# State Survey of Coerced Debt Laws

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States are increasingly focused on protecting consumers from credit-based fraud, economic abuse, and other harms arising from transactions occurring without the consumer's effective consent, with particular attention to an emerging issue known as "coerced debt." Although not yet defined at the federal level, coerced debt generally refers to non-consensual, credit-related transactions resulting from coercive control, including threats, force, duress, manipulation, intimidation, or fraud.[1] While consumer protection laws address identity theft, elder abuse, human trafficking, unlawful debt collection, inaccurate credit reporting, and other consumer-related disputes, no comprehensive federal statute specifically addresses coerced debt.

Because coerced debt frequently falls outside existing legal frameworks, several states have enacted legislation to address this gap. To date, at least

1. Andrea Bopp Stark & Carla Sanchez-Adams, *Model State Coerced Debt Law*, Nat'l Consumer L. Ctr. 3 (2024), https://www.nclc.org/wp-content/uploads/2024/05/Model-State-Coerced-Debt-Law.pdf [hereinafter *Model State Coerced Debt Law*]; *see also* Fair Credit Reporting Act (Regulation V), 12 C.F.R. pt. 1022; Identity Theft and Coerced Debt, 89 Fed. Reg. 100, 922 (Dec. 13, 2024) (to be codified at 12 C.F.R. pt. 1022), [hereinafter Fair Credit Reporting Act].

eight states[2] have enacted statutes addressing coerced debt, with legislative activity accelerating after the National Consumer Law Center published its Model State Coerced Debt Law (the "Model Law") in 2024.[3] This survey examines: (1) the meaning of coerced debt; (2) the Model Law; (3) federal regulatory efforts, and (4) recent enactments of coerced debt statutes as of March 19, 2026, in California, Connecticut, Illinois, New York, Maine, Minnesota, Nevada, and Texas. These state laws vary in scope and procedural requirements; some amending existing identity theft, credit reporting, or debt collection statutes, while others are standalone legislation. The emergence of state-coerced debt laws is significant because it legally recognizes coerced debt as a distinct category of financial and economic abuse and establishes protections and remedies for victims. In doing so, it also creates a complex patchwork of state requirements and enforcement mechanisms for creditors, collection agencies, debt collectors, and consumer reporting agencies.

## I. Introduction

### A. What is Coerced Debt?

Coerced debt constitutes a form of economic and financial abuse.[4] According to a January 15, 2026, report by the Vermont Department of Financial Regulation, coerced debt arises when an individual enters into a credit obligation without effective consent, whether through force, manipulation, identity theft, or other coercive tactics.[5] The coercion can manifest in nu-

2. This survey focuses on recent state law enactments specifically addressing the concept of "coerced debt." It is important to note that other state laws may restrict collection on debts arising from coercive, criminal, or fraudulent conduct without expressly defining the term "coerced debt." For example, Illinois and Kentucky limit the collection of debts incurred by certain crime victims and provide a mechanism to apply for a compensation award. *See* Ky. Rev. Stat. Ann. § 49.380 (2024); 740 Ill. Comp. Stat. Ann. 45/18.5 (2022). While such laws fall outside this state survey's scope, they should be considered by creditors, servicers, debt collectors, and collection agencies for compliance purposes.

3. Since the Model Law's publication in 2024, at least five states have enacted laws addressing the concept of coerced debt: Connecticut, Illinois, Minnesota, New York, and Nevada.

4. *Economic Abuse: A Powerful and Common Form of Gender-Based Violence*, N.Y. State Off. for the Prevention of Dom. Violence (2024), https://ocfs.ny.gov/programs/childcare/provider-letters/2024/Eco-Abuse-Flyer-2024Nov25-DPL.en.pdf [hereinafter *Economic Abuse*]; *see also Model State Coerced Debt Law*, *supra* note 1, at 8 (defining economic abuse).

5. Kaj Samson, Commissioner of Fin. Regul., *Act No. 23 (2025) Study; Protections for Victims of Coerced Debt*, Vt. Dep't of Fin. Regul. (Jan. 15, 2026), https://legislature.vermont.gov/assets/Legislative-Reports/DFR-Act-23-of-2025-Section-18-Report.pdf. Vermont has demonstrated particular legislative activity in

merous ways. A perpetrator may, for example, cause a victim to incur a debt without the victim's knowledge or permission or threaten harm if the victim refuses.[6] The consequence is often damage to the victim's creditworthiness.[7]

Because coercion takes many forms, this issue presents a distinct area for state legislative action. The regulatory landscape is further complicated by the variety of entities and legal frameworks that may be involved. Like theft and fraud, coerced debt is not limited to a specific credit product; it can harm a victim's credit profile across multiple accounts.[8] The circumstances underlying a coerced debt claim may also simultaneously give rise to other legal issues, such as, but not limited to, identity theft, fraud, elder abuse, and human trafficking, which may be regulated by existing federal and state laws that impose specific obligations on the parties involved.

B. The Model State Coerced Debt Law.

In May 2024, the National Consumer Law Center published the Model Law, offering states a framework for protecting victims of coerced debt.[9] The Model Law presents two drafting approaches: a comprehensive standalone law (the "Standalone Model Law") or language for incorporation into existing statutes.[10] This survey addresses the Standalone Model Law.

The Standalone Model Law applies to "coerced debt," obligations obtained through fraud or coercion, rather than the broader concept of "economic abuse," which encompasses various forms of financial harm, including debts incurred by a victim that could not be repaid due to an abuser's conduct.[11] The Standalone Model Law provides that states may consider defining the term "coerced debt" to address economic abuse more broadly.[12] Notably, excluded from the scope of the Standalone Model Law is real property. As discussed in this survey, states have adopted varying approaches to defining the scope of their coerced debt statutes.[13]

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this area. On March 19, 2025, Vermont enacted House Bill 137, Gen. Assemb., Reg. Sess. (Vt. 2025), directing the Commissioner of Financial Regulation to study regulatory models for protecting victims of coerced debt and requiring review of the Model Law and state laws enacted or proposed in other jurisdictions. The Vermont Department of Financial Regulation subsequently published a coerced debt report on January 15, 2026.

6. *Id.* at 2.

7. *Id.*

8. *Economic Abuse*, *supra* note 4; The Vermont Report on Coerced Debt found that credit cards and auto loans are the two most common debts challenged under coerced debt statutes—consistent with these being among the most prevalent non-mortgage consumer debts in the United States. Samson, *supra* note 5, at 6.

