Rules Committee Action Request Form

Item number: 01

Rules Committee Meeting Date: June 26, 2026

Action requested: Recommend JC approval (without public comment)

Title of proposal: Rules and Forms: Adjustment to Deposit Account Exemption from Enforcement of Judgment

Proposed rules, forms, standards, or jury instructions (include amend/revise/adopt/approve/etc.)**:**
Revise form EJ-156

Advisory committee or other entity submitting the proposal:
Judicial Council staff

Staff contact (name, phone, and email)**:**
Jenny Grantz, 415-865-4394, jenny.grantz@jud.ca.gov

Annual agenda approved by Rules Committee on: October 16, 2025
Project description from annual agenda: 4. Rules and Forms: Miscellaneous Technical Changes. Develop rule and form changes as necessary to make corrections and adjustments meeting the criteria of rule 10.22(d)(2): "a nonsubstantive technical change or correction or a minor substantive change that is unlikely to create controversy." These include revisions to forms that contain dollar figures based on statutory criteria that the Judicial Council is mandated to adjust on a regular basis.

Implementation Date and Circulation Notes: (If requesting an effective date other than January 1 or a special invitation-to-comment cycle, please explain.) Requested effective date is July 20, 2026. Action must be taken out of cycle because the Judicial Council is statutorily required to revise form EJ-156 in July, and the data needed to revise the form was not published by the California Department of Social Services until mid-June.

Additional Information for Rules Committee: (To facilitate Rules Committee's review of your proposal, please include any other relevant information.)

Information for JC staff (Complete the following for proposals recommending forms.)

- **Form Translations** (check all that apply)
  Proposal includes forms that: ☐ staff requests be translated, ☐ are required by statute to be translated.
  Provide citations to code that mandates translation:
- **Website Content** (check all that apply)
  ☐ New or revised form descriptions are needed for the California Courts website. (If checked, form descriptions should be approved by a supervisor after council approval.)
  ☐ Changes or additions to self-help guide website are needed.

(Revised 2026)

Judicial Council of California

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REPORT TO THE JUDICIAL COUNCIL

Item No.: 26-100

For business meeting on July 17, 2026

Rules and Forms: Adjustment to Deposit Account Exemption from Enforcement of Judgment (DRAFT)

Judicial Council Report Details

Rules, Forms, Standards, or Statutes Affected
Revise form EJ-156

Effective Date
July 20, 2026

Recommended by
Judicial Council staff
Michael Etchepare, General Counsel
Legal Services

Date of Report
June 22, 2026

Contact
Jenny Grantz, 415-865-4394
jenny.grantz@jud.ca.gov

Report Type
Action Required

Executive Summary

The Code of Civil Procedure requires the dollar amount of the deposit account exemption from enforcement of judgment to be adjusted annually in July to reflect increases in the minimum basic standard of care for a family of four. Judicial Council staff recommend revising the form that lists the dollar amounts of exemptions from enforcement of judgment to reflect the updated figure for deposit accounts.

Recommendation

Judicial Council staff recommend that the Judicial Council, effective July 20, 2026, revise *Current Dollar Amounts of Exemptions From Enforcement of Judgments* (form EJ-156) to reflect increases in the minimum basic standard of care for a family of four.

The proposed revised form EJ-156 is attached at pages 4–5.

Relevant Previous Council Action

The Judicial Council began publishing a list of the dollar amounts of certain exemptions from the enforcement of judgment in April 2004. The list was published on the California Courts website[1] until April 1, 2013, when it was replaced by newly adopted form EJ-156. Since then, the council has regularly updated form EJ-156 to make statutorily mandated three-year adjustments to certain exemption amounts, most recently in March 2025. The council has also regularly updated form EJ-156 to make statutorily mandated annual updates to the amount of the automatic exemption for a deposit account, most recently in July 2025.

Analysis/Rationale

Code of Civil Procedure sections 703.140(b) and 704.010 et seq.[2] exempt certain types of property from enforcement of judgment. These exemptions are limited to a specified dollar amount. Those amounts are listed on *Current Dollar Amounts of Exemptions From Enforcement of Judgments* (form EJ-156), as required by section 703.150(e).

