



HR1173

LRB096 21693 GRL 40062 r

1 HOUSE RESOLUTION

2 WHEREAS, The current economic crisis has resulted in lost
3 jobs in both the public and private sectors; and

4 WHEREAS, When people lose jobs, they experience difficulty
5 paying their bills and meeting their other financial
6 obligations; people who have lost their jobs often have been
7 unable to make their house payments, which has resulted in a
8 wave of foreclosures throughout the nation; overwhelmed by
9 unpaid bills, the credit scores of those afflicted have
10 decreased dramatically; and

11 WHEREAS, The only way for most of these people for get back
12 on their feet and regain lost credit is to find a new job; and

13 WHEREAS, The use of credit checks by prospective employers
14 has prevented many people with bad credit reports from gaining
15 employment; and

16 WHEREAS, Such credit checks create a vicious cycle that
17 prevents those who most need jobs from getting them; and

18 WHEREAS, Enabling those with bad credit reports to clean up
19 their credit scores would provide immense benefits to the
20 economy and promote the virtues of financial literacy and

1 responsibility; and

2 WHEREAS, The Credit Card Accountability Responsibility and
3 Disclosure Act of 2009 requires companies that promote free
4 credit score reports to disclose the existence of
5 government-sponsored credit score services on all print,
6 radio, television, and online advertisements; and

7 WHEREAS, The creation and expansion of guidelines for
8 customers to fix their credit scores would help those with bad
9 credit to rebuild and regain what they have lost and aid in the
10 recovery of the national economy as a whole; and

11 WHEREAS, Proper federal legislation could provide a way for
12 federal agencies to take complaints from citizens about their
13 employment woes and guide them toward gainful employment and
14 credit rehabilitation; and

15 WHEREAS, The average American citizen should be the main
16 beneficiary of any such legislation; and

17 WHEREAS, Consumer protection should be a primary concern of
18 our nation and our government; therefore, be it

19 RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE
20 NINETY-SIXTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we

1 urge Congress to consider and pass legislation that would
2 establish statutory or regulatory guidelines and procedures
3 for consumers to clean up their credit reports; and be it
4 further

5 RESOLVED, That suitable copies of this resolution be
6 presented to the Speaker and Minority Leader of the United
7 States House of Representatives, the Majority and Minority
8 Leader of the United States Senate, and the members of the
9 Illinois congressional delegation.