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	Homestead	IRA Protection	Cash Value Life Insurance Protection	Annuity Protection	Wage Garnishment
Alabama	\$5,000 / \$10,000 -- Ala. Code § 6-10-2, 27-14-29	100% for assets held in "qualified trust" as defined in IRC § 401(a). No Roth IRA protection. -- Ala. Code § 19-3-1.	100% for insurance on self or spouse payable to self, spouse or children. -- Ala. Code §§ 6-10-8, 27-14-29, 27-14-30	\$250/mo annuity payments in the aggregate. -- Ala. Code §§ 27-14-30, 27-14-32	1. 25% of weekly disposable earnings; or 2. Amount by which the debtor's disposable earnings exceeds thirty (30) times the minimum wage.
Alaska	\$67,500 -- Alaska Stat. § 09.38.010	100% -- Alaska Stat. § 09.38.017	\$12,500 -- Alaska Stat. § 09.38.017	\$12,500 cash value. -- Alaska Stat. § 09.38.017	Most state and federal benefits (welfare, social security, etc.) are exempted from attachment. (A.S. 09.38.015) The first \$402.50 per week is exempt unless the debtor is the sole supporter of the household. In this case, the first \$602.50 per week is exempt. (A.S. 09.38.030)
Arizona	\$150,000 -- Ariz. Rev. Stat. § 33-1101A	100% -- Ariz. Rev. Stat. Ann. § 33-1126C	100% -- Ariz. Rev. Stat. § 33-1126A6	100% -- Ariz. Rev. Stat. § 33-1126A7	25% of the statutory net disposable earnings of debtor. Court may reduce to as low as 15%.
Arkansas	Unlimited for married and head-of-household residents (but once homestead attaches, not destroyed by death, divorce, or dependents' emancipation) -- Ark. Const. art. 4	IRA protection limited to \$20,000. -- Ark. Code Ann. § 16-66-220	None	None	Federal garnishment rules and exemptions are used.
California	\$50,000 single / \$75,000 head of household / \$150,000 over 65 or disabled. -- Cal. Civ. Proc. Code § 704.730	SEPs and IRAs are limited to to the extent reasonably necessary for support. Profit-sharing and non-qualified plans may be exempt. -- Cal. Civ. Proc. Code § 704.115	\$9,700 single / \$19,400 married. -- Cal. Civ. Proc. Code § 704.100.	Same as life insurance if annuity contract considered "life insurance" and not "investment." -- In re Payne, 323 B.R. 723 (9th Cir. BAP 2005)	Up to 25% of the debtor's net disposable earnings. Once the levy has been served on the employer by the sheriff or marshal, it remains in effect until the judgment has been paid in full. Because California is a community property state, the wages of a non-judgment debtor spouse are also subject to levy.
Colorado	\$45,000 -- Colo. Rev. Stat. § 38-41-201	100% -- Colo. Rev. Stat § 13-54-102(1)(s)	\$50,000 -- Colo. Rev. Stat. § 13-54-102(1)(I)(1)(A)	None	Gross earnings for the First Pay Period less deductions required by Law Amounts based on Federal minimum hourly wage \$5.15. Weekly: \$154.50 or 75% of Disposable Earnings Bi-weekly: \$309.00; or 75% of Disposable Earnings Semi-monthly \$334.75 or 75% of Disposable Earnings Monthly: \$669.50 or 75% of Disposable earnings
Connecticut	\$75,000 -- Conn. Gen. Stat. § 52-352b(t)	100% -- Conn. Gen. Stat. § 52-321a	\$4,000 -- Conn. Gen. Stat. § 52-352b(s)	None	Pursuant to CGS §52-361a, the maximum amount which can legally be withheld from a debtor's wages is the lesser of: 1. 25% of weekly disposable earnings; or 2. Amount by which the debtor's disposable earnings exceeds forty (40) times the higher of either A. The current federal minimum hourly wage; or B. The state's prevailing full minimum fair wage.
Delaware	\$50,000 -- 10 Del Code Ann. § 4914(c)(1)	100% -- Del Code Ann. § 10-4915	None	\$350/mo, plus amount needed for reasonable requirements of debtor and dependents. -- 18 Del Code Ann. § 6708	15% of statutory net income. Garnishment remains in effect until the judgment is paid in full. Bank accounts cannot be garnished!

