Best States for Asset Protection

2026 Rankings

Florida ranks first among the fifty states for asset protection in 2026. Texas is second, Oklahoma third, Nevada fourth, and Kansas fifth. Florida wins on the sheer size of what it protects: an unlimited homestead and entireties ownership over everything a married couple holds jointly.

We ranked all fifty states on a single question: how much of one real asset profile does a state's exemption law keep away from a judgment creditor? In every state the debtor is the same married professional, sued for negligence and facing a large money judgment. A state's score then falls where its courts have cut back protections that look strong on paper.

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	**South Dakota**	**56.94**	Homestead absolutely exempt, charging order	Near-empty case record, no entireties
7	**Wyoming**	**56.20**	Entireties in realty and personalty, charging order	No cash exemption, $350 monthly annuity cap
8	**Virginia**	**55.87**	Entireties in personalty, uncapped insurance	Small homestead, and only with a recorded deed
9	**Delaware**	**55.80**	Charging order and insurance both uncapped	Homestead and wildcard are bankruptcy-only
10	**Rhode Island**	**55.30**	Automatic $500,000 homestead, uncapped IRA	Defrauding creditors while insolvent is a crime
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
21	**Vermont**	**45.60**	Entireties reaches a joint bank account	Homestead exposed to pre-existing claims

Rank	State	Score	Strongest protection	Weakest point
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	**Michigan**	**40.97**	Foreclosure expressly prohibited	Homestead is $3,500 outside bankruptcy
31	**New York**	**40.64**	Retirement conclusively spendthrift	One spouse's interest can be levied and sold
32	**Colorado**	**40.00**	$250,000 homestead, uncapped retirement	No exclusivity language, entireties abolished
33	**Hawaii**	**39.74**	Entireties in realty and personalty	A joint account is not entireties unless titled
34	**New Mexico**	**39.20**	Uncapped insurance and annuity protection	Wildcard collapses for a defendant
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**	**25.62**	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.

How We Ranked All Fifty States

We score each state on the share of a standard asset profile its exemption law protects against a judgment creditor. The debtor is a married professional. She owns an interest in a practice and takes W-2 wages through it, and a negligence claim has produced a judgment larger than her insurance covers. Bankruptcy is not part of the test, so exemptions a state grants only in bankruptcy score zero. A charging order, the lien a creditor gets against a business interest, is aimed at a judgment creditor and does not bind a bankruptcy trustee.

Home equity carries the most weight at 30 points, because that is where most of this profile's wealth sits. Retirement accounts carry 25 and jointly held marital property 20. Business interests carry 10, life insurance and annuities 10 between them, and wages 5. We assume $500,000 of home equity and a $500,000 IRA. A state capping its homestead at $150,000 therefore protects less than a third of the house.

We weight individually titled savings and brokerage accounts at zero, because no state protects them meaningfully. The largest exemption reaching cash or securities anywhere is $10,000, in Nevada and Tennessee, and twenty-two states protect nothing at all. Texas shows the trap plainly. Its personal-property cap is one of the largest in the country, but the closed list it covers names no cash, no deposits and no securities. That is why titling and exempt-asset planning do so much of the work.

Tenancy by the entirety is graded on its own row, separately from the homestead. It is a distinct statutory protection, and it is not the same in every state. Florida's version reaches everything a married couple holds jointly, bank accounts included, and it carries the deepest case law of any state's. North Carolina's version reaches real estate only. Several states recognize the estate in name while a creditor can still levy on one spouse's interest.

Entireties ownership carries risks a homestead exemption does not. It ends on divorce or on the death of the non-debtor spouse. It also does nothing against a debt both spouses owe. For married Florida couples, entireties titling is often what we plan around.

Every state's raw score is then reduced by up to 25 percent, based on what its courts have actually done. Florida takes the smallest reduction in the country at 5 percent. Its homestead, entireties, retirement and charging-order rules have each been litigated to judgment repeatedly, and the debtor usually wins. Mississippi takes the largest at 25 percent, Arkansas 24, and South Dakota 22.

A state loses ground two ways. Courts in South Dakota have almost never tested its exemption statutes, so an unlimited homestead there stands on the statute book alone. Kansas is the other case. Its courts held that any state tax debt forces a sale of the constitutionally unlimited homestead, and that one holding costs Kansas more than years of silence would have.

A domestic asset protection trust adds up to five points, and only for a settlor who lives in the trust state. A DAPT sits below homestead grade, and for a settlor living elsewhere it is not reliable at all, because the home state's courts apply their own law. Roughly twenty states have enacted a domestic asset protection trust statute.

A creditor collecting a judgment says every transfer after the claim was made to defraud it. Losing that fight unwinds the transfer in thirty-six states. In fourteen, the same finding also describes a crime, and those states lose up to four points. We read every state's code and confirmed each finding against a second source. The deduction follows the sentence attached, from four points where the offense is a felony down to half a point where the penalty is a fine.

Cost and taxes stay out of the scoring. Each answers a different question than this one, and a state income tax rate says nothing about whether a judgment creditor can take the house. Exception creditors are also out, because support claims, tax debts and purchase-money liens look much the same everywhere. A 401(k) and other ERISA plans are protected federally in every state, so they are not scored state by state.

One federal rule applies identically nationwide, and only inside a bankruptcy case: a trustee can undo a transfer into a self-settled trust made within the previous ten years, under 11 U.S.C. § 548(e)(1). No state's limitations period shortens that reach. Nothing in the section helps a creditor collecting on a state court judgment.

The ranking follows the profile it scores. For an unmarried debtor the joint marital property weight drops out in every state, the top five tighten sharply, and Florida's lead over Texas narrows to about a point. Most of Florida's margin over Texas comes from one protection: Texas gives this debtor no entireties protection at all, and Texas community property answers for either spouse's tort judgment.

How We Verified This

We pulled each state's exemption statutes and read the operative text, recording each source's amendment history and session-law credits where it supplied them. Each grade traces to a cited section or a decided case. Where we could not reach the primary text, that state's entry names what is missing.

For the decisions the ranking leans on hardest we checked how the case actually ended against the docket and the court's own orders. We also checked whether a later statute had changed the rule each case announced, and whether a later court had cut it back. A decision can still be good law and have lost its result to a statute, which is what happened in Tennessee.

In some states an agency rule or an annual published adjustment sets the operative number rather than the code. Where the publisher exists we used it, so Washington's county medians come from the university research center its statute names and New York's homestead tiers come from the Superintendent of Financial Services. Where no publisher exists, we describe the mechanism and print no figure.

We rebuild the ranking each year against the statutes then in force. Missouri's exemption increases take effect January 1, 2027, and Maine's and Virginia's figures adjust for inflation on April 1, 2027.

The 2026 Rankings

The best states for asset protection in 2026 are Florida, Texas and Oklahoma, and the spread between first place and last is more than four to one. Six of the ten strongest states are domestic asset protection trust states.

The Ten Strongest States

The ten strongest states for asset protection appear below in rank order, first through tenth. Each profile gives the exemption rules that produced the state's score and the weak point that held it back.

