

# STATE GARNISHMENT TRENDS IN

# NEW JERSEY

## OVERALL FINDINGS



**4.7%**

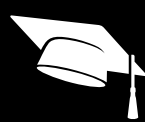
of employees in New Jersey have their wages garnished, compared to...



the national average of

**7.2%**

In New Jersey, of the 4.7% of employees who have their wages garnished, the majority are for...



**2.5%**

STUDENT/CONSUMER LOANS AND OTHER TYPES OF LOANS



**2.2%**

CHILD SUPPORT



**0.4%**

TAX LEVIES



**0.1%**

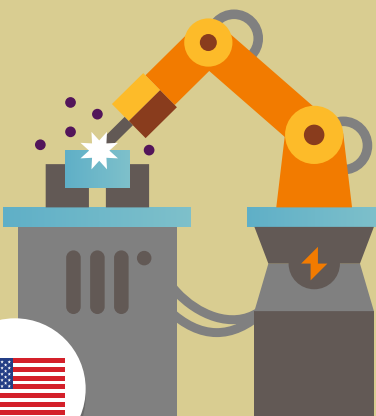
BANKRUPTCY

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 New Jersey garnishment rate.

## Industry and Geographic Region Segmented Findings

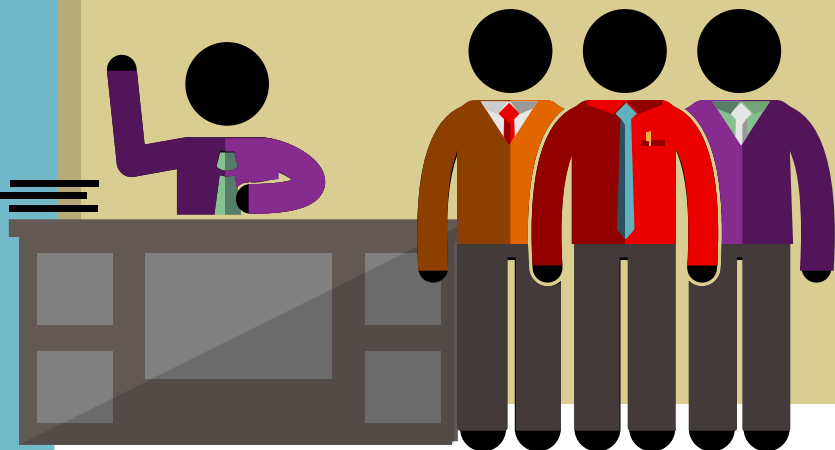
**4.6%**

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



the national average of

**10.2%**



**4.6%**

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

the national average of

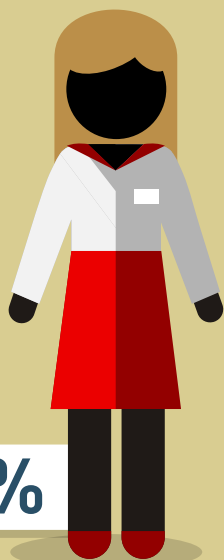
**5.4%**



## Gender Segmented Findings

**3.3%**

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



the national average of

**4.8%**

**6.1%**

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



the national average of

**9.3%**



**ADP SmartCompliance®**

[www.adpcomplianceinsights.com](http://www.adpcomplianceinsights.com)

ADP, the ADP logo, and ADP SmartCompliance are registered trademarks of ADP, LLC. All other marks are the property of their respective owners. Copyright (c) 2015 ADP, LLC.

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