

Criminal Records and Credit Checks: Uses and Abuses

Jesse D. Nelson

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Equal Justice University

Criminal Records

Uses and Usage

Processes

Available Information

Criminal Records: Too Many Problems!



Criminal Records: Too Many Problems!

- Philosophical
- Legal
- Arrests vs. Convictions
- Pleas
- Number of convictions; Type; Passage of time
- Disparate Impact

Criminal Records: EEOC's Enforcement

- EEOC v. Freeman
- EEOC v. BMW
- EEOC v. Dollar General
- Strategic Enforcement Plan for 2012-2016

Criminal Records: Potential Remedies

BAN THE BOX!

Have you ever
been convicted
of a felony?

Credit Checks

Checked my credit report. It said, "Return everything you just bought except for the hooker heels. You're going to need those."



your  cards
someecards.com

Credit Checks

Less justifiable reasons

Increased usage

Credit Checks: Processes

Fair Credit Reporting Act (“FCRA”)

- Permissible Uses
- Procedures

Credit Checks: Problems

- Inaccurate Reports
- Economy
- Healthcare
- Health-related information
- Disparate Impact
- Identity Theft

Credit Checks: Remedies

- Legislation
- Enforcement
- Education
- Litigation

Wage & Hour: Issues Facing Legal Aid Clients

Wage & Hour: Common Issues

- Minimum Wage
- Overtime
- Misclassification

Wage & Hour: Misclassification

- Independent Contractor
- Exempt vs. Non-exempt

Wage & Hour: Challenges, Fixes, and Methods

- Susceptibility of low income and elderly clients
- Ways to address challenges
- Good news for employees

Thank you!

Jesse D. Nelson
Law Office of Jesse D. Nelson, PLLC
9724 Kinston Pike, Ste 104
Knoxville, Tennessee 37922
(865) 383-1053
Jesse@JesseNelsonLaw.com

