Alper Law

Garnishment Laws by State

2026 State-by-State Chart

Every state's wage garnishment law starts from the same federal ceiling. A judgment creditor can take no more than 25% of disposable earnings, or the amount by which disposable earnings exceed $217.50 a week, whichever is less. States can only protect more. Four leave a private judgment creditor no general wage garnishment remedy, nine add nothing to the federal formula, and in most others the creditor takes a smaller share.

The federal cap protects a paycheck only while it sits with the employer. In most states the protection ends the day the pay is deposited, so the chart covers both ends: the paycheck rules, then the deposit rules that decide what survives.

How Much of a Paycheck Can a Creditor Garnish?

A creditor holding a money judgment can garnish the lesser of two amounts: 25% of disposable earnings, or the excess above $217.50 a week, which is 30 times the federal minimum wage. The federal Consumer Credit Protection Act sets that ceiling for every state. A worker whose weekly disposable pay is $217.50 or less cannot be garnished at all.

Disposable earnings means pay left after deductions required by law, such as tax withholding and Social Security. Deductions the employee chooses, like health insurance premiums or elective retirement contributions, do not shrink the garnishable base.

The cap applies to any money judgment; a tort or commercial creditor faces the same limit as a credit card company. Three categories sit outside it: court orders for support, orders of a bankruptcy court in a Chapter 13 case, and any state or federal tax debt.

A support order can reach 50% of disposable earnings from a debtor who supports another spouse or dependent child, and 60% from one who does not. Each figure rises five points where the order collects support more than twelve weeks in arrears. A tax levy is not a percentage at all. The IRS takes everything above an exempt amount set by its own tables.

Federal student loans are garnished administratively under the Higher Education Act, capped at 15% of disposable pay with no court judgment required. Private student loans go through the courts like any other debt, and three states set special caps: Georgia allows 15%, Utah 15% on an education-loan judgment, and Washington pairs 15% with a higher income floor.

An employer cannot fire a worker because wages were garnished for any one debt. That federal protection covers a single debt; states remain free to bar firing over more than one.

Wage Garnishment Limits in Each State

The chart below covers wage garnishment law in every state and the District of Columbia. Each row gives the wage limit an ordinary judgment creditor faces, whether the state bars consumer wage garnishment, the bank account exemption, the traced-wage rule, and the controlling statutes. Most wage cells state what the creditor can take, not what the debtor keeps, so a low percentage means strong protection; a few give the exempt share instead.

A bank exemption marked automatic is applied by the bank on its own; an exemption marked "must be claimed" is lost if the debtor misses the deadline. Where a figure is indexed, the cell carries the amount in force in August 2026, which is not always the number printed in the statute. Ohio's deposit exemption, for example, is $625 even though the code section still reads $400.

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
Alabama	25% of wages, salaries or other compensation, the federal result with no head-of-family enhancement (§ 6-10-7)	**No**	$9,400 of personal property of the debtor's own selection, reaching garnished money and choses in action; readjusted every three years by the State Treasurer, rising to $10,225 for exemptions claimed on or after April 1, 2027 (§§ 6-10-6, 6-10-12) (must be claimed)	**No** (§ 6-10-7 reaches wages due or to become due, and no Alabama statute carries the exemption past payment)	Ala. Code §§ 6-10-6, 6-10-7, 6-10-12
Alaska	Weekly net earnings are exempt up to a set dollar amount, raised on the debtor's affidavit that their earnings alone support the household; a nonresident gets only the federal limit. The amounts move by Department of Labor regulation rather than by amendment, so the figure in the code and the operative figure can differ (AS 09.38.030)	**No**	A liquid-assets exemption reaching deposits and securities, available only to a debtor who is not paid weekly, semi-monthly or monthly, so a regularly paid employee cannot use it; Alaska has no general wildcard. Amounts set by regulation (AS 09.38.030(b)) (must be claimed)	**No**	Alaska Stat. §§ 09.38.030, 09.38.050, 09.38.115
Arizona	Lesser of 10% of disposable earnings or the excess over 60× the highest applicable federal, state or local minimum wage; disposable earnings include bonuses, commissions and pension payments (§ 33-1131(B))	**No**	$5,000 as enacted, held in a single account at any one financial institution, so the figure is per account rather than per debtor; adjusted every January 1 since 2024 by the August CPI-U, rounded up to the nearest $100. Nothing is exempt from a child support arrearage judgment (§ 33-1126(A)(9), (D))	**No**	Ariz. Rev. Stat. §§ 33-1131(B), 33-1126(A)(9)
Arkansas	The first $25 a week of net wages of laborers and mechanics is exempt with no filing; 60 days' wages are exempt on a sworn schedule but capped by the constitutional personal-property limit, so the federal ceiling does the real work (§ 16-66-208)	**No**	$500 for a married person or head of a family and $200 for an unmarried non-head, against debts by contract only; a constitutional cap the legislature cannot raise (Const. art. 9, §§ 1-2) (must be claimed by verified schedule)	**No**	Ark. Code Ann. § 16-66-208; Ark. Const. art. 9, §§ 1-2

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
California	Lesser of 20% of disposable earnings or 40% of the excess over 48× the applicable minimum wage, using the local minimum wage where it is higher (§ 706.050)	**No**	The Region 1 minimum basic standard of adequate care for a family of four, published annually by the Department of Social Services (automatic; per debtor rather than per account, and the bank must protect that aggregate where the debtor holds several accounts with it). It does not apply to a levy for wages owed, child or spousal support, or any state agency collecting a liability, including tax and unemployment insurance warrants (§ 704.220)	**Yes** (paid earnings keep their exempt character for 30 days after payment)	Cal. Civ. Proc. Code §§ 706.050, 704.220, 704.070
Colorado	Lesser of 20% of disposable earnings or the excess over 40× the greater of the federal or the Colorado minimum wage; on the debtor's written objection the court must raise the exemption where the remaining income cannot cover listed living expenses (§ 13-54-104)	**No**	$2,500 cumulative across depository accounts in the debtor's name (§ 13-54-102(1)(w))	**No.** Commingled funds are allocated first in, first out under § 13-54-102(6), which divides dollars rather than carrying the wage exemption past deposit	Colo. Rev. Stat. §§ 13-54-104, 13-54-102
Connecticut	Lesser of 25% of disposable earnings or the excess over 40× the higher of the federal or the Connecticut minimum wage; the state wage is indexed, so the floor moves annually (§ 52-361a(f))	**No**	$1,000, applied by the bank on execution with no claim from the debtor (automatic). The bank must first leave the full amount of readily identifiable direct-deposited federal benefits and Title IV-D support (§§ 52-367b(c)(2), 52-352b(18))	**Partly:** $1,000 of deposits identifiable as wages within a two-month lookback, and nothing above that	Conn. Gen. Stat. §§ 52-361a(f), 52-367b, 52-352b(18)
Delaware	15% of the wages of a Delaware resident, one attachment at a time and priority to the first attaching creditor; no cap where the State collects a fine, costs or taxes. "Wages" excludes payment for services rendered by a self-employed person, who therefore has no state wage exemption at all (§ 4913)	**No**	Banks, trust companies, savings institutions and loan associations are outside Delaware's attachment laws entirely, the only exception being a wage attachment against the institution's own employee. The bar names four institution types, so it reaches neither a broker-dealer nor a credit union, and it binds Delaware process only (§ 3502(b))	**Not addressed,** and it need not be: wages deposited at a Delaware bank land where Delaware process does not reach	Del. Code tit. 10, §§ 3502(b), 4913

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
District of Columbia	25% of the amount by which weekly disposable wages exceed 40× the D.C. minimum hourly wage, a pure excess formula with no percentage-of-disposable prong, plus a hardship motion that can exempt more and is presumed for recipients of listed public assistance (§§ 16-572, 16-572.01)	**No**	$850 plus up to $8,075 of the unused homestead exemption; the whole exemption list runs only to a head of a family or householder, so a debtor who is neither has no fixed-dollar deposit exemption (§ 15-501(a)(3)) (must be claimed)	**No**	D.C. Code §§ 16-572, 15-501(a)(3)
Florida	Nothing from a head of family, meaning a person who provides more than half the support of a child or other dependent; earnings above $750 a week are reachable only under the written waiver the statute prescribes. A non-head gets the federal limit (§ 222.11)	**No**	$1,000 of personal property under the constitution; § 222.25(4) separately exempts $4,000, but only for a debtor who claims no homestead, so a homeowner's figure is the $1,000. A writ served on a financial institution must go to its designated location in the state or its registered agent (§ 655.0201) (must be claimed)	**Yes** (6 months, while traceable and identifiable as earnings; commingling alone does not defeat it)	Fla. Stat. §§ 222.11, 222.25(4); Fla. Const. art. X, § 4(a)(2)
Georgia	Lesser of 25% of disposable earnings or the excess over $217.50 a week, 15% on a private student loan judgment; the floor is hard-coded at 30 hours times $7.25 and does not track any state minimum wage (§ 18-4-5)	**No**	$5,000 in any real or personal property, exempt from levy and sale by any process and claimable against a bank garnishment by a claim filed before disbursement, with a hearing within 10 days; the § 44-13-100(a)(6) wildcard is bankruptcy-scoped by its own chapeau. Two limits: § 44-13-1 is worded as an exemption from levy and sale rather than from garnishment by name, and no Georgia appellate decision has applied it to a bank garnishment. A garnishment served on a financial institution reaches funds held on the day of service plus five days (§§ 44-13-1, 18-4-4(c)(2))	**Not established:** no tracing statute or decision, though the garnishment code provides that earnings held at a financial institution may still be exempt under the wage limits (§ 18-4-15(a))	O.C.G.A. §§ 18-4-5, 44-13-1, 18-4-4(c)(2), 18-4-15
Hawaii	5% of the first $100 a month, 10% of the next $100 and 20% of everything over $200, applied to earnings left after legally required withholding; the 20% marginal ceiling is more protective than the federal 25% (§ 652-1(a)(4))	**No**	None. The exemption list is closed, with no cash, deposit or residual category, and the garnishment statute expressly reaches money held by the garnishee for safekeeping (§§ 651-121, 652-1(a))	**No** (§ 651-121(6) covers only compensation due for the 31 days before the proceeding)	Haw. Rev. Stat. §§ 652-1(a)(4), 651-121

