UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported): November 4, 2009

EQUIFAX INC.

(Exact Name of Registrant as Specified in Charter) 1-6605

(Commission File

58-0401110

(IRS Employer

| of Incorporation) | Number) | Identification No.) | | | | | | | |
|--|---|---|--|--|--|--|--|--|--|
| 1550 Peachtree S Atlanta, Ge (Address of Principal E | 30309 (Zip Code) | | | | | | | | |
| Registra | ant's telephone number, including area code: (404) | 885-8000 | | | | | | | |
| (Form | Not Applicable ner Name or Former Address, if Changed Since Last | Report) | | | | | | | |
| Check the appropriate box below if the Form 8-K filing is in | tended to simultaneously satisfy the filing obligation | ns of the registrant under any of the following provisions: | | | | | | | |
| ☐ Written communication pursuant to Rule 425 under the | Securities Act (17 CFR 230.425) | | | | | | | | |
| □ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12) | | | | | | | | | |
| □ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) | | | | | | | | | |
| ☐ Pre-commencement communications pursuant to Rule 1 | 3e-4(c) under the Exchange Act (17 CFR 240.13e-4 | 4(c)) | | | | | | | |
| | | | | | | | | | |
| Item 8.01 Other Events. Equifax Inc.'s Computation of the Ratio of Earnings to Fixed 2007 and December 31, 2008 and the nine months ended Sep | | 004, December 31, 2005, December 31, 2006, December 31, and is incorporated by reference into this Report and Equifax | | | | | | | |
| Inc.'s effective Registration Statement on Form S-3 (File No | o. 333-144009) filed with the Securities and Exchange | ge Commission. | | | | | | | |
| Item 9.01 Financial Statements and Exhibits. | | | | | | | | | |
| (d) Exhibits: | | | | | | | | | |
| Exhibit No. 12.1 Computation of Ratio of Earnings to Fixe | Description | | | | | | | | |
| Computation of Auto of Edithings to Flavor | 2 | | | | | | | | |

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

EQUIFAX INC.

By: /s/ Kent E. Mast Name: Kent E. Mast

Corporate Vice President and Title:

Chief Legal Officer

Date: November 4, 2009

Georgia (State or Other Jurisdiction

Exhibit Index

Exhibit No.

12.1 Description

Computation of Ratio of Earnings to Fixed Charges

4

Nine Months

Computation of Ratio of Earnings to Fixed Charges (amounts in millions of dollars)

| | Year Ended December 31, | | | | | | | Ended September 30, | | | | |
|--|-------------------------|-------|----|-------|----|-------|----|------------------------|----|-------|----|-------|
| ъ : | | 2004 | | 2005 | | 2006 | | 2007 | | 2008 | | 2009 |
| Earnings: | | | | | | | | | | | | |
| Pre-tax income from continuing operations before adjustment for noncontrolling interests in consolidated subsidiaries or income or loss from | | | | | | | | | | | | |
| equity investees | \$ | 388.4 | \$ | 395.6 | \$ | 420.4 | \$ | 431.9 | \$ | 411.7 | \$ | 278.7 |
| Add: Fixed charges (from below) | | 42.3 | | 44.5 | | 38.5 | | 66.3 | | 81.0 | | 49.6 |
| Add: Amortization of capitalized interest | | 0.2 | | 0.2 | | 0.3 | | 0.4 | | 0.6 | | 0.5 |
| Add: Distributed income of equity investee | | _ | | _ | | _ | | _ | | 0.7 | | 1.8 |
| Subtract: Capitalized interest expense | | _ | | 0.7 | | 0.6 | | 0.9 | | 2.0 | | 0.9 |
| | \$ | 430.9 | \$ | 439.6 | \$ | 458.6 | \$ | 497.7 | \$ | 492.0 | \$ | 329.7 |
| Fixed charges: | | | | | | | | | | | | |
| Interest expense (including amortization of debt | | | | | | | | | | | | |
| issuance costs, debt discounts and premiums) | \$ | 34.9 | \$ | 35.6 | \$ | 31.9 | \$ | 58.5 | \$ | 71.3 | \$ | 42.9 |
| Add: Capitalized interest expense | | _ | | 0.7 | | 0.6 | | 0.9 | | 2.0 | | 0.9 |
| Add: Portion of rentals representing interest | | 7.4 | | 8.2 | | 6.0 | | 6.9 | | 7.7 | | 5.8 |
| | \$ | 42.3 | \$ | 44.5 | \$ | 38.5 | \$ | 66.3 | \$ | 81.0 | \$ | 49.6 |
| Ratio of earnings to fixed charges | | 10.2 | _ | 9.9 | _ | 11.9 | _ | 7.5 | _ | 6.1 | _ | 6.7 |