9. *Model State Coerced Debt Law*, *supra* note 1, at 1.

10. *Id.*

11. *Id*

12. *Id.*

13. *Id.* at 2.

The Standalone Model Law establishes procedural requirements for creditors investigating allegations of coerced debt. Upon receiving a statement of coerced debt[14] with adequate documentation, creditors must take certain actions within designated timeframes, including ceasing collection efforts, dismissing related lawsuits, and notifying consumer reporting agencies to delete negative information concerning the coerced debt.[15] Adequate documentation includes, but is not limited to, police reports identifying the coerced debt, FTC identity theft reports, court orders with findings of coerced debt, or written verification from a qualified third party.[16] Additionally, the Standalone Model law includes civil remedies and defenses.[17]

## II. Federal Regulation and Efforts

Although "coerced debt" is not a concept currently defined at the federal level, there have been federal initiatives addressing coerced debt.

The first initiative is the CFPB Rule for Human Trafficking Victims and Proposed Rulemaking Regarding Identity Theft and Coerced Debt ("Regulation V"). Effective July 25, 2022, the CFPB amended Regulation V, which implements the Fair Credit Reporting Act ("FCRA").[18] This amendment establishes a process for human trafficking victims to submit documentation to consumer reporting agencies identifying any adverse item of information about the consumer that resulted from human trafficking and prohibits the consumer reporting agencies from including that information in consumer reports.[19] The final rule does not define what an "adverse item of information" is, but notes that it could include records containing derogatory information, such as payment delinquencies or defaults, records of coerced debt, records of criminal arrests and convictions, and records of evictions or non-payment of rent.[20]

On August 5, 2024, the CFPB received a petition for rulemaking from the National Consumer Law Center and the Center for Survivor Agency

14. *See Model State Coerced Debt Law*, *supra* note 1, at 3–4 (defining "Statement of Coerced Debt").
15. For example, within ten business days of receiving a debtor's statement of coerced debt, the Creditor must notify any consumer reporting agency to which it furnished information about the debtor and request deletion of that information. In addition, if the consumer provides both a statement of coerced debt and adequate documentation to the creditor, the creditor must cease all attempts to collect the coerced debt from the debtor within ten business days of receipt. *Model State Coerced Debt Law*, *supra* note 1, at 4.
16. *Id.* at 2.
17. *Id.* at 7–8.
18. Prohibition on Inclusion of Adverse Information in Consumer Reporting in Cases of Human Trafficking (Regulation V), 87 Fed. Reg. 37700 (June 24, 2022) (to be codified at C.F.R. pt. 1022).
19. *Id.* at 37700–23.
20. *Id.* at 37711.

and Justice seeking amendments to Regulation V, which implements the FCRA (Docket CFPB-2024-0037-0001) (the "Petition").[21] The Petition defines "coerced debt" as "all non-consensual, credit-related transactions that occur in a relationship where one person uses coercive control to dominate the other person."[22] The petitioners argue that the FCRA's definition of identity theft as "a fraud committed using the identifying information of another person,"[23] inadequately covers situations where victims are forced or coerced into transactions, leaving them to pursue the lengthy reinvestigation process under the FCRA, 15 U.S.C. § 1681i, rather than the expedited identity theft blocking mechanism at 15 U.S.C. § 1681c-2.[24] The Petition proposes extending FCRA's identity theft protections to coerced debt victims by expanding the definition of "identity theft" to include transactions made without effective consent, specifying that consent is invalid if induced by force, threat, fraud, or coercion, or if given by someone unable to contract due to incapacity or youth.[25] It also proposes revising the definition of "identity theft report" to align with the expanded definition of "identity theft" and allowing the modified definition of "identity theft" to enable coerced debt victims to utilize the identity theft blocking procedures.[26] By the close of the extended comment period, the CFPB received fifty public comments both in support and in opposition.[27] Further action on this rulemaking is anticipated in May 2026.[28]

On August 2, 2024, a bill was introduced to expand the definition of unauthorized electronic fund transfers under the Electronic Fund Transfer Act ("EFTA").[29] The bill seeks to replace the current definition with a new term, "unauthorized or fraudulently induced electronic fund transfer[,]" encompassing transfers initiated without the consumer's authority or transfers where the consumer's authorization was fraudulently or coercively induced.[30] Exceptions would apply for transfers initiated by some-

21. *See Fair Credit Reporting Act*, *supra* note 1.; Identity Theft and Coerced Debt, 89 Fed. Reg. 100922 (Dec. 13, 2024).
22. *See id*. at 100923*;* Angela Littwin, *Coerced Debt: The Role of Consumer Credit in Domestic Violence*, 100 Calif. L. Rev. 951, 954 (2012).
23. 15 U.S.C. § 1681a(q)(3).
24. *See Fair Credit Reporting Act*, *supra* note 1, at 100923.
25. *See Fair Credit Reporting Act*, *supra* note 1, at 100922–23.
26. *See id*.
27. Consumer Fin. Prot. Bureau, *Fair Credit Reporting Act (Regulation V): Identity Theft and Coerced Debt*, Regulations.gov (Dec. 13, 2024), https://www.regulations.gov/document/CFPB-2024-0057-0001.
28. *Fair Credit Reporting Act*, *supra* note 1; Consumer Fin. Prot. Bureau, *Identity Theft and Coerced Debt*, Off. of Info. & Regul. Affs., https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=202504&RIN=3170-AB36 (last visited Feb. 16, 2026).
29. Protecting Consumers from Coerced Debt Act, H.R. 9303, 118th Cong. (2024).
30. *Id.* at § 2.

one given access by the consumer, unless that access was fraudulently or coercively obtained.[31] The bill also seeks to amend the EFTA's consumer liability provisions to reflect this expanded definition.[32] While the bill does not explicitly address coerced debt, the expanded definition would likely cover coerced electronic fund transfers, significantly increasing the range of transactions protected under the EFTA.

## III. State Coerced Debt Laws

Eight states have enacted laws to address the concepts of coerced debt and/or economic abuse. The first state to enact coerced debt legislation was Maine,[33] followed by California,[34] Minnesota,[35] Connecticut,[36] Nevada,[37] Texas,[38] Illinois,[39] and most recently, New York.[40] The following summary offers an overview of these states' coerced debt laws.

