



**CONGRESSIONAL BUDGET OFFICE
COST ESTIMATE**

September 18, 2015

**H.R. 2091
Child Support Assistance Act of 2015**

As ordered reported by the House Committee on Financial Services on July 29, 2015

Under current law, consumer reporting agencies (CRAs) are authorized to release a credit report to a state agency responsible for enforcing child support orders to determine whether an individual has the capacity to make child support payments or to determine the appropriate level of such payments. The bill would authorize CRAs to also release credit reports to those state agencies for enforcing a child support agreement or order. Finally, the bill would eliminate a requirement that the state agencies notify an affected person that the agency has requested information about them from a CRA.

Based on information from the Consumer Financial Protection Bureau (CFPB), CBO estimates that enacting H.R. 2091 would increase direct spending for that agency 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.

H.R. 2091 contains no intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act and would impose no costs on state, local, or tribal governments.

The CBO staff contact for this estimate is Susan Willie. The estimate was approved by H. Samuel Papenfuss, Deputy Assistant Director for Budget Analysis.