

Toomey Introduces the Child Support Assistance Act Backed by Equifax

WASHINGTON, Sept. 28, 2015 /PRNewswire-USNewswire/ -- U.S. Senator Pat Toomey has introduced S. 2077, the Child Support Assistance Act of 2015, which has been largely championed by consumer reporting agency, Equifax (NYSE: EFX) and supported by the National Child Support Enforcement Association (NCSEA). The bill is an effort to help state and local child support enforcement agencies (Agencies) aid families in collecting child support payments, and Equifax is working to provide new and improved tools to facilitate that. The House version of the bill, H.R. 2091, passed the House Financial Services Committee by a vote of 56-2 on July 29, 2015.



The original language of the Fair Credit Reporting Act (FCRA) causes confusion among Agencies around when it is appropriate to obtain a consumer report in order to assist with efforts to locate a delinquent parent and enforce an appropriate level for child support payments. Further, current law mandates that Agencies provide the delinquent, non-custodial parent a 10-day notice prior to requesting a consumer report – giving the delinquent parent ample time to manipulate his or her financial situation in order to dodge payment. This can delay child support payments and add a cost to states, as all such notices must be sent by certified or registered mail.

The Child Support Assistance Act will fix these issues by amending the FCRA to remove the 10-day notice requirement. Additionally, the bill will provide much needed clarity and consistency in how Agencies request consumer reports to set, modify and enforce child support awards.

"Our goal at Equifax is to provide up-to-date income and employment information to Agencies so they can more easily obtain payment where payment is due," said Debra Rohlman, Vice President of Verifications Services, Equifax. "This legislation will ultimately benefit children, struggling parents who depend on child support, and the Agencies that work tirelessly on behalf of families to ensure that payments are honored."

Dr. Steven Golightly, President of the National Child Support Enforcement Association (NCSEA), stated, "The Child Support Assistance Act will tremendously enhance the collection and distribution of child support payments to custodial families through a technical change to existing law. The provision, which affects only child support, will further streamline the administration of the program to ensure that payments are made to the family as quickly as possible. We are encouraged by the introduction in the Senate, and the recent action of the House Financial Services Committee, which passed the companion bill by an overwhelming bipartisan vote."

"Raising a child is certainly no easy task," said Senator Toomey. "Sadly, some single parent families face an additional challenge of noncustodial parents shirking responsibility and failing to make child support payments. This bill seeks to ease that burden by helping state and local agencies more effectively assist families in collecting the child support payments they are owed and need."

About Equifax

Equifax is a global leader in consumer, commercial and workforce information solutions that provides businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enables it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 19 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2014, Equifax was nominated as a Bloomberg BusinessWeek Top 50 company; its CIO was listed as one of the top 100 by CIO magazine; and the company was named to the Fintech 100 list, was recognized as a top 20 company to work for by the Atlanta Journal-Constitution, and was named a 2014 InformationWeek Elite 100 Winner. For more information, please visit www.equifax.com.

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