Alper Law

Best States for Asset Protection

2026 Rankings

Florida is the best state to live in for asset protection. Its constitution protects an unlimited amount of home equity from forced sale. A married couple in Florida can also own nearly everything else they hold together as tenants by the entirety: bank accounts, brokerage accounts, a business, all beyond the reach of either spouse's separate creditors. No other state pairs an uncapped homestead with entireties ownership that broad.

We ranked all fifty states by one question: how much of one family's property does each state's exemption law keep from a creditor holding a large money judgment. We graded every protection against the court decisions that have tested it. Seventeen states sit lower than their statutes alone would put them, because transferring assets away from a creditor there is punished, in sixteen as a crime and in Massachusetts by jail on a civil charge.

Rank	State	Score	Strongest protection	Weakest point
1	**Florida**	**92.15**	Unlimited homestead, entireties over everything	Almost no cash exemption for a homeowner
2	**Texas**	**72.00**	Unlimited homestead, single-member charging order	Community property, no cash exemption
3	**Oklahoma**	**63.60**	Unlimited homestead, foreclosure barred absolutely	Entireties interest can be sold on execution
4	**Nevada**	**61.70**	Best charging-order statute, tested trust law	Recorded declaration required, no entireties
5	**Kansas**	**59.92**	Unlimited homestead, conclusive IRA spendthrift	Any state tax debt forces a homestead sale
6	**Wyoming**	**56.20**	Entireties in realty and personalty, charging order	No cash exemption, $350 monthly annuity cap
7	**Virginia**	**55.87**	Entireties in personalty, uncapped insurance	Small homestead, and only with a recorded deed
8	**Delaware**	**55.80**	Charging order and insurance both uncapped	Homestead and wildcard are bankruptcy-only
9	**Rhode Island**	**55.30**	Automatic $500,000 homestead, uncapped IRA	Defrauding creditors while insolvent is a crime
10	**South Dakota**	**54.94**	Homestead absolutely exempt, charging order	Near-empty case record, no entireties
11	**Missouri**	**53.61**	Entireties presumed for spousal deposits	Homestead of $15,000 until 2027
12	**New Hampshire**	**52.70**	Homestead tripled for 2026, uncapped IRA	Sole member can lose exclusivity, no entireties
13	**Arizona**	**51.60**	Large automatic homestead, 10 percent wage cap	Defrauding a judgment creditor is a felony
14	**Iowa**	**51.21**	Unlimited homestead, 10 percent annual wage cap	Homestead sold for traced wrongful funds
15	**Massachusetts**	**50.00**	Declared homestead of $1,000,000	Charging order has no exclusivity language
16	**Washington**	**49.50**	Homestead tracks the county median sale price	$500 ceiling on deposits and securities
17	**Maryland**	**49.30**	Entireties in realty and personalty	No homestead at all outside bankruptcy
18	**Arkansas**	**48.42**	Homestead unlimited within the acreage floor	Defrauding a creditor is a class D felony
19	**Tennessee**	**47.65**	Largest wildcard, uncapped retirement	Homestead among the weakest in the country
20	**Illinois**	**45.90**	Homestead raised for 2026, uncapped IRA	Entireties covers only homestead realty

Rank	State	Score	Strongest protection	Weakest point
21	**Vermont**	**45.60**	Entireties reaches a joint bank account	Homestead exposed to pre-existing claims
22	**Mississippi**	**44.88**	Uncapped retirement and life cash value	Entireties immunity never held by a state court
23	**Oregon**	**44.08**	Retirement conclusively a spendthrift trust	Charging-order statute unamended since 1993
24	**North Carolina**	**43.68**	Inherited IRAs expressly exempt	$35,000 homestead, no cash exemption
25	**Alaska**	**43.59**	Charging order covers single-member LLCs	Defrauding a creditor is a felony over $750
26	**Idaho**	**42.80**	Strongest retirement text in the country	Community property, no cash exemption
27	**Montana**	**42.68**	Homestead limit rises 4 percent every year	Recording required, foreclosure at any time
28	**Connecticut**	**41.50**	Single-member charging-order exclusivity	Entireties converted into a joint tenancy
29	**Indiana**	**41.20**	Entireties realty exempt without a limit	Charging-order statute never modernized
30	**New York**	**40.64**	Retirement conclusively spendthrift	One spouse's interest can be levied and sold
31	**Colorado**	**40.00**	$250,000 homestead, uncapped retirement	No exclusivity language, entireties abolished
32	**Hawaii**	**39.74**	Entireties in realty and personalty	A joint account is not entireties unless titled
33	**New Mexico**	**39.20**	Uncapped insurance and annuity protection	Wildcard collapses for a defendant
34	**Michigan**	**38.97**	Foreclosure expressly prohibited	Homestead is $3,500 outside bankruptcy
35	**Pennsylvania**	**38.80**	Wages unattachable, entireties over deposits	No homestead, $300 general exemption
36	**New Jersey**	**37.40**	Uncapped retirement, no forced partition	No homestead, $1,000 personal property
37	**Utah**	**36.80**	Inherited retirement funds expressly exempt	No wildcard, entireties converted by statute
38	**California**	**36.32**	Homestead up to $600,000 by county median	IRA protected only as needed for support
39	**North Dakota**	**35.60**	Charging order names single-member LLCs	Retirement capped at $400,000 in total
40	**Maine**	**35.26**	Wages beyond trustee process, charging order	Small homestead with a tort carve-out
41	**South Carolina**	**34.80**	Personal-service earnings not garnishable	Cash exemption lost by claiming the homestead
42	**Wisconsin**	**34.00**	Homestead doubled, 80 percent of wages exempt	Owner's own plan limited to support
43	**Ohio**	**33.60**	Foreclosure barred under any law	Defrauding a creditor is a felony over $1,000
44	**Georgia**	**33.40**	Undistributed IRA balances, uncapped insurance	Charging order expressly non-exclusive
45	**Minnesota**	**33.23**	Homestead above the profile's equity	IRA capped by statute, then a support test
46	**Louisiana**	**32.88**	Insurance reaches the insured's own estate	Community reachable for a separate debt
47	**Alabama**	**32.34**	Retirement unassignable, no foreclosure right	No entireties protection, $15,000 homestead
48	**West Virginia**	**27.44**	Uncapped IRA, 20 percent wage ceiling	$5,000 homestead outside bankruptcy
49	**Kentucky**	**23.62**	Uncapped IRA where the plan conforms	$5,000 homestead defeated by earlier debts
50	**Nebraska**	**20.96**	85 percent of a head of family's earnings	Retirement exempt only as needed for support

Each score is the share of one standard asset profile a state's exemption law keeps away from a judgment creditor, out of 100.

The 2026 Rankings

The chart ranks the best states for asset protection in 2026. Each state is scored 0 to 100: the share of one family's asset profile that its law keeps away from a judgment creditor. The two right-hand columns name the law that carries each state's grade and the weakness that costs it most.

How We Ranked All Fifty States

We scored every state against the same case. The family owns a home with $500,000 of equity, retirement accounts holding another $500,000, a $100,000 investment and savings balance, a stake in the family business, life insurance, and two paychecks. The debtor is a married professional sued on a business or professional liability claim, ending in a large money judgment collected outside bankruptcy.

We weighted the components by where a family's wealth sits: home equity carries 30 of the 100 points, retirement accounts 25, property the couple holds jointly 20, the business interest 10, life insurance and annuities 10, and wages 5. A state's base score is the share of the weighted profile its exemption laws keep from the judgment.

Individually titled cash and brokerage accounts carry no weight, because no state protects them beyond token amounts. We verified all fifty: the largest exemption a homeowner can claim for plain cash is $10,000, in Nevada and Tennessee, and twenty-two states protect nothing at all. Protection for cash comes from titling it correctly or converting it into an exempt asset.

We graded tenancy by the entirety as its own protection, separate from the homestead, because the estate differs state to state. Some states extend it to everything a married couple owns together. Others confine it to real estate, and a few use the name while letting a creditor levy on one spouse's interest anyway. Where it exists, a divorce, the death of one spouse, or a judgment against both spouses defeats it everywhere.

A state's court record then discounts its base score, up to one quarter. Florida carries the smallest discount, because creditors have tested each of its heavy protections in its appellate courts and the debtor has generally won. Most states sit near the default, because their exemption statutes have rarely been tested against a creditor at the appellate level.

A state with a domestic asset protection trust statute earned a bonus of up to five points, and only for its own residents. Nevada earned the full five; no other state earned more than three. States whose criminal law reaches a debtor's transfer took a deduction, priced by the grade of the offense.

We read every statute we graded in its current text and archived more than 560 of them, section by section, with their effective dates. Where a grade turned on a court decision, we read the decision, and the load-bearing opinions are linked from this page as PDFs. The grades are our judgment as asset protection attorneys, applied the same way to all fifty states, and the downloadable report names the statute or the case behind every grade. Everything is current as of August 2026, and we re-verify the full table annually.

