LRU

FIRST READING

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Credit Reporting and Rating Agencies Do Complex Jobs

Three major credit reporting agencies in the U.S. (Equifax, Experian, and TransUnion) assemble vast amounts of information on Americans' borrowing. The federal Fair Credit Reporting Act regulates some activities of those agencies. A separate industry uses information from those agencies to calculate "credit scores" intended to summarize a person's creditworthiness in one number. The best-known credit scores are "FICO" scores from Fair Isaac Corp.; but the three credit reporting agencies in 2006 created a mathematical model called "VantageScore" to calculate their own credit scores.

This article describes the credit reporting and scoring industries, and summarizes federal laws that apply to them. A bill that has passed the Illinois House and Senate in slightly different versions would prohibit most uses of consumer credit reports in employment decisions.

Reporting Agencies

Credit reporting agencies (CRAs) collect and compile information on consumers to make credit evaluations. Equifax, Experian, and TransUnion are the three major CRAs. Using public records and information from entities such as automobile dealers, finance companies, banks, credit unions, mortgage companies, and student loan providers, CRAs compile reports on nearly every adult in the country who uses credit.

A federal law, the Fair Credit Reporting Act (FCRA), regulates some actions by CRAs. It defines a "consumer report" (also called a credit report) as the communication of any information by a CRA about a consumer's credit, character, general reputation, personal characteristics, or mode of living, that is used or expected to be used in establishing the consumer's eligibility for credit or insurance; employment; and other purposes specified in the Act.

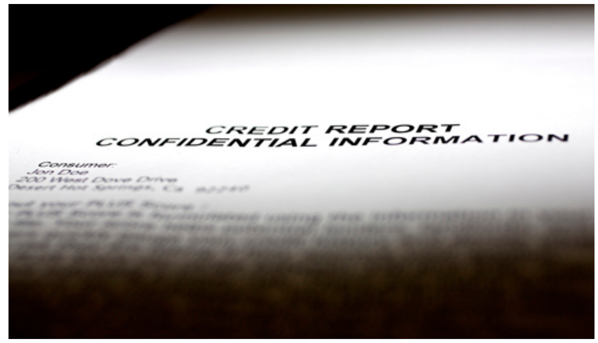

Photo by Kevin Jones, Legislative Research Unit

Under the Act, a CRA may provide a consumer report (1) in response to a court order; (2) in accordance with written instructions of the consumer to whom it relates; or (3) to a person who it believes intends to use the information for a credit transaction, employment purposes, insurance underwriting, determining eligibility for a license from a governmental agency that is required to consider an applicant's financial status, evaluating credit risks, another legitimate business purpose, or setting child support amounts.

Credit Reports

A credit report typically contains the following kinds of information on a consumer:

(1) Personal information, including name, current and previous addresses, Social Security number, phone number, birthdate, and current and previous employers.

(2) Credit history, including past and current records of credit purchases and payments.

(3) Public records, such as tax liens, court judgments (including child support), and bankruptcies.

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(4) Records of each time the consumer's credit report was provided to another party, such as a lender, service provider, landlord, or insurer.

Credit reports do not include information on savings or checking accounts; bankruptcies more than 10 years old; charged-off debts placed for collection that are more than 7 years old; gender; ethnicity; religion; political affiliation; medical history; or criminal records.

Right to view reports
The FCRA requires CRAs, at a consumer's request, to provide one free copy of the consumer's credit report no more often than every 12 months. In addition to the free yearly report, if an entity takes adverse action against a consumer based on a credit report (such as a denial of credit), the consumer can request a free copy of the report within 60 days after getting notice of the action. (A notice of adverse action that the consumer receives must contain the name, address, and phone number of the CRA that provided the report.)

The FCRA also requires a CRA to provide a free credit report on request by a consumer who is unemployed and plans to look for a job within 60 days; is on welfare; or is a victim of identity theft. If none of those conditions apply, a CRA can charge up to $10.50 for a report.

The consumer's name, Social Security number, and birthdate must be provided when requesting a credit report. The CRA can also ask for other information to verify the requester's identity, such as the amount of the consumer's monthly mortgage payment.

Correcting mistakes
The U.S. Public Interest Research Group reported in 2004 that 79% of credit reports from Equifax, Experian, and TransUnion that it had surveyed contained errors. It stated that 25% had errors substantial enough to result in denial of credit (such as false delinquencies or accounts that did not belong to the consumer); 22% listed a loan twice; 30% reported a closed account as open; and 54% contained errors in personal data, such as incorrect birthdates, name misspellings, or incorrect addresses.