### A. Maine.

On June 19, 2019, Maine passed "An Act to Provide Relief to Survivors of Economic Abuse"[41] (the "Act"), which amends the state's existing debt collection and credit reporting statutes.[42] The Act became effective on September 19, 2019.[43]

#### 1. *Applicability and scope.*

Unlike other states, Maine's coerced debt provisions in the Act are drafted to protect survivors of "economic abuse," rather than using the term "coerced debt."[44] The term "economic abuse" is broadly defined to involve actions intended to make an individual financially dependent by controlling their financial resources, including but not limited to, unauthorized or coerced use of credit or property, withholding access to money or credit cards, forbidding attendance at school or employment, stealing or defrauding an individual of money or assets, exploiting resources for per-

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31. *Id.*
32. *Id.*
33. 2019 Me. Laws ch. 407.
34. 2022 Cal. Stat. ch. 989.
35. Minn. S.F. 4097, 93rd Leg., Reg. Sess. (2023).
36. 2024 Conn. Acts No. 24-77 (Reg. Sess.).
37. Nev. A.B. 250, 83rd Leg., Reg. Sess. (2025).
38. Tex. H.B. 4238, 89th Leg., R.S. (2025); *see also* Tex. H.B. 3529, 87th Leg., R.S. (2021).
39. 205 Ill. Comp. Stat. 740/2 (2025).
40. N.Y. S.B. 1353, 2025 Leg., Reg. Sess. (2025).
41. *See* 2019 Me. Laws ch. 407.
42. *See* Maine Fair Debt Collection Practices Act, Me. Rev. Stat. tit. 32, §§ 11001 *et seq*; *see also* Fair Credit Reporting Act, Me. Rev. Stat. tit. 10, §§ 1306, *et seq.*
43. 2019 Me. Laws ch. 407.
44. Me. Rev. Stat. tit. 32, § 11014 2-A.

sonal gain, or withholding essential resources such as food, clothing, necessary medications or shelter."[45] The conduct requirements of Maine's coerced debt provisions apply to debt collectors and consumer reporting agencies as defined under the Maine Fair Debt Collection Practices Act and the Maine Fair Credit Reporting Act, respectively.[46]

2. *Required documentation.*

To support a claim of coerced debt, the debtor must provide a debt collector with documentation of the alleged conduct by the perpetrator, including the perpetrator's name.[47] Acceptable documentation includes, but is not limited to, a statement signed by a Maine-based sexual assault counselor, domestic violence advocate, or victim witness advocate; a statement signed by a healthcare provider, mental health provider or law enforcement officer; a copy of a protection from abuse complaint or a temporary or final order of protection; a copy of a protection from harassment complaint or a temporary or final order of protection from harassment; a copy of a police report prepared in response to an investigation of an incident of domestic violence, sexual assault or stalking; and, a copy of a criminal complaint, indictment, or conviction related to domestic violence, sexual assault or stalking.[48]

3. *Cease collection requirement and other obligations.*

If a consumer provides the required documentation showing that a debt, or a portion of it, resulted from economic abuse, the debt collector must cease collection efforts for the debt or disputed portion.[49] The statute does not appear to provide a grace period for compliance with this requirement. Upon receiving the required documentation, a consumer reporting agency must reinvestigate the debt.[50] If the investigation confirms the debt or portion of it resulted from economic abuse, the agency must remove any reference to the debt or disputed portion from the consumer's credit report.[51]

4. *Remedies.*

Debt collectors who fail to comply are liable for actual damages, additional damages up to $1,000, and if the consumer prevails, costs of the action and reasonable attorney's fees.[52] There is a bona fide error defense available.[53] Consumer reporting agencies and users of that information are

45. *Id.* at tit. 19-A, § 4102(5).
46. *Id.* at tit. 32, § 11002 5; *Id.* tit. 10, § 1308(3).
47. *See id.* at tit. 32, § 11014 2-A; *Id.* tit. 14, § 6001(H).
48. *Id.* at tit. 14, §§ 6001(H)(1)–(6).
49. *Id.* at tit. 32, § 11014(2-A).
50. *Id.*at tit. 10, § 1310-H(2-A).
51. *Id.*
52. *See id. at* tit. 32, § 11054(1).
53. *Id.* at § 11054(3).

subject to penalties depending on whether the noncompliance is willful or negligent.[54]

B. California.

On September 30, 2022, California enacted coerced debt legislation, which became effective January 1, 2023,[55] and is codified as a standalone law entitled, "Coerced Debt," in Title 1.81.35 to Part 4 of Division 3 of the Civil Code.[56]

1. *Applicability and scope.*

California's coerced debt law is designed to protect victims of domestic violence, individuals subjected to elder/dependent abuse, and foster youth. "Coerced debt" is defined to include a debt, or portion thereof, for personal, family, or household use in the name of a debtor who is a victim of domestic violence or elder or dependent adult abuse, or a person who is a foster youth, incurred as a result of duress, intimidation, threat of force, force, fraud, or undue influence.[57] The substantive provisions of the law apply to a "claimant," which is defined to include a person or entity who has or purports to have a claim against a debtor arising from coerced debt or that person's or entity's successor or assignee, and includes, but is not limited to, a debt collector or a debt buyer.[58] Notably, the statute excludes secured debts.[59]

2. *Required documentation.*

The California coerced debt law provides a framework for coerced debt actions. Debtors may bring an action or file a cross-complaint to establish that a debt, or part of it, is coerced.[60] Allegations must be pleaded with particularity with adequate documentation and the debtor's sworn written certification that a particular debt, or portion thereof, being collected is coerced debt, attached to the complaint or cross-complaint.[61] Adequate documentation includes a police report; a FTC identity theft report identifying a particular debt, or portion, as coerced, but not as identity theft; a court order issued pursuant to the referenced sections of various codes relating to domestic violence; a dependent or ward of the juvenile court, or relating to elder or dependent adult abuse; and, a sworn written certification, in the required format, from a qualified third-party professional based on information received while acting in a professional capacity.[62]

54. *Id.* at tit. 10, §§ 1310-C–1310-D.
55. 2022 Cal. Stat. ch. 989.
56. *Id.*
57. Cal. Civ. Code §§ 1798.97.1(d)(1)–(4).
58. *Id.* at § 1798.97.1(c)(1).
59. *Id.* at § 1798.97.4(a).
60. *Id.* at § 1798.97.3(a)(2).
61. *Id.* at §§ 1798.97.3(a)(3)(A)–(B).
62. *Id.* at §§ 1798.97.1(a)(1)–(4).

