

State Laws on Nonsupport Withholding Garnishments

State	Limits for Non-Support Withholding	Definition of Income	Timing - Follow Working State Law	Priority	Fees	Citations to Authority
AL	<ul style="list-style-type: none"> 75% of disposable earnings For consumer credit transactions, the greater of 75% of disposable wagers or 30 times the federal hourly minimum wage. For consumer credit transactions periodic payments pursuant to a pension, retirement or disability program. 	Wagers, salary, and other compensation.	Begin withholding within 30 days of notice. Withhold sums monthly	-----	----	Ala. Code §§ 5-19-15, 6-10-7.
AK	<ul style="list-style-type: none"> \$350 per week Employee may petition the court for a higher exemption of up to \$550 if supporting a household 	Income, cash disability, illness, and unemployment benefits Amounts paid under stock bonus, pension, profit-sharing, annuity, and other benefit plans.	-----	Fulfill only one order at a time, with priority to the earliest garnishment.	----	Alaska Stat. §§ 09.38.030, 09.38.040, 09.38.050
AZ	<ul style="list-style-type: none"> SAF. If the employee suffers extreme economic hardship, the exemption may be raised to 85%. Workers' compensation payments are specifically exempted 	Wagers salaries, commissions, bonuses and periodic payments pursuant to pension or retirement programs	Begin withholding in the current pay period	Fulfill in the order presented	\$5 for preparation of a nonexempt earnings statement	Ariz. Rev. Stat. Ann. §§ 12-1578.06, 12-1596, 12-1598, 12-1598.10, 12-1598.11, 12-1598.14, 12-1598.15, 12-1598.16.
AR	<ul style="list-style-type: none"> \$200 for a nonhead of a family and \$500 for a head of a family, or 60 days' wages, to be not less than \$25. Assets in qualifying pensions, profit-sharing, and retirement plans. Workers' compensation 	-----	-----	Prioritized in order of receipt by the office serving the garnishments.	-----	Ark. Const. art. 9 §§ 1,2; Ark. Code Ann. §§ 16-66-208, 16-66-218, 16-66-220, 16-110-109, 16-110-401.

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CA	<ul style="list-style-type: none"> • SAF. The amount proven necessary for the employee or family supported by the employee is exempt, except in cases of tax withholding orders or when the debt was incurred for necessities furnished to the employee or family or for personal services of an employee of the debtor employee. 	Compensation payable as wages, salary, commission, bonus, or otherwise.	Begin 10 days after receipt of order. Remit subsequent payments by the 15 th day of each month for employee services up to the pay period ending closest to the last day of the preceding calendar month. An employer may remit subsequent payments more frequently, and if so, must send payments no later than 10 days after the close of a pay period.	Comply with the first garnishment to be served. If the garnishments are served on the same day, the employer should comply with the earlier judgment. If the judgments were on the same day, the employer may select the order with which to comply.	----	Cal. Civ. Proc. Code §§ 706.011, 706.022, 706.023, 706.025, 706.030, 706.050, 706.051, 706.052; Cal. Fam. Code §§ 5233, 5235.
CO	<ul style="list-style-type: none"> • SAF • Workers' compensation payments and pension and retirement benefits. • For debts owed due to fraudulently obtained public assistance, greater of 65% of disposable income or 30 times the federal hourly minimum wage. • Disabled debtors may qualify for greater exemptions. 	Wages, salaries, bonuses, and commissions	-----	Garnishments for fraudulently obtained public assistance payments have priority. Fulfill multiple orders one at a time, in the order served on the employer.	----	Colo. Rev. Stat. §§ 5-5-105, 13-54-104, 13-54.5-101, 13-54.5-104.