District of Columbia	Unlimited -- D.C. Code § 15-501(a)(14)	100% -- D.C. Code § 15-501(a)(9) & (10)	None	None	<p>Garnishments are stacked and kept in place while the senior in time garnishment is paid off.</p> <p>25% of disposable income can be attached by a wage garnishment.</p> <p>Creditors must send the debtor, the garnishee and the Court a monthly statement of account showing the application of payments to interest, principal, attorney's fees, and costs. Garnishees remit directly to the creditor or creditor's attorney.</p> <p>Bank Accounts: No exemptions other than social security and disability income. Attaching creditor can withdraw 100% of joint account balance. (The co-owner of the account might prevail in exempting funds depending on the judge and the source of the funds)</p>
Florida	Unlimited for 160 acres rural or 1/2 acre urban. - Fla. Stat. Ann. §§ 222.01, 222.02, Fla. Const. Art. X, § 4.	100% -- Fla. Stat. Ann. §§ 121.131, 222.21	100% -- Fla. Stat. Ann. §222.14	100% for beneficiary (including owner-beneficiary). -- Fla. Stat. Ann. §222.14	<p>Florida Statutes, chapter 77 outlines very strict procedures for garnishment. Florida Statutes §222.11 offers a significant exemption to wage garnishment known as the "head of family" exemption. Effective July 1, 2001, the judgment creditor is required to serve a notice of rights to the defendant upon receipt of the employees answer with a form for the defendant to fill out to claim exemptions.</p>
Georgia	\$10,000 single / \$20,000 married -- Georgia Code Ann. § 44-13-100(a)(1). Note: S.B. 133, which would raise the exemption to \$50,000 / \$100,000, was reported favorably by the Senate Judiciary Committee on 3/1/07.	100% for undistributed interests; Georgia Code Ann. § 18-4-22 - Distributions exempt to the extent reasonably necessary for support; No Roth IRA protection. Georgia Code Ann. § 44-13-100(a)(2.1).	\$2,000 -- Georgia Code Ann. § 44-13-100(a)(9). Additionally, § 33-25-11 provides that cash values are protected from creditors of insured, without specifying whether this includes owner-insured	None	<p>Pursuant to OCGA 18-4-20, the maximum part of the aggregate disposable earnings of an individual for any work week which is subject to garnishment may not exceed the lesser of twenty-five percent (25%) of his disposable earnings for that week, or the amount by which his disposable earnings for that week exceed thirty (30) times the federal minimum hourly wage. For earnings for a period other than a week, a multiple of the federal minimum hourly wage equivalent in effect shall be used.</p>
Hawaii	\$20,000 / \$30,000 for head of household or over 65. -- Hawaii Rev. Stat. § 651-92(a)	100% for funds deposited at least 3 years prior. -- Hawaii Rev. Stat. § 651-124	100% -- Hawaii Rev. Stat. § 431-10-232	100% -- Hawaii Rev. Stat. § 431-10-232	<p>The portion of the defendant's after tax wages that must be withheld is 5% of the first \$100 per month, 10% of the next \$100.00 per month and 20% of all sums in excess of \$200.00 per month, or an equivalent portion of these amounts per week. Wages and other compensation owed to the debtor for personal services rendered by the debtor during the 31 days prior to a proceeding are exempt.</p>
Idaho	\$100,000 -- Idaho Code § 50-1003	100% -- Idaho Code §§ 11-604A, 55-1011	Beneficiary's right to proceeds and avails protected from insured's creditors -- Idaho Code § 41-1833	\$1,250/month -- Idaho Code § 41-1836	<p>The maximum part of an individual's disposable earnings for the work week subject to garnishment may not exceed the lesser of:</p> <ol style="list-style-type: none"> 1. 25% of the disposable earnings; or 2. The amount of the disposable earnings that exceed 30 times the federal minimum hourly wage. <p>When the garnishee is the defendant's employer, the continuing garnishment is in effect until the judgment is satisfied and if the maximum is being withheld, no additional garnishments can be served until that garnishment is satisfied.</p>
Illinois	\$15,000 -- I.L.C.S. §§ 5/12-901; 5/12-906	100%. -- I.L.C.S. § 5/12-1006	100% for policy payable to dependent - I.L.C.S. § 5/12-1001(f)	100% for annuity payable to dependent -- I.L.C.S. § 5/12-1001(f)	<p>The maximum part of an individual's disposable earnings for the work week that can be garnished is the greater of:</p> <ol style="list-style-type: none"> 1. 15% of the disposable earnings; or 2. 45 times the amounts stated in section 4 of the state's Minimum Wage Act.

Indiana	\$15,000 -- Ind. Code Ann. § 34-55-10-2(b)(1)	100% -- Ind. Code Ann. § 55-10-2(c)(6)	100% for policy payable to spouse, child, dependent or creditor. -- Ind. Code Ann. § 27-1-12-14(e)	100% for policy payable to spouse, child, dependent or creditor. -- Ind. Code Ann. § 27-2-5-1(b)	<p>The maximum part of an individual's aggregate disposable earnings for the workweek that is subject to garnishment in Indiana is the lesser of:</p> <ol style="list-style-type: none"> 1. 25% of the disposable earnings; or 2. The amount of the disposable earnings that exceed 30 times the federal minimum hourly wage. <p>Note: A wage garnishment can be obtained after interrogatories are served and completed and after a motion for proceeding supplemental is heard. Garnishments filed in up Claims Court cases require a filing fee of approximately \$15.00. Indiana now recognizes Voluntary Wage Assignments, which are to be signed by the debtor and the creditor, or the creditor's attorney, and submitted to the employer.</p>
