

West Virginia	80% ; minimum \$20 per week ⁵⁰
Wisconsin	60% (30 days) with certain minima and maxima ⁵¹
Wyoming	50% (60 days) ⁵²

⁵⁰ W. VA. CODE § 3834(3) (1961). West Virginia uses the term "suggest execution" for post-judgment wage levies. W. VA. CODE § 3834(1) (1961).

⁵¹ WIS STAT. ANN. § 272.18 (15) (1958).

⁵² WYO. STAT. ANN. § 1-422 (1957).

APPENDIX B

TYPE AND FREQUENCY OF ATTACHMENT AND EXECUTION LEVIES
IN 100 MUNICIPAL COURT CASES

Thirty-one of the cases resulted in levies of writs of attachment or execution; there were attachments in 17, execution in 21. (The total exceeds 31 because in several cases there were both attachments and executions.) Altogether these cases produced a total of 68 levies, at least 47 of them wage garnishments (with respect to some levies the file did not disclose whether it was a levy on wages or other property.) The types and frequency of levies may be summarized as follows:

Type of property levied on	Attachment		Execution ¹		Total levies
	Number of cases	Number of levies	Number of cases	Number of levies	
Wages.....	7	8	13	39	47
Bank accounts.....	4	4	5	5	9
Cars or trucks.....	1	1	1	2	3
Other personal property and debts.....	1	2	0	0	2
Real property.....	1	1	1	1	2
Unknown.....	3	3	2	2	5
Total.....	17	19	*22	49	68

¹ Includes wage levies pursuant to California Code of Civil Procedure, sec. 710, which provides a procedure similar to execution for reaching the pay of employees of the State and its political subdivisions.

*In 1 case there were both wage levies and a levy on realty. Hence this total exceeds by 1 the figure previously given.

In five cases both writs of attachment and execution were used for wage levies. Thus, the total number of cases in which wage levies pursuant to either type of writ were made is 15. The above figures are conservative since the files do not always fully reflect all writs issued and levied.

BENEFICIAL MANAGEMENT CORP. OF AMERICA,
Morristown, N.J., June 30, 1967.

HON. RICHARD J. DOLWIG,
Chairman, Insurance and Financial Institutions Committee, State Senate,
Sacramento, Calif.

DEAR SENATOR DOLWIG: This statement is intended to convey to you and the members of the Committee on Insurance and Financial Institutions the position of Beneficial Management Corporation of America on AB 457, which bill is presently before your Committee.

Beneficial Management Corporation, whom I represent, operates the Beneficial Finance System, Western Auto Supply and Spiegel Mail Order House. Beneficial Management's experience and the available data convinces us that there exists a high correlation between the personal bankruptcy rate and California's harsh wage garnishment law. We feel that the time has come for positive legislative action to help stem the rising tide of personal bankruptcy. We believe that AB 457 is a fair compromise toward that end.

AB 457 effects the following reform:

1. Wage garnishment prior to judgment, i.e. through writs of attachment, is not permitted. We believe that wage garnishment prior to judgment is unfair in that how much a defendant owes, indeed whether he owes anything, is