

## 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 age.

### Some Signs or Examples:

- Being refused a loan when others of a different age but of similar economic standing are approved.
- Being charged a different interest rate or fee than others of a different age.
- Requiring a younger person to have a co-signer when not necessary for the business transaction.

## 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 a person's age.

### Some Signs or Examples:

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

## 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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# AGE

discrimination

fairness

liability  
responsibility

harassment

# victim

# EQUAL TREATMENT

equal opportunity

City of Waterloo

Commission on Human Rights

“Building Unity—Developing Understanding”

## What is Age Discrimination?

Being denied equal opportunities for being “too old” or “too young.”

Within the State of Iowa age discrimination is 18 years of age and older.

Within the federal law age discrimination is 40 years of age or older.

## Housing

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

Age is not covered under housing.

Housing for older persons is permitted when dwellings are intended for:

- Eighty percent (80%) occupancy by at least one person fifty-five (55) years of age or older per unit; or
- One hundred percent (100%) occupancy by persons sixty-two (62) years of age or older.

## Employment

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

An employer cannot make employment decisions to hire, fire, promote, or discipline because of a person’s age.

### Some Signs or Examples:

- An employer hires only younger persons for certain positions.
- An employer pays older employees more for the same work done by a younger person.
- Being disciplined for a work violation that others of a different age are not.
- Being turned down for a position or promotion that was in turn given to a less qualified applicant of a different age.
- Derogatory comments regarding one’s age may support a claim of discrimination.

## 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 on his or her age.

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

Establishments that are provide activities that are monitored by other laws (such as taverns) may exclude patrons of non-legal age.

### Some Signs or Examples:

- Being refused service at a business for reasons other than a valid business reason.
- Being charged a higher fee than others of a different age for the same services.

Having discounts for senior citizens or offering a different price for children is acceptable.

equal opportunity