Iowa	Unlimited for 40 acres rural, 1/2 acre urban. -- Iowa Code Ann. § 561.16	100% -- Iowa Code Ann. § 627.6(8)(e), (f)	100% for policy payable to spouse, child, dependent or creditor, but protection for policy acquired within 2 years or increases in value within 2 years limited to \$10,000. -- Iowa Code Ann. § 627.6(6)	None	<p>Garnishments last for seventy days. The maximum part of an individual's aggregate disposable earnings for the workweek that is subject to garnishment in Indiana is the lesser of:</p> <ol style="list-style-type: none"> 1. 25% of the disposable earnings; or 2. The amount of the disposable earnings that exceed 40 times the federal minimum hourly wage. <p>There is a sliding scale per creditor (not per judgment) ranging from \$250 to 10% of annual wages, depending on annual wages.</p> <p>Public employees can be garnished.</p>
Kansas	Unlimited for 160 acres rural or 1 acre urban. -- Kan. Stat. Ann. § 60-2301	100% for principal. -- Kan. Stat. Ann. § 60-2308. No exemption for distributions. In re Moore, 214 B.R. 628 (Bankr.D.Kan. 1997)	100% if policy held for more than 1 year. -- Kan. Stat. Ann. § § 60-2313(a)(7), 40-414. In re Hodes, 308 B.R. 61 (10th Cir. BAP 2004)	100% if policy held for more than 1 year. -- Kan. Stat. Ann. § § 60-2313(a)(7), 40-414.	<p>The maximum part of an individual's aggregate disposable earnings for the workweek that is subject to garnishment in Indiana is the lesser of:</p> <ol style="list-style-type: none"> 1. 25% of the disposable earnings; or 2. The amount of the disposable earnings that exceed 30 times the federal minimum hourly wage; or 3. The amount of plaintiff's claim stated in the order for garnishment. <p>Note: No creditor can issue more than one garnishment against the same debtor during any 30-day period.</p>
Kentucky	\$5,000 -- Ky. Rev. Stat. Ann. § 427.060	100% -- Ky. Rev. Stat. Ann. § 427.150(2)(f)	100% -- 304.14.300. In re Worthington, 28 B.R. 736 (Bankr. W.D. Ky, 1983)	\$350/month -- Ky. Rev. Stat. Ann. § 304.14-330	<p>Controlled by KRS 425.506. After a 10-day waiting period from date of judgment, a creditor may, using a pre-approved state form, file for wage garnishment to be issued by the clerk of the court, and an order of garnishment is then mailed to the garnishee employer. The employer has 20 days within which to respond. If the garnishee employer fails to answer, it may be held liable to the creditor for failing to honor the garnishment.</p> <p>Wage garnishments create a continuous lien against a debtor's wages, until the debt is paid. KRS Chapter 427, which deals with exemptions, authorizes a debtor to challenge garnished funds as exempt, and provides for a subsistence allowance beyond which a plaintiff cannot garnish (generally 25% of the debtor's disposable earnings per week). Wage garnishments have priority according to the date of service upon the employer.</p>

Louisiana	\$25,000 -- La. Rev. Stat. Ann. § 20:1. La. Const. Art. 12:9	100% -- La. Rev. Stat. Ann. §§ 20:33(1), 13:3881(D) for funds deposited at least 1 year prior	Interest of beneficiary in proceeds and avails 100% protected. -- La. Rev. Stat Ann. § 22:647(A). Limited to \$35,000 if issued within 9 months.	100% protected. -- La. Rev. Stat Ann. § 22:647(B). Limited to \$35,000 if issued within 9 months.	Louisiana uses the federal wage garnishment guidelines. Wage garnishments are effective immediately upon service of the garnishment on the employer. The amount withheld is 25% of disposable income. 401K or other retirement funds are not counted as disposable income. Deductions are to be withheld from every paycheck and are remitted by the employer at least monthly. The Garnishment stays in effect until the full balance due is paid, including all attorneys' fees, interest, court costs and so forth.
Maine	\$35,000 / \$70,000 if minor dependents. -- 14 Me. Rev. Stat. Ann. § 4422(1)	Limited to the extent reasonably necessary for support. -- Me. Rev. Stat. Ann. Tit. 14, § 4422(13)(E)	Interest of beneficiary in proceeds and avails 100% protected. Interest of owner protected up to \$4,000. -- 14 Me. Rev. Stat. Ann. §§ 4422(10) and (11)	\$450/month -- 24-A Me. Rev. Stat. Ann. §§ 2428 and 2431	Garnishment is available: 1. After a judgment issues and a supplementary (Disclosure) hearing is held; 2. If the debtor fails to appear at the Disclosure hearing, a garnishment order may issue for 25% of the debtors disposable earnings on a weekly basis or the amount which the disposable weekly earnings exceed 40 times the federal minimum wage, whichever is less (14 M.R.S.A. 3127 et seq.). The exemption on wages is now \$226.00 weekly; 3. If the judgment debtor fails to pay two installments after being ordered to do so.
Maryland	None	100%. -- Md. Code Ann. Cts. & Jud. Proc. § 11-504(h)(1)	100% -- Md. Code Ann. Ins. § 16-111(a)	100% -- Md. Code Ann. Ins. § 16-111(a)	Disposable wages are defined as the amount of wages that remain after mandatory deductions required by law, plus medical insurance payments. The amount exempt is the greater of 75% of disposable wages, or \$145 times the number of weeks in which the wages were earned (in Caroline, Kent, Queen Anne's and Worcester 30 times the federal minimum hourly wages due under the Fair labor Standards Act.) (Annotated Code of Maryland, Commercial Law Article Sec. 15-601.1) A judgment creditors report must be sent each month to the debtor and employer.
