

Press Coverage | March 10, 2025

Judge Grants Summary Judgment in FDCPA Case Over Lack of Standing

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Ethan G. Ostroff

Ethan Ostroff, a partner in Troutman Pepper Locke's Financial Services Practice Group, was quoted in the *AccountsRecovery.net Compliance Digest* article, "[Judge Grants Summary Judgment in FDCPA Case Over Lack of Standing](#)."

A District Court judge in Illinois has granted a defendant's motion for summary judgment in a Fair Debt Collection Practices Act case, ruling that the plaintiff lacked standing because she failed to demonstrate a concrete injury. [More details here.](#)

WHAT THIS MEANS, FROM ETHAN OSTROFF OF [TROUTMAN PEPPER LOCKE](#): Plaintiff brought suit alleging violations of the Fair Debt Collection Practices Act (FDCPA) and the Illinois Consumer Fraud and Deceptive Practices Act (ICFA) related to debt collection efforts. The court dismissed the case for lack of subject matter jurisdiction, finding that Siddique did not demonstrate a concrete injury in fact necessary for standing. Siddique's claims of stress-induced tea purchases and postage costs for mailing a dispute letter were deemed insufficient to establish standing. The court emphasized that emotional distress and minor expenditures do not meet the threshold for concrete injury under Article III. This ruling is noteworthy because it reinforces the stringent requirements, at least within the Seventh Circuit, for establishing standing in federal court, particularly in FDCPA cases, and clarifies that minor emotional and financial impacts are not enough to confer standing. Additionally, from a procedural perspective, while the court granted summary judgment, the result was a dismissal without prejudice, which could result in this case being litigated again in state court, where arguments regarding standing may not prove successful, and raises cross-jurisdictional tolling of the statutes of limitations issues.

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