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CT	Greater of 75% of disposable earnings, 40 times the federal hourly minimum wage, or 40 times the state hourly minimum wage.	Any debt accruing by reason of personal services, including any compensation payable from an employer to an employee for such personal services, whether denominated as wages, salaries, commissions, bonuses, or otherwise, minus normal retirement contributions, union dues and initiation fees, life and health insurance premiums, and federal tax levies	Begin withholding 20 days after the order is served	Voluntary wage deductions in public assistance cases have the same priority as court judgments. If signed by a judge or magistrate. Only one garnishment may be satisfied t a time, with priority to be determined by order of presentation to the employer.	----	Conn. Gen. Stat. Ann. §§ 52-350a, 52-361a.
DE	<ul style="list-style-type: none"> • 85% of wages, except in garnishments for state fines, costs, or taxes. • Payments for services rendered as an independent contractor. • Payments from qualifying retirement or profit-sharing plan. 	Salaries, commissions and every other form of remuneration paid to an employee by an employer for labor and services	-----	Only one garnishment may be satisfied at a time.	----	Del. Code Ann. tit. 10 §§ 4913, 4915, 9586(d); Del. Code Ann. tit. 13 § 513.
DC	<ul style="list-style-type: none"> • Greater of 75% of disposable wages and 30 times federal hourly minimum wage. • Employer shall not pay more than 10% of gross wages of the employee to a creditor until the amount of total wages in a month is \$200; the employer shall not pay more than 20% of gross wages until the amount of total monthly wages is \$500. 	Wages, salaries, commissions, bonuses, and periodic payments pursuant to a pension or retirement plan.	Remit payments 15 days after the close of the last pay period of the month.	Only one garnishment may be fulfilled at a time, based on the order delivered to the marshal.	-----	D.C. Code Ann. §§ 16-571, 16-572.

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FL	<ul style="list-style-type: none"> If employee is the head of a family, the first \$500 of disposable earnings per week; amounts over \$500 are subject to garnishment only if head of household agrees in writing. SAF. If the employee is not the head of a family. SAF. Head of a family is defined as a person providing more than one half of the support for a child or other dependent. 	Wagers, salaries, commissions, and bonuses.	-----	-----	\$5 for the first withholding and \$2 for each subsequent payment	Fla. Stat. Ann. §§ 61.1301, 77.0305, 222.11
GA	<ul style="list-style-type: none"> Greater of 75% of disposable earnings or the federal exemption. Funds from pension and retirement programs are exempt until paid to beneficiary. 	Compensation paid or payable as wages, salaries, commissions, bonuses, and periodic payments pursuant to pension and retirement programs.	Remit payments every 45 days	Garnishment orders from the same term of court have equal priority	For a single garnishment, \$25 or 10% or amount paid (up to \$50) to cover attorneys' fees.	Ga. Code Ann. §§ 9-12-87, 18-4-20, 18-4-22, 18-4-97, 18-4-113, 19-6-33, 19-11-20.
HI	<ul style="list-style-type: none"> 95% of the first \$100 per month 90% of the next \$100 per month. 80% of all sums over \$200 per month Assets in qualifying pension, benefit, or retirement plans. 	Wages, salaries, stipends, commissions, annuities, and trust incomes.	Effective when received by the employer.	Fulfill in order of receipt or issuance.	-----	Haw. Rev. Stat. §§ 571-52, 651-124, 652-1, 652-2.6.

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ID	<ul style="list-style-type: none"> For nonconsumer debts, greater of 75% of disposable earnings or 30 times the federal hourly minimum wage. For consumer debts, greater of 75% of disposable income or 40 times the federal hourly minimum wage. 	Wages, salaries, commissions, bonuses, and periodic payments pursuant to a pension or retirement program.	-----	If maximum amount is being withheld under continuing garnishment, additional garnishments are not effected until continuing garnishment is satisfied or until maximum amount is no longer being withheld. Additional garnishments are executed in order received.	-----	Idaho Code §§ 8-507Cm 8-509, 8-704, 11-206, 11-207, 32-1207.
IL	<ul style="list-style-type: none"> Greater of 85% of gross earnings and 45 times the federal hourly minimum wage. Benefits from pension and retirement systems. 	Any hourly pay, salary, commissions, bonuses, or other compensation.	----	First order has priority; subsequent orders are effective for successive 84-day periods in the order served.	Greater of \$12 or 2% of the amount to be deducted for garnishment	735 Ill. Comp. Stat. Ann 5/12-704, 5/12-801, 5/12-803, 5/12-808, 5/12-814.
IA	SAF. There are also limits on the amount each creditor may receive, based on the employee's gross income. For employee incomes of less than \$12,000 per year, the limit is \$250 per year; for incomes of \$12,000 - \$16,000 the limit is \$400 per year; for incomes of \$16,000 - \$24,000 the limit is \$800 per year; for incomes of \$24,000 - \$35,000, the limit is \$1,500 per year; for incomes of \$35,000 - \$50,000, the limit is \$2,000 per year; and for incomes of \$50,000 and above, the limit is 10% of expected earnings per year.	Wages, salaries, commissions, bonuses, and periodic payments pursuant to a pension or retirement program.	-----	-----	-----	Iowa Code Ann. §§ 252D.17, 642.21, 642.24

