

Legal Remedies: 50 States and District of Columbia (Continued)

State	Wage Garnishments	Homestead	Exempt Property	Cmm'ty?	Statutes
Hawaii	5% of first \$100 per mo., 10% of the next \$100 per mo., and 20% of earnings greater than \$200 per mo.	\$20,000; \$30,000 for head of family or senior citizen	Household goods \$1000; motor vehicle \$2,575; compensation due for personal services in last 31 days	No	Haw. Rev. Stat. § 652-1 Haw. Rev. Stat. § 651-91, 92 Haw. Rev. Stat. § 651-121
Idaho	Federal limitations apply	\$100,000 on home or unimproved land	\$5000 household goods; \$3000 motor vehicle	Yes	Id. Stat. § 11-207 Id. Stat. § 55-1003 Id. Stat. § 11-604
Illinois	15% of gross pay or the excess of 45 times the federal minimum wage weekly, whichever is less.	\$15,000 for single owner, \$30,000 for multiple owners	\$4,000 personal property; \$2,400 motor vehicle	No	735 Ill. Comp. Stat. 5/12-803 735 Ill. Comp. Stat. 5/12-901 735 Ill. Comp. Stat. 5/12-1001
Indiana	Federal limitations apply	\$15,000	\$8,000 personal property, \$300 cash	No	Ind. Code § 24-4.5-5-105 Ind. Code § 34-55-10-2
Iowa	Federal limitations apply to debtors earning \$12,000 or more per year, but there are yearly limits ranging from \$250 per year to 10% of earnings per creditor (for debtors earning \$50,000 per year or more). No garnishment on debtors earning less than \$12,000 per year.	1/2 acre urban, 40 acres rural, no dollar limit	\$2,000 household goods; \$5,000 motor vehicle, \$100 cash	No	Iowa Code § 642.21 Iowa Code §§ 456.2, 16 Iowa Code § 627.6