

Skip Main Navigation

Menu

The Official Website of the City of New York

—

—

Text Size

Select Language ▼

Powered by [Google Translate](#)

Search

Search

## Secondary Navigation

MayorFirst LadyNewsOfficials

# Mayor de Blasio and Human Rights Commissioner Malalis Announce New Law Taking Effect Today to Protect New Yorkers Against Employment Discrimination Based on Credit History

September 3, 2015

## City Launches Public Education and Outreach Campaign to Educate New Yorkers on New Law

**NEW YORK** — Mayor Bill de Blasio and Human Rights Commissioner and Chair Carmelyn P. Malalis today launched a new public education and outreach campaign to educate New Yorkers on the City's new law that protects job applicants and employees against discrimination due to credit history. The Stop Credit Discrimination in Employment Act (SCDEA) was signed by Mayor de Blasio on May 6, 2015 and goes into effect today. The SCDEA amends the New York City Human Rights Law to prohibit discrimination on the basis of consumer credit history in employment. For most positions, it will now be unlawful for employers to request or to use the consumer credit history of job applicants. The law also prohibits current employees from being discriminated against by their employers on the basis of consumer credit history. The campaign is designed to help employers and job seekers understand their responsibilities and rights under this law.

“Using credit scores in hiring decisions only makes it harder for people facing economic hardship to find a job and restore their personal finances. Preventing this discriminatory and unfair practice is essential to building a more fair and equitable New York for all our city's residents,” said **Mayor Bill de Blasio**. “The City's Commission on Human Rights is spearheading extensive education efforts, including training for employers and business associations, to ensure that employers learn about everything they need to know about this new law. I want to thank Speaker Melissa Mark-Viverito for her leadership, and Council Member Brad Lander for sponsoring this important bill.”

“New York City is proud to be home to the strongest law in the country prohibiting the use of credit checks in employment,” said **Counsel to the Mayor Maya Wiley**. “We know poor credit history can negatively impact New Yorkers for many reasons, including predatory lending, medical debt, student loans, and unemployment. And it disproportionately impacts people of color, women, and victims of domestic violence. This law will help ensure that New Yorkers are judged by their merit and qualifications in seeking employment. I applaud the Commission on Human Rights for enforcing this law on behalf of all New Yorkers.”

“For too long, employers’ use of credit history has prevented qualified New Yorkers from attaining good jobs. Job applicants should be judged on their merit and qualifications, not on their credit history,” said **Human Rights Commissioner and Chair Carmelyn P. Malalis**. “Thanks to our many partners, including sister agencies, elected officials, associations and nonprofits, we are planning to reach tens of thousands of employers and job seekers to educate New Yorkers about their rights and responsibilities under this new law.”

The New York City Commission on Human Rights (CCHR) enforces the Human Rights Law, which now includes the Stop Credit Discrimination in Employment Act. The public information campaign led by CCHR will consist of a multi-phased advertising campaign that includes citywide, ethnic, and community radio and newspaper ads, social media campaigns, and subway station and bus shelter ads. The Commission will be hosting “Know Your Rights” trainings on the Stop Credit Discrimination in Employment Act for employees and job applicants and “Know Your Responsibilities” trainings for employers at its five borough-based Community Service Centers starting in early September. A five-borough morning rush hour subway outreach effort is planned for October 8th as well as numerous street outreach walks and community events including participation at job fairs, and career and recruitment events.

“New Yorkers should be afforded a chance to compete for a job based on their skills and qualifications, not three digits on a financial report,” said **Council Speaker Melissa Mark-Viverito**. “Just because applicants have struggled with medical bills or student loans does not make them any less hard working, qualified, or trustworthy than anyone else. There is never a place for discrimination in New York City. I want to thank all my colleagues for this Council’s commitment to fairness and the de Blasio administration for their partnership on this measure.”

“Starting today, jobseekers in NYC won’t be judged by their credit history, but by how well they can do the job. NYC’s new law is the strongest in the country. It’s a great step forward for fairness, and for families facing debt burdens from health care, student loans, and credit bureau mistakes. Thanks to Mayor de Blasio, Commissioner Malalis, and the NYC Commission for Human Rights for moving quickly to let employers and job-seekers know their rights and responsibilities under the new law,” said **Council Member Brad Lander**.

