This appendix summarizes state exemption statutes. It focuses on statutes that exempt property of consumer debtors from collection by creditors. Statutes that provide special exemption rules for child support or other family support collections, or for other special types of debts, such as reimbursements to the state, are not summarized here.

This appendix also does not summarize exemption provisions found in laws other than the state’s general exemption laws. For example, statutes that create or regulate specific assets, such as public or private pensions, workers’ compensation, educational savings accounts, insurance, or crime victims’ compensation, often contain their own exemption language. Note that some states explicitly exempt tax refunds attributable to the earned income tax credit or the child tax credit. These specific state exemptions are listed in the category for “tax refunds.” Other states have exemptions for needs-based public assistance that are broad enough to include these credits.

Whenever an asset is not listed as exempt in the state’s exemption statute, the statutes that create or regulate that type of asset should also be checked. In addition, this appendix only summarizes prohibitions against waiver of exemptions that are found in the state’s exemption statutes, not those in the Federal Trade Commission’s Credit Practices Rule or state consumer protection laws.

In addition to exemption statutes, many states protect certain assets by common law doctrines such as ownership by the entireties.

*Collier on Bankruptcy*, volume 14, is a valuable reference on state exemption law. It reprints the full text of state exemption statutes, including most of those summarized here.

**Source:** National Consumer Law Center, Collection Actions [4th ed.], updated at www.nclc.org/library

**Source URL:** https://library.nclc.org/ca/ag01