

Appendix H-2. Comparison of States' Sets of Exemptions (Ascending Order by Real and Personal Property Individual Exemptions)

	Federal Exemptions Available	Individual Homestead Plus Other Exemptions	Individual Homestead Exemption	Other Exemptions With Specified Amounts	Items That Are 100% Exempt
Federal	n/a	\$66,950	\$22,975	\$43,975	Health aids; wrongful death recoveries
Pennsylvania	Yes	\$300	n/a	\$300	Clothing, Bibles, school books, sewing machines, and uniforms
Arkansas	Yes	\$1,000	\$800	\$200	Clothing
Florida	No	\$2,000	Unlimited	\$2,000	Federal income tax refund or credit; preneed funeral contract deposits; prepaid college education trust deposits; prepaid hurricane savings accounts; education savings, health savings, and hurricane savings; health aids
New Jersey	Yes	\$2,000	n/a	\$2,000	Burial plot; clothing
South Dakota	No	\$5,200	Unlimited	\$5,200	Burial plot; clothing; cemetery association property; church pew; food and fuel to last one year; health aids; pictures
Alabama	No	\$22,500	\$15,000	\$7,500	Burial plot; clothing, family portraits, pictures, and books for use by you or your family; spendthrift trust; uniform, arms and equipment of military personnel

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Hawaii	Yes	\$23,575	\$20,000	\$3,575	Household furnishings, appliances, books, and clothing used by you and your family; a burial plot, up to 250 square feet, and all improvements and gravestones upon it; insurance proceeds or proceeds from the sale of personal property (up to six months after sale) protected under; income earned during the 31 days before filing bankruptcy.
Kentucky	Yes	\$24,800	\$5,000	\$19,800	Health aids for you or your dependent; lost earnings payments; wrongful death recoveries
Kansas	No	\$28,500	Unlimited	\$28,500	Clothing to last 1 year; earned income tax credit; food and fuel to last 1 year; funeral plan prepayments; liquor license; alimony and child support; burial plot or crypt; uniform and equipment of national guard
Missouri	No	\$28,700	\$15,000	\$13,700	Health aids; wrongful death recoveries
Tennessee	No	\$31,900	\$5,000	\$26,900	Bible, schoolbooks, pictures, portraits, clothing and storage containers; burial plot (one acre); Health aids; Lost earnings payments

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Indiana	No	\$32,300	\$17,600	\$14,700	Earned income tax credit; education savings account (529 and Coverdell) contributions made more than 2 years prior to filing; health aids; Spendthrift trusts; health savings account
Wyoming	No	\$35,000	\$20,000	\$15,000	Bible, schoolbooks, and pictures; burial plot; prepaid funeral contracts; health savings account
Iowa	No	\$36,000	Unlimited	\$36,000	One shotgun and either a musket or rifle; health aids; burial lots and cemeteries are exempt up to one acre; wrongful death recoveries; liquor license; adopted child assistance; aid to dependent child
Illinois	No	\$37,900	\$15,000	\$22,900	Necessary wearing apparel, Bible and school books, and family pictures; health aids; a certificate of title to any a watercraft over 12 feet in length; prepaid tuition trust fund; Proceeds of sold exempt property; Illinois College Savings Pool accounts invested more than one year before filing if below federal gift tax limit, or two years before filing if above; wrongful death recoveries; liquor license; preneed cemetery sales and future care funds

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Maryland (homestead exemption in bankruptcy only)	No	\$39,975	\$22,975	\$17,000 (\$11,000 outside bankruptcy)	Health aids; perpetual care trust funds; prepaid college trust funds; lost future earnings recoveries; personal injury recoveries; wrongful death recoveries; burial lot
Utah	No	\$42,000	\$30,000	\$12,000	Artwork depicting or produced by a family member; bed, bedding, and carpets; burial plot; clothing (but not furs or jewelry); food to last one year; health aids; recoveries for you or someone you depended on; proceeds from sold, lost, or damaged exempt property; refrigerator, freezer, microwave, stove, sewing machine, washer, and dryer; three guns
Virginia	No	\$44,000	\$5,000	\$39,000	All pets such as cats, dogs, birds, squirrels, rabbits, and other pets not kept or raised for sale or profit; medically prescribed health aids; pets; prepaid tuition contracts; the family Bible; and wedding and engagement rings; burial plot; personal injury recoveries; wrongful death recoveries; health savings account; military equipment
Texas	Yes	\$50,000	Unlimited	\$50,000	Alimony and child support