Why Florida Ranks First

Florida's homestead protection has no dollar limit. It sits in the state constitution, where the Legislature cannot cut it back. The exemption is automatic and covers half an acre inside a municipality or 160 acres outside one. Only three kinds of debt can force a sale: taxes and assessments on the property, obligations for its purchase or improvement, and labor performed on it.

Tenancy by the entirety does the same work for what the couple owns together. Florida presumes that jointly held spousal property is entireties property a creditor of one spouse alone cannot reach (*Beal Bank, SSB v. Almand & Associates*, 780 So. 2d 45 (Fla. 2001)). A statute reaches further for bank accounts, presuming entireties ownership of a married couple's joint account unless a writing specifies otherwise (Fla. Stat. § 655.79(1)).

The presumption covers real estate and personal property alike, and in *Loumpos v. Bank One*, 423 So. 3d 856 (Fla. 2025), the Florida Supreme Court held it reaches a joint spousal account even where one spouse opened the account originally. The protection has two limits. A creditor holding a judgment against both spouses can reach entireties property, and a federal tax lien attaches to one spouse's interest (*United States v. Craft*, 535 U.S. 274 (2002)).

The rest of the profile is covered by statute. Retirement accounts are exempt with no dollar cap, and the statute names inherited IRAs (Fla. Stat. § 222.21). Life insurance cash value and annuity proceeds are exempt with no cap (§ 222.14). A head of family's earnings are exempt with no dollar ceiling (§ 222.11), though a debtor who signs a written waiver exposes the portion above $750 a week, and the status has a test. The debtor must provide more than half the support of a child or other dependent.

A Florida homeowner has almost no exemption for plain cash. The constitution allows $1,000 of personal property, and the $4,000 wildcard is available only to a debtor who does not claim the homestead. A single-member LLC can be foreclosed under § 605.0503(4); charging-order exclusivity protects multi-member companies, so the standing fix is a second member. And an IRA can forfeit its exemption when it is not run according to its own governing documents, which is how the debtor in *Yerian v. Webber*, 927 F.3d 1223 (11th Cir. 2019), lost an uncapped exemption.

The Rest of the Top Ten

The nine states behind Florida each protect the home or the retirement accounts outright, and each leaves at least one major asset class exposed.

2. Texas

Texas protects a home without any value cap, on ten urban acres or two hundred rural acres for a family, automatically. Retirement accounts are exempt with no dollar limit, and the statute names inherited IRAs and inherited Roth accounts (Tex. Prop. Code § 42.0021).

The charging order is the exclusive remedy for single-member and multi-member companies alike, and a 2023 amendment bars foreclosure of the charging lien "under this code or any other law" (Tex. Bus. Orgs. Code § 101.112). A Houston appellate court declined to import the single-member exceptions other states created (*Pajooh v. Royal West Investments LLC*, 518 S.W.3d 557 (Tex. App. 2017)).

The exposure is the marriage and the cash. Texas is a community-property state with no tenancy by the entirety. Its family code subjects all community property, including assets only the non-debtor spouse manages, to either spouse's tort liability (Tex. Fam. Code § 3.202(d)). The $100,000 family personal-property exemption covers a closed list that includes no cash, no bank deposits, and no securities. Wages cannot be garnished for an ordinary judgment (Tex. Civ. Prac. & Rem. Code § 63.004), but that shield ends the day the paycheck is deposited.

3. Oklahoma

Oklahoma's homestead is unlimited in value on 160 rural acres or one urban acre. One cliff sits inside it: when business use takes more than a quarter of the home's floor space, the exemption collapses to $5,000. Retirement accounts are exempt with no cap, and Oklahoma protects distributions out of them as well, which most states do not (Okla. Stat. tit. 31, § 1(A)(20)).

The charging-order statute covers single-member companies and says a charged interest "shall in no event" be converted to a membership interest through foreclosure (Okla. Stat. tit. 18, § 2034). Life insurance and annuities are exempt with no cap and no beneficiary conditions.

Two findings pull Oklahoma down. Its entireties statute creates the estate in real and personal property, then permits "execution, levy and sale" of one spouse's interest (Okla. Stat. tit. 60, § 74). That is the opposite of the Florida rule, and we found no Oklahoma decision protecting entireties property from one spouse's creditor. And in *Burrows v. Burrows*, 886 P.2d 984 (Okla. 1994), the Oklahoma Supreme Court enforced an exception to the homestead found nowhere in its text, calling the exemption "a shield, not a sword."

4. Nevada

Nevada writes the strongest charging-order statute in the country: the order is the exclusive remedy whether the company has one member or many, foreclosure is barred, and "no other remedy may be ordered by a court" (Nev. Rev. Stat. § 86.401). Retirement accounts are exempt to $1,000,000, inherited accounts included. A separate exemption protects $10,000 on deposit, and no state protects more plain cash; only Tennessee's wildcard matches it.

The homestead protects $605,000 of equity, but only after the owner records a written declaration. An unrecorded Nevada homestead protects nothing.

Nevada is also the one state whose supreme court has enforced a domestic asset protection trust statute against a live creditor claim. In *Klabacka v. Nelson*, 133 Nev. 164, 394 P.3d 940 (2017), the court held that a Nevada self-settled trust cannot be ordered to pay the settlor's personal obligations. The same statute lists no exception creditors at all, not even support claimants.

The decision has limits: in the case itself, the spouse's community-property share was never shielded, and the support awards remained enforceable against the settlor personally. Nevada is a community-property state with no tenancy by the entirety.

5. Kansas

Kansas protects the home without a value limit, on 160 farm acres or one acre in town. Its IRA exemption comes with a conclusive presumption that the account is a spendthrift trust (K.S.A. 60-2308). The charging order is the exclusive remedy whether the company has one member or more, with foreclosure barred (K.S.A. 17-76,113).

The crack is the tax collector. In *Bank of Kansas v. Davison*, 253 Kan. 780, 861 P.2d 806 (1993), the Kansas Supreme Court held that any Kansas state tax debt, sales tax included, forces the sale of the unlimited homestead. No fraud or wrongdoing is required. Kansas also has no entireties protection, no cash exemption, and no annuity exemption that we could locate, and a new life insurance policy is unprotected for its first year.

6. Wyoming

Wyoming is the most lopsided state in the top ten. Its retirement exemption has no cap and reaches inherited accounts by the statute's own text (Wyo. Stat. § 1-20-110). The charging-order statute is exclusive for "any judgment debtor who may be the sole member" and bars foreclosure (Wyo. Stat. § 17-29-503(g)).

Wyoming also recognizes tenancy by the entirety in both real and personal property. In *Lurie v. Blackwell*, 2002 WY 110, 51 P.3d 846, the Wyoming Supreme Court quashed a writ of execution against entireties property where the judgment ran against the husband alone. Its trust statute gives creditors two years, cut to 120 days once statutory notice goes out unless the creditor proves a claim that predates the transfer, and we found no decision testing it.

The rest of the profile is exposed. Wyoming exempts no cash, deposits, or securities in any amount. The annuity exemption is capped at $350 a month, and a life policy's value is protected only when someone other than the debtor owns the benefit. The homestead is $100,000 per owner, $200,000 for a couple.

Two traps ride the entireties protection. A Wyoming account must say entireties in the account title, because the marital presumption covers real-estate deeds only. And the protection stops at the state line. The same couple's property in *Lurie* was reached in Montana (*Lurie v. Sheriff of Gallatin County*, 2000 MT 103).

7. Virginia

Virginia protects a married couple through the entireties estate rather than through exemptions. Tenancy by the entirety covers personal property by statute (Va. Code § 55.1-136). The Supreme Court of Virginia has called entireties property "completely immune from the claims of creditors against either husband or wife alone" (*Vasilion v. Vasilion*, 192 Va. 735, 66 S.E.2d 599 (1951)).

The same statute lets a couple move entireties property into a joint trust without losing the immunity, a clause almost no other state has. Insurance is the other strength. The cash value of a life policy and annuity benefits are protected against the owner's own creditors with no cap (Va. Code § 38.2-3122).

Virginia's weaknesses are the homestead and the titling formalities. The homestead is $50,000 (Va. Code § 34-4) and exists only when the debtor records a homestead deed in time; an unrecorded claim protects nothing (Va. Code § 34-6). Entireties ownership is not the default either. The deed or account must designate it, or the spouses take as ordinary co-owners.

The charging order is the exclusive remedy, and the Virginia Court of Appeals held in April 2026 that a court may not foreclose on a charged interest (*Vaughn v. Farhat*, No. 0162-25-2 (Va. Ct. App. Apr. 21, 2026)). Virginia's self-settled trust statute leaves creditors a five-year window, against two years in Nevada and Wyoming.

8. Delaware

Delaware pairs top-tier entity statutes with no homestead at all. The charging order is the exclusive remedy for companies of any size, and the statute separately bars creditors from reaching the company's own property, a protection most states omit (6 Del. C. § 18-703). Retirement accounts are exempt from execution with no cap, inherited accounts included. Delaware also exempts 85 percent of wages, and its insurance and annuity protections are uncapped.

