



## 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
- See [Me. Rev. Stat. tit. 5, §4595](#) (2005). Gender identity included in definition of sexual orientation.

#### 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
- See [Minn. Stat. § 363A.16](#) (1993). Gender identity included in definition of sexual orientation.

#### 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
- See [H.B. 314](#) (2003).

#### New York

- Credit non-discrimination law covers sexual orientation.
- See [S.B. 720](#) (2002) for sexual orientation and [S.B. 1047](#) (2019) for gender identity.
- Prior to 2019, the [New York Code of Rules and Regulations §466](#) prohibited gender identity discrimination, via executive order (2015).

#### 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
- See [Vt. Stat. tit. 8, § 10403](#), amended to include sexual orientation in 1992 and [amended to include gender identity in 2007](#).

#### Virginia

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

#### Washington

- Credit nondiscrimination law covers sexual orientation and gender identity
- See [Wash. Rev. Code § 49-60-176](#) (2006). Gender identity included in definition of sexual orientation.

#### 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.