

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)
"A" States Ban Wage Garnishment for Most Debts or Protect at Least \$1,000 a Week		
Alabama	Statute protects only the federal minimum, 75% of wages or 30 times the federal minimum wage. However, the state constitution provides a \$1,000 wildcard for personal property, and a state appellate decision, <i>Renter's Realty v. Smith</i> , 322 So. 3d 1060 (Ala. Ct. App. 2000), holds that this can be applied to exempt up to \$1,000 in wages in the hands of the debtor's employer. Advocates report that this exemption is being widely applied.	\$1,000
North Carolina	Wages earned within previous 60 days are exempt if necessary for debtor's support of a family.	All wages exempt
Pennsylvania	All wages exempt for most debts (but with a major loophole for landlord-tenant debt).	All wages exempt for most debts
South Carolina	A debtor's earnings for personal services cannot be applied to a judgment debt.	All wages exempt
Texas	Current wages are exempt from seizure except for child support.	All wages exempt
"B" States Protect at Least \$800 per Week		
Arizona	State protects 60 times the applicable minimum wage (federal, state (\$14.70/hr.), or local, whichever is highest), or 90% of wages. Protection may be increased to 95% in case of "extreme economic hardship" to debtor or family.	\$882

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
"C" States Protect Enough Wages So That Paycheck Does Not Drop Below the Poverty Level (\$600 per week for family of four)		
Alaska	State protects \$743 (adjusted biennially for inflation) if the debtor is the sole support of a household.	\$743
California	State protects 80% of disposable earnings or 48 times the state minimum wage (\$16.50/hour). 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.	\$792
Connecticut	State protects 75% or 40 times the state minimum wage of \$16.35	\$654
District of Columbia	Jurisdiction protects 40 times the D.C. minimum wage of \$17.95/hour. If the debtor makes more than this, the creditor can garnish 25% of the wages over that amount. More can be exempted upon showing of undue hardship.	\$718
Florida	For head of household, the first \$750 is exempt; amounts over \$750 may be garnished only if debtor has agreed in writing.	\$750
Illinois	State protects 85% of gross wages or 45 times the federal or state minimum wage (\$15/hour).	\$675
Massachusetts	State protects 85% of gross wages or 50 times the greater of the federal or state minimum wage (\$15/hour).	\$750
Wisconsin	The federal poverty amount, based on family size, is exempt. Wage seizure can also be reduced in case of hardship.	\$618

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
"D" States Protect at Least \$300 a Week		
Arkansas	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but since worker will be paid at the state minimum wage, \$11/hour, 75% of that will be \$330.	\$330
Colorado	State protects 40 times state minimum wage of \$14.81 or 80% of disposable income, whichever is greater.	\$592.40
Delaware	State protects 85% of wages. Since worker will be paid at state minimum wage, \$15/hour, 85% of that will be \$510.	\$450.50
Hawaii	State 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 (\$14/hour).	\$473
Maine	State protects 75% of wages or 40 times the state minimum wage of \$14.65/hour or the federal minimum wage, whichever is higher.	\$586
Maryland	State protects 75% of wages or 30 times the state minimum wage of \$15/hour.	\$450
Michigan	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Since worker will be paid at state minimum wage, \$12.48/hour, 75% of that will be \$374.40.	\$374.40
Minnesota	State protects 40 times the state minimum wage of \$11.13/hour, with amount garnishable above that going up as income goes up.	\$445
Missouri	State protects 90% of wages for head of family. Since worker will be paid at state minimum wage, \$13.75/hour, 90% of that will be \$495.	\$495

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Montana	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Since worker will be paid at state minimum wage, \$10.55/hour, 75% of that will be \$316.50.	\$317
Nebraska	State protects 85% of wages for head of household. Since worker will be paid at state minimum wage, \$13.50/hour, 85% of that will be \$459.	\$459
Nevada	State protects 82% of wages or 50 times the federal minimum wage. Since worker will be paid at state minimum wage, \$12/hour, 82% of that will be \$393.60.	\$393.60
New Hampshire	State protects 50 times the federal minimum wage.	\$362.50
New Jersey	State protects 90% of wages if under 250% of poverty. Since worker will be paid at state minimum wage, \$15.49/hour, 90% of that will be \$557.64.	\$557.64
New Mexico	State protects 75% of wages or 40 times the highest applicable minimum wage. State minimum wage is \$12/hour.	\$480
New York	State protects 90% of gross wages, or 30 times the federal or state minimum wage (\$16.50/hour in NYC area, less in other locations). In addition, state does not allow seizure of the wages of a person who receives public assistance, or would be qualified to receive public assistance if the amount of the wage seizure were deducted from their earnings. Percentage calculation assumes 40 hours at state minimum wage.	\$594
North Dakota	State protects 75% of wages or 40 times the federal minimum wage, plus \$20 per dependent.	\$330
Ohio	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage. Since worker will be paid at state minimum wage, \$10.70/hour, 30 times that will be \$321.	\$321

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Oregon	State protects the greater of 75% of wages or, as of Jan. 1, 2025, \$305/week. Since worker will be paid at state minimum wage (\$16.30/hour in Portland metro area), 75% of that will be \$489.	\$489
Puerto Rico	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$10.50/hour).	\$315
Rhode Island	State protects just the federal minimum, 75% of wages or 30 times federal minimum wage, but percentage calculation assumes 40 hours at state minimum wage (\$15/hour). State also prohibits wage seizure for one year after receipt of public assistance.	\$450
South Dakota	State protects 80% of wages, or 40 times the federal or state minimum wage (\$11.50/hour) plus \$25 per dependent.	\$510
Vermont	For debt arising from consumer credit transaction, state protects 85% of wages or 40 times federal minimum wage; more if debtor shows need. Percentage calculation assumes 40 hours at state minimum wage (\$14.01/hour).	\$476.34
Virgin Islands	The jurisdiction protects 90% of wages exceeding \$30. Percentage calculation assumes 40 hours at state minimum wage (\$10.50/hour).	\$381
Virginia	State protects 75% of wages or 40 times the federal or state (\$12.41/hour) minimum wage. If household income does not exceed \$1,750/month, the state provides an additional exemption of \$34/week for one dependent child, \$52/week for two, and \$66/week for three or more.	\$496
Washington	For consumer debts, the state protects 80% of disposable earnings or 35 times the state minimum wage (\$16.66/hour); otherwise, 75% of wages or 35 times state minimum wage.	\$583.10

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
West Virginia	State protects 80% of wages or 50 times the federal minimum wage. More can be exempted in case of hardship if debt arises from consumer credit sale, consumer lease, or consumer loan.	\$362.50
"F" States Protect Less Than \$300 a Week		
Georgia	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Idaho	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Indiana	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage, except that garnishment can be reduced to as low as 10% of wages upon a showing of good cause.	\$217.50
Iowa	For debts arising from consumer contract, the state protects 75% of disposable earnings or 40 times the federal minimum wage. In addition there is an annual cap: for a debtor at the poverty level the cap is \$1,500 per year, and wage seizure can be reduced in case of hardship.	\$290
Kansas	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Kentucky	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Louisiana	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Mississippi	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Oklahoma	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage, but court can protect more in case of hardship.	\$217.50

STATE	STATUTE PROTECTS	AMOUNT PROTECTED (per week for full-time minimum wage worker)
Tennessee	State protects 75% of wages or 30 times the federal minimum wage, plus \$2.50 per week for each dependent child under age 16.	\$222.50
Utah	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	\$217.50
Wyoming	State protects just the federal minimum, 75% of wages or 30 times the 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.