

CCPA-13

June 15, 1970

This is in reply to your letter of June 3, 1970, in which you inquired whether the Federal law restricting wage garnishments had any effect on weekly deductions from your employees' wages for personal dry cleaning.

Section 302(c) of Title III of the Consumer Credit Protection Act defines "garnishment" to mean any legal or equitable procedure through which the earnings of any individual are required to be withheld for payment of any debt. It is our opinion that a garnishment within the meaning of this definition refers to a court proceeding. Accordingly, in the situation you present, deductions for personal dry cleaning are not a form of garnishment. They are not affected by this law.

In addition to Title III of the Consumer Credit Protection Act, the Wage and Hour Division administers other labor laws, among which is the Fair Labor Standards Act. We are enclosing a Handy Reference Guide to that Act and an article on laundries and dry cleaning establishments.

Sincerely,

Joseph P. McAuliffe
Director, Division of
Minimum Wage and Hour Standards