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
Idaho	Lesser of 25% of disposable earnings or the excess over 30× the federal minimum wage; the Idaho Credit Code applies the same rule to a judgment on a regulated consumer credit sale or loan (§§ 11-207(1), 28-45-104(2))	**No**	None (the $1,500 exemption in § 11-605(10) reaches tangible personal property only)	**No** (§ 11-605(11) protects earnings only while they remain unpaid)	Idaho Code §§ 11-207(1), 11-605(10)-(11)
Illinois	Lesser of 15% of gross wages or the excess over 45× the greater of the federal minimum wage or the Illinois minimum wage; Illinois has paid $15.00 an hour since January 1, 2025, so the state figure controls (735 ILCS 5/12-803)	**No**	$4,000 wildcard in any other property, which reaches a deposit balance. $1,000 of it is automatic in a checking or savings account, but only against a consumer debt judgment and only until the return date, after which an unclaimed balance can be turned over (735 ILCS 5/12-1001(b), 5/12-1001.1)	**No**	735 ILCS 5/12-803, 5/12-1001(b), 5/12-1001.1
Indiana	Lesser of 25% of disposable earnings or the excess over 30× the federal minimum wage; on the debtor's showing of good cause a court may cut the percentage to 10% (§ 37-2-6-4)	**No**	$450 in deposit accounts, cash and other intangible property; the code sets $300 and the Department of Financial Institutions carries the in-force figure to $450 (§ 34-55-10-2(c)(3); 750 IAC 1-1-1(c)) (must be claimed)	**No**	Ind. Code §§ 37-2-6-4, 34-55-10-2(c)(3)
Iowa	On a judgment from a consumer credit transaction, the lesser of 25% of disposable earnings or the excess over 40× the federal minimum wage, a higher floor than the federal 30×. Either way an annual cap per judgment creditor applies, running from $250 to $2,000 by income bracket, or 10% of expected earnings at $50,000 or more (§§ 537.5105(2), 642.21)	**No**	$1,000 in cash on hand, bank deposits, share drafts and other deposits, stackable on the chapter's other exemptions. A garnished bank must keep sweeping the account at least monthly for new deposits while the garnishment notice stays effective (§§ 627.6(14), 642.22(2)) (must be claimed)	**No**	Iowa Code §§ 642.21, 537.5105(2), 627.6(14)
Kansas	Lesser of 25% of aggregate disposable earnings, the excess over 30× the federal minimum wage, or the plaintiff's claim. A creditor who sold or assigned the account loses wage garnishment entirely, and no creditor may issue more than one wage garnishment against the same debtor in a 30-day period (§ 60-2310(b), (d))	**No**	None. The exemption list is closed, with no cash, deposit or residual clause; on a bank garnishment the institution freezes 110% of the balance due and keeps a $15 fee (§§ 60-2304, 60-733)	**No**	Kan. Stat. Ann. §§ 60-2310, 60-2304

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
Kentucky	Lesser of 25% of disposable earnings or the excess over 30× the federal minimum wage, with no head-of-family enhancement (§ 427.010(2))	**No**	None for an ordinary account: the $1,000 general exemption applies by its own terms only in a federal bankruptcy proceeding. Funds in a health savings account are exempt with no stated cap (§§ 427.010(1), 427.160)	**No**	Ky. Rev. Stat. §§ 427.010, 427.160
Louisiana	75% of disposable earnings is exempt and in no case less than 30× the federal minimum wage; 50% exempt for child support and 60% for spousal support (§ 13:3881(A)(1)(a))	**No**	None. The exemption list is a closed set of categories with no wildcard and nothing reaching cash, a deposit account or a brokerage account	**No**	La. Rev. Stat. § 13:3881(A)(1)(a)
Maine	No wage garnishment writ exists: no person may be held trustee for any amount due as wages for personal labor. A creditor reaches earnings only through a court-ordered installment payment entered after a disclosure hearing, capped at the least of 25% of disposable earnings plus exempt income, the excess of that sum over 40× the higher of the federal or the Maine minimum wage, or total disposable earnings (§§ 2602(6), 3126-A(3))	**Partly** (no garnishment writ; a court-ordered installment payment substitutes)	$3,000 in cash and deposit accounts, plus a $500 any-property wildcard; the unused-residence spillover reaches household goods, tools of trade and bodily-injury payments but not cash. All three figures adjust every three years, next on April 1, 2027 (§ 4422(15), (17)) (must be claimed)	**No**	Me. Rev. Stat. tit. 14, §§ 2602(6), 3126-A(3), 4422; tit. 9-A, § 5-105
Maryland	Exempt is the greater of 75% of disposable wages due or 30× the state minimum hourly wage for each week the wages were earned, so a creditor reaches the lesser of 25% or the excess over that floor, calculated per pay period; Maryland's minimum wage runs above the federal figure (Com. Law § 15-601.1(b))	**No**	$500 in a deposit account with no election by the debtor, applied separately to each depository institution and to each writ, with the institution choosing which account it lands on; up to $6,000 in total if the debtor elects within 30 days of the attachment, with the $500 counting inside that $6,000 rather than on top of it. Neither figure applies to a wage attachment (Cts. & Jud. Proc. § 11-504(b)(5)-(6), (c)(3), (e))	**No**	Md. Code, Com. Law § 15-601.1(b); Cts. & Jud. Proc. § 11-504

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
Massachusetts	The debtor keeps the greater of 85% of gross wages or 50× the higher of the Massachusetts or federal minimum wage (ch. 246, § 28)	**No**	$2,500, which the bank applies on a trustee summons with no claim from the debtor (automatic); per debtor rather than per account, and no business, trust or organization qualifies. Outside trustee process the debtor may also claim $2,500 in cash and deposits and a $1,000 wildcard that absorbs up to $5,000 of unused exemptions (ch. 246, § 28A; ch. 235, § 34)	**No**	Mass. Gen. Laws ch. 246, §§ 28, 28A
Michigan	The federal ceiling and nothing more. MCL 600.5311's percentages sit in the voluntary wage-assignment chapter, and the court rule measures the garnishee's liability by earnings not protected from garnishment by law (MCR 3.101(G)(1)(f))	**No**	None: neither exemption statute carries a cash, deposit or residual category. A bank may not withhold from an account into which only clearly identifiable Social Security, SSI, Railroad Retirement, Black Lung or Veterans benefits are directly deposited (MCL 600.6023; MCR 3.101(I)(6))	**No**	Mich. Comp. Laws § 600.6023; Mich. Ct. R. 3.101
Minnesota	25% of disposable earnings where weekly income exceeds 80× the applicable hourly wage, 15% above 60× but not 80×, 10% above 40× but not 60×, and nothing below 40× the greater of the Minnesota or federal minimum wage (§ 571.922)	**No**	None outside bankruptcy: the $1,500 wildcard applies by its own words in a bankruptcy case (§ 550.37 subd. 28)	**Yes** (20 days after deposit in any financial institution, single or joint account; exempt as a matter of right whether claimed or not, non-waivable, traced first in first out, and it also defeats a bank's setoff or security interest)	Minn. Stat. §§ 571.922, 550.37 subd. 13
Mississippi	Nothing for 30 days from service of the writ, then the lesser of 25% of disposable earnings or the excess over 30× the federal minimum wage; Mississippi has no state minimum wage, so the floor keys to the federal rate (§ 85-3-4(1), (2)(a))	**No**	No exemption established for a deposit account: the $10,000 pooled allowance in § 85-3-1(a) is captioned tangible personal property and its cash item reads "cash on hand," which no decision has applied to a bank deposit. At 70 or older, $50,000 expressly including deposits of money (§ 85-3-1(h)) (must be claimed)	**No**	Miss. Code Ann. §§ 85-3-4, 85-3-1

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
Missouri	Lesser of 25% of disposable earnings, the excess over 30× the federal minimum wage, or 10% if the employee is a resident head of family (§ 525.030.2(1))	**No**	$600 of any other property of any kind, rising to $1,700 on January 1, 2027. For a head of family § 513.440 adds $1,250 plus $350 for each unmarried dependent child under 21 and expressly reaches debts and wages, the limb that covers a bank balance, except ten percent of any debt, income, salary or wages due (§§ 513.430.1(3), 513.440) (must be claimed)	**No**	Mo. Rev. Stat. §§ 525.030, 513.430, 513.440
Montana	Lesser of 25% of disposable earnings or the excess over 30× the federal minimum wage (§ 25-13-614(2))	**No**	None: the exemption lists are closed and carry no cash or wildcard category, so the 45-day traced-wage rule is the operative protection	**Yes,** for 45 days after receipt while the earnings stay traceable, by first in first out, last in first out or any other reasonable method the debtor selects (§ 25-13-610(2)-(3))	Mont. Code Ann. §§ 25-13-614, 25-13-610
Nebraska	Lesser of 25% of disposable earnings, the excess over 30× the federal minimum wage, or 15% for a head of family, granted without further proceedings (§ 25-1558)	**No**	$5,000 in personal property other than wages as the code reads, adjusted by the Department of Revenue every fifth year beginning 2023; assertable against a bank-account garnishment if claimed before final judgment in the garnishment (§ 25-1552; *ARL Credit Services, Inc. v. Piper*, 15 Neb. App. 811 (2007)). Earned income tax credit refunds are separately exempt (§ 25-1553) (must be claimed)	**Unsettled:** no statute or decision extends the wage percentages past deposit, though exempt funds stay exempt when commingled if reasonably traceable (*Schaefer Shapiro v. Ball*, 305 Neb. 669 (2020), a Social Security case)	Neb. Rev. Stat. §§ 25-1558, 25-1552
Nevada	18% of disposable earnings where the gross weekly wage is $770 or less, 25% above that, and in no case more than the excess over 50× the federal minimum wage (NRS 21.090(1)(g), 31.295(2))	**No**	Two layers. Automatic: $2,000 or the whole balance, whichever is less, stays accessible where the bank reasonably identifies a Treasury electronic deposit exempt from execution in the preceding 45 days, and otherwise $400, which gives way to a support writ, both aggregated across the debtor's accounts at that bank (NRS 21.105). Claimable: $10,000 in personal property not otherwise exempt, expressly including money and funds on deposit (NRS 21.090(1)(z))	**Yes:** the statutory definition of earnings includes compensation held in accounts at a bank or other financial institution, so the percentages follow the money into the account with no time limit (NRS 21.090(1)(g)(2))	Nev. Rev. Stat. §§ 21.090, 21.105

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
New Hampshire	Wages earned after service of the writ on the trustee are exempt. Wages earned before service are exempt as well, except in an action on a New Hampshire court judgment, where 50× the federal minimum hourly wage a week stays exempt and the employer pays the rest over on the usual payday (§ 512:21(I)-(II))	**No**	$1,000 in any property plus up to $7,000 of unused specific exemptions, $8,000 at most; not indexed (§ 511:2(XVIII)) (must be claimed)	Only for an account designated as a payroll account (§ 512:21(XI))	N.H. Rev. Stat. Ann. §§ 512:21, 511:2
New Jersey	10% of wages, debts, earnings, salary, trust-fund income or profits, unless the debtor's income exceeds 250% of the poverty level, when the court may order a larger percentage, bounded above by the federal limit (2A:17-56(a))	**No**	$1,000 in goods and chattels, shares of stock and personal property of every kind; unchanged since the 1951 codification and not indexed, and no protection against a purchase-money debt or tax process (2A:17-19) (must be claimed)	**No**	N.J. Stat. Ann. §§ 2A:17-56, 2A:17-19
New Mexico	Exempt is the greater of 75% of disposable earnings for the pay period or 40× the highest applicable minimum hourly wage, federal, state or local, whichever is highest where the wages were earned (§ 35-12-7(A))	**No**	$2,400 in any depository or investment account outside bankruptcy, inside a $15,000 wildcard for other personal property, plus traced money from the sources § 42-10-1 lists; adjusted every two years from July 1, 2025 (§§ 35-12-7(B)(2), 42-10-1(A)(14)) (must be claimed)	**Yes** (exempt wages keep their exempt status in a personal bank account while reasonably traceable)	N.M. Stat. Ann. §§ 35-12-7, 42-10-1(A)(14)
New York	Lesser of 10% of gross earnings or 25% of disposable earnings, and nothing at all in a week when disposable earnings do not exceed 30× the greater of the federal or the New York minimum wage. No withholding at all on a judgment from a medical debt action brought by a hospital or a licensed health care professional (CPLR 5231(b))	**No,** except a medical debt judgment, where withholding is barred outright	$4,080 in New York City, Nassau, Suffolk and Westchester and $3,840 elsewhere for 2026, being 240× the applicable minimum wage (self-executing), and an account holding less than 90% of that figure cannot be restrained at all. A separate $3,425 is exempt where direct deposits reasonably identifiable as statutorily exempt payments arrived in the preceding 45 days (CPLR 5222(i), 5205(l))	**Partly** (90% of earnings for personal services rendered within the 60 days before the income execution, which the debtor must claim) (CPLR 5205(d)(2))	N.Y. C.P.L.R. §§ 5231(b), 5222(i), 5205(l), 5205(d)(2)

