

## STATE POLICY REPORT

The *Scorecard* includes 29 policies organized into 19 groups. States are assessed based on whether they have adopted each policy; a ✓ indicates the state has adopted the policy; a ✗ indicates the state has not. Policy adoption is assessed on policies enacted during calendar year 2020.

## Financial Assets &amp; Income

9 OF 13 POLICIES ADOPTED

Debt Collection Protections	✓	Does state adequately protect consumers' assets from debt collection?
	✓	Does state adequately protect consumers from abusive debt-buying practices?
Driver's License Suspension Protections	✗	Does state protect driver's licenses for failure to pay fines and fees or failure to appear in a case involving fines and fees?
Individual Development Accounts	n/a	Does state provide funding for IDAs?
Predatory Small-Dollar Lending Protections	✗	Does state protect against payday lending?
	✓	Does state protect against car-title lending?
	✗	Does state protect against high-cost installment loans?
Retirement Security	✓	Has state enacted an Automatic-Enrollment Individual Retirement Account program?
	✗	Has state eliminated TANF asset test?
Asset Limits in Public Benefit Programs	✓	Has state eliminated SNAP asset test?
	✓	Has state eliminated LIHEAP asset test?
State EITCs	✓	Has state enacted an EITC that is refundable and at least 15% of the federal credit?
Tax Fairness	✓	Does state have a progressive effective tax rate ?
Tax Prep Regulations	✓	Does state regulate paid tax preparers?

## Businesses &amp; Jobs

4 OF 4 POLICIES ADOPTED

Minimum Wage	✓	Will state's minimum wage be at least \$15 by 2026 or is it indexed for inflation?
	✓	Are agricultural, domestic and tipped workers covered by state's minimum wage?
Paid Leave	✓	Does state require employers to offer paid family or sick leave?
	✓	Does state expand FMLA to cover more workers?

## Homeownership &amp; Housing

3 OF 7 POLICIES ADOPTED

First-Time Homebuyer Assistance	✓	Does state provide downpayment assistance through grants, second mortgages or resources financed with premium bonds?
	✗	Does state offer direct lending programs to first-time homebuyers?
	✗	Does state fund homeownership counseling?
Property Tax Relief	✗	Does the state provide property tax relief via a well-targeted circuit breaker?
Protection from Discrimination for Low-Income Renters	✓	Does state protect Section 8 voucher-holders from discrimination in the housing market?
Resident Ownership, Titling and Zoning of Manufactured Homes	✗	Does state encourage resident ownership of manufactured home communities via an effective pre-sale notice, tax incentive or both?
	✓	Does state's titling or zoning laws treat manufactured homes the same as site-built homes?

## Health Care

1 OF 1 POLICIES ADOPTED

Medicaid Expansion	✓	Has state expanded Medicaid to at least 138% or more of federal poverty level?
--------------------	---	--

## Education

2 OF 3 POLICIES ADOPTED

Children's Savings Accounts	✗	Does state offer a universal, automatic CSA program with an incentive?
In-State Tuition for Undocumented Students	✓	Does state extend in-state tuition to undocumented students?
Targeted Financial Aid for Postsecondary Education	✓	Is state financial aid targeted to high-need students?