A consumer who thinks a report contains a mistake must notify the CRA in writing and clearly designate the mistake to get an investigation started. Unless the CRA considers the claim frivolous (such as if the consumer did not provide adequate information for the CRA to investigate), it must investigate within 30 days. If the consumer provides additional information relevant to the investigation within those 30 days, the CRA can extend the investigation period for 15 more days.

The CRA must notify the entity that provided the allegedly incorrect information that the consumer has disputed it. If any information proves to be false, the CRA must delete that information and notify the entity that provided it that the consumer's file has been changed.

After investigating a complaint, the CRA must give the consumer the written results and a free copy of the credit report (if the investigation led to corrections). That copy does not count as the consumer's free yearly report. If the dispute is not resolved, the consumer can ask that a record of the dispute be put into the file and future reports.

Fraud alerts
If a consumer asserts in good faith that the consumer has been or is about to be a victim of a fraud, including identity theft, and notifies the CRA of that event, the CRA must include a fraud alert in that consumer's file. The alert must remain in the file and be provided along with any reporting of credit scores for at least 90 days (unless the consumer asks to have it removed sooner). The CRA also has responsibility to refer the fraud alert to each of the other CRAs.

A CRA must block the reporting of any information in the file on a consumer that the consumer identifies as information resulting from alleged identity theft. This block must occur within 4 business days after the CRA receives appropriate proof of the consumer's identity, a copy of an identity theft report, identification of such information by the consumer, and a statement by the consumer that the information is not information relating to any transaction by the consumer.

The CRA must then notify the information provider identified by the consumer that the information may be a result of identity theft; that an identity theft report has been filed; that a block has been requested; and the effective dates of the block. The CRA may decline or rescind a block if the CRA reasonably determines that the information was blocked erroneously or that the consumer obtained goods, services, or money due to the questioned transaction(s). The CRA must promptly notify the consumer if it denies a block request.

Report use by employers
The FCRA limits permissible uses of credit reports by employers. A CRA may provide a credit report for employment purposes only if the person requesting it certifies to the CRA that the employee or prospective employee has given written authorization for procurement of the report.

Before taking any adverse action based on the report, the employer must give the employee or applicant a copy of the report and a written description of the employee's or applicant's rights. After any adverse action, the employer must provide to the employee or applicant:

(1) notice of the adverse action;

(2) the name, address, and phone number of the CRA that furnished the report;

(3) a statement that the CRA did not make the decision to take the adverse action and cannot provide reasons why the action was taken;

(4) notice of the employee's or applicant's right to obtain a free copy of the credit report on request within 60 days.

If an employer fails to comply with these rules, the employee or applicant may sue for damages. If successful, the plaintiff can also recover reasonable legal fees, and may be awarded punitive damages for a deliberate violation. The Federal Trade Commission (FTC), other federal agencies, and states can seek civil penalties against employers for noncompliance.

Illinois H.B. 4658 (Franks-Farnham-Crespo-Rose-Chapa LaVia et al.—Harmon-E.Jones-Crotty-Althoff-J.Collins et al.) proposes to ban employers from using information from credit reports on applicants, with narrow exceptions. It passed the House and Senate in different versions during the spring session.

Credit Scores

Another federal law, the Fair and Accurate Credit Transactions Act (FACTA), defines a credit score as "a numerical value or a categorization derived from a statistical tool or modeling system used by a person who makes or arranges a loan to predict the likelihood of certain credit behaviors, including defaulting." Creditors use credit scoring to predict risks in lending. A person's credit score changes often, reflecting changes in the person's use of credit. Also, different industries or companies may score a person's credit differently at the same time. How a lender scores an applicant's credit depends on the model that the lender has developed for calculating credit scores.

A commonly used type of credit score is the FICO score, created by Fair Isaac Corporation (which is based in Minneapolis and has offices in several other countries). Each FICO score ranges between 300 and 850; higher scores signify less risk of defaulting on loans. Since FICO scores are based on information in the consumer credit reports compiled by the three major credit reporting agencies, a person has three FICO scores that may vary with the information each agency has.