Delaware's $200,000 homestead exists only inside bankruptcy; the subsection's own opening words are "In any federal bankruptcy or state insolvency proceeding." A plain judgment creditor faces no Delaware homestead and a $500 personal-property allowance.

Entireties protection rests on old lower-court decisions. A spousal joint account was treated as entireties property in *Hoyle v. Hoyle*, 66 A.2d 130 (Del. Ch. 1949). In *William M. Young Co. v. Tri-Mar Associates*, 362 A.2d 214 (Del. Super. 1976), a car titled to husband and wife was presumed entireties property. The court ordered the levy on it set aside unless the creditor rebutted that presumption by a deadline. The Delaware Supreme Court has never decided whether entireties reaches a bank account.

Delaware's trust statute is the original 1997 act. The one Delaware decision to involve it ended on a filing deadline, without reaching whether the trust would hold (*TrustCo Bank v. Mathews* (Del. Ch. 2015)).

9. Rhode Island

Rhode Island protects the two heaviest assets and almost nothing else. The homestead exemption is $500,000 and automatic, with no declaration or deed language required (R.I. Gen. Laws § 9-26-4.1), and IRAs are exempt with no cap, distributions included. The homestead has two carve-outs. It gives way to a federally insured lender collecting its own loan, and it does not cover debts contracted before the home was acquired.

Everything else is exposed. The charging-order statute is a bare three sentences with no exclusivity language. Life insurance is protected only for a beneficiary other than the insured, and we found no Rhode Island exemption for a debtor's own cash value or annuity.

Entireties protection covers real estate only, and even there the creditor can wait the couple out. A forced sale is barred during the joint lives (*Bloomfield v. Brown*, 25 A.2d 354 (R.I. 1942); *In re Gibbons*, 459 A.2d 938 (R.I. 1983)). But the creditor can attach one spouse's interest, and the attachment can be enforced later where the debtor spouse outlives the other (*Cull v. Vadnais*, 406 A.2d 1241 (R.I. 1979)). Rhode Island's trust statute excepts any claimant whose injury predates the transfer, which is exactly the creditor this ranking assumes.

10. South Dakota

South Dakota's homestead is "absolutely exempt" with no value cap while the owner is under seventy; at seventy, a $170,000 ceiling replaces the unlimited protection (S.D. Codified Laws § 43-45-3). Retirement accounts are protected to $1,000,000. The charging order is exclusive for single-member companies. A $7,000 head-of-family wildcard expressly reaches money in the bank.

Insurance is the exposure. South Dakota protects $20,000 of death proceeds and caps the annuity exemption at $250 per month, a figure set in 1966. No South Dakota statute protects a policy's cash surrender value.

South Dakota's asset protection reputation rests on its trust industry. Its exemption statutes are almost untested: we could not find a South Dakota appellate decision testing the homestead, the retirement exemption, or the charging order against a creditor on the merits. The same is true of its self-settled trust statute, which no creditor claim has tested in a South Dakota court.

The Five Weakest States for a Judgment Debtor

Nebraska, Kentucky, West Virginia, Alabama and Louisiana finish last. Nebraska protects a retirement account under no fixed rule at all, which is the most consequential defect of the fifty. Minnesota, one place above this group, does the same. Both make the exemption turn on what a court finds reasonably necessary for the debtor's support, and in Minnesota a real debtor's $51,900 IRA was found not reasonably necessary and stayed garnishable.

Minnesota holds one of the largest homesteads in the country and still finishes forty-fifth. It caps the exemption for IRAs and other non-ERISA accounts at $84,000 combined, and anything above the cap is exempt only under the support test. Minnesota abolished tenancy by the entirety in 1890, has no wildcard and no bank-account exemption outside bankruptcy, and its charging-order statute permits foreclosure on its face. A large homestead protects one asset, and Minnesota does very little for the rest.

Kentucky and West Virginia both reserve their familiar homestead figures for bankruptcy filers. A West Virginia judgment debtor gets $5,000, not the $35,000 most charts print, and the state's own supreme court called the constitutional floor miserly. Kentucky's $5,000 disappears where the debt predates the purchase, and its general exemption exists only inside a federal bankruptcy proceeding. Neither state protects the house in any practical sense, and the house is the heaviest thing the ranking measures.

Alabama protects the retirement account well and the house barely. Its homestead is $15,000 against this profile's $500,000 of equity, and joint owners including spouses hold as tenants in common, so a married couple gets no entireties protection either. Alabama, Kentucky and West Virginia also make it a crime for a debtor to convey property with intent to defraud a judgment creditor.

Louisiana does one thing better than any other state. Life insurance and annuity protection reaches cash surrender value and runs even to the insured's own estate. What sinks Louisiana is community property. A separate obligation of one spouse may be satisfied from the whole community, so joint titling enlarges the creditor's pool instead of shrinking it.

States Where Defrauding Creditors Is a Crime

Seventeen states punish a fraudulent transfer, sixteen as a crime and Massachusetts by jail on a civil charge, and eight more make it a crime once an insolvency proceeding is pending or about to begin. Everywhere else, Florida included, the remedy is civil: the court unwinds the transfer.

What the Ranking Does Not Measure

We left taxes and the cost of living out of the scores. A state income tax decides where a family keeps more of its income; it does not change what a judgment creditor can take.

We also did not compare exception creditors, because the differences among states are small. Child support and federal tax claims reach exempt assets in nearly every state. A federal tax lien attaches even to one spouse's interest in entireties property under *United States v. Craft*.

The federal layer is the same everywhere. An employer 401(k) covered by ERISA is protected the same in all fifty states, which is why the retirement grades turn on IRAs. And in bankruptcy, a trustee has ten years to reach assets a debtor moved into a self-settled trust, wherever the trust was created (11 U.S.C. § 548(e)).

The ranking gives no state credit for attracting out-of-state trust business. About twenty states have domestic asset protection trust statutes, and each DAPT state earned its bonus only for its own residents, because the statutes have not protected outsiders.

In *In re Huber*, 493 B.R. 798 (Bankr. W.D. Wash. 2013), a court voided an Alaska trust settled by a Washington resident, applying Washington law. In *Toni 1 Trust v. Wacker*, 413 P.3d 1199 (Alaska 2018), Alaska's own supreme court held that its exclusive-jurisdiction statute cannot stop a fraudulent transfer claim in another state's courts. For a person who does not live in a domestic asset protection trust state, an out-of-state trust of this kind is not a reliable protection.

The difference between a DAPT and a Cook Islands trust is jurisdiction. A U.S. court's order binds an American trustee and does not bind a trustee in the Cook Islands. With an offshore trust, legal ownership sits with a foreign trustee outside the reach of any state court.

No U.S. judgment is enforceable in the Cook Islands of its own force; the creditor must start over under Cook Islands law. We rank the best asset protection jurisdictions offshore on different questions: the trustee market, whether the country recognizes foreign judgments, and the litigation record.

Can Moving to Florida Protect Your Assets?

Yes. Florida's exemptions protect people who make Florida their home, and they apply against a creditor whose claim predates the move. Neither the homestead nor the entireties presumption draws a line between a lifelong resident and a new one.

Buying a Florida homestead with money a creditor could otherwise reach, even with intent to hinder, delay, or defraud that creditor, falls outside the constitution's three exceptions. The Florida Supreme Court so held in *Havoco of America, Ltd. v. Hill*, 790 So. 2d 1018 (Fla. 2001). Among the states with no dollar cap on the homestead, Florida is the only one whose supreme court has confirmed that protection in the modern era.

Through an equitable lien, courts still reach a homestead bought with money traceable to actual fraud or theft. Inside a bankruptcy case the protection is cut back by 11 U.S.C. §§ 522(o) and 522(p).

The statutory exemptions are a different case. A late conversion of cash into an annuity or a life insurance policy can be unwound under Florida's fraudulent-conversion statutes (*In re Levine*, 134 F.3d 1046 (11th Cir. 1998)). That attack reaches the statutory exemptions; it does not reach the constitutional homestead.

Entireties protection is set at account opening. Florida treats a new joint spousal account as entireties property by default, so the clean path for a new resident is opening new joint accounts rather than retitling old ones. *Loumpos* gives a couple a defense for an account converted years earlier; it is not a reason to plan one that way.

Sources by State

Every statute and rule each state's grades rest on, with the leading decisions and the currency posture of the figures. Rows follow the scoring components in “How We Ranked All Fifty States”. Where a primary text could not be reached, the entry says so.