Wyoming, Virginia and Delaware finish within four tenths of a point of each other, and Missouri misses the top ten by less than two points. Those margins are closer than a judgment-based score can meaningfully rank. None of the ten protects more than $10,000 of individually titled savings, and only four protect a jointly held marital account.

1. Florida

Florida's homestead exemption sits in the state constitution rather than a statute and carries no dollar cap. The only limit is area: 160 contiguous acres outside a municipality, half an acre inside one. Nothing about the value of the house, and nothing about the size of the judgment, changes that.

The Florida Supreme Court held in *Havoco of America, Ltd. v. Hill*, 790 So. 2d 1018, 1029 (Fla. 2001), that the legislature cannot add exceptions to the homestead by statute. It also held that a debtor who converts non-exempt assets into a Florida homestead keeps the exemption even where he did it to hinder, delay or defraud a creditor. The two Florida statutes written to stop fraudulent conversions do not reach the constitutional homestead.

That is the largest single move in American exemption law. A Florida resident can take cash a creditor could otherwise seize, buy a house with it, and keep the house. The debtor in *Havoco* bought his home eleven days after a $15,000,000 judgment and kept it. 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.

Florida's criminal conveyance statute reaches property under a lien or a conditional-sales contract (§ 818.01). The ordinary transfer that *Havoco* protects is outside it, and we could locate no other Florida statute that reaches it.

The limit runs the other way. A creditor who can trace money obtained through fraud or egregious conduct into the purchase gets an equitable lien on the house. Inside a bankruptcy case the protection is cut back by 11 U.S.C. §§ 522(o) and 522(p).

A Florida creditor who proves a fraudulent transfer gets the transfer undone. The Eleventh Circuit applied *Freeman v. First Union National Bank*, 865 So. 2d 1272 (Fla. 2004), to chapter 726's catch-all remedy. That remedy supports no money judgment against the transferor, no punitive damages and no attorney-fee award (*SE Property Holdings, LLC v. Welch*, 65 F.4th 1335 (11th Cir. 2023)). Proceedings supplementary are separate, and there the statute taxes costs and reasonable attorney fees against the judgment debtor (§ 56.29(8)).

Retirement accounts are exempt from all creditor claims with no dollar cap, and inherited IRAs are named expressly (Fla. Stat. § 222.21(2)(a), (2)(c)). Cash surrender values and annuity proceeds are exempt with no cap and no beneficiary condition (§ 222.14). A head of family's wages are fully exempt at any income level, though head of family is a status test that a childless dual-earner couple fails (§ 222.11).

A deposit account held by a husband and wife is presumed to be entireties property unless the paperwork says otherwise (§ 655.79). The Florida Supreme Court enforced that presumption as a common-law rule in *Beal Bank, SSB v. Almand & Associates*, 780 So. 2d 45 (Fla. 2001), and the Legislature codified it in 2008. The statute reaches further than the case: in *Loumpos v. Bank One*, 423 So. 3d 856 (Fla. 2025), the court held that its presumption applies even to an account one spouse opened alone, where *Beal Bank* does not control.

Florida's weaknesses sit in three places. A Florida homeowner has almost nothing protecting individually titled cash, because the $4,000 wildcard is available only to a debtor claiming no homestead (§ 222.25(4)). What remains is $1,000 of constitutional personal property. Florida's answer for a married couple is entireties titling and the annuity and insurance wrapper.

Florida's charging-order protection is also weaker for a single-member LLC than Wyoming's or Nevada's. A court may order a foreclosure sale of a sole member's entire interest, and the purchaser then becomes the member (§ 605.0503(4), (5)). The retirement exemption carries a forfeiture trap too. The Eleventh Circuit held in *Yerian v. Webber*, 927 F.3d 1223 (11th Cir. 2019), that the exemption is lost where an IRA is not maintained in accordance with its governing instrument.

2. Texas

Texas protects the home, the retirement account, the business interest and the paycheck about as completely as any state. It protects liquid savings not at all. The homestead has no value cap and is measured by use and acreage, 10 acres urban or 200 rural for a family (Tex. Prop. Code §§ 41.001, 41.002).

Texas protects the same conversion Florida does, and has since 1895. The Texas Supreme Court turned away a creditor who complained that an insolvent debtor had put $125,000 into his homestead to place it beyond reach (*Chase v. Swayne*, 88 Tex. 218, 30 S.W. 1049 (1895)). The constitution, the court said, "places no limit on the value of such improvements." No modern Texas decision has retested that holding.

Qualified retirement savings carry no cap, and inherited IRAs and Roths are named in the statute, so Texas legislated around *Clark v. Rameker* (§ 42.0021(a)(4), (5), (b)). Cash value and annuity benefits are fully exempt (Tex. Ins. Code § 1108.051), and current wages are not subject to garnishment at all (Tex. Civ. Prac. & Rem. Code § 63.004).

The charging order is the exclusive remedy, the lien may not be foreclosed under any law, and the section covers single-member and multiple-member LLCs by its own words (Tex. Bus. Orgs. Code § 101.112(c), (d), (g)). A Texas appellate court declined to follow *In re Albright* or *Olmstead* for a single-owner entity in *Pajooh v. Royal West Investments LLC*, 518 S.W.3d 557 (Tex. App. 2017). That is a better single-owner holding than Florida has.

Texas is a community-property state, and its marital-property rules run the wrong way for this debtor. All community property answers for the tortious liability of either spouse (Tex. Fam. Code § 3.202(d)). On a negligence judgment the non-debtor spouse's share is reachable, and the only shelter is her sole-management property, which a tort judgment defeats anyway (§ 3.202(b)).

Liquid savings are where Texas fails hardest, and the numbers mislead. The personal-property cap is one of the largest anywhere, but the list it covers names no cash, no bank deposits and no securities (§ 42.002). The current-wage shield also ends the moment the paycheck is deposited. Texas asset protection rests on the homestead, the retirement account and the charging order, and a Texas resident holding wealth as cash sits outside all three.

3. Oklahoma

Oklahoma pairs an unlimited homestead with a charging-order statute that bars foreclosure in absolute terms. The home is reserved with no dollar cap and only an area limit, 160 acres rural or one acre urban (31 Okla. Stat. §§ 1(A)(1), 2). Tax-qualified retirement accounts are exempt without a cap, and so are distributions from them, which most states do not protect (§ 1(A)(20)).

Life insurance cash values and annuity benefits are exempt with no cap and no beneficiary gate (36 Okla. Stat. § 3631.1(A), (B)). The charging order is the sole and exclusive remedy. An interest "shall in no event be convertible into a membership interest through foreclosure or other action," and single-member LLCs are covered expressly (18 Okla. Stat. § 2034).

Oklahoma recognizes tenancy by the entirety in real and personal property, but the same statute preserves "execution, levy and sale of the interest of the judgment debtor," and that sale severs the estate (60 Okla. Stat. § 74). Joint titling therefore does not stop a separate creditor.

Oklahoma has no wildcard and no bank-account exemption. Its homestead also drops to $5,000 where more than a quarter of the improvements by square footage is used for business, so a large home office can collapse the exemption outright (31 Okla. Stat. § 2(C)).

