 20% of remainder. Calculation assumes 40 hours at state minimum wage (\$12/hour).	\$409
Maine	75% of wages or 40 times federal or state (\$13.80/hour) minimum wage	\$552
Minnesota	75% of wages or 40 times federal or state (\$10.59/hour) minimum wage. Also exempts wages of anyone who is, or was within the last 6 months, eligible for public assistance.	\$423.60
Missouri	90% of wages for head of family. Calculation assumes 40 hours at state minimum wage (\$12/hour). Also allows reduction in case of hardship.	\$432
New Jersey	90% of wages if under 250% of poverty. Calculation assumes 40 hours at state minimum wage (\$14.13/hour).	\$508.68
New Mexico	75% of wages or 40 times highest applicable minimum wage. State minimum wage is \$12/hour.	\$480
New York	90% of gross wages, or 30 times federal or state minimum wage. State minimum wage varies from \$14.20 to \$15/hour. Also prohibits wage seizure if debtor receives public assistance or would be qualified to receive it if wages were reduced by the garnishment.	\$540
Oregon	Protects the greater of 75% of wages or \$254/week. Calculation assumes 40 hours at state minimum wage (\$15.45/hour).	\$463.50

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
South Dakota	80% of wages or 40 times federal or state (\$10.80/hour) minimum wage, plus \$25 per dependent	\$482
Vermont	For debt arising from consumer credit transaction, 85% of wages or 40 times federal minimum wage; more if debtor shows need. Percentage calculation assumes 40 hours at state minimum wage (\$13.18/hour).	\$448.12
Virginia	75% of wages or 40 times federal or state (\$12.00) 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.	\$480
Washington	For consumer debt, 80% of disposable earnings or 35 times state minimum wage (\$15.74/hour)	\$550.90
<b>"D" States that Preserve More of a Worker's Wages Than the Minimum Required by Federal Law</b>		
Alabama	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.	\$217.50, but may be able to protect more with wildcard.
Arkansas	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but since worker will be paid at state minimum wage, \$11/hour, 75% of that will be more than federal minimum.	\$330
Delaware	85% of wages protected. Since worker will be paid at state minimum wage, \$11.75/hour, 85% of that will be \$399.50.	\$399.50
Indiana	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows reduction in case of hardship	\$217.50, but allows reduction in case of hardship.

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Iowa	For debts arising from consumer contract, 75% of wages or 40 times minimum wage; also places dollar cap on amount that can be garnished in a year	\$290
Maryland	75% of wages or 30 times state minimum wage (\$13.25/hour)	\$397.50
Michigan	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.10/hour).	\$303
Montana	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$9.95/hour).	\$298.50
Nebraska	85% of wages for head of household. Calculation assumes 40 hours at state minimum wage (\$10.50/hour).	\$357
Nevada	82% of wages or 50 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$11.25/hour).	\$369
New Hampshire	50 times federal minimum wage	\$362.50
North Dakota	75% of wages or 40 times federal minimum wage, plus \$20 per dependent	\$330
Ohio	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.10/hour).	\$303
Oklahoma	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows hardship exemption.	\$217.50, but allows hardship exception
Puerto Rico	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$8.50/hour).	\$255

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Rhode Island	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$13/hour). Also prohibits wage seizure for one year after receipt of public assistance.	\$390
Tennessee	Federal minimum (75% of wages or 30 times federal minimum wage), plus \$2.50 per week for each dependent child under age 16	\$222.50
Virgin Islands	90% of wages. Calculation assumes 40 hours at state minimum wage (\$10.50/hour).	\$378
West Virginia	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	\$362.50

#### "F" States that Protect Only the Federal Minimum

Georgia	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, except for private student loans	\$217.50
Idaho	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Kansas	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Kentucky	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Louisiana	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Mississippi	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Utah	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Wyoming	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50

**Note:** In calculating the amount protected, we assume that the debtor is the head of household, has two dependent children, and is working 40 hours a week at the state or federal minimum wage, whichever is higher. For this 2023 report, the standard for a C grade has been adjusted from \$350 to \$400 to account for inflation.

