




**SOUTH CAROLINA  
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MEMORANDUM

To: Legislative Council

From: Frank A. Rainwater, Executive Director 

Date: February 3, 2026

Subject: Bankruptcy Property Exemption - Inflation Component

This memo is to provide the bi-annual update regarding the applicable inflation adjustment to bankruptcy property exemptions. Pursuant to §15-41-30(B), each dollar amount in subsection (A), items (1) through (14), will be adjusted by the change in the Southeastern Consumer Price Index, All Urban Consumers, as published by the U.S. Department of Labor, Bureau of Labor Statistics, for the most recent year ending immediately before January first preceding July first. These adjustments will become effective on July first of each even-numbered year. We computed the change in the index as the change in the average value of the index for the period from January 1, 2025, through December 31, 2025, compared to the average value of the index for the period from January 1, 2006, through December 31, 2006. This percentage change was 60.2 percent. Each dollar amount has been rounded to the nearest \$25, as required by law.

The attached table displays the historical inflation adjustments to bankruptcy property exemption. If we may be of additional assistance, please feel free to contact Mary Katherine Miller at [marykatherine.miller@rfa.sc.gov](mailto:marykatherine.miller@rfa.sc.gov) or (803) 734-3322.

