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Joshua Dickinson and Kyle Klucas Provide Insight into 'Consumer Debt' and 'Misrepresentation' in Identity Theft Cases

Spencer Fane attorneys Joshua C. Dickinson and Kyle Klucas co-authored an article for *ACA International* on identity theft related to Fair Debt Collection Practices Act (FDCPA) cases.

Titled "Seventh Circuit Clarifies Standards for 'Consumer Debt' and 'Misrepresentation' in Identity Theft FDCPA Cases," the article discusses Woods v. LVNV Funding and how its Seventh Circuit Court of Appeals ruling might impact future identity theft cases.

"Woods v. LVNV Funding somewhat lowers the standard that plaintiffs must meet to prove that their debts are 'consumer debts,'" Josh and Kyle explain. "Plaintiffs must now only prove that the evidence permits a 'reasonable inference' that the debt was undertaken for consumer purposes."

To read the full article, please click here.