**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>	
Minnesota	\$480,000
Montana	\$378,560
Nevada	\$605,000
Rhode Island	\$500,000
Washington	\$125,000 or median sale price of home in the county
<b>"B" States that Protect a Home Worth 75% to 99% of State Median Price</b>	
Arizona	\$400,000
California	\$339,195 or median price of home in the county, with cap of \$678,391
Massachusetts	\$500,000 (if recorded as homestead)

STATE	AMOUNT OF PROTECTION
Ohio	\$161,375
Virgin Islands	\$300,000
<b>"C" States that Protect a Home Worth 50% to 74% of State Median Price</b>	
Connecticut	\$250,000
Maine	\$160,000
New Mexico	\$150,000
North Dakota	\$150,000
<b>"D" States that Protect a Home Worth 25% to 49% of State Median Price</b>	
Colorado	\$250,000
Idaho	\$175,000
Mississippi	\$75,000
Nebraska	\$60,000
New Hampshire	\$120,000
New York	\$179,975 (in the 10 most populous counties)
South Carolina	\$67,100
Vermont	\$125,000
Wisconsin	\$75,000
Wyoming	\$100,000
<b>"F" States that Provide Little or No Protection for the Family Home</b>	
Alabama	\$18,850
Alaska	\$72,900
Delaware	\$500

STATE	AMOUNT OF PROTECTION
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	\$48,700
Virginia	\$25,000, plus wildcard of \$5,000 and \$500 per dependent
West Virginia	\$5,000 if parent or married person

### 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 that 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*)
New Mexico	\$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*)
Washington	\$15,000 (amount includes a wildcard*)
<b>"B" States that 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*)
Nebraska	\$10,940 (amount includes a wildcard*)
Rhode Island	\$12,000
South Carolina	\$13,400 (amount includes a wildcard*)
Virginia	\$11,000 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
<b>"C" States that Protect a Car Worth Between \$5,000 and \$9,999</b>	
Alabama	\$9,425 (through use of a wildcard*)
California	\$7,500
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*)
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*)
Tennessee	\$9,000 (through use of a wildcard*)
Vermont	\$9,900 (amount includes a wildcard*)
West Virginia	\$6,000 (amount includes a wildcard*)
Wyoming	\$5,000
<b>"D" States that Protect a Car Worth Between \$2,000 and \$4,999</b>	
Alaska	\$4,050
Georgia	\$4,000 (through use of a wildcard*)
Hawaii	\$2,575

STATE	AMOUNT OF PROTECTION
Kentucky	\$2,500
Montana	\$4,000
Ohio	\$4,450
Oregon	\$3,000
Utah	\$3,000
Wisconsin	\$4,000
<b>"F" States that 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 that Protect \$3,000 or More in a Bank Account</b>	
Arizona	\$5,000
Delaware	Prohibits garnishment of bank account
Maine	\$3,000 self-executing protection
Nevada	\$10,400, \$400 of which is self-executing (amount includes a \$10,000 wildcard*)
New York	\$3,600 (240 times the greater of the state or federal minimum wage, currently \$15/hour in NYC area, less in rest of state)
North Dakota	\$3,000 (uses \$3,000 of two wildcards* that total \$32,500, \$25,000 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 that 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
California	Wages remain exempt after deposit; in addition, California has a self-executing protection for \$2,080
Colorado	\$2,500
Massachusetts	\$2,500 self-executing protection
New Mexico	\$2,400 (through use of a wildcard specifically earmarked for bank accounts*)
Washington	\$2,000, of which \$1,000 is a self-executing protection (uses \$2,000 of a \$3,000 wildcard* that is available if the debt is a consumer debt)
<b>"C" States that Protect Between \$1,000 and \$1,999 in a Bank Account, or Protect Deposited Wages</b>	

STATE	AMOUNT OF PROTECTION
Alabama	\$1,000 (uses \$1,000 of two wildcards* that total \$10,425)
Connecticut	Self-executing \$1,000 protection
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	\$1,500 (uses \$1,000 of a \$6,000 wildcard* plus a \$500 earmarked self-executing protection)
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)
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*)

STATE	AMOUNT OF PROTECTION
West Virginia	\$1,100
<b>"D" States that Protect a Car Worth Between \$2,000 and \$4,999</b>	
Indiana	\$450
Ohio	\$550
Rhode Island	\$500
Vermont	\$700
<b>"F" States that Provide No Realistic Protection for the Debtor's Car</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 that 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 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 that Protect Household Goods Worth \$12,000 or More</b>	
Arizona	\$15,000
Massachusetts	\$15,000
Nevada	\$12,000
New Mexico	\$85,400 (amount includes a wildcard*)
North Dakota	\$24,500 (through use of a two wildcards,* one of which is available only if the debtor does not claim a homestead)
Ohio	\$14,875
Texas	\$85,000 (through use of a wildcard*)
Wisconsin	\$12,000

STATE	AMOUNT OF PROTECTION
<b>"C" States that 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
<b>"D" States that 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	\$3,582
New Hampshire	\$3,500
North Carolina	\$7,000
Oregon	\$3,000
South Carolina	\$5,375
Utah	\$4,000
Vermont	\$2,500
Virgin Islands	\$3,000
Virginia	\$5,000
Washington	\$7,500
Wyoming	\$4,000

STATE	AMOUNT OF PROTECTION
<b>"F" States that 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.*