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CFPB Issues Policy Regarding Same-Sex Marriages

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CFPB Director Richard Cordray recently issued a memorandum clarifying the CFPB's policy with respect to same-sex marriages. The memorandum clarifies that the CFPB recognizes all lawful marriages that were valid at the time of the marriage in the jurisdiction where the marriage was celebrated. Accordingly, to the extent words such as marriage, married, spouse, husband, wife, or other words similarly related to marital status, are used in statutes and regulations, the CFPB will apply such statutes and regulations to same-sex marriages. Most notably, this means that same-sex marriages are protected under the Equal Credit Opportunity Act, Reg B, the Truth in Lending Act, Reg Z, and the Fair Debt Collection Practices Act. Importantly, the memo provides that the CFPB does not consider an individual to be married by entering into a domestic partnership or civil union.

A copy of the CFPB memo can be found [here](#).

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