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Testimony of  
Representative Matthew Lesser, 100<sup>th</sup> District  
April 4, 2011

In Support of HB 6641, AAC Concerning the Use of Credit Reports in  
Employment Decisions

Good afternoon Representative Fox, Senator Coleman, Senator Kissel and Representative Hetherington, Vice Chairmen Doyle and Holder-Winfield, and Honorable Members of this Committee:

I wish to testify in support of Raised Bill 6641, *AAC Concerning the Use of Credit Reports in Employment Decisions*.

This bill, along with Senator Looney's SB 361, which originated in the Labor Committee, would go a long way to protecting employees and jobseekers in Connecticut.

In this economy, we all know it is tough enough to get a job. As many as half of employers in Connecticut, however, require employees to provide a consumer credit report to their employer.

This is a significant invasion of an employee's privacy, and it is a significant barrier for employment for some.

**Yet there is no evidence of any link between an employee's credit rating and their job performance.**

We do know who has bad credit: the unemployed, victims of identity theft, and people who have endured major medical events.

We do know that there is a strong correlation between race and credit scores, which is why the US Equal Employment Opportunity Commission is suing to block this as a discriminatory practice on the federal level.

This was a new issue when this committee reported favorably on similar proposed legislation in 2009, but since then a number of states including Hawaii, Illinois, Oregon and Washington have all banned the practice and legislation is pending in Congress and in many other states.

They have found that it is precisely the people who are most in need of jobs who are most likely to have bad credit and that this practice provides no benefit at all to most employers.

I commend the Committee for raising this bill, and would urge one small change:

**On line 8 I would suggest strengthening the language to cover situations where an employee might not necessarily be "required" to consent to the creation of a credit report, but where one would be requested.**

Thank you for raising this legislation and I would urge the committee to report on this bill favorably.

Best wishes,

Matthew Lesser  
State Representative