Massachusetts	\$500,000 and \$500,000 for each age 62+ or disabled person. -- Mass. Gen. L. Ch. 188 §§ 1, 1A	Limited to deposits equal to 7% of debtor's total income in preceding 5 years (though limitation likely not applicable to rollover IRAs). -- Mass. Gen. L. Ch. 235 § 34A; 236 § 28	100% protected. -- Mass. Gen. L. Ch. 175 § 125. Protection exempts cash value from claims of owner's creditors if beneficiary unchanged since issuance. In re Sloss, 279 B.R. 6 (Bankr. D. Mass 2002)	None	Wage attachments may be obtained by bringing an action under G.L. c. 246 for trustee process, based on a judgment only, usually after unsuccessful supplementary process proceedings. After service of the trustee process complaint upon the debtor, the creditor must proceed by way of motion for permission to make the wage attachment. Writs are ordinarily returnable to Court within thirty (30) days and must be served on each payday by an officer. The writ commands the employer to withhold the wages, pending further order of the court. The employer must file an Answer with the court under oath regarding each service of the writ of attachment, specifying what, if anything, the employer has withheld from the wages of the debtor. After the creditor has attached all that he is able to, he must then return to the court, with notice to the debtor, with a motion to "charge the trustee." After a ten-day appeal period, the Clerk's Office will issue a trustee execution, which must be served on the employer-trustee by an officer. The execution directs the employer to hand the withheld funds over to the officer.

Michigan	\$30,000 / \$45,000 if 65+ or disabled. -- Mich. Comp. Laws Ann. § 600.5451(n)	100% -- Mich. Comp. Laws Ann. §§ 600.5451(1), 600.6023(1)(k). No protection for non-ERISA qualified plans.	100% -- Mich. Comp. Laws Ann. § 500.2207	100% -- Mich. Comp. Laws Ann. § 500.2207	<p>Federal statute limits withhold up to 25% of disposable earnings per week, unless the debtor's earnings are at or near the minimum wage, 15 USC 1673, in which case no withholding is allowed.</p> <p>Time Limit: Garnishment writ expires 91 days after issuance, MCR 3.101(B)(1)(a)(ii). A new writ must then be issued and served.</p> <p>Stay of Wage Garnishment: Courts may grant the debtor an "installment payment order," MCL 600.6201, MCR 3.104(A), which bars wage garnishment, provided that the debtor pays as required by the order. Such an order does not prevent garnishment of bank accounts or income tax refunds. MCL 600.6245, MCR 3.101(N). Some courts nevertheless do not allow any garnishment while an installment payment order is in effect.</p>
Minnesota	Up to 160 acres. \$750,000 rural; \$300,000 urban. Minn. Rev. Stat. Ann. § 510.01.	IRA protection limited to \$60,000 (adjusts for inflation). -- Minn. Rev. Stat. Ann. § 550.37(24)	\$7,600 -- Minn. Rev. Stat. Ann. § 550.37(23)	Interest of beneficiary in proceeds 100% protected. -- Minn. Rev. Stat. Ann. § 61A.12	<p>Minnesota Statute 550.136 and 551.06 governs wage attachment. The maximum part of an individual's disposable earnings for a pay period that can be garnished may not exceed the lesser of:</p> <ol style="list-style-type: none"> 1. 25% of the disposable earnings, or 2. The amount of the disposable earnings that exceed 40 times the federal minimum hourly wage. <p>The portion of the defendant's earnings which are not subject to a wage garnishment are also exempt from garnishment for 20 days after they have been deposited in any financial institution, whether in a single or joint account. The burden of establishing that funds are exempt rests on the defendant using the first-in first-out accounting method.</p>
Mississippi	\$75,000 for 160 acres. -- Miss. Code Ann. § 85-3-21	100% -- Miss. Code Ann. § 85-3-1(e)	Interest of beneficiary in proceeds and avails 100% protected. -- Miss. Code Ann. § 85-3-11. Limited to \$50,000 if issued within 12 months.	None	<p>The first 30 days' wages after service of garnishment are exempt.</p> <p>After 30 days, 75% of wages are exempt.</p> <p>Employer may withhold and pay when total judgment is collected but must pay at least once per year unless ordered otherwise.</p> <p>Garnishments are paid in the order they are served. The first one served must be paid in full before the second one can be paid.</p> <p>Child support withholding orders are not considered garnishments; thus they are paid regardless of priority. If a debt garnishment and child support withholding order are pending at the same time, the amount to be withheld pursuant to the child support order does not reduce the amount subject to the debt garnishment.</p>
Missouri	\$15,000. -- Mo. Ann. Stat. § 513.475	Limited to the extent reasonably necessary for support. -- Mo. Ann. Stat. § 513.430.1(10)(e) and (f)	\$150,000 -- Mo. Ann. Stat. § 513.430(8)	None	<p>The maximum amount that may be held from a person's weekly wages, after withholdings required by law, is the lesser of:</p> <ol style="list-style-type: none"> 1. 25% of the wages, 2. 10%, if the person is head of a family and a Missouri resident, or 3. The amount by which the weekly earnings exceed thirty times the federal minimum hourly wage. Mo. Rev. Stat. §525.030. <p>Note: Child support garnishment may be subject to a higher percentage of deduction.</p>

Montana	\$100,000 -- Mont. Code Ann. § 70-32-104	100% -- Mont. Code Ann. §§ 19-2-1004, 25-13-608, 31-2-106	\$4,000 -- Mont. Code Ann. § 25-13-609(4)	None	Montana Code Title 25, Chapter 13, and entitled 'Execution of Judgment' authorize wage attachment. There is no continuous garnishment for employees provided by the Montana Legislature. The wage exemption statute is identical to the Federal exemption statute and an execution writ is good for 60 days.
