per cent exemption seems neither adequate nor in accord with the legislative objective.

The "common necessaries" rule embodied in section 690.11 is uncommon. Only Idaho, Montana, Nevada, and Oregon apply variations of the California provision.[34] New Mexico repealed its "necessaries" exception in 1961.[35] Delaware and South Carolina use a more perceptive approach to the question of necessaries. In Delaware (New Castle County), ninety per cent of wages are exempt and the excess can be reached only for debts incurred "on account of the purchase of food, provisions and articles used in the home, commonly designated as the necessaries of life, and to taxes owing to the State of Delaware."[36] South Carolina provides for a one hundred per cent exemption but permits a levy, on court order, on fifteen per cent of the salary (but not more than one hundred dollars) if the judgment is for the balance due on "food, fuel or medicine accounts."[37]

2. *Multiple Levies*

Another feature of California's wage garnishment procedure is that it permits multiple levies, that is, a creditor can levy as frequently as he wants to—every week, for example. Other creditors may levy as well.[38]

Even collection agencies favor some limitation on the number of levies by a single creditor within a given period of time. C. H. McCarty,

---

[34] IDAHO CODE ANN. § 11-205(7) (1947) (exemption limited to 50% where debt is for actual "necessaries"); MONT. REV. CODES ANN. § 93-5816 (1964) (limited to 50% where debt is for gasoline or "common necessaries"); NEV. REV. STAT. § 21.090(h) (1963) (follows California wording as to "the common necessaries of life"—50% limitation); ORE. REV. STAT. § 23.180 (1961) (50% of earnings subject to execution where debt is incurred for "family expenses"). See also NEB. REV. STAT. §§ 25-1557, 25-1558 (1964). The latter section grants a 90% wage exemption. The former provides, in part: "Nothing in this chapter shall be construed to exempt from execution or attachment property of the value of more than five hundred dollars for any debt contracted by any person in the purchase of the actual necessaries of life . . . ." These provisions, taken together, apparently do not limit the operation of the wage exemption, but refer to other property which a debtor may claim exempt. Compare NEB. REV. STAT. § 25-1552 (1964); Lyons v. Austin, 126 Neb. 248, 252 N.W. 908 (1934).

[35] N.M. Laws 1961, ch. 8, § 1, at 21.

[36] DEL. CODE ANN. tit. 10, § 10-4913(b) (1953). In Delaware's other two counties 60% of wages are exempt. DEL. CODE ANN. tit. 10, § 10-4913(a) (1953). The practice of having different exemption laws for different counties within a state is limited to Delaware and Maryland. MD. ANN. CODE art. 9, §§ 31, 31A (Supp. 1965). In those two states statutes of many kinds have local variations.

[37] S.C. CODE § 10-1731 (1962). A 1964 law permits attachment of wages for medical care, exclusive of doctor's fees, under certain conditions. S.C. Laws 1964, No. 950, at 2194; S.C. CODE § 71-145 (Supp. 1965).

[38] *Hearings* 19-20, 50-52.