

CALIFORNIA



A person who is supporting two children and working full-time at minimum wage can preserve...

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of...	\$744	Cal. Civ. Proc. Code § 706.050	State protects 80% of disposable earnings or 48 times the state minimum wage (\$15.50/hour). If debtor earns more than 48 times the state minimum wage, 40% of the amount in excess of 48 times the state minimum wage can be seized.	B
A home worth...	Median home value in county or \$313,200, whichever is greater, capped at \$678,391	Cal. Civ. Proc. Code § 704.730	This is 95% of the average median home value in the state.	B
A car worth...	\$7,500 (adjusted triennially for inflation)	Cal. Civ. Proc. Code § 704.010	Earmarked exemption.	C
A bank account worth...	\$2,080 self-executing protection; in addition, 100% of wages remain exempt after deposit if garnished before deposit; otherwise 75% exempt.	Cal. Civ. Proc. Code § 704.220	Earmarked self-executing exemption.	B
Household goods worth...	No dollar cap	Cal. Civ. Proc. Code § 704.020	Ordinary and reasonably necessary household goods are exempt. Items of extraordinary value may be sold, but the portion of the proceeds that is needed to purchase a replacement item of ordinary value is exempt.	A

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2023, the federal minimum wage is \$7.25 an hour.