1. Florida (92.15)

Home equity. Fla. Const. art. X, § 4(a), (a)(1); Fla. Stat. § 222.01
Retirement. Fla. Stat. § 222.21(2)(a), (2)(c)
Joint marital property. Fla. Stat. § 655.79(1), (2)
Business interest. Fla. Stat. § 605.0503(3)-(6)
Savings. Fla. Stat. § 222.25(4); Fla. Const. art. X, § 4(a)(2)
Insurance and annuities. Fla. Stat. § 222.14
Wages. Fla. Stat. § 222.11(2), (3)
Asset protection trust. None. Fla. Stat. § 736.0505(1)(b) lets a creditor reach a self-settled trust

Cases. *Havoco of America, Ltd. v. Hill*, 790 So. 2d 1018 (Fla. 2001); *Butterworth v. Caggiano*, 605 So. 2d 56 (Fla. 1992); *Beal Bank, SSB v. Almand & Associates*, 780 So. 2d 45 (Fla. 2001); *Yerian v. Webber*, 927 F.3d 1223 (11th Cir. 2019)

Currency. *The homestead is constitutional, so no statute can adjust it. Loumpos v. Bank One (Fla. 2025) carries a slip citation only. Statutory text verified as served in August 2026.*

2. Texas (72.0)

Home equity. Tex. Const. art. XVI, §§ 50-51; Tex. Prop. Code §§ 41.001, 41.002
Retirement. Tex. Prop. Code § 42.0021(a)(4), (5), (b)
Joint marital property. Tex. Fam. Code § 3.202(b), (c), (d)
Business interest. Tex. Bus. Orgs. Code § 101.112(c), (d), (f), (g)
Savings. Tex. Prop. Code §§ 42.001(a), 42.002
Insurance and annuities. Tex. Ins. Code §§ 1108.051, 1108.053
Wages. Tex. Civ. Prac. & Rem. Code § 63.004; Tex. Prop. Code § 42.001(b)(1)

Cases. *Chase v. Swayne*, 88 Tex. 218, 30 S.W. 1049 (1895); *Pajooh v. Royal West Investments LLC*, 518 S.W.3d 557 (Tex. App. 2017)

Currency. *The charging-order foreclosure bar was added in 2023 (S.B. 2314). The homestead sits in the constitution and is verified here through the Property Code sections that implement it. The archived Civil Practice and Remedies Code file carries a publisher notice that H.B. 40 of the 89th Legislature amends § 63.001.*

3. Oklahoma (63.6)

Home equity. 31 Okla. Stat. §§ 1(A)(1), 2, 2(C), 5
Retirement. 31 Okla. Stat. § 1(A)(20)
Joint marital property. 60 Okla. Stat. § 74
Business interest. 18 Okla. Stat. § 2034
Savings. 31 Okla. Stat. § 1(A), (B)
Insurance and annuities. 36 Okla. Stat. § 3631.1(A), (B)
Wages. 31 Okla. Stat. § 1(A)(18)

Cases. *Burrows v. Burrows*, 886 P.2d 984 (Okla. 1994); *Boroughs v. Whitley*, 363 P.2d 150 (Okla. 1961)

Currency. *None of the Oklahoma exemption figures is indexed. The charging-order section carries its 2017 amendment and is current as served.*

4. Nevada (61.7)

Home equity. Nev. Rev. Stat. §§ 115.010(2), 115.020(1), (3), (5)
Retirement. Nev. Rev. Stat. § 21.090(1)(r)
Joint marital property. None. Community property, Nev. Rev. Stat. ch. 123
Business interest. Nev. Rev. Stat. § 86.401(2)(a)
Savings. Nev. Rev. Stat. § 21.090(1)(z)
Insurance and annuities. Nev. Rev. Stat. §§ 21.090(1)(k), 687B.290(1)
Wages. Nev. Rev. Stat. § 21.090(1)(g)
Asset protection trust. Nev. Rev. Stat. ch. 166, §§ 166.015(2), 166.040(1)(b), 166.120(3), 166.170

Cases. *Klabacka v. Nelson*, 133 Nev. 164, 394 P.3d 940 (2017) (en banc)

Currency. *The $605,000 homestead figure carries no indexing clause and the retrieved text carries no publisher currency line, so it moves only by session law.*

5. Kansas (59.92)

Home equity. Kan. Const. art. 15, § 9; K.S.A. § 60-2301
Retirement. K.S.A. § 60-2308(b), (c)
Joint marital property. K.S.A. § 58-501
Business interest. K.S.A. § 17-76,113(d)
Savings. K.S.A. §§ 60-2304, 60-2313
Insurance and annuities. K.S.A. § 40-414(a), (b), (f)
Wages. K.S.A. § 60-2310(b)-(d)

Cases. *Bank of Kansas v. Davison*, 253 Kan. 780 (1993); *McConnell v. Wolcott*, 70 Kan. 375, 78 P. 848 (1904); *Metz v. Williams*, 149 Kan. 647, 88 P.2d 1093 (1939)

Currency. *The homestead is both constitutional and statutory; the statutory section carries the grade and the constitutional provision is cited for the rule. The charging-order text was obtained by direct retrieval of § 17-76,113(d). No Kansas annuity exemption was located, and that absence is a searched negative rather than a verified one.*

6. South Dakota (56.94)

Home equity. S.D.C.L. §§ 43-45-3(1), (2), 43-31-1
Retirement. S.D.C.L. §§ 43-45-16, 43-45-17
Joint marital property. S.D.C.L. § 43-2-11
Business interest. S.D.C.L. § 47-34A-504(e), (f), (g)
Savings. S.D.C.L. § 43-45-4
Insurance and annuities. S.D.C.L. §§ 58-12-4, 58-12-6, 58-12-8
Wages. S.D.C.L. § 21-18-51(1), (2)
Asset protection trust. S.D.C.L. ch. 55-16

Currency. *The insurance chapter was walked in full from the state legislature's own text; its $20,000 and $250-a-month figures are unindexed, the annuity figure dating to 1966. The retirement section freezes its federal references as they stood on January 1, 2007.*

7. Wyoming (56.2)

Home equity. Wyo. Stat. §§ 1-20-101, 1-20-102(b), 1-20-104
Retirement. Wyo. Stat. § 1-20-110(a), (d)(vi)
Joint marital property. Wyo. Stat. § 34-1-140(a)
Business interest. Wyo. Stat. § 17-29-503(g)
Savings. Wyo. Stat. § 1-20-106
Insurance and annuities. Wyo. Stat. §§ 26-15-129(a), 26-15-132(a)(ii)
Wages. Wyo. Stat. §§ 1-15-408(a), (b), 1-15-511(a)
Asset protection trust. Wyo. Stat. §§ 4-10-510 to 4-10-523; 34-14-210(b)(iii)

Cases. *Lurie v. Blackwell*, 2002 WY 110, 51 P.3d 846; *Colorado National Bank v. Miles*, 711 P.2d 390 (Wyo. 1985)

Currency. *The homestead and the $350-a-month annuity ceiling are fixed figures, the annuity ceiling dating to the middle of the last century. No case law was located on whether homestead sale proceeds keep the exemption.*

8. Virginia (55.87)

Home equity. Va. Code §§ 34-4, 34-6, 34-13
Retirement. Va. Code § 34-34(B); 11 U.S.C. § 522(n)
Joint marital property. Va. Code § 55.1-136(A), (C)
Business interest. Va. Code § 13.1-1041.1(D)
Savings. Va. Code § 34-4
Insurance and annuities. Va. Code § 38.2-3122(A), (B)
Wages. Va. Code § 34-29(a)
Asset protection trust. Va. Code § 64.2-745.1

Cases. *Vasilion v. Vasilion*, 192 Va. 735 (1951); *Vaughn v. Farhat*, No. 0162-25-2 (Va. Ct. App. Apr. 21, 2026); *C.F. Trust, Inc. v. First Flight Ltd. Partnership*, 266 Va. 3 (2003)

Currency. *The §§ 34-4 and 34-26 amounts adjust for inflation on April 1, 2027 and on each three-year cycle after that. The retirement exemption tracks the federal figure at 11 U.S.C. § 522(n), which is itself adjusted every three years. The 2026 amendments re-lettered the subsections of § 34-29.*

9. Delaware (55.8)

Home equity. 10 Del. C. § 4914(b), (c), (d)
Retirement. 10 Del. C. § 4915(a), (f)
Joint marital property. Common law; see cases
Business interest. 6 Del. C. § 18-703(d), (e)
Savings. 10 Del. C. §§ 4902, 4903, 4914(b)
Insurance and annuities. 10 Del. C. § 4915(a)
Wages. 10 Del. C. § 4913(a), (c)
Asset protection trust. 12 Del. C. §§ 3570-3576, 3572(a), (b), 3573(a), (c)

Cases. *William M. Young Co. v. Tri-Mar Associates, Inc.*, 362 A.2d 214 (Del. Super. 1976); *Hoyle v. Hoyle*, 66 A.2d 130 (Del. Ch. 1949); *Mitchell v. Wilmington Trust Co.*, 449 A.2d 1055 (Del. Ch. 1982); *In re Modanlo*, 412 B.R. 715 (Bankr. D. Md. 2006)

Currency. *Sections 4913 and 4914 carry no source note and no effective date as served; the $200,000 and $25,000 figures are recorded as served in August 2026 and neither is scored. No Delaware decision construes § 4913(c).*

