

# OREGON STATE EXEMPTION STATUTES

FEDERAL BANKRUPTCY EXEMPTIONS ARE NOT AVAILABLE.

All law references are to Oregon Revised Statutes

ASSET	EXEMPTION	LAW PROVISION
Homestead	Real property, mobile home or houseboat you occupy to \$25,000 (\$33,000 for joint owners); if you don't own land mobile home is on, to \$23,000 (\$30,000 for joint owners); property cannot exceed 1 block in town or city or 160 acres elsewhere; sale proceeds exempt 1 year from sale, if you intend to purchase another home	23.164, 23.240, 23.250
Insurance	Annuity contract benefits to \$500 per month	743.049
	Fraternal benefit society benefits	748.207
	Group life policy or proceeds not payable to insured	743.047
	Health or disability proceeds or avails	743.050
	Life insurance proceeds or cash value if you are not the insured	743.046
Miscellaneous	Alimony, child support needed for support	23.160(1) (l)
	Liquor licenses	471.301(1)
	Property of business partnership	68.420
Pensions	ERISA-qualified benefits	23.170
	Public officers, employees	237.201
	School district employees	239.261
Personal Property	Bank deposits to \$7500; cash for sold exempt property	23.166
	Books, pictures & musical instruments to \$600 total (husband and wife may double)	23.160(1) (a)
	Burial plot	65.870
	Clothing, jewelry & other personal items to \$1800 total (husband and wife may double)	23.160(1) (b)
	Domestic animals, poultry with food to last 60 days to \$1000	23.160(1) (e)
	Food & fuel to last 60 days if debtor is householder	23.160(1) (f)
	Furniture, household items, utensils, radios & TVs to \$3000 total	23.160(1) (f)
	Health aids	23.160(1) (h)
	Lost earnings payments for debtor or someone debtor depended on, to extent needed (husband & wife may double)	23.160(1) (j) ( C)
	Motor vehicle to \$1700 (husband and wife may double)	23.160(1) (d)
	Personal injury recoveries to \$10,000, not to include pain & suffering ( husband and wife may double)	23.160(1) (j) (B)
	Pistol, rifle or shotgun if owned by person over 16, to \$1000	23.200
	Public Benefits	Aid to blind
Aid to disabled		412.610
Civil defense & disaster relief		401.405
Crime victims' compensations (husband and wife may double)		23.160(1) (j) (A), 147.325
General assistance		411.760
Injured inmates' benefits		655.530
Medical assistance		414.095
Old-age assistance		413.130
Unemployment compensation		657.855
Vocational rehabilitation		344.580
Workers' compensation	656.234	
Tools of Trade	Tools, library, team with food to last 60 days, to \$3000 (husband and wife may double)	23.160(1) ( c)
Wages	Minimum 75% of earned but unpaid wages; bankruptcy judge may authorize more for low-income debtors	23.185
	Wages withheld in state employee's bond savings accounts	292.070
Wild Card	\$400 of any personal property, however, can't use to increase existing exemption	23.160(1) (k)
	Husband and wife may double	<i>In re Wilson</i> , 22 B.R. 146 (D. Or. 1983)