

## S 1143

### Freedom from Discrimination in Credit Act of 2017

**Congress:** 115 (2017–2019, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** May 17, 2017

**Current Status:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions.

**Latest Action:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (May 17, 2017)

**Official Text:** <https://www.congress.gov/bill/115th-congress/senate-bill/1143>

### Sponsor

**Name:** Sen. Murray, Patty [D-WA]

**Party:** Democratic • **State:** WA • **Chamber:** Senate

### Cosponsors (23 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Blumenthal, Richard [D-CT]	D · CT		May 17, 2017
Sen. Booker, Cory A. [D-NJ]	D · NJ		May 17, 2017
Sen. Duckworth, Tammy [D-IL]	D · IL		May 17, 2017
Sen. Franken, Al [D-MN]	D · MN		May 17, 2017
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		May 17, 2017
Sen. Hassan, Margaret Wood [D-NH]	D · NH		May 17, 2017
Sen. Hirono, Mazie K. [D-HI]	D · HI		May 17, 2017
Sen. Markey, Edward J. [D-MA]	D · MA		May 17, 2017
Sen. Menendez, Robert [D-NJ]	D · NJ		May 17, 2017
Sen. Merkley, Jeff [D-OR]	D · OR		May 17, 2017
Sen. Shaheen, Jeanne [D-NH]	D · NH		May 17, 2017
Sen. Warren, Elizabeth [D-MA]	D · MA		May 17, 2017
Sen. Wyden, Ron [D-OR]	D · OR		May 17, 2017
Sen. Baldwin, Tammy [D-WI]	D · WI		Sep 12, 2018
Sen. Collins, Susan M. [R-ME]	R · ME		Sep 12, 2018
Sen. Cortez Masto, Catherine [D-NV]	D · NV		Sep 12, 2018
Sen. Durbin, Richard J. [D-IL]	D · IL		Sep 12, 2018
Sen. Sanders, Bernard [I-VT]	I · VT		Sep 12, 2018
Sen. Carper, Thomas R. [D-DE]	D · DE		Sep 17, 2018
Sen. Cantwell, Maria [D-WA]	D · WA		Sep 18, 2018
Sen. Donnelly, Joe [D-IN]	D · IN		Sep 18, 2018
Sen. Cardin, Benjamin L. [D-MD]	D · MD		Oct 9, 2018
Sen. Harris, Kamala D. [D-CA]	D · CA		Nov 13, 2018

## Committee Activity

Committee	Chamber	Activity	Date
Health, Education, Labor, and Pensions Committee	Senate	Referred To	May 17, 2017

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
115 HR 2282	Related bill	<b>Jun 2, 2017:</b> Referred to the Subcommittee on the Constitution and Civil Justice.
115 HR 2498	Identical bill	<b>May 17, 2017:</b> Referred to the House Committee on Financial Services.
115 S 1006	Related bill	<b>May 2, 2017:</b> Read twice and referred to the Committee on the Judiciary.

## Summary (as of May 17, 2017)

### Freedom from Discrimination in Credit Act of 2017

This bill amends the Equal Credit Opportunity Act (ECOA) to expand the categories of prohibited discrimination when extending credit to include discrimination on account of sexual orientation or gender identity. (Currently, such discrimination in credit is prohibited only on the basis of race, color, religion, national origin, sex or marital status, or age.)

The bill defines: (1) "gender identity" as 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; and (2) "sexual orientation" as homosexuality, heterosexuality, or bisexuality.

The bill specifies that for purposes of the ECOA's protections against sex discrimination, the term "sex" includes: (1) a sex stereotype; (2) pregnancy, childbirth, or a related medical condition; and (3) sexual orientation or gender identity.

The bill also extends ECOA's protections against discrimination to include: (1) an association with another person who is a member of a class protected against discrimination; and (2) a perception or belief, even if inaccurate, that the individual is a member of such a protected class.

Under a current provision of the ECOA, a request for the signature of both parties to a marriage for the purpose of creating a valid lien, passing clear title, waiving inchoate rights to property, or assigning earnings does not constitute discrimination. The bill prohibits this provision from being construed to permit a creditor to take sexual orientation or gender identity into account in connection with the evaluation of creditworthiness of an applicant.

## Actions Timeline

- **May 17, 2017:** Introduced in Senate
- **May 17, 2017:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions.