Credit Nondiscrimination Laws

No updates required since April 11, 2020

Alabama
- No credit nondiscrimination law covering sexual orientation or gender identity

Alaska
- No credit nondiscrimination law covering sexual orientation or gender identity

Arizona
- No credit nondiscrimination law covering sexual orientation or gender identity

Arkansas
- No credit nondiscrimination law covering sexual orientation or gender identity
- State has law preventing passage or enforcement of local nondiscrimination laws (see Ark. Code Ann. § 14-1-403 (2015))

California
- No credit nondiscrimination law covering sexual orientation or gender identity
- However, state public accommodations law does enumerate sexual orientation and gender identity, and “public accommodations” is broadly defined and so may apply to credit and lending. See CA Civil Code Div 1, Part 2, 51b for definition.

Colorado
- Credit nondiscrimination law covers sexual orientation and gender identity
- See C.R.S. 5-3-210, amended to include sexual orientation in 1990 and amended to include gender identity in 2007

Connecticut
- Credit nondiscrimination law covers sexual orientation and gender identity
- See Conn. Gen. Stat. sec. 46a-81f, Conn. Gen. Stat. sec. 46a-66(a); amended to include sexual orientation in 2003 and amended to include gender identity in 2011

Delaware
- No credit nondiscrimination law covering sexual orientation or gender identity

District of Columbia
- No credit nondiscrimination law covering sexual orientation or gender identity
Florida
• No credit nondiscrimination law covering sexual orientation or gender identity

Georgia
• No credit nondiscrimination law covering sexual orientation or gender identity

Hawaii
• No credit nondiscrimination law covering sexual orientation or gender identity

Idaho
• No credit nondiscrimination law covering sexual orientation or gender identity

Illinois
• Credit nondiscrimination law covers sexual orientation and gender identity
  • See 775 ILCS 5/1-102 (2006).

Indiana
• No credit nondiscrimination law covering sexual orientation or gender identity

Iowa
• Credit nondiscrimination law covers sexual orientation and gender identity
  • See Iowa Code § 216.10 (2007).

Kansas
• No credit nondiscrimination law covering sexual orientation or gender identity

Kentucky
• No credit nondiscrimination law covering sexual orientation or gender identity

Louisiana
• No credit nondiscrimination law covering sexual orientation or gender identity

Maine
• Credit nondiscrimination law covers sexual orientation and gender identity

Maryland
• No credit nondiscrimination law covering sexual orientation or gender identity
Massachusetts
- Credit nondiscrimination law covers sexual orientation and gender identity
- See Mass. Gen. Laws, chapter 151B, § 4, amended to include sexual orientation in 1989 and amended to include gender identity in 2011

Michigan
- No credit nondiscrimination law covering sexual orientation or gender identity

Minnesota
- Credit nondiscrimination law covers sexual orientation and gender identity

Mississippi
- No credit nondiscrimination law covering sexual orientation or gender identity

Missouri
- No credit nondiscrimination law covering sexual orientation or gender identity

Montana
- No credit nondiscrimination law covering sexual orientation or gender identity

Nebraska
- No credit nondiscrimination law covering sexual orientation or gender identity

Nevada
- Credit nondiscrimination law covers sexual orientation and gender identity
- See SB311 (2019)

New Hampshire
- No credit nondiscrimination law covering sexual orientation or gender identity
- However, state public accommodations law does enumerate sexual orientation and gender identity, and “public accommodations” is broadly defined and so may apply to credit and lending. See NH RSA 354-A:2(XIV) for definition.

New Jersey
- Credit nondiscrimination law covers sexual orientation and gender identity
- See N.J. Stat. § 10:5-12, amended to include sexual orientation in 1992 and S362 added gender identity in 2006
New Mexico
- Credit nondiscrimination law covers sexual orientation and gender identity

New York
- Credit non-discrimination law covers sexual orientation.

North Carolina
- No credit nondiscrimination law covering sexual orientation or gender identity
  - State has law preventing passage or enforcement of local nondiscrimination law (see H.B 2 (2016)).

North Dakota
- No credit nondiscrimination law covering sexual orientation or gender identity

Ohio
- No credit nondiscrimination law covering sexual orientation or gender identity

Oklahoma
- No credit nondiscrimination law covering sexual orientation or gender identity

Oregon
- No credit nondiscrimination law covering sexual orientation or gender identity

Pennsylvania
- No credit nondiscrimination law covering sexual orientation or gender identity

Rhode Island
- Credit nondiscrimination law covers sexual orientation and gender identity
  - See Rhode Island Stat. § 34-37-4.3, amended in 1995 to include sexual orientation and amended in 2001 to include gender identity

South Carolina
- No credit nondiscrimination law covering sexual orientation or gender identity

South Dakota
- No credit nondiscrimination law covering sexual orientation or gender identity
Tennessee
- No credit nondiscrimination law covering sexual orientation or gender identity
- State has law preventing passage or enforcement of local nondiscrimination laws (see Tenn. Code Ann. § 7-51-1802 (2011))

Texas
- No credit nondiscrimination law covering sexual orientation or gender identity

Utah
- No credit nondiscrimination law covering sexual orientation or gender identity

Vermont
- Credit nondiscrimination law covers sexual orientation and gender identity

Virginia
- Credit nondiscrimination law covers sexual orientation and gender identity
  - See SB 868 (2020)

Washington
- Credit nondiscrimination law covers sexual orientation and gender identity

West Virginia
- No credit nondiscrimination law covering sexual orientation or gender identity

Wisconsin
- No credit nondiscrimination law covering sexual orientation or gender identity

Wyoming
- No credit nondiscrimination law covering sexual orientation or gender identity

**U.S. Territories**
No credit nondiscrimination laws enumerating sexual orientation or gender identity were identified in the five populated U.S. territories.