The three credit reporting agencies launched a uniform scoring model called VantageScore in 2006. VantageScores range from 501 to 990; higher scores signify better credit. The model was designed so a person whose information at the three credit reporting agencies was identical would have the same score. A paper by two scholars for the Federal Reserve Board in 2007 said that the same is not necessarily true of FICO scores, due to "differences in how the agencies define certain variables."

A Fair Isaac brochure lists categories of information that affect a person's FICO score, along with percentages that approximate each category's impact on the score. VantageScore's Internet site lists categories of information that affect a person's score and their weights. Figure 1 on page 5 compares the two systems of weights.

The federal Equal Credit Opportunity Act prohibits credit-scoring systems from using specified characteristics, including race, sex, marital status, national origin, or religion, as factors in scoring.

Effects of lower credit limits on scores

Fair Isaac sampled national data on lines of credit on credit cards for the six months from October 2008 to April 2009. The company estimated that credit lines were reduced (by lowering of credit limits or closing of accounts) on 33 million U.S. consumers during that time, by an average of $5,100 per consumer. It divided the consumers experiencing such credit-line reductions into two groups:

(1) Almost 9 million consumers showed recent negative credit information, such as late payments. Such "risk triggers" may have prompted lenders to limit credit to those borrowers.

(2) About 24 million consumers showed no recent risk triggers. The median FICO score of consumers in this group was high (760), and most accounts in this group had very low balances and low credit use ratios, very few if any missed payments, and long credit histories. Thus, account inactivity may explain part of the reduction in credit lines in this group.

Following the reductions in credit lines for group (2), the following changes occurred in their FICO scores:

(1) About 8.5 million consumers had lower FICO scores—but most FICO score reductions were by less than 20 points.

(2) About 3.5 million consumers had little or no change in their FICO scores.

(3) The remaining 12 million consumers had higher FICO scores.

In addition to this analysis of actual data, Fair Isaac did a simulation of the effects of reducing customers' credit lines with no other change in their

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credit data. This simulation showed that reducing credit lines would generally reduce FICO scores, but not by much. After the greatest simulated reduction (by 50% of a customer's credit line), the simulation showed that only about 13% of consumers would suffer a FICO score decline of 20 points or more. But the simulated FICO score reductions were greater on consumers with shorter credit histories and smaller credit files than those of average consumers.

Consumers' right to see their scores
Under FACTA, consumers are entitled to credit scores at a "fair and reasonable fee" to be determined by the FTC. However, the FTC appears not to have set a maximum fee.

On request of a consumer for a credit score, a CRA must disclose:

(1) the consumer's current or most recent credit score;

(2) the range of possible credit scores under the model used;

(3) all key factors that adversely affected the score;

(4) the date when the score was created; and

(5) the name of the person or entity that provided the credit score or credit file from which the credit score was created. ❑

For a free credit report go to:
www.annualcreditreport.com

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Abstracts of Reports Required to be Filed with General Assembly

The Legislative Research Unit staff is required to prepare abstracts of reports required to be filed with the General Assembly. Legislators may receive copies of entire reports by sending the enclosed form to the State Government Report Distribution Center at the Illinois State Library. Abstracts are published quarterly. Legislators who wish to receive them more often may contact the executive director.

Central Management Services Dept.
Bilingual needs and pay survey, FY 2009
Of 48 responding agencies, 30 reported needing bilingual employees. Agencies reported 1,921 bilingual positions needed and 96 bilingual positions that were deleted. In all, 1,747 employees got bilingual pay (including 1,088 Hispanic and 218 non-Hispanic employees); 395 got pay for sign language. Department of Human Services reported needing the most bilingual employees, 1,016. (20 ILCS 415/9(6); Dec. 2009, 18 pp.)

Flextime positions, 2009
The Personnel Code requires agencies to develop plans to reduce use of day care through flex time for eligible employees. Among 49,663 employees under the Personnel Code, 14,100 (28%) used flexible work hours. Participation rose in 27 agencies and fell in 13. Among participants, 11,088 used flexible work hours, 2,662 worked full time in compressed workweeks, 354 worked part time, and 18 participated in job sharing. (20 ILCS 415/9(13); March 2010, 4 pp.)

Recycling and recycled paper procurement, FY 2009
I-Cycle program has 254 sites and 43,170 participating employees. Some 42 sites recycle cardboard; 20 aluminum cans; and 7 plastic. Of $10 million in paper products that CMS bought in FY 2009, 24% of paper, 42% of envelopes, and 79% of other paper products were from recycled sources. State agencies, boards, commissions, and universities also recycled 30,231 surplus electrical or electronic items (over 449 tons). (415 ILCS 20/3(j); March 2010, 7 pp.)

