

**ACLU OF RI POSITION: SUPPORT**

**TESTIMONY ON 26-S 2324,  
RELATING TO CONSUMER CREDIT HISTORY EMPLOYMENT PROTECTION  
ACT – DECEPTIVE TRADE PRACTICES  
April 29, 2026**

As a matter of promoting social and economic equity and ensuring that an individual's financial history does not serve as an unnecessary barrier to accessing gainful employment, the ACLU of Rhode Island supports this legislation which generally would prohibit employers from using credit history as a component of the hiring process.

Incorporating financial information into a hiring decision – which bears no true insight into the abilities of a prospective employee – can serve inappropriate and discriminatory purposes. For an individual who is formerly incarcerated, for example, who has poor credit as a result of being unable to build it while incarcerated, such information can place unnecessary barriers on their rehabilitation and finding gainful employment. Another individual who is a part of the 50% of Americans who have medical debt<sup>1</sup> could find themselves in a cycle of unemployment which leaves them unable to support themselves or address the outstanding debt they have. Ultimately, barring access to employment based on arbitrary ideas of financial responsibility only ensures that economic disparities persist.

It is important to note that the legislation contains a number of exceptions for occupations in which a credit check might be relevant. In the vast array of other jobs, however, access to employment should be based on an individual's qualifications and aptitude for the job they are seeking – not on their financial history which has no relevance to their potential performance. We therefore support, and urge favorable action on, this legislation.

Thank you for your consideration.

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<sup>1</sup> <https://www.forbes.com/sites/debgordon/2021/10/13/50-of-americans-now-carry-medical-debt-a-new-chronic-condition-for-millions/?sh=309e6d495e5d>