State Credit Nondiscrimination Laws

No updates required since April 30, 2021

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

Alaska
- State agency explicitly interprets existing protections against discrimination based on sex to include both sexual orientation and gender identity
- See Alaska State Commission for Human Rights (2020), including agency social media posts

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

Arkansas
- No credit nondiscrimination law enumerating sexual orientation or gender identity

California
- No credit nondiscrimination law enumerating 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 CRS §5-3-210. Amended to include sexual orientation (defined to include “transgender status,” see CRS §24-34-301) in 2008 (SB 08-200).

Connecticut
- Credit nondiscrimination law covers sexual orientation and gender identity
- See CGS §46a-81f and CGS §46a-66(a). Amended to include sexual orientation in 1991 (HB 7133) and to include gender identity in 2011 (HB 6599).

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

District of Columbia
- No credit nondiscrimination law enumerating sexual orientation or gender identity

Florida
- No credit nondiscrimination law enumerating sexual orientation or gender identity
Georgia
• No credit nondiscrimination law enumerating sexual orientation or gender identity

Hawai`i
• No credit nondiscrimination law enumerating sexual orientation or gender identity

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

Illinois
• Credit nondiscrimination law covers sexual orientation and gender identity
• See 775 ILCS 5/1-102 (signed into law 2005, effective 2006)

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

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

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

Maine
• Credit nondiscrimination law covers sexual orientation and gender identity

Maryland
• No credit nondiscrimination law enumerating 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 enumerating sexual orientation or gender identity
Minnesota
- Credit nondiscrimination law covers sexual orientation and gender identity

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

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

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

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

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

New Hampshire
- No credit nondiscrimination law enumerating 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 enumerating sexual orientation or gender identity
North Dakota
• State agency explicitly interprets existing protections against discrimination based on sex to include both sexual orientation and gender identity
• See North Dakota Department of Labor and Human Rights statement (2020)

Ohio
• No credit nondiscrimination law enumerating sexual orientation or gender identity

Oklahoma
• No credit nondiscrimination law enumerating sexual orientation or gender identity

Oregon
• No credit nondiscrimination law enumerating sexual orientation or gender identity

Pennsylvania
• No credit nondiscrimination law enumerating 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 enumerating sexual orientation or gender identity

South Dakota
• No credit nondiscrimination law enumerating sexual orientation or gender identity

Tennessee
• No credit nondiscrimination law enumerating 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 enumerating sexual orientation or gender identity

Utah
• No credit nondiscrimination law enumerating 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 enumerating sexual orientation or gender identity

Wisconsin
• No credit nondiscrimination law enumerating sexual orientation or gender identity

Wyoming
• No credit nondiscrimination law enumerating 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.