per cent of the amount collected.[48] In addition, there is a clerk's fee of two dollars for issuing a writ of execution.[49]

B. Other States

Garnishment of wages, although it has roots going back to colonial[50] and even medieval times,[51] is a statutory procedure.[52] The varying state laws, observes one writer, "are about as individual as snowflakes."[53] The different approaches to wage exemptions in each state are illustrated by the summary in Appendix A to this article. Upon closer examination certain characteristics emerge from the statutory jumble.

1. Exemptions in Large States

In large states exemptions tend to be high. Comparing California, Florida, Illinois, Massachusetts, Michigan, New Jersey, New York, Ohio, Pennsylvania, and Texas—the ten most populous states—California is among the least generous. Half of these ten states exempt ninety or one hundred per cent of earnings (Florida, New Jersey, New York, Pennsylvania, and Texas), Illinois exempts eighty-five per cent and two others, Michigan and Massachusetts, have a one hundred per cent exemption prior to judgment.[54]

Thus, a married man earning one hundred dollars a week would have the following exemption in these states:

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[48] CAL. GOV'T CODE § 26739. Despite these fees, the county seems to pay a substantial portion of the collection costs. Carl Olson of the San Francisco Sheriff's Office reports that in 1963-64 his office received $113,554 as fees from all services. He estimates the cost of operating his office as exceeding $250,000 annually. In Los Angeles County, the cost of operating the Sheriff's Civil Division is about $430,000 per year. The Division receives for fees and mileage approximately $220,000. To what extent should society subsidize the collection process? Raising fees would increase the burden on the debtors unless at the same time creditors are required to pay part of the cost. Utah provides that such costs are not to be charged to the judgment debtor. UTAH CODE ANN. § 78-23-1(7) (1953). In Delaware, the debtor's cost liability is limited to $0.90 per levy. DEL. CODE ANN. tit. 10, § 10-4913(c) (1953). A reduction in multiple levies would tend to alleviate the cost burden both of the debtor and of the community.

[49] CAL. GOV'T CODE § 26828. There may be several levies under a single writ: A writ can remain in effect for 60 days before it has to be returned. CAL. CODE CIV. PROC. § 683.

[50] Mussman & Riesenfeld, *Garnishment and Bankruptcy*, 27 MINN. L. REV. 1, 9-10 (1942).

[51] Riesenfeld, *Collection of Money Judgments in American Law*, 42 IOWA L. REV. 155 (1957).

[52] See Sanders v. Armour Fertilizer Works, 292 U.S. 190 (1934).

[53] Seid, *supra* note 17, at 33.

[54] Among this group of states, the post-judgment exemption could be as low as California's only in Massachusetts and Michigan. Depending on the circumstances it may be higher or lower in those states. See notes 199, 201 *infra* and accompanying text.