



State Laws Restricting Use of Employee/Applicants' Credit Histories (as of April 2017)

Please note that while the information contained herein is up-to-date and accurate to the best of our knowledge, EEAC cannot guarantee that every applicable state or local law or applicable provision of state or local law has been identified and summarized. Accordingly, we recommend that you check the law of the particular state in which you have an interest to ensure compliance.

State	Title/Code §	Effective Date	Provisions	EEAC Memo
California	Cal. Lab. Code § 1024.5	Jan. 1, 2012	Prohibits employers or prospective employers from using an individual's credit report for employment purposes, subject to certain exceptions.	11-210
Colorado	Colo. Rev. Stat. § 8-2-126	July 1, 2013	Prohibits employers from using consumer credit information for employment purposes unless substantially related to current/potential job.	N/A
Connecticut	Conn. Gen. Stat. § 31-51tt	Oct. 1, 2011	Prohibits employers or prospective employers from requiring as a condition of employment that an employee or applicant provide information on their credit history or finances, subject to certain exceptions.	11-210



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State	Title/Code §	Effective Date	Provisions	EEAC Memo
Hawaii	Haw. Rev. Stat. § 378	Jul. 1, 2009	Prohibits employers from asking about or considering an applicant's credit history until after they have extended a conditional offer of employment to the applicant, subject to certain exceptions.	09-199
Illinois	820 Ill. Comp. Stat. § 70/1	Jan. 1, 2011	Prohibits employers from discharging, failing to hire or recruit, or otherwise discriminating against an individual with respect to employment, compensation, or any other term of condition of employment based on the individuals' credit history or report, subject to certain exceptions.	10-174



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State	Title/Code §	Effective Date	Provisions	EEAC Memo
Maryland	Md. Lab. & Empl. § 3-711	Oct. 1, 2011	Prohibits an employer from using an applicant's or employee's credit report or history in determining specifically whether to deny employment, discharge, or determine compensation or the terms, conditions, or privileges of employment, subject to certain exceptions.	11-210



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Nevada	Nev. Rev. Stat. §§ 613.570-580	Oct. 1, 2013	Unlawful for any employer to 1) Directly or indirectly require, request, suggest or cause any employee or prospective employee to submit a consumer credit report or other credit information as a condition of employment; 2) Use, accept, refer or inquire concerning a consumer credit report or other credit information; 3) Discharge, discipline or discriminate against or deny employment or promotion to, or threaten to take such action against any employee or prospective employee – a) who refuses, declines or fails to submit a consumer credit report or other credit information; or b) on the basis of the results of a consumer credit report or other credit information.	N/A



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Oregon	Or. Rev. Stat. § 659A.320	Jul. 1, 2010	Prohibits employers from obtaining, using, discriminating, or retaliating against an applicant or employee based on his or her credit history information when hiring, terminating, demoting, promoting, suspending, compensating, or acting on any other term or condition of employment, subject to certain exceptions.	10-174
Vermont	Vt. Stat. § 495i	Jul. 1, 2012	Prohibits employers from making employment decisions such as hiring, firing, compensation, and other terms or conditions of employment, or inquiring about, or otherwise discriminating against an individual based on their credit history or report, subject to certain exceptions.	N/A



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Washington	Wash. Rev. Code § 19.182.020	Jul. 22, 2007	Prohibits an employer from acquiring a consumer report that contains information relating to an individual's credit worthiness, credit standing, or credit capacity, unless that information is either: (1) substantially job-related and the employer's reasons for the use of such information are disclosed to the consumer in writing, or (2) required by law.	07-106



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Municipality	Title/Code §	Effective Date	Provisions	EEAC Memo
Chicago, Illinois	Chicago Municipal Code Chapter 2-160-053 (Human Rights Ordinance)	May 1, 2012	Prohibits employers from inquiring about the credit history of an applicant or employee; ordering or obtaining the credit report of an applicant or employee; or relying on a credit history or credit report to fire, refuse to hire, refuse to recruit, or discriminate regarding terms or conditions of employment. The restrictions are subject to certain exceptions.	N/A
Cook County, Illinois	Cook County Code § 42-35(g) (Human Rights Ordinance)	May 20, 2015	Prohibits employers from firing or refusing to hire or recruit, discharging, or discriminating against an individual with respect to employment, classification, grading, discipline, selection for training and apprenticeship, compensation, or other terms, conditions, or privileges of employment because of the individual's credit history or credit report; inquiring about an employee's credit history; or obtaining an employee's credit report from a consumer reporting agency. Subject to exceptions.	15-126



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City of New York, NY	NYC Admin. Code § 8-107(24)	2015	Prohibits employers from requesting consumer credit history from job applicants or potential or current employees, either orally or in writing; requesting or obtaining consumer credit history of a job applicant or potential or current employee from a consumer reporting agency; and using consumer credit history in an employment decision. The restrictions are subject to certain exceptions.	15-126
Philadelphia, Pennsylvania	Philadelphia Code ch. 9-1130 (Fair Practices Ordinance)	2016	Prohibits employers from procuring, seeking a person's cooperation or consent to procure, or using credit information regarding an employee or applicant in connection with hiring, discharge, tenure, promotion, discipline or consideration of any other term, condition or privilege of employment with respect to such employee or applicant. The restrictions are subject to certain exceptions.	N/A



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Municipality	Title/Code §	Effective Date	Provisions	EEAC Memo
Washington, District of Columbia	D.C. Act 21-673 (Human Rights Act)	April 2017	Employers are prohibited from taking discriminatory action against prospective and current employees based on that prospective or current employee's credit information; from directly or indirectly requiring, requesting, suggesting, or causing any employee to submit credit information; and from using, accepting, referring to, or inquiring into an employee's credit information. The restrictions are subject to certain exceptions.	17-094
Madison, Wisconsin	Madison Mun. Code 39.03	2015	Employers are prohibited from failing or refusing to hire or discharging any individual, or otherwise discriminating against any individual because of the employee's credit history. The restrictions are subject to certain exceptions.	15-126