Oklahoma's statutes read better than its case law. In *Burrows v. Burrows*, 886 P.2d 984, 991 (Okla. 1994), the Oklahoma Supreme Court set aside a homestead conveyance made to avoid support judgments. The homestead exemption, the court said, "is intended to be a shield, not a sword." Two justices dissented, arguing that new exceptions belong to the legislature. The majority limited its holding to the facts, but the court showed itself willing to add an exception the constitution does not contain.

We could locate no Oklahoma decision either way on converting non-exempt money into an unlimited homestead. Silence is not protection, and a state whose supreme court has already read one exception into the constitution is the wrong place to assume the answer.

A debtor who conveys or otherwise disposes of property to defraud a creditor commits a misdemeanor in Oklahoma, and so does anyone who receives the property with the same intent (21 Okla. Stat. § 1672). Anyone who is a party to the conveyance commits the same offense (§ 1671).

4. Nevada

Nevada has the best charging-order statute in the country. It is exclusive "whether the limited-liability company has one member or more than one member," foreclosure is barred, court orders for directions and accounts are barred, and no other remedy may be ordered (Nev. Rev. Stat. § 86.401(2)(a)).

Retirement accounts are protected to $1,000,000, with inherited accounts named expressly (§ 21.090(1)(r)). Life insurance and annuity protection is uncapped (§§ 21.090(1)(k), 687B.290). A $10,000 exemption covers money, stocks and bonds on deposit with a financial institution, which ties Tennessee for the largest cash exemption anywhere (§ 21.090(1)(z)).

The homestead covers $605,000 of equity, but only where a written declaration has been acknowledged and recorded. An unrecorded Nevada homestead protects nothing (§§ 115.010(2), 115.020). Nevada is a community-property state with no tenancy by the entirety. For a professional earning above the statute's wage tier, the garnishment limit is the ordinary federal one.

The Nevada asset protection trust earns the maximum in-state bonus. Chapter 166 contains no exception-creditor list of any kind. In *Klabacka v. Nelson*, 133 Nev. 164, 394 P.3d 940 (2017), the Nevada Supreme Court sitting en banc upheld two self-settled spendthrift trusts. It held that a family court could not order them to pay the settlor's personal obligations, rejecting the support exception other states read in.

The holding in *Klabacka* has its own limits. The non-beneficiary spouse's community-property share was not shielded, and $800,000 in support and alimony awards remained enforceable against the settlor personally. It is still the only state supreme court decision in the country enforcing a DAPT statute against a live creditor claim.

A Nevada debtor who sells, conveys, assigns or conceals property to defraud, hinder or delay a creditor is guilty of a gross misdemeanor, and so is anyone who is a party to the conveyance (§§ 205.350, 205.330). Funding a self-settled Nevada trust after a claim arises sits inside that language if a court finds the intent a collecting creditor is already alleging.

5. Kansas

Kansas protects the house and the retirement account about as well as any state, and almost nothing else. The homestead has no value limit at all. Its only limit is area: 160 acres of farming land, or one acre inside a city. It applies automatically once the owner occupies, and no declaration need be recorded (K.S.A. § 60-2301).

Kansas protects the conversion of non-exempt money into that homestead, and its cases are older and more pointed than Florida's. The state's supreme court allowed one in *McConnell v. Wolcott*, 70 Kan. 375, 78 P. 848 (1904). Judgment had been entered, the execution had come back unsatisfied, and a supplementary-proceedings order had been served when the family bought a residence and moved in. They kept it.

The exemption held even though the exchange was made "for the very purpose of acquiring exempt property," as the court put it. Kansas went further in *Metz v. Williams*, 149 Kan. 647, 88 P.2d 1093 (1939), where title was taken in the wife's name with the intent to hinder, delay and defraud existing creditors. The exception is narrow: a creditor who can trace its own property into the purchase. The most recent word is nevertheless 1939.

Retirement plans, traditional IRAs and Roths included, are exempt from any and all creditor claims and are conclusively presumed to be spendthrift trusts (§ 60-2308(b)). The charging order is the exclusive remedy, with foreclosure and garnishment barred "whether the limited liability company has one member or more than one member" (§ 17-76,113(d)).

Everything else is thin. Kansas has no wildcard of any kind, and nothing in its schedule reaches a bank or brokerage account. A grant to a husband and wife makes a tenancy in common by default, and the statute expressly preserves execution and sale against a judgment debtor's interest, so no entireties protection exists (§ 58-501). Wages track the federal floor exactly.

One Kansas rule undoes much of that homestead. The Kansas Supreme Court held in *Bank of Kansas v. Davison*, 253 Kan. 780, 791 (1993), that state sales tax liens attach to homestead property and can be enforced by forced sale. The constitutional exception for a "sale for taxes" is not limited to taxes arising from the home itself. An unlimited-value Kansas homestead is fully exposed to any state tax debt of the owner, with no fraud and no wrongdoing required.

6. South Dakota

South Dakota's homestead is absolutely exempt with no value cap for an owner under 70, limited to one acre inside a town plat or 160 acres outside (S.D.C.L. §§ 43-45-3(1), 43-31-1). At 70 the exemption inverts and becomes a $170,000 ceiling, which catches people who move there to retire.

Retirement accounts are protected to $1,000,000 in the aggregate (§§ 43-45-16, 43-45-17). The charging order is the exclusive remedy, foreclosure is barred by name, and the section applies to single-member LLCs expressly (§ 47-34A-504(e), (f), (g)). A $7,000 head-of-family wildcard reaches money and other personal property, which puts South Dakota above most states on liquid assets while still leaving a portfolio exposed (§ 43-45-4).

South Dakota does not recognize tenancy by the entirety, and its co-ownership statute omits the estate entirely (§ 43-2-11). Its insurance protection is thin. Death proceeds are exempt to $20,000 (§ 58-12-4), and no South Dakota exemption reaches the cash surrender value of a policy the debtor owns. The annuity exemption at § 58-12-6 is capped at $250 a month by § 58-12-8, a 1966 figure never raised.

South Dakota's courts have almost never decided a contest between an ordinary judgment creditor and a debtor claiming these exemptions, so the statutes stand largely untried. We could locate no South Dakota decision on converting non-exempt money into the homestead either, and sale proceeds keep their exemption only to $100,000 for one year (§ 43-45-3(2)).

The South Dakota asset protection trust statute is strong on paper and has never been tested for a self-settled trust in the state's own courts. South Dakota is known for its trust legislation, and its exemption law has never carried the same weight.

7. Wyoming

Wyoming's law is uneven. The charging order is the exclusive remedy "including any judgment debtor who may be the sole member," with foreclosure and court-ordered accounts unavailable (Wyo. Stat. § 17-29-503(g)). Retirement accounts are uncapped. An interest acquired because an individual died stays exempt to the same extent it was exempt before the death, which writes the *Clark v. Rameker* answer into statute (§ 1-20-110(a)).

Tenancy by the entirety reaches real or personal property by statute (Wyo. Stat. § 34-1-140(a)). The Wyoming Supreme Court quashed a writ of execution issued against the husband alone in *Lurie v. Blackwell*, 2002 WY 110, 51 P.3d 846. Wyoming law, the court said, does not let a judgment creditor seize entireties property to satisfy one spouse's individual debts.

