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115TH CONGRESS
1ST SESSION

H. R. 2498

To amend the Equal Credit Opportunity Act to prohibit discrimination on account of sexual orientation or gender identity when extending credit.

IN THE HOUSE OF REPRESENTATIVES

MAY 17, 2017

Mr. GOTTHEIMER (for himself, Mr. JEFFRIES, Ms. JUDY CHU of California, Mr. BLUMENAUER, Mr. SWALWELL of California, Ms. SCHAKOWSKY, Ms. TSONGAS, Ms. WASSERMAN SCHULTZ, Mr. PETERS, Mr. SEAN PATRICK MALONEY of New York, Mr. GRIJALVA, Ms. CLARKE of New York, Mrs. DAVIS of California, Mr. DELANEY, Mr. POLIS, Mr. CICILLINE, Mr. SHERMAN, Mr. CONNOLLY, Ms. SPEIER, Ms. NORTON, Mr. CÁRDENAS, Mr. CAPUANO, Ms. DELBENE, Mrs. WATSON COLEMAN, Mr. TED LIEU of California, Ms. LEE, Mr. LANGEVIN, Ms. PINGREE, Mr. HIMES, Ms. ADAMS, Mr. POCAN, Mr. NADLER, Mr. LOWENTHAL, Mr. CROWLEY, Mrs. LOWEY, Mr. CARSON of Indiana, Mr. JOHNSON of Georgia, Mr. QUIGLEY, Mr. TAKANO, Mr. PASCRELL, Mr. KILDEE, Ms. MENG, Ms. BROWNLEY of California, Mr. SCHNEIDER, Mr. CRIST, and Mr. COFFMAN) introduced the following bill; which was referred to the Committee on Financial Services

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A BILL

To amend the Equal Credit Opportunity Act to prohibit discrimination on account of sexual orientation or gender identity when extending credit.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Freedom from Discrimination in Credit Act of 2017''.

SEC. 2. PROHIBITION AGAINST DISCRIMINATION ON ACCOUNT OF SEXUAL ORIENTATION OR GENDER IDENTITY.

Subsection (a)(1) of section 701 of the Equal Credit Opportunity Act (15 U.S.C. 1691) is amended by inserting '', sexual orientation, gender identity,'' after ''sex''.

SEC. 3. DEFINITIONS.

Section 702 of the Equal Credit Opportunity Act (15 U.S.C. 1691a) is amended—

(1) by striking subsections (f) and (g); and

(2) by inserting after subsection (e) the following new subsections:

''(f) The term 'gender identity' means the gender-related identity, appearance, or mannerisms or other gender-related characteristics of an individual, with or without regard to the individual's designated sex at birth.

''(g) The term 'person' means a natural person, a corporation, government or governmental subdivision or agency, trust, estate, partnership, cooperative, or association.

''(h) The terms 'race', 'color', 'religion', 'national origin', 'sex', 'sexual orientation', 'gender identity', 'marital

status', or 'age', used with respect to an individual, includes—

''(1) the race, color, religion, national origin, sex, sexual orientation, gender identity, marital status, or age, respectively, of another person with whom the individual is associated or has been associated; and

''(2) a perception or belief, even if inaccurate, concerning the race, color, religion, national origin, sex, sexual orientation, gender identity, marital status, or age, respectively, of the individual.

''(i) The term 'sex' includes—

''(1) a sex stereotype;

''(2) pregnancy, childbirth, or a related medical condition; and

''(3) sexual orientation or gender identity.

''(j) The term 'sexual orientation' means homosexuality, heterosexuality, or bisexuality.

''(k) Any reference to any requirement imposed under this title or any provision of this title shall be deemed to include a reference to the regulations of the Bureau under this title or the provision of this title in question.''.

SEC. 4. RELATION TO STATE LAWS.

Section 705(a) of the Equal Credit Opportunity Act (15 U.S.C. 1691d(a)) is amended by inserting ", sexual orientation, gender identity," after "sex".

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