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KS	SAF, except for bankruptcy and tax claims of the state and federal government.	Wages, salaries, commissions, bonuses, and other payments.	----	----	\$10 per pay period, not to exceed \$20 per month for garnishments.	Kan. Stat. Ann. §§ 60-717, 60-718, 60-2310.
KY	<ul style="list-style-type: none"> • SAF, except for bankruptcy and tax claims of the state and federal government. • Rights in specified IRAs annuities, pensions, profit-sharing plans, stock bonuses, and other retirement plans may be exempt. 	Compensation paid or payable as wages, salaries, commission, bonuses, or periodic payments pursuant to pension or retirement programs.	----	Priority according to the date of service on the employer.	-----	Ky. Rev. Stat. Ann. §§ 405.465, 425.506, 427.005, 427.010, 427.150.
LA	SAF.	All earnings minus deductions for retirement, medical, and life insurance coverage and amounts owed to the employer in the usual course of business.	----	Priority goes to the earliest garnishment. If an employee is indebted to the employer, the employer may petition the court to order repayment as though the employer were a judgment creditor with a prior garnishment order.	\$3 per pay period.	La. Rev. Stat. Ann. §§ 13:3881, 13:3881(1), 13:3921, 13:3925, 13:3928, 46:236.3.
ME	<ul style="list-style-type: none"> • Greater of 75% of disposable wages and 40 times the federal hourly minimum wage, except in bankruptcy and tax actions. • Pensions, stock bonuses, profit-sharing plans, and annuities. 	----	----	----	\$1 per payment of garnishment.	Me. Rev. Stat. Ann. tit. 14 §§ 3127, 3127B, 4422; Me. Rev. Stat. Ann. tit. 19 §§ 780-I, 780-K, 780-L.

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MD	<ul style="list-style-type: none"> Greater of \$145 times the number of weeks in which wages due were earned or 75% of disposable wages. In Caroline, Kent, Queen Anne's, and Worcester Counties, SAF. For restitution orders, 80% of wages 	All monetary remuneration paid to an employee except medical insurance payments deducted by the employer.	Remit payments within 15 days after the close of the last pay period in each month	Garnishments for restitution for victims of crime have the first priority. Satisfy garnishments in the order served.	-----	Md. Code Ann. [Com. Law II] §§ 15-601, 15-601.1, 15-603; Md. Code Ann. [Fam. Law] § 10-126; Md. Ann. Code art. 27§807.
MA	\$125 per week.	Annuities, pensions, profit-sharing, and other retirement, Keogh, and IRA plans may not be attached except to make restitution to the victim of a crime.	----	-----	-----	Mass. Gen. Laws Ann. ch. 235 §§34, 34A; Mass. Gen. Laws Ann. ch. 246 § 28.
MI	<ul style="list-style-type: none"> If employee is a householder with a family, 60% of wages (but not less than \$15 per week) and an additional \$2 for each minor dependent. If employee is not a householder with a family, 40% (but not less than \$10 per week.) 	Wages, salaries, commissions, and other earnings.	-----	State or local tax payments have the highest priority, then all other garnishments. Satisfy the order with the highest priority first. If the orders are of the same priority, satisfy the one received first.	\$6 at the time a writ of garnishment is served.	Mich. Comp. Laws Ann. §§ 552.611, 552.611a, 600.4012, 600.5311.