Nebraska	\$12,500, limited to head of household. -- Neb. Rev. Stat. §§ 40-101 to 108	Limited to the extent reasonably necessary for support. -- Neb. Rev. Stat. § 25-1563.01	\$100,000 for cash value attributable to premiums paid at least three years prior. -- Neb. Rev. Stat. § 44-371	\$100,000 for cash value attributable to premiums paid at least three years prior. -- Neb. Rev. Stat. § 44-371	<p>Although Nebraska allows wage garnishment it rejects the Federal exemptions.</p> <p>1. Proceeds or interest from payments or settlements under the Worker's Compensation Act (Neb. Rev. Stat. §48-149), except for attorney's fees approved in writing by district court (Neb. Rev. Stat. §48-108);</p> <p>2. Fraternal insurance benefits (Neb. Rev. Stat. §44-1072);</p> <p>3. Certain wages; all proceeds, cash values and benefits accruing under any annuity contract, policy or certificate or life insurance payable upon death of insured to beneficiary other than estate of insured, or under any accident or health insurance policy, to the extent of \$10,000.00 (Neb. Rev. Stat. §44-371).</p>
Nevada	\$350,000 -- Nev. Rev. Stat. § 21.090(1)(l)	Limited to a present value of \$500,000 -- Nev. Rev. Stat. § 21.090(1)(q).	All cash value attributable to premiums not exceeding \$15,000/yr in the aggregate. -- Nev. Rev. Stat. § 21.090(1)(k)	\$350/month -- Nev. Rev. Stat. § 687B.290	Nevada applies its own statutory exemptions that are generally more liberal than the Federal Exemptions. Nevada allows a wage garnishment of up to 25% of the debtor's disposable earnings. Child support garnishments take priority regardless of when the levy was received. A wage garnishment is good for one hundred and twenty days (120) from the date of service of the writ on the employer.
New Hampshire	\$100,000 -- N.H. Code Ann. § 480:1	100% -- N.H. Code Ann. § 511:2, XIX. Statute applies only to extensions of credit and debts arising after 1/1/1999. However, see In re Stewart, 246 B.R. 134 (Bankr. D.N.H. 2000), holding that post-1/1/99 provision preempted by 11 U.S.C.A. § 522(c).	None	None	<p>New Hampshire has a non-continuous wage attachment "on the books," in RSA 512. The process is seldom employed due to severe restrictions on its use, the cost, and the fact that many judges do not favor it and have discretion to disapprove it.</p> <p>The lien applies only to wages earned post-judgment. Under New Hampshire procedural rules, seeking a garnishment would therefore require the filing of a new lawsuit each time such an attachment is sought. The attachment only applies to wages earned up to the date of service. In other words, there is no provision for an ongoing garnishment.</p> <p>There is an exemption for earnings up to 50 times the minimum wage. New Hampshire does have a mechanism for establishing a court-supervised payment plan under RSA 524. This creates no lien against earnings, and is enforceable through contempt should the debtor default.</p>
New Jersey	None	100% -- N.J. Stat. Ann. § 25:2-1(b)	None	\$500/month -- N.J. Stat. Ann. § 17B-24-7	10% gross 25% of disposal earnings whichever is less but no execution on gross wages of \$154.50 or less a week (Source: 15 USC, 1671 et seq.; 29 C. F. R., 5870; N.J.S.A. 2A: 17-50).

<p>New Mexico</p>	<p>\$60,000 -- N.M. Stat. Ann. § 42-10-9</p>	<p>100% -- N.M. Stat. Ann. §§ 42-10-1, 42-10-2</p>	<p>100% -- N.M. Stat. Ann. § 42-10-3</p>	<p>100% -- N.M. Stat. Ann. § 42-10-3</p>	<p>New Mexico Law provides for continuing wage garnishments. The employer must withhold up to 25% of disposable earnings from each paycheck beginning on service of the writ and continuing until the judgment is paid in full.</p> <p>If previous garnishments are in effect when the writ is served, the earlier writ(s) must be satisfied before withholding begins on the later writ. Up to 50% of disposable wages is subject to a garnishment for child support, making subsequent garnishments for debts ineffective.</p> <p>Pre-judgment garnishment of wages is prohibited.</p>
<p>New York</p>	<p>\$50,000 -- N.Y. Civ. Prac. L. and R. § 5206(a)</p>	<p>100% -- N.Y. Civ. Prac. L. and R. § 5205(c)</p>	<p>100% -- N.Y. Ins. Law § 3212(b). In re Mesinger, 29 F.2d 158 (2nd Cir. 1928)</p>	<p>100%, however, court may order that debtor pay creditor "just and proper amount" with "due regard for the reasonable requirements" of the debtor and dependents. -- N.Y. Ins. Law § 3212(d)</p>	<p>The maximum amount recoverable is ten percent (10%) of gross income, or the federal maximum, whichever is less.</p> <p>If the debtor is subject to garnishment for alimony, support or maintenance, the combined garnishments cannot exceed twenty-five percent (25%) of disposable earnings.</p> <p>Income executions are prioritized by order of delivery to the Sheriff, but garnishments for alimony support or maintenance always take priority.</p> <p>The execution is a two-stage process. First, the sheriff serves the execution on the debtor at his or her residence. If the debtor does not begin making payments within twenty (20) days, the sheriff levies on the employer</p>
