

# HAWAII STATE EXEMPTION STATUTES

**FEDERAL BANKRUPTCY EXEMPTIONS ARE AVAILABLE.**  
**All law references are to Hawaii Revised Statutes unless otherwise noted.**

ASSET	EXEMPTION	LAW PROVISION
<b>HOMESTEAD</b>	Head of family or over <b>65</b> to <b>\$30,000</b> ; all others to <b>\$20,000</b> ; property cannot exceed <b>1</b> acre. sale proceeds exempt for <b>6</b> months after sale. Property held as tenancy by the entirety may be exempt against debts owed by only one spouse	<b>36-651-91, 36-351-92, 36-351-96</b> <i>Security Pacific Bank v. Chang, 818 F.Supp. 1343 (D. Ha. 1993)</i>
<b>INSURANCE</b>	Annuity contract or endowment policy proceeds if beneficiary is insured's spouse, child or parent Disability benefits Fraternal benefit society benefits Group life insurance policy or proceeds Life or health insurance policy for spouse or child Life insurance proceeds if clause prohibits proceeds from being used to pay beneficiary's creditors	<b>24-431:10-232(b)</b> <b>24-431:10-231</b> <b>24-432:2-403</b> <b>24-431:10-233</b> <b>24-431:10-234</b> <b>24-431:10-D:112</b>
<b>MISCELLANEOUS</b>	Property of business partnership	<b>23-425-125</b>
<b>PENSIONS</b>	ERISA-qualified benefits deposited over <b>3</b> years before filing bankruptcy Firefighters Police officers Public officers and employees	<b>36-651-124</b> <b>7-88-169</b> <b>7-88-169</b> <b>7-88-94, 36-653-3</b>
<b>PERSONAL PROPERTY</b>	Appliances and furnishings needed Books Burial plot to <b>250</b> square feet plus tombstones, monuments and fencing on site Clothing Housing down payments for home in state project Jewelry and articles of adornment to <b>\$1,000</b> Motor vehicle to wholesale value of <b>\$1,000</b> Proceeds for sold or damaged exempt property; proceeds exempt only <b>6</b> months	<b>36-651-121(1)</b> <b>36-651-121(1)</b> <b>36-651-121(4)</b> <b>36-651-121(1)</b> <b>20-359-104</b> <b>36-651-121(1)</b> <b>36-651-121(2)</b> <b>36-651-121(5)</b>
<b>PUBLIC BENEFITS</b>	Public assistance paid by Dept. of Health Services for work done in home or workshop Unemployment compensation Unemployment work relief funds to <b>\$60</b> per month Workers' compensation	<b>20-346-33</b> <b>21-383-163</b> <b>36-653-4</b> <b>21-386-57</b>
<b>TOOLS OF TRADE</b>	Tools, implements, books, instruments, uniforms, furnishings, fishing boat, nets, motor vehicle and other personal property needed for livelihood	<b>36-651-121(3)</b>
<b>WAGES</b>	Unpaid wages due for services of past <b>31</b> days; after <b>31</b> days, <b>95%</b> of 1 <sup>st</sup> <b>\$100</b> ; <b>90%</b> of 2 <sup>nd</sup> <b>\$100</b> ; <b>80%</b> of rest Prisoner's wages held by Dept. of Public Safety	<b>36-651-121(6), 36-652-1</b> <b>20-353-22</b>
<b>WILD CARD</b>	NONE	