Has state opted out of federal bankruptcy exemptions? No.

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

Do state’s exemptions have extraterritorial application?

Homestead: No exemption.

Personal property: Uncertain.


Amount: Completely exempt in hands of employer, except for certain residential rent or damages, board for four weeks or less, family support, student loan, or criminal fine, restitution, costs. (Support 50%; landlord-tenant 10% or a sum not to place debtor’s income below federal poverty guidelines, whichever is less; not specified for other exceptions.) Net wages are those left after legally required deductions, health insurance, and union dues. Garnishment for rent or damages not permitted if lessee is victim of domestic abuse. The Rules of Civil Procedure, Rules 3301 through 3304 and 3312 require notice to debtors of the exemption for income below the poverty guidelines, the guideline amount, and the procedure for preventing garnishment of exempt wages. 42 Pa. Cons. Stat. § 8127.

Survival after payment/deposit: Exempt “in the hands of the employer.”

Waiver: Not specified in garnishment statute.

Homestead: No statutory homestead exemption, but common-law doctrine of tenancy by the entireties protects property owned by husband and wife from debts owed just by one spouse. See Sterrett v. Sterrett, 166 A.2d (Pa. 1960).

Amount: Not applicable.

Procedural requirements: Not applicable.

Special provisions: Not applicable.

Waiver: Not applicable.


Household goods: See miscellaneous and wildcard exemptions.

Motor vehicles: See miscellaneous and wildcard exemptions.

Tools of trade: See miscellaneous and wildcard exemptions.


Miscellaneous and wildcard: $300 in property including bank notes, money, securities, real property, or money due the debtor; the exemption is inapplicable to claims for support, or for board for four weeks or less, or to foreclosure judgments or certain wage claims. 42 Pa. Cons. Stat. § 8123. Bibles and schoolbooks, sewing machines if not kept for sale or hire, and certain uniforms (42 Pa. Cons. Stat. § 8124(a)); tangible personal property on exhibition at any international exhibition held under the auspices of the federal government is exempt in the hands of the authorities of such exhibition or otherwise. 42 Pa. Cons. Stat. § 8125.


Public benefits: Unemployment compensation.

Pensions, retirement plans, and annuities: Certain public or private pensions and individual retirement plans or annuities, including rollovers. (Except for rollovers, contributions in excess of $15,000 per year not exempt.) 42 Pa. Cons. Stat. § 8124(b).

Insurance, judgments, or other compensation for injury: Workers’ compensation; certain life, health, and accident insurance; benefits from fraternal organizations; no-fault auto insurance recoveries. 42 Pa. Cons. Stat. § 8124(c).

Bank accounts: $300 wildcard described above may be applied to money. Note also the protection for electronically-deposited exempt funds described.

Alimony, child support: Not specified in exemption statute.

Tax refunds: Not specified in exemption statute.

Survival after payment or deposit: Yes, at least as to exempt funds electronically direct deposited on a recurring basis and identified as exempt. Pennsylvania Rules of Civil Procedure Rule 3111.1 provides that service of a writ does not attach such funds. Rules 3252 and 3253 prescribe language for writs of execution and interrogatories to the garnishee that clearly informs creditors and garnishees that such funds should not be attached.

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