

# Washington State Suspends Wage Garnishments of Consumer Debt Judgments During COVID-19 Pandemic

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On April 14, 2020, Washington Governor Jay Inslee issued [Proclamation 20-49](#), ordering a temporary suspension of all new garnishments of consumer debt judgments, as well as a suspension of enforcement of any garnishment order already issued for a consumer debt judgment. The order applies only to judgments for “consumer debt,” which Proclamation 20-49 and the Revised Code of Washington 6.01.060 (2) define as “any obligation or alleged obligation of a consumer to pay money arising [from] a transaction ... [that was] primarily for personal, family, or household purposes. Consumer debt includes medical debt.”

The proclamation prohibits garnishments of wages, consumer bank accounts, or other income, including [stimulus payments received under the Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#), to satisfy these consumer debt judgments. The order also suspends the accrual of post-judgment interest on all consumer debt judgments.

According to the proclamation, garnishment orders concerning judgments for consumer debt, in combination with “mounting interest” on such debt, will further reduce the ability of Washington residents who already have been negatively affected by the economic downturn to pay for basic household expenses. On this basis, Governor Inslee found that garnishment orders for consumer debt unreasonably increased life, health, and safety risks in light of the COVID-19 pandemic.

Washington employers that were in the process of garnishing employee earnings pursuant to consumer debt judgments have been required to suspend such garnishments as of April 14, 2020, and ensure that the earnings of any employee subject to consumer debt writs do not have wages garnished for the effective period of the proclamation. Employers may still receive new writs to garnish employee wages for non-consumer debt judgments, such as child support judgments, and employers must still comply with all such lawful garnishment orders. A willful violator of the garnishment order may be guilty of a gross misdemeanor and subject to criminal penalties.

Proclamation 20-49 was issued pursuant to Washington’s [emergency powers statutory provisions](#). Under those provisions, the proclamation is effective for only 30 days, or through May 14, 2020, unless the proclamation is withdrawn or properly extended in accordance with Washington law. As

Governor [Inslee has already indicated, the state's "Stay Home – Stay Healthy" order](#) will likely be extended beyond its current May 14, 2020 expiration date, and we anticipate that he will also extend the suspension of customer-debt garnishment orders.

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Ogletree Deakins will continue to monitor and report on developments with respect to the COVID-19 pandemic and will post updates in the firm's [Coronavirus \(COVID-19\) Resource Center](#) as additional information becomes available.

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