

Snooping Industry A Big Business



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SNOOPING has become a major, if pernicious, industry in America. Each year, an estimated 100 million Americans are spied upon by credit sleuths, who constantly pry into the financial status, sex habits, personal friendships and other private affairs of ordinary citizens.

The findings are often used to destroy reputations. People have been blacklisted by banks because of their appearance, housekeeping, driving habits and sexual conduct.

Yet the Senate has quietly buried a bill which would have dealt a blow to private prying. The bill would have given the victims the right to inspect their credit reports. It also would have required their prior consent before their neighbors could be asked specific questions:

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BUT THE banking, insurance and other industries, which employ the snoopers, put on the pressure. Senators John Sparkman, (Dem.-Ala.), Wallace Bennett, (Rep.-Utah), William Brock, (Rep.-Tenn.), and Edward Brooke, (Rep.-Mass.), teamed up against Senators William Proxmire, (Dem.-Wis.), and William Hathaway, (Dem.-Maine), to sidetrack the bill in a Senate subcommittee.

Meanwhile, credit applicants continue to be turned down without being told why. We have obtained copies of confidential credit reports, which reveal that loan applications can be rejected for the most trivial reasons.

One applicant had trouble getting fi-

nancing, for example, because "he got an infection in his right foot, causing his big toe and little toe to swell and peel; these were seen, and they present an infected, swollen appearance . . ."

Other grounds cited in the confidential reports are "Slothful housekeeping," "poorly groomed" and even — heaven forbid — "defamatory in speaking of insurance companies."

But the credit snoops seem to have a prurient interest in what goes on in the bedrooms. One credit report on an insurance applicant states that "She is promiscuous in her actions due to the fact she has child born out of wedlock and she is seen entertaining male companions on the beds in her apartment."

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A PRIVATE EYE, tattling on another victim, placed forever in her record: "We did find some criticism of morals. She has one illegitimate child . . . she dates often."

Another scandal seeker reports triumphantly: "Your insured admits that she is single, never married. She also admits that she and a man friend live together out of wedlock."

The insurance and credit industries insist such sexual gossip appears only rarely in credit reports, but we found titillating tidbits in case after case.

Footnote: Under the present law, applicants are entitled to verbal reports on their credit ratings. But the law is riddled with loopholes.