One of the exemptions listed on form EJ-156 is for money in a judgment debtor's deposit account. The exempt amount is "equal to or less than the minimum basic standard of adequate care for a family of four," a figure that is adjusted annually by the California Department of Social Services (CDSS). Section 704.220(a) requires the amount of the exemption to be updated annually to reflect the annual CDSS adjustment.

On June 12, 2026, CDSS stated that this year's cost of living adjustment to the minimum basic standard of adequate care for a family of four is an increase of 3.59 percent, effective July 1, 2026.[3] As a result of this adjustment, the amount of the exemption for a judgment debtor's deposit account will increase from $2,244 to $2,325. Staff recommend revising form EJ-156 to reflect this increase.

Policy implications

The key policy implication of this recommendation is that the Judicial Council will fulfill its statutory mandate to revise form EJ-156 to reflect the current minimum basic standard of adequate care for a family of four. This revision is consistent with the *Strategic Plan for California's Judicial Branch*, specifically the goals of Modernization of Management and Administration (Goal III) and Quality of Justice and Service to the Public (Goal IV).

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[1] See Judicial Council of Cal., Advisory Com. Rep., *Exemptions From the Enforcement of Judgments* (Apr. 12, 2004); Judicial Council of Cal., mins. (Apr. 23, 2004), item 1, pp. 4–5.

[2] All further citations are to the Code of Civil Procedure unless otherwise specified.

[3] See Cal. Health & Human Services Agency, All County Letter 26-39, *Cost of Living Adjustment Increase to the Minimum Basic Standard of Adequate Care and Income In-Kind Levels for California Work Opportunity and Responsibility to Kids, Refugee Cash Assistance, Entrant Cash Assistance, and the Trafficking and Crime Victims Assistance Program* (June 12, 2026).

Comments

Public comments were not solicited for this proposal because the Rules Committee determined that the recommendations are within the Judicial Council's purview to adopt without circulation. (See Cal. Rules of Court, rule 10.22(d)(2).)

Alternatives considered

Judicial Council staff did not consider the alternative of taking no action because the recommended form revisions are statutorily mandated.

Fiscal and Operational Impacts

The impact on the trial courts should be minimal. Form EJ-156 is informational only and is not filed with or completed by the courts.

Attachments and Links

1. Form EJ-156, at pages 4–5

CURRENT DOLLAR AMOUNTS OF EXEMPTIONS FROM ENFORCEMENT OF JUDGMENTS
Code of Civil Procedure sections 703.140(b) and 704.010 et seq.

EXEMPTIONS UNDER SECTION 703.140(b)

The following lists the current dollar amounts of exemptions from enforcement of judgment under Code of Civil Procedure section 703.140(b) used in a case under title 11 of the United States Code (bankruptcy).

Unless otherwise provided by statute, these amounts are effective April 1, 2025, and will be adjusted at each three-year interval ending on March 31. The amount of the adjustment to the prior amounts is based on the change in the annual California Consumer Price Index for All Urban Consumers for the most recent three-year period ending on the preceding December 31, with each adjusted amount rounded to the nearest $25. (See Code Civ. Proc., § 703.150(e).)

Code Civ. Proc., § 703.140(b)	Type of Property	Amount of Exemption
(1)	The debtor's aggregate interest in real property or personal property that the debtor or a dependent of the debtor uses as a residence, or in a cooperative that owns property that the debtor or a dependent of the debtor uses as a residence	$ 36,750
(2)	The debtor's interest in one or more motor vehicles	$ 8,625
(3)	The debtor's interest in household furnishings, household goods, wearing apparel, appliances, books, animals, crops, or musical instruments, that are held primarily for the personal, family, or household use of the debtor or a dependent of the debtor (value is of any particular item)	$ 925
(4)	The debtor's aggregate interest in jewelry held primarily for the personal, family, or household use of the debtor or a dependent of the debtor	$ 2,175
(5)	The debtor's aggregate interest, plus any unused amount of the exemption provided under paragraph (1), in any property	$ 1,950
(6)	The debtor's aggregate interest in any implements, professional books, or tools of the trade of the debtor or the trade of a dependent of the debtor	$ 10,950
(8)	The debtor's aggregate interest in any accrued dividend or interest under, or loan value of, any unmatured life insurance contract owned by the debtor under which the insured is the debtor or an individual of whom the debtor is a dependent	$ 19,625
(10)(F)	The debtor's aggregate interest in vacation credits or accrued, or unused, vacation pay, sick leave, family leave, or wages, as defined in Section 200 of the Labor Code	$ 8,625
(11)(E)	The debtor's right to receive, or property traceable to, a payment on account of personal bodily injury of the debtor or an individual of whom the debtor is a dependent	$ 36,750

