help formulate answers to these questions, this section of the study considers several factors that may be relevant when viewed together with the considerations already discussed.

A. Adequacy of the Fifty Per Cent Exemption

As noted, the California wage exemption is limited to fifty per cent in most cases.[85] Such a low ceiling defeats the purpose of putting needed earnings beyond the reach of process. "The basic theory of [the wage] . . . exemption is that a debtor and his family, regardless of the debtor's improvidence, will maintain enough money to retain a basic standard of living in order that the debtor may have a fair chance to remain a productive member of the community."[86]

What is "a basic standard of living?" No hard and fast answer can be given, but it seems fairly clear that for the bulk of low-to-middle-income wage earners the exemption is grossly inadequate. The U. S. Department of Labor's family budget for an employee with a wife and two children is 6,859 dollars a year for a family living in San Francisco and 6,882 dollars for one in Los Angeles.[87] This budget is designed to maintain a family at a "modest but adequate" standard of living.[88] Even if one considers these figures high, recent average earnings in the manufacturing industry were 130.47 dollars per week in San Francisco and 119.36 dollars in Los Angeles,[89] or 6,784 dollars and 6,207 dollars a year, respectively.

Few would deny that a family with earnings in that range would need most of its income to maintain a living standard of some decency. Any sharp reduction in earnings, aside from causing immediate hardship, is likely to acutely aggravate the debt problems of the family, bringing

---

85 See text following note 15 *supra*.

86 Perfection Paint Prod. v. Johnson, 164 Cal. App. 2d 739, 741, 330 P.2d 829, 830 (1958). In Bailey v. Superior Court, 215 Cal. 548, 554, 11 P.2d 865, 867 (1932), the court said that "the underlying purpose of the statute exempting from execution certain property is to provide for the support and welfare of the family of the person claiming exemption." See also Holmes v. Marshall, 145 Cal. 777, 778-79, 79 Pac. 534, 535 (1905).

87 Information obtained by telephone from the United States Department of Labor, San Francisco office. Data applicable for March 1965 (adjusted for cost of living increase from 1959 budget); see Lamale & Stotz, *The Interim City Worker's Family Budget*, MONTHLY LABOR REV. 785, 787 (1960). The 1959 budget was approximately $6,300 for the two cities.

88 Compare reference to Heller Committee budget of $7,088 a year for a family of four, based on "a commonly accepted standard of living as the sum of those goods and services necessary to health and reasonably comfortable living. . . . On a weekly basis the annual budget is equal to about $136.00." *Hearings* 83.

89 Information obtained by telephone from the United States Department of Labor, San Francisco office. Data applicable for March 1965; CALIFORNIA DIV. OF LABOR STATISTICS AND RESEARCH, CALIFORNIA LABOR STATISTICS 18, 21 (Bull. No. 488-A, March 1965). For a more detailed study see U.S. DEPT. OF LABOR, OCCUPATIONAL WAGE SURVEY, SAN FRANCISCO-OAKLAND (Bull. No. 1430-37, Jan. 1965).