Social Justice Action
“What one does is what counts. Not what one had the intention of doing.” Pablo Picasso

If you have something YOU are passionate about, please tell us so we can spread the word.

UUCSW Service Project
Social Justice FAMILY Event –
When – Sunday January 5, 12:00 – 12:30 PM
Where – In our very own church kitchen.

What – Pack meals. We will be packing meals for people in a homeless shelter in Worcester. There will be jobs for all ages. We deliver 100 meals on Sunday and they are handed out the next two days. The shelter does NOT provide lunches so this is a big help for people.

Thanks to Stop & Shop for the apples for our last packaging. Thanks also for the help from the “Beastly Building Boys”, a sixth grade robotics team (and their parents) who are studying homelessness.

My friend Anna, who is an attorney in Worcester, working with homeless people and those recently returning from incarceration, turned me on to this issue.

As she explained it, the people she works with are being turned away from jobs because their potential employers want to see a credit reference from them. To refuse to give authorization for that credit reference means no chance of getting the job. What the hiring company does is look for any problems – among the problems is whether a potential employee has ever lived in a shelter. This means anyone who is homeless, or anyone who is in a halfway house of any kind – a safe house where clients are required to be drug free and attempting to turn their lives around. The employers know the addresses of all these shelters – and that’s cause for refusing employment.

The Commonwealth has two bills before the Legislature:
https://malegislature.gov/Bills/191/S2310
https://malegislature.gov/Bills/191/H4028

These bills seek to make it illegal, in most cases, for a hiring company to require a credit report. These bill are much more concerned with protecting people who have had a stint of bad luck – health care issues are a major problem – and thus have bad credit. In other words, the bills don’t care about the population served by Anna, but instead people with financial issues.

A report on these issues here → https://www.masslive.com/politics/2016/07/massachusetts_senate_considers_2.html

These bills have the following considerations:
Banks want to ensure their customers’ funds and information is kept safe, and they don't want to end up in a situation where they have an employee who does something that could compromise that.

The bill would prohibit employers from requesting a credit report for a job applicant or employee in order to make decisions related to employment, such as hiring, firing or promotions.

There are exceptions in cases where the credit report is required by federal or state law; when an employee is applying for or holding an executive or managerial position at a financial institution; or is applying for a job that requires national security clearance. There would also be an exception for jobs that involve significant financial responsibility.

At least 10 states have laws limiting an employer’s right to credit reports.

The main reasons people have debt are student loans and medical bills, loss of a job and divorce. “You’re not talking about people who are long-term bad actors, you’re really talking about human beings who are hit with one bit of bad luck that lingers and lingers forever.” In Massachusetts, the average graduate of a four-year college has $29,300 in debt. Nearly one in five insured adults in Massachusetts reported problems paying medical bills over the past year.

These bills are currently before the Senate Ways and Means Committee. If you think this issue is important, please contact the chair, at Michael Rodrigues at Michael.Rodrigues@masenate.gov

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