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Financial Privacy, Consumer Prosperity, and the Public Good

By Fred H. Cate, Robert E. Litan, Michael E. Staten, Peter J. Wallison

Brookings Institution. Paperback. Book Condition: new. BRAND NEW, Financial Privacy, Consumer Prosperity, and the Public Good, Fred H. Cate, Robert E. Litan, Michael E. Staten, Peter J. Wallison, American consumers have become accustomed to obtaining instant credit. The process requires that credit bureaus have easy access to sensitive financial information about individuals, compiled largely without their consent. This report examines the debate surrounding the role of the states in regulating these credit bureaus, especially in light of expiring amendments to the Fair Credit Reporting Act, which have allowed bureaus to continue these practices, exempting them from state laws that might obstruct them. How this controversy is resolved will have an important bearing on credit markets and financial privacy in the future. The authors make the case for continued federal preemption of the states in this area. Without it, the authors argue, the consumer credit system has developed in the United States would be put in jeopardy.



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