



WAGE GARNISHMENT IN THE U.S.

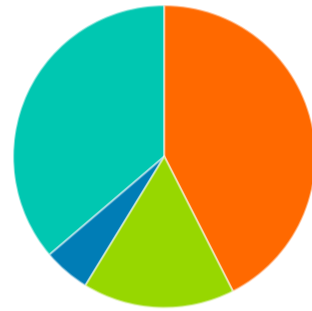


Wage garnishment is a bigger problem than you think. Here are some interesting facts about wage garnishment in the U.S. during 2017, as found in ADP RI's study, "The U.S. Wage Garnishment Landscape: Through the Lens of the Employer."

TYPES

Seven percent of workers have some form of wage garnishment.

Of that seven percent, the majority (3.4 percent) have wage garnishment for child support. This is followed closely by "Other" types of wage garnishment (2.9 percent) including student loans and consumer debt, then tax levies (1.3 percent).



Child Support	3.4
Tax Levy	1.3
Bankruptcy	0.4
Other (Student & Consumer Debt)	2.9

71%  

29%  

GENDER

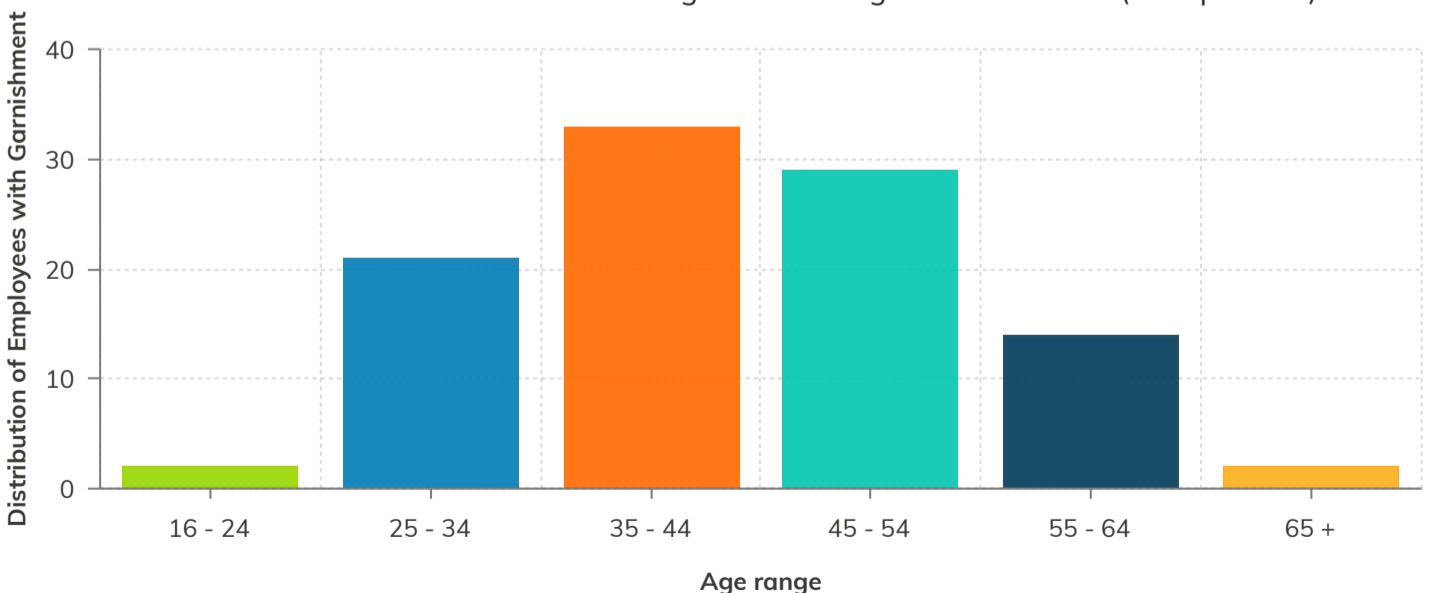
Men are more likely to have a wage garnishment.

This could be skewed because women tend to get physical custody of children, so men are more likely to pay child support.

AGE

Workers between 35 and 54 have the most wage garnishments.

Employees in this age range have the highest average number of garnishments (1.45) and the highest overall garnishment rate (10.2 percent).



SOURCE:

<https://www.adp.com/tools-and-resources/adp-research-institute/insights/~media/RI/pdf/Garnishment-whitepaper.ashx>