3. *Cease collection requirement and other obligations.*

Once a claimant receives adequate documentation and the debtor's sworn certification, collection activities must cease until a review is completed.[63] The statute does not appear to provide a grace period for compliance with this requirement. Within ten business days of receiving this information, the claimant must notify credit reporting agencies that the account is disputed if adverse information was previously reported.[64] The claimant must conduct a review, and collection activities may only resume after a written determination that the debt is not coerced.[65] If the claimant determines the debt is coerced, they must permanently cease collection and notify the credit reporting agencies to delete the adverse information.[66] Debt collectors must notify creditors within ten business days if collection activities are terminated based on coerced debt claims.[67]

4. *Remedies.*

A debtor has a private right of action against a claimant to establish that a debt is coerced debt.[68] A debtor is also permitted to file a cross-complaint to establish that such debt is coerced debt in an action brought by a claimant to recover the debt.[69] If the debtor prevails, the debtor is entitled to (1) a declaratory judgment that the debtor is not obligated to the claimant, (2) an injunction prohibiting the claimant from holding or attempting to hold the debtor personally liable and prohibiting the claimant from enforcing a judgment related to such debt, and (3) an order dismissing a cause of action brought by the claimant to enforce or collect such debt from the debtor.[70]

A person who causes another to incur a coerced debt is civilly liable to the claimant for the amount of the debt, or portion thereof, along with the claimant's attorney's fees and costs.[71] Additionally, once the court has determined that a person caused the duress, intimidation, threat of force, force, fraud, or undue influence giving rise to the coerced debt at issue, the claimant has five years from the date of that determination to bring an action to collect the coerced debt.[72]

C. Minnesota.

Minnesota enacted coerced debt legislation[73] on May 21, 2024, which became effective on January 1, 2025, and is codified as a standalone

63. *Id.* at §§ 1798.97.2(b)(1)–(2).
64. *Id.* at § 1798.97.2(d)(1).
65. *Id.* at §§ 1798.97.2(d)(3)–(4).
66. *Id.* at § 1798.97.2(g)(1).
67. *Id.* at § 1798.97.2(g)(2).
68. *Id.* at § 1798.97.3(a)(1).
69. *Id.* at § 1798.97.3(a)(2).
70. *Id.* at §§ 1798.97.3(b)(1)–(3).
71. *Id.* at § 1798.97.2(a).
72. *Id.* at § 1798.97.3(g).
73. Minn. S.F. 4097, 93rd Leg., Reg. Sess. (2023).

law[74] within Chapter 332 of the Minnesota Trade Regulations, Consumer Protection Code.[75]

1. *Applicability and scope.*

Minnesota's coerced debt law applies to a debtor who is a victim of domestic or economic abuse, or sex or labor trafficking, and may be eligible for the coerced debt protections.[76] "Coerced debt" means "all or a portion of debt in a debtor's name that has been incurred as a result of: (1) the use of the debtor's personal information without the debtor's knowledge, authorization, or consent; (2) the use or threat of force, intimidation, undue influence, fraud, deception, coercion, or other similar means against the debtor; or (3) economic abuse perpetrated against the debtor."[77] Secured debt is excluded from the law's scope, and the substantive provisions apply to a creditor as defined under the law.[78]

2. *Required documentation.*

To take an affirmative action under Minn. Stat. § 332.74, a debtor must, by certified mail, notify the creditor that the debt, or portion, which the creditor demands payment for, is coerced debt and request that the creditor cease all collection activity.[79] The notification and request must be in writing and include a police report, an FTC identity theft report, an order in a dissolution proceeding under applicable law declaring that one or more debts are coerced, or a sworn written certification by a qualified third-party professional.[80]

3. *Cease collection requirement and other obligations.*

The creditor, within thirty days of the date the notification and request are received, must notify the debtor in writing of the creditor's decision to either immediately cease all collection activity or continue to pursue collection.[81] If a creditor ceases collection but subsequently decides to resume collection activity, the creditor must notify the debtor at least ten days in advance.[82]

4. *Remedies.*

The debtor alleging a coerced debt violation may petition for equitable relief in the district court in the county where the debtor lives or where the coerced debt was incurred.[83] In an action against a debtor to satisfy a debt,

74. Minn. Stat. §§ 332.71 *et seq.* (2025).
75. *Id.* at § 332.72(b).
76. *Id.* at § 332.71(4).
77. *Id.* at § 332.71(2).
78. *Id.* at §§ 332.71(2)(a), (b), (3).
79. *Id.* at §§ 332.73(1)(a), (b).
80. *Id.* at §§ 332.731(5), (12).
81. *Id.* at § 332.73(1)(b) (2025).
82. *Id.*
83. *Id.* at §§ 332.74(1), (4).

it is an affirmative defense that the debtor incurred coerced debt.[84] If a debtor prevails, the debtor is entitled to one or more of the following: (1) a declaratory judgment that the debt is coerced debt; (2) an injunction prohibiting the creditor from (i) holding or attempting to hold the debtor liable for the debt, or (ii) enforcing a judgment related to the coerced debt; and (3) an order dismissing any cause of action brought by the creditor to enforce or collect the coerced debt from the debtor or, if only a portion of the debt is established as coerced debt, an order directing that the judgment, if any, in the action be amended to reflect only the portion of the debt that is not coerced debt.[85]

In addition, a person who causes another person to incur a coerced debt in violation of the law is civilly liable to the creditor for the amount of the debt, or portion of the debt, plus the creditor's reasonable attorney fees and costs, provided the creditor follows certain procedures.[86] A creditor may seek payment recovery for a coerced debt from the person who caused the debtor to incur the coerced debt.[87]

5. *Other notable provisions.*

The Minnesota coerced debt law allows a creditor to sell or assign a debt for which the creditor has been notified is a coerced debt to another party if the creditor includes notification to the buyer or assignee that the debtor has asserted the debt is coerced debt.[88] In addition, the Minnesota law tolls the statute of limitations under applicable law during the pendency of a proceeding instituted under Minn. Stat. § 332.74.[89]

D. Connecticut.

Connecticut enacted coerced debt legislation on May 30, 2024, which became effective January 1, 2025.[90] The bill added coerced debt requirements to the existing Connecticut Creditor's Collection Practices of Connecticut's General Statutes.[91]

