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**AFRICAN-AMERICAN AFFAIRS COMMISSION
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Testimony before the Labor and Public Employees Committee

Tuesday, February 15th, 2011

2:00 PM in Room 2A of the LOB

Good afternoon Senator Prague, Representative Zalaski and members of the Labor Committee. My name is Frank Sykes the Legislative Analyst of the African-American Affairs Commission (AAAC) a non-partisan state agency. This Commission is an advocate for the African-American community and accomplishes its mission primarily through research, policy analysis and advocacy.

I come before you today to speak in support of **Senate Bill (SB) – 361** *An act preventing the use of credit scores by certain employers*. I speak as a representative of the Commission but also as a concerned citizen. First I will like to applaud Senator Looney for introducing this bill. It is a good bill that has merit. Our Commission's interest in this issue is based primarily on the high unemployment rate in the state, particularly within the African-American community. Its safe to say that the state's mission in the next couple of years is to build a stronger economy. Therefore barriers such as credit worthiness, ex-

offender status that remain a stumbling block for job applicants should be erased. The average unemployment rate in our state in 2010 was 9.2 percent, for African-Americans it was almost twice that at 17.2 percent.¹ While the financial crisis that hit a couple of years ago hurt everyone, the impact of the was felt hardest in communities with high rates of sub-prime lending mainly minority populations. Foreclosures continue to devastate these communities. There were 64,726 past due mortgages in the first quarter of 2010. The projected foreclosures in our state for the period between 2009 and 2012 is estimated to be 80,031.² Obviously with foreclosures come credit problems and in some case bankruptcies for many families. The sad truth is that some families affected by this economic downturn may never own a home again but the least the State can do is give them an opportunity to earn a living.

In conclusion whatever barriers exist real or artificial that may present obstacles to hiring otherwise qualified applicants into jobs must be eliminated. This bill seeks to reverse this negative trend hence it has the full support of this Commission. We urge you to support it too.

Thank you for the opportunity to testify.

¹ Bureau of Labor Statistics, *Employment status of the civilian noninstitutional population by sex, race, Hispanic or Latino ethnicity, and detailed age, 2010 annual averages p — continued*, <http://www.bls.gov/lau/ptable14full2010.pdf>

² Center For Responsible Lending, *The Cost of Bad Lending in Connecticut*