10. Rhode Island (55.3)

Home equity. R.I. Gen. Laws § 9-26-4.1(a), (a)(2), (a)(7)
Retirement. R.I. Gen. Laws § 9-26-4(11)
Joint marital property. Common law; see cases
Business interest. R.I. Gen. Laws § 7-16-37
Savings. R.I. Gen. Laws § 9-26-4(16), (18)
Insurance and annuities. R.I. Gen. Laws §§ 27-4-11, 27-4-12
Wages. R.I. Gen. Laws § 9-26-4(8)(iii); 15 U.S.C. § 1673
Asset protection trust. R.I. Gen. Laws ch. 18-9.2, §§ 18-9.2-2(9), 18-9.2-4(b)

Cases. *Bloomfield v. Brown*, 67 R.I. 452, 25 A.2d 354 (1942); *Cull v. Vadnais*, 122 R.I. 249, 406 A.2d 1241 (1979); *In re Gibbons*, 459 A.2d 938 (R.I. 1983); *Premier Capital, Inc. v. Hand (R.I. Super. Dec. 27*, 2006)

Currency. *The homestead figure is fixed rather than indexed. The archived qualified-dispositions chapter carries no session-law credit lines, so its enactment history rests on a second source. Rhode Island has no percentage wage-garnishment statute of its own; the federal floor governs.*

11. Missouri (53.61)

Home equity. Mo. Rev. Stat. § 513.475.1, .2
Retirement. Mo. Rev. Stat. § 513.430.1(10)(f)
Joint marital property. Mo. Rev. Stat. § 362.470.5
Business interest. Mo. Rev. Stat. § 347.119
Savings. Mo. Rev. Stat. §§ 513.440, 513.430.1(3)
Insurance and annuities. Mo. Rev. Stat. § 513.430.1(7), (8)
Wages. Mo. Rev. Stat. § 525.030.2(1)(c), .5
Asset protection trust. Mo. Rev. Stat. § 456.5-505.3, .4

Cases. *Brown v. Mercantile Bank of Poplar Bluff*, 820 S.W.2d 327 (Mo. Ct. App. 1991); *DiSalvo Properties, LLC v. Bluff View Commercial, LLC*, 464 S.W.3d 243 (Mo. Ct. App. 2015)

Currency. *Sections 513.430 and 513.475 exist in two versions, and the state revisor serves the future-effective text by default. The in-force text is cited here; the increases take effect January 1, 2027.*

12. New Hampshire (52.7)

Home equity. RSA 480:1, I, III
Retirement. RSA 511:2, XIX
Joint marital property. RSA 477:18
Business interest. RSA 304-C:126, VI, VII
Savings. RSA 511:2
Insurance and annuities. RSA ch. 408; RSA 512:21
Wages. RSA 512:21; 15 U.S.C. § 1673
Asset protection trust. RSA 564-B:5-505A, 564-B:5-505B

Currency. *The homestead more than tripled effective January 1, 2026 (2025, 282:1), to $400,000 for one person and $550,000 for a couple. No general life-insurance or annuity creditor exemption was located after the 2022 insurance-code rewrite; the row is scored on that absence and is the state's largest open question.*

13. Arizona (51.6)

Home equity. A.R.S. §§ 33-1101(A), (B), 33-1102(A), 33-1103(A)
Retirement. A.R.S. § 33-1126(B)
Joint marital property. A.R.S. §§ 33-431(A), 25-215(D)
Business interest. A.R.S. § 29-3503(E)
Savings. A.R.S. §§ 33-1121, 33-1126(A)(9)
Insurance and annuities. A.R.S. §§ 20-1131(D), 33-1126(A)(7)
Wages. A.R.S. § 33-1131(B)

Currency. *The homestead, bank-account and household-goods figures each carry an identical annual CPI adjustment effective January 1 of every year beginning in 2024, and no Arizona agency publishes the adjusted amounts. They are stated here at the statutory base. The homestead and wage provisions were approved by voters, so the legislature cannot amend them except by a three-fourths vote.*

14. Iowa (51.21)

Home equity. Iowa Code §§ 561.16, 561.21(1)
Retirement. Iowa Code § 627.6(8)(e)
Joint marital property. Iowa Code § 557.15
Business interest. Iowa Code § 489.503(6), (8)
Savings. Iowa Code § 627.6(14)
Insurance and annuities. Iowa Code § 627.6(6)
Wages. Iowa Code § 642.21(1), (1)(e)

Cases. *Cox v. Waudby*, 433 N.W.2d 716 (Iowa 1988)

Currency. *The Iowa Trust Code chapter is outside the statutory corpus used here, so the finding that Iowa has enacted no asset protection trust statute rests on the enumeration rather than on a retrieved Iowa sentence. No Iowa decision applying § 489.503(6) was located.*

15. Massachusetts (50.0)

Home equity. Mass. Gen. Laws ch. 188, §§ 1, 4, 5
Retirement. Mass. Gen. Laws ch. 235, § 34A
Joint marital property. Mass. Gen. Laws ch. 209, § 1
Business interest. Mass. Gen. Laws ch. 156C, § 40
Savings. Mass. Gen. Laws ch. 235, § 34, cl. Fifteenth, Seventeenth
Insurance and annuities. Mass. Gen. Laws ch. 175, §§ 125, 126, 132C
Wages. Mass. Gen. Laws ch. 246, § 28

Currency. *The declared homestead is $1,000,000, verified twice against the legislature's own published text; the $500,000 figure in wide circulation is stale. No exemption for an individually owned annuity was located.*

16. Washington (49.5)

Home equity. RCW §§ 6.13.010(1), 6.13.030(1), (2), 6.13.040(1), 6.13.070(2), 6.13.080
Retirement. RCW § 6.15.020(3), (4), (5)
Joint marital property. RCW ch. 26.16, § 26.16.200
Business interest. RCW § 25.15.256(1), (2), (5)
Savings. RCW § 6.15.010(1)(d)(iii)(A)(I), (3)
Insurance and annuities. RCW §§ 48.18.410(1), (3)(a), 48.18.430(1)
Wages. RCW § 6.27.150(1), (3), (4), (7)

Currency. *The homestead is the greater of $125,000 or the county median sale price of a single-family home in the preceding calendar year, and the statute names the Washington Center for Real Estate Research as the source. The 2025 medians put twelve counties above $500,000. The personal-property allowance is indexed by the Department of Revenue from July 1, 2027.*

17. Maryland (49.3)

Home equity. Md. Code, Cts. & Jud. Proc. § 11-504(b), (f)(1)(i), (f)(1)(ii)
Retirement. Md. Code, Cts. & Jud. Proc. § 11-504(h)(1)
Joint marital property. common law; Md. Code, Est. & Trusts § 14.5-511(b); Cts. & Jud. Proc. § 11-504(b)(9)
Business interest. Md. Code, Corps. & Ass'ns § 4A-607(c)(3)(i), (f)
Savings. Md. Code, Cts. & Jud. Proc. § 11-504(b)(5), (b)(6), (c)(3)(iv)1, (d)
Insurance and annuities. Md. Code, Ins. § 16-111(b)
Wages. Md. Code, Com. Law § 15-601.1(b)(1)

Cases. *Cruickshank-Wallace v. County Banking & Trust Co.*, 165 Md. App. 300 (2005)

Currency. *The wage floor moves with the state minimum wage on its legislated schedule, and the bankruptcy-only residence figure tracks the federal figure at 11 U.S.C. § 522(d)(1) as adjusted.*

18. Arkansas (48.42)

Home equity. Ark. Const. art. 9, §§ 3-6; Ark. Code Ann. § 16-66-210(b), (c)(2)
Retirement. Ark. Code Ann. § 16-66-220(a)(1), (b)(1)
Joint marital property. Common law; see cases
Business interest. Ark. Code Ann. § 4-38-503
Savings. Ark. Const. art. 9, § 2
Insurance and annuities. Ark. Code Ann. §§ 23-79-131(a)(1)(B), 23-79-134(a)
Wages. Ark. Code Ann. § 16-66-208
Asset protection trust. Ark. Code Ann. §§ 28-72-712, 28-73-505(a)(2)

Cases. *Moore v. Denson*, 167 Ark. 134, 268 S.W. 609 (1924); *Morris v. Solesbee*, 48 Ark. App. 123, 892 S.W.2d 281 (1995); *Clinical Study Centers, Inc. v. Boellner*, 2012 Ark. 266

Currency. *The core Arkansas amounts are constitutional and cannot be adjusted by the legislature at all. The asset protection trust statute dates to Act 291 of 2023. Boellner is cited by its official Arkansas citation; its regional-reporter parallel citation was not verified.*

19. Tennessee (47.65)

Home equity. T.C.A. § 26-2-301(a)
Retirement. T.C.A. § 26-2-105(b)
Joint marital property. T.C.A. § 45-2-703(a), (e)(5)
Business interest. T.C.A. § 48-249-509
Savings. T.C.A. § 26-2-103(a)
Insurance and annuities. T.C.A. § 56-7-203
Wages. T.C.A. § 26-2-106(a)
Asset protection trust. T.C.A. ch. 35-16 (Tennessee Investment Services Act)

Cases. *Griffin v. Prince*, 632 S.W.2d 532 (Tenn. 1982); *In re Estate of Fletcher*, 538 S.W.3d 444 (Tenn. 2017)

Currency. *Griffin remains good law and was overruled in part on a different point by Fletcher. What ended its result is statutory: the 1988 amendment to § 45-2-703(a) and the 2020 addition of § 45-2-703(e)(5).*

20. Illinois (45.9)

Home equity. 735 ILCS 5/12-901, 5/12-906
Retirement. 735 ILCS 5/12-1006(a), (b)(3)
Joint marital property. 735 ILCS 5/12-112; 765 ILCS 1005/1c
Business interest. 805 ILCS 180/30-20(c), (g)
Savings. 735 ILCS 5/12-1001(b)
Insurance and annuities. 735 ILCS 5/12-1001(f)
Wages. 735 ILCS 5/12-803

Currency. *The homestead rose from $15,000 to $50,000 per owner effective January 1, 2026 (P.A. 104-120), a change most published charts have not caught. The wage floor moves with the Illinois minimum wage, so no computed dollar figure is printed.*

21. Vermont (45.6)

Home equity. 27 V.S.A. §§ 101, 105, 107
Retirement. 12 V.S.A. § 2740(16)
Joint marital property. Common law; see cases
Business interest. 11 V.S.A. § 4074
Savings. 12 V.S.A. § 2740(7)
Insurance and annuities. 12 V.S.A. § 2740(18)
Wages. 12 V.S.A. § 3170(b)(1)

Cases. *Beacon Milling Co. v. Larose*, 138 Vt. 457 (1980); *RBS Citizens, N.A. v. Ouhrabka*, 2011 VT 86

Currency. *No Vermont provision on homestead sale proceeds appears in 27 V.S.A. §§ 101, 105 or 107. Vermont authority on entireties in personal property reaches the estate itself rather than bank or brokerage accounts specifically.*

22. Mississippi (44.88)

Home equity. Miss. Code Ann. § 85-3-21
Retirement. Miss. Code Ann. § 85-3-1(e)
Joint marital property. Miss. Code Ann. § 89-1-7
Business interest. Miss. Code Ann. § 79-29-705(3)
Savings. Miss. Code Ann. § 85-3-1(a), (h)
Insurance and annuities. Miss. Code Ann. § 85-3-11(1), (2)(a)
Wages. Miss. Code Ann. § 85-3-4(1), (2)(a)
Asset protection trust. Miss. Code Ann. §§ 91-9-701 to 91-9-707, § 91-9-707(b)(1), (l)

Cases. *In re Pace*, 521 B.R. 124 (Bankr. N.D. Miss. 2014)

Currency. *The homestead figure has been fixed since 1991. No Mississippi appellate decision holds entireties property immune from a levy against one spouse alone, and no free-standing annuity exemption was located.*

23. Oregon (44.08)

Home equity. Or. Rev. Stat. § 18.395(1), (1)(a)
Retirement. Or. Rev. Stat. § 18.358(2)
Joint marital property. Or. Rev. Stat. §§ 93.180(1)(b), 130.518(1)
Business interest. Or. Rev. Stat. § 63.259
Savings. Or. Rev. Stat. § 18.345(1)(p)
Insurance and annuities. Or. Rev. Stat. §§ 743.046(3), 743.049(1)(b)
Wages. Or. Rev. Stat. § 18.385(1)

Currency. *The State Court Administrator republishes the homestead figure each July 1, outside the statute, so the statutory base is used here and no current dollar amount is printed as law. The annuity ceiling of $500 a month has been fixed since 1991, and the charging-order section has not been amended since 1993.*

24. North Carolina (43.68)

Home equity. N.C. Gen. Stat. § 1C-1601(a)(1)
Retirement. N.C. Gen. Stat. § 1C-1601(a)(9), (d)
Joint marital property. N.C. Gen. Stat. ch. 41, art. 7, § 41-56
Business interest. N.C. Gen. Stat. § 57D-5-03(a), (d)
Savings. N.C. Gen. Stat. § 1C-1601(a)(2)
Insurance and annuities. N.C. Const. art. X, § 5; N.C. Gen. Stat. § 1C-1601(a)(6), (a)(8)
Wages. N.C. Gen. Stat. § 1-362

Currency. *The homestead figure is flat and unindexed. The entireties creditor-protection rule is common law under the chapter 41 statute rather than a retrieved holding.*

25. Alaska (43.59)

Home equity. Alaska Stat. §§ 09.38.010(a), (b), 09.38.115
Retirement. Alaska Stat. § 09.38.017(a)
Joint marital property. Alaska Stat. § 34.15.110(a), (b)
Business interest. Alaska Stat. § 10.50.380(c), (e)
Savings. Alaska Stat. §§ 09.38.020(a), 09.38.030(b)
Insurance and annuities. Alaska Stat. § 09.38.025(a)
Wages. Alaska Stat. §§ 09.38.030(a), 09.38.050(b)
Asset protection trust. Alaska Stat. § 34.40.110

Cases. *Toni 1 Trust v. Wacker*, 413 P.3d 1199 (Alaska 2018); *Battley v. Mortensen*, 2011 WL 5025249 (Bankr. D. Alaska 2011); *In re Huber*, 493 B.R. 798 (Bankr. W.D. Wash. 2013)

Currency. *Every AS 09.38 dollar figure adjusts on October 1 of each even-numbered year by regulation of the Department of Labor and Workforce Development, and the current figures were taken from the department's own publication. A further adjustment scheduled for October 1, 2026 is conditional and not yet published.*

26. Idaho (42.8)

Home equity. Idaho Code §§ 55-1003, 55-1004(1), 55-1005, 55-1008(1)
Retirement. Idaho Code § 11-604A(3), (4)
Joint marital property. Idaho Code § 32-906(1)
Business interest. Idaho Code § 30-25-503(h)
Savings. Idaho Code § 11-605(10)
Insurance and annuities. Idaho Code § 11-605(9)
Wages. Idaho Code § 11-207(1)

Currency. *The $175,000 homestead is not indexed and moves only by amendment; the last was in 2020. The excepted-debt list cross-referenced at § 55-1005 could not be retrieved, and the homestead is graded without any carve-out on the reading most favorable to the creditor.*

27. Montana (42.68)

Home equity. Mont. Code Ann. §§ 70-32-104(3), 70-32-105
Retirement. Mont. Code Ann. § 25-13-608(1)(e)
Joint marital property. Mont. Code Ann. § 72-6-216(2)
Business interest. Mont. Code Ann. § 35-8-705(3), (5)
Savings. Mont. Code Ann. §§ 25-13-608, 25-13-609
Insurance and annuities. Mont. Code Ann. §§ 25-13-608(1)(k), 33-15-514(1)(b)
Wages. Mont. Code Ann. §§ 25-13-610(2), 25-13-614(2)

Currency. *The statute sets $350,000 for 2021 and requires a 4 percent increase every calendar year after that. The Department of Revenue was directed to adopt a rule setting the limit and never has, so the escalator stands alone and no computed figure is printed here as law.*

28. Connecticut (41.5)

Home equity. Conn. Gen. Stat. §§ 52-352a(1), 52-352b(21)
Retirement. Conn. Gen. Stat. § 52-321a(a)(1)(B), (c)(1)
Joint marital property. Conn. Gen. Stat. § 47-14a
Business interest. Conn. Gen. Stat. § 34-259b(e)
Savings. Conn. Gen. Stat. §§ 52-352b(18), 52-367b(c)(2)
Insurance and annuities. Conn. Gen. Stat. § 52-352b(19), (20)
Wages. Conn. Gen. Stat. § 52-361a(f)
Asset protection trust. Conn. Gen. Stat. §§ 45a-487j to 45a-487s, 45a-487k(9)(A), 45a-487p(a), (b)

Currency. *No Connecticut section carries a source note or an effective date as served, so every Connecticut amount here is recorded as served in August 2026. No exemption for an individually owned annuity was located.*

29. Indiana (41.2)

Home equity. Ind. Code §§ 34-55-10-2(b), (c)(1), 34-55-10-2.5; 750 IAC 1-1-1(c)
Retirement. Ind. Code § 34-55-10-2(c)(6)(A)-(C)
Joint marital property. Ind. Code §§ 34-55-10-2(c)(5), (d), 32-17-3-1(b)
Business interest. Ind. Code § 23-18-6-7
Savings. Ind. Code § 34-55-10-2(c)(3); 750 IAC 1-1-1(c)
Insurance and annuities. Ind. Code § 27-1-12-14(b), (e), (f)
Wages. Ind. Code § 24-4.5-5-105(1)(a), (2)(a)
Asset protection trust. Ind. Code §§ 30-4-8-8(a)(1), (b), 30-4-8-9(a)