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Michigan (homestead exemption in bankruptcy only)	Yes	\$51,200	\$37,775	\$13,425	Clothing; family pictures; arms, provisions, and fuel for comfortable subsistence for 6 months
Louisiana	No	\$52,000	\$35,000	\$17,000	Arms, military accoutrements; bedding; dishes, glassware, utensils, non-sterling silverware; clothing, family portraits, musical instruments; bedroom, living room and dining room furniture; poultry, one cow; heating and cooling equipment, refrigerator, freezer, stove, washer and dryer, iron, sewing machine; disaster relief insurance proceeds; spendthrift trusts; burial plot; household pets; tools of trade
Georgia (homestead exemption in bankruptcy only)	No	\$52,200	\$21,500	\$30,700	Health aids; wrongful death recoveries
West Virginia	No	\$53,700	\$25,000 (\$5,000 outside of bankruptcy)	\$28,700	Lost earnings payments; health aids; prepaid higher education tuition trust fund and savings plan payments; wrongful death recoveries

	Federal Exemptions Available	Individual Homestead Plus Other Exemptions	Individual Homestead Exemption	Other Exemptions With Specified Amounts	Items That Are 100% Exempt
California Option 2 (in bankruptcy only)	No	\$66,750	\$25,575	\$41,175	Health aids; alimony and child support; wrongful death recoveries
New Mexico	Yes	\$68,500	\$60,000	\$8,500	Books and furniture; building materials; clothing; cooperative association shares, although only the minimum amount required to be a member of the cooperative; health aids; materials, tools, and machinery for digging, drilling, completing, operating or repairing an oil line, gas well, or pipeline
North Carolina	No	\$71,000	\$35,000	\$36,000	Some accounts contributed within the last 12 months; prescribed health aids; personal injury and wrongful death recoveries

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Maine	No	\$71,150	\$47,500	\$23,650*	One cooking stove, furnaces and stoves used for heating, and cooking and heating fuel up to ten cords of wood, five tons of coal, and 1,000 gallons of petroleum, per item, for personal or family use; up to six months' worth of food, seed, feed, and materials for raising food; one of each type of farm equipment reasonably necessary to raise and harvest commercial agricultural products; one boat, up to five tons burden, used primarily for commercial fishing, and one of each type of professional logging equipment necessary to harvest and haul wood commercially; professionally prescribed health aids for you or your dependent; household goods and furnishing, clothing, appliances, books, animals, crops, and musical instruments, valued at up to \$200 per item; wrongful death recoveries
South Carolina	No	\$71,655	\$58,255	\$13,400	College investment program trust fund; health aids; personal injury and wrongful death recoveries
Oregon	Yes	\$73,300	\$40,000	\$33,300	A 60-day supply of fuel and provisions for debtor's family; all health aids; burial plot; health savings account; food for livestock

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Oklahoma	No	\$76,500	Unlimited	\$76,500	Books, portraits, and pictures; interest on college savings plans; deposits in an individual development account; food and seed for growing crops to last one year; health aids; household items, furniture, personal computer and related equipment; prepaid funeral benefits; war bond payroll savings account; burial plot; livestock for family use; alimony and child support; 2 bridles, 2 saddles; prepaid funeral benefits; trusts
Connecticut	Yes	\$79,500	\$75,000	\$4,500	Appliances, clothing, food, furniture, and bedding; necessary health aids; insurance proceeds for damaged exempt property; residential and utility security deposits for one residence; spendthrift trust funds necessary for you and your family's support; transfers to a licensed debt adjuster; burial plot; wedding and engagement rings; necessary tools, books, and farm animals; farm partnership animals and livestock reasonably required to operate farm at which 50% or more of the partners are members of the same family; alimony and child support; spendthrift trust funds

