



Society Benefits from the **LEGITIMATE USE OF PUBLIC RECORDS**

CSPRA works to inform the public and policy makers about the beneficial commercial uses of public records and promote a balanced discussion of the role of public records in an information-based economy.

This information is provided for illustrative purposes only. All public records data distributed or otherwise utilized by CSPRA member organizations is in accordance with all applicable laws, rules and regulations.

The Everyday **VALUE** of Public and Private Records **WORKING TOGETHER**

Consumers and government benefit from the combination of public and private records systems. Together, these systems produce value-added services, including: protection of children and seniors, lending, oversight of government, child support enforcement, improved newsgathering and economic forecasting. Public and private records systems working alone do not provide an equivalent capacity to enhance public safety, facilitate commerce and reduce government costs and inefficiencies.

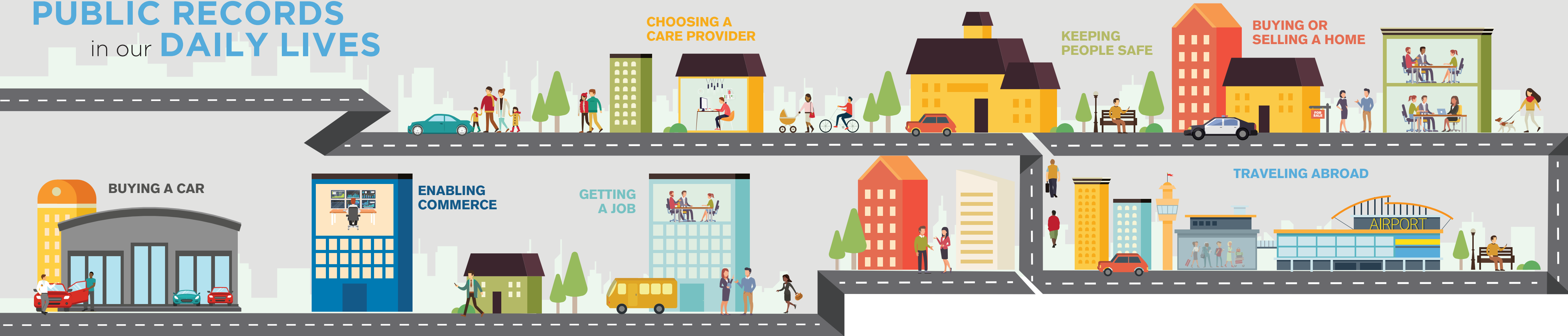
Did You **KNOW?**

IN A SINGLE YEAR PUBLIC RECORDS
PLAY A KEY ROLE IN THE:

- Purchase of over 6 million residential homes
- Sale of over 17 million cars
- Notification of nearly 53 million auto recalls
- Issuance of over 21 million passports and travel cards
- Creation of quality-of-care reports protecting over 7 million children (under age 5) in day care and over 8 million adults receiving long-term care
- Detection of fraud and fair underwriting for 291 million life, 167 million health, and 234 million car insurance policies
- Checking the performance, quality, and stability of 6,800 banks, 13,000 credit unions, and 1,000 saving and loan institutions



The use of PUBLIC RECORDS in our DAILY LIVES



BUYING OR SELLING A HOME:

- ✓ Evaluate the mortgage applicant and validate the funds
- ✓ Verify the payment of property taxes
- ✓ Conduct a lien search
- ✓ Produce a clear title
- ✓ Discover any pending litigation against the seller
- ✓ Discover environmental hazards
- ✓ Verify easements or encroachments
- ✓ Find neighborhood ratings (criminal activity, school performance, walkability)

CHOOSING A CARE PROVIDER:

- ✓ Verify provider's credentials, including background check
- ✓ Obtain public health and safety reports
- ✓ Determine available public assistance programs
- ✓ Obtain a care provider report card

BUYING A CAR:

- ✓ Conduct credit check for a loan
- ✓ Identify recalled vehicles
- ✓ Confirm proper titling
- ✓ Find safety and fuel consumption ratings
- ✓ Reveal crash and repair history
- ✓ Align insurance rates to driver behavior

ENABLING COMMERCE:

- ✓ Open a bank account
- ✓ Apply for credit
- ✓ Reduce identity theft crime
- ✓ Help consumers know where their purchases come from
- ✓ Improve supply chain efficiency for businesses
- ✓ Identify and prevent money laundering
- ✓ Allow investors to better value stocks and bonds

GETTING A JOB:

- ✓ Perform background check
- ✓ Verify licenses and credentials
- ✓ Confirm work eligibility under the law

TRAVELING ABROAD:

- ✓ Obtain a passport or travel visa
- ✓ Prove residency
- ✓ Identify country immunization and public health restrictions
- ✓ Access terrorism and safety alerts

KEEPING PEOPLE SAFE:

- ✓ Arrest criminals
- ✓ Reduce consumer fraud
- ✓ Improve access to the justice system
- ✓ Publicize known offenders
- ✓ Protect vulnerable people