

Credit

(Bank, credit union, saving, investment, or lending institution)

It is unfair or discriminatory practice for any financial institution to refuse to enter into transactions, extend credit, or loans or to offer different terms or conditions to customers because of an individual's sex.

Some Signs or Examples:

- Being refused a loan when others of the opposite sex but of similar economic standing are approved.
- Being charged a different interest rate or fee than others of the opposite sex.
- Requiring females and not males to have a co-signer.

Education

(nursery, elementary, secondary, undergraduate, post graduate, education agency or governing board)

It is unfair or discriminatory practice to exclude a person or persons from participation in, any academic, extracurricular, research, occupational training, or athletic programs because of sex, except in athletic programs or bona fide religious institutions when such qualifications are related to a bona fide religious purpose.

Some Signs or Examples:

- Being refused entrance in an academic program, when others of a similar standing yet a different sex are admitted.
- Being disciplined or graded differently than others of a different sex.

Contact the Commission on Human Rights if:

You live or work in Waterloo and have been the victim of discrimination

You are an employer and you are uncertain about an employment law or the legality of certain policies or practices.

You are a realtor or landlord and you are unsure about fair housing laws.

You want assistance in mediating a neighborhood issue.

You want additional information regarding educational programs designed to eliminate prejudice and discrimination.

You would like a speaker to address your civic group or organization.

THE INFORMATION IN THIS BROCHURE SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR EXHAUSTIVE COVERAGE OF THIS TOPIC.

Contact Us:

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GENDER

discrimination

liability
responsibility

harassment

fairness

victim

EQUAL TREATMENT

equal opportunity

City of Waterloo
Commission on Human Rights

“Building Unity—Developing Understanding”

Sexual Harassment

Sexual harassment is a form of sex discrimination. It is unwanted verbal or physical conduct that affects an individual's performance or creates an intimidating, hostile or offensive environment.

Pregnancy

The Pregnancy Discrimination Act prohibits discrimination on the basis of pregnancy, childbirth or related medical conditions. Women affected by pregnancy must be treated the same as others with similar physical limitations.

Housing

(renting, purchasing, insuring, securing a loan, advertising)

All people have equal opportunity to be considered for rental units, purchase of property, housing loans, and housing insurance. A person cannot be denied access to or membership in a facility or service related to the sale or rental of housing because of their sex (gender).

Credit background checks and requests for references are allowed provided they are required of everyone.

Some Signs or Examples:

- There is a preference to rent only to males or females because they are "cleaner".
- Requiring sexual favors in exchange for rent or in order to continue renting.
- Landlord freely enters female tenants' apartments, but not males.

Employment

(Businesses, labor organizations, employment agencies or agents thereof)

An employer cannot make employment decisions to hire, fire, promote, or discipline because of sex (gender).

Some Signs or Examples:

- An employer hires only men or women for certain positions.
- An employer pays men more for the same work done by a woman.
- Refusing to hire, laying-off, firing or requiring pregnant employees to resign.
- Being disciplined for a work violation that others of the opposite sex are not.
- Being turned down for a position or promotion that was in turn given to a less qualified applicant of the opposite sex.
- The use of sexually derogatory language in the workplace may support claims of discrimination.
- Requiring sexual favors as a condition of employment or in exchange for any work related benefit.

Public Accommodation

(hotels, restaurants, bars, stores, buses, social services, state and local government, etc.)

Public accommodation is defined as each and every place, establishment, or facility of whatever kind, nature or class that caters or offers services, facilities, or goods to the general public for a fee or charge. No one can be refused public accommodation based their sex.

Public accommodation does not mean bona fide private club or place unless they offer services, facilities, goods, etc. to the public.

Some Signs or Examples:

- Being refused service at a business or being told to come back with your wife or husband because they need to deal with "the woman" or "the man".
- Being charged a higher fee than others of the opposite sex at a service station for the same services.
- Denial of a service at a restaurant or tavern while others of the opposite sex are served.

equal opportunity