The homestead is $100,000 per resident and doubles to $200,000 where both spouses own and occupy, which covers well under half this profile's equity (§§ 1-20-101, 1-20-102(b)). There is no wildcard and no exemption for cash, bank accounts or securities. Life insurance protects a third-party beneficiary rather than the debtor who owns the policy, and the annuity exemption stops at $350 a month, a mid-century figure never raised (§§ 26-15-129(a), 26-15-132(a)(ii)).

Wyoming's entireties protection also has to be built rather than assumed. The statutory presumption for spousal instruments reaches real property only, so a Wyoming bank or brokerage account must be titled as tenants by the entirety in terms. The Wyoming asset protection trust statute is among the most settlor-favorable on paper, with a two-year outer window that collapses to 120 days once statutory notice goes out. No decision testing it has been located.

8. Virginia

Virginia protects the assets around the house better than the house itself. Virginia extends tenancy by the entirety to personal property by statute, and it demands no tracing back to real estate (Va. Code § 55.1-136(A)). In *Vasilion v. Vasilion*, 192 Va. 735, 740 (1951), the state's supreme court held entireties property "completely immune from the claims of creditors against either husband or wife alone."

A rare trust-preservation clause carries the same immunity into a revocable or irrevocable trust (§ 55.1-136(C)). Life insurance and annuity protection is uncapped and, unusually, runs against the creditors of the contract's own owner (§ 38.2-3122). Retirement is exempt to the federal bankruptcy limit, which sits above this profile's IRA (§ 34-34(B)).

Virginia's charging order went further this year than any other state's has. Virginia's Court of Appeals held that a court may not foreclose on a judgment debtor's LLC interest, and two of the interests it considered were owned by the debtor alone (*Vaughn v. Farhat*, No. 0162-25-2 (Va. Ct. App. Apr. 21, 2026)). That is the first appellate construction of Va. Code § 13.1-1041.1 in the section's twenty-two years. The appeal was unopposed, and no court has cited it yet.

The homestead is the problem. Virginia allows $50,000 for a residence, ring-fenced so it can be used for nothing else, and it exists only where a homestead deed is recorded within the statutory deadline (§§ 34-4, 34-6, 34-13). A debtor who misses the deed gets no exemption at all. Those figures adjust for inflation beginning April 1, 2027.

Two further Virginia rules cut against a debtor. The Supreme Court of Virginia held in *C.F. Trust, Inc. v. First Flight Ltd. Partnership*, 266 Va. 3 (2003), that Virginia recognizes outsider reverse veil-piercing, an extraordinary remedy but a real route around an entity. And the Virginia asset protection trust gives a creditor five years to challenge each transfer, restarting on every later transfer, which is why its bonus stays at the untested baseline.

9. Delaware

Delaware's best-known exemption figures do not reach a judgment creditor at all. Its $200,000 residence exemption and its $25,000 wildcard are both scoped to bankruptcy by their own opening words, leaving an execution debtor a $500 personal-property selection (10 Del. C. §§ 4903, 4914(b), (c)).

What survives is genuinely strong. Retirement plans, life insurance contracts and annuity contracts are all exempt from execution and attachment without a cap and without bankruptcy scoping (§ 4915(a)). That single section does work that takes three or four statutes elsewhere.

Delaware also bars bank garnishment: banks, trust companies, savings institutions and loan associations "shall not be subject to the operations of the attachment laws of this State" (10 Del. C. § 3502(b)). A creditor cannot garnish a deposit at a Delaware bank, whatever the balance, and no other state's statutes reviewed for this ranking contain an equivalent bar. A bank doing business in other states can still be garnished through those states' courts.

Delaware accounts are a regular part of our own planning for clients who do not live in Delaware. Full protection requires an institution that operates in Delaware alone and accepts out-of-state depositors. Whether a court can instead order the depositor personally to bring the money back depends on the collection law of the depositor's home state.

Delaware exempts eighty-five percent of wages, well above the federal ceiling, and the exemption turns on how the money is paid (§ 4913(a)). Subsection (c) writes "payment made for services rendered by a person who is self-employed" out of the definition of wages entirely. A practice owner who takes a W-2 keeps the exemption, and one who draws as an owner does not.

The charging order is exclusive and foreclosure is barred "whether the limited liability company has 1 member or more than 1 member" (6 Del. C. § 18-703(d)). Subsection (e) adds a protection almost no other state has, barring creditor remedies against the property of the company itself.

Delaware entireties reaches personal property, and a spousal joint account is presumed to be held that way with no entireties language on the signature card. A levy against the husband alone was set aside on that ground in *William M. Young Co. v. Tri-Mar Associates, Inc.*, 362 A.2d 214, 215 (Del. Super. 1976). Unilateral withdrawal rights do not defeat the estate either (*Hoyle v. Hoyle*, 66 A.2d 130, 132 (Del. Ch. 1949)). The Court of Chancery applied both again in January 2024.

The presumption is spouse-conditional and no higher court has confirmed it. Delaware presumes a joint account between people who are not married to be a tenancy in common, and no Delaware Supreme Court decision holds that entireties reaches a bank account. The Delaware asset protection trust dates to 1997 and gives a creditor four years and a clear-and-convincing burden. Its one in-forum win turned on limitations without reaching the statute's merits.

10. Rhode Island

Rhode Island's homestead is $500,000 and arises automatically, and the statute says twice that no declaration or recorded document is required (R.I. Gen. Laws § 9-26-4.1(a)). It reaches a leasehold, a life tenancy and the interest of a trust beneficiary. The figure is fixed rather than indexed, so an owner with more than $500,000 of equity is unprotected above it.

Retirement protection is uncapped and reaches further than most. IRAs and Roths are exempt along with "the payments or distributions from such an account or annuity" (§ 9-26-4(11)), which covers money that loses its exemption in most states the moment it leaves the account.

Rhode Island entireties works on a rule found in almost no other state, and the distinction decides everything. A creditor of one spouse may attach entireties real estate. It may not levy on that real estate or sell it while both spouses are living. The rule comes from *Bloomfield v. Brown*, 67 R.I. 452, 25 A.2d 354 (1942). The state's supreme court confirmed it in *Cull v. Vadnais*, 122 R.I. 249 (1979), and again in *In re Gibbons*, 459 A.2d 938, 939 (R.I. 1983).

What the creditor gets is a lien that never goes away. The attachment survives a conveyance, even a conveyance to the non-debtor spouse. Its one-year execution deadline is suspended until the non-debtor spouse dies (*Gibbons*, 459 A.2d at 940). The couple keeps the house. They do not keep clean title, and if the debtor outlives the other spouse the creditor sells the whole fee.

The protection covers property a couple already holds that way. Funding an entireties tenancy while insolvent is itself a voidable transfer. A Rhode Island court set aside a wife's purchase funded from her own inheritance, severed the tenancy into a tenancy in common and let the creditor levy on her half (*Premier Capital, Inc. v. Hand* (R.I. Super. Dec. 27, 2006)). Joint accounts get nothing, because the estate reaches real property only.

