

# Community Listening Sessions

## Report on Findings

February 2022

## **Dear friends of Oregon Consumer Justice:**

I am excited to share this report discussing community listening sessions Oregon Consumer Justice hosted to learn more about how Oregonians experience consumer injustice. We know that consumers with low incomes and consumers from systematically disadvantaged and marginalized communities most frequently [experience predatory behaviors](#). For that reason, we focused these initial listening sessions on hearing from Oregonians from low-income communities, Black and Latinx communities, immigrant communities, rural communities, elders, and people who had experienced incarceration. We are deeply grateful to our community-based partners who helped us arrange these listening sessions and to the individuals who generously and courageously shared their stories with us.

What we heard aligns with what we hear from [enforcement agencies](#), other organizations concerned with economic and consumer justice, and our partners in communities. Oregonians are the victims of scams, unscrupulous auto dealers, telemarketing ploys, and hard to escape service agreements at alarming rates.

What we heard is both troubling and alarming. Most of the people we spoke with had first-hand experience with consumer injustice or had a family member who did. And most did not have ready access to legal advice or knowledge about where and how to complain to a regulator or enforcement agency. Despite the hard work of lawyers, advocates, and of staff at regulatory agencies, what we heard points to significant barriers in access to justice.

We know that the small sample size for these listening sessions means the findings are most useful as a guide for further conversations and research. We have already begun that work, and we look forward to collaborating with you as we identify strategies to advance consumer justice for all Oregonians.

In partnership.

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# Executive Summary

OCJ hosted twelve listening sessions between July of 2021 and February of 2022. These were structured conversations among groups of community members recruited by partner organizations. The agenda, facilitated by OCJ staff and staff of partner organizations, was loosely structured, with the goal of seeing what kinds of consumer justice issues surfaced organically.

Listening session participants were drawn from all parts of the state, representing diverse ethnic and racial backgrounds and a wide range of life experiences. Participants were compensated for their time, as were the organizations that recruited participants and co-hosted the sessions with OCJ. We are indebted to the partner organizations and their staff who helped us create the trust necessary for participants to share their experiences openly, and to the participants who shared their stories so generously.

We heard four key themes throughout 12 listening sessions:

1. Consumer justice is not a reality for the people we spoke with or for their family and community members.
2. People are being harmed by predatory actors in a large variety of ways.
3. People lack easy access to enforcement.
4. People lack access to trusted legal support.

The report discusses the kinds of harms identified, and includes descriptions of what people experienced. We've also prepared a [tally sheet](#), which provides a detailed list and count of issues raised, by listening session.

The most frequently raised issue was with auto dealers—both around the quality of autos sold and predatory and unfair financing. We heard issues related to debt and collections, with medical debt being the most common example. Credit and account practices, especially for tele-communications, were a pervasive problem, including auto pay accounts, which are challenging to cancel. Housing was a frequent topic, for both renters and homeowners. Racial and gender discrimination was also identified as a constant. Scams of all sorts are common, with techniques rapidly changing.

In the short term, listening session data will help us prioritize our work for 2022. These short-term efforts will help us further hone in on the most impactful strategies within our four ecosystems of law, community, consumers, and policy.

All of the information and experience we gather will be essential to our next steps: developing OCJ's strategic plan and setting our priorities for action, and working with partners to co-create a narrative that supports building a broad, community driven movement to truly advance consumer justice in Oregon.

## Introduction

In order to hear directly from consumers about their experiences of consumer injustice and their attempts to seek resolution, Oregon Consumer Justice (OCJ) hosted listening sessions in partnership with community-based organizations from July 2021 through February 2022. These listening sessions grounded our work to determine priority issues and assess opportunities for strategic impact in the realities of Oregonians from a variety of backgrounds, geographies, and experiences.

## Explanation of Process

Our listening sessions were structured conversations among groups of community members recruited by partner organizations. The basic agenda for each session can be found in Appendix 1.

Each listening session began with an introduction to OCJ and a very broad definition of what a lack of consumer justice might look like. In order to see what issues surfaced organically, OCJ staff and our partner co-hosts tried not to guide conversations along any particular topic or towards any particular issue area.

Listening session participants were drawn from all parts of the state, representing diverse ethnic and racial backgrounds and a wide range of life experiences. Many participants were immigrants, and some were living in Oregon without documentation. Many spoke languages other than English. Some had experienced incarceration. Some were living with disabilities or had family members living with a disability. Ages ranged from 18 to 80. Most were living on low or modest incomes. Some were renters, some were homeowners, and some lived in manufactured home parks.

