

Best Case Bankruptcy California § 704 Exemption Statutes

Statute	Description / Property Types	Individual/Joint Limit
C.C.P. § 704.010	Motor vehicles Applies to: 25	2,725 2,725
C.C.P. § 704.020	Household items and personal effects Applies to: 4	
C.C.P. § 704.030	Residential building materials Applies to: 35	2,875 2,875
C.C.P. § 704.040	Jewelry, heirlooms and works of art Applies to: 5 7	7,175 7,175
C.C.P. § 704.050	Health aids (all) Applies to: 35	
C.C.P. § 704.060	Tools of trade (debtor)--amount of exemption for commercial motor vehicle limited to \$4,850) Applies to: 29	7,175 7,175
C.C.P. § 704.060	Tools of trade (debtor's spouse)--amount of exemption for commercial motor vehicle limited to \$4,850) Applies to: 29	7,175 7,175
C.C.P. § 704.060	Tools of trade used in debtor's and spouse's common trade, business, or profession (amount of exemption for commercial motor vehicle limited to \$9,700) Applies to: 29	14,350 14,350
C.C.P. § 704.070	Paid earnings (all or 75% of earnings received w/in 30 days before levy) Applies to: 2	
C.C.P. § 704.080	Public benefit payments (single payee, all if not commingled) Less Common: 2	1,425 1,425
C.C.P. § 704.080	Social Security payments (single payee, all if not commingled) Less Common: 2	2,875 2,875
C.C.P. § 704.080	Public benefit payments (joint payees, all if not commingled)	2,150 2,150
C.C.P. § 704.080	Social Security payments (joint payees, all if not commingled)	4,300 4,300
C.C.P. § 704.090	Inmate trust account Applies to: 19	1,425 2,450
C.C.P. § 704.100	Matured life insurance policies (benefits exempt to the extent reasonably necessary for support) Applies to: 20 Less Common: 9	
C.C.P. § 704.100	Unmatured life insurance policies Applies to: 20 Less Common: 9	11,475 19,400
C.C.P. § 704.110	Public retirement benefits (all) Less Common: 12	
C.C.P. § 704.113	Public employee vacation credits (all) Less Common: 35	
C.C.P. § 704.115(a)(1) & (2), (b)	Private retirement plan and benefits (all) Applies to: 12	
C.C.P. §§ 704.115(a)(3), (b), (e)	Self employed retirement plans (Keogh, SEP-IRA, IRA, to the extent necessary for support) Applies to: 12	
C.C.P. § 704.120	Unemployment, disability, and strike benefits (all) Less Common: 35	

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C.C.P. § 704.130	Private disability and health insurance benefits (all) Applies to: 9	
C.C.P. § 704.140	Personal injury causes of action, settlements, and awards Applies to: 21	
C.C.P. § 704.150	Wrongful death causes of action, settlements, and awards Applies to: 21	
C.C.P. § 704.160	Workers' compensation benefits (all) Applies to: 21	
C.C.P. § 704.170	Public aid benefits (all) Less Common: 35	
C.C.P. § 704.180	Relocation benefits (all) Less Common: 35	
C.C.P. § 704.190	Student financial aid Less Common: 35	
C.C.P. § 704.200	Cemetary and burial plots Less Common: A	
C.C.P. § 704.210	Property not subject to enforcement of money judgments (all)	
C.C.P. § 704.730	Automatic homestead Applies to: A	75,000 75,000
C.C.P. § 704.730	Automatic homestead (debtor's spouse or a minor dependent living in the residence has no interest or only a community property interest in the homestead) Applies to: A	100,000 100,000
C.C.P. § 704.730	Automatic homestead (debtor is a senior, disabled, or 55 years of age or older and has limited income) Less Common: A	175,000 175,000
C.C.P. § 704.950	Declared homestead Applies to: A	50,000 50,000
C.C.P. § 704.950	Declared homestead (debtor's spouse or a minor dependent living in the residence has no interest or only a community property interest in the homestead) Applies to: A	75,000 75,000
C.C.P. § 704.950	Declared homestead (debtor is a senior, disabled, or 55 years of age or older and has limited income) Less Common: A	150,000 150,000
C.C.P. § 706.050	Wages (lesser of 75% of disposable earnings or 30 times federal minimum wage) Less Common: 35	
Cal. Lab. Code § 404	Cash employment bonds (all) Applies to: 15	
Cal. Wel. & Inst. Code § 11002	Public aid Less Common: 35	