



Testimony of Paul Filson Director of SEIU-CT State Council in favor of  
**HB 5061 AN ACT ELIMINATING CREDIT REPORTS AS A BASIS FOR EMPLOYMENT DECISIONS**

February 18, 2010

CONNECTICUT  
STATE COUNCIL

SERVICE EMPLOYEES  
INTERNATIONAL UNION  
CTW, CLC

Good afternoon, Co-Chairs Senator Prague, Representative Ryan and the members of the Labor and Public Employees Committee. Thank you for the opportunity to testify today. The Service Employees International Union Connecticut State Council represents over 55,000 active members in Connecticut. SEIU is the states largest union with both public and private sector members.

SEIU supports **HB 5061**. It is our belief that in these tough economic times a person's financial hardship should not be an obstacle in obtaining gainful employment. Credit reports do not show the whole picture and tend to be poor for young, lower income and less well educated job applicants. More and more employers are now using credit reports to screen job applicants. Some estimates are that today as many as one half of all employers are using credit reports.

According to the National Association of State Public Interest Research Groups (PIRGs), 79 percent of the credit reports surveyed were inaccurate. In addition, there is no clear correlation between a credit history and job performance. Many job seekers consider it to be an unfair way of screening candidates, however, no Federal discrimination law specifically prohibits employment discrimination on the basis of a bad credit report.

**HB5061** prevents employers from using credit histories and unintentionally discriminating against certain classes of job applicants. In addition it contains many common sense exemptions to the prohibition – including the ability to use credit reports when it comes to hiring employees who are applying for financial jobs.

I would like to commend the Labor Committee for raising this important bill and for holding this public hearing and I urge the members of the committee to vote yes.

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