



## MEDIA RELEASE

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### For more information:

Armando Chapelliquen, NYPIRG 973-934-8485

[achapelliquen@nypirg.org](mailto:achapelliquen@nypirg.org)

## **CAROLERS CALL ON MAYOR AND CITY COUNCIL TO END CREDIT DISCRIMINATION IN EMPLOYMENT New Yorkers are “walking in a jobless wonderland”**

Civil rights advocates, students, and community leaders gathered outside City Hall today to sing Christmas carols calling on the Mayor and City Council to pass Intro. 261, the Stop Credit Discrimination in Employment Act. The bill, which would ban the use of credit checks in employment, is supported by Public Advocate Letitia James and has 41 sponsors in the Council but has yet to come up for a vote. Carolers gathered outside to remind city leadership to prioritize passage of this legislation with reworded versions of “Jingle Bells”, “Santa Claus is Coming to Town” (Credit Checks Are Bringing Us Down), and “Walking in a Winter Wonderland” (Walking in a Jobless Wonderland).

“Credit bureaus market credit history as a proxy for character,” said **Joby Thoyalil with New Economy Project**, a caroler and member of a city-wide coalition to end the use of employment credit checks. “This practice traps people in a vicious Catch-22, where they’re unable to get jobs because of damaged credit, and unable to repay debts and improve their credit because they can’t get a job.”

The caroling coincided with the City Council’s last stated meeting of the calendar year. The Civil Rights Committee had a hearing on the Stop Credit Discrimination in Employment Act back in September, where supporters for the bill’s passage asserted that there is no research to demonstrate a correlation between one’s credit history and their ability to be a good employee or their propensity to commit fraud. Advocates are eager for city officials to take up this legislation following the holiday season.

"The Mayor and City Council have the opportunity to make sure students aren't 'walking in a jobless wonderland'. Students should not be penalized after graduation because of student loan debts that appear on employment credit checks. What we've learned is more important than what we owe."

**Aileen Sheil, Queens College student and Chairperson of NYPIRG’s Board of Directors**

While similar legislation has been passed in 10 states across the country, the current City Council bill, sponsored by Councilmember Brad Lander, would be the strongest employment credit check ban legislation in the United States.

“Employers should not deny people jobs based on their credit history,” said **Councilmember Brad Lander**. “Whether from catastrophic medical expenses, death of a spouse, or predatory lending, many New Yorkers have poor credit through little or no fault of their own. Recent graduates with spiraling student debt need an equal chance to get a job, if they are ever going to pay it off. This bill is a step forward for fairness and for common sense and as we look ahead to 2015, I call on Mayor de Blasio and my colleagues in the Council to pass and sign this bill into law as soon as possible so that New Yorkers who may be struggling to get back on their feet aren’t unfairly denied employment for which they are qualified.”

“A worker’s credit history does not determine their job performance. With the current crisis of income inequality and the need to make our economy work again for working people, the last thing working people need is to be slammed by credit checks from potential employers. We need to support working New Yorkers and help them get out of the cycle of debt by creating access to good jobs.” **Stuart Appelbaum, President of the Retail, Wholesale and Department Store Union.**

“Thousands of low-income New Yorkers are desperate to find work and the last thing they need is another barrier to getting a job. Employer credit checks discriminate against people who we should be helping to get back on their feet. This is really a nationwide problem and the Mayor and the City Council have an opportunity to lead the way on this issue.” –**Evan Denerstein, Staff Attorney MFY Legal Services**

"There is no evidence that information found in a credit check provides hiring employers with any useful information regarding the applicant’s ability to perform the job. The New York City Employment and Training Coalition, comprised of over 200 organizations providing workforce services to more than 750,000 individuals in all five boroughs each year, recommends that the city take a stand to end this discriminatory practice of allowing employers to use an individual's credit score against them and pass Int 261." - **Mary Ellen Clark, Executive Director NYCETC**