<p>North Carolina</p>	<p>\$18,500 / \$37,500 married -- N.C. Gen. Stat. § 1C-1601(a)(1)</p>	<p>100% -- N.C. Gen. Stat. § 1C-1601(a)(9)</p>	<p>100% for insurance payable to spouse and/or children. -- N.C. Const. Art. X § 5; N.C. Gen. Stat. § 1C-1601(a)(6)</p>	<p>None</p>	<p>Unless the debtor has substantial funds on deposit and no family dependent on those funds for support, garnishment of wages is not generally helpful in collecting other claims except:</p> <ol style="list-style-type: none"> 1. To enforce an order for child support (G. S. § 110-136), 2. To recover unpaid taxes (G. S. § 105-242(8), 105-368, 106-9.4), and 3. To enforce a judgment for payment of medical services provided by a "public" hospital (G. S. § 131E-49), <p>Under G. S. § 1-362, the debtor's earnings for personal services within 60 days prior to the order cannot be applied to the debt if it appears that the earnings are necessary for the use of the debtor's family. Further, future earnings have been excluded from the scope of execution under Harris v. Hinson, 87 N.C. App. 148,360 S.E.2d 118 (1987).</p>
<p>North Dakota</p>	<p>\$80,000 -- N.D. Cent. Code §§ 47-18-01, 28-22-02(7)</p>	<p>\$100,000 per account / \$200,000 max. unless reasonably necessary for support. -- N.D. Cent. Code § 28-22-03.1(3).</p>	<p>\$100,000 per policy / \$200,000 max. for policies payable to a dependent and which have been in effect for at least one year. -- N.D. Cent. Code § 28-22-04.1(3)</p>	<p>\$100,000 per policy / \$200,000 max. for contracts payable to a dependent and which have been in effect for at least one year. -- N.D. Cent. Code § 28-22-04.1(3)</p>	<p>The maximum part of an individual's aggregate disposable earnings for the work week that is subject to garnishment in North Dakota is the lesser of:</p> <ol style="list-style-type: none"> 1, 25% of the disposable earnings, or 2. The amount of the disposable earnings that exceed 40 times the federal minimum hourly wage. <p>Note: The maximum amount subject to garnishment must be reduced by \$20.00 for each dependent family member residing with the defendant.</p>

Ohio	\$5,000 -- Ohio Rev. Code Ann. § 2329.66(A)(1)	Limited to the extent reasonably necessary for support. -- Ohio Rev. Code Ann. § 2329.66(A)(10)(b) and (c). SEP-IRA not protected. In re Rayl, 299 B.R. 465.	100% for policies payable to spouse, children or dependent - Ohio Rev. Code Ann. §§ 2329.66(A)(6)(b), 3911.10	100% for contracts payable to spouse, children or dependent. -- Ohio Rev. Code Ann. §§ 2329.66(A)(6)(b), 3911.10	<p>Under O.R.C. §2716.02, any person seeking a post-judgment wage garnishment must send a written demand to the judgment debtor at least 15 days and not more than 45 days before seeking a garnishment order. Ordinary U.S. Mail with a certificate of mailing may serve through the court; by certified U.S. Mail, return receipt requested; or the demand. It must be sent to the judgment debtor's last known place of residence, and the demand must follow the form specified in this statute.</p> <p>O.R.C. §§2716.03 and 2716.05 specify the format for the garnishment motion, order, and notice. O.R.C. §2716.03 further provides that there can be no wage garnishment if the debt is subject to a debt scheduling agreement through a debt counseling service, unless the debtor or the debt counseling service fails to make payment for 45 days after the payment due date.</p> <p>Under O.R.C. §2716.04, the garnishment order is a continuous order, requiring the garnishee to withhold from the debtor's earnings each pay period until the judgment is paid in full.</p> <p>Up to 25% of the debtor's net disposable income may be garnished. However, this order may be interrupted by the filing of a garnishment by another judgment creditor, in which case:</p> <p>1. The first garnishment order shall</p>
Oklahoma	Unlimited for 160 acres rural, 1 acre urban. -- 31 Okla. St. Ann. § 2	100% -- 31 Okla. St. Ann. § 1(A)(20)	100% -- 36 Okla. St. Ann. § 3631.1	100% -- 36 Okla. St. Ann. § 3631.1	<p>Oklahoma specifically authorizes Post-judgment wage attachment. 12 -1151 et al.</p> <p>Entry of judgment is a condition precedent to a wage attachment. 12 O.S. § 1151 (West 2000).</p> <p>The judgment creditor has the option of a non-continuing wage attachment that lasts one pay period, or a continuing wage attachment that lasts 180 days.</p> <p>75% of the debtor's wages are exempt from wage attachment 12 O.S. Sec. 1151.</p> <p>Note: This 75% exemption could increase if the debtor establishes hardship.</p>
Oregon	\$39,600 -- Or. Rev. Stat § 18.395	100% -- Ore. Rev. Stat. § 18.358	100% so long as owner's estate is not beneficiary. -- Ore. Rev. Stat. § 743.046	\$500/mo aggregate. -- Ore. Rev. Stat. § 743.049	Exemption is 75% of disposable earnings or 40 times the federal minimum hourly wage. See the following statutory guidelines and limitations. ORS 29.125, .145 and .225 and 23.175.