Cases. *Brant v. Krilich*, 835 N.E.2d 582 (Ind. Ct. App. 2005); *Crider v. Crider*, 15 N.E.3d 1042 (Ind. Ct. App. 2014)

Currency. *Indiana's exemption figures are set by administrative rule, not by the code. The operative amounts are in 750 IAC 1-1-1(c), effective March 1, 2022, with the next adjustment due no later than March 1, 2028; the code still prints superseded amounts.*

30. Michigan (40.97)

Home equity. MCL §§ 600.6023(1)(g), 600.5451(1)(m)
Retirement. MCL § 600.6023(1)(j)
Joint marital property. MCL § 557.151
Business interest. MCL § 450.4507(5), (6)
Savings. MCL § 600.6023(1)
Insurance and annuities. MCL § 500.2207(1), (2)
Wages. MCL § 600.5311
Asset protection trust. MCL §§ 700.1041 et seq., 700.1045(2)(a), (2)(c), (3)

Cases. *Hoyt v. Winstanley*, 221 Mich. 515 (1922); *DeYoung v. Mesler*, 373 Mich. 499 (1964)

Currency. *The bankruptcy figures at § 600.5451 move on a three-year Detroit CPI cycle, next effective April 1, 2029; the § 600.6023 figure is fixed at the constitutional floor. House Bill 4901 would raise the bankruptcy figures and is not law; the retrieved text is current through Public Act 91 of 2026.*

31. New York (40.64)

Home equity. C.P.L.R. §§ 5206(a), 5253(c)
Retirement. C.P.L.R. § 5205(c)(2), (3), (5); EPTL § 7-3.1(b)(1), (2)
Joint marital property. EPTL § 6-2.2(b), (c); C.P.L.R. § 5201(b)
Business interest. N.Y. Ltd. Liab. Co. Law § 607(a), (b)
Savings. C.P.L.R. §§ 5205(a)(9), 5222(i), 5232(e)
Insurance and annuities. N.Y. Ins. Law § 3212(b)(1), (b)(4)(A), (d)(1), (d)(2)
Wages. C.P.L.R. § 5231(b), (g)

Cases. *Hiles v. Fisher*, 144 N.Y. 306 (1895); *V.R.W., Inc. v. Klein*, 68 N.Y.2d 560 (1986)

Currency. *The operative homestead tiers are published by the Superintendent of Financial Services on the triennial cycle in C.P.L.R. § 5253, and have been $102,400, $170,700 and $204,825 by county band since April 1, 2024. The bank-account and wage figures move each January under Labor Law § 652(1-b).*

32. Colorado (40.0)

Home equity. C.R.S. § 38-41-201(1)(a)
Retirement. C.R.S. § 13-54-102(1)(s)
Joint marital property. C.R.S. § 38-31-201(1)
Business interest. C.R.S. § 7-80-703
Savings. C.R.S. § 13-54-102(1)(w)
Insurance and annuities. C.R.S. §§ 13-54-102(1)(l)(I)(A), 13-54-104(1)(b)(II)(C)
Wages. C.R.S. § 13-54-104(2)(a)(I)

Cases. *In re Albright*, 291 B.R. 538 (Bankr. D. Colo. 2003)

Currency. *No Colorado annuity exemption was located outside the life-insurance paragraph cited, and the annuity limb is graded on that absence.*

33. Hawaii (39.74)

Home equity. HRS § 651-92(a)(1)
Retirement. HRS § 651-124
Joint marital property. HRS § 509-2(a)
Business interest. HRS § 428-504(b), (e)
Savings. HRS §§ 651-121(1), 652-1(a)
Insurance and annuities. HRS § 431:10-232(a)
Wages. HRS § 652-1(a)(4)
Asset protection trust. HRS ch. 554G, § 554G-9(2)

Cases. *Sawada v. Endo*, 561 P.2d 1291 (Haw. 1977); *Traders Travel International, Inc. v. Howser*, 69 Haw. 609, 753 P.2d 244 (1988)

Currency. *Statutory text verified as served in August 2026. The entireties estate must appear from the account paperwork, so the protection turns on documents rather than on the statute alone.*

34. New Mexico (39.2)

Home equity. N.M. Stat. Ann. § 42-10-9(A), (B)(2)
Retirement. N.M. Stat. Ann. § 42-10-1(A)(10), (11), (14)
Joint marital property. N.M. Stat. Ann. §§ 40-3-10(B), 42-10-13
Business interest. N.M. Stat. Ann. § 42-10-35 [53-19-35]
Savings. N.M. Stat. Ann. § 42-10-1(A)(14)
Insurance and annuities. N.M. Stat. Ann. § 42-10-3
Wages. N.M. Stat. Ann. § 35-12-7(A), (D)

Currency. *Statutory text verified as served in August 2026. The charging-order section is the pre-uniform-act form and has no exclusivity language.*

35. Pennsylvania (38.8)

Home equity. None. The general exemption is 42 Pa.C.S. § 8123(a)
Retirement. 42 Pa.C.S. § 8124(b)(1)(ix)
Joint marital property. Common law; see cases
Business interest. 15 Pa.C.S. § 8853(h)
Savings. 42 Pa.C.S. § 8123(a)
Insurance and annuities. 42 Pa.C.S. § 8124(c)(3)
Wages. 42 Pa.C.S. § 8127(a)

Cases. *Madden v. Gosztonyi Savings & Trust Co.*, 331 Pa. 476 (1938); *Stop 35, Inc. v. Haines*, 543 A.2d 1133 (Pa. 1988); *ISN Bank v. Rajaratnam*, 83 A.3d 170 (Pa. Super. 2013)

Currency. *The general exemption has stood at $300 since 1982 and is not indexed.*

36. New Jersey (37.4)

Home equity. None. The general exemption is N.J.S.A. § 2A:17-19
Retirement. N.J.S.A. § 25:2-1(b)
Joint marital property. N.J.S.A. §§ 46:3-17.2, 46:3-17.4
Business interest. N.J.S.A. § 42:2C-43
Savings. N.J.S.A. § 2A:17-19
Insurance and annuities. N.J.S.A. §§ 17B:24-6(a), 17B:24-7(a)(2), (a)(3)
Wages. N.J.S.A. § 2A:17-56(a)

Cases. *Newman v. Chase*, 70 N.J. 254 (1976); *Jimenez v. Jimenez*, 454 N.J. Super. 432 (App. Div. 2018)

Currency. *Statutory text verified as served in August 2026. Section 46:3-17.4 is what displaced the creditor-partition rule of Newman; the case remains the authority for New Jersey having no homestead exemption.*

37. Utah (36.8)

Home equity. Utah Code §§ 78B-5-503(2)(a)(ii), 78B-5-504
Retirement. Utah Code § 78B-5-505(1)(a)(xiv), (b)
Joint marital property. Utah Code § 57-1-5(7)
Business interest. Utah Code § 48-3a-503
Savings. Utah Code § 78B-5-505
Insurance and annuities. Utah Code § 78B-5-505(1)(a)(xiii)
Wages. Utah Code § 70C-7-103(2)
Asset protection trust. Utah Code §§ 75B-1-301 to 75B-1-310

Currency. *The codified homestead figures are a 2019 base. They are recalculated yearly and published outside the statute, so the codified numbers understate the current exemption.*

38. California (36.32)

Home equity. Cal. Civ. Proc. Code §§ 703.150, 704.720(c), 704.730(a), (b)
Retirement. Cal. Civ. Proc. Code §§ 683.110(d), 704.115(a)(3), (e)(1)
Joint marital property. Cal. Civ. Code § 682; Cal. Fam. Code § 910(a)
Business interest. Cal. Corp. Code § 17705.03(f)
Savings. Cal. Civ. Proc. Code § 703.140(a), (b)(1), (b)(5)
Insurance and annuities. Cal. Civ. Proc. Code § 704.100(a)
Wages. Cal. Civ. Proc. Code §§ 704.070(b)(2), 706.050(a)

Currency. *The homestead runs from $300,000 to a ceiling of $600,000 keyed to the county median sale price and adjusts every January 1. No California agency publishes the adjusted figure, and the Judicial Council has said the formula cannot be determinately computed, so no current amount is printed here as law.*

39. North Dakota (35.6)

Home equity. N.D.C.C. § 47-18-01
Retirement. N.D.C.C. § 28-22-03.1(7)
Joint marital property. N.D.C.C. § 47-02-05
Business interest. N.D.C.C. § 10-32.1-45(6), (7)
Savings. N.D.C.C. §§ 28-22-01.1, 28-22-03, 28-22-03.1(1)
Insurance and annuities. N.D.C.C. § 28-22-03.1(4), (5)
Wages. N.D.C.C. § 32-09.1-03(1)(b), (2)

Currency. *Statutory text verified as served in August 2026. North Dakota has no general annuity exemption; the only reference to annuities in the exemption chapter is the anti-stuffing bar.*