	Federal Exemptions Available	Individual Homestead Plus Other Exemptions	Individual Homestead Exemption	Other Exemptions With Specified Amounts	Items That Are 100% Exempt
New York (the majority of counties)	Yes	\$85,100	\$75,000	\$10,100	Stoves and heating equipment for use in your home and fuel for 120 days, sewing machine, religious texts, family photos and portraits, school books, seat or pew used for religious worship, food for you and your family for 120 days, clothing, furniture, refrigerator, radio, tv, computer, cell phone, kitchenwares, prescribed health aids, wedding ring; property or damages arising from the damage of exempt personal property, for up to one year after collection of proceeds; spendthrift trust; uniforms, arms, and equipment used in military service and pensions and awards awarded for military service; personal injury recoveries up to one year; wrongful death recoveries; damages for exempt property; alimony and child support
Alaska	Yes	\$87,480	\$72,900	\$14,580	Apartment or condo owners' association deposits; permanent fund dividend; longevity bonus
Nebraska	No	\$91,400	\$60,000	\$31,400	Immediate personal possessions, clothing, professionally prescribed health aids; burial plot; personal injury recoveries

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California Option 1 (in or outside bankruptcy)	No	\$101,050	\$75,000	\$26,050	Household items and personal effects; health aids; cemetery and burial plot; personal injury and wrongful death recoveries; relocation assistance
Mississippi	No	\$110,000	\$75,000	\$35,000	Health savings account
Idaho	No	\$120,550	\$100,000	\$20,550	Water rights for 160 inches of water; building materials; college savings program account; crops cultivated on maximum of 50 acres, to \$1,000; health aids; proceeds for damaged exempt property for three months after proceeds received; provisions (food, water, and storage equipment) sufficient for up to 12 months; burial plot; personal injury and wrongful death recoveries; alimony and child support; medical savings account
North Dakota	No	\$131,600	\$100,000	\$31,600	Bible or other religious book, schoolbooks, other books; and all clothing of the debtor and his or her family; crops or grain where the debtor lives, up to 160 acres; food and fuel to last one year; health aids; insurance proceeds for exempt property; burial plot; family pictures

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New York: Dutchess, Albany, Columbia, Orange, Saratoga, and Ulster counties	Yes	\$135,100	\$125,000	\$10,100	Stoves and heating equipment for use in your home and fuel for 120 days, sewing machine, religious texts, family photos and portraits, school books, seat or pew used for religious worship, food for you and your family for 120 days, clothing, furniture, refrigerator, radio, tv, computer, cell phone, kitchenwares, prescribed health aids, wedding ring; property or damages arising from the damage of exempt personal property, for up to one year after collection of proceeds; spendthrift trust; uniforms, arms, and equipment used in military service and pensions and awards awarded for military service; personal injury recoveries up to one year; wrongful death recoveries; damages for exempt property; alimony and child support
Colorado	No	\$134,100	\$75,000	\$59,100	Health aids; burial sites, including spaces in mausoleums; cemetery property that is used or owned by a corporation is exempt; personal injury recoveries; alimony and child support; military equipment

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New Hampshire	Yes	\$135,500	\$120,000	\$15,500	Clothing and beds and bedding for your family's use; burial plot; one computer; one cook stove; one heating stone; one refrigerator; necessary utensils; one sewing machine; one hog, one pig (and pork), six sheep and the fleece, one cow, a yoke of oxen or a horse 4 tons of hay, The Bible, school books and library uniform and arms of militia
Vermont	Yes	\$141,600	\$125,000	\$16,600	Various livestock; certain amounts of coal, heating oil, and firewood; health aids; wedding ring; lost future earnings for you or someone you depend on; stove, heating unit, refrigerator, freezer, water heater, and sewing machine; personal injury recoveries; wrongful death recoveries; 2 harnesses and halters, one plow and one yoke
Wisconsin	Yes	\$157,000	\$75,000	\$82,000	Tombstones, coffins, cemetery lots owned by individuals, and other burial articles are exempt; tuition or college savings funds; wrongful death recoveries

