
Is opt out limited to residents or domiciliaries of the state? Not applicable.

Do state’s exemptions have extraterritorial application?


Personal property: Uncertain.


Scope: Wages of all laborers and mechanics.

Amount: $25 per week is absolutely exempt; sixty days wages are exempt if debtor’s property plus the wages do not exceed the amount exempt under the state constitution (see summary of Article 9 of the state constitution under tangible personal property, infra).

Survival after payment/deposit: Not specified in exemption statute.

Waiver: Not specified in exemption statute.


Amount: Bankruptcy only: $800 for unmarried debtor, $1250 for married. Ark. Code Ann. § 16-66-218. Non-bankruptcy (married or head of household only): 80 acres rural or one quarter acre urban, or, if this land is not worth $2500, then up to 160 acres rural or one acre urban, up to a value of $2500. Ark. Const. art. 9, §§ 3, 4, 5; Ark. Code Ann. § 16-66-210.


Waiver: Not specified in exemption law.


Household goods: Bankruptcy only: Personal property used as residence or burial plot, if real property not claimed, $800 unmarried or $1250 married. Ark. Code Ann. § 16-66-218. A federal court has held the personal property, motor vehicle, and tools of the trade exemptions to be contrary to, and therefore limited by, the lower ceilings in the Arkansas Constitution ($500 and apparel if married or head of household, otherwise $200 and apparel).


Waiver: Not specified in exemption statute.


Public benefits: Not specified in exemption statute. But note that benefits are exempted under various other statutes (cross-

Insurance, judgments, or other compensation for injury: Moneys paid or payable from life, health and disability insurance including a payment to the owner, insured, or beneficiary for the cash surrender value of the policy. Ark. Code Ann. § 16-66-209.

Bank accounts: Not specified in exemption statute.

Alimony, child support: Not specified in exemption statute.

Tax refunds: Not specified in exemption statute.

Survival after payment or deposit: Not specified in exemption statute.

Footnotes


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