

STATE GARNISHMENT TRENDS IN

MICHIGAN

OVERALL FINDINGS



9.7%

of employees in Michigan have their wages garnished, compared to...



the national average of

7.2%

In Michigan, of the 9.7% of employees who have their wages garnished, the majority are for...



5.1%

CHILD SUPPORT



4.6%

STUDENT/CONSUMER LOANS AND OTHER TYPES OF LOANS



0.7%

TAX LEVIES



0.6%

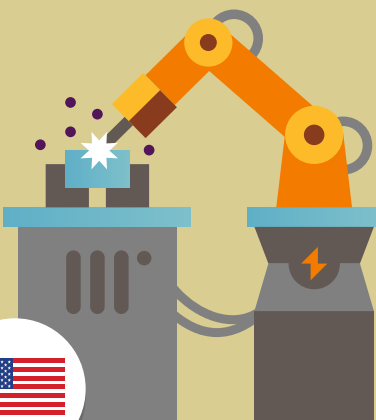
BANKRUPTCY

Note: Some employees have multiple types of garnishments, which is why when combined, the individual percentages for the various garnishment types may equal more than the total Michigan garnishment rate.

Industry and Geographic Region Segmented Findings

10.9%

of manufacturing companies have employees whose wages are being garnished, compared to...



the national average of

10.2%



8.1%

of professional and business services companies have employees whose wages are being garnished, compared to...

the national average of

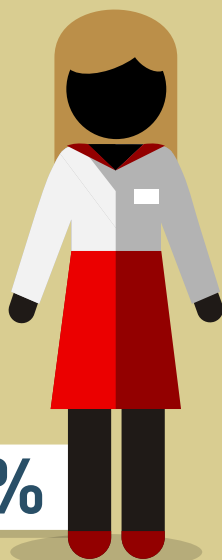
5.4%



Gender Segmented Findings

6.8%

of women have their wages garnished, compared to...



the national average of

4.8%

12.1%

of men have their wages garnished, compared to...



the national average of

9.3%



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Source:

ADP Research Institute, Garnishment: By State, Q3 2013

http://www.adpcomplianceinsights.com/wp-content/uploads/2014/09/ADP-Garnishment-Trends.pdf?src=AVS_FY15