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MN	<ul style="list-style-type: none"> • Greater of 75% of disposable wages or 40 times the federal hourly minimum wage. • Certain payments under stock bonus plans, pensions, profit-sharing plans and annuities. • Earnings for personal services within 30 days before the order if necessary to support a family. 	Wages, salaries, commissions, and bonuses, including periodic payments pursuant to pension or retirement programs.	-----	Determined by order of service, day of judgment, or employer choice.	-----	Minn. Stat. Ann. §§ 181.041, 518.611, 571.921-571.923, 575.05.
MS	SAF	Wages, salaries, commissions, bonuses, and other compensation paid for employment purposes	----	Comply with the first served. If served on the same day, comply with the smallest garnishment first. Return conflicting or subsequent garnishments to the court.	-----	Miss. Code Ann. §§ 11-35-23, 11-35-24, 27-3-33, 85-3-4, 93-11-111.
MO	SAF, but if the employee is the head of a family, weekly exemption is greater of 90% of disposable wages or 30 times the federal hourly minimum wage.	Compensation paid or payable for personal services, whether denominated as wages, salaries, commissions, bonuses, or otherwise, including periodic payments pursuant to pension or retirement programs.	-----	-----	\$8 or 2% of the amount to be deducted in a series of garnishments.	Mo. Ann. Stat. §§ 452.350, 525.030, 525.140, 525.230.
MT	SAF.	Wages, salaries, commissions, bonuses, and periodic payments pursuant to pension or retirement programs.	-----	Comply with each garnishment in the order received.	-----	Mont. Code Ann. §§ 25-13-614, 40-5-415, 40-5-416, 40-5-421, 40-5-423.

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NE	SAF, but if the employee is the head of a household, 85% of disposable earnings, except in bankruptcy or tax actions.	Wages, salaries, commissions, and bonuses, and periodic payments pursuant to pension or retirement programs.	Begin withholding in the current pay period. Remit subsequent payments on a monthly basis.	Fulfill garnishments one at a time in the order served.	-----	Neb. Rev. Stat. §§ 25-1056, 25-1558, 43-1718, 43-1718.02, 43-1723, 48-1229, 48-1230.
NV	SAF, except in cases of bankruptcy or tax actions	-----	----	Court will determine priority	\$3 per nonsupport garnishment (not to exceed \$12 per month) and \$5 at the time of service of a writ of garnishment.	Nev. Rev. Stat. Ann. §§ 31.249(5), 31.270, 31.295, 31.296, 31A.030, 31A.080, 31A.090, 31A.100.
NH	<ul style="list-style-type: none"> • Wages for labor performed after the service of the writ. • Wages earned before the service of the writ unless the judgment was issued by a New Hampshire court, in which case 50 times the federal hourly minimum wage per week. • In any action on a loan contract, \$50 per week, earned before the service of the writ 	-----	-----	-----	-----	N.H. Rev. Stat. Ann. §§ 458-B:6, 512:21.
NJ	<ul style="list-style-type: none"> • \$48 per week minimum • If earnings are less than \$7,500 per year, 90% • If earnings are greater than \$7,500, the court may order a smaller exemption 	Wages, debts, earnings, salaries, income from trust funds, and profits due to the debtor.	-----	Satisfy garnishments one at a time, in the order served.	-----	N.J. Stat. Ann. §§ 2A:17-50, 2A:17-52, 2A:17-56, 2A:17-56.8, 2A:17-56.9, 2A:17-56.11.

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NM	Greater of 75% of disposable earnings or 40 times the federal hourly minimum wage.	Wages and salaries	----	Satisfy one at a time, in the order served	----	N.M. Stat. Ann. §§ 35-12-7, 35-12-9, 40-4A-8.
NY	<ul style="list-style-type: none"> • If the employee's weekly earnings are 30 times the federal minimum wage or less, 100% • If earnings are 30-40 times the federal minimum wage, the greater of 30 times federal minimum wage calculated in disposable earnings or 90% of gross. • If earnings are 40 or more times the federal minimum wage, the exempt is the greater of 75% of disposable earnings or 90% or gross earnings. • Trusts are exempt, including annuities, custodial accounts, insurance contracts, assets for 401(k) plans and Keogh plans. • Once family needs are met, only 90% of the above is exempt, except for Keogh plans, which are 100% exempt. 	Compensation paid or payable for personal services, whether denominated as wages, salaries, commissions, bonuses, or otherwise.	----	Satisfy in the order delivered to the levy officer.	----	N.Y. Civ. Prac. L & R. Law. §§ 5205, 5231, 5241.
NC	<ul style="list-style-type: none"> • Wages are exempt for 60 days preceding the order when necessary fro the support of a family. • Right to a pension annuity, or other retirement allowance. 	----	----	For multiple garnishment orders, contact the court from which the first order was issued.	----	N.C. Gen. Stat. §§ 1-362, 1-440.33, 110-136, 110-136.4, 110-136.6-110-136.8, 120-4.29, 131E-49.

