

CREDIT BUREAU REPORTING FOR FOC CUSTOMERS



Friend of the Court Bureau/ State Court Administrative Office
Michigan Supreme Court
<http://www.courts.michigan.gov/scao>

What is “credit bureau reporting” and how does it affect me?

The friend of the court (FOC) reports how well a person pays his or her child support to a credit bureau. When there is unpaid support on a credit report, it can be difficult to obtain a loan, acquire a credit card, or make purchases. If a credit report shows a history of untimely support payments or a large past due support, lenders may deny a loan or require that the account be paid in full in order to obtain a loan.

What law governs credit bureau reporting?

MCL 552.512 requires an FOC to report a support payer to a Credit Reporting Agency (CRA) when the payer’s support arrearage equals or exceeds two months’ support obligation, or the payer asks to be reported to show his or her good record.

What credit agencies receive child support information?

The Michigan Child Support Enforcement System (MiCSES) reports credit information to two CRA’s: Innovis and Experian. Both share data with some other CRA’s.

How does the FOC do credit reporting?

MiCSES automatically reports a qualifying payer to the CRAs, MiCSES sends a notice to the payer. If the payer does not object within 21 days, MiCSES submits the payer’s information.

In the alternative, local FOC offices may manually report a payer in MiCSES if any of the following conditions are met:

- The payer qualifies but MiCSES did not report automatically .
- The payer asks the FOC to file a report.
- The court orders credit reporting for a payer or case.

What does the FOC report to the credit bureau?

The FOC reports unpaid support to the credit bureau. Support includes payments to or for the benefit of a child or a spouse. It may include medical, dental, or other health care expenses, childcare expenses, the mother’s expenses related to pregnancy and birth, and surcharges as defined in MCL 552.603a.

Will the support payer receive notice he or she is being reported to the CRAs?

The FOC will notify the payer before reporting to a CRA. The payer has 21 days to either pay the arrearage in full or object to the FOC reporting the debt.

How can I dispute or object to the information reported to the CRA?

A person may object to the reporting *only* because of a mistake of fact concerning the amount of the arrearage, or that the person is not the person who owes the debt.

If the payer does not pay the arrears within 21 days, and there is no mistake of fact concerning either the arrearage amount or the payer's identity, MiCSES will report the arrearage to a consumer reporting agency, and will continue to report the arrearage on a monthly basis until the arrearage is paid in full.

What information is released to the CRAs?

MiCSES releases the payer's name, the cases, county, and the arrearage amount to the CRAs.

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