1. *Applicability and scope.*

Connecticut's coerced debt protections apply to victims of domestic violence and debts incurred in January 2025 or later, limiting its applicability.[92] "Coerced debt" is defined to include any debt incurred in the name of a debtor who is a victim of domestic violence, where such debt was incurred due to duress, intimidation, threats, force, or undue influence spe-

84. *Id.* at § 332.74(4).
85. *Id.* at § 332.74(3)(a).
86. *Id.* at § 332.72(b).
87. *Id.* at § 332.75.
88. *Id.* at § 332.73.
89. *Id.* at § 332.74(6).
90. *See* 2024 Conn. Pub. Acts No. 24-77.
91. *See* Conn. Gen. Stat. §§ 36a-649, *et seq.*
92. *See id.* at §§ 36a-649(3), (6).

cifically used to coerce the debtor into incurring the debt.[93] Connecticut limits the scope of the law to include unsecured credit card debt, and the substantive conduct requirements apply to a "claimant," which is defined to mean "an entity that has, or purports to have, a claim against a debtor arising from coerced debt or allegedly coerced debt, and includes a consumer collection agency," to collect the debt, or such entity's successor or assignee.[94]

2. *Required documentation.*

The debtor must provide the claimant with an identification of the alleged coerced debt, a description of the circumstances under which the debt was incurred, any known information, such as a credit card number, the name under which the debt was incurred, and the identity and contact information of the individual alleged to have coerced the debtor (unless disclosure is likely to result in abuse, as attested in a sworn statement).[95] The debtor must also provide a telephone number for the claimant to contact the debtor, or if the debtor prefers written communication, a statement indicating this preference along with a mailing address, email address, or both.[96]

Additionally, the debtor must provide a written statement affirming that the debtor did not willingly authorize the use of their name or personal information to incur the debt, specific facts supporting the allegation, and identification of the portion of the debt alleged to be coerced, if applicable.[97] The debtor must also provide at least one of the following: a police report, a restraining or protective order, or a certified document from a third-party professional.[98]

3. *Cease collection requirement and other obligations.*

Within ten days of receiving the required documentation, the claimant must suspend collection efforts for the longer of sixty days or until the investigation is completed.[99] The claimant must conduct a good-faith review of the provided and relevant information to determine if the debt is coerced debt.[100] If the claimant determines that the debt is coerced, it must (1) permanently cease collection activities of the coerced debt, and (2) notify any credit rating agency that the claimant has furnished negative information regarding the coerced debt to delete such information.[101]

93. *Id.* at § 36a-649(3).
94. *Id.* at § 36a-649(2).
95. *Id.* at §§ 36a-651(a)(1)(A), (B), (D), (E).
96. *Id.* at § 36a-651(a)(1)(F).
97. *Id.* at § 36a-651(a)(1)(C).
98. *Id.* at § 36a-651(a)(2)(A)-(C).
99. *Id.* at § 36a-651(f).
100. *Id.*
101. *Id.* at § 36a-651(i)(1), (2).

4. *Remedies.*

Any individual who knowingly causes another to incur coerced debt is civilly liable to the claimant for the amount of the coerced debt.[102] The debtor may also seek reasonable attorneys' fees and costs incurred by the debtor in establishing that the debt was coerced.[103]

5. *Other notable provisions.*

The statute of limitations is tolled during the period the claimant is temporarily prevented from commencing a legal action.[104] Additionally, once a debtor uses the process set forth in Section 36a-651 to establish that a debt is coerced debt, the debtor cannot use the process again with respect to the same debt or portion of that debt.[105]

E. Nevada

Nevada enacted coerced debt legislation[106] on June 3, 2025, which became effective on October 1, 2025,[107] and is codified as a standalone statute in Title 52, entitled "Trade Regulations and Practices of Nevada New Sections Added by Recent Legislation."

1. *Applicability and scope.*

The applicable statute defines "coerced debt" as an unsecured consumer debt or any part thereof incurred for personal, family, or household purposes as a result of fraud, duress, intimidation, threat of force, or undue influence in the name of a debtor who is a victim of sex trafficking or domestic violence as defined by applicable state law.[108] "Victim" includes a person who alleges that he or she is a victim of an act, regardless of whether or not the alleged perpetrator of the act has been charged with or convicted of the act.[109]

2. *Required documentation.*

Coerced debt is an affirmative defense in civil actions to collect unsecured consumer debt. To assert the affirmative defense, the debtor must submit to the court a written attestation that includes (1) a statement clearly identifying the specific debt the debtor asserts is a coerced debt; (2) a description of the circumstances under which the alleged coerced debt was incurred, including specific facts supporting the allegation; (3) any information known to the debtor regarding the identity and contact information of the person alleged to have coerced the debtor into incurring the debt;

102. *Id.* at § 36a-650.
103. *Id.*
104. *See id.* at § 36a-651(j).
105. *Id.* at § 36a-651(k).
106. A.B. 250, 83rd Leg., Reg. Sess. (Nev. 2025).
107. Nev. Rev. Stat. § 597 (2025) (section number not yet available).
108. *Id.*
109. *Id.*

and (4) a statement indicating the number of times the debtor has previously asserted the affirmative defense of coerced debt in any action or proceeding before a court in this State or any other state, including whether each such assertion was successful or unsuccessful.[110]

In addition, the debtor must submit a copy of at least one of the following: (1) a police report, investigative report or complaint filed with a law enforcement; (2) a report filed with the FTC indicating that the debtor is a victim of identity theft; or (3) a temporary or extended order for protection against domestic violence issued by a court of competent jurisdiction.[111] The court must then determine the validity of the defense and can order the creditor to cease collection activities and to correct credit reports.[112]

3. *Cease Collection Requirement, Other Obligations, and Remedies.*

If the court determines the debt constitutes a coerced debt, the court must order the creditor to immediately cease all collection efforts related to the coerced debt and, if applicable, to take reasonable steps to correct any consumer credit report or similar record to reflect that the debt is a coerced debt.[113] The creditor may join any third party who is or may be liable for the coerced debt or amend its complaint to assert a claim against any such person, and the debtor is entitled to recover reasonable attorney's fees and costs from the person who coerced the debtor into incurring the coerced debt, but may not recover such fees and costs from the creditor.[114]