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
North Carolina	No wage garnishment is available to a private judgment creditor. Garnishment is ancillary to attachment, and attachment issues only against a nonresident, a foreign corporation, or a debtor who absconds, conceals himself or disposes of property to defraud creditors; the garnishments the code authorizes run to state and local taxes, child support, benefit overpayments and ambulance service (§§ 1-440.21(a), 1-440.3)	**Yes** in effect, by the absence of a remedy rather than by a prohibition statute	Up to $5,000 of any unused portion of the $35,000 homestead exemption, so a debtor with $35,000 or more of home equity has nothing; not indexed (§ 1C-1601(a)(2)) (must be claimed)	**Yes,** on a showing: earnings for personal services within the 60 days before the order stay exempt if the debtor shows by affidavit that they are necessary for a family supported wholly or partly by his labor. Commingling defeats it, and a debtor with no dependents gets nothing (§ 1-362)	N.C. Gen. Stat. §§ 1-440.21(a), 1-440.3, 1-362, 1C-1601(a)(2)
North Dakota	Lesser of 25% of weekly disposable earnings or the excess over 40× the federal minimum hourly wage, that maximum then reduced by $20 for each dependent family member residing with the debtor; the dependent list must reach the employer within 10 days of the summons (§ 32-09.1-03)	**No**	$7,500 for a head of a family, the statute naming money among the property that may be selected, or $3,750 for an unmarried debtor without dependents; alternatively $25,000 in lieu of the homestead exemption. Claimed within 10 days of the notice of levy, or the property is treated as non-exempt (§§ 28-22-03, 28-22-03.1, 28-22-05)	**No:** wages are exempt from process only to the extent § 32-09.1-03 provides, a formula applied in the employer's hands (§ 28-22-18)	N.D. Cent. Code §§ 32-09.1-03, 28-22-03, 28-22-03.1
Ohio	The federal floor and nothing more: the greater of 75% of disposable earnings or 30× the federal minimum hourly wage a week (§ 2329.66(A)(13))	**No**	$625 for April 1, 2025 through March 31, 2028, covering cash on hand, money due and payable, money to become due within 90 days, tax refunds and money on deposit together, but not personal earnings. The amount is re-set every third April 1 by Judicial Conference memorandum rather than by amending the section, so the codified text still reads $400; the next re-set is April 1, 2028 (§ 2329.66(A)(3), (B)) (must be claimed)	**No**	Ohio Rev. Code § 2329.66(A)(3), (A)(13), (B)

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
Oklahoma	25% of current wages or earnings for personal or professional services earned in the last 90 days; the statute exempts 75%. A debtor supporting a family or other dependents may apply for a hardship exemption after process issues, and a debtor with neither may not (tit. 31, §§ 1(A)(18), 1.1)	**No**	None. The exemption list runs to 24 enumerated categories with no wildcard, no cash line and no deposit-account line, so the 90-day wage exemption is the operative protection	**Partly,** and only through the wage exemption itself: the 75% is framed by when the earnings were earned rather than by whose hands hold them, so a debtor may claim it against a bank fund shown to be 90-day earnings. Older earnings are unprotected, and the debtor must claim it	Okla. Stat. tit. 31, §§ 1(A)(18), 1.1
Oregon	Lesser of 25% of disposable earnings or the excess over $400 a week, for wages payable through June 30, 2027; from July 1, 2027 the floor becomes 30× the Oregon minimum wage. A waiver is void, and a support or restitution award drops the floor to the older $254 schedule (ORS 18.385)	**No**	$2,600 for July 1, 2026 through June 30, 2027, the base protected account balance, which is a combined total across the debtor's accounts at the institution and which the bank must leave accessible on its own; the State Court Administrator re-indexes and publishes it each July 1 (ORS 18.785(2)(b), (2)(j)) (automatic)	**Yes** (exempt wages stay exempt on deposit while reasonably identifiable, up to a $7,500 accumulation, commingled funds traced first in first out) (ORS 18.348)	Or. Rev. Stat. §§ 18.385, 18.785, 18.348
Pennsylvania	Wages, salaries and commissions are wholly exempt from attachment while in the employer's hands, for every ordinary money judgment. The closed exception list is divorce, support, board furnished for four weeks or less, a residential-lease landlord judgment, PHEAA student loans, and criminal restitution, costs, fines or bail; the landlord exception reaches the lesser of 10% of net wages or the sum that would put the debtor below the federal poverty guidelines (42 Pa.C.S. § 8127(a))	**Yes,** for every ordinary money judgment rather than consumer debt alone, subject to six narrow exceptions	$300, covering bank notes, money, securities, real property, judgments and other indebtedness together; fixed since 1982 and not indexed (42 Pa.C.S. § 8123(a)) (must be claimed)	**No** (the exemption runs only while the wages are in the employer's hands)	42 Pa. Cons. Stat. §§ 8127(a), 8123(a)
Rhode Island	The federal ceiling does the work. Rhode Island's own wage exemption for an ordinary debtor is $50 a week; wages are wholly exempt while the debtor is the object of public charitable relief and for a year after, and a spouse's and minor children's wages are exempt as well (§ 9-26-4(8))	**No**	$500 in savings or other deposits at a banking or financial institution; the additional $6,500 wildcard is available only to a debtor in bankruptcy. Not indexed (§ 9-26-4(18)) (must be claimed)	**No**	R.I. Gen. Laws § 9-26-4(8), (18)

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
South Carolina	No wage garnishment is available to a private judgment creditor. The earnings of the debtor for his personal services cannot be applied toward a judgment in supplementary proceedings, and a separate section bars any garnishment of earnings for personal services rendered by an employee regardless of where the debt was incurred; federal-law garnishments and support orders are untouched (§§ 15-39-410, 15-39-420(2))	**Yes,** and not limited to consumer debt: the bar reaches every private money judgment	$5,000 as enacted in cash and other liquid assets, covering deposits, securities, notes, unpaid earnings not otherwise exempt, accrued vacation pay, refunds and receivables, plus up to $5,000 of unused spillover; available only to a debtor who does not claim the homestead exemption. The figure is re-set every even-numbered year and the published amount runs above the enacted base, reaching $7,600 on July 1, 2024 (§ 15-41-30(A)(5), (A)(7)) (must be claimed)	**No:** once the paycheck is deposited the only protection is the cash exemption, itself unavailable to a homesteader	S.C. Code Ann. §§ 15-39-410, 15-39-420(2), 15-41-30(A)(5)
South Dakota	Lesser of 20% of disposable earnings or the excess over 40× the applicable minimum wage, the federal minimum as in effect on July 24, 2009 or the state minimum if greater, less $25 a week for each dependent family member residing with the debtor (§ 21-18-51)	**No**	No dedicated deposit-account exemption. A head of family may select $7,000 and any other debtor $5,000 from personal property not absolutely exempt, expressly including money (§ 43-45-4) (must be claimed and appraised)	**No:** for garnishment, earnings are exempt only to the extent §§ 21-18-51 to 21-18-53 provide (§ 43-45-14)	S.D. Codified Laws §§ 21-18-51, 43-45-4
Tennessee	Lesser of 25% of disposable earnings or the excess over 30× the federal minimum wage, plus $2.50 a week for each dependent child under 16 resident in the state, forfeited if the debtor does not inform the employer. No head-of-family provision (§§ 26-2-106, 26-2-107)	**No**	$10,000 of personal property, which the statute expressly extends to money and funds on deposit with a bank or other financial institution; a general exemption the debtor may allocate to a deposit rather than a dedicated bank exemption, and there is no vocation or abode condition (§ 26-2-103) (must be claimed)	**No:** § 26-2-111's tracing clause reaches crime-victim awards, bodily-injury, wrongful-death and lost-future-earnings payments, not wages	Tenn. Code Ann. §§ 26-2-103, 26-2-106
Texas	Current wages for personal service are not subject to garnishment for any judgment except as state or federal law otherwise provides, and the garnishee is discharged as to any debt for current wages. The carve-outs come from other law: court-ordered child support, and federal claims such as taxes and student loans (Civ. Prac. & Rem. Code § 63.004)	**Yes,** and not limited to consumer debt: a tort or contract judgment creditor cannot reach current wages either	None. Chapter 42's $100,000 family and $50,000 single caps apply only to the closed category list in § 42.002(a), which contains no cash, deposit accounts, brokerage or securities	**No** (the exemption covers current wages and ends at deposit)	Tex. Civ. Prac. & Rem. Code § 63.004; Tex. Prop. Code § 42.001

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
Utah	Lesser of 25% of disposable earnings or the excess over 30 hours a week times the federal minimum wage on a judgment arising from a consumer credit agreement, and 15% where the judgment relates to an education loan; no head-of-family provision (§ 70C-7-103)	**No**	None: §§ 78B-5-505 and 78B-5-506 are closed category lists reaching neither cash, bank deposits, brokerage nor securities	**No:** § 78B-5-507(2) lists the exemptions that survive receipt and stay exempt in any traceable form, and earnings are not on the list	Utah Code §§ 70C-7-103, 78B-5-505, 78B-5-507
Vermont	15% of disposable earnings on a consumer credit judgment, leaving 85%, or 40× the federal minimum wage, whichever is greater, exempt; 25% otherwise. A court may exempt more where the debtor's and dependents' weekly maintenance expenses exceed those figures, and no order issues at all against a debtor who received state assistance in the two months before the hearing (12 V.S.A. § 3170)	**No**	$700 in bank deposits or deposit accounts, plus a $400 wildcard in any property that can absorb up to $7,000 of unused motor-vehicle, tools-of-trade, jewelry, household-goods and growing-crops exemptions (12 V.S.A. § 2740) (must be claimed)	**No:** § 2740(19)'s tracing clause covers benefit, support, injury, life-insurance and pension payments, and wages are absent from it	Vt. Stat. Ann. tit. 12, §§ 2740, 3170
Virginia	Lesser of 25% of disposable earnings or the excess over 40× the greater of the federal or the Virginia minimum wage in effect when the earnings are payable; support orders, chapter 13 orders and tax debts sit outside the cap (§ 34-29)	**No**	$5,000 in real or personal property the householder selects, including money and debts due; $10,000 at 65 or older, plus $500 for each dependent. CPI-adjusted on April 1, 2027 and every three years after (§ 34-4) (must be claimed by recorded homestead deed)	**Yes:** earnings means compensation for personal services whether paid to the individual or deposited with another entity on his behalf and traceable to him, with no time limit. The depository need not determine which part is subject to garnishment, so the debtor carries the tracing (§ 34-29)	Va. Code §§ 34-4, 34-29
Washington	For consumer debt, the lesser of 20% of disposable earnings or the excess over 35× the state minimum wage; 25%, or the excess over 35× the federal minimum wage, on every other judgment, and 15% on private student loan debt (RCW 6.27.150)	**No**	$2,000 for consumer debt and $500 for other debts, protected by the bank automatically however many accounts exist; $2,500 for private student loan debt, $1,000 of it automatic. The figures sit inside a $3,000 general personal-property cap and are indexed by the Department of Revenue every three years beginning July 1, 2027 (RCW 6.15.010(1)(d))	**No:** money earned as earnings is not exempt under RCW 6.15.010, so deposited pay gets the flat cash sub-cap rather than a carried-over percentage (RCW 6.27.150(7))	Wash. Rev. Code §§ 6.15.010, 6.27.150

