

114TH CONGRESS  
1ST SESSION

# S. 1981

To amend the Fair Credit Reporting Act to prohibit the use of consumer credit checks against prospective and current employees for the purposes of making adverse employment decisions.

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## IN THE SENATE OF THE UNITED STATES

AUGUST 5, 2015

Ms. WARREN (for herself, Mr. LEAHY, Mr. WYDEN, Mr. DURBIN, Mr. MENENDEZ, Mr. SANDERS, Mr. BROWN, Mr. WHITEHOUSE, Mrs. SHAHEEN, Mrs. GILLIBRAND, Mr. FRANKEN, Mr. BLUMENTHAL, Mr. SCHATZ, Ms. BALDWIN, Mr. MURPHY, Ms. HIRONO, and Mr. MARKEY) introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

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## A BILL

To amend the Fair Credit Reporting Act to prohibit the use of consumer credit checks against prospective and current employees for the purposes of making adverse employment decisions.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Equal Employment  
5 for All Act of 2015”.

1 **SEC. 2. USE OF CREDIT CHECKS PROHIBITED FOR EMPLOY-**  
2 **MENT PURPOSES.**

3 (a) PROHIBITION FOR EMPLOYMENT AND ADVERSE  
4 ACTION.—Section 604 of the Fair Credit Reporting Act  
5 (15 U.S.C. 1681b) is amended—

6 (1) in subsection (a)(3)(B), by inserting “within  
7 the restrictions set forth in subsection (b)” after  
8 “purposes”;

9 (2) by redesignating subsections (b) through (g)  
10 as subsections (c) through (h), respectively; and

11 (3) by inserting after subsection (a) the fol-  
12 lowing new subsection:

13 “(b) USE OF CERTAIN CONSUMER REPORT PROHIB-  
14 ITED FOR EMPLOYMENT PURPOSES OR ADVERSE AC-  
15 TION.—

16 “(1) GENERAL PROHIBITION.—Except as pro-  
17 vided in paragraph (3), a person, including a pro-  
18 spective employer or current employer, may not use  
19 a consumer report or investigative consumer report,  
20 or cause a consumer report or investigative con-  
21 sumer report to be procured, with respect to any  
22 consumer where any information contained in the re-  
23 port bears on the creditworthiness, credit standing,  
24 or credit capacity of the consumer—

25 “(A) for employment purposes; or

1           “(B) for making an adverse action, as de-  
2           scribed in section 603(k)(1)(B)(ii).

3           “(2) SOURCE OF CONSUMER REPORT IRRELE-  
4           VANT.—The prohibition described in paragraph (1)  
5           shall apply even if the consumer consents or other-  
6           wise authorizes the procurement or use of a con-  
7           sumer report for employment purposes or in connec-  
8           tion with an adverse action with respect to the con-  
9           sumer.

10           “(3) EXCEPTIONS.—Notwithstanding the prohi-  
11           bitions set forth in this subsection, and consistent  
12           with the other sections of this Act, an employer may  
13           use a consumer report with respect to a consumer  
14           in the following situations:

15           “(A) When the consumer applies for, or  
16           currently holds, employment that requires na-  
17           tional security clearance.

18           “(B) When otherwise required by law.

19           “(4) EFFECT ON DISCLOSURE AND NOTIFICA-  
20           TION REQUIREMENTS.—The exceptions described in  
21           paragraph (3) shall have no effect upon the other re-  
22           quirements of this Act, including requirements in re-  
23           gards to disclosure and notification to a consumer  
24           when permissibly using a consumer report for em-

1       ployment purposes or for making an adverse action  
2       against the consumer.”.

3       (b) CONFORMING AMENDMENTS AND CROSS REF-  
4       ERENCES.—The Fair Credit Reporting Act is further  
5       amended as follows:

6             (1) In section 603 (15 U.S.C. 1681a)—

7                 (A) in subsection (d)(3), by striking  
8                 “604(g)(3)” and inserting “604(h)(3)”; and

9                 (B) in subsection (o), by striking “A” and  
10                inserting “Subject to the restrictions set forth  
11                in subsection 604(b), a”.

12            (2) In section 604 (15 U.S.C. 1681b)—

13                 (A) in subsection (a), by striking “sub-  
14                 section (e)” and inserting “subsection (d)”;

15                 (B) in subsection (e), as redesignated by  
16                 subsection (a)(2) of this section—

17                     (i) in paragraph (2)(A), by inserting  
18                     “and subject to the restrictions set forth in  
19                     subsection (b)” after “subparagraph (B)”;  
20                     and

21                     (ii) in paragraph (3)(A), by inserting  
22                     “and subject to the restrictions set forth in  
23                     subsection (b)” after “subparagraph (B)”;

24                 (C) in subsection (d)(1), as redesignated  
25                 by subsection (a)(2) of this section, by striking

1 “subsection (e)” in both places that term ap-  
2 pears and inserting “subsection (f)”; and

3 (D) in subsection (f), as redesignated by  
4 subsection (a)(2) of this section—

5 (i) in paragraph (1), by striking “sub-  
6 section (c)(1)(B)” and inserting “sub-  
7 section (d)(1)(B)”; and

8 (ii) in paragraph (5), by striking  
9 “subsection (c)(1)(B)” and inserting “sub-  
10 section (d)(1)(B)”.

11 (3) In section 607(e)(3)(A) (15 U.S.C.  
12 1681e(e)(3)(A)), by striking “604(b)(4)(E)(i)” and  
13 inserting “604(c)(4)(E)(i)”.

14 (4) In section 609 (15 U.S.C. 1681g)—

15 (A) in subsection (a)(3)(C)(i), by striking  
16 “604(b)(4)(E)(i)” and inserting  
17 “604(c)(4)(E)(i)”; and

18 (B) in subsection (a)(3)(C)(ii), by striking  
19 “604(b)(4)(A)” and inserting “604(c)(4)(A)”.

20 (5) In section 613(b) (15 U.S.C. 1681k(b)) by  
21 striking section “604(b)(4)(A)” and inserting “sec-  
22 tion 604(c)(4)(A)”.

23 (6) In section 615 (15 U.S.C. 1681m)—

1           (A) in subsection (d)(1), by striking “sec-  
2           tion 604(c)(1)(B)” and inserting “section  
3           604(d)(1)(B)”;

4           (B) in subsection (d)(1)(E), by striking  
5           “section 604(e)” and inserting “section  
6           604(f)”; and

7           (C) in subsection (d)(2)(A), by striking  
8           “section 604(e)” and inserting “section  
9           604(f)”.

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