

## CCPA-16

July 6, 1970

This is in further reply to your letter of June 10, 1970, concerning the Federal Wage Garnishment Law (Title III of the Consumer Credit Protection Act).

Section 304(a) provides that, "No employer may discharge any employee by reason of the fact that his earnings have been subjected to garnishment for any one indebtedness". We consider the words "one indebtedness" as meaning a single debt, regardless of the number of levies made or the number of proceedings brought for its collection.

This interpretation recognizes the distinction between a single debt and the garnishment proceedings brought to collect it. This has particular importance in those States which allow garnishment only of wages earned prior to the time of service of the garnishment order and those States which allow the garnishment of future wages subject to a time limitation. In such States the judgment-creditor may secure a number of garnishment orders to effect collection of the full amount of the debt represented by the judgement.

The pamphlet to which you refer did not completely discuss this subject and in that respect has been superseded by the enclosed pamphlet which defines the Act's discharge provisions in a manner which is consistent with this letter.

Therefore, in response to your question it would be a violation of the Act for \*\*\* to discharge \*\*\* because of the multiple garnishments caused to be issued by \*\*\* Finance on their judgment.

It is our opinion that the term "support" as used in section 303(b)(1) includes the allowance of alimony to a divorced wife. This is consonant with the commonly accepted definition of alimony as an allowances made to a woman for her support pending or after her legal separation or divorce from a man.

Sincerely,

Robert D. Moran  
Administrator