State	Wage Garnishment Limit	Prohibits Consumer Wage Garnishment?	Bank Account Exemption	Traced-Wage Protection?	Authority
West Virginia	20% of after-tax salary or wages and no more, and no suggestee execution at all unless weekly after-tax pay exceeds 50× the federal minimum wage, which the garnishment may not reduce it below; a consumer-credit judgment debtor may also petition on undue hardship. The lien runs one year, and only one execution is satisfied at a time (§ 38-5A-3)	**No**	$1,100 in funds on deposit in a federally insured financial institution, inside a $15,000 aggregate cap that also has to cover the vehicle, household goods and trade tools (§ 38-8-1) (must be claimed)	**No:** wages are automatically exempt only to the extent § 38-5A-3 sets, and once deposited the money falls to the $1,100 deposit line (§ 38-8-1(c))	W. Va. Code §§ 38-5A-3, 38-8-1
Wisconsin	20% of disposable earnings, and nothing at all where household income is below the poverty line or the debtor receives, recently received or has been determined eligible for need-based public assistance. Where taking 20% would put household income below the poverty line, the garnishment is limited to the excess over the poverty line (§ 812.34(2))	**No**	$5,000 in depository accounts, but only to the extent the account is for the debtor's personal use and is not used as a business account; depository account reaches an account with a securities broker or dealer and excludes a safe deposit box (§ 815.18(3)(k)) (must be claimed)	**No:** there is no deposited-earnings provision, and § 815.18(3)(h) exempts 75% of net income per pay period only as reasonably necessary for support	Wis. Stat. §§ 812.34, 815.18(3)(k)
Wyoming	Lesser of 25% of disposable earnings or the excess over 30× the federal minimum wage; continuing garnishment runs on the same rule (§ 1-15-408)	**No**	None: the exemption schedule is closed, with no cash, bank, brokerage or securities line and no wildcard, so the traced-wage rule is the operative protection (§ 1-20-106)	**Yes:** disposable earnings stay exempt if deposited within 20 calendar days before service of a writ against the account, on the day of service, or within 10 business days after; and where a creditor garnishes earnings shown on a pay advice, the rest of that pay advice is entirely exempt once deposited. The bank has no duty to investigate, so the debtor must raise it (§ 1-15-408(a))	Wyo. Stat. §§ 1-15-408, 1-20-106

Wage floors move on their own. Connecticut and Colorado tie the floor to indexed state minimum wages, so the exempt amount rises with each wage increase. Oregon's floor is a flat $400 a week until July 2027, when it converts to 30 times the Oregon minimum wage.

Which States Do Not Allow Wage Garnishment?

Four states leave a private judgment creditor no general way to garnish wages: Texas, Pennsylvania, South Carolina, and North Carolina. None of the four limits its rule to credit card or other consumer debt; a tort or commercial judgment creditor is barred the same way.

Texas exempts current wages for personal service from garnishment on any judgment, and a Texas creditor's remedy is the bank account. The exceptions come from other law, chiefly court-ordered child support or spousal maintenance and federal claims such as taxes and student loans.

Pennsylvania exempts wages for every ordinary money judgment while they sit in the employer's hands, subject to six narrow exceptions, including support orders, state-agency student loans, and criminal restitution. Two exceptions belong to private creditors: a residential landlord holding a lease judgment, and a board provider whose bill covers four weeks or less. The landlord takes at most 10% of net wages and nothing that pushes the debtor below the federal poverty guidelines.

South Carolina bars a private creditor from reaching earnings for personal services on any civil money judgment, regardless of where the debt was incurred. Federal garnishments and support orders are untouched.

North Carolina has no prohibition statute; it gives the creditor no remedy instead. Garnishment there rides on attachment, and attachment does not issue against an ordinary resident debtor. The garnishments the code does authorize run to taxes, child support, benefit overpayments, and ambulance service.

Maine comes close. No garnishment writ exists for wages there; a creditor needs a court-ordered installment payment entered after a disclosure hearing, capped by the statute's own percentage formula. New York bars withholding on one category only: a judgment from a medical debt action brought by a hospital or a licensed health care professional.

Florida exempts all disposable earnings of a head of family, meaning a person who provides more than half the support of a child or other dependent. Earnings of $750 a week or less cannot be reached at all, and higher earnings stay exempt unless the debtor signed the statutory written waiver. A Florida debtor who is not a head of family gets only the federal limit under Florida's garnishment rules.

How States Protect More Than the Federal Formula

States protect wages beyond the federal rule in two ways: by cutting the percentage a creditor can take, or by raising the income floor a garnishment cannot touch.

Arizona stops the creditor at 10% of disposable earnings. New Jersey allows 10% of wages unless the debtor's income tops 250% of the poverty level. Hawaii's graduated formula never takes more than 20% at the margin, and several states, California and Colorado among them, hold the line at 20%.

Other states raise the income floor instead, which protects low earners most. Illinois exempts 45 times its $15.00 minimum wage, about $675 a week, before the creditor sees anything. Arizona pairs its 10% cap with a floor of 60 times the highest applicable minimum wage, local rates included.

A handful of states adjust for hardship or dependents. Missouri cuts the take to 10% for a resident head of family, and Nebraska to 15%. Colorado courts must raise the exemption where the remaining income cannot cover listed living expenses. The District of Columbia adds a hardship motion, presumed for public assistance recipients; once it is granted, the creditor cannot move to revisit it for 18 months.

The debt type moves several caps as well. Washington allows a consumer creditor 20% and other judgment creditors 25%, and Vermont draws the same line at 15% and 25%. Iowa caps each judgment creditor at an annual dollar total that runs from $250 to $2,000 by income bracket.

Nine states add nothing of their own to the federal formula: Idaho, Kansas, Kentucky, Louisiana, Michigan, Montana, Ohio, Utah, and Wyoming. Georgia reproduces the federal figures but writes the $217.50 floor into its statute as a fixed dollar amount. Tennessee adds $2.50 a week for each dependent child under 16. Rhode Island writes no percentage formula of its own, so the federal ceiling does the work.

Can a Creditor Garnish Wages in Another State?

Each state's garnishment statute defines its own reach, so the protection a debtor gets turns on which statute applies rather than on where the debt arose.

Some statutes protect only residents. Delaware's 15% cap covers the wages of a Delaware resident, and Alaska gives a nonresident nothing beyond the federal limit. New Mexico keys its floor to the highest minimum wage in force where the wages were earned. South Carolina writes the rule from the debtor's side, protecting earnings for personal services regardless of where the debt was incurred.

How Is a Bank Levy Different from Wage Garnishment?

A wage garnishment takes a capped share of each paycheck from the employer. A bank levy reaches whatever sits in the account when the writ is served. No federal percentage cap protects deposited money.

The service date controls what a levy catches. Georgia's garnishment reaches funds held on the day of service plus five days. Kansas has the bank freeze 110% of the balance due and keep a $15 fee. Iowa makes a garnished bank sweep the account at least monthly for new deposits while the notice stays effective.

In most states the wage exemption dies at deposit, and the paycheck becomes ordinary money the moment it lands. Nine states carry the exemption into the account by statute: California, Florida, Minnesota, Montana, Nevada, New Mexico, Oregon, Virginia, and Wyoming. Minnesota's window is 20 days, Florida's six months. Nevada and Virginia impose no window, because each defines earnings to include pay held at a bank.

North Carolina belongs beside that list rather than on it. Its 60-day protection exists only where the debtor shows by affidavit that a family supported by his labor needs the money, and commingling defeats the claim. Connecticut, Oklahoma, New York, and New Hampshire protect deposited wages in part. Tracing is the debtor's burden nearly everywhere; Minnesota is the exception, with a 20-day protection that applies whether claimed or not and cannot be waived.

Whether money already in the account survives depends on the state's deposit exemption. Delaware alone on this chart takes banks out of its own garnishment process. Everywhere else, the deposit exemption ranges between nothing at all and several thousand dollars the bank itself must protect.

Federal benefit deposits are protected in every state. On receiving a garnishment order, a bank must automatically protect up to two months of directly deposited Social Security, veterans, federal employee retirement, or Railroad Retirement benefits, and it may not freeze that amount. The rule reaches garnishment orders only; an IRS levy falls outside it. The rule also gives way where the order arrives with a Notice of Right to Garnish Federal Benefits. Federal agencies collecting federal debts and state child support agencies attach that notice.

Which States Have the Strongest Wage Garnishment Protections?

Texas, Pennsylvania, South Carolina, and North Carolina give wages the strongest protection on the chart, because an ordinary private creditor cannot garnish them at all. Florida does the same for any head of family. In the four states the bar covers the paycheck only. The protection ends at deposit: Texas exempts nothing in a bank account, Pennsylvania protects $300, North Carolina offers only unused homestead exemption up to $5,000, and South Carolina's cash exemption excludes anyone claiming a homestead.

The strongest end-to-end protection sits where the percentage cap and the deposit rules meet. Nevada's percentages follow the money into the account and never expire, and the automatic floor adds $400, or $2,000 when federal benefits landed within the preceding 45 days. California pairs a 20% cap with an automatic per-debtor deposit exemption and a 30-day tracing rule. At the weak end, the nine federal-formula states add nothing, and most of them protect little or nothing on deposit either.

Every dollar figure above is the August 2026 amount; the indexed ones move when state officials re-set them, without any statutory amendment.

Sources

The authority behind each row of the chart, jurisdiction by jurisdiction: the provision that sets the wage garnishment limit, the provision that exempts money in a bank account, and the provision or decision that decides whether wages keep their exempt character once they are deposited. Where a state carries no rule past deposit, the entry says so and names the sections that show it. The federal provisions both charts depend on are collected at the end.

