



## Jamie Cotter and Jacob Hollars Analyze U.S. Supreme Court Ruling in Class-Action Lawsuit

Spencer Fane attorneys [Jamie Cotter](#) and [Jacob Hollars](#) recently published an article in *ACA International* analyzing the United States Supreme Court's recent opinion in *TransUnion LLC v. Ramirez*.

Titled "U.S. Supreme Court Holds That Plaintiffs Must Suffer Concrete Harm to Sue in Federal Court," the article outlines that under Article III of the U.S. Constitution, plaintiffs must have suffered concrete harm to have the standing to sue in federal court.

"*Ramirez* involves a class-action brought under the Fair Credit Reporting Act," Jamie and Jacob explained in the article. "Writing for the majority, [Justice] Kavanaugh found that most of the class members lacked standing." The majority in *Ramirez* reached this conclusion because, without publication of misleading information to any third party, most of the class members suffered no concrete harm. Further, the court held in *Ramirez* that the risk of future harm standing on its own is insufficient to confer standing in claims for money damages.

Jamie and Jacob also explained how this ruling might impact future cases in federal court, noting that "Practitioners and their clients should scrutinize not only FCRA claims that seek only statutory damages, but claims under numerous other federal statutes...when a plaintiff alleges only that they were exposed to a risk of harm in the future and not that they were damaged as of the time of filing suit."

To read the full article, please click [here](#).