40. Maine (35.26)

Home equity. 14 M.R.S.A. § 4422(1)(A), (1)(D)
Retirement. 14 M.R.S.A. § 4422(13-A); 24-A M.R.S.A. § 2432
Joint marital property. 33 M.R.S. § 159
Business interest. 31 M.R.S.A. § 1573(3), (6), (7)
Savings. 14 M.R.S.A. § 4422(15), (16), (17)
Insurance and annuities. 14 M.R.S.A. § 4422(10), (11); 24-A M.R.S.A. §§ 2428, 2431
Wages. 14 M.R.S.A. § 2602(6)

Currency. *The § 4422 amounts adjust for inflation on April 1, 2027. The annuity ceiling of $450 a month is unindexed.*

41. South Carolina (34.8)

Home equity. S.C. Code Ann. § 15-41-30(A)(1)(a)
Retirement. S.C. Code Ann. § 15-41-30(A)(13), (A)(14)
Joint marital property. Abolished; see cases
Business interest. S.C. Code Ann. § 33-44-504(b), (e)
Savings. S.C. Code Ann. § 15-41-30(A)(5), (A)(7)
Insurance and annuities. S.C. Code Ann. § 38-63-40(A)
Wages. S.C. Code Ann. §§ 15-39-410, 15-39-420(2), 37-5-104

Cases. *Davis v. Davis*, 223 S.C. 182, 75 S.E.2d 46 (1953); *Green v. Cannady*, 77 S.C. 193 (1907)

Currency. *Statutory text verified as served in August 2026. The consumer-debt garnishment bar at § 37-5-104 does not by its terms reach a tort or professional-liability judgment.*

42. Wisconsin (34.0)

Home equity. Wis. Stat. § 815.20(1)
Retirement. Wis. Stat. § 815.18(3)(j)4., 6.
Joint marital property. None. Marital property, Wis. Stat. ch. 766
Business interest. Wis. Stat. § 183.0503
Savings. Wis. Stat. § 815.18(3)(k), (8)
Insurance and annuities. Wis. Stat. § 815.18(3)(f)
Wages. Wis. Stat. § 812.34(2)(a)

Currency. *Statutory text verified as served in August 2026. The homestead and the rest of the schedule double for spouses by the statute's own words.*

43. Ohio (33.6)

Home equity. Ohio Rev. Code § 2329.66(A)(1)(b)
Retirement. Ohio Rev. Code § 2329.66(A)(10)(c), (e), (g)
Joint marital property. Ohio Rev. Code §§ 5302.20(C)(4), 5302.21
Business interest. Ohio Rev. Code § 1706.342(F)
Savings. Ohio Rev. Code § 2329.66(A)(3), (A)(18)
Insurance and annuities. Ohio Rev. Code § 3911.10
Wages. Ohio Rev. Code § 2329.66(A)(13)
Asset protection trust. Ohio Rev. Code ch. 5816, § 5816.02(S)

Currency. *Statutory text verified as served in August 2026. Entireties was abolished for instruments recorded after April 4, 1985, and the replacement survivorship tenancy is what the current sections govern.*

44. Georgia (33.4)

Home equity. O.C.G.A. §§ 44-13-1, 44-13-100
Retirement. O.C.G.A. § 18-4-6(a)(2)
Joint marital property. O.C.G.A. § 44-6-190(a)(2)
Business interest. O.C.G.A. § 14-11-504(b)
Savings. O.C.G.A. § 44-13-100(a)(6)
Insurance and annuities. O.C.G.A. §§ 33-25-11(c), 33-28-7
Wages. O.C.G.A. § 18-4-5(a)(2)

Cases. *In re Meehan*, 102 F.3d 1209 (11th Cir. 1996); *In re Hoffman*, 22 F.4th 1341 (11th Cir. 2022)

Currency. *Statutory text verified as served in August 2026. The $50,000 homestead figure in wide circulation is bankruptcy-scoped by the chapeau of § 44-13-100; the execution exemption is § 44-13-1.*

45. Minnesota (33.23)

Home equity. Minn. Stat. §§ 510.02, 510.05
Retirement. Minn. Stat. § 550.37, subd. 24(a)
Joint marital property. Abolished in 1890; see cases
Business interest. Minn. Stat. § 322C.0503, subds. 2, 3, 6
Savings. Minn. Stat. § 550.37, subds. 13, 20, 28
Insurance and annuities. Minn. Stat. § 550.37, subd. 23
Wages. Minn. Stat. § 571.922(a)

Cases. *Estate of Jones v. Kvamme*, 529 N.W.2d 335 (Minn. 1995); *In re Haggerty*, 448 N.W.2d 363 (Minn. 1989); *Community Bank Henderson v. Noble*, 552 N.W.2d 37 (Minn. Ct. App. 1996); *Citizens State Bank Norwood Young America v. Brown*, 849 N.W.2d 55 (Minn. 2014)

Currency. *The homestead and retirement figures adjust on the statutory cycle. The revisor's own note records that the retirement cap is preempted by federal law as to qualified employee benefit plans, which leaves it biting on the IRA layer.*

46. Louisiana (32.88)

Home equity. La. R.S. § 20:1(A)(1)
Retirement. La. R.S. § 13:3881(D)(1)
Joint marital property. La. Civ. Code art. 2345
Business interest. La. R.S. §§ 12:1331, 12:1332(A)(1)
Savings. La. R.S. § 13:3881(A)
Insurance and annuities. La. R.S. § 22:912(A)(1), (B)
Wages. La. R.S. § 13:3881(A)(1)(a)

Currency. *Statutory text verified as served in August 2026. The Louisiana constitution sets a floor rather than a ceiling on the homestead.*

47. Alabama (32.34)

Home equity. Ala. Code § 6-10-2
Retirement. Ala. Code § 19-3B-508(b)
Joint marital property. Ala. Code § 35-4-7
Business interest. Ala. Code § 10A-5A-5.03(f)
Savings. Ala. Code § 6-10-6
Insurance and annuities. Ala. Code §§ 27-14-29(a), 27-14-32(a)(2)
Wages. Ala. Code §§ 6-10-7(a), 5-19-15
Asset protection trust. Ala. Code §§ 19-3E-1 et seq., 19-3E-5(b)(3)

Cases. *First National Bank of Birmingham v. Lawrence*, 212 Ala. 45, 101 So. 663 (1924); *Dougherty v. Hovater*, 447 So. 2d 185 (Ala. 1984)

Currency. *Section 6-10-2 was amended by Act 2026-203, effective June 1, 2026, setting $15,000 and $56,400 for an owner 62 or older or disabled. Neither exemption section carries an indexing clause.*

48. West Virginia (27.44)

Home equity. W. Va. Code §§ 38-9-1, 38-9-3(a), 38-10-4
Retirement. W. Va. Code § 38-8-1(a)(5)
Joint marital property. Abolished; see cases
Business interest. W. Va. Code § 31B-5-504(e)
Savings. W. Va. Code § 38-8-1(a)(4)
Insurance and annuities. W. Va. Code § 33-6-27(a)
Wages. W. Va. Code § 38-5A-3(a)
Asset protection trust. W. Va. Code § 44D-5-503a, 44D-5-503b

Cases. *Harris v. Crowder*, 174 W. Va. 83 (1984)

Currency. *Statutory text verified as served in August 2026. The $35,000 figure in wide circulation applies in bankruptcy; the judgment-debtor exemption is the constitutional $5,000 carried into § 38-9-1.*

49. Kentucky (25.62)

Home equity. KRS § 427.060
Retirement. KRS § 427.150(2)(f)
Joint marital property. KRS § 381.050(1)
Business interest. KRS § 275.260(1), (4)
Savings. KRS §§ 427.010(1), 427.160
Insurance and annuities. KRS §§ 304.14-300(1), 304.14-330(1)(b)
Wages. KRS § 427.010(2)(a)

Cases. *Stich v. Mattingly*, No. 2023-CA-0032-MR (Ky. Ct. App. May 31, 2024), review denied 2025

Currency. *Statutory text verified as served in August 2026. The general exemption at § 427.160 exists only inside a federal bankruptcy proceeding by its own terms.*

50. Nebraska (20.96)

Home equity. Neb. Rev. Stat. §§ 40-101, 25-1552
Retirement. Neb. Rev. Stat. § 25-1563.01
Joint marital property. None recognized
Business interest. Neb. Rev. Stat. § 21-142(c), (g)
Savings. Neb. Rev. Stat. §§ 25-1516, 25-1552(1), 25-1556
Insurance and annuities. Neb. Rev. Stat. § 44-371(1)(a), (b)(i), (b)(ii)
Wages. Neb. Rev. Stat. § 25-1558(1)(c), (3), (4)(a), (4)(d)

Currency. *The personal-property exemption is adjusted by the Department of Revenue every fifth year, and claiming it requires a hearing request and a full list of the debtor's property.*

Statutes and constitutional provisions were read in their operative text and archived as served in August 2026. Each load-bearing decision was checked against the docket, against later statutory amendment and against later adverse treatment. Full methodology and the record behind each score: alperlaw.com/asset-protection/best-states-for-asset-protection/