Alabama

Ala. Code § 6-10-7 (75 percent of wages, salaries or other compensation due or to become due is exempt, the federal result with no head-of-family enhancement)

Ala. Code § 6-10-6 ($7,500 of personal property of the debtor's own selection as enacted, with wages, salaries and other compensation expressly carved out; no Alabama provision carries the wage exemption past payment into a deposit account)

Ala. Code § 6-10-12 (the State Treasurer readjusts every dollar amount in the article every three years for cumulative CPI change; the personal-property figure is $9,400 for exemptions claimed on or after April 1, 2024 and $10,225 on or after April 1, 2027)

Ala. Code § 6-10-37 (where money, choses in action or personal property are garnished, the debtor claims by written claim verified by oath filed before judgment of condemnation)

Alaska

Alaska Stat. § 09.38.050 (weekly net earnings exempt to $350, or $550 on the debtor's affidavit that their earnings alone support the household; a nonresident gets only the federal limit)

Alaska Stat. § 09.38.030 ($1,400 aggregate in cash and other liquid assets, deposits and securities expressly included, available only to an individual who does not receive earnings weekly, semi-monthly or monthly, so a regularly paid employee cannot reach it)

Alaska Stat. § 09.38.115 (the chapter's dollar amounts move only by Department of Labor and Workforce Development regulation, only on October 1 of an even-numbered year, only at a 10 percent cumulative CPI trigger, and only in multiples of 10 percent of the August 26, 1982 figures, so the code figure and the operative figure can diverge)

Arizona

Ariz. Rev. Stat. § 33-1131(B) (a creditor reaches the lesser of 10 percent of weekly disposable earnings or the excess over 60 times the highest applicable federal, state or local minimum wage, leaving 90 percent exempt; the section runs on earnings subject to process in the employer's hands and does not follow them into an account)

Ariz. Rev. Stat. § 33-1126(A)(9) ($5,000 as enacted held in a single account in any one financial institution, measured per account rather than per debtor, adjusted each January 1 by the August-over-August CPI-U and rounded up to the nearest $100; it does not defeat normal account service charges)

Ariz. Rev. Stat. § 33-1126(D) (the section exempts nothing from a judgment for child support arrearages or a child support debt)

Arkansas

Ark. Code Ann. § 16-66-208 (the first $25 a week of net wages of laborers and mechanics is absolutely exempt with no filing; the 60 days of wages exemption requires a sworn schedule and is capped by the constitutional personal-property limit)

Ark. Const. art. 9, §§ 1-2 ($500 of personal property for a married person or head of a family and $200 for an unmarried non-head, against debts by contract only and claimed by verified schedule; a constitutional cap the legislature cannot raise)

Ark. Code Ann. § 16-110-415 (wage garnishment operates against the employer garnishee, the lien continuing as to subsequent earnings until the judgment is satisfied; nothing carries the wage exemption past deposit)

California

Cal. Civ. Proc. Code § 706.050 (a creditor reaches the lesser of 20 percent of weekly disposable earnings or 40 percent of the excess over 48 times the applicable minimum wage, using the local minimum wage where it is higher)

Cal. Civ. Proc. Code § 704.220 (deposit accounts exempt up to the Region 1 minimum basic standard of adequate care for a family of four as annually adjusted by the Department of Social Services, exempt without making a claim and measured per debtor rather than per account; it does not apply to a levy for wages owed, child or spousal support, or a state tax, agency or Unemployment Insurance Code levy)

Cal. Civ. Proc. Code § 704.070 (paid earnings keep their exempt character for 30 days after payment)

Colorado

Colo. Rev. Stat. § 13-54-104 (a creditor reaches the lesser of 20 percent of weekly disposable earnings or the excess over 40 times the greater of the federal or the Colorado constitutional minimum wage, and on the debtor's written objection the court shall raise the exemption where post-garnishment income cannot cover the enumerated living expenses)

Colo. Rev. Stat. § 13-54-102(1)(w) (up to $2,500 cumulative in a depository account or accounts in the name of the debtor)

Colo. Rev. Stat. § 13-54-102(6) (commingled funds are traced first in, first out; the rule allocates dollars inside the account and does not carry the wage exemption past deposit)

Connecticut

Conn. Gen. Stat. § 52-361a(f) (a creditor reaches the lesser of 25 percent of weekly disposable earnings or the excess over 40 times the higher of the federal or the Connecticut minimum wage, so the percentage is the federal ceiling and the indexed state floor does the work)

Conn. Gen. Stat. § 52-367b(c)(2) (on a bank execution against an individual the institution must itself leave the full amount of readily identifiable direct-deposited exempt federal benefits and Title IV-D support, up to $1,000 of deposits readily identifiable as wages within a two-month lookback, and otherwise the lesser of the balance or $1,000)

Conn. Gen. Stat. § 52-352b(18) ($1,000 in any property, applied automatically by the bank with no exemption claim from the debtor)

Delaware

Del. Code tit. 10, § 4913 (85 percent of the wages of a Delaware resident is exempt from mesne and execution attachment, so 15 percent is reachable, and the limit does not apply to process for a fine, costs or taxes due the State; wages exclude payment for services rendered by a self-employed person, who therefore has no state wage exemption at all, and only one attachment runs at a time with priority to the first attaching creditor)

Del. Code tit. 10, § 3502(b) (banks, trust companies, savings institutions and loan associations shall not be subject to the operations of the attachment laws of the State, the only exception being a wage attachment against the institution's own employee; the bar carries no dollar cap and is not limited to consumer debts, it names four institution types, and no located provision extends it to credit unions)

Del. Code tit. 10, § 4903 ($500 of personal property for a head of family, Delaware's general personal-property exemption)

District of Columbia

D.C. Code §§ 16-572, 15-501(a)(3) (an attachment levied on wages due from an employer-garnishee becomes a lien and continuing levy to the extent of 25 percent of the amount by which the judgment debtor's disposable wages for the week exceed 40 times the minimum hourly wage prescribed by § 32-1003 in effect when the wages are payable, a pure excess formula with no percentage-of-disposable prong, and only one wage attachment is satisfied at a time; § 15-501(a)(3) exempts the debtor's aggregate interest in any property up to $850 in value plus up to $8,075 of any unused exemption under paragraph (14))

D.C. Code §§ 16-572.01, 16-572.02 (a judgment debtor may move to exempt additional wages on a claim of undue financial hardship, heard no later than 30 days after filing, with a presumption of hardship for a movant receiving Temporary Assistance for Needy Families, the Program on Work, Employment, and Responsibility, General Assistance for Children, Supplemental Security Income, Interim Disability Assistance, Medicaid or D.C. Healthcare Alliance benefits, and the creditor may not move for review for 18 months; the creditor must mail the debtor the writ with a notice stating that a debtor earning 40 times the D.C. minimum hourly wage a week or less is fully protected against garnishment)

D.C. Code § 15-501(a) (the subsection runs only to a head of a family or householder residing in the District or earning the major portion of a livelihood there, so a single non-householder debtor has no fixed-dollar deposit exemption at all; and because paragraph (14) is value-unlimited, the spill-over is all or nothing, $8,925 for a debtor who owns no residence and $850 for one who does)

D.C. Code §§ 15-503, 16-546 (the monthly exemption for earnings, insurance, annuity and pension payments expressly excludes wages as defined in subchapter III of chapter 5 of Title 16, and the bank-levy route, attachment of credits, carries no tracing rule, so District wages carry no protection into a deposit account)

D.C. Code § 32-1003(a)(6)(A), (f-1) (the D.C. minimum hourly wage rises each July 1 in proportion to the annual average increase in the Consumer Price Index for All Urban Consumers in the Washington Metropolitan Statistical Area, adjusted to the nearest $.05, and the Mayor publishes the adjusted rate in the D.C. Register and on the Department of Employment Services website at least 30 days before it takes effect, so the dollar value of the 40 times floor is not in the Code)

Florida

Fla. Stat. § 222.11 (all disposable earnings of a head of family are exempt at $750 a week or less, and above $750 they remain exempt unless the debtor signed the statutory written waiver in a separate document in at least 14-point type; exempt earnings credited or deposited at a financial institution stay exempt for six months if traceable and identifiable as earnings, and commingling alone does not defeat tracing)

Fla. Stat. § 222.25(4) ($4,000 of personal property, available only to a debtor who does not claim or receive the benefits of the homestead exemption)

Fla. Const. art. X, § 4(a)(2) ($1,000 of personal property, which is the effective figure for a Florida homeowner)

Fla. Stat. § 655.0201 (a financial institution may designate a sole in-state location or registered agent for service, and once designated that is the sole location for service of process for garnishment, levy and attachment of safety deposit boxes)

Georgia

O.C.G.A. § 18-4-5 (a creditor reaches the lesser of 25 percent of weekly disposable earnings, 15 percent where the judgment arose from a private student loan, or the excess over $217.50; the floor is hard-coded at 30 hours times the federal $7.25 and does not track any state minimum wage)

O.C.G.A. § 44-13-1 ($5,000 in any real or personal property exempt from levy and sale by virtue of any process whatever, available outside bankruptcy; it is worded as an exemption from levy and sale rather than from garnishment by name, and no Georgia appellate decision has applied it to a bank garnishment)

O.C.G.A. § 18-4-4(c)(2) (a garnishment other than a continuing garnishment, served on a financial institution, reaches the day-of-service balance plus the next five days)

O.C.G.A. § 18-4-15 (the debtor claims an exemption by filing with the clerk before judgment, an order to disburse or distribution, and the court sets a hearing within ten days; the section provides that earnings held at a financial institution may be exempt under the section 18-4-5 limits, which is a claim route rather than a tracing rule)

O.C.G.A. § 18-4-6 (an exemption not identified by the Attorney General is still claimable in a garnishment)

Hawaii

Haw. Rev. Stat. § 652-1(a)(4) (Hawaii's own graduated formula: 5 percent of the first $100 a month, 10 percent of the next $100 and 20 percent of everything over $200, computed on earnings left after legally required withholding, so the marginal ceiling is more protective than the federal 25 percent)

Haw. Rev. Stat. § 652-1(a) (garnishment expressly reaches moneys of the defendant then in the possession of the garnishee for safekeeping)

Haw. Rev. Stat. § 651-121 (a closed six-item exemption list with no cash, deposit or residual any-property clause; the compensation item reaches only pay due to the debtor for services rendered in the 31 days before the proceeding, so wages lose all protection once paid)

Idaho

Idaho Code § 11-207(1) (a creditor reaches the lesser of 25 percent of disposable earnings or the excess over 30 times the federal minimum wage)

Idaho Code § 11-605(10)-(11) (the $1,500 wildcard reaches tangible personal property only and cannot be applied to a deposit; the $2,500 annual wage exemption runs only to earnings earned but not yet paid and by its terms does not affect section 11-207)

Idaho Code § 28-45-104(2) (a judgment on a regulated consumer credit sale or loan carries the same 25 percent and 30 times formula, so consumer debt gets no better treatment)

Illinois

735 ILCS 5/12-803 (a creditor reaches the lesser of 15 percent of gross wages for the week or the excess over 45 times the greater of the federal minimum wage or the Illinois minimum wage; the Illinois figure of $15.00 controls today, putting the floor at about $675 a week)

735 ILCS 5/12-1001(b) ($4,000 wildcard in any other property, which reaches a deposit balance and must be claimed)

735 ILCS 5/12-1001.1 ($1,000 automatic in a checking or savings deposit account, but only against a consumer debt judgment as defined in section 2-1303(b)(1) and only until the return date, after which an unclaimed balance can be turned over)

Indiana

Ind. Code § 24-4.5-5-105 (a creditor reaches the lesser of 25 percent of disposable earnings or the excess over 30 times the federal minimum wage, and on the debtor's showing of good cause a court may cut the percentage to as low as 10 percent; disposable earnings are defined to include rents and profits)

Ind. Code § 34-55-10-2(c)(3) (the claimable intangible-property exemption reaching deposit accounts, cash and other intangible property, expressly excluding debts owing and income owing)

750 Ind. Admin. Code 1-1-1(c) (carries the codified $300 intangible figure to the $450 in force)

Iowa

Iowa Code § 537.5105(2) (on a judgment arising from a consumer credit transaction the weekly floor is the excess over 40 times the federal minimum wage rather than the federal 30 times, capped alternatively at 25 percent of disposable earnings)