Pennsylvania	None	100%, except for amounts (1) contributed within 1 year (not including rollovers), (2) contributed in excess of \$15,000 in a one-year period, or (3) deemed to be fraudulent conveyances. -- 42 Pa. C.S. §§ 8124(b)(1)(vii), (viii), (ix)	Income or return of \$100/month -- 42 Pa. C.S. § 8124(c)(3)	\$100/month -- 42 Pa. C.S. § 8124(c)(3)	<p>No wage attachment in this state except for taxes and child support.</p> <p>The Pennsylvania Department of Revenue is authorized to garnish wages without obtaining a court order for collection of unpaid state taxes. The Department will first notify taxpayers of its intent to contact their employers to begin withholding. If a taxpayer fails to resolve the tax liability, the taxpayer's employer will be ordered to begin garnishing wages and make payments to the Commonwealth. Employers may retain up to 2% of the amount collected to compensate for costs of additional bookkeeping.</p>

Rhode Island	\$300,000 -- R.I. Gen. Laws § 9-26-4.1	100% -- R.I. Gen. Laws § 9-26-4(11), (12). No protection for non-ERISA qualified plans.	Non-owner, non-insured beneficiary's right to proceeds and avails protected from insured's creditors. -- R.I. Gen. Laws §§ 27-4-12, 27-18-24	None	Under Rhode Island law, the maximum amount which can be legally withheld from an employee's wages by an employer is twenty-five (25%) percent of the employee's disposable earnings. Disposable earnings are defined as the earnings of an individual after deduction of taxes, social security and temporary disability contributions. Individuals are exempt from attachment for one year if they have collected social security or state assistance.
South Carolina	\$50,000 per owner; \$100,000 maximum (adjusted for inflation each July starting July 2007) S.C. Code Ann. § 15-41-30(1)	IRA exemption limited to to the extent reasonably necessary for support. -- S.C. Code Ann. § 15-41-30(12)	\$4,000 -- S.C. Code Ann. § 15-41-30(8)	None	Wage attachment is prohibited in South Carolina. SCCLA 37 -5-104.
South Dakota	Unlimited for 160 acres rural, 1 acre urban -- S.D. Cod. Laws § 43-45-3	Limited to \$250,000 -- S.D. Cod. Laws §§ 43-45-16, 17	\$20,000 -- S.D. Cod. Laws § 58-12-4	\$250/month -- S.D. Cod. Laws § 58-12-8	Post-judgment wage attachment is specifically authorized by SDCL 21-18-1. 20% of disposable earnings but only for a 60-day period and this 60-day period can be renewed regularly. Under SDCL 21-19-17, the earnings of the debtor that are immediately necessary for the support of the debtor and his family are exempt from attachment. Examples include money needed for rent, food, medical expenses, and clothing. Aid, such as welfare, social security, and child support, are exempt from attachment.
Tennessee	\$7,500 unmarried / \$12,500 unmarried 62+ / \$20,000 married and one spouse 62+ / \$25,000 married and both spouses 62+. -- Tenn. Code Ann. § 26-2-301	Principal 100% exempt. -- Tenn. Code Ann. § 26-2-105. Distributions 100% exempt to the extent they are on account of age, death, or length of service and debtor has no right or option to receive other than periodic payments at or after age 58	100% for insurance payable to spouse, child or dependents. -- Tenn. Code Ann. § 56-7-203. In re Huffines, 57 B.R. 740 (Bankr. M.D. Tenn. 1985)	100% for net amounts payable to spouse, child or dependents. -- Tenn. Code Ann. § 56-7-203.	A debtor may obtain relief from garnishment by filing a "slow pay" motion, supported by an affidavit of his or her existing debts. While no specific statutory provision so requires, most judges require that a debtor pay an amount sufficient to pay post-judgment interest and some portion of the principal. A debtor's wages may be attached before judgment is rendered if the debtor attempts to evade service of process.
Texas	Unlimited for 100 acres rural (single) / 200 acres rural (family), 1 acre urban. -- Tex. Const. Art. XVI, §§ 50, 51; Tex. Prop. Code §§ 41.001 to 002	100% -- Tex. Prop. Code § 42.0021	100% -- Tex. Ins. Code § 1108.051	100% -- Tex. Ins. Code § 1108.051	Wages cannot be attached or garnished, except for child support. Income that is not a wage can be garnished or ordered turned over to a receiver. Bank accounts, rents and royalties can be garnished. Exemptions include social security benefits. WARNING For individuals living in Texas who are paid from an out of state location, there is case law (Baumgardner vs. Sou Pacific 177 S.W. 2d 317) to support taking a judgment from Texas, domesticating the judgment in the foreign state, then filing the wage garnishment there. Many creditors have used this strategy successfully.

Utah	\$20,000 / \$40,000 married -- Utah Code Ann. § 78-23-3	100% except for amounts contributed within 1 year. -- Utah Code Ann. § 78-23-5(1)(a)(xiv)	100% for the proceeds and avails, excluding any payments made on the contract during previous year. -- Utah Code Ann. § 78-23-5(1)(a)(xii)	None	<p>Wage garnishment is valid for 120 days.</p> <p>The maximum part of an individual's disposable earnings for the pay period that is subject to garnishment is the lesser of:</p> <ol style="list-style-type: none"> 25% of the disposable earnings for the pay period, or The amount by which the disposable earnings exceed 30 times the federal minimum hourly wage.
