

were unable to work to address that problem the issue is unnecessarily compounded.

Another example is when people who are working become ill and are hospitalized. This can result in loss of work which can snowball into a loss of insurance and even your home. We want to stress again that mental illness is a biologically-based brain disorder that affects the brain, an organ in the body. It is NOT a failing of character. People affected by other chronic illnesses would similarly be affected by such circumstances. People with mental illness are, however, more likely to have dealt with lack of mental health parity in their insurance resulting in mounting bills, another hit to their credit history. People who are depressed often become incapacitated to the point that they do not open their bills. Rates of success in treatment are high, but this does not eliminate the damage to your credit history. This does NOT mean someone would not be able to meet the demands of their job.

The examples we could cite are limitless. We urge this committee to eliminate this barrier for people with mental illness and others to have success as members of the community. Many people living with mental illness can and do want to work. Eliminating credit reports as a basis for employment decisions would facilitate the pursuit of employment adding to the labor force and healthy communities.

Thank you for your time. I would be happy to answer any questions you might have.