State-owned and surplus real property report, 2009
Report on 33 state agencies and universities lists building names and locations; acreage; acquisition date; and cost; also lists surplus property by legislative district. State did not sell or make installment/lease purchases in 2009. (30 ILCS 605/7.1; Dec. 2009, CD-ROM)

State report printing summary, 2009
Lists 23 agencies printing annual reports through CMS or outside printers. The 21,505 copies of reports that they printed cost $45,195. Department of Human Services printed the most copies of reports: 12,000. (30 ILCS 500/25-55; March 2010, 3 pp.)

Commerce & Economic Opportunity Dept.
Build Illinois Revenue Funds, FY 2009
Build Illinois Capital Revolving Loan Fund grew from $8.19 million to $9.99 million; Illinois Equity Fund shrank from $1.08 million to $739,000; and Build Illinois Large Business Attraction Fund shrank from $1.49 million to $1.25 million. Build Illinois Capital Revolving Loan Fund loan, investment, award, and grant disbursements totaled $1,279,115; Illinois Equity Fund disbursements, $500,000; and Build Illinois Large Business Attraction Fund

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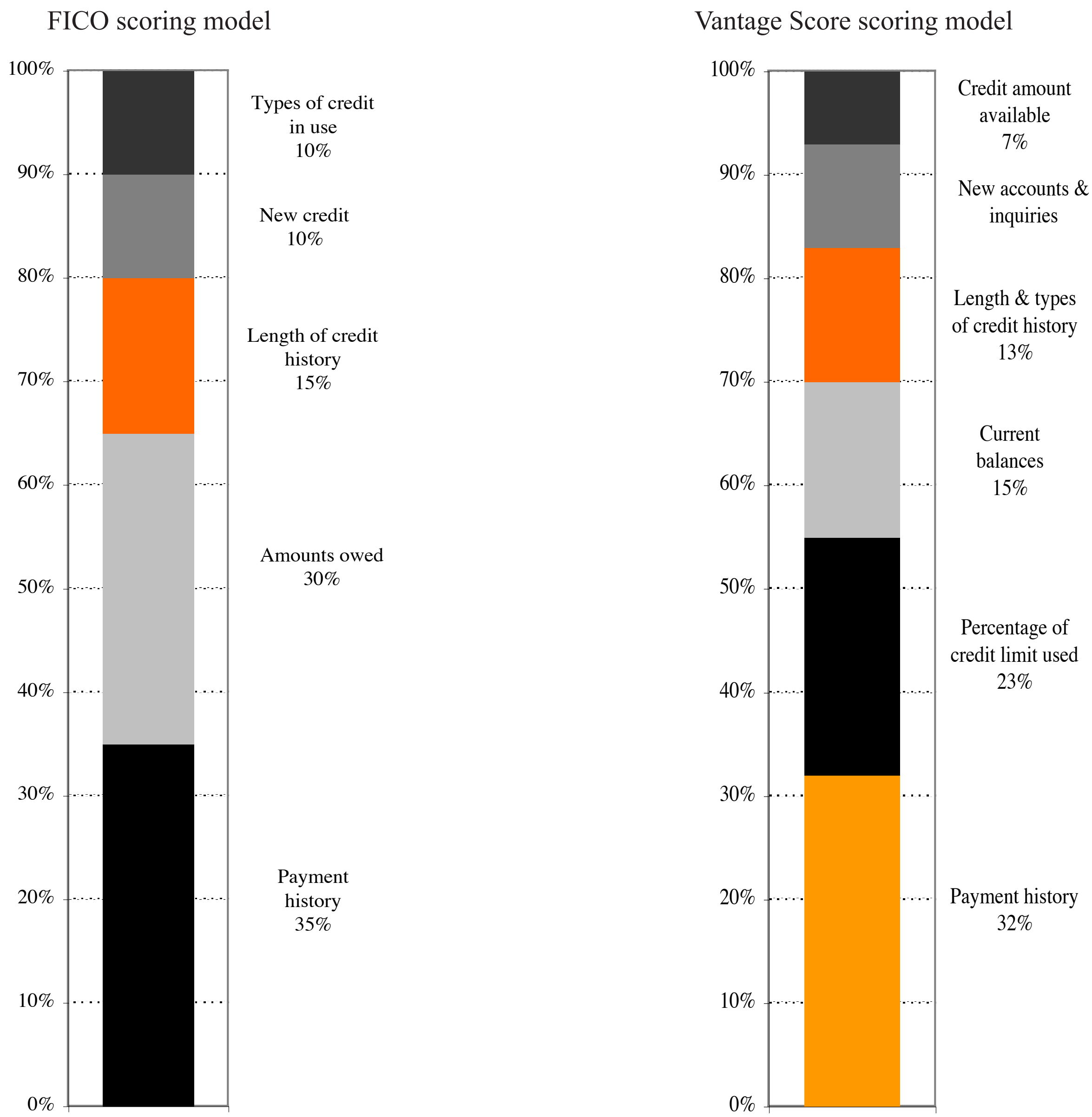
Figure 1: Categories and Weights Used in FICO and VantageScore Credit Scores



