

CCPA-48

January 7, 1971

This is in response to your letter of November 24, 1970, concerning the Federal Wage Garnishment Law (Title III of the Consumer Credit Protection Act).

This law limits the amount of an employee's disposable earnings which may be garnished in any one week. Section 303(a) provides that where an individual's weekly disposable earnings are \$64 or less, only those earnings in excess of \$48 may be garnished. Where an employee's disposable earnings are more than \$64 a week, no more than 25% of the disposable earnings may be garnished. No garnishment may be made if the employee's disposable earnings are \$48 or less.

The restrictions are applicable whether the employee works full-time or part-time. Also, the restrictions are considered to be separately applicable to each employer (garnishee). In the case you cite, an employee works part-time and receives \$33.75 a week from two different employers for a total of \$67.50. Since the employee's disposable earnings from each employer are less than \$48, his wages may not be garnished in any amount.

Section 303(a) provides for a multiple of the Federal minimum hourly wage equivalent in effect to that prescribed in subsection 303(a)(2) in the case of earnings for any pay period other than a week. As stated in section 870.10(b) of the regulations, this multiple is applicable to pay periods such as bi-weekly, semi-monthly or monthly, but is not applicable to a partial week's earnings or pay period of less than a week.

Sincerely,

Robert D. Moran
Administrator