



Justice in Every Borough.

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*****FOR IMMEDIATE RELEASE*****

Statement on Assembly Passage of Legislation Redefining Consumer Debt to Strengthen Protections for New Yorkers

(ALBANY, NY) – The Legal Aid Society released the following statement in response to the New York State Assembly passing [legislation](#) that would expand protections already in place for consumers in lawsuits involving consumer credit transactions to all forms of consumer debt:

“We commend the New York State Assembly for passing A00057A, an important step toward simplifying and strengthening consumer protections in all consumer debt cases. By redefining “consumer debt” to encompass a broader range of common debts — including medical bills, rent arrears, and tuition — this legislation ensures that more New Yorkers receive fair treatment and equal safeguards under the law.

“For too long, confusing distinctions between types of debts have created barriers for consumers facing lawsuits, leaving many vulnerable to unfair practices. This bill addresses those gaps, bringing clarity to courts and creditors while enhancing protections for everyday New Yorkers struggling with financial challenges.

“We now call on the New York State Senate to swiftly pass S5546, so these critical protections can be extended statewide without delay. Consumers deserve a legal system that treats all debts fairly and provides clear, consistent rights regardless of the type of debt they owe.”

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The Legal Aid Society exists for one simple yet powerful reason: to ensure that New Yorkers are not denied their right to equal justice because of poverty. For nearly 150 years, we have protected, defended, and advocated for those who have struggled in silence for far too long. Every day, in every borough, The Legal Aid Society changes the lives of our clients and helps improve our communities. www.legalaidnyc.org