“A job applicant should be judged on their skills not on their credit score. I applaud Mayor Bill de Blasio and the City Council for enacting a law that levels the playing field for all job seekers. I sponsor similar legislation and look forward to passing it on a statewide level,” said **State Senator Jeff Klein**.

“I applaud the Mayor for signing legislation that would prevent employers from considering an applicant’s personal credit history for hiring decisions. As Chair of the Consumer Affairs and Protection Committee in the Assembly, I have authored similar legislation, the Credit Privacy in Employment Act, which passed in the Assembly that would achieve these goals across New York State,” said **Assembly Member Jeffrey Dinowitz**. “A person’s credit history does not reflect their past job performance or qualifications, yet it can be used to reject otherwise qualified applicants. This unfair and discriminatory

practice must end. Despite this, the State Senate has failed to act. While I am pleased the City has enacted this law, I intend to continue to pursuing this legislation at the state level at the beginning of the next legislative session to ensure all New Yorkers are judged fairly and on their own merits.”

“The use of credit checks by employers blocks qualified workers – including people whose credit was damaged by medical debt, divorce, layoffs, or predatory lending – from desperately needed jobs. The Stop Credit Discrimination in Employment Act will be the strongest law in the nation that prohibits this discriminatory barrier to employment,” said **Josh Zinner, co-Director of the New Economy Project**.

There are several exceptions in the law, including for law enforcement and other professions involving a high level of public trust or access to sensitive information, and for employers who are mandated to conduct consumer credit history checks pursuant to state and federal laws or regulations. The law does not interfere with the obligations of government employees to disclose certain information to the Conflict of Interest Board. The law also prohibits the use of consumer credit history by City agencies in issuing licenses. The same prohibitions against asking about a job seeker or employee’s consumer credit history apply to government agencies as they evaluate applicants to and holders of occupational licenses. Such agencies may, however, consider an applicant’s or registrant’s “failure to pay any tax, fine, penalty, or fee” when the person has admitted liability or had judgment entered against her or him or “any tax for which a government agency has issued a warrant, or a lien or levy on property.” Full legal guidance is available on the City Commission on Human Rights’ website, [www.nyc.gov/humanrights](http://www.nyc.gov/humanrights).

The advertisements and outreach materials to reach New Yorkers this fall feature the campaign’s tagline “You are more than your credit score”. (In Spanish: *Tu eres más que tu puntaje de crédito*). The ads and posters, in English and Spanish, will be running this fall on subway stations and some bus shelters citywide as well as in barbershops, laundromats, beauty salons, check cashing locations, and convenience stores in selected neighborhoods. Employers, job applicants, and employees can visit [nyc.gov/humanrights](http://nyc.gov/humanrights) or call 311 to find out more information, including who the law applies to, legal guidelines, fact sheets for employers and employees/job seekers, FAQs, weekly events and instructions on filing a complaint. A brochure in English, Spanish, French, Russian, Haitian Creole, Urdu, Chinese, Korean, and Arabic will also be available later this month. Additional campaign materials are being translated into other languages and will be made available via the website, social media and outreach events.

Starting today, training events will be conducted on an ongoing basis. The full training schedule is available on the CCHR website. To RSVP or request a training, visit [nyc.gov/humanrights](http://nyc.gov/humanrights).

New Yorkers can also follow CCHR handle @NYCCHR on Twitter, Facebook and Instagram using the hashtag #creditchecklawNYC.

If a member of the public believes they have been discriminated against on the basis of credit, or is being asked for consumer credit history during the application process, they can call 311 and ask for the Commission on Human Rights to discuss their situation and set up a meeting with a Commission attorney. Individuals also have the opportunity to go to court and file a claim under the Human Rights Law. For more information, please visit [nyc.gov/humanrights](http://nyc.gov/humanrights).

## Media Contact

[pressoffice@cityhall.nyc.gov](mailto:pressoffice@cityhall.nyc.gov)  
(212) 788-2958