F. Texas

1. *Applicability and scope.*

Texas has not enacted a law specifically defining the term "coerced debt." However, in 2021, Texas amended its identity theft statutes to include coercion in the definition of effective consent.[115] Effective September 1, 2021, the law prohibits any person from obtaining, possessing, transferring, or using another person's identifying information without their consent or effective consent, with the intent to obtain a good, a service, insurance, an extension of credit, or any other thing of value in the other person's name.[116] "Effective consent" includes consent given by someone legally authorized to act on behalf of the individual, but excludes consent induced by force, threat, fraud, or coercion, or given by someone who is known by the actor to be unable to make reasonable decisions due to youth, mental

110. *Id.*
111. *Id.*
112. *Id.*
113. *Id.*
114. *Id.*
115. Tex. Bus. & Com. Code § 521.051.
116. Tex. H.B. 3529, 87th Leg., R.S. (2021); Tex. Bus. & Com. Code § 521.051(a).

illness, or intellectual disability.[117] Excluded from this statute are financial institutions as defined by 15 U.S.C. § 6809, the Gramm–Leach–Bliley Act.[118]

On June 20, 2025, Texas passed legislation[119] to provide streamlined access to debt collection protections for certain victims of identity theft and coerced debt.[120] Effective September 1, 2025, the legislation was codified as Section 392.308 of the Texas Finance Code, which governs debt collection practices.[121] The statute incorporates by reference the definition of identity theft in Section 521.051 of the Business and Commerce Code, thereby incorporating the effective consent requirements established by the 2021 amendments.[122] The statute expressly excludes from its coverage consumer debt that is a home loan[123] and the collection of a judgment that has already been obtained.[124]

2. *Creditor obligations and remedies.*

Individuals injured by identity theft may apply to a district court for an order declaring them victims of identity theft.[125] The required documentation to obtain a court order is not specified; however, the court must be satisfied by a preponderance of the evidence that an applicant is a victim of identity theft.[126] Upon receiving such an order, creditors, debt collectors, and third-party debt collectors must cease collection efforts on debts resulting from the identity theft as described by the order.[127] They must also notify prior recipients of reports on the debt that it is disputed and uncollectible, refrain from selling or transferring the debt except to pursue collection from the perpetrator or a responsible party, and, if the debt is secured by tangible property, may enforce the security interest but cannot collect any deficiency from the victim of identity theft.[128]

Victims of identity theft may seek injunctive relief to prevent or restrain a violation and actual damages for violations, along with attorney's fees and costs if they prevail.[129] A bona fide error defense is available.[130] Defen-

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117. Tex. Bus. & Com. Code §§ 521.051(a-1)(1), (2). The term "financial institution" means any institution the business of which is engaging in financial activities as described in Section 4(k) of the Bank Holding Company Act of 1956 [12 U.S.C. § 1843(k)], which means "engaging in activities that are financial in nature."
118. Tex. Bus. & Com. Code § 521.051(c)(1).
119. Tex. H.B. 4238, 89th Leg., R.S. (2025).
120. *Id.*
121. Tex. Fin. Code §§ 392.301, *et seq.*
122. *Id.* at § 392.308(a)(1).
123. *See id.* at § 343.001(2) (defining "home loan").
124. *Id.* at § 392.308(b).
125. Tex. Bus. & Com. Code § 521.101–521.105.
126. *Id.* at § 521.103(a)
127. Tex. Fin. Code § 392.308(c).
128. *Id.* at § 392.308(d)(2)-(4).
129. *Id.* at § 392.403(a)(1)-(2), (b).
130. *Id.* at § 392.401.

dants may recover attorneys' fees if the court finds the action was brought in bad faith or for purposes of harassment.[131]

G. Illinois

On August 15, 2025, Illinois enacted legislation,[132] which amended the Illinois Collection Agency Act[133] to incorporate protections against coerced debt. The amendments became effective January 1, 2026.

1. *Applicability and scope.*

As defined, "coerced debt" means a debt incurred through fraud, duress, intimidation, threat, force, coercion, undue influence, or non-consensual use of personal identifying information between family or household members resulting from domestic abuse or human trafficking.[134] The state law requirements apply to "collection agencies" as defined. Consistent with the Standalone Model Law, debts secured by real property are excluded.[135]

2. *Required documentation.*

To assert a coerced debt, a debtor must submit a written statement to the collection agency containing: sufficient information to identify the associated account; a declaration that the debtor did not willingly authorize use of their name, account, or personal information for incurring the debt or to claim that a debt or portion of the debt is a coerced debt; facts describing how the debt was incurred; and, preferred contact information for the debtor or a designated qualified third party.[136] The statement must include one of the following: a police report; a court order with findings of coerced debt; written verification from a qualified third party (such as a domestic violence advocate); or other documentary evidence demonstrating coerced debt, including communications, credit applications, or protective orders. The debtor must also sign an attestation.[137]

3. *Cease collection requirement and other obligations.*

Upon receiving a complete statement of coerced debt, the collection agency must review all submitted information, as well as any other information available in the collection agency's file or from the creditor related to the alleged coerced debt, within ninety days.[138] Within ten days of receipt, the agency must cease pre-judgment collection activities—including lawsuits or arbitration—and notify consumer reporting agencies that the

131. *Id.* at § 392.403(c).
132. Ill. H.B. 3352, 104th Gen. Assemb., Reg. Sess. (2025).
133. 205 Ill. Comp. Stat. 740/1 et seq.
134. *Id.* at 740/2.
135. *See id.* 7 at 40/2; *id.* 740/9.6.
136. *Id.* at 740/9.6(a).
137. *Id.* at 740/9.6(a)(6).
138. *Id.*

debtor disputes the adverse information.[139] If the collection agency determines in good faith that the debt does not qualify as coerced debt, it must provide the debtor with a written explanation and supporting evidence before resuming collection at the debtor's preferred email or mailing address from the statement of coerced debt or, if not provided as part of the statement, at their last known mailing address.[140] Conversely, if the debt qualifies as coerced debt, the agency must cease further collection activities, including the filing of any lawsuit or arbitration, notify the debtor through their preferred contact method that it is ceasing all attempts to collect the debt from the debtor based on the debtor's claim of coerced debt, and request deletion of adverse credit reporting.[141]

4. *Remedies.*

A debtor is not liable for any coerced debt and may assert that the debtor has incurred a coerced debt by providing to a collection agency a written statement of coerced debt.[142] In any lawsuit or arbitration to collect a debt, it is an affirmative defense that the debt is, or is partially, coerced.[143] Perpetrators of coerced debt face civil liability to both the collection agency for the outstanding debt amount and to the debtor for actual damages, including payments, garnishments, and related costs.[144] Collection agencies that fail to comply with the statute are liable to the debtor for the greater of actual damages or up to $2,500 per debt, plus court costs and reasonable attorney's fees. Any contractual waiver of these rights is void.[145]

