

Exemption from the Enforcement of Judgments

This list includes the most common assets and income that may be exempt from levy upon a judgment. This means that state and federal laws prohibit judgment creditors from taking these types of property in order to satisfy their judgment. Exemptions are found in the United States Code (USC) and in the California Codes, primarily the Code of Civil Procedure (CCP). The Guide is an adaptation of [Exemptions from the Enforcement of Judgments \(EJ-155\)](http://courts.ca.gov/documents/ej155.pdf) (<http://courts.ca.gov/documents/ej155.pdf>), a Judicial Council form that lists the exemptions and code sections without additional description. The exemptions are listed in the order they are most frequently claimed.

Because this Guide lists only the most common exemptions, and because of periodic changes in the law, the Guide may not include all the exemptions that may apply in your case. Furthermore, these amounts are subject to change, so you should always check the code sections themselves to make sure that the amount of the exemption is current.

CLICK ON A LINK TO READ THE CODE SECTION

Type of Property	Code	
Social Security	42 USC § 407 (https://www.govinfo.gov/content/pkg/USCODE-2020-title42/pdf/USCODE-2020-title42-chap7-subchapII-sec407.pdf)	Ex
Social Security Direct Deposit Accounts (the account itself)	CCP § 704.080 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.080 .)	(1) de (2) de (3) the ar to pa
Wages	CCP § 704.070 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.070 .)	Di Ex wa ac da



Type of Property	Code	
Public Assistance (Welfare)	CCP § 704.170 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.170.) W&I § 17409 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=WIC&sectionNum=17409.)	Ge an § (htt (htt
Charity; Fraternal Benefit Funds	CCP § 704.170 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.170.)	Ai (d (htt of
County and State Public retirement and pension benefits, including death benefits and judgments and awards of back payment of these benefits, in general.	CCP § 704.110 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.110.)	Ex su re re

PARTIAL list of *additional* codes that apply to public retirement and pension by entity:

- BART District Benefits [Public Utilities Code § 28896](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=PUC§ionNum=28896.) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=PUC§ionNum=28896.) . Generally non-assignable.
- County Employees Retirement Benefits [Government Code § 31452](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) , exempt from taxation by State or local entities.
- Fire Service Retirement Benefits [Government Code § 32210](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) , exempt from taxation by State or local entities.
- Legislators Retirement Benefits [Government Code § 9359.3](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) ([https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.)) , exempt from taxation by State or local entities.
- Municipal Utility District Retirement Benefits [Public Utilities Code § 12337](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) . Generally non-assignable.
- Peace Officers Retirement Benefits [Government Code § 31913](http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.110.) , exempt from taxation by State or local entities.

Type of Property	Code	
Federal Civil Service Retirement Benefits	5 USC § 8346 (https://www.govinfo.gov/content/pkg/USCODE-2018-title5/pdf/USCODE-2018-title5-partIII-subpartG-chap83-subchapIII-sec8346.pdf) subchapIII-sec8346.pdf)	Ex lav
Private Retirement Plans (Including, but not limited to union retirement plans)	CCP § 704.115 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.115 .)	Ex su de (htt) , § 7 (htt).
Public Employee Vacation Credits/Payouts	CCP § 704.113 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.113 .)	\$8 cr of
Military Retirement	10 USC § 1440 (https://www.govinfo.gov/content/pkg/USCODE-2020-title10/pdf/USCODE-2020-title10-subtitleA-partII-chap73-subchapI-sec1440.pdf)	Ex
Military Survivors Benefits	10 USC § 1450 (https://www.govinfo.gov/content/pkg/USCODE-2018-title10/pdf/USCODE-2018-title10-subtitleA-partII-chap73-subchapII-sec1450.pdf)	Ex

Type of Property	Code	
Homestead (including residential boats, trailers, mobile homes, condominiums, etc.)	<p>CCP § 704.710-§ 704.850 (http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CCP&division=2.&title=9.&part=2.&chapter=4.&article=4.) (http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CCP&division=2.&title=9.&part=2.&chapter=4.&article=4.)</p> <p>(Exemption amounts in § 704.730 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.730.) (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.730.))</p>	<p>A the ex fol • ca cla (\$ • Th be Ca fis</p>
Common household items such as: Appliances, clothing, fuel for residence, furniture, and personal effects	<p>CCP § 704.020 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.020.)</p>	<p>Ex or ju re ex</p>
Automobiles, Trucks, and other motor vehicles, including proceeds traced to the sale of the vehicle.	<p>CCP § 704.010 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.010.)</p>	<p>Th ex va on</p>
Art and Heirlooms & Jewelry	<p>CCP § 704.040 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.040.)</p>	<p>Je ag do</p>
Relocation Benefits	<p>CCP § 704.180 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.180.)</p>	<p>Ex</p>

Type of Property	Code	
Health Insurance Benefits and Disability Insurance Benefits	CCP § 704.130 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.130.)	Ex ar loc pa
Personal Property used for Business, Trade, or Profession Including: One Vessel (Boat), and other personal property	CCP § 704.060 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.060.)	Ex or wh the Th ow (htt , in Th
Business Licenses or other license issued by a public entity authorizing the debtor to engage in a business.	CCP § 695.060 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=695.060.) CCP § 708.630 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=708.630.)	Ex
Residential Building Materials	CCP § 704.030 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.030.)	Ma ex for an sp

Type of Property	Code	
Whole Life Insurance Policies	CCP § 704.100 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.100.)	An the Th the (to Pr re sp
Student Aid	CCP § 704.190 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.190.)	Fi by
Personal Injury Actions or Damages	CCP § 704.140 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.140.)	Ex an 1) re se 2) in
Wrongful Death Actions or Damages	CCP § 704.150 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.150.)	Th da or ne pe wa
Workers Compensation Claims or Awards	CCP § 704.160 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.160.)	Ex su ag
Unemployment Benefits and Contributions	CCP § 704.120 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.120.)	Ex it i

Type of Property	Code	
Health Aids, Prosthetic and Orthopedic Devices	CCP § 704.050 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.050.)	Ex de
Escrow or Trust Funds	Financial Code § 17410 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=FIN&sectionNum=17410.)	If t ag ex
Dwelling House	CCP § 704.740 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.740.)	Sa a l on
Prisoner's Funds	CCP § 704.090 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.090.)	Ex en Th

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