

2. Without regard to the amount of the exemption, the debtor may find himself unemployed. Many employers do not take kindly to the extra bookkeeping required by garnishment levies, particularly if they are repeated. Labor unions have been largely ineffective in protecting their members against such employer retaliation although some collective bargaining contracts give the employee one or two free garnishments before discharge.

3. To save his job and support his family, the debtor may be driven to resort to bankruptcy in many cases where he would not otherwise do so in order to dissolve the garnishment levy or prevent threatened levies. As the number of nonbusiness bankruptcies has increased more than twentyfold, from 8,500 to almost 176,000, between 1946 and 1966, this is a matter of some consequence to the Federal bankruptcy courts.

Precise information on the relationship of wage garnishment to bankruptcy is, of course, not available. But there is enough evidence to support a recent statement of the Bureau of Labor Standards that "There seems to be a direct connection between the number of garnishments and the number of personal bankruptcies." (Debt Pooling and Garnishment in Relation to Consumer Indebtedness, fact sheet No. 4-F (1966).)

Mr. Brunn, in his California Law Review article, made a study of the 10 States with the highest and the 10 States with the lowest per capita personal bankruptcy rates in 1962. The results are so interesting that I reproduce them here.

Personal bankruptcies per 100,000 population

Alabama -----	279	North Carolina -----	1
Oregon -----	200	Texas -----	2
Tennessee -----	184	South Carolina -----	3
Maine -----	153	Pennsylvania -----	4
Georgia -----	149	Maryland -----	5
Arizona -----	147	Florida -----	7
California -----	145	Delaware -----	10
Illinois -----	134	South Dakota -----	11
Ohio -----	132	New Jersey -----	11
Colorado -----	131	Alaska -----	13

Of the States with the lowest personal bankruptcy filings, Florida, Pennsylvania, and Texas had a 100-percent wage exemption; North Carolina, South Carolina, and South Dakota authorized exemptions up to 100 percent if needed to support the debtor's family; New Jersey had a 90-percent exemption, and Alaska exempted \$350 for married and \$200 for single debtors. Maryland exempted only 75 percent in some counties and \$100 in others, but wage garnishments were little used there because of the necessity of a separate levy every payday.

Of the States with the highest personal bankruptcy filings:

Alabama had a 75-percent exemption.

Oregon exempted \$175.

Tennessee exempted \$17 per week for the head of a family plus \$2.50 per week for each dependent under 16, and \$12 per week for debtors who were not heads of families.

Maine allowed garnishment of not to exceed \$30 per month but provided that at least \$10 should be exempt.

Georgia exempted \$3 per day plus 50 percent of the excess.

Arizona had a 50-percent exemption.