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House of Representatives
COMMONWEALTH OF PENNSYLVANIA
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CO-SPONSORSHIP MEMORANDUM

To: All House Members

From: Representative Austin Davis

Date: December 14, 2020

Subject: Protecting Workers from Unnecessary Credit Checks

Employers often conduct credit checks of applicants when hiring. In doing this, they illegitimately obstruct access to employment for many of the people who need work the most. Too often unemployed Americans have been denied work because of their credit history, a history that has little relationship with how well a job applicant would perform in most positions.

This is why I am introducing legislation that prohibits employers from using an applicant's credit report for making employment decisions. This prohibition will exist in most cases though exceptions will exist, such as if an individual is applying for an executive position at a financial institution, an individual holds employment that requires a clearance, or the information is required by law.

Workers deserve a fair chance when applying for a job. When an employer checks the credit history of an applicant, they are only getting a part of the story and are eliminating qualified candidates. Join me in supporting this legislation and help to remove an unnecessary hurdle Pennsylvanians face when trying to find employment.