

Testimony in favor of Raised Bill No. 5061
AN ACT ELIMINATING CREDIT REPORTS AS A BASIS FOR EMPLOYMENT
DECISIONS

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February 18, 2010

I submit this testimony IN SUPPORT of HB 5061, to eliminate credit checks as a basis for employment decisions.

Working Families is committed to policies that get people working, treat people with dignity in the workplace, make them economically stable and can thrive at their jobs, and keep people in their jobs. Allowing employers and potential employers to check a worker's background for credit problems violates all of these goals, since they are used to refuse employment, refuse advancement in a company, and sometimes used to fire an employee.

Credit checks are increasingly a threat to employment and decent treatment in the workplace, as the combination of a bad economy and a foreclosure crisis tarnish the credit histories of more and more Connecticut residents. Credit checks determine nothing about an employee's potential to perform at his or her job, and are an often-discriminatory, often-inaccurate measure of the economic past of a person. So now employees are being judged because of the bad loans they were sold, the layoffs that occurred when Wall Street, AIG and others gambled with our economy, or the predatory nature of our credit industry. No one should be denied a job, denied a promotion or fired for reasons other than their ability to perform at that job.

If we are serious about repairing our economy in a real way, and putting people back to work as soon as we can, in good jobs with stability, then we need to take measures to help employees and potential employees get and keep those jobs. Prohibiting the use of credit checks to make employment decisions is a good place to start.

Working Families urges you to support HB 5061.