

TABLE 1
WAGE EXEMPTION IN TEN LARGEST STATES FOR MARRIED PERSON EARNING
\$100 PER WEEK⁵⁵

State	Before Judgment	After Judgment
Florida	\$100	\$100
Pennsylvania	100	100
Texas	100	100
Massachusetts	100	50
Michigan	100	50
New Jersey	90	90
New York	90	90
Illinois	85	85
Ohio	75	75
California	50	50

It should be added that some states do not expressly prohibit wage levies prior to judgment but unlike California do not make any attachment process prior to judgment freely available in contract actions, limiting the attachment remedy to special circumstances.⁵⁶ To the extent that these limitations work,⁵⁷ they tend to give debtors a one hundred per cent wage exemption before judgment.

2. The Trend of Statutory Changes

Wage exemption statutes change frequently, as a comparison with their versions of a decade ago discloses.⁵⁸ The direction of the change is almost uniformly toward increasing the exemption of the debtor; at least twenty states did so between 1954 and 1964.⁵⁹ Some of these states, and others as well, also made changes in garnishment procedures. Among

⁵⁵ The Michigan computations assume that the garnishment is the first in the case; the California figures are based on the 50% exemption—because of its prevalence—discussed in text at p. 1217; the Ohio exemption is computed positing the Ohio practice as set forth in Note, *Garnishment of Wages in Ohio*, 21 U. CINC. L. REV. 268, 274-75 (1952). It should be noted that in both Michigan and Ohio judgment debtors can, in effect, obtain substantially higher exemptions under statutory conciliation and trusteeship provisions, respectively. Notes 76-78 *infra* and accompanying text. Under the Michigan procedure, partial payment orders made by the court customarily require the debtor to pay 10% of net income if married, 15% if single. FUSFELD, DON'T GET GARNISHEED! 16 (Michigan State University, Labor and Industrial Relations Center, undated).

⁵⁶ See generally 6 AM. JUR. 2d *Attachment & Garnishment* §§ 218-51 (1963).

⁵⁷ For an indication that they may not work well, see Note, *Garnishment in Kentucky—Some Defects*, 45 KY. L.J. 322 (1956-57).

⁵⁸ Compare Abrahams & Feldman, *The Exemption of Wages from Garnishment*, 3 DE PAUL L. REV. 153 (1954), with Note, *State Wage Exemption Laws and the New Iowa Statute*, 43 IOWA L. REV. 555 (1958).

⁵⁹ One state, Iowa, decreased the exemption. See Note, *State Wage Exemption Laws and the New Iowa Statute*, 43 IOWA L. REV. 555 (1958).