



Credit Reports: What Accuracy and Errors Mean for Consumers

Committee on Commerce, Science, and Transportation United States Senate

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America's credit reporting system plays an important role in our economy and a critical role for consumers. From a business perspective, credit reports promote access to responsible credit for consumers. Right now, the nationwide consumer reporting agencies-Equifax, Experian, and TransUnion-have files on more than 200 million Americans. From a consumer perspective, credit reports are the deciding factor in determining whether individuals can obtain credit cards, mortgages, or car loans, as well as how much they will pay for those loans. Credit reports are also often used as part of non-credit decisions about consumers, such as whether an individual can rent an apartment or even obtain a job. It's imperative that credit reports are accurate, and that consumers can easily and successfully dispute errors in their credit reports. Errors can mean the difference between obtaining a car loan or not, or paying a higher price for a mortgage. Errors can result in credit issuers, like a small town bank, declining credit to a potentially valuable customer, or issuing credit to a riskier customer than intended.

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