Participants were compensated for their time, as were the organizations that recruited participants and co-hosted the sessions with OCJ. We are indebted to the partner organizations and their staff who helped us create the trust necessary for participants to share their experiences openly, and to the participants who shared their stories so generously.

OCJ hosted 12 listening sessions in partnership with the following organizations:

- DevNW Financial Empowerment staff, 7/13/21
- Centro de Servicios para Campesinos, 8/12/21
- Portland Community Reinvestment Initiative, 9/9/21
- Unite Oregon, 9/22/21
- DevNW, 10/4/21
- Consejo Hispano staff, 10/14/21
- Unete, 11/3/21
- Lakewood Residents Association, 11/11/21
- Family Preservation Project (YWCA), 11/28/21
- Family Preservation Project (YWCA) staff, 11/30/21
- Oregon Council on Developmental Disabilities, 12/16/21
- Hollywood Senior Center, 2/18/22

It is important to recognize that we did not do sampling, or surveying, in such a way that our findings would be considered formal or quantifiable data.

## What We Heard

We heard four key themes throughout 12 listening sessions:

1. Consumer justice is not a reality for the people we spoke with or for their family and community members.
2. People are being harmed by predatory actors in a large variety of ways.
3. People lack easy access to enforcement.
4. People lack access to trusted legal support.

The following sections describe issues frequently discussed as well as issues that came up only once or twice. The final section of this report shares our thoughts on next steps, and how we plan to layer these learnings with what we can learn from

more formal research reports, data from others, and conversations with community partners and subject matter experts as we move forward with our strategic planning process. We also anticipate opportunities for deeper, focused conversations with community members in the spring and summer of 2022.

## Findings

### Issues Raised at Listening Sessions

#### 1. Auto Purchasing

*“It’s hard to ask the right questions if you don’t know what you should know. So it’s easy to be taken advantage of.”*

##### **Auto loans and interest rates**

We heard stories about negative experiences with car purchase financial terms in seven listening sessions. Specific issues mentioned include:

- Dealers not providing complete information when presenting financing options, resulting in high interest rates and high car payments
- Interest rates and payment schemes that would have led to paying twice the vehicle’s value
- Multiple stories of interest rates of 29%
- Discovering that car payments were interest-only, with nothing going to the principal amount owed
- Being encouraged to take out loans even when they weren’t needed, and to take out loans in children’s names to help them build credit.
- Being promised a high trade-in value, which was lowered as the deal was finalized

Immigrants, particularly those without social security numbers and/or who don’t speak English seem to be particular targets. Women also felt targeted by dealers.

We heard that people feel trapped, because having a car is necessary for getting to work and taking children to school, and they don’t know what their options really are.

Dealers will upsell cars and talk quickly through options for interest-free or low-rate financing. People end up with more expensive cars than intended and with loans they can't afford, especially those with language barriers.

During a listening session with staff of a financial empowerment organization, participants shared that they all have clients with car loan issues. They wondered if it was possible to require better disclosures around car loans, perhaps similar to the visuals used when financing a home, to help people better understand the true cost of the car they are planning to purchase.

### **Sale of “lemons” and repair shop practices**

We heard stories about unknowingly purchasing cars with performance issues at five of the listening sessions, and stories about disparate or predatory treatment at auto repair shops in two. Women reported trouble with car repair shops that tried to sell them unneeded repairs or seemed dishonest about what they were providing.

Specific examples include:

- A person purchased a GMC car, then took it to a GMC dealer for a repair. She was told that the vehicle had been in a flood in Louisiana. She purchased another car, and when going back to look at the loan for the previous car realized the loan had been structured in such a way that only \$200 of a \$700 payment was going to principal.
- After paying \$1500 for auto repairs, the check engine light was still on. The car owner was told that the sensor was connected to a new part, and it would have cost another \$1200 to make the connection. When she started to leave, she realized the backup sensor wasn't working. The repair shop said they didn't know if it was working when she came in and didn't believe her when she said that it had been. They would have charged another \$150 to diagnose why the backup sensor stopped working.
- During a session in Southern Oregon, multiple people knew of and had purchased cars from the same auto dealer. The dealer sold faulty cars and sale prices and interest rates were quite high.

### **Car rentals**

One participant shared a story about an issue with a car rental company. After filling out an online rental application and providing what seemed like an unusual amount of personal information, the person decided to back out of the reservation and find a different car rental company. She was charged for the reservation, even though she's sure she didn't submit the reservation request.

