

103D CONGRESS
1ST SESSION

H. R. 555

To ensure that consumer credit reports include information on any overdue child support obligations of the consumer.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 21, 1993

Ms. WOOLSEY introduced the following bill; which was referred jointly to the Committees on Banking, Finance and Urban Affairs and Ways and Means

A BILL

To ensure that consumer credit reports include information on any overdue child support obligations of the consumer.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. INCLUSION IN CONSUMER CREDIT REPORTS**
4 **OF INFORMATION ON OVERDUE CHILD SUP-**
5 **PORT OBLIGATIONS OF THE CONSUMER.**

6 (a) CONSUMER REPORTING AGENCIES REQUIRED TO
7 INCLUDE IN CONSUMER CREDIT REPORTS INFORMATION
8 ON OVERDUE CHILD SUPPORT OBLIGATIONS OF THE
9 CONSUMER.—Section 604 of the Consumer Credit Protec-
10 tion Act (15 U.S.C. 1681b) is amended—

1 (1) in the caption for such section, by adding
2 at the end the following: “; **reporting of over-**
3 **due child support obligations**”;

4 (2) by inserting “(a)” before “A consumer”;
5 and

6 (3) by adding at the end the following new sub-
7 section:

8 “(b) A consumer reporting agency shall include in
9 any consumer report information (if any) provided by a
10 State child support agency or verified by another govern-
11 ment entity on the failure of the consumer to pay overdue
12 support (as defined in section 466(e) of the Social Security
13 Act).”.

14 (b) PROVISION TO CONSUMER REPORTING AGENCIES
15 OF INFORMATION ON OVERDUE CHILD SUPPORT OBLIGA-
16 TIONS OF ABSENT PARENTS.—Section 466(a)(7) of the
17 Social Security Act (42 U.S.C. 666(a)(7)) is amended—

18 (1) by striking “will” and inserting “shall”;

19 (2) by striking “upon the request of such agen-
20 cy”;

21 (3) by striking “, and (C)” and all that follows
22 through “State”.

23 (4) by striking “minor” from 466(e) and delet-
24 ing “at the option” and all that follows through the
25 word “section.”

1 (c) EFFECTIVE DATE.—The amendments made by
2 this section shall take effect on the 1st day of the 1st cal-
3 endar quarter that begins on or after the date of the en-
4 actment of this Act.

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