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ND	<ul style="list-style-type: none"> Greater of 75% of earnings or 40 times the federal hourly minimum wage. Additional exemption of \$20 per week for each dependent residing with the employee. 	Compensation paid or payable for personal services, including wages, salaries, commissions, bonuses, and periodic payments pursuant to pension or retirement programs. Earnings subject to withholding do not include Social Security and veterans' disability pensions.	----	----	----	N.D. Cent. Code §§ 14-09-09.13, 14-09-09.16, 32-09.1-01, 32-09.1-03.
OH	SAF	All earnings, except annuities, insurance, workers' compensation, unemployment compensation benefits, disability, public assistance, pensions and profit-sharing programs.	----	Fulfill in the order received.	\$1.	Ohio Rev. Code Ann. §§ 2716.01, 2716.02, 2716.12.
OK	75% of all earnings in the preceding 90 days. For consumer credit judgments, SAF.	Any form of periodic payment, including salaries, commissions, and other compensation, with the exception of reimbursement for travel expenses.	----	Fulfill one at a time in the order presented.	\$10 for answer to a garnishment.	Okla. Stat. Ann. tit. 12 §§ 1171.1, 1173, 1173.2, 1173.4, 1190; Okla Stat. Ann. tit. 56 §§ 240.2.
OR	The greater of 75% of disposable earnings or \$170 per week for wages paid on or after 7/1/93, except in bankruptcy or tax actions.	Compensation paid or payable for personal services, including wages, salaries, commissions, bonuses, and periodic payments pursuant to pension or retirement programs.	Remit payments within 30 days of payday.	Fulfill one at a time in the order of service.	----	Or. Rev. Stat. §§ 23.175, 23.185, 25.355, 29.255, 29.375, 29.401, 29.405.

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PA	<ul style="list-style-type: none"> Certain retirement, pension, and annuities, unless contributions were made within 1 year before bankruptcy or were in excess of \$15,000 per year. Workers' compensation and unemployment compensation benefits. 	Garnishment is allowed only in cases of delinquent taxes (90%) exempt, higher education loans (90% exempt) and amounts owed for 4 weeks or less of lodging (federal exemption applies).	----	----	----	23 Pa. Cons. Stat. Ann. § 4348; 24 Pa. Cons. Stat. Ann. § 5104.3; 42 Pa. Cons. Stat. Ann. § 8124.
RI	<ul style="list-style-type: none"> One \$50 exemption. Rights in pensions, annuities, profit-sharing and other qualified retirement plans. Seamen's wages Entire salary of a poor employee where the salary comes from a fund for relief of poor or unemployed individuals. 	----	----	Satisfy in the order received.	\$5 per writ of garnishment.	R.I. Gen. Laws §§ 9-26-4, 10-5-8, 15-16-12.
SC	<ul style="list-style-type: none"> Annuities and retirement benefits, unemployment compensation, Social Security, disability, pensions, stock bonus, and profit-sharing plans. No garnishment for debts from consumer credit sales, consumer leases, consumer loans, or consumer rental-purchase agreements. 	----	----	----	----	S.C. Code Ann. §§ 20-7-1125, 20-7-1220, 20-7-1315, 37-5-104.

