## 427.005 Definitions.

As used in this chapter:

- (1) The term "earnings" means compensation paid or payable for personal services, whether denominated as wages, salary, commission, bonus, or otherwise, and includes periodic payments pursuant to a pension or retirement program.
- (2) The term "disposable earnings" means that part of the earnings of any individual remaining after the deduction from those earnings of any amounts required by law to be withheld.
- (3) The term "garnishment" means any legal or equitable procedure through which the earnings of any individual are required to be withheld for payment of any debt.
- (4) The terms "household furnishings, jewelry, personal clothing, and ornaments" mean clothing, furniture, appliances, linens, china, crockery, kitchenware, and personal effects of an individual and the individual's dependents, but do not include:
  - (a) Works of art;
  - (b) Electronic entertainment equipment (except to the extent of one (1) television and one (1) radio);
  - (c) Antiques; and
  - (d) Jewelry other than wedding rings.

Effective: July 14, 1992

**History:** Amended 1992 Ky. Acts ch. 53, sec. 1, effective July 14, 1992. -- Created 1970 Ky. Acts ch. 217, sec. 1.