## **2. Debt and Collections**

### **Medical debt/collections**

We heard multiple stories about the impacts of medical debt. Some participants shared that they do not have health insurance and have racked up thousands of dollars in medical debt. For many, their debt is so large, they won't ever be able to pay it back. We also heard from multiple participants that hospitals often send people to collections, seemingly without a second thought.

One woman told of a time when she was very ill and hospitalized. She was unable to establish a payment plan for her substantial debt, and the provider sent the debt straight to collections.

### **Collection agencies**

We heard several stories about issues with collection agencies. Specific examples include:

- One person shared their experience with a collection agency deducting the wrong amount from their bank account, without explanation.
- Another person described paying off a debt in collections according to an agreed-upon payment plan, and being contacted by a different collection agency in an attempt to collect the same debt.

### **Student Loans**

People shared that they didn't always understand the differences between types of student loans, and learned that some are quite predatory. Unsubsidized loans start to accrue interest as soon as a borrower gets the money, whereas subsidized loans don't accrue interest until after graduation or until students drop below half time enrollment.

Someone told the story of their sister, who was persuaded to sign up for classes at a for-profit college (where tuition fees were higher than for comparable classes the storyteller was taking elsewhere). After realizing she couldn't keep up with a class, she still ended up with a high loan balance and no school credit to show for it.

### 3. Fines and fees

#### **Court fees**

Some people who went through legal processes described their struggle to pay for court fees. The issue of high filing fees as a deterrent to seeking legal solutions came up in several sessions but was especially prevalent in the YWCA listening sessions with people who had been incarcerated.

#### **Unreasonable fees within correctional facilities**

During the YWCA listening sessions, we heard a lot about the many fees and steep charges facing people while incarcerated. This includes charges for:

- Medical records
- Supplies, including hygiene supplies
- Snacks
- Telephone calls
- Court-ordered video calls with children

Participants talked about high charges for hygiene supplies and systematic discouragement to share with other inmates. For example, a box of tampons costs \$4, which is half of an orderly's monthly wages. There are also steep charges for sending mail home when first incarcerated, which often results in people losing their IDs in order to avoid going into debt when sending mail.

#### **Variable fees based on payment type**

We heard different stories about getting charged a different price for something, depending on the method of payment.

- In the YWCA listening sessions, we heard about the difference in cost to add funds to an inmate's account, depending on the payment type. To add \$25,

the maximum amount per deposit, the fee is \$1.95 for those who pay online and have a verifiable ID. The fee is \$7.95 for those paying in cash and in-person.

- Someone shared a story about a major retailer who refused to provide an advertised discount if the customer paid with cash rather than a debit or credit card.

### **DMV license fees**

We heard that steep charges to obtain a new ID card are a barrier for those returning home after incarceration.

### **Undisclosed college fees**

We heard from a young man who signed up for but did not attend an orientation at Washington State. He was charged an \$800 “orientation fee,” which he is currently spending time disputing.

### **Fees charged for utility bill provision**

We heard that landlords in a manufactured home park charge residents a \$5 fee when providing a copy of their utility bills. These landlords resist showing bills in their entirety and explaining how charges are divided, instead telling residents what they owe without any way for residents to track or confirm.

## **4. Credit and accounts**

### **Credit scoring**

Several organizations that hosted listening sessions provide resources and training to help people buy homes and achieve other financial goals. During these sessions, we heard how difficult it was for people to raise and maintain their credit score. We also heard about other problems with the credit scoring process, including how difficult and slow it is to fix errors on credit reports.

We heard from one woman who had been making monthly car payments on autopay. One payment didn't go through, causing her credit score to drop by 100 points. The payment error was resolved but no one could get her credit score fixed, even though she contacted multiple regulators, including the Oregon Department of

Justice (DOJ), the Consumer Financial Protection Bureau (CFPB), and the Federal Deposit Insurance Corporation (FDIC).

### **Predatory credit card fees and practices**

A couple of listening session participants had previously worked at financial institutions and spoke of predatory practices. One shared that they had been asked to sign people who had overdrafted their accounts up for credit cards.

Other participants discussed the credit cards offered by stores, highlighting the lack of clear information provided by the stores offering the cards. Participants also discussed stores' practice of telling shoppers to simply apply for another card if their store credit card was lost.

### **Canceling autopay**

Participants shared how hard it is to cancel autopay for a variety of services or products. Many companies won't accept cancellation over the phone and require email or in-person cancellation. Further, people who are incarcerated don't have time or support to cancel payment plans, resulting in ruined credit, large debts, and additional barriers to re-entry.