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SD	<ul style="list-style-type: none"> Greater of 80% of disposable wages or 40 times the federal minimum hourly wage. Additional exemption of \$25 per week for dependents. All earnings within 60 days before the order if necessary to support employee's family. 	Compensation paid or payable for personal services, including wages, salaries, commissions, bonuses, and periodic payments pursuant to pension and retirement programs. Earnings subject to withholding do not include veterans' disability payments.	-----	-----	\$10 for preparation of the garnishment affidavit.	S.D. Codified Laws Ann. §§ 15-20-12, 21-18-2.1, 21-18-9, 21-18-27.1, 21-18-51.
TN	<ul style="list-style-type: none"> Greater of 75% of disposable earnings minus \$2.50 for each dependent under age 16 living in Tennessee or 30 times the federal minimum hourly wage minus \$2.50 for each dependent under age 16 living in Tennessee. Pensions of state and local governments. 	Wages, salaries, commissions, bonuses, and periodic payments pursuant to pension and retirement programs.	Remit payments every 30 days	Satisfy in order of receipt.	-----	Tenn. Code Ann. §§ 26-2-104, 26-2-105, 26-2-214, 26-2-216, 36-5-105, 36-5-501.
TX	Current wages for personal services. N/A	-----	-----	-----	-----	Tex. Const. art. 16 § 28, Tex. Civ. Prac. & Rem. Code Ann. § 63.004.
UT	SAF.	Wages, salaries, commissions, bonuses, and periodic payments pursuant to pension or retirement programs.	-----	-----	\$10 paid by creditor to employer for a single garnishment; \$25 for a continuing garnishment	Utah Code Ann. §§ 21-7-20, 70C-103; Utah R. Civ. P. 64D.

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VT	<ul style="list-style-type: none"> • SAF, but in consumer credit transactions the weekly exemption is greater of 85% of disposable wages or 40 times the federal hourly minimum wage. • The court may increase the exempt amount if necessary for the maintenance of the employee and dependents. 	Wages, salaries, commissions, bonuses, and periodic payments pursuant to pension or retirement programs.	-----	-----	-----	Vt. Stat. Ann. tit. 12 §§ 3169, 3170.
VA	<ul style="list-style-type: none"> • SAF, except for bankruptcy and tax claims. • Some retirement plan funds • A householder or a resident head of family is entitled to a one-time exemption of \$5,000 	Wages, salaries, commissions, bonuses, and periodic payments pursuant to pension or retirement programs. No funds that have been deposited by or for an individual for more than 30 days shall be considered earnings.	-----	-----	\$10 per garnishment summons served on the employer.	Va. Code Ann. §§ 8.01-512.2, 34-34.
WA	SAF. Certain retirement benefits are exempt	Wages, salaries, commissions, bonuses, and periodic payments pursuant to pension or retirement programs.	-----	Continuing garnishments have priority, then other garnishments.	-----	Wash. Rev. Code Ann. §§ 6.27.010, 6.27.150, 6.27.360, 74A.20A.240.

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WV	For consumer credit transactions, the greater of 80% or disposable wages or 30 times the federal hourly minimum wage.	Wages, salaries, commissions, bonuses, and periodic payments pursuant to pension, retirement, and disability programs.	Remit payments every 90 days	<ul style="list-style-type: none"> Involuntary executions have priority over voluntary assignments if the voluntary assignment was entered into following the employee's receipt of notice of the involuntary execution. Multiple garnishments should be fulfilled according to receipt by employer. 	----	W. Va. Code §§ 38-5A-1, 38-5A-5, 38-5A-8, 46A-2-102, 46A-2-130.
WI	<ul style="list-style-type: none"> 80% of earnings, except in cases of bankruptcy and tax actions. No garnishment if debtor's household income is below poverty line or garnishment would cause that result. Need-based public assistance 	Wages, salaries, commissions, bonuses, and periodic payments pursuant to pension or retirement programs.	Send 5-10 days after the employee's pay date	----	\$15 for each earnings garnishment to be paid by creditor.	Wis. Stat. Ann. §§ 425.106(1)(a)(1), 812.30, 812.333, 812.39, 812.42.
WY	<ul style="list-style-type: none"> SAF Retirement plans, pensions and annuities. 	----	----	<ul style="list-style-type: none"> Fulfill in the order served. Only one writ of continuing garnishment may be fulfilled at a time. 	----	Wyo. Stat. §§ 1-15-408, 1-15-504, 1-20-110, 20-6-206, 20-6-212.