

## HR 5664

WAGE Act

**Congress:** 114 (2015–2017, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jul 7, 2016

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Jul 7, 2016)

**Official Text:** <https://www.congress.gov/bill/114th-congress/house-bill/5664>

### Sponsor

**Name:** Rep. Cummings, Elijah E. [D-MD-7]

**Party:** Democratic • **State:** MD • **Chamber:** House

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 7, 2016

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
114 S 3143	Related bill	<b>Jul 7, 2016:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

## **Wage and Garnishment Equity Act of 2016 or the WAGE Act**

This bill amends the Consumer Credit Protection Act to define "assignment" (of wages and earnings) to exclude payroll deductions or preauthorized payment plans and any assignment applicable only to earnings already earned.

The bill adjusts the maximum part of a person's aggregate disposable earnings for any workweek that is subject to garnishment or assignment. Such amount shall not exceed the lesser of: (1) 10% of earnings for an individual earning \$1200 or less weekly (15% for an individual earning more than \$1200), or (2) the amount by which the earnings exceed 80 (currently, 30) times the federal minimum hourly wage in effect.

No employer may take any adverse employment action against an employee because the employee's earnings have been subject to garnishment or assignment.

The Department of Labor may provide the same exemption from maximum allowable garnishment requirements for state-regulated assignments as it does for state-regulated garnishments.

The bill requires specified delays of garnishment pursuant to an order directed at an employer with fewer than 50 employees.

Of the aggregate amount of an individual's funds in deposit accounts, an amount equal to the federal poverty guideline applicable to a one-person household shall be exempt and immune from attachment or seizure for any judgment related to a debt.

### **Actions Timeline**

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- **Jul 7, 2016:** Introduced in House
- **Jul 7, 2016:** Referred to the House Committee on Financial Services.

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