Below the house, Rhode Island is close to empty. The $6,500 wildcard is available only to a debtor in bankruptcy (§ 9-26-4(16)). The insurance statutes protect a beneficiary other than the insured, so a policy owner's own cash surrender value has nothing (§§ 27-4-11, 27-4-12). The charging-order statute is the bare three-sentence form, with no exclusivity sentence and no foreclosure bar (§ 7-16-37).

Two limits belong on the homestead itself. It does not stop a federally insured deposit-taking institution, so it fails against a personal guarantee of bank debt, and it does not apply to a debt contracted before the home was acquired (§ 9-26-4.1(a)(2), (a)(7)). The Rhode Island qualified-dispositions statute, enacted in 1999, gives a creditor four years plus a one-year discovery tail, and its exception list reaches anyone injured on or before the transfer.

A Rhode Island debtor who, while insolvent, transfers non-exempt property with intent to defraud a creditor faces up to two years' imprisonment (§ 11-18-25). The insolvency element is what the criminal statute adds to the civil fraudulent-transfer test, and a debtor still solvent when the transfer is made is outside it.

States 11 Through 50

Every state below the top ten gives way on at least one of the three heaviest protections, the homestead, retirement and entireties. Eleven of them also make a transfer to defraud a creditor a crime, and four of those grade it a felony.

11. Missouri. A Missouri deposit held by a married couple is a tenancy by the entirety unless the paperwork says otherwise (Mo. Rev. Stat. § 362.470.5). A creditor who garnished one lost in *Brown v. Mercantile Bank of Poplar Bluff*, 820 S.W.2d 327, 336 (Mo. Ct. App. 1991). Only one Missouri appellate decision addresses charging orders, and it holds that no statute authorizes foreclosure or sale of a charged LLC interest (*DiSalvo Properties v. Bluff View Commercial*, 464 S.W.3d 243, 249 (Mo. Ct. App. 2015)). The homestead is $15,000 until 2027.

12. New Hampshire. New Hampshire more than tripled its homestead exemption effective January 1, 2026, to $400,000 for one person and $550,000 for a married couple (RSA 480:1, I, III, as amended by 2025, 282:1). Any chart still printing $120,000 is out of date. Retirement accounts are uncapped, and rollovers between plans are expressly safe from fraudulent-transfer attack (RSA 511:2, XIX). Two rules cut back hard: a deed reciting tenancy by the entirety creates a joint tenancy (RSA 477:18), and a sole member loses charging-order exclusivity on a creditor's reasonable-time showing (RSA 304-C:126, VI, VII).

13. Arizona. Arizona's homestead is at least $400,000 and needs no paperwork, because it attaches by operation of law (A.R.S. §§ 33-1101(A), 33-1102(A)). Retirement accounts are exempt without a cap, including an interest arising by inheritance (§ 33-1126(B)). Proposition 209 cut the garnishable share of wages to ten percent, against an ordinary federal ceiling of twenty-five (§ 33-1131(B)). Because voters approved it, the legislature cannot amend it except by a three-fourths vote. Arizona is a community-property state with no entireties, and both its insurance exemptions require two continuous years of ownership (§§ 20-1131(D), 33-1126(A)(7)).

A debtor who conveys property away to defraud a judgment creditor commits a class 6 felony in Arizona, and any party to a conveyance made to hinder, delay or defraud creditors commits a class 2 misdemeanor (§§ 13-2205, 44-1211).

14. Iowa. Iowa's homestead has no value cap, only an acreage limit, but it stays liable for debts contracted before the home was acquired (Iowa Code § 561.21(1)). A professional who buys an Iowa home after the claim arises is unprotected against that claim. The Iowa Supreme Court went further in *Cox v. Waudby*, 433 N.W.2d 716, 719 (Iowa

1988), ordering an equitable lien and judicial sale where wrongfully obtained funds were traced into a homestead. Iowa caps annual garnishment at ten percent of expected earnings per creditor (§ 642.21(1)(e)).

15. Massachusetts. A declared Massachusetts homestead protects $1,000,000, not the $500,000 most charts print, and a homeowner who never files the declaration falls back to $125,000 (Mass. Gen. Laws ch. 188, §§ 1, 4, 5). Entireties covers real property, and only while the home is the non-debtor spouse's principal residence, so joint accounts get nothing (ch. 209, § 1). The charging-order statute is the bare 1995 form, with no exclusivity language and no foreclosure bar, leaving Massachusetts below the ordinary baseline (ch. 156C, § 40).

A Massachusetts judgment creditor can also ask the court to jail the debtor. Inside supplementary process the creditor alleges under oath that the debtor fraudulently conveyed property since the debt arose. A debtor found guilty can be jailed for up to a year, and no district attorney need take an interest before the charge is brought (ch. 224, § 19).

16. Washington. Washington's homestead is the best drafted in the country. It runs to the greater of $125,000 or the county median sale price of a single-family home (RCW § 6.13.030(1)). The statute names the Washington Center for Real Estate Research as the source, and its 2025 medians put twelve counties above $500,000, King County at $940,000. Retirement is uncapped and deemed a spendthrift trust regardless of the debtor's ability to withdraw (RCW § 6.15.020(5)). Washington has no entireties, and a charging order may be foreclosed at any time (RCW § 25.15.256(2)).

17. Maryland. Maryland gives a judgment creditor no homestead to fight. Its residence exemption is scoped to bankruptcy by its own opening words, and the execution list has no residence item (§ 11-504(b), (f)(1)(i)). Tenancy by the entirety is the substitute, reaching real and personal property (*Cruickshank-Wallace v. County Banking & Trust Co.*, 165 Md. App. 300, 311 (2005)). What keeps Maryland out of the top ten is the charging order: the section that calls it the exclusive remedy also lets a court order foreclosure and sale (Corps. & Ass'ns § 4A-607(c)(3)(i), (f)).

18. Arkansas. The Arkansas homestead has no value limit inside its acreage floor, but family status conditions it, so a single resident heading no family gets nothing (Ark. Code Ann. § 16-66-210(b), (c)(2)). A judgment lien that attached before the homestead right arose also defeats it. Arkansas adopted the minority entireties rule in 1924 and never corrected it, so one spouse's interest can be sold on execution (*Moore v. Denson*, 167 Ark. 134; *Morris v. Solesbee*, 48 Ark. App. 123 (1995)).

Conveying property to prevent it being made liable for a judgment is a class D felony in Arkansas (§ 5-37-211). The offense turns on knowledge that a civil proceeding has been or is about to be instituted, so a transfer made before judgment is inside it.

19. Tennessee. Tennessee is the clearest case on this page of a protection a legislature took back. The Tennessee Supreme Court held in *Griffin v. Prince*, 632 S.W.2d 532, 535 (Tenn. 1982), that a joint spousal bank account is entireties property absent proof otherwise, and it ordered the garnishment of one dismissed. *Griffin* remains good law. A later decision overruled it in part and on a different point (*In re Estate of Fletcher*, 538 S.W.3d 444 (Tenn. 2017)). It no longer produces that result.

