Florida, and North Carolina exempt the entire earnings of a family from garnishment, while wage garnishment is freely available in Colorado and Alabama.

In short, the correlation of installment credit to retail sales does not appear to vary in accordance with garnishment laws.[147] Nor is the volume of retail sales or installment credit lower in states that do not permit garnishments, at least when measured against personal income;[148] again there is no correlation to garnishment laws.[149] Finally, it bears noting that per capita personal income does not vary in accordance with whether a state has tough or lenient garnishment laws—precisely the opposite of what might be expected if contentions that abolition of wage garnish-

at Alabama 2-5, California 6-5, Colorado 7-5, Florida 11-5, New York 34-5, North Carolina 35-5, Texas 45-5).

State	Installment Credit Extended in 1963	Retail Sales in 1963	Ratio of Installment Credit to Retail Sales
	(In billion dollars)		
Alabama	0.794	3.253	24.4
California	6.621	26.889	24.6
Colorado	0.665	2.649	25.1
Florida	1.905	7.610	25.0
New York	6.124	23.977	25.5
North Carolina	1.212	4.975	24.4
Texas	3.222	12.715	25.3

147 This is corroborated by comparing retail sales and outstanding bank consumer credit (including consumer paper bought by banks) in the ten most populous states for 1964. The ratio is 19.9% in New York, 17.1% in Pennsylvania, 14% in California, and between 13 and 15.2% in Florida, Illinois, Massachusetts, Michigan, New Jersey, Ohio, and Texas. U.S. DEP'T OF COMMERCE, MONTHLY RETAIL TRADE 9-11 (March 16, 1965). Data on bank consumer credit outstanding on June 30, 1964, by state, supplied by Federal Reserve Bank of San Francisco in a letter to author, April 20, 1965, includes bank automobile loans (plus automobile paper purchased from dealers), installment loans for purchases of other retail consumer goods (including paper bought by banks), repair and modernization loans for residences, and loans for miscellaneous personal expenditures.

148 Total personal income in the states listed in note 146 was as follows in 1963 (in billion dollars): Alabama—5.542, California—52.419, Colorado—4.678, Florida—11.933, New York—53.120, North Carolina—8.630, Texas—21.118. SURVEY OF CURRENT BUSINESS, *op. cit. supra* note 145, at 13.

149 Thus, the ratio of installment credit to total personal income is 14.3% in Alabama, 12.6% in California, 14.2% in Colorado, 16.0% in Florida, 11.5% in New York, 14.0% in North Carolina and 15.3% in Texas. The ratio of retail sales to total personal income is between 56% and 60% in Alabama, Colorado, Florida, North Carolina and Texas, and again lower in both New York and California. Ratios are computed from data in notes 146 and 148 *supra*.