#### SUBCHAPTER D—GARNISHMENT OF EARNINGS

## PART 870—RESTRICTION ON GARNISHMENT

#### Subpart A—General

Sec.

870.1 Purpose and scope.

870.2 Amendments to this part.

### Subpart B—Determinations and Interpretations

870.10 Maximum part of aggregate disposable earnings subject to garnishment under section 303(a).

870.11 Exceptions to the restrictions provided by section 303(a) of the CCPA and priorities among garnishments.

#### Subpart C—Exemption for State-Regulated Garnishments

870.50 General provision.

870.51 Exemption policy.

870.52 Application for exemption of Stateregulated garnishments.

870.53 Action upon an application for exemption.

870.54 Standards governing the granting of an application for exemption.

870.55 Terms and conditions of every exemption.

870.56 Termination of exemption.

870.57 Exemptions.

AUTHORITY: Secs. 303, 305, 306, 82 Stat. 163, 164; 15 U.S.C. 1673, 1675, 1676, unless otherwise noted.

SOURCE: 35 FR 8226, May 26, 1970, unless otherwise noted.

#### Subpart A—General

#### $\S 870.1$ Purpose and scope.

(a) This part sets forth the procedures and any policies, determinations, and interpretations of general application whereby the Secretary of Labor carries out his duties under section 303 of the CCPA dealing with restrictions on garnishment of earnings, and section 305 permitting exemptions for State-regulated garnishments in certain situations. While the Secretary's duties under section 303 include insuring that certain amounts of earnings are protected, such duties do not include establishing priorities among multiple garnishments, as such prior-

ities are determined by other Federal statutes or by State law.

(b) Functions of the Secretary under the CCPA to be performed as provided in this part are assigned to the Administrator of the Wage and Hour Division (hereinafter referred to as the Administrator), who, under the general direction and control of the Assistant Secretary, Wage and Labor Standards Administration, shall be empowered to take final and binding actions in administering the provisions of this part. The Administrator is empowered to subdelegate any of his duties under this part. Any legal advice and assistance required for administration of this part shall be provided by the Solicitor of Labor.

[35 FR 8226, May 26, 1970, as amended at 44 FR 30684, May 29, 1979]

#### §870.2 Amendments to this part.

The Administrator may, at any time upon his own motion or upon written request of any interested person setting forth reasonable grounds therefor, amend any rules in this part.

## Subpart B—Determinations and Interpretations

# §870.10 Maximum part of aggregate disposable earnings subject to garnishment under section 303(a).

(a) Statutory provision. Section 303 (a) of the CCPA provides that, with some exceptions,

the maximum part of the aggregate disposable earnings of an individual for any workweek which is subjected to garnishment may not exceed

(1) 25 per centum of his disposable earnings for that week, or

(2) the amount by which his disposable earnings for that week exceed thirty times the Federal minimum hourly wage prescribed by section 6(a)(1) of the Fair Labor Standards Act of 1938, in effect at the time the earnings are payable.

whichever is less. In the case of earnings for any pay period other than a week, the Secretary of Labor shall by regulation prescribe a multiple of the Federal minimum hourly wage equivalent in effect to that set forth in paragraph (2).