

**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
Illinois	All household goods are exempt, but creditor may seek court permission to levy on item worth more than \$5,000
Kansas	All necessary household goods
Louisiana	No dollar cap for extensive list of household goods used by debtor or family
Maine	No aggregate dollar cap; up to \$600 per item
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, but with \$100 or \$200 cap on some items
<b>"B" States that Protect Household Goods Worth \$17,000 or More</b>	
New Mexico	\$80,000 (amount includes a wildcard*)
North Dakota	\$19,500 (amount includes a wildcard*)
Texas	\$80,000 (amount includes a wildcard*)
<b>"C" States that Protect Household Goods Worth Between \$13,000 and \$16,999</b>	
Arizona	\$16,000

STATE	AMOUNT OF PROTECTION
Massachusetts	\$15,000
Ohio	\$16,850 aggregate, \$800 per item
<b>"D" States that Protect Household Goods Worth Between \$7,000 and \$12,999</b>	
District of Columbia	\$8,625 aggregate, \$425 per item
Idaho	\$7,500 aggregate, \$1000 per item
Iowa	\$7,000
Minnesota	\$12,510
Montana	\$7,000 aggregate, \$1,250 per item
Nevada	\$12,000
North Carolina	\$7,000 (amount includes a wildcard)
Rhode Island	\$9,600
Washington	\$7,500 (amount includes a wildcard*)
West Virginia	\$8,000
Wisconsin	\$12,000
<b>"F" States that Protect Less than \$7,000 in Household Goods</b>	
Alabama	No protection
Alaska	\$4,050
Arkansas	No protection
Colorado	\$6,000
Delaware	No protection
Florida	No protection
Georgia	\$1,000 (amount includes a wildcard*)

STATE	AMOUNT OF PROTECTION
Indiana	\$1,000 (amount includes a wildcard*)
Kentucky	\$3,000
Maryland	\$1,000
Michigan	\$1,000
Mississippi	No protection
Missouri	\$3,000
Nebraska	\$3,582
New Hampshire	\$3,500
New Jersey	\$1,000
Oregon	\$3,000
Pennsylvania	No protection
South Carolina	\$6,100
South Dakota	No protection
Tennessee	No protection
Utah	\$4,000
Vermont	\$2,500
Virgin Islands	\$3,000
Virginia	\$5,000
Wyoming	\$4,000

*\*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.*