

HR 2498

Freedom from Discrimination in Credit Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: May 17, 2017

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (May 17, 2017)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/2498>

Sponsor

Name: Rep. Gottheimer, Josh [D-NJ-5]

Party: Democratic • **State:** NJ • **Chamber:** House

Cosponsors (87 total)

Cosponsor	Party / State	Role	Date Joined
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		May 17, 2017
Rep. Adams, Alma S. [D-NC-12]	D · NC		May 17, 2017
Rep. Blumenauer, Earl [D-OR-3]	D · OR		May 17, 2017
Rep. Brownley, Julia [D-CA-26]	D · CA		May 17, 2017
Rep. Capuano, Michael E. [D-MA-7]	D · MA		May 17, 2017
Rep. Cárdenas, Tony [D-CA-29]	D · CA		May 17, 2017
Rep. Carson, Andre [D-IN-7]	D · IN		May 17, 2017
Rep. Chu, Judy [D-CA-27]	D · CA		May 17, 2017
Rep. Cicilline, David N. [D-RI-1]	D · RI		May 17, 2017
Rep. Clarke, Yvette D. [D-NY-9]	D · NY		May 17, 2017
Rep. Coffman, Mike [R-CO-6]	R · CO		May 17, 2017
Rep. Connolly, Gerald E. [D-VA-11]	D · VA		May 17, 2017
Rep. Crist, Charlie [D-FL-13]	D · FL		May 17, 2017
Rep. Crowley, Joseph [D-NY-14]	D · NY		May 17, 2017
Rep. Davis, Susan A. [D-CA-53]	D · CA		May 17, 2017
Rep. Delaney, John K. [D-MD-6]	D · MD		May 17, 2017
Rep. DelBene, Suzan K. [D-WA-1]	D · WA		May 17, 2017
Rep. Grijalva, Raúl M. [D-AZ-3]	D · AZ		May 17, 2017
Rep. Himes, James A. [D-CT-4]	D · CT		May 17, 2017
Rep. Jeffries, Hakeem S. [D-NY-8]	D · NY		May 17, 2017
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		May 17, 2017
Rep. Kildee, Daniel T. [D-MI-5]	D · MI		May 17, 2017
Rep. Langevin, James R. [D-RI-2]	D · RI		May 17, 2017
Rep. Lee, Barbara [D-CA-13]	D · CA		May 17, 2017
Rep. Lieu, Ted [D-CA-33]	D · CA		May 17, 2017
Rep. Lowenthal, Alan S. [D-CA-47]	D · CA		May 17, 2017
Rep. Lowey, Nita M. [D-NY-17]	D · NY		May 17, 2017
Rep. Maloney, Sean Patrick [D-NY-18]	D · NY		May 17, 2017
Rep. Meng, Grace [D-NY-6]	D · NY		May 17, 2017
Rep. Nadler, Jerrold [D-NY-10]	D · NY		May 17, 2017
Rep. Pascrell, Bill, Jr. [D-NJ-9]	D · NJ		May 17, 2017
Rep. Peters, Scott H. [D-CA-52]	D · CA		May 17, 2017
Rep. Pingree, Chellie [D-ME-1]	D · ME		May 17, 2017
Rep. Pocan, Mark [D-WI-2]	D · WI		May 17, 2017
Rep. Polis, Jared [D-CO-2]	D · CO		May 17, 2017
Rep. Quigley, Mike [D-IL-5]	D · IL		May 17, 2017
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		May 17, 2017
Rep. Schneider, Bradley Scott [D-IL-10]	D · IL		May 17, 2017
Rep. Sherman, Brad [D-CA-30]	D · CA		May 17, 2017
Rep. Speier, Jackie [D-CA-14]	D · CA		May 17, 2017
Rep. Swalwell, Eric [D-CA-15]	D · CA		May 17, 2017