Scores range between 300 and 850; higher is better.

Scores range between 501 and 990; higher is better.

Sources: "Understanding Your FICO Score" (rev. May 2009, available on myFICO Internet site), p. 7 ; "Consumer Characteristics Contributing to a VantageScore" (downloaded May 2010 from VantageScore Internet site).

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disbursements, $125,000. (30 ILCS 750/9-9 and 30 ILCS 750/10-9; Dec. 2009, 4 pp.)

Illinois River Edge Redevelopment Program report, 2009
River Edge Redevelopment Zone pilot program offers tax credits, exemptions, and grants to developers and businesses along riverfronts. DCEO designated three zones, in Aurora, East St. Louis, and Rockford. Zones were expected to create or keep 102 jobs with over $3.8 million in investments in FY 2009. (65 ILCS 115/10-6(a)(1); Oct. 2009, 3 pp.)

Commerce Commission
Competition in retail electric markets, 2008
ICC estimates that 1997 rate freeze and reductions saved residential customers $5.2 billion. By yearend 2008, eight alternative retail electric suppliers were certified to serve residential customers. Ameren and ComEd retail electric supply customers rose from 11,049 in 2006 to 54,886 in 2008. (220 ILCS 5/16-120(b); Nov. 2009, 26 pp.)

Corrections Dept.
Quarterly report, April 1, 2009
On February 28, 2009, adult facilities had 45,341 residents—1.57% below the 46,065 projected using FY 2007 data. Adult transition centers population was 1,228 (52 below capacity). Two-thirds of prisoners were double-celled. One capital project is being funded: Thomson maximum security center. (730 ILCS 5/3-5-3.1, April 2009, 11 pp.)

Sex offender housing, 2006-2009
From 2006 to 2009 the Department of Corrections used two transitional homes for sex offenders: St. Leonard's House in Chicago and Another Chance Ministries in East St. Louis. St. Leonard's has housed 3 to 5 offenders at a time; Another Chance housed 47 to 53. (730 ILCS 5/3-17-5(e); undated, rec'd Jan. 2010, 14 pp.)

Education, State Board of
Charter schools annual report, 2008-2009
Illinois' 39 charter schools served over 35,000 students. Low-income students were a majority in 24 schools, and more than 90% in 12. Twenty-six schools did not make Adequate Yearly Progress. Six were identified by the state for academic watch, and 10 for academic early warning. Schools suggested 19 statutory changes, including allowing multiple campuses; increasing startup grants per student; and offering transportation funding. (105 ILCS 5/27A-12; Jan. 2010, 31 pp.)

Waivers and modifications, cumulative report 1995-2009
Chart classifies 5,295 waiver and modification requests in seven categories: calendar or instructional time (3,455); course offerings (967); fiscal issues (365); employment (261); health and safety (47); accountability (22); and governance (10). Three other sections list waivers to modifications granted to: regional offices of education (85); special education cooperatives (68); and area vocational centers (15). Waivers or modifications were approved for 934 school districts; 34 regional offices of education; 37 special education cooperatives; and 9 area vocational centers. Recommendations include ending $50 driver's ed fee limit so districts can set fees based on local needs. (105 ILCS 5/2-3.25g; Jan. 2010, 18 pp.)

