

## Garnishment Exemptions by State

Alabama	75% of wages are exempt
Arizona	See Federal Law
Arkansas	\$500 head of family; \$200 single. Includes pers property except clothing.
California	See Federal Law. Exemption for necessities of life.
Colorado	See Federal Law.
Connecticut	25% you may garnish disposable earnings each wk, or 40 X Fed. Min wage, whoever is less.
Delaware	85% of disposable earnings or disposable earnings minus \$127.50 weekly according to schedule.
District of Columbia	See Federal Law. D.C. Government employees are not attachable.
Florida	See federal law except 100% of household, - Liberal Homestead Exemption – First \$1000 of automobile.
Georgia	See Federal Law. City, County & State employees may be garnished.
Hawaii	95% of first \$100 – 90% of 2 <sup>nd</sup> \$100 – 80% net wages in excess of \$200 per mo. or federal limits whichever is greater.
Idaho	See Federal Law
Illinois	15% of gross wages or disposable earnings for workweek up to 45 X fed min wage, whichever is greater.
Indiana	75% of disposable earnings for workweek or the amount of 30 X fed. Min hourly wage, whichever is greater.
Iowa	See Federal Law
Kansas	See Federal Law. Plus other personal property, benefit exemptions, and homestead.
Kentucky	25% of disposable income or 30 times the fed min hourly wage (whichever is less)
Louisiana	75% of disposable earnings per work week, but not less than 30 X fed min hour wage.
Maine	They may garnish 25% of disposable income or 40 times the fed min wage per week (whichever is less) <b>AFTER judgment.</b>
Maryland	Greater of 75% of amount to \$145 X number of weeks in which wages due were earned, except in Caroline, Worchester, Kent & Queen Anne's Counties, see federal law. Exemption is up to \$3,000 in cash and/or property.
Massachusetts	\$125 a week.
Michigan	See Federal Law.
Minnesota	Greater of 75% or amount to 40 X fed min hourly wage.
Mississippi	See Federal Law

Missouri	See Federal Law; exempt 90% of week's net pay, head of household, single person w/o dependent = 75%
Montana	See Federal Law. State law provides for executions.
Nebraska	Greater of 75% disposable earnings (85% if head of household), or 30 X fed min hourly wage.
Nevada	Wages no more than 25% of disposable earnings for each week or 30 times fed min wage (whichever is less) except for support orders.
New Hampshire	50 X fed min hourly wage – All future wages are exempt so that the court cannot issue an ongoing order.
New Jersey	\$154.50 wk. Min. 10% of gross earnings \$154.50 & over.
New Mexico	Greater of 75% or amount each wk. = to 40 X fed min hourly wage.
New York	90% of earnings, except first \$154.50 wk. wholly exempt (only if the person earns minimum wage).
North Carolina	<b>100% of last 60 days' earnings for family support. Garnishment only by political subdivisions for taxes, ambulance fee, etc.</b>
North Dakota	Greater of 75% or amount each wk. = to 40 X fed min hourly wage. Plus \$20.00 each household dependent.
Ohio	See Federal Law. Effective 3/30/99 Ohio allows continuing garnishments.
Oklahoma	State Law: 75% of earnings exempted, more if hardship established. All federal exemptions apply.
Oregon	75% of disposable earnings over and above min wage.
Pennsylvania	<b>100% of wages, certain pensions, retirement accounts and Keogh plan under certain circumstances and \$300.</b>
Rhode Island	See Federal Law
South Carolina	<b>Garnishment not available in SC</b>
South Dakota	20% of the individual's disposable earnings for a continuing lien.
Tennessee	See Federal Law. Add \$2.50 per wk. for dependent child under 16.
Texas	<b>100% of wages exempt.</b>
Utah	\$142.50 of disposable earnings for wages paid weekly.
Vermont	75% of earnings above minimum wage or what is necessary to live. 85% if personal, family or house held debt.
Washington	Greater of 75% or \$206 wk. (30 X state min hourly wage).
West Virginia	See West VA code 38-5A3_Employees withhold 20% of disposable income or 30 X the min hourly rate, whichever is less. Other exemptions apply.
Wisconsin	80% of net pay.
Wyoming	See Federal Law for consumer credit sale, lease or loan. Up to 65% for child support arrearage.

**Remember.... these are EXEMPTION AMOUNTS!!!!**