Cosponsor	Party / State	Role	Date Joined
Rep. Takano, Mark [D-CA-41]	D · CA		May 17, 2017
Rep. Tsongas, Niki [D-MA-3]	D · MA		May 17, 2017
Rep. Wasserman Schultz, Debbie [D-FL-23]	D · FL		May 17, 2017
Rep. Watson Coleman, Bonnie [D-NJ-12]	D · NJ		May 17, 2017
Rep. Ellison, Keith [D-MN-5]	D · MN		May 23, 2017
Rep. McGovern, James P. [D-MA-2]	D · MA		Jun 2, 2017
Rep. McCollum, Betty [D-MN-4]	D · MN		Oct 25, 2017
Rep. Bass, Karen [D-CA-37]	D · CA		Aug 24, 2018
Rep. Engel, Eliot L. [D-NY-16]	D · NY		Aug 24, 2018
Rep. Khanna, Ro [D-CA-17]	D · CA		Aug 24, 2018
Rep. Maloney, Carolyn B. [D-NY-12]	D · NY		Aug 24, 2018
Rep. Cartwright, Matt [D-PA-17]	D · PA		Sep 13, 2018
Rep. Cohen, Steve [D-TN-9]	D · TN		Sep 13, 2018
Rep. Cooper, Jim [D-TN-5]	D · TN		Sep 13, 2018
Rep. Demings, Val Butler [D-FL-10]	D · FL		Sep 13, 2018
Rep. DeSaulnier, Mark [D-CA-11]	D · CA		Sep 13, 2018
Rep. Deutch, Theodore E. [D-FL-22]	D · FL		Sep 13, 2018
Rep. Espaillat, Adriano [D-NY-13]	D · NY		Sep 13, 2018
Rep. Esty, Elizabeth H. [D-CT-5]	D · CT		Sep 13, 2018
Rep. Higgins, Brian [D-NY-26]	D · NY		Sep 13, 2018
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Sep 13, 2018
Rep. Keating, William R. [D-MA-9]	D · MA		Sep 13, 2018
Rep. Kihuen, Ruben J. [D-NV-4]	D · NV		Sep 13, 2018
Rep. Kilmer, Derek [D-WA-6]	D · WA		Sep 13, 2018
Rep. LoBiondo, Frank A. [R-NJ-2]	R · NJ		Sep 13, 2018
Rep. Rosen, Jacky [D-NV-3]	D · NV		Sep 13, 2018
Rep. Ruiz, Raul [D-CA-36]	D · CA		Sep 13, 2018
Rep. Rush, Bobby L. [D-IL-1]	D · IL		Sep 13, 2018
Rep. Ryan, Tim [D-OH-13]	D · OH		Sep 13, 2018
Rep. Soto, Darren [D-FL-9]	D · FL		Sep 13, 2018
Rep. Yarmuth, John A. [D-KY-3]	D · KY		Sep 13, 2018
Rep. Beatty, Joyce [D-OH-3]	D · OH		Sep 20, 2018
Rep. Gabbard, Tulsi [D-HI-2]	D · HI		Sep 20, 2018
Rep. Jayapal, Pramila [D-WA-7]	D · WA		Sep 20, 2018
Rep. Lofgren, Zoe [D-CA-19]	D · CA		Sep 20, 2018
Rep. Moulton, Seth [D-MA-6]	D · MA		Sep 20, 2018
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		Sep 20, 2018
Rep. Tonko, Paul [D-NY-20]	D · NY		Sep 20, 2018
Rep. Carbajal, Salud O. [D-CA-24]	D · CA		Sep 26, 2018
Rep. DeFazio, Peter A. [D-OR-4]	D · OR		Sep 26, 2018
Rep. Lawson, Al, Jr. [D-FL-5]	D · FL		Sep 26, 2018
Rep. Richmond, Cedric L. [D-LA-2]	D · LA		Sep 28, 2018

Cosponsor	Party / State	Role	Date Joined
Rep. Smith, Adam [D-WA-9]	D · WA		Oct 19, 2018
Rep. Brown, Anthony G. [D-MD-4]	D · MD		Nov 6, 2018
Rep. Price, David E. [D-NC-4]	D · NC		Nov 6, 2018
Rep. Morelle, Joseph D. [D-NY-25]	D · NY		Dec 19, 2018

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	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	Jun 2, 2017: Referred to the Subcommittee on the Constitution and Civil Justice.
115 S 1143	Identical bill	May 17, 2017: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.
115 S 1006	Related bill	May 2, 2017: 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 House
- **May 17, 2017:** Referred to the House Committee on Financial Services.