



**SB 197** updates Indiana's exemption laws, which are intended to help working Hoosiers maintain their jobs and housing while paying overdue bills.



	Current	SB 197
Wage Garnishment Floor	\$217.50/week 30 times federal minimum wage	\$601.75/week 83 times federal minimum wage
Bank Account Protection	\$450	\$1,500

### Starting Pay for Most Jobs is Well Above \$7.25/hour

Recent Job Listings	2024 Median Hourly Wage
\$11.00 McDonald's in Indianapolis	\$14.00 Fast Food Workers
\$14.00 Hotel Housekeeper in Fort Wayne	\$15.31 Maids & Housekeepers
\$14.30 Childcare worker in Whiteland	\$14.11 Childcare Workers

### Basic Costs Have Risen Significantly & SB 197 Protects a Survival Budget

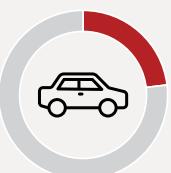
**A Single Adult  
Indianapolis  
\$2,401**



**\$1,267**  
Rent  
One Bedroom



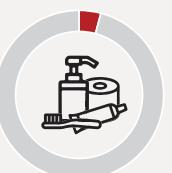
**\$308**  
USDA Thrifty  
Food Plan  
One Adult



**\$555**  
Car Payment,  
Gas, & Insurance



**\$171**  
Health Insurance  
Premiums



**\$100**  
Household Items  
(Hygiene, Medicine,  
Copays, etc.)

**A Single Parent  
with Toddler  
Anderson  
\$2,468**



**\$1,206**  
Rent  
Two Bedrooms



**\$412**  
USDA Thrifty  
Food Plan  
One Adult, One Child



**\$748**  
Childcare  
(home-based)



**\$78**  
Diapers



**\$0**  
Health  
Insurance  
Premiums



**\$0**  
Household Items  
(Hygiene, Medicine,  
Copays, etc.)



**\$24**  
Bus  
Pass

Data Sources: HUD Fair Market Rent (40th Percentile), USDA (thrifty food plan), Experian (average used car payment), Bureau of Labor Statistics (employer-sponsored health insurance costs), American Academy of Pediatrics (average diaper costs), Brighter Futures Indiana (childcare), City of Anderson (bus pass)

**Listening to  
HOOSIERS**

**These aren't just numbers.  
Turn the page to hear from the Hoosiers who live this reality.**

# Listening to HOOSIERS

Stories from Hoosiers facing garnishment.

*"I was having to borrow money in order to make my car payment. I was borrowing money and selling things in order to make my phone bill. I was hardly eating. I was hardly sleeping because I was just so stressed about how I was going to make ends meet."*

"Jessica," interviewed by Institute Staff in 2025

*"I am truly living paycheck to paycheck. I am still trying to get things paid but after paying the actual monthly necessities (house, utilities, etc.), I most times only have enough left to get basic groceries like milk, bread, and half the time am not able to cover a protein to add to meals to make them balanced."*

"Sandra," interviewed by Institute Staff in 2025

*"You don't go before a judge. You stand in the rotunda of the courthouse and you just talk to an attorney. You don't even go before a judge anymore. So how are you supposed to dispute your charges when all you're doing is speaking to the one that's trying to get the money from you?"*

"Jessica," interviewed by Institute Staff in 2025

*"I am the only one that works and have a huge garnishment coming out of [my] check, which has now put me behind in paying bills."*

Community Needs Assessment Survey Respondent 2026

*"I talked to the guy there, and basically he told me that they didn't have a first payment by this deadline, that they were going to start garnishing my checks. Like I told them...I have three kids I support on one income. I can barely make it now. And I'm like, there's no way that I can pay that."*

"Judy," interviewed by Institute Staff in 2025



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