A 1988 amendment made any balance, including a balance held by spouses, reachable by a creditor of either depositor as if that depositor owned it alone (T.C.A. § 45-2-703(a)). A 2020 amendment added § 45-2-703(e)(5), under which funds in a spousal account are not entireties property absent a specific designation in the account documents. A federal court applied the 1988 language in 2023 and refused to release a frozen joint savings account.

What Tennessee still has is the country's largest wildcard, $10,000 including money on deposit, and an uncapped retirement exemption (§§ 26-2-103(a), 26-2-105(b)). The homestead is $5,000, or $7,500 only where both joint owners are in the proceeding (§ 26-2-301(a)). The Tennessee asset protection trust statute is well drafted, and its only litigated outing failed because the trust satisfied one requirement and no other.

20. Illinois. Illinois raised its homestead to $50,000 per owner and $100,000 for two or more owners effective January 1, 2026, a change most published charts have not caught (735 ILCS 5/12-901, as amended by P.A. 104-120). Retirement accounts are uncapped with no look-back, protected whether vested or not (5/12-1006). Illinois entireties duplicates the homestead rather than adding to it, because the estate exists only over property held as a homestead, so accounts cannot be held that way at all (5/12-112; 765 ILCS 1005/1c).

21. Vermont. A joint bank account in Vermont can genuinely be entireties property. Vermont's supreme court held that entireties personalty is not chargeable for one spouse's sole debts (*Beacon Milling Co. v. Larose*, 138 Vt. 457, 460 (1980)), and reaffirmed the immunity unanimously in *RBS Citizens, N.A. v. Ouhrabka*, 2011 VT 86. Protection turns on how the account was created, who funded it and what the spouses intended, so an account can fail the test. Vermont's homestead is $125,000 but stays exposed to claims that existed when the home was acquired (27 V.S.A. § 107).

22. Mississippi. Mississippi's retirement exemption is uncapped and unconditional (Miss. Code Ann. § 85-3-1(e)). Its life insurance exemption expressly includes cash surrender and loan values, with no beneficiary-class restriction (§ 85-3-11(1)). Entireties recognition is solid, but no Mississippi appellate court has held entireties property immune from a levy against one spouse alone; only federal bankruptcy courts have inferred it (*In re Pace*, 521 B.R. 124, 133 (Bankr. N.D. Miss. 2014)). Mississippi alone conditions trust protection on insurance, requiring at least $1,000,000 of liability coverage (§ 91-9-707(l)).

23. Oregon. Oregon's retirement exemption is conclusively a spendthrift trust "whether or not the retirement plan is self-settled," and it takes effect without any claim being filed (Or. Rev. Stat. § 18.358(2)). The homestead is at least $150,000 and automatic, doubling only where both spouses are judgment debtors, with a reduced tier for support judgments and money awards (§ 18.395(1)). Oregon's charging-order statute runs three sentences, has never been amended since 1993, and never calls the remedy exclusive (§ 63.259). Its annuity exemption stops at $500 a month, a figure fixed in 1991 (§ 743.049(1)(b)).

24. North Carolina. North Carolina's homestead is $35,000, flat and unindexed, and the constitutional alternative is worse (N.C. Gen. Stat. § 1C-1601(a)(1)). Retirement is the counterweight: IRAs, Roths and retirement annuities are uncapped with no support test (§ 1C-1601(a)(9)). Life insurance for the sole benefit of a spouse or children is exempt for life by the state constitution, expressly so even where the insured keeps the borrowing and beneficiary-change rights (N.C. Const. art. X, § 5). The exemption statute never mentions it.

25. Alaska. Alaska's charging order ranks among the country's strongest: exclusive, foreclosure unavailable, and applying to single-member LLCs by its own words (Alaska Stat. § 10.50.380(c), (e)). Unmatured life insurance and annuity contracts owned by the debtor are exempt to $500,500, a figure the state labor department adjusts (§ 09.38.025(a)). The homestead is $72,900 and carries an express anti-stacking clause, and the only liquid-asset exemption excludes anyone paid weekly, semi-monthly or monthly (§§ 09.38.010, 09.38.030(b)). That disqualifies a salaried professional entirely. Defrauding a judgment creditor becomes a felony at $750 of loss (§ 11.46.730(a)(2)).

The Alaska asset protection trust is a 1997 statute and the only one defeated in every posture on record. An Alaska settlor's own transfer was avoided in federal bankruptcy (*Battley v. Mortensen*, 2011 WL 5025249 (Bankr. D. Alaska 2011)). A Washington court applied Washington law to an Alaska trust in *In re Huber*, 493 B.R. 798 (Bankr. W.D. Wash. 2013). And Alaska's own supreme court held the statute's exclusive-jurisdiction clause cannot bind other courts in *Toni 1 Trust v. Wacker*, 413 P.3d 1199 (Alaska 2018).

26. Idaho. Idaho's retirement text is the strongest anywhere: plans are deemed spendthrift trusts "regardless of ... the ability of the debtor to withdraw," with no cap and no look-back (Idaho Code § 11-604A(3), (4)). The homestead is $175,000, automatic on occupancy, and its four excepted classes are all lien-based, with no tort, support or tax exception among them (§§ 55-1003, 55-1004(1), 55-1005). Idaho's wildcard reaches tangible personal property only, so a bank or brokerage account is fully exposed (§ 11-605(10)).

27. Montana. Montana's homestead limit is roughly $426,000 in 2026, but only for an owner who recorded a declaration (Mont. Code Ann. §§ 70-32-104(3), 70-32-105). The figure comes from the statute itself, which 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. A creditor may also foreclose a charging-order lien "at any time" (§ 35-8-705(3)).

28. Connecticut. Connecticut's charging order is the exclusive remedy, with attachment, garnishment and foreclosure unavailable "whether the limited liability company has one member or more than one member" (Conn. Gen. Stat. § 34-259b(e)). The homestead is $250,000 of value less liens. The $75,000 figure charts print is a penalty tier for judgments arising from sexual abuse or from wilful, wanton or reckless misconduct, and an ordinary negligence judgment does not reach it (§ 52-352b(21)). Connecticut also converts a deed reciting tenancy by the entirety into a joint tenancy (§ 47-14a).

29. Indiana. Indiana real estate held as a tenant by the entirety is exempt without value limit against a separate creditor (Ind. Code § 34-55-10-2(c)(5)). The residence exemption is $22,750, set by administrative rule, while the code still prints a superseded $15,000 (750 IAC 1-1-1(c)). Indiana's charging-order statute has no exclusivity sentence. The Court of Appeals built the protection from the statutory definition of an LLC interest, while accepting that the interest stays subject to execution (*Brant v. Krilich*, 835 N.E.2d 582, 592 (Ind. Ct. App. 2005)).

30. Michigan. Michigan's homestead against a judgment creditor is $3,500, the constitutional floor, never raised (MCL § 600.6023(1)(g)). The roughly $51,000 figure on most charts is the bankruptcy schedule (MCL § 600.5451(1)(m)). The charging order is the exclusive remedy, and foreclosure is prohibited "under this act or any other law" (MCL § 450.4507(5), (6)). Entireties protects realty (*Hoyt v. Winstanley*, 221 Mich. 515, 520 (1922)) and a listed class of personalty (*DeYoung v. Mesler*, 373 Mich. 499, 504 (1964)). That list names stock certificates, bonds and notes; joint bank deposits are absent (MCL § 557.151).