Iowa Code § 642.21 (an absolute annual cap per judgment creditor: $250, rising by income bracket to $400, $800, $1,500 and $2,000, and 10 percent of expected earnings at $50,000 or more)

Iowa Code § 627.6(14) ($1,000 in cash on hand, bank deposits, share drafts or other deposits, claimable and stackable on the chapter's other exemptions)

Iowa Code § 642.22(2) (a garnished supervised financial organization must keep monitoring the account for additional deposits at least monthly while the garnishment notice remains effective)

Kansas

Kan. Stat. Ann. § 60-2310 (a creditor reaches the least of 25 percent of aggregate disposable earnings, the excess over 30 times the federal minimum wage, or the plaintiff's claim; a creditor that sold or assigned the account loses wage garnishment entirely, and the section restricts only earnings required to be withheld)

Kan. Stat. Ann. § 60-2304 (a closed categorical exemption list with no cash, deposit or residual item, so a deposited Kansas paycheck is unprotected)

Kan. Stat. Ann. § 60-733 (on a bank garnishment the institution withholds 110 percent of the balance due under the judgment and may keep a $15 fee; on a joint account with a non-debtor it withholds the entire amount sought, and neither creditor nor garnishee answers to the co-owner)

Kentucky

Ky. Rev. Stat. § 427.010(2) (a creditor reaches the lesser of 25 percent of disposable earnings or the excess over 30 times the federal minimum wage, the federal formula with no head-of-family enhancement and no state-minimum substitution)

Ky. Rev. Stat. § 427.010(1) (exempts funds deposited in a health savings account described in Section 223 of the Internal Revenue Code with no stated cap, the only liquid-funds protection Kentucky gives outside bankruptcy)

Ky. Rev. Stat. § 427.160 (the $1,000 general exemption applies solely for the purpose of applying 11 U.S.C. § 522(b)(3)(A) in a federal bankruptcy proceeding, so it does not answer a judgment creditor's levy)

Louisiana

La. Rev. Stat. § 13:3881(A)(1)(a) (75 percent of disposable earnings for the week is exempt and in no case less than 30 times the federal minimum wage, the federal formula; the same subparagraph drops the exemption to 50 percent for child support and 60 percent for spousal support)

La. Rev. Stat. § 13:3881(A)(1)(b) (defines disposable earnings as earnings left after legally required withholding, so the exemption runs on the flow in the employer's hands)

La. Rev. Stat. § 13:3881(A) (a closed category list with no wildcard and nothing reaching cash, a deposit account or a brokerage account)

Maine

Me. Rev. Stat. tit. 14, § 2602(6) (no person may be adjudged trustee by reason of any amount due to the principal defendant as wages for his personal labor, and trustee process is Maine's garnishment mechanism, so no wage garnishment writ exists)

Me. Rev. Stat. tit. 14, § 3126-A(3) (a creditor reaches earnings only through an installment payment order entered after a disclosure hearing, capped at the least of 25 percent of the sum of disposable earnings and exempt income, the amount by which that sum exceeds 40 times the higher of the federal or Maine minimum wage, or total disposable earnings)

Me. Rev. Stat. tit. 9-A, § 5-105 (defines garnishment on a consumer credit judgment as an installment payment order under Title 14, chapter 502, and states the same 25 percent and 40 times cap)

Me. Rev. Stat. tit. 14, § 4422 ($3,000 in cash and deposit accounts, claimable, plus a $500 any-property wildcard; the unused-residence spillover reaches household goods, tools of trade and bodily-injury payments but not cash, and the figures are adjusted for inflation every three years, the next adjustment taking effect April 1, 2027)

Maryland

Md. Code, Com. Law § 15-601.1(b) (exempt is the greater of 75 percent of disposable wages due or 30 times the State minimum hourly wage multiplied by the weeks in which the wages were earned, calculated per pay period; the section runs on wages due, in the employer's hands)

Md. Code, Cts. & Jud. Proc. § 11-504(b)(5)-(6), (c)(3) ($500 in a deposit account without any election by the debtor, applying separately to each depository institution and to each writ with the institution choosing the account, and up to $6,000 on the debtor's election within 30 days of the attachment or levy, the $500 counting inside the $6,000 rather than on top of it)

Md. Code, Cts. & Jud. Proc. § 11-504(e) (the exemptions in the section do not apply to wage attachments, so the $6,000 election cannot be thrown at a wage garnishment)

Massachusetts

Mass. Gen. Laws ch. 246, § 28 (the debtor keeps the greater of 85 percent of gross wages or 50 times the higher of the Massachusetts or federal minimum wage; a greater-of test, not a flat cap)

Mass. Gen. Laws ch. 246, § 28A (the bank answers as subject to attachment only what exceeds $2,500 and the trustee summons must describe the exemption, so the amount applies without a claim; per debtor rather than per account, and no business, trust or organization qualifies; no Massachusetts provision carries the wage exemption past deposit, so this flat figure is what the account gets)

Mass. Gen. Laws ch. 235, § 34 cls. Fifteenth, Seventeenth (outside trustee process the debtor may also claim $2,500 in cash and deposits and $1,000 plus up to $5,000 of unused amounts)

Michigan

Mich. Comp. Laws § 600.6023(1) (the exemption list carries no cash, deposit or wildcard category, so a Michigan bank account has no state exemption and deposited wages have no protection)

Mich. Ct. R. 3.101(G)(1)(f) (the garnishee's liability is measured by the earnings not protected from garnishment by law, pointing to the federal ceiling at 15 U.S.C. § 1673; Michigan adds no wage exemption of its own)

Mich. Ct. R. 3.101(I)(6) (a bank may not withhold from an account into which only exempt funds are directly deposited and are clearly identifiable as Social Security, Supplemental Security Income, Railroad Retirement, Black Lung or Veterans Assistance benefits; a named-benefit rule that protects no wages)

Minnesota

Minn. Stat. § 571.922(a), (b) (the amount subject to garnishment is 25 percent of disposable earnings where weekly income exceeds 80 times the applicable hourly wage, 15 percent above 60 times but not 80, 10 percent above 40 times but not 60, and nothing below 40 times the greater of the Minnesota or federal minimum wage)

Minn. Stat. § 550.37 subd. 13 (exempt earnings stay exempt for 20 days after deposit in any financial institution, single or joint account, and defeat the institution's own setoff or security interest; first in, first out tracing; exempt as a matter of right whether claimed or not and not waivable, with the burden on the debtor)

Minn. Stat. § 550.37 subd. 28 (the $1,500 wildcard applies by its own words only in a bankruptcy, so a Minnesota deposit account has no exemption outside bankruptcy)

Mississippi

Miss. Code Ann. § 85-3-4(1), (2)(a) (nothing is reachable for 30 days from service of the writ, then the lesser of 25 percent of disposable earnings or the excess over 30 times the federal minimum wage; the protection operates on wages in the employer's hands and nothing continues it past payment)

Miss. Code Ann. § 85-3-1(a) (the $10,000 pooled allowance is captioned tangible personal property and its cash item is cash on hand, so no exemption is established for a deposit account)

Miss. Code Ann. § 85-3-1(h) ($50,000 including deposits of money, available only to a debtor 70 or older and only on a claim)

Missouri

Mo. Rev. Stat. § 525.030.2(1) (the lesser of 25 percent of disposable earnings, the excess over 30 times the federal minimum wage, or 10 percent where the employee is a head of family and a Missouri resident)

Mo. Rev. Stat. § 513.430.1(3) ($600 for any other property of any kind, in force through December 31, 2026 and $1,700 from January 1, 2027)

Mo. Rev. Stat. § 513.440 (the limb that reaches a bank balance: $1,250 for a head of family plus $350 per unmarried dependent child under 21, expressly covering debts and wages, except ten percent of any debt, income, salary or wages due; must be claimed)

Mo. Sup. Ct. R. 90.01(d) (an account falls outside property subject to garnishment where all of its funds are recurring electronic deposits reasonably identified as exempt; a public-benefits carve-out that a deposited paycheck destroys, not a wage-tracing rule)

Montana

Mont. Code Ann. § 25-13-614(2) (the federal standard: the lesser of the excess over 30 times the federal minimum wage or 25 percent of disposable earnings)

Mont. Code Ann. § 25-13-610(2), (3) (earnings exempt under § 25-13-614 remain exempt for 45 days after receipt while in a form into which they are traceable, and the judgment debtor selects the tracing method: first in first out, last in first out, or any other reasonable basis)

Mont. Code Ann. §§ 25-13-608, 25-13-609 (the exemption lists carry no cash, deposit or wildcard category, so Montana has no bank-account exemption and the 45-day traced-wage rule is the operative protection)

Nebraska

Neb. Rev. Stat. § 25-1558(1), (3) (the lesser of 25 percent of disposable earnings, the excess over 30 times the federal minimum wage, or 15 percent for a head of family, granted to any person so entitled without further proceedings)

Neb. Rev. Stat. § 25-1552(1), (2) ($5,000 in personal property other than wages as enacted, adjusted by the Department of Revenue every fifth year beginning in 2023 by an adjustment that never enters the code text; must be claimed with a full property list)

ARL Credit Services, Inc. v. Piper, 15 Neb. App. 811, 736 N.W.2d 771 (2007) (the § 25-1552 exemption may be asserted against a garnishment of the debtor's bank account, not only against a forced sale, but the claim must be made before final judgment in the garnishment)

Schaefer Shapiro v. Ball, 305 Neb. 669, 941 N.W.2d 755 (2020) (funds exempt from garnishment remain exempt when commingled so long as the source is reasonably traceable, with the burden on the claimant; the exempt funds there were Social Security payments, and no Nebraska statute or decision extends the wage percentages past deposit)

Nevada

Nev. Rev. Stat. § 21.090(1)(g) (exempt is the greater of 82 percent of disposable earnings where the gross weekly wage is $770 or less, 75 percent above $770, or 50 times the federal minimum wage)

Nev. Rev. Stat. § 21.090(1)(g)(2) (earnings are defined to include compensation held in accounts maintained in a bank or other financial institution, so the wage percentages follow the money into the account with no time limit)

Nev. Rev. Stat. § 21.105 (the bank must leave a statutory minimum accessible when a writ is served, without the debtor claiming it: $2,000 or the whole balance where a Treasury electronic deposit exempt from execution landed in the preceding 45 days, otherwise $400, aggregated across the debtor's accounts at that bank and inapplicable where the writ is for support)

Nev. Rev. Stat. § 21.090(1)(z) (a further $10,000 in personal property not otherwise exempt, naming money, stocks, bonds and other funds on deposit with a financial institution; claimed, not automatic)

New Hampshire

N.H. Rev. Stat. Ann. § 512:21, I, II (wages earned after service of the writ on the trustee are exempt; wages earned before service are exempt except in an action founded on a debt on a New Hampshire court judgment, where only 50 times the federal minimum hourly wage a week is exempt)

N.H. Rev. Stat. Ann. § 512:21, XI (the only post-deposit protection is an account-designation rule covering money, rights and credits deposited in an account designated as a payroll account; pay landing in an ordinary checking account gets nothing)

N.H. Rev. Stat. Ann. § 511:2, XVIII ($1,000 in any property plus up to $7,000 of unused amounts from the listed paragraphs, an $8,000 maximum reaching any property, so deposits qualify; not indexed and must be claimed)

