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4TH DISTRICT, MASSACHUSETTS

COMMITTEE ON ENERGY AND COMMERCE  
SUBCOMMITTEE ON HEALTH  
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January 18, 2019

Mr. Mark Begor  
Chief Executive Officer  
Equifax  
1550 Peachtree Street NW  
Atlanta, GA 30309

Dear Mr. Begor,

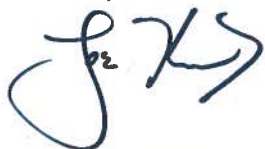
As the federal government approaches the fourth week of a partial government shutdown, nearly a million furloughed federal workers and their families are struggling to make ends meet. Through no fault of their own, mortgage and car payments are piling up, as they are stretching their savings to cover medical bills and school loans, and juggling the needs of their families to avoid defaulting on loans. As Congress and the White House continue to negotiate re-opening the government, furloughed workers are seeking relief from lenders and credit agencies to avoid adverse actions on their credit reports.

For working families, the pain of even one missed paycheck reverberates far beyond just the immediate impact of struggling to meet basic needs. What starts as a fight to cover daily expenses like food and transportation quickly evolves into missed mortgage, car, medical and student loan payments — all of which come with serious consequences. Among them: a crippled credit score that can hang over individuals and families for years. Under the Fair Credit Reporting Act, the Dodd-Frank Act and additional existing laws, poor credit can be used to deny employment, deny housing, deny a business loan, deny a mortgage application, and, critically for federal employees, deny a security clearance. More than that, it can be used to increase interest rates on future credit cards and personal loans, creating a cycle of bad credit that cannot be broken simply by working harder and spending smarter.

This week, President Donald J. Trump signed bipartisan legislation guaranteeing back pay to all federal employees once the shutdown has ended. However, it is not certain when those paychecks will arrive and it is not guaranteed a paycheck will ever arrive for the roughly one million contract workers unemployed during the shutdown. With that in mind, I urge you to take any steps possible to coordinate with lenders and borrowers, alike, to modify the terms of existing loans, to allow for hardship deferments, and to keep the shutdown from resulting in lower credit scores for families who find themselves in this precarious position because of the inaction of their government.

Thank you for your attention to this matter. Please do not hesitate to contact me if I may be of any assistance as the shutdown continues.

Sincerely,



Joseph P. Kennedy, III  
Member of Congress