Vermont	\$75,000 -- 12 Vt. Stat. Ann. § 2740(19)(D)	100% except for amounts contributed to self-directed plans within 1 year. -- 12 Vt. Stat. Ann. § 2740(16)	100% -- 12. Vt. Stat. Ann. § 2740(18), 8 Vt. Stat. Ann. § 3706. In re Gabelhart, 138 B.R. 425 (Bankr. D. Vt. 1992)	\$350/month -- 8 Vt. Stat. Ann. §3709	<p>75% of debtor's wages are exempt from attachment except for a consumer debt and then 85% of the debtor's wages are exempt.</p> <p>If at the hearing a debtor can show his income is used for reasonable and necessary living expenses for himself and that of his legal dependants, his income may be exempt.</p> <p>If an order to garnish is obtained, it continues until the judgment is paid in full or his employment is terminated.</p>
Virginia	\$5,000 -- Va. Code Ann. § 34-4	Limited to interest in one or more plans sufficient to produce annual benefit of up to \$25,000 (pursuant to actuarial table in statute). -- Va. Code Ann. § 34-34	100% for policies payable to others. -- Va. Code Ann. § 38.2-3122	None	<p>Virginia uses the federal wage exemption.</p> <p>The maximum part of disposable earnings of an individual for any workweek which is subjected to garnishment may not exceed the lesser of:</p> <ol style="list-style-type: none"> 25% of disposable earnings for that week, or The amount by which his disposable earnings for that week exceed thirty (30) times the federal minimum wage.
Washington	\$125,000 -- Wash. Rev. Code § 6.13.030	100% -- Wash. Rev. Code § 6.15.020	100% for policies payable to others. -- Wash. Rev. Code § 48.18.410	\$2,500/month -- Wash. Rev. Code § 48.18.430	Garnishment is allowed under RCW 6.27.005. It is limited to greater of 25% of disposable earnings or thirty times the federal minimum wage. RCW 6.27.150 and 6.27.010
West Virginia	\$25,000 -- W. Va. Code § 38-10-4(a)	Principal 100% protected. Exemption for distributions limited to to the extent reasonably necessary for support. -- W. Va. Code § 38-10-4(j)(5). No Roth IRA protection.	\$8,000 -- W. Va. Code § 38-10-4(h)	None	<p>Wage attachment is permitted in West Virginia through use of a suggestee execution. A suggestee execution is an order issued by the clerk directing the judgment debtor's employer to withhold a portion of the debtor's wages and pay them over to the creditor.</p> <p>The creditor must have a valid judgment and must sign an affidavit establishing that the debtor's disposable income exceeds 30 times the federal minimum wage after deduction of state and federal taxes, See West Virginia Code §§ 38-5A-I to 13; 38-5B-I to 16.</p> <p>West Virginia law also allows judgment creditors to file a suggestion of personal property, a writ of execution and a judgment lien creditor's action.</p>

<p>Wisconsin</p>	<p>\$40,000 -- Wisc. Stat. § 815.20</p>	<p>100%, except that exemption for interest of "owner-employee" (50%+ owner) or interest in "owner-dominated" plans (90% of value for benefit of one or more owner-employees) limited to the extent reasonably necessary for support. -- Wisc. Stat. Ann. § 815.18(3)</p>	<p>\$150,000 (but \$4000 for policies issued within 2 years). -- Wisc. Stat. § 815.18(3)(f)</p>	<p>\$150,000 cash value (but \$4000 for contracts issued within 2 years). -- Wisc. Stat. § 815.18(3)(f)</p>	<p>Wage garnishment actions are considered separate actions under Wisconsin Statute, requiring the payment of a filing fee and issuance of the earnings garnishment notice to the employer and employee, which can be accomplished by first class mail.</p> <p>Upon issuance of the earnings garnishment, the garnishment will remain in effect for a period of 13 weeks. At the end of this time period, a new garnishment action must be commenced, unless the previous garnishment was voluntarily extended.</p> <p>Typically, 20% of a debtor's net earnings after withholding taxes and Social Security can be taken by a creditor. A debtor does have the right to assert various exemptions to the garnishment, including income below the Federal Poverty Guidelines, eligibility to receive foods stamps or medical assistance, or court-ordered assignments of child support that exceed 25% of the debtor's wages.</p>
<p>Wyoming</p>	<p>\$20,000 -- Wy. Stat. Ann. § 1-20-101</p>	<p>100% exemption for qualified retirement plans. -- Wy. Stat. Ann § 1-20-110(a)(i), (ii). No statutory exemption for IRAs.</p>	<p>100% -- Wy. Stat. Ann. § 26-15-129. In re Vigil, 74 Fed.Appx. 19 (10th Cir. 2003)</p>	<p>\$350/month -- Wy. Stat. Ann. § 15-5-132(a)</p>	<p>Section 1-15-408: A writ of post judgment garnishment shall attach to the lesser of twenty-five percent (25%) of disposable earnings, or that amount of disposable earnings which exceeds thirty (30) times the federal minimum hourly wage.</p> <p>Section 1-15-502: Garnishment (upon the wages of the defendant) shall be a lien and continuous levy against earnings due until ninety (90) days has expired or until the writ is dismissed.</p> <p>Section 1-15-504: When more than one (1) writ of continuing garnishment has been issued against the earnings due the same judgment debtor, the garnishment shall be satisfied in the order of service on the garnishee.</p>