New Jersey

N.J. Stat. Ann. § 2A:17-56(a), (b) (10 percent of wages, debts, earnings, salary, trust fund income or profits, with the court free to order a larger percentage where the debtor's income exceeds 250 percent of the poverty level, bounded above by 15 U.S.C. § 1673; a State wage execution may reach up to 25 percent of gross earnings)

N.J. Stat. Ann. § 2A:17-19 ($1,000 in goods and chattels, shares of stock and personal property of every kind, unchanged since the 1951 codification and not indexed; no protection against a purchase-money debt or tax process, and it must be claimed)

N.J. Ct. R. 4:59-1 (execution practice carries the federal two-month look-back for electronically deposited federal benefits; no New Jersey provision carries the wage exemption past deposit)

New Mexico

N.M. Stat. Ann. § 35-12-7(A), (B)(2) (exempt is the greater of 75 percent of disposable earnings for the pay period or 40 times the highest applicable minimum hourly wage, federal, state or local, whichever is highest where the wages were earned)

N.M. Stat. Ann. § 35-12-7(D) (amounts exempt under the section retain their exempt status when deposited into a personal bank account, provided they are reasonably traceable)

N.M. Stat. Ann. § 42-10-1(A)(14) ($2,400 is the most a defendant outside bankruptcy may claim in any depository or investment account, inside a $15,000 wildcard for other personalty; claimed rather than automatic, and adjusted biennially from July 1, 2025)

New York

N.Y. C.P.L.R. § 5231(b)(i)-(iii) (an income execution takes the lesser of 10 percent of gross earnings or 25 percent of disposable earnings, and nothing at all for a week in which disposable earnings do not exceed 30 times the greater of the federal or New York minimum wage)

N.Y. C.P.L.R. § 5231(b)(iv) (no amount may be withheld at all on a judgment arising from a medical debt action brought by an article 28 licensed hospital or a title 8 licensed health care professional)

N.Y. C.P.L.R. § 5222(i) (self-executing: a restraining notice does not reach 240 times the greater of the federal or New York minimum hourly wage, $4,080 in New York City, Nassau, Suffolk and Westchester and $3,840 elsewhere for 2026, and where the account holds no more than 90 percent of that figure it may not be restrained at all)

N.Y. C.P.L.R. § 5205(l) ($3,425 is exempt where direct deposits reasonably identifiable as statutorily exempt payments arrived in the 45 days preceding service, a second self-executing shield)

N.Y. C.P.L.R. § 5205(d)(2) (90 percent of earnings for personal services rendered within 60 days before the income execution stays exempt, but it is claimable rather than automatic)

North Carolina

N.C. Gen. Stat. § 1-440.21(a) (garnishment is not an independent action but a proceeding ancillary to attachment)

N.C. Gen. Stat. § 1-440.3 (attachment issues only against a nonresident, a foreign corporation, or a debtor who has absconded, concealed himself, or removed, assigned or secreted property to defraud creditors, so an ordinary resident debtor's wages are beyond a private judgment creditor's reach)

N.C. Gen. Stat. § 1-362 (earnings for personal services within the 60 days preceding the order stay exempt where the debtor shows by affidavit that they are necessary for a family supported wholly or partly by his labor; a debtor with no dependents gets nothing)

Radiance Capital Receivables Twenty One, LLC v. Lancsek, 2022-NCCOA-789 (N.C. Ct. App. 2022) (§ 1-362 applied on the merits to funds already levied in a bank account, and the claim failed for want of sufficient segregation of commingled funds)

N.C. Gen. Stat. § 1C-1601(a)(2) (up to $5,000 of any unused portion of the $35,000 homestead exemption, so a debtor with $35,000 or more of home equity has nothing; claimed on the § 1C-1603 notice or waived, and not indexed)

North Dakota

N.D. Cent. Code § 32-09.1-03(1), (2) (the lesser of 25 percent of weekly disposable earnings or the excess over 40 times the federal minimum hourly wage, that maximum then reduced by $20 for each dependent family member residing with the debtor; the dependent list must reach the employer within 10 days of the summons and a late list works only prospectively)

N.D. Cent. Code § 28-22-03 ($7,500 for a head of a family in goods, chattels, merchandise, money and other personal property, money being named expressly among the property that may be selected)

N.D. Cent. Code § 28-22-05 ($3,750 for an unmarried debtor without dependents)

N.D. Cent. Code § 28-22-03.1(1) ($25,000 in lieu of the homestead, unavailable to a debtor who takes the homestead)

N.D. Cent. Code § 28-22-18 (wages are exempt from all process or levy only to the extent provided in § 32-09.1-03, a formula applied in the employer's hands, so no North Dakota provision carries the wage exemption past deposit)

Ohio

Ohio Rev. Code § 2329.66(A)(13) (personal earnings: the greater of 75 percent of disposable earnings or 30 times the federal minimum hourly wage a week, the federal floor and nothing more)

Ohio Rev. Code § 2329.66(A)(3) (cash on hand, money due and payable, money to become due within 90 days, tax refunds and money on deposit share one exemption, with personal earnings carved out; it must be claimed)

Ohio Rev. Code § 2329.66(B) (the amounts are re-set every third April 1 by Ohio Judicial Conference memorandum without amending the section, so the operative deposit figure is $625 for April 1, 2025 through March 31, 2028 while the codified text still reads $400; the next re-set is April 1, 2028)

Oklahoma

Okla. Stat. tit. 31, § 1(A)(18) (75 percent of current wages or earnings for personal or professional services earned in the last 90 days is exempt, leaving 25 percent reachable; the exemption is framed by when the earnings were earned rather than by the employer's hands, so it may be claimed against a bank fund shown to be 90-day earnings, with older earnings unprotected)

Okla. Stat. tit. 31, § 1(A) (the exemption list is item-specific, 24 enumerated categories with no wildcard, no cash line and no deposit-account line, and Oklahoma has opted out of the federal bankruptcy exemptions)

Okla. Stat. tit. 31, § 1.1(A), (B) (after process issues a debtor may apply for a hardship exemption for the earnings necessary to maintain a family or other dependents; a debtor with no family or dependents may not claim it, and child-support process is excepted)

Oregon

Or. Rev. Stat. § 18.385(1), (2) (the lesser of 25 percent of disposable earnings or the excess over $400 in weekly disposable earnings for wages payable July 1, 2026 through June 30, 2027, the floor becoming 30 times the Oregon minimum wage from July 1, 2027; any waiver is void)

Or. Rev. Stat. § 18.785(2)(b), (2)(j) (the base protected account balance, $2,600 for July 1, 2026 through June 30, 2027, is a combined total across all the debtor's accounts at the institution; the bank must provide full customary access on its own, before the federal-benefit account review, and the State Court Administrator re-indexes the figure each July 1)

Or. Rev. Stat. § 18.348(1), (2) (exempt wages stay exempt on deposit for as long as they are reasonably identifiable, up to a $7,500 accumulation, with commingled funds traced first in, first out)

Pennsylvania

42 Pa. Cons. Stat. § 8127(a) (wages, salaries and commissions are wholly exempt from attachment while in the employer's hands on every ordinary money judgment, consumer or not, subject to six narrow exceptions: divorce, support, board furnished for four weeks or less, a residential-lease landlord judgment, PHEAA student loans, and criminal restitution, costs, fines or bail; because the exemption runs only in the employer's hands, it ends at deposit)

42 Pa. Cons. Stat. § 8127(a)(3.1) (the landlord exception is capped at the lesser of 10 percent of the tenant's net wages per pay period or a sum that would not put the debtor below the federal poverty income guidelines)

42 Pa. Cons. Stat. § 8123(a) ($300 covering bank notes, money, securities, real property, judgments and other indebtedness together; fixed since 1982, not indexed, and it must be claimed)

Rhode Island

R.I. Gen. Laws § 9-26-4(8) (the state wage exemption for an ordinary debtor is $50; wages are wholly exempt while the debtor is the object of public charitable relief and for a year after, and a spouse's and minor children's wages are exempt as well; the code states no percentage or disposable-earnings limit)

R.I. Gen. Laws § 9-26-4(18) ($500 in savings or other deposits at a banking or financial institution, claimed and not indexed; the additional $6,500 wildcard is available only to a debtor in bankruptcy, and no provision carries the wage exemption past deposit)

South Carolina

S.C. Code Ann. § 15-39-410 (a judge may order the debtor's non-exempt property applied to the judgment except that the earnings of the debtor for his personal services cannot be so applied; no time window, no family-support showing and no debt-type limit)

S.C. Code Ann. § 15-39-420(2) (an independent ban on any garnishment of earnings for personal services rendered by the employee regardless of where the debt was incurred)

S.C. Code Ann. § 15-41-30(A)(5) ($5,000 as enacted in cash and other liquid assets, expressly including deposits, securities, notes, drafts, unpaid earnings not otherwise exempt, accrued vacation pay, refunds, prepayments and receivables; available only to a debtor who does not claim the homestead exemption, re-set every even-numbered year, and the only protection a deposited paycheck has)

S.C. Code Ann. § 37-5-104 (a separate and narrower consumer-credit bar, not the source of the general prohibition)

South Dakota

S.D. Codified Laws §§ 21-18-51, 43-45-4 (§ 21-18-51 caps continuing wage garnishment at the lesser of 20 percent of weekly disposable earnings or the amount by which they exceed 40 times the applicable minimum wage, the federal minimum as in effect on July 24, 2009 or the state minimum if greater, less $25 a week for each dependent family member residing with the debtor, with support and bankruptcy-court orders outside the limits; § 43-45-4 lets a head of family select $7,000, and any other debtor $5,000, out of personal property not absolutely exempt, expressly including money, on a claim and appraisal)

S.D. Codified Laws § 43-45-14 (for garnishment purposes earnings are exempt only to the extent provided in §§ 21-18-51 to 21-18-53, and the section's bankruptcy sentence reaches earned but unpaid earnings alone, so deposited pay carries no wage protection and South Dakota has no dedicated deposit-account exemption)

Tennessee

Tenn. Code Ann. §§ 26-2-103, 26-2-106 (§ 26-2-106 applies the federal standard, the lesser of 25 percent of disposable earnings or the amount by which they exceed 30 times the federal minimum wage, with no head-of-family provision; § 26-2-103 exempts $10,000 of the debtor's equity interest in personal property and expressly extends it to money and funds on deposit with a bank or other financial institution, so deposited pay competes with every other item the debtor wants to protect and the exemption must be claimed)

Tenn. Code Ann. § 26-2-107 (an added $2.50 a week for each dependent child under 16 residing in the state, forfeited if the debtor does not inform the employer)

Tenn. Code Ann. § 26-2-111 (the exemption scheme's only tracing clause, reaching crime victim awards, bodily injury and wrongful death compensation and payments for loss of future earnings; wages are absent from it, so the Tennessee wage exemption stops at the employer and deposited pay falls to § 26-2-103)

Texas

Tex. Civ. Prac. & Rem. Code § 63.004; Tex. Prop. Code § 42.001 (except as otherwise provided by state or federal law, current wages for personal service are not subject to garnishment and the garnishee is discharged as to any debt for current wages; the bar is not limited to consumer debt, so a Texas tort or contract judgment creditor cannot reach current wages either, and the carve-outs come from other law, including court-ordered child support at § 42.001(b)(1) and federal claims such as taxes and student loans)

