

[H.R. 2091, Child Support Assistance Act of 2015](#)

FLOOR SITUATION

On Tuesday, October 6, 2015, the House will consider [H.R. 2091](#), the Child Support Assistance Act of 2015, under suspension of the rules. H.R. 2091 was introduced on April 29, 2015 by Rep. Bruce Poliquin (R-ME) and was referred to the Committee on Financial Services, which ordered the bill reported by a vote of 56 to 2 on July 29, 2015.

SUMMARY

H.R. 2091 amends the Fair Credit Reporting Act to eliminate the requirement that state and local child support agencies and courts notify an obligor ten days before retrieving a consumer report for purposes of determining the appropriate level of child support payments, or enforcing a child support order, award, agreement, or judgment.

BACKGROUND

When determining the appropriate level for child support payments, enforcement agencies verify employment through consumer reporting agencies (CRAs). However, according to the Fair Credit Reporting Act (FRCA), CRAs may not release consumer report information to a third party, such as an enforcement agency, unless they have legal bases for obtaining the report. Under current law, the government agencies must ensure the parent is provided notice of the credit check ten days prior to accessing the credit report through a CRA. This waiting period can impose unnecessary cost and burdens on these agencies and slows down the process of awarding appropriate levels of child support to primary caregivers.

According to the bill sponsor, “The Child Support Assistance Act will help our state and local authorities in assisting families to collect child support payments from delinquent parents.”¹

¹ See Rep. Bruce Poliquin Press Release, [Poliquin, Ellison Introduce the Child Support Assistance Act](#), April 29, 2015.

COST

The Congressional Budget Office (CBO) [estimates](#) that implementing H.R. 2091 would increase direct spending for that agency [CFPB] to amend relevant regulations; therefore, pay-as-you-go procedures apply. However, CBO estimates that such spending would be insignificant. Enacting H.R. 2091 would not affect revenues. Implementing the bill would not affect discretionary costs because the CFPB is permanently authorized to spend amounts transferred from the Federal Reserve System.

STAFF CONTACT

For questions or further information please contact [John Huston](#) with the House Republican Policy Committee by email or at 6-5539.