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New York: Kings, Queens, New York, Bronx, Richmond, Nassau, Suffolk, Rockland, Westchester and, Putnam counties	Yes	\$160,000	\$150,000	\$10,100	Stoves and heating equipment for use in your home and fuel for 120 days, sewing machine, religious texts, family photos and portraits, school books, seat or pew used for religious worship, food for you and your family for 120 days, clothing, furniture, refrigerator, radio, tv, computer, cell phone, kitchenwares, prescribed health aids, wedding ring; property or damages arising from the damage of exempt personal property, for up to one year after collection of proceeds; spendthrift trust; uniforms, arms, and equipment used in military service and pensions and awards awarded for military service; personal injury recoveries up to one year; wrongful death recoveries; damages for exempt property; alimony and child support
Delaware	No	\$165,075	\$125,000	\$40,075	Family Bible and books, family pictures, pew or seat in a place of public worship, burial plot, and you and your family's clothing (includes jewelry); sewing machines and pianos for personal use; principal and income from spendthrift trusts

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Arizona	No	\$172,100	\$150,000	\$22,100	All teaching materials for youth, and certain professionally prescribed health aids; wrongful death recoveries
Washington	Yes	\$174,850	\$125,000	\$49,850	Athletic and sporting equipment, including bicycles; building materials are exempt except for debts due for the purchase of those materials; burial lots, if used exclusively for burial purposes, are 100% exempt; health aids; keepsakes and family pictures; loss of future earning recoveries; tuition units purchased more than two years before filing; spendthrift trusts and other properties are 100% exempt; child support payments; clothing; health savings account; building materials
Ohio	No	\$177,375	\$132,900	\$44,475	Compensation for lost future earnings needed for support, received during 12 months before filing; health aids; tuition credit or payment; burial lot; wrongful death recoveries; alimony and child support; seal and official register of notary public

	Federal Exemptions Available	Individual Homestead Plus Other Exemptions	Individual Homestead Exemption	Other Exemptions With Specified Amounts	Items That Are 100% Exempt
Montana	No	\$260,000	\$250,000	\$10,000	Health aids; cooperative association shares; proceeds from insurance or the sale of exempt property for six months after receipt, if traceable to the exempt property; burial plot; alimony and child support; military equipment
Minnesota	Yes	\$419,268	\$390,000	\$29,268	Bible and books; burial plot; wrongful death recoveries; musical instruments; pew, clothes; one watch; utensils and food
Rhode Island	Yes	\$532,400	\$500,000	\$32,400	Burial plot; clothing; prepaid tuition program or tuition savings account; real property of any person having debts secured by casino-issued lines of credit professional library of professional
Massachusetts	Yes	\$540,225	\$500,000	\$40,225	Necessary clothing and beds for a debtor and his or her family; one heating unit; 2 cows, 12 sheep, 2 swine, and 4 tons of hay; military uniforms; one pew occupied by the debtor or the debtor's family in a house of public worship; all rights of burial and tombs are exempt; one television; one computer

	Federal Exemptions Available	Individual Homestead Plus Other Exemptions	Individual Homestead Exemption	Other Exemptions With Specified Amounts	Items That Are 100% Exempt
Nevada	No	\$609,150	\$550,000	\$59,150	Health aids; keepsakes and pictures; arranged and catalogued ores, geological specimens, paleontological remains, which are numbered in reference books; mortgage impound accounts; one gun; stock in certain closely held corporations; criminal restitution; income tax refunds attributable to the state or federal earned income credit; burial plot or funeral service money held in trust; wrongful death recoveries; alimony and child support; firefighter equipment; arms, uniforms, and equipment required to keep

Sources: Stephen Elians and Kathleen Michon, J.D. 2014. *Chapter 13 Bankruptcy*; and all states' statutes.

Note: Total value does not include pensions, retirement accounts, and public benefits because nearly all states recognize the need to protect these and most set high or no limits on them.

* Maine allows \$200 per item for household goods and furnishings, clothing, appliances, books, animals, crops, and musical instruments, but does not limit the aggregate value of all items.