



What do NYC Small Businesses Have to Say About Employment Credit Checks?

77 out of 80 NYC small businesses recently surveyed about their hiring practices reported that they do not use credit checks in hiring or any other employment decisions.

Here's what small business owners we surveyed had to say about this practice:

“What does that have to do with working in retail?” - Clothing Store

“Don't understand why its necessary... [credit] should be a personal matter.

A job helps with credit problems - why check it before offering a job?” - Designer Apparel Store

“[Credit history] does not matter for someone making cappuccinos.” - Bakery

“Should I check their parking ticket history next?” - Consulting Firm

“That's the stupidest thing I ever heard.” - Restaurant

Here's what NYC small businesses told us they rely on:

- References
- Interviews
- Job Skills

New York should enact the Stop Credit Discrimination in Employment Act. This bill would prohibit the unfair use of credit history in hiring and other employment-related decisions.

Surveys were conducted by NYPIRG and NEDAP in March and April 2013. Small businesses surveyed included retail (such as hardware and clothing stores), restaurants, and service providers (nail salons, etc.)

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