



KEEP THE PROMISE COALITION

Community Solutions, *Not* Institutions!

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**Testimony before the Labor & Public Employees Committee
In Favor of SB 361
February 15, 2011**

Good afternoon/evening Senator Prague, Representative Zalaski, and members of the Labor & Public Employees Committee. My name is Cheri Bragg, Coordinator of the statewide Keep the Promise Coalition. The Coalition is dedicated to the creation and expansion of community mental health services and housing needed to address the crisis in mental health services in our communities.

Keep the Promise Coalition is here today to testify in favor of SB 361, An Act Preventing the use of Credit Scores by Certain Employers in Hiring Decisions. This bill would increase job opportunities for individuals with some credit issues who are applying for jobs with employers who are not financial institutions. Many people with mental illness face enormous hurdles when trying to obtain employment. People who have had lengthy or frequent hospitalizations must often explain large or numerous work gaps in their work history. This is not unlike having any other chronic health condition except for the overwhelming societal stigma of explaining absence due to mental illness, a biologically-based brain disorder.

Other employment hurdles people face specific to having a mental illness are medication issues, the need to update job skills, and lack of specific job supports. One of the overwhelmingly difficult barriers is having your credit report judged as a basis for employment. This can be an unfair practice for many reasons. Some people with bipolar disorder, for example, might overspend as a symptom of their illness when they are experiencing a manic phase and then find themselves unable to meet their bills when they are feeling better. This is different from willful overspending. People are still accountable for these bills, but this does not mean that they would not be able to meet the requirements of the job they are applying for. In fact, employment is one of the keys to addressing credit problems. If you made a mistake that affected your credit and then 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 fulfill 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.