Waivers of School Code mandates, Fall 2009
Categorizes 193 waiver requests into 10 categories and lists status: Content of Evaluation Plans (4 transmitted to General Assembly); District Improvement/Restructuring Plan (1 approved); Driver Education (12 transmitted, 3 approved); Legal School Holidays (108 approved, 9 withdrawn or returned); Limitation of Administrative Costs (9 transmitted, 1 withdrawn or returned); Nonresident Tuition (17 transmitted); Parent-Teacher Conferences (1 transmitted, 9 withdrawn or returned); Physical Education (7 transmitted, 2 withdrawn or returned); School Improvement/In-service Training (8 transmitted, 1 withdrawn or returned); and Supervisory & Administrative Staff (1 approved). Describes each request transmitted, and lists waivers by legislative district. (105 ILCS 5/2-3.25g; Oct. 2009, 17 pp. + executive summary)

Government Forecasting & Accountability Commission
Wagering in Illinois, 2009
Examines economic impact and potential for expanding State Lottery, horse racing, and riverboat gambling. State Lottery provided $625 million for Common School Fund (down 4.9% from FY 2008); riverboats provided $430 million for Education Assistance Fund and Common School Fund (down 23.7%); and horse racing provided $7 million in state revenue (down 22.2%). Biggest factor in casino revenue decline was indoor smoking ban. Recommendations to expand revenue include adding gaming positions at riverboats, allowing slot machines at racetracks, and more riverboats and/or casinos. (S. Res. 875 [1991]; Sept. 2009, 68 pp. + tables + charts)

Healthcare & Family Services Dept.
Payments for services from past years and changes in liabilities, 2009
In FY 2009, DHFS paid some $2.18 billion for medical services provided in earlier years—including $1.23 billion for which claims were received in those years. In FY 2009, DHFS provided health care to 1.5 million children and 951,347 adults (including 239,105 with disabilities and 158,778 seniors). (30 ILCS 105/25(e) and (g); Nov. 2009, 6 pp.)

Higher Education, State Board of
Underrepresented groups in higher education, 2009
Undergraduate and graduate enrollment of minority students at Illinois colleges and universities rose 46% from 1998 to 2008. By race, increases were: Hispanic, 75%; Black, 45%; Native American, 33.5%; and Asian, 18.8%. Fall 2008 enrollees were over 60% female in master's programs, and approached 49% in doctoral programs. (110 ILCS 205/9.16); Dec. 2009, 10 pp. + 5 appendices)

Human Services Dept.
Homeless Prevention Program, FY 2009
The Program was allocated $10.86 million in FY 2009. It served 11,635 households, 71% of which included children under age 19. The 21 centers served an average of 554 households, on which they spent an average of $934 each. Among households aided, 88% kept their housing (with Program assistance) at least 4 months after receiving the assistance. (310 ILCS 70/13; Dec. 2009, 26 pp.)

Social Services Block Grant Fund report, April-June 2009
The Fund received nearly $24 million in federal funds. Transfers were $18.7 million to General Revenue Fund, $700,000 to Special Purpose Trust Fund, and $4.5 million to Local Initiative Fund. (305 ILCS 5/12-5; Aug. 2009, 2 pp.)

WIC food expenditure report, January-September 2009
WIC Program's January-March obligations were $61.1 million and spending was $60.6 million; April-June obligations were $61.1 million and spending was $63.7 million; July-September obligations were $64.9 million and spending was $58.2 million. (20 ILCS 1305/10-25(a); undated, rec'd Nov. 2009, 1 p.)

Investment, State Board of
Economic opportunity investments, 2009
The Board makes "economic opportunity" investments in companies based in Illinois with market capitalizations of at least $30 million. On March 31, 2009 they totaled $350 million: private equity investments ($94.3 million); real estate wholly owned by the Board ($41.2 million); other real estate investments ($15.3 million); and public equity or fixed-income investments ($199.2 million) (3.96% of the total fund). 40 ILCS 5/1A-108.5(c); Sept. 2009, 16 pp.)

