

**Table 1: State Protection of Wages**

NCLC's [Model Family Financial Protection Act](#) Recommendation: **\$1,000 of disposable income (to be adjusted for inflation); if debtor earns more than this amount, 10% of excess (15% if weekly disposable income exceeds \$1,200)**

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
<b>"A" States that Ban Wage Garnishment for Most Debts</b>		
North Carolina	All wages exempt	
Pennsylvania	All wages exempt for most debts (but with a major loophole for landlord-tenant debt)	
South Carolina	All wages exempt	
Texas	All wages exempt	
<b>"B" States that Protect Enough Wages So That Paycheck Does Not Drop Below the Poverty Level (\$576.92 per week for family of four)</b>		
Alaska	\$743 per week if debtor is sole support of debtor's household	\$743
Arizona	60 times the highest applicable minimum wage (federal, state (\$13.85/hour), or local), or 90% of disposable earnings. May be reduced to 5% in case of "extreme economic hardship" to debtor or family.	\$831
California	80% of disposable earnings or 48 times the state (15.50/hour) or local minimum wage. If debtor earns more than 48 times the state minimum wage, 40% of the amount in excess of 48 times the state minimum wage can be seized.	\$744
Connecticut	75% of wages or 40 times federal or state (\$15/hour) minimum wage	\$600
District of Columbia	40 times D.C. minimum wage (\$17/hour); wage seizure limited to 25% of amount in excess of this amount; amount protected can be increased if undue hardship is shown	\$680
Florida	\$750 if wage earner is head of family	\$750

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Illinois	85% of gross wages or 45 times federal or state (\$13/hour) minimum wage	\$585
Massachusetts	85% of gross wages or 50 times the greater of the federal or state (\$15/hour) minimum wage	\$750
Wisconsin	Federal poverty amount, based on family size, is exempt; also allows hardship exemption	\$577
<b>"C" States that Protect at Least \$400 per Week</b>		
Colorado	80% of disposable income or 40 times state minimum wage (\$13.65/hour)	\$546
Hawaii	Protects all but 5% of the first \$100 in wages, all but 10% of next \$100, and all but 20% of remainder. Calculation assumes 40 hours at state minimum wage (\$12/hour).	\$409
Maine	75% of wages or 40 times federal or state (\$13.80/hour) minimum wage	\$552
Minnesota	75% of wages or 40 times federal or state (\$10.59/hour) minimum wage. Also exempts wages of anyone who is, or was within the last 6 months, eligible for public assistance.	\$423.60
Missouri	90% of wages for head of family. Calculation assumes 40 hours at state minimum wage (\$12/hour). Also allows reduction in case of hardship.	\$432
New Jersey	90% of wages if under 250% of poverty. Calculation assumes 40 hours at state minimum wage (\$14.13/hour).	\$508.68
New Mexico	75% of wages or 40 times highest applicable minimum wage. State minimum wage is \$12/hour.	\$480
New York	90% of gross wages, or 30 times federal or state minimum wage. State minimum wage varies from \$14.20 to \$15/hour. Also prohibits wage seizure if debtor receives public assistance or would be qualified to receive it if wages were reduced by the garnishment.	\$450
Oregon	Protects the greater of 75% of wages or \$254/week. Calculation assumes 40 hours at state minimum wage (\$15.45/hour).	\$463.50

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
South Dakota	80% of wages or 40 times federal or state (\$10.80/hour) minimum wage, plus \$25 per dependent	\$482
Vermont	For debt arising from consumer credit transaction, 85% of wages or 40 times federal minimum wage; more if debtor shows need. Percentage calculation assumes 40 hours at state minimum wage (\$13.18/hour).	\$448.12
Virginia	75% of wages or 40 times federal or state (\$12.00) minimum wage. If household income does not exceed \$1,750/month, additional exemptions of \$34/week for one child, \$52/week for two, and \$66/week for three or more.	\$480
Washington	For consumer debt, 80% of disposable earnings or 35 times state minimum wage (\$15.74/hour)	\$550.90
<b>"D" States that Preserve More of a Worker's Wages Than the Minimum Required by Federal Law</b>		
Alabama	By statute, protects only the federal minimum, 75% of wages or 30 times federal minimum wage. However, the state constitution provides a \$1,000 wildcard for personal property, and an intermediate state appellate court decision holds that this can be applied to exempt up to \$1,000 in wages in the hands of the debtor's employer. While the state supreme court has not yet spoken, the existence of this decision justifies raising the state's rating to a D.	\$217.50, but may be able to protect more with wildcard.
Arkansas	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but since worker will be paid at state minimum wage, \$11/hour, 75% of that will be more than federal minimum.	\$330
Delaware	85% of wages protected. Since worker will be paid at state minimum wage, \$11.75/hour, 85% of that will be \$399.50.	\$399.50
Indiana	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows reduction in case of hardship	\$217.50, but allows reduction in case of hardship.

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Iowa	For debts arising from consumer contract, 75% of wages or 40 times minimum wage; also places dollar cap on amount that can be garnished in a year	\$290
Maryland	75% of wages or 30 times state minimum wage (\$13.25/hour)	\$397.50
Michigan	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.10/hour).	\$303
Montana	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$9.95/hour).	\$298.50
Nebraska	85% of wages for head of household. Calculation assumes 40 hours at state minimum wage (\$10.50/hour).	\$357
Nevada	82% of wages or 50 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$11.25/hour).	\$369
New Hampshire	50 times federal minimum wage	\$362.50
North Dakota	75% of wages or 40 times federal minimum wage, plus \$20 per dependent	\$330
Ohio	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage. Percentage calculation assumes 40 hours at state minimum wage (\$10.10/hour).	\$303
Oklahoma	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but allows hardship exemption.	\$217.50, but allows hardship exception
Puerto Rico	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$8.50/hour).	\$255

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Rhode Island	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$13/hour). Also prohibits wage seizure for one year after receipt of public assistance.	\$390
Tennessee	Federal minimum (75% of wages or 30 times federal minimum wage), plus \$2.50 per week for each dependent child under age 16	\$222.50
Virgin Islands	90% of wages. Calculation assumes 40 hours at state minimum wage (\$10.50/hour).	\$378
West Virginia	80% of wages or 50 times federal minimum wage; more can be exempted upon showing of hardship if debt arises from consumer credit sale, consumer lease, or consumer loan, or as court deems just	\$362.50

#### "F" States that Protect Only the Federal Minimum

Georgia	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage, except for private student loans	\$217.50
Idaho	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Kansas	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Kentucky	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Louisiana	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Mississippi	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Utah	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50
Wyoming	Only protects the federal minimum, 75% of wages or 30 times federal minimum wage	\$217.50

**Note:** In calculating the amount protected, we assume that the debtor is the head of household, has two dependent children, and is working 40 hours a week at the state or federal minimum wage, whichever is higher. For this 2023 report, the standard for a C grade has been adjusted from \$350 to \$400 to account for inflation.