

As Introduced

**134th General Assembly
Regular Session
2021-2022**

H. C. R. No. 4

Representative Ingram

**Cosponsors: Representatives Howse, Lepore-Hagan, Miranda, Liston, Miller, J.,
Miller, A., Sobecki, Troy, Skindell, O'Brien, Crawley**

A CONCURRENT RESOLUTION

To urge the United States Congress to review and evaluate 1
credit reporting agencies and how credit scores and credit 2
ratings create economic inequities. 3

**BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF THE STATE OF
OHIO (THE SENATE CONCURRING):**

WHEREAS, The National Consumer Law Center has reported that 4
credit scoring is a reflection of the racial economic divide and 5
wealth gap in this country, and its use also perpetuates that 6
same racial and economic inequality; and 7

WHEREAS, The use of credit reports and scores entrenches 8
and reinforces inequality by dictating a consumer's access to 9
future opportunities; and 10

WHEREAS, Credit history is used as a gatekeeper for 11
affordable credit and many other important necessities, such as 12
employment, housing (both rental and homeownership), and 13
insurance; and 14

WHEREAS, Lisa Rice and Deidre Swesnik state in the law 15
article titled "Discriminatory Effects of Credit Scoring on 16
Communities of Color" that while it is illegal to evaluate risk 17
using protected class characteristics, credit-scoring systems 18

continue to have a significant disparate impact on people of 19
color and other underserved consumers because some seemingly 20
facially neutral factors actually have discriminatory effects; 21
and 22

WHEREAS, Fixing our current credit-scoring system is not 23
only a moral imperative consistent with our national policies 24
and beliefs about fairness and justice, it is also a legal 25
obligation as outlined by the Fair Housing Act and the Equal 26
Credit Opportunity Act; and 27

WHEREAS, Credit scoring significantly affects a wide range 28
of access issues, credit-scoring mechanisms need major 29
improvements if not a complete overhaul; now therefore be it 30

RESOLVED, That we, the members of the 134th General 31
Assembly of the State of Ohio, in adopting this resolution, urge 32
Congress to examine the impact of credit-scoring mechanisms, 33
especially as they relate to underserved groups, and to also 34
analyze and correct the disparate impact of credit-scoring 35
systems; and be it further 36

RESOLVED, That the Clerk of the House of Representatives 37
transmit duly authenticated copies of this resolution to the 38
President of the United States, the President of the United 39
States Senate, the Speaker of the United States House of 40
Representatives, the members of the Ohio congressional 41
delegation, the Governor of Ohio, and the news media of Ohio. 42