### H. New York

On December 19, 2025, New York enacted SB 1353,[146] a coerced debt bill codified as new Article 29-HHH of the General Business Law (the "New York Coerced Debt Law"),[147] which was scheduled to take effect on March 19, 2026. However, the Governor signed the bill on the condition that the legislature amend the enacted law to address technical and substantive issues.[148] On March 18, 2026, just one day before the bill was scheduled to take effect, the Governor signed chapter amendments into law which modified several substantive provisions of the New York Coerced Debt Law

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139. *Id.* at 740/9.6(e)(1).
140. *Id.* at 740/9.6(e)(2).
141. *Id.* at 740/9.6(e)(3).
142. *Id.* at 740/9.6(a).
143. *Id.* at 740/9.6(f).
144. *Id.* at 740/9.6(g).
145. *Id.* at 740/9.6(m).
146. N.Y. S.B. 1353, 2025 Leg., Reg. Sess. (2025).
147. N.Y. Gen. Bus. Law § 604-aa (McKinney 2026) (effective Mar. 19, 2026).
148. Memorandum from Gov. Kathy Hochul on Approval of S. 1353-B, ch. 710 (N.Y. Dec. 19, 2025).

and extended the effective date of the law an additional 180 days.[149] The New York Coerced Debt Law should become effective on or around June 17, 2026, and applies to debts incurred on or after such date.[150] This survey analyzes the New York Coerced Debt Law as currently enacted.

1. *Applicability and scope.*

Under the New York Coerced Debt Law, "coerced debt" means "a debt arising out of a transaction primarily for personal, family or household purposes that was incurred because of duress, intimidation, threat, force, coercion, manipulation, or undue influence within the context of intimate relationships or relationships between family or household members as defined by section four hundred fifty-nine-a of the social services law, relationships between victims of human trafficking and traffickers as defined by paragraph (i) of subdivision (c) of section four hundred eighty-three-bb of the social services law, relationships between children and their parents or caretakers as defined in subdivisions (b) and (c) of section one thousand ninety-two of the family court act, the elderly or individuals eligible for protective services under subdivision one of section four hundred seventy-three of the social services law, and their caregivers."[151] The term "debt" is no longer defined in the law as amended. Note, however, the New York Coerced Debt Law provides limited exceptions from certain remedies for particular types of secured debts, which will be addressed in the remedies section below.[152] The New York Coerced Debt Law applies to a creditor[153] to whom a debt is owed, due, or asserted to be due or owed, where such debt is asserted to be the result of coerced debt.[154]

2. *Required documentation.*

To dispute a coerced debt, a debtor must submit the following to the creditor: (1) the debtor's statement that a particular debt being collected, or a portion thereof, is coerced debt; and (2) adequate documentation.[155] "Adequate documentation" includes a police report; a copy of an official, valid report filed by the debtor with a federal, state or local law enforcement agency, the filing of which subjects the person filing the report to criminal penalties relating to the filing of false information, if, in fact, the information in the report is false, that identifies a particular debt, or portion

149. N.Y. S. 8830, 2025–2026 Leg., Reg. Sess. (2025).
150. *Id.*
151. N.Y. Gen. Bus. Law § 604-aa(3) (2026).
152. *See Id.* at § 604-dd.
153. "Creditor" means, in relevant part, "any person, firm, corporation or organization to whom a debt is owed, due, or asserted to be due or owed, any assignee for value of said person, firm, corporation or organization, or any debt collection agency or debt collector as defined by section six hundred of this chapter. *Id.* at § 604-aa(4).
154. *Id.* at § 604-gg(1).
155. *Id.* at § 604-bb(1)(a).

thereof, as a coerced debt; a court order; or notarized statements from certain qualified third parties while the qualified third party was acting in their professional capacity.[156] If a debtor notifies a creditor, orally or in writing, that a debt is a coerced debt but fails to provide required or sufficient documentation, the creditor must provide a specific written notice to the debtor explaining that the debtor must submit a written "Notice of Coerced Debt" to the creditor, which must include a sworn or notarized statement by the alleged debtor, under penalty of perjury, stating that a certain debt or portion of a debt being collected is coerced debt; and adequate documentation of coerced debt.[157] If a debtor notifies a creditor in writing that a particular debt being collected, or a portion thereof, is coerced debt, but omits information required, and if the creditor does not cease collection activities, the creditor must provide written notice to the debtor of the additional information that is required.[158]

3. *Cease collection requirement and other obligations.*

Within ten business days of receipt of all the required information under Section 604-bb(1), a creditor must cease collection activities pending completion of its review.[159] Notably, collection activities, for the purposes of Section 604-bb, which includes the statutory notice and investigation requirements, do not include any communication between a creditor or debtor that is required by state or federal law or regulation.[160]

The statute imposes specific obligations and response timelines on creditors following receipt of the required information. For example, within ten business days of receiving the required information under Section 604-bb(1), the creditor must, if it furnishes adverse information about the debtor to a consumer reporting agency, notify such agency that the account is disputed.[161] Within thirty business days of receiving all the required information, the creditor must complete a review considering all information provided by the debtor and other information available to such creditor in its file.[162] Following completion of this review, the statute prescribes different obligations depending on whether the creditor elects to recommence or cease collection activities.[163] If at any time any individual or entity, in-

156. *Id.* at § 604-aa(2).
157. *Id.* at § 604-bb(2)(a).
158. *Id.* at § 604-bb(2)(b).
159. *Id.* at § 604-bb(1).
160. *Id.* at § 604-bb(7)(b).
161. *Id.* at § 604-bb(3)(a).
162. *Id.* at § 604-bb(3)(b).
163. For instance, a creditor that recommences collection activities must, within five business days of completing the review, provide written notice to the debtor of its determination, the basis for such determination, and the debtor's right to request reconsideration. In contrast, a creditor that ceases collection activities must, within five business days of completing the review: (i) notify the debtor in writing that it is ceasing collection activities based on the debtor's

cluding, but not limited to, the creditor, such creditor's assignor, or any assignee, recommences collection activities on the debt after ceasing collection activities on such debt after the creditor determined the debt was a coerced debt, such debtor may submit a subsequent notice of coerced debt.[164]

