

California—System 1

Federal bankruptcy exemptions not available. California has two systems; you must select one or the other. All law references are to California Code of Civil Procedure unless otherwise noted. Many exemptions do not apply to claims for child support. Note: California's exemption amounts are no longer updated in the statutes themselves. California Code of Civil Procedure section 740.150 deputized the California Judicial Council to update the exemption amounts every three years. (The next revision will be in 2019.) As a result, the amounts listed in this chart will not match the amounts that appear in the cited statutes. The current exemption amounts can be found on the California Judicial Council website, www.courtinfo.ca.gov/forms/exemptions.htm.

public benefits	Aid to blind, aged, disabled; public assistance	704.170
	Financial aid to students	704.190
	Relocation benefits	704.180
	Unemployment benefits	704.120
	Union benefits due to labor dispute	704.120(b)(5)
tools of trade	Public benefits to \$1,600 (Double in Joint)	704.080
	Tools, implements, materials, instruments, uniforms, books, furnishings, & equipment to \$8,000 (\$15,975) total if used by both spouses in same occupation	704.060
wages	Commercial vehicle (Vehicle Code § 260) to \$4,850 (\$9,700 total if used by both spouses in same occupation)	704.060
	Minimum 75% of wages paid within 30 days prior to filing	704.070
	Public employees' vacation credits; if receiving installments, at least 75%	704.113
wildcard	None	

California—System 2

Refer to the notes for California—System 1, above.
Note: Married couples may not double any exemptions. (*In re Talmadge*, 832 F.2d 1120 (9th Cir. 1987); *In re Baldwin*, 70 B.R. 612 (9th Cir. 1987).)

ASSET	EXEMPTION	LAW
homestead	Real or personal property, including co-op, used as residence to \$26,800; unused portion of homestead may be applied to any property	703.140(b)(1)
insurance	Disability benefits	703.140(b)(10)(C)
	Life insurance proceeds needed for support of family	703.140(b)(8)
	Unmatured life insurance contract accrued avails to \$14,325	
	Unmatured life insurance policy other than credit	703.140(b)(7)
miscellaneous	Alimony, child support needed for support	703.140(b)(10)(D)
pensions	Tax-exempt retirement accounts, including 410(k)s, 403(b)s, profit-sharing and money purchase plans, SEP and SIMPLE IRAs, and defined-benefit plans	11 U.S.C. § 522(b)(3)(C)
	Traditional and Roth IRAs to \$1,095,000 per person	11 U.S.C. § 522(b)(3)(C); (n)
	ERISA-qualified benefits needed for support	703.140(b)(10)(E)
personal property	Animals, crops, appliances, furnishings, household goods, books, musical instruments, & clothing to \$675 per item	703.140(b)(3)
	Burial plot to \$25,075, in lieu of homestead	704.140(b)(1)
	Health aids	703.140(b)(9)
	Jewelry to \$1,600	703.140(b)(4)
	Motor vehicle to \$5,350	703.140(b)(2)
	Personal injury recoveries to \$26,800	703.140(b)(11)(D),(E)
	Wrongful death recoveries needed for support	703.140(b)(11)(B)
public benefits	Crime victims' compensation	703.140(b)(11)(A)
	Public assistance	703.140(b)(10)(A)
	Social Security	703.140(b)(10)(A)
	Unemployment compensation	703.140(b)(10)(A)
	Veterans' benefits	703.140(b)(10)(B)
tools of trade	Implements, books, & tools of trade to \$8,000	703.140(b)(6)
wages	None (use federal nonbankruptcy wage exemption)	
wildcard	\$1,425 of any property	703.140(b)(5)
	Unused portion of homestead or burial exemption of any property	703.140(b)(5)

ASSET	EXEMPTION	LAW
homestead	Real or personal property you occupy including mobile home, boat, stock cooperative, community apartment, planned development, or condo to \$75,000 if single & not disabled; \$100,000 for families if no other member has a homestead (if only one spouse files, may exempt one-half of amount if home held as community property & all of amount if home held as tenants in common); \$175,000 if 65 or older, or physically or mentally disabled; \$175,000 if 55 or older, single, & earn under \$25,000 or married & earn under \$35,000 & creditors seek to force the sale of your home; forced sale proceeds received exempt for 6 months after (husband & wife may not double) May file homestead declaration to protect exemption amount from attachment of judicial liens and to protect proceeds of voluntary sale for 6 months.	704.710;704.720; 704.730 <i>In re McFall</i> , 112 B.R. 336 (9th Cir. B.A.P. 1990)
	May file homestead declarations to protect exemption amount from attachment of judicial liens and to protect proceeds of voluntary sale for 6 months.	704.920
	Disability or health benefits	704.130
	Fidelity bonds	Labor 404
	Fraternal benefit society benefits	704.170
	Fraternal unemployment benefits	704.120
	Homeowners' insurance proceeds for 6 months after received, to homestead exemption amount	704.720(b)
	Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	Ins. 10132; Ins. 10170; Ins. 10171
	Matured life insurance benefits needed for support	704.100(c)
	Unmatured life insurance policy cash surrender value completely exempt. Aggregate loan value exempt to \$12,800 (Double for Joint Cases)	704.100(b)
miscellaneous	Business or professional licenses	695.060
	Inmates' trust funds to \$1,600	704.090
	Property of business partnership	Corp. 16501-04
pensions	Tax-exempt retirement accounts, including 410(k)s, 403(b)s, profit-sharing and money purchase plans, SEP and SIMPLE IRAs, and defined-benefit plans	11 U.S.C. § 522(b)(3)(C)
	Traditional and Roth IRAs to \$1,095,000 per person	11 U.S.C. § 522(b)(3)(C)
	County employees	Gov't 31452
	County firefighters	Gov't 32210
	County peace officers	Gov't 31913
	Private retirement benefits, including IRAs and Keoghs	704.115
	Public employees	Gov't 21255
	Public retirement benefits	704.110
	Appliances, furnishings, clothing, and food	704.020
	Bank deposits from Social Security Administration to \$3,200 (\$4,800 for husband and wife); unlimited if SS funds are not commingled with other funds Bank deposits of other public benefits to \$1,525 (\$2,275 for husband & wife)	704.080
personal property	Building materials to repair or improve home to \$3,200 (husband & wife may not double)	704.030
	Burial plot	704.200
	Funds held in escrow	Fin. 17410
	Health aids	704.050
	Jewelry, heirlooms, and art to \$8,000 total (husband & wife may not double)	704.040
	Motor vehicles to \$3,050, or \$3,050 in auto insurance for loss or damages (husband & wife may not double)	704.010
	Personal injury & wrongful death causes of action	704.140(a); 704.150(a)
	Personal injury & wrongful death recoveries needed for support; if receiving installments, at least 75%	704.140(b),(c),(d); 704.105(b),(c)