31. New York. New York asset protection starts with homestead figures that the statute does not print. The Superintendent of Financial Services publishes adjusted amounts every three years, and since April 1, 2024 they have been $102,400, $170,700 and $204,825 by county band (C.P.L.R. § 5206(a)). New York entireties does not stop a levy. A spouse's interest is alienable and therefore reachable, and the purchaser becomes a tenant in common subject to the other spouse's survivorship right (*Hiles v. Fisher*, 144 N.Y. 306, 316 (1895); *V.R.W., Inc. v. Klein*, 68 N.Y.2d 560, 565 (1986)).

32. Colorado. Colorado's homestead is $250,000 of equity over liens, with no acreage limit and no declaration (C.R.S. § 38-41-201(1)(a)). Its retirement exemption is uncapped and covers accounts already in pay status (§ 13-54-102(1)(s)). Entireties was abolished by express statute, and an instrument purporting to create one makes a severable joint tenancy instead (§ 38-31-201). The charging-order statute never uses the word exclusive and contemplates a foreclosure sale on its own face (§ 7-80-703), which is the statutory posture that produced *In re Albright*, 291 B.R. 538 (Bankr. D. Colo. 2003).

33. Hawaii. Hawaii recognizes tenancy by the entirety in real property and in "any other type of property or property rights" (§ 509-2(a)). The estate must manifestly appear from the paperwork. A marital account was garnished on a judgment against the husband alone. The signature card showed "a joint account, analogous to a joint tenancy, and not a tenancy by the entirety" (*Traders Travel International, Inc. v. Howser*, 69 Haw. 609, 753 P.2d 244, 246 (1988)). An ordinary Hawaii joint account is not entireties property.

34. New Mexico. New Mexico exempts cash surrender value, annuity withdrawal value and periodic annuity payments without a cap, and the protection runs against the owner-insured's own creditors (N.M. Stat. Ann. § 42-10-3). Its homestead is at least $150,000 per person (§ 42-10-9). The $300,000 figure some charts show is a widowhood tier, available only where a spouse died within two years (§ 42-10-9(B)(2)). The wildcard turns against this debtor: the statute sets $15,000 generally but $2,400 on a deposit account for a defendant outside bankruptcy, and adjusts both every second year (§ 42-10-1(A)(14)).

35. Pennsylvania. Pennsylvania has no creditor-exemption homestead, and its general exemption has been $300 since 1982 (42 Pa.C.S. § 8123(a)). Wages are unattachable in the employer's hands (§ 8127(a)). Pennsylvania's supreme court held in 1938 that neither spouse holds an individual portion the creditors of either can reach (*Madden v. Gosztonyi Savings & Trust Co.*, 331 Pa. 476, 482). The rule was restated in *ISN Bank v. Rajaratnam*, 83 A.3d 170, 173 (Pa. Super. 2013), and by the state supreme court in *Stop 35, Inc. v. Haines*, 543 A.2d 1133 (Pa. 1988).

36. New Jersey. New Jersey has no creditor-exemption homestead at all (*Newman v. Chase*, 70 N.J. 254, 266 n.7 (1976)). Its general personal-property exemption is $1,000 (N.J.S.A. § 2A:17-19). Retirement is uncapped and reaches distributions as well as the account (§ 25:2-1(b)). A 1987 statute bars either spouse from severing the tenancy without written consent, and the Appellate Division held that it nullifies the case law allowing creditor partition (N.J.S.A. § 46:3-17.4; *Jimenez v. Jimenez*, 454 N.J. Super. 432 (App. Div. 2018)). A creditor may still levy on the debtor spouse's survivorship right.

37. Utah. Utah's retirement exemption is uncapped, and inherited funds are exempt "without regard to the date on which the account was created" (Utah Code § 78B-5-505(1)(a)(xiv), (b)). Unmatured life insurance owned by the debtor is exempt without a cap (§ 78B-5-505(1)(a)(xiii)). Utah's codified homestead figures are a 2019 base, recalculated yearly and published outside the statute, and a declaration is required (§§ 78B-5-503, 78B-5-504). Utah converts entireties into a joint tenancy (§ 57-1-5(7)) and has no wildcard and no cash exemption. Its asset protection trust window collapses to 120 days on notice.

38. California. California's homestead runs from $300,000 to a ceiling of $600,000 keyed to the county median sale price (Cal. Civ. Proc. Code § 704.730(a)). No California agency publishes the adjusted figure, and the Judicial Council has said the formula cannot be determinately computed. California's retirement rule is among the weakest anywhere: an IRA is exempt "only to the extent necessary" for support (§ 704.115(e)(1)). Outside bankruptcy, California asset protection has no wildcard reaching savings and no entireties, and the community estate answers for a debt of either spouse (Cal. Fam. Code § 910(a)).

39. North Dakota. North Dakota's charging-order statute is one of the most complete in the country. It states exclusivity, bars foreclosure and court-ordered accounts, bars any reach to company property, and applies to single-member LLCs by an express clause most states omit (N.D.C.C. § 10-32.1-45(6), (7)). The homestead is $150,000 over and above liens, and it is exempt from the judgment lien itself rather than merely from execution (§ 47-18-01). Retirement is the defining weakness, capped at $200,000 per account and $400,000 in the aggregate (§ 28-22-03.1(7)).

40. Maine. Wages due are not reachable through trustee process, Maine's garnishment mechanism, which leaves the paycheck effectively untouchable (14 M.R.S.A. § 2602(6)). The charging-order text is among the best drafted anywhere, barring foreclosure twice over and accounts-and-inquiries orders (31 M.R.S.A. § 1573(3), (7)). Against that sits a small homestead, $80,000 here, which does not apply to a judgment based on a tort involving other than ordinary negligence (14 M.R.S.A. § 4422(1)(A), (D)). Retirement is capped at $1,054,550, above this profile's IRA but capped.

41. South Carolina. South Carolina bars garnishment of "earnings for personal services rendered by the employee regardless of where the debt was incurred" (S.C. Code Ann. §§ 15-39-410, 15-39-420(2)). The prohibition is not limited to consumer debt. Its retirement exemption is uncapped and reaches an individual holding as participant, beneficiary, contingent annuitant or alternate payee (§ 15-41-30(A)(13)). The homestead starts at $50,000 per debtor and $100,000 per living unit, and the cash exemption starts at $5,000, available only to a debtor claiming no homestead (§ 15-41-30(A)(1)(a), (A)(5)).

42. Wisconsin. Wisconsin doubles its homestead in the statute's own words, $75,000 per spouse, and exempts eighty percent of disposable earnings on an ordinary judgment (Wis. Stat. §§ 815.20(1), 812.34(2)(a)). A separate clause doubles the rest of the schedule for spouses, taking depository accounts to $10,000 (§ 815.18(8)). Its uncapped IRA protection does not hold for a self-employed owner, which is this debtor exactly. Assets traceable to an owner-dominated plan are exempt only as reasonably necessary for support (§ 815.18(3)(j)4., 6.).

