

Podcasts | January 22, 2026

Illinois Supreme Court Tightens Standing for No?Injury Consumer Claims

SPEAKERS

Chris Willis | Louis J. Manetti, Jr.

In this episode of *The Consumer Finance Podcast*, host Chris Willis is joined by his colleague Lou Manetti from the firm's Chicago office to unpack a significant new Illinois Supreme Court decision on standing in consumer cases based on federal statutes. Chris and Lou walk through the court's FCRA "receipt truncation" ruling, explaining how Illinois — long thought to have more generous standing rules than federal court — has now imported a "concrete injury" requirement for common-law standing where the statute does not expressly confer a right to sue. The discussion compares Illinois' approach to federal Article III jurisprudence and explores how the court distinguished between statutory and common-law standing, why FCRA did not qualify for statutory standing, and what counts (and doesn't count) as a concrete injury. Lou also outlines the practical implications for FCRA, FDCPA, TILA, and RESPA litigation in Illinois state courts, including the reduced payoff from forum shopping after federal standing dismissals and new avenues for defense motions challenging bare procedural violation cases that lack real-world harm.

RELATED INDUSTRIES + PRACTICES

- Consumer Financial Services