



Testimony for the House Economic Matters Committee

January 26, 2022

YANET AMANUEL
INTERIM PUBLIC POLICY
DIRECTOR

HB 251 Consumer Protection - Maryland Consumer Reporting Act - Registration of Consumer Reporting Agencies and Regulations

FAVORABLE

AMERICAN CIVIL
LIBERTIES UNION
OF MARYLAND

3600 CLIPPER MILL ROAD
SUITE 350
BALTIMORE, MD 21211
T/410-889-8555
F/410-366-7838

WWW.ACLU-MD.ORG

OFFICERS AND DIRECTORS
HOMAYRA ZIAD
PRESIDENT

DANA VICKERS SHELLEY
EXECUTIVE DIRECTOR

ANDREW FREEMAN
GENERAL COUNSEL

The ACLU of Maryland urges a favorable report on HB 251, which would accomplish several measures, including the development of standards for excluding outdated, sealed, or expunged public records related to a person's credit history.

Much like criminal records, a negative credit history can impede a person's ability to get ahead. It is common knowledge to expect a credit history to be run whenever a person seeks to make a major purchase, whether it be a car, a home, or application for a credit card. Additionally, employers often run credit histories alongside criminal background checks. Therefore, an incorrect negative credit history can easily inhibit a person from accessing job opportunities and the myriad ways in which Americans generate and maintain wealth, from homeownership or buying a car, which allows persons to commute to better paying jobs, work more flexible schedules, or even transport their children to after-school programming.

HB 251 is one step toward allowing Marylanders to better access opportunities for upward mobility. For these reasons, the ACLU of Maryland urges a favorable report.



YANET AMANUEL
PUBLIC POLICY ADVOCATE

AMERICAN CIVIL
LIBERTIES UNION
OF MARYLAND

3600 CLIPPER MILL ROAD
SUITE 350
BALTIMORE, MD 21211
T/410-889-8555
or 240-274-5295
F/410-366-7838

WWW.ACLU-MD.ORG

OFFICERS AND DIRECTORS
JOHN HENDERSON
PRESIDENT

DANA VICKERS SHELLEY
EXECUTIVE DIRECTOR

ANDREW FREEMAN
GENERAL COUNSEL

