
Is opt out limited to residents or domiciliaries of the state? Yes. Ohio Rev. Code Ann. § 2329.662 (West): “[T]his state specifically does not authorize debtors who are domiciled in this state to exempt the property specified in [§ 522(d)].”

Do state’s exemptions have extraterritorial application?

Homestead: No. Ohio Rev. Code Ann. § 2329.66 (West) applies to “every person who is domiciled in this state.”


Scope: Personal earnings.

Amount: Similar to federal exemptions. Disposable earnings are those left after legally required deductions. Ohio Rev. Code Ann. § 2329.66(A)(13) (West). Wage garnishment is forbidden for any debt that is the subject of an agreement for debt scheduling between the judgment debtor and a budget and debt counseling service, unless the agreement has been terminated or the debtor is more than 45 days in arrears. Ohio Rev. Code § 2716.03 (West).

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


Amount: $145,425 in one parcel of real or personal property used by debtor or dependent as residence, subject to certain liens. Ohio Rev. Code Ann. § 2329.66(A)(1)(b) (West). For debts for health care services or supplies, the exemption has no dollar limit; this does not preclude the creation of a lien, which may be enforced only when property is sold or otherwise transferred to someone other than a surviving spouse or surviving minor child of debtor. Ohio Rev. Code Ann. § 2329.66(A)(1)(a) (West). Starting on April 1, 2010, and at three-year intervals thereafter, dollar amounts will be adjusted for changes in the Consumer Price Index. Ohio Rev. Code Ann. § 2329.66(B) (West).

Procedural requirements: Not specified in exemption statute.

Special provisions: Not specified in exemption statute.

Waiver: Forbidden. Any promise, agreement, or contract that waives the exemption laws of the state is void insofar as it seeks to waive the exemptions. Ohio Rev. Code Ann. § 2329.661(B) (West).


Household goods: $625 per item, or $13,400 in the aggregate, in household furnishings, household goods, wearing apparel, appliances, books, animals, crops, musical instruments, and hunting and fishing equipment, held primarily for personal, family or household use. Ohio Rev. Code Ann. § 2329.66(A)(4)(a) (West).


Special provisions: On April 1, 2010, and on April 1 in every third calendar year thereafter, amounts are to be adjusted to reflect changes in Consumer Price Index. Ohio Rev. Code Ann. § 2329.661(B) (West).


Insurance, judgments, or other compensation for injury: Certain life insurance, annuities, and group insurance; certain benefits from fraternal organizations; payments from health and disability insurance (Ohio Rev. Code Ann. § 2329.66(A)(6) (West)); wrongful death compensation, for person on whom debtor was dependent so far as needed for support; $23,700 personal injury compensation; compensation for loss of future earnings. Ohio Rev. Code Ann. § 2329.66(A)(12) (West). Starting on April 1, 2010, and at three-year intervals thereafter, dollar amounts will be adjusted for changes in the Consumer Price Index.

Bank accounts: An interest in a tuition credit or a payment subject to a tuition credit contract. Ohio Rev. Code Ann. §§ 2329.66(A)(16), 3334.09, 3334.15 (West). $500 in cash, money due or to become due within 90 days, tax refunds, or bank deposits. Ohio Rev. Code Ann. § 2329.66(A)(3) (West). ABLE accounts (tax-advantaged disability savings accounts, in accordance with Ohio Rev. Code Ann. §§ 113.50–113.56 (West)). Starting on April 1, 2010, and at three-year intervals thereafter, dollar amounts will be adjusted for changes in the Consumer Price Index. Ohio Rev. Code Ann. § 2329.66(B) (West).

Alimony, child support: Child or spousal support or maintenance, as needed for support. Payments pursuant to a qualified domestic relations order. Ohio Rev. Code Ann. §§ 2329.66(A)(10)(f), 2329.66(A)(11) (West).


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

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