

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-subchsec407.pdf)

Type of Property	Code
Social Security Direct Deposit Accounts (the account itself)	CCP § 704.080
Wages	CCP § 704.070 CCP §706.050
Public Assistance (Welfare)	CCP § 704.170 W&I § 17409
Charity; Fraternal Benefit Funds	CCP § 704.170

Type of Property	Code
<p>County and State Public retirement and pension benefits, including death benefits and judgments and awards of back payment of these benefits, in general.</p>	<p>CCP § 704.110 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.110)</p>

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

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-subchapIII-sec8346.pdf) subchapIII-sec8346.pdf
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§ionNum=704.115)
Public Employee Vacation Credits/Payouts	CCP § 704.113 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.113)
Military Retirement	10 USC § 1440 (https://www.govinfo.gov/content/pkg/USCODE-2020-title10/pdf/USCODE-2020-title10-subtitleA-partII-subchapl-sec1440.pdf)
Military Survivors Benefits	10 USC § 1450 (https://www.govinfo.gov/content/pkg/USCODE-2018-title10/pdf/USCODE-2018-title10-subtitleA-partII-subchaplII-sec1450.pdf)

Type of Property	Code
<p>Homestead (including residential boats, trailers, mobile homes, condominiums, etc.)</p>	<p>CCP § 704.710-§ 704.850 http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CCP&division=2.&title=9.&part=2.&chapter=704.710 http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CCP&division=2.&title=9.&part=2.&chapter=704.850</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>Common household items such as: Appliances, clothing, fuel for residence, furniture, and personal effects</p>	<p>CCP § 704.020 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.020)</p>

Type of Property	Code
Automobiles, Trucks, and other motor vehicles, including proceeds traced to the sale of the vehicle.	CCP § 704.010
Art and Heirlooms & Jewelry	CCP § 704.040
Relocation Benefits	CCP § 704.180
Health Insurance Benefits and Disability Insurance Benefits	CCP § 704.130

Type of Property	Code
<p>Personal Property used for Business, Trade, or Profession Including: One Vessel (Boat), and other personal property</p>	<p>CCP § 704.060 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.060)</p>
<p>Business Licenses or other license issued by a public entity authorizing the debtor to engage in a business.</p>	<p>CCP § 695.060 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=695.060)</p> <p>CCP § 708.630 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=708.630)</p>
<p>Residential Building Materials</p>	<p>CCP § 704.030 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP&sectionNum=704.030)</p>

Type of Property	Code
Whole Life Insurance Policies	CCP § 704.100 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.100)
Student Aid	CCP § 704.190 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.190)
Personal Injury Actions or Damages	CCP § 704.140 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.140)
Wrongful Death Actions or Damages	CCP § 704.150 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.150)

Type of Property	Code
Workers Compensation Claims or Awards	CCP § 704.160 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.160)
Unemployment Benefits and Contributions	CCP § 704.120 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.120)
Health Aids, Prosthetic and Orthopedic Devices	CCP § 704.050 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.050)
Escrow or Trust Funds	Financial Code § 17410 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=FIN§ionNum=17410.)
Dwelling House	CCP § 704.740 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.740)
Prisoner's Funds	CCP § 704.090 (http://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CCP§ionNum=704.090)

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