Emerging money managers, 2009
The Board adopted four new policies under P.A. 96-6: (1) Increased the portfolio limit from $2 million to $10 million and added disabled persons to those qualified as emerging investment managers. (2) Stated that Board will try to increase racial, ethnic, and gender diversity of consultants and senior staff as vacancies occur. (3) Required at least 0-1% of the dollar amount of all contracts and services such as legal, software, and research to go to businesses owned by minorities, females, and persons with disabilities. (4) Set a 20% goal for use of minority brokers by the Board's investment advisors and a 25% goal for trades to Illinois-based broker/dealers, and encouraged use of institutional brokers of the Chicago Stock Exchange to obtain best price and execution. (40 ILCS 5/1-109.1(8); Dec. 2009, 2 pp. + 5 attachments)

Report on Emerging Money Managers, FY 2009
Board allocated over $1 billion (11.5%) of its assets to emerging managers. Emerging and/or minority-owned firms manage $2.2 billion in equities and fixed-income portfolio assets (25% of the Board's total assets). The Board raised its brokerage goal to 20% and added international managers to the mandate; each manager reporting less than 20% usage must provide a written explanation. Minority broker/dealer commissions totaled $1.8 million (57% of all domestic equity commissions). (40 ILCS 5/1-109.1(4); rev. Oct. 2009, 4 pp.)

Juvenile Justice Dept.
Quarterly report, April 1, 2009
On February 28, 2009 there were 1,299 youth in all juvenile facilities, which had total capacity of 1,754. Population was projected to rise to 1,331 by March 2010. Ratio of security staff to youth was 0.519. Most youth were single-celled (57%) or double-celled (37%), with about 87 square feet of actual living area each. No capital projects were being funded. (730 ILCS 5/3-5-3.1; April 2009, rec'd Nov. 2009, 9 pp.)

Illinois Labor Relations Board
Annual report, 2009
The Board's State Panel handled 303 charges of unfair labor practices, 369 representation cases, 288 mediation/arbitration cases, and 15 grievance arbitration cases, and issued 1 declaratory ruling. Its Local Panel handled 216 charges of unfair labor practices, 47 representation cases, and 18 mediation/arbitration cases. Gives overview of Board's functions and selected case summaries. Its FY 2008 budget was $1.85 million. (5 ILCS 315/5(e); March 2010, 62 pp.)

Legislative Reference Bureau
Review of cases through 2008

Major Illinois Supreme Court holdings: (1) Governor's appointment of a U.S. Senator is not a commission needing Secretary of State's signature and seal; (2) a plea agreement resulting in conviction of reckless driving makes defendant ineligible for supervision for a later DUI offense; and (3) Sex Offender Registration Act's registration requirement is not an unconstitutional *ex post facto* law.

Major Illinois Appellate Court holdings: (1) Former Governor Ryan can keep the part of his pension benefits

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untainted by felony convictions; (2) Governor Blagojevich's expansion of Medicaid to persons not meeting Temporary Assistance for Needy Families (TANF) standards violated state law; (3) an illegal alien is not barred from getting workers' compensation benefits.

Major federal district court holding: Silent Reflection and Student Prayer Act's mandatory period of silence is unconstitutional as establishing religion and allowing school districts too much discretion in application. (25 ILCS 135/5.05; Nov. 2009, 125 pp.)

Motor Vehicle Theft Prevention Council
Annual report, FY 2009
Council spent $6 million and awarded $6.3 million in grants (apparently some were awarded and paid in different years). In 2008, 70% of stolen vehicles were recovered, after an average of 18 days, and 5,705 arrests for vehicle theft were made. Since 1991, motor vehicle thefts dropped 56% and their rate fell 61%. (20 ILCS 4005/7(g); March 2010, 21 pp.)

Public Health Dept.
Prostate and Testicular Cancer Program, FY 2009
The Program tries to promote awareness and education about these cancers, and to start and promote screening programs. It made grants to 14 agencies, and screened 4,500 men for prostate and 2,100 for testicular cancer. It also participated in 6 public events where 570 others were screened. (20 ILCS 2310/55.90(b)(4); July 2009, 10 pp. + tables)

Sports Facilities Authority
Annual report, 2009
Authority completed Phase 1 of 35th Street development project, replaced original chiller system, installed indoor wireless network, and updated its phones to Voice Over Internet Protocol. On June 30, 2009, total assets were $400.9 million and total liabilities $496.7 million—resulting in a negative equity of $95.7 million. (70 ILCS 3205/18; undated, rec'd April 2010, 20 pp.)

Supreme Court Historic Preservation Commission
Annual report, 2009
The Commission helped the Supreme Court mark the 100th anniversary of its building in May 2008. The Commission had spent only $5,000 by April 2009. Its objectives were to set up an office, staff, and Web site, and work with bar associations and history groups to promote Illinois courts' history. It expected to spend up to $150,000 in FY 2009 and $800,000 in FY 2010. (705 ILCS 17/25; April 2009, 3 pp.)

FIRST READING
A publication of the Legislative Research Unit

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