4. *Remedies.*

The New York Coerced Debt Law provides the debtor and/or creditor a private right of action against the perpetrator of a coerced debt. Specifically, a person who causes another person to incur a coerced debt is civilly liable to the creditor and/or the debtor in whose name such coerced debt was incurred if such debtor has already paid all or part of such coerced debt, for the amount of such debt, or portion thereof, including for any deficiency after the foreclosure, repossession or surrender and disposition of the subject collateral of a secured debt, determined by the court to be a coerced debt, as well as such creditor's and/or debtor's costs and attorneys' fees reasonably incurred in bringing the action.[165] The action must be commenced within three years of the later of: (a) the creditor's determination that the debt is coerced; or (b) a court's determination that the debt is coerced.[166]

A debtor also has a cause of action against a creditor in any court having jurisdiction to issue a declaratory judgment, provided certain procedural prerequisites are met.[167] If the debtor establishes by a preponderance of the evidence in an action that a debt or portion of a debt asserted to be owed to the creditor is coerced debt, the debtor is entitled to the following relief: (a) a declaratory judgment; (b) an order enjoining or restraining the creditor from holding or attempting to hold the debtor personally liable for the coerced debt or attempting to obtain or enforce any judgment against such

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claim of coerced debt; (ii) contact any consumer reporting agencies to which it furnishes information about the debtor and the particular debt and instruct such agencies to delete such information; and (iii) if the creditor is also a debt collector or debt collection agency, notify the original creditor that it has ceased collection activities because the debt was found to be coerced. *Id.* at § 604-bb(3)(c), (d).

164. *Id.* at § 604-bb(6).

165. *Id.* at § 604-ee(1).

166. *Id.* at § 604-ee(2).

167. Such action may not be commenced and maintained unless the debtor has submitted a request for reconsideration under subdivision four of Section 604-bb of the creditor's decision to recommence debt collection activities based on such creditor's review of the debtor's notice of coerced debt and the creditor either affirmed the creditor's determination that the debt is not coerced or the debtor has not received written notice the creditor determined that the debt is coerced debt within thirty-five days of submitting the request for reconsideration. *Id.* at § 604-cc(1).

debtor and enjoining and restraining all future collection activities[168]; (c) an order dismissing any other cause of action brought by the creditor to enforce or collect the coerced debt from the debtor; (d) if the creditor has furnished adverse information to a consumer reporting agency with respect to such coerced debt, an order directing the creditor to notify such agency to delete all such adverse information; and (e) the costs and attorneys' fees reasonably incurred in bringing such action.[169] However, a defense is available to the creditor if it can demonstrate that the determination that the debt was not coerced was the result of the creditor's bona fide error.[170]

In addition, in any action by a creditor against a debtor to collect a debt, it is an affirmative defense that all or a portion of the debt is coerced debt.[171] Providing notice to the creditor under Section 604-bb is not a prerequisite to asserting the affirmative defense; provided, however, that the documents described in Section 604-bb(1) must be annexed to the debtor's answer.[172]

Note, the statute contains an important limitation on available remedies, which impacts the applicability of several substantive requirements of the New York Coerced Debt Law. With the exception of the private right of action against the perpetrator of the coerced debt under Section 604-ee, the New York Coerced Debt Law does not apply to debts secured by real property.[173] In addition, Section 604-bb, which sets forth the notice and investigation requirements, and the cause of action authorized by Section 604-cc(1), giving the debtor a cause of action against a creditor in any court having jurisdiction to issue a declaratory judgment establishing that a debt or portion of it is a coerced debt, does not apply to debts secured by personal property.[174] Importantly, for debts secured by personal property, the affirmative defense authorized by Section 604-cc does not affect the creditor's right to enforce any security interest upon default of the financing and security agreement under Article 9 of the Uniform Commercial Code including, but not limited to, repossession or voluntary surrender of the subject personal property or seeking and obtaining a court order to retake the subject personal property. The affirmative defense affects only the coerced debtor's liability for any deficiency after the repossession or surrender and disposition of the subject collateral.[175]

168. The term "collection activities", for the purpose of Section 604-cc, does not include any communication between a creditor or debtor that is required by state or federal law or regulation. *Id.* § 604-cc(8).
169. *Id.* at § 604-cc(3).
170. *Id.*
171. *Id.* at § 604-cc(4).
172. *Id.*
173. *Id.* at § 604-dd(1).
174. *Id.* at § 604-dd(2).
175. *Id.* at § 604-dd(3).

If a debtor injured by a violation of Section 604-bb, which includes the statutory notice and investigation requirements, notifies the creditor of the violation, the creditor has fifteen days to cure the violation. If the debtor notifies the creditor of a violation and the violation is not cured with respect to the debtor within fifteen days, and such inability to cure is not the result of a bona fide error, the debtor has a cause of action against the creditor to recover statutory damages of $1,000, actual damages, if any, and the costs and reasonable attorneys' fees reasonably incurred in bringing such action.[176]

The New York Coerced Debt Law also authorizes the Attorney General to enforce violations of the statute and impose civil penalties.[177]

I. Pending State Coerced Debt Laws

Currently, Massachusetts,[178] New Jersey,[179] North Carolina,[180] and Vermont[181] have bills that would establish protections related to coerced debt and/or economic abuse. As the legislative session continues, it is likely that other states will introduce similar legislation.

## IV. Conclusion

State-coerced debt legislation continues to advance, presenting meaningful protections for victims of financial abuse while simultaneously imposing new compliance obligations on creditors, servicers, debt collectors, and collection agencies across product lines. The resulting regulatory landscape is a complex, evolving patchwork of standards, procedural requirements, and enforcement mechanisms across jurisdictions. Depending on the facts at issue, a coerced debt claim may potentially implicate other existing federal and state laws. Industry participants should closely monitor state-level legislative and regulatory developments on coerced debt and undertake a comprehensive review of existing policies and procedures to identify and mitigate potential compliance risks.

176. *Id.* at § 604-bb(7)(a).
177. *Id.* at § 604-ff.
178. Mass. S. 1147, 194th Gen. Ct. (2025); Mass. H. 1694, 194th Gen. Ct. (2025).
179. N.J. Assemb. B. No. 4651, 222d Leg. (2026).
180. N.C. H.B. 515, Gen. Assemb., Reg. Sess. (2025).
181. Vt. H. 385, Gen. Assemb., Reg. Sess. (2025).