

**Testimony before the Labor and Public Employees Committee  
February 18, 2010  
Support for HB 5061**

Good afternoon, Senator Prague, Representative Ryan, and members of the Labor and Public Employees Committee. My name is Alicia Woodsby, and I am the Public Policy Director for the National Alliance on Mental Illness, CT (NAMI-CT). I am here to testify today in support of HB 5061, AN ACT ELIMINATING CREDIT REPORTS AS A BASIS FOR EMPLOYMENT DECISIONS, which would prevent employers from making employment decisions against prospective employees based on their credit history.

A poor credit history can serve as a barrier to employment for many people with serious mental illnesses who already face multiple obstacles throughout the employment process due to factors related to their illnesses, such as stigma, financial distress, ongoing health concerns, and trouble obtaining disability accommodations in the workplace. HB 5061 could ease the employment process by giving people with poor credit the opportunity to gain employment and maintain independence in the community.

According to SAMHSA's National Mental Health Information Center, undetected, untreated, and poorly treated mental disorders interrupt careers, leading many into lives of disability, poverty, and long-term dependence. **They found a shocking 90 percent unemployment rate among adults with serious mental illness—the worst level of employment of any group of people with disabilities.** Strikingly, surveys show that many of them want to work and report that they *could* work with modest assistance (Drake et al., 1999). The Center further notes that our Nation's largest "program" for people with mental illness is disability payments – the cost of which is unacceptable in both human and economic terms.<sup>1</sup> This is especially disturbing in light of the above fact that most **people with serious mental illnesses can and want to work.**

People with serious mental illnesses are often thrust into financial difficulty as a result of the cost of their treatment and medications. Until very recently, many individuals and their families were unable to obtain coverage for expensive services under private insurance and had to pay out of pocket. Many people exhausted all resources until they reached a level of poverty that made them eligible for state services. Even today, pre-existing condition exclusions leave many without coverage for needed services.

NIMH estimates that more than 25% of adults age 18 and older has a diagnosable mental illness with about 6% living with a serious mental illness – one that significantly impacts their activities of daily living. Mental disorders are the leading cause of disabilities nationwide. People with serious mental illnesses also face significant hurdles in their quest for employment due to the lack of community-based mental health services available to support community integration. This can often lead to involvement with the criminal justice system, and people living in homeless shelters or on our streets because mental health intervention was unavailable or denied.

HB 5061 will remove an unnecessary barrier and allow many people to start on the path toward financial stability.

Thank you for your time and attention. I would be happy to answer any questions.

---

<sup>1</sup> <http://mentalhealth.samhsa.gov/publications/allpubs/NMH02-0144/unemployment.asp>