Tex. Prop. Code § 42.002(a) (the exempt personal-property categories are a closed list carrying no cash, deposit account, brokerage or securities line, so chapter 42's $100,000 family and $50,000 single caps reach nothing held in a bank account)

Tex. Civ. Prac. & Rem. Code § 63.004 (the exemption covers current wages and ends at deposit, so Texas pay carries no wage protection into a bank account)

Utah

Utah Code §§ 70C-7-103, 78B-5-505, 78B-5-507 (§ 70C-7-103 caps garnishment on a judgment arising from a consumer credit agreement at the lesser of 25 percent of disposable earnings or the amount by which they exceed 30 hours a week times the federal minimum wage, and at 15 percent where the judgment relates to an education loan, so the federal formula reaches a Utah judgment outside that class because 15 U.S.C. § 1673 does; § 78B-5-505 is a closed category list carrying no cash, deposit account, brokerage or securities line; § 78B-5-507 governs which exemptions survive receipt)

Utah Code § 78B-5-507(2), (3) (the exemptions that stay exempt in any other form into which they are traceable are disability, illness and unemployment benefits, medical, surgical and hospital benefits, veterans benefits, child support, alimony or separate maintenance, the proceeds and avails of unmatured life insurance, retirement funds and accounts, and 529 accounts; earnings are not among them, and the individual may trace on a first in first out, last in last out, or any other reasonable basis)

Utah Code § 78B-5-505(1)(a)(xvi) (the schedule's only earnings item, confined by its terms to unpaid earnings as of the date a bankruptcy petition is filed and so unavailable to a judgment debtor outside bankruptcy)

Utah Code § 78B-5-506 (the second exemption schedule, likewise a closed category list with no cash, deposit account, brokerage or securities line)

Vermont

Vt. Stat. Ann. tit. 12, §§ 2740, 3170 (§ 3170 exempts 85 percent of disposable earnings, or 40 times the federal minimum wage, whichever is greater, on a consumer credit judgment, leaving 15 percent reachable, and 75 percent, or 30 times, on any other judgment; the court may exempt more where the weekly maintenance expenses reasonably incurred for the debtor and dependents exceed those figures, no order issues at all against a debtor who received Department for Children and Families or Department of Vermont Health Access assistance in the two months before the hearing, and waiver is void; § 2740 is the personal-property exemption schedule that deposited pay falls to)

Vt. Stat. Ann. tit. 12, § 2740(15) ($700 in bank deposits or deposit accounts, which must be claimed)

Vt. Stat. Ann. tit. 12, § 2740(7) (a $400 wildcard in any property, which can also absorb up to $7,000 of unused motor vehicle, tools of trade, jewelry, household goods and growing crops exemptions)

Vt. Stat. Ann. tit. 12, § 2740(19) (the schedule's only tracing clause, covering property traceable to Social Security, veteran's, disability and illness benefits, alimony and support, crime victim reparations, compensation for personal bodily injury, wrongful death compensation, life insurance payments on a person the debtor depended on, compensation for loss of future earnings, and pension, annuity, profit-sharing and stock-bonus payments; wages are absent, so Vermont pay carries no wage protection into a deposit account)

Virginia

Va. Code §§ 34-4, 34-29 (§ 34-29 caps garnishment at the lesser of 25 percent of disposable earnings or the amount by which they exceed 40 times the greater of the federal or the Virginia minimum hourly wage in effect when the earnings are payable, with support orders, Chapter XIII bankruptcy orders and state or federal tax debts outside the cap and support ceilings running 50, 55, 60 and 65 percent; § 34-4 is the householder exemption that also protects money on deposit)

Va. Code § 34-4 (a householder may select $5,000 in real or personal property, including money and debts due the householder, $10,000 at 65 or older, plus $500 for each dependent, claimed by recorded homestead deed; the figures adjust for the Consumer Price Index for All Urban Consumers on April 1, 2027 and each three-year interval after, rounded to the nearest $25)

Va. Code § 34-4.1 (an additional $10,000 for a veteran with a 40 percent or greater service-connected disability)

Va. Code § 34-29 (earnings means compensation for personal services whether paid directly to the individual or deposited with another entity or person on behalf of and traceable to the individual, with no time limit, so the wage exemption survives deposit; a depository holding such earnings is not required to determine what portion is subject to garnishment, so the debtor carries the tracing)

Washington

Wash. Rev. Code §§ 6.15.010, 6.27.150 (§ 6.27.150 caps consumer-debt garnishment at the lesser of 20 percent of disposable earnings or the amount by which they exceed 35 times the state minimum wage, sets 25 percent or 35 times the federal minimum wage for every other judgment, 15 percent or 50 times the highest applicable minimum wage for private student loan debt, and 50 percent for spousal maintenance; § 6.15.010 is the personal-property exemption carrying the bank-account amounts)

Wash. Rev. Code § 6.15.010(1)(d) ($2,000 protected for consumer debt and $500 for all other debts, protected automatically by the bank regardless of the number of separate accounts, and $2,500 for private student loan debt with $1,000 of it automatic, all sitting inside a $3,000 general personal-property cap; the Department of Revenue adjusts and publishes the amounts every three years beginning July 1, 2027, rounded to the nearest $25)

Wash. Rev. Code § 6.27.150(7) (no money due or earned as earnings is exempt from garnishment under Wash. Rev. Code § 6.15.010, and § 6.15.010(1)(d) excepts personal earnings from the personal-property exemption, so deposited pay takes the flat cash amount rather than a carried-over garnishment percentage)

West Virginia

W. Va. Code §§ 38-5A-3, 38-8-1 (§ 38-5A-3 allows a suggestee execution only on proof that weekly after-tax pay exceeds 50 times the federal minimum hourly wage, makes it a lien and continuing levy for one year to an amount equal to 20 percent of after-tax salary or wages and no more, forbids reducing the debtor below 50 times the federal minimum hourly wage, and satisfies one execution at a time with juniors taking the balance in priority order; § 38-8-1 is the exemption section carrying the deposit line)

W. Va. Code § 38-8-1(a)(4), (b) ($1,100 of the individual's funds on deposit in a federally insured financial institution, inside a $15,000 aggregate cap that must also cover the vehicle, household goods and trade tools; must be claimed)

W. Va. Code § 38-8-1(c) (wages and salary are automatically exempt from execution or other process only to the extent set forth in § 38-5A-3, and no person may claim a wage exemption above that amount, so deposited pay falls to the $1,100 deposit line)

Wisconsin

Wis. Stat. §§ 812.34, 815.18(3)(k) (§ 812.34(2)(a) exempts 80 percent of disposable earnings, leaving 20 percent garnishable; § 815.18(3)(k) exempts depository accounts in the aggregate value of $5,000, but only to the extent the account is for the debtor's personal use and is not used as a business account, and the exemption must be claimed before disposition by sale)

Wis. Stat. § 812.34(2)(b), (c) (earnings are wholly exempt where household income is below the poverty line or the debtor receives need-based public assistance, received it within the preceding 6 months, or has been determined eligible for it; and where garnishing 20 percent of disposable income would put household income below the poverty line, the garnishment is limited to the household income in excess of the poverty line before the garnishment takes effect)

Wis. Stat. § 812.34(1) (the exemptions do not reach a debt ordered under Wis. Stat. § 128.21 or by a federal court under 11 U.S.C. §§ 1301 to 1330, a debt for the support of any person, or unpaid taxes)

Wis. Stat. § 815.18(2)(e), (3)(h) (a depository account includes an account with a securities broker or dealer or like organization but not a safe deposit box; and 75 percent of net income for each one-week pay period is exempt, limited to what is reasonably necessary for support, with a floor of 30 times the greater of the state or federal minimum wage; Wisconsin carries no deposited-earnings provision, so wages lose their percentage protection once paid)

Wyoming

Wyo. Stat. §§ 1-15-408, 1-20-106 (§ 1-15-408(b) caps the portion of disposable earnings subject to garnishment at the lesser of 25 percent for that week or the amount by which they exceed 30 times the federal minimum hourly wage under 29 U.S.C. § 206(a)(1); § 1-20-106 is a closed exemption schedule with no cash, bank account, brokerage or securities line, and Wyoming has no wildcard, so the traced-wage rule is the operative protection for deposited pay)

Wyo. Stat. § 1-15-408(a) (disposable earnings stay exempt if deposited in the debtor's account within 20 calendar days before service of a writ against the account, on the day of service, or within 10 business days after; where the creditor has successfully garnished the earnings shown on a pay advice, the remaining proceeds of that pay advice are entirely exempt once deposited; the financial institution has no duty to investigate, so the debtor must raise the exemption)

Wyo. Stat. § 40-14-505 (the same 20-day deposit protection for disposable earnings appears in the Wyoming Uniform Consumer Credit Code)

Federal law

15 U.S.C. § 1673(a) (the maximum part of an individual's aggregate disposable earnings for any workweek subject to garnishment is the lesser of 25 percent of disposable earnings for that week or the amount by which they exceed 30 times the federal minimum hourly wage prescribed by 29 U.S.C. § 206(a)(1) in effect when the earnings are payable; the cap reaches a money judgment of any kind, commercial, contract or tort as much as consumer, and is not limited to consumer debt)

15 U.S.C. § 1673(b) (three exceptions and no others: an order for the support of any person, an order of a United States court with jurisdiction over cases under chapter 13 of title 11, and any debt due for any state or federal tax; garnishment for support may reach 50 percent of disposable earnings where the individual is supporting another spouse or dependent child and 60 percent where not, and 55 and 65 percent respectively to the extent the earnings are subject to garnishment for a period prior to the twelve-week period ending with the workweek)

15 U.S.C. § 1672(a), (b) (earnings include periodic payments under a pension or retirement program, and disposable earnings are earnings left after any amounts required by law to be withheld)

15 U.S.C. § 1674(a) (no employer may discharge an employee by reason of the fact that the employee's earnings have been subjected to garnishment for any one indebtedness); 15 U.S.C. § 1677 (states remain free to prohibit garnishment or provide more limited garnishment, and to bar discharge for more than one indebtedness)

29 U.S.C. § 206(a)(1)(C) (the federal minimum wage of $7.25 an hour, never since amended, which puts the 30 times weekly floor at $217.50)

20 U.S.C. § 1095a(a)(1) (Higher Education Act administrative wage garnishment, a separate scheme from the Consumer Credit Protection Act: the amount deducted for any pay period may not exceed 15 percent of disposable pay, except that a greater percentage may be deducted with the written consent of the individual involved)

31 C.F.R. §§ 212.3, 212.4 (part 212 runs on a garnishment order issued by a court, a state or state agency, a municipality or municipal corporation, or a state child support enforcement agency, so a federal tax levy falls outside it; and where the order arrives with a Notice of Right to Garnish Federal Benefits, which federal-debt and state child-support-agency collections carry, the bank follows its otherwise customary procedures and the part 212 protection does not apply)

31 C.F.R. § 212.6 (the bank immediately calculates and establishes the protected amount, the lesser of the benefit payments posted during the two-month lookback or the balance at review, must ensure full and customary access to it and may not freeze it; the account holder need assert no exemption to reach it, it is conclusively considered exempt from garnishment under law, the review happens once on first service of a given order with no freeze on funds deposited afterward, and no garnishment fee may be charged against it; the covered agencies are the Social Security Administration, the Department of Veterans Affairs, the Office of Personnel Management and the Railroad Retirement Board)

The full chart and its analysis are on alperlaw.com.