43. Ohio. Ohio's charging order is the sole and exclusive remedy, and foreclosure is barred "under this chapter or any other law" (Ohio Rev. Code § 1706.342(F)). The homestead is $125,000 per person, and life insurance and annuities are uncapped but gated on a beneficiary class (§§ 2329.66(A)(1)(b), 3911.10). Ohio abolished tenancy by the entirety for instruments recorded after April 4, 1985, and the replacement survivorship tenancy lets one spouse's creditor force a sale of the debtor's fractional share (§ 5302.20(C)(4)). The Ohio legacy trust lookback is eighteen months, against Virginia's five years.

44. Georgia. Georgia exempts an undistributed IRA or pension balance from garnishment with no cap (O.C.G.A. § 18-4-6(a)(2)). The Eleventh Circuit has twice enforced that section as a transfer restriction, excluding the account from a bankruptcy estate (*In re Meehan*, 102 F.3d 1209 (11th Cir. 1996); *In re Hoffman*, 22 F.4th 1341 (11th Cir. 2022)). The $50,000 homestead figure charts print is bankruptcy-scoped; outside bankruptcy the residence exemption is $21,500 (§§ 44-13-100, 44-13-1). Georgia's charging-order statute is expressly non-exclusive and names garnishment of the LLC interest as a remedy (§ 14-11-504(b)).

45. Minnesota. Minnesota's homestead is $510,000 with a 160-acre limit and no declaration (Minn. Stat. § 510.02). Its retirement cap is at least $81,000, adjusted upward on a cycle, plus what a court finds reasonably necessary for support. The Minnesota Supreme Court struck the unlimited version down as unconstitutional in *Estate of Jones v. Kvamme*, 529 N.W.2d 335, 339 (Minn. 1995), leaving a $51,900 IRA garnishable. Entireties was abolished in 1890, and the charging-order statute expressly permits foreclosure and sale (§ 322C.0503, subd. 3).

Minnesota's constitution guarantees only "a reasonable amount" of homestead, determined by law, which its supreme court enforces as a ceiling on the legislature (*In re Haggerty*, 448 N.W.2d 363, 366 (Minn. 1989)). Two states carry that kind of clause and only one behaves as though it does. South Dakota's constitution requires that the homestead's value be "limited and defined by law," and South Dakota's homestead is unlimited in practice. Louisiana's runs the opposite way, setting a floor of at least $15,000.

46. Louisiana. Louisiana's life insurance protection is the strongest in the country: proceeds and avails expressly include cash surrender value, and the protection runs even to the insured's own estate (La. R.S. § 22:912(A)). Annuity proceeds get the same treatment (§ 22:912(B)). Retirement is uncapped and reaches individual retirement accounts of any variety or name (§ 13:3881(D)). A separate obligation of one spouse may be satisfied from the whole community, so joint titling enlarges the creditor's pool (La. Civ. Code art. 2345). Its homestead stops at $35,000.

47. Alabama. Alabama's homestead is $15,000, or $56,400 for an owner 62 or older or disabled, and joint owners may each claim separately (Ala. Code § 6-10-2, as amended by Act 2026-203, effective June 1, 2026). Retirement protection is uncapped: a qualified trust including an IRA or Roth "may not be assigned or alienated, voluntarily or involuntarily" (§ 19-3B-508(b)). The charging order is exclusive with no right to foreclose (§ 10A-5A-5.03(f)). No entireties protection is available in Alabama, since joint owners including spouses hold as tenants in common (§ 35-4-7).

48. West Virginia. The $35,000 West Virginia homestead on most charts applies only in bankruptcy, and a judgment debtor gets $5,000 (W. Va. Code §§ 38-9-1, 38-9-3(a), 38-10-4). Its IRA exemption is uncapped and sits outside the $15,000 aggregate capping the rest of the schedule (§ 38-8-1(a)(5)). Wage protection beats the federal rule on both dials, twenty percent over a fifty-times-federal-minimum-wage floor (§ 38-5A-3(a)). Entireties is abolished, and one joint tenant's creditor may reach that interest and force partition where the co-owner is not prejudiced (*Harris v. Crowder*, 174 W. Va. 83, 90 (1984)).

49. Kentucky. Kentucky's homestead is $5,000, and the same section removes it where the debt existed before the property was bought (KRS § 427.060). Kentucky is where an exclusive-remedy label has been tested against a sole owner and lost. Its statute calls the charging order exclusive but allows foreclosure "at any time" (KRS § 275.260(1), (4)). The Court of Appeals affirmed the auction of a sole member's entire transferable interest, which ends his membership and triggers dissolution (*Stich v. Mattingly*, No. 2023-CA-0032-MR (Ky. Ct. App. May 31, 2024), review denied 2025).

50. Nebraska. Nebraska finishes last because nothing in its law fixes what a retirement account keeps. A retirement interest is exempt only as reasonably necessary for the support of the debtor and any dependent, and a two-year look-back voids even that where the plan was established or amended to increase contributions (Neb. Rev. Stat. § 25-1563.01). The homestead is capped at $120,000 and automatic (§ 40-101).

Nebraska's wildcard reaching deposits and brokerage starts at $5,000 and is adjusted by the revenue department every fifth year. Claiming it takes a hearing request and a full list of the debtor's property (§§ 25-1552, 25-1516).

The Five Weakest States for a Judgment Debtor

Nebraska, Kentucky, West Virginia, Alabama and Louisiana finish last. Nebraska protects a retirement account by 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. Its retirement cap starts at $81,000 before the support test even begins. 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 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 the community. 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.

When State Exemptions Are Not Enough

State exemption law protects categories of assets, and a person whose wealth sits outside those categories gains little by moving. Individually titled savings and brokerage are the clearest case, since a liquid portfolio is exposed in all fifty states and no change of residence fixes that.

An offshore trust holds those assets through a foreign trustee, so the protection does not turn on what a state chose to exempt. Assets in a Cook Islands trust stay with a licensed foreign trustee, and among offshore trust jurisdictions the Cook Islands places first, with Nevis second and Belize third. The settlor stays within reach of a U.S. court, and that exposure is the price of the distance.

Courts outside a trust's home state have reached the assets in every tested domestic asset protection trust case. Whether the protection holds depends on which court hears the dispute, and that is the question a foreign trustee removes.

Can Moving to Florida Protect Your Assets?

Moving to Florida protects the assets Florida's exemptions cover. The homestead covers the house with no dollar limit, entireties titling covers what a married couple holds jointly, and retirement and annuity money is out of reach. A brokerage account in one spouse's name is exposed in Florida the same as anywhere else.

Residency alone does not create the homestead, because occupancy and intent do that work. Changing where a person lives is not a transfer of anything, so there is no such thing as a fraudulent move. What a creditor can attack is a transfer of assets, and a Florida homestead can still be reached by an equitable lien where a creditor traces fraudulently obtained funds into it.

What a move cannot do is protect an asset class no state exempts. A portfolio held in one spouse's name is reachable in all fifty states, and protecting it takes a structure. The assets in a domestic asset protection trust remain subject to a U.S. court's order to the trustee, which is the one difference an offshore structure removes. For everything a state does exempt, the state a person lives in decides the answer, and that decision comes first in any asset protection plan.

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/