CURRENT DOLLAR AMOUNTS OF EXEMPTIONS FROM ENFORCEMENT OF JUDGMENTS
Code of Civil Procedure sections 703.140(b) and 704.010 et seq.

EXEMPTIONS UNDER SECTION 704.010 et seq.

The following lists the current dollar amounts of exemptions from enforcement of judgment under title 9, division 2, chapter 4, article 3 (commencing with section 704.010) of the Code of Civil Procedure.

The amount of the automatic exemption for a deposit account under section 704.220(a) is effective July 1, 2026, and unless otherwise provided by statute after that date, will be adjusted annually, effective July 1, by the Department of Social Services under Welfare and Institutions Code section 11453 to reflect the minimum basic standard of care for a family of four as established by section 11452.*

Unless otherwise provided by statute, the other amounts are all effective April 1, 2025, and will be adjusted at each three-year interval, ending on March 31. The amount of the adjustment to the prior amounts is based on the change in the annual California Consumer Price Index for All Urban Consumers for the most recent three-year period ending on the preceding December 31, with each adjusted amount rounded to the nearest $25. (See Code Civ. Proc., § 703.150(e).)

Code Civ. Proc. Section	Type of Property	Amount of Exemption
704.010	Motor vehicle (any combination of aggregate equity, proceeds of execution sale, and proceeds of insurance or other indemnification for loss, damage, or destruction)	$ 8,625
704.030	Material to be applied to repair or maintenance of residence	$ 4,400
704.040	Jewelry, heirlooms, art	$ 10,950
704.060	Personal property used in debtor's or debtor's spouse's trade, business, or profession (amount of exemption for commercial motor vehicle not to exceed $4,850)	$ 10,950
704.060	Personal property used in debtor's and spouse's common trade, business, or profession (amount of exemption for commercial motor vehicle not to exceed $9,700)	$ 21,900
704.220	Deposit account, generally (exemption without claim; amount per judgment debtor, section 704.220(a) & (e))[1]	$ 2,325*
704.080	Deposit account with direct payment of social security or public benefits (exemption without claim, section 704.080(b))[2]	
	• Public benefits, one depositor is designated payee	$ 2,175
	• Social security benefits, one depositor is designated payee	$ 4,400
	• Public benefits, two or more depositors are designated payees[3]	$ 3,250
	• Social security benefits, two or more depositors are designated payees[3]	$ 6,575
704.090	Inmate trust account	$ 2,175
	Inmate trust account (restitution fine or order)	$ 325[4]
704.100	Aggregate loan value of unmatured life insurance policies	$ 17,525
704.113	The aggregate interest in vacation credits or accrued, or unused, vacation pay, sick leave, or family leave	$ 8,625

1 This exemption does not preclude or reduce other exemptions for deposit accounts. However, if the exemption amount for the deposit account applicable under other automatic exemptions—such as those applicable for direct deposit of social security benefits or public benefits—is greater under the other exemptions, then those apply instead of this one. (Code Civ. Proc., § 704.220(b).)

2 The amount of a deposit account with direct deposited funds that exceeds exemption amounts shown is also exempt to the extent it consists of payments of public benefits or social security benefits. (Code Civ. Proc., § 704.080(c).)

3 If only one joint payee is a beneficiary of the payment, the exemption is in the amount available to a single designated payee. (Code Civ. Proc., § 704.080(b)(3) & (4).)

4 This amount is not subject to adjustments under Code of Civil Procedure section 703.150.