

## **Garnishment**

### *How Much of My pay can be garnished?*

- 80% of your wages are exempt from garnishment. In other words, only 20% can be taken to satisfy the order.
- However, if the order is in regards to support or maintenance payments, 50% on your wages can be garnished.
- These percentages can be increased or decreased on motion to a Judge.

### *What Can be Garnished, Generally?*

- Wages paid by an employer
- Insurances payments intended to replace income lost because of a disability, whether the insurance is proved by an employer or another person

### *What Can be Garnished Only for the Purposes of Enforcing a Support Order?*

- Employment Insurance benefits
- Tax returns
- Canadian Pension Plan
- Old Age Security
- Senior Homeowners Property Tax Grant
- Ontario Sales Tax Credit
- Ontario Energy and property tax credit

### *What Can't be Garnished?*

- Benefits, allowances or assistance paid under the *Family Benefits Act* or *General Welfare Assistance Act*
- Income support paid under the Ontario Disability Support Program
- A benefit paid under the *Universal Child Care Benefit Act*