One participant described trying to cancel autopay for their gym membership during the COVID pandemic. The gym required them to complete a multi-step process in-person, which included taking a photo of themselves while signing the form.

### **Electric utility deposits**

We heard about a Eugene-based electric utility company that requires a deposit of *2x the previous tenant's highest bill* in order to establish electricity service.

### **Communication companies (internet, cell phone, television)**

Cell phones and internet service are increasingly essential for daily life, and have become even more important during the pandemic. We heard about problems related to billing and communication company accounts in five listening sessions. Specific examples of issues we heard about include:

- Cell phone servicers offer trade-in value for phones, but discount the value after a phone has been sent in

- A TV plan was canceled and equipment was returned, but the customer continued to be charged for six months.
- A participant had internet service installed but it did not work. They canceled the plan and returned the equipment, but the company continued charging them and insisted that the equipment had not been returned, despite documentation confirming that it had been. The participant had to cancel their credit card to stop the autopay. The bill then got sent to collections, which they are still disputing.
- An internet provider offered a plan for \$81 a month, but charged the customer \$115 a month. The provider would not allow them to cancel the plan, so the individual contacted the FCC to get a full refund.

### **Healthcare billing**

We heard stories of confusion related to healthcare billing. Prices of procedures and doctor visits are unclear until they are billed. We also heard that healthcare billing is quite aggressive.

- Some people with chronic illnesses shared that they felt their doctor's office conducted procedure after procedure simply because they had health insurance.
- One participant described having to pay for a necessary root canal for her son. Because of the COVID pandemic, she had trouble paying for the procedure, and the oral surgeon sent the debt straight to collections.
- One participant described trying to pay for chiropractic services using their flex plan. Because of confusion with the flex plan, the participant agreed to pay out-of-pocket, and therefore needed to arrange a payment plan. The chiropractor threatened wage garnishment anyway, despite the payment plan.

### **Furniture stores**

A local furniture store advertised that purchases would be interest-free for six months. However, the actual payment plan only gave the buyer three months to pay off the amount owed before interest started to accrue.

## 5. Housing

We heard a lot of discussion related to housing at every listening session. Concerns and experiences fell into several distinct categories.

### **Housing**

A number of residents shared stories describing confusion about rules and practices in subsidized housing, particularly around income limits, income verification, and occupancy. We also heard about landlords not providing residents with appropriate paperwork when requested.

Someone shared a story about getting evicted with only 24 hours notice to vacate their home. Had their furniture left outside in the rain. Their landlord falsely claimed they had been threatened by the resident's grandchild. Despite calling the police for assistance, the resident was not believed and was left out in the rain, along with their furniture.

Others shared stories of renting uninhabitable homes and having to push their landlords for essential repairs to address issues like mold.

### **Mortgage loans**

In several listening sessions with Latinx organizations, we heard that DACA recipients and undocumented people were charged substantially higher interest rates for their mortgages compared to their white counterparts. We also heard that it's getting harder for people with an ITIN number and no social security number to qualify for mortgages at all; if they do, rates are very high, making long-term affordability more unattainable.

Staff of financial service providers shared several stories about clients they had sent to lenders:

- One described sending a client with good credit to a lender they work with. The lender refused to do a loan, without any reason. A second lender approved the loan with no issue.
- Another shared about a client who was approved by one lender for a \$400,000 loan after another lender offered only \$250,000.

- Some differences seemed race-based. We heard about one lender giving very different offers to two clients who have similar financial profiles but different races.

Housing counseling staff shared that they believe bad mortgage practices are becoming commonplace again. Surprise fees are getting added to the end of the purchase process, and buyers are getting rushed to close and having their interest rates increase just before closing.

We heard about a couple trying to buy a home a number of years ago. They did not qualify for a mortgage for the full price of the home, but were offered a secondary loan to cover the cost. The secondary loan had a 10.99% interest rate, which was not initially clear to the purchasers.

### **Security deposit policies and practices**

In more than half of listening sessions, someone shared an experience related to predatory practices in the rental housing market. Stories included:

- Being required to pay security deposits as high as *three times* monthly rent
- Being unable to get a security deposit back because of normal wear and tear after years of residence
- Having to put in significant effort to get any relief

### **Corporate purchase of manufactured home parks**

We heard manufactured home park association residents' concerns about rent increases and changes getting made to physical facilities without any input from residents. In a park that used to have quick home sales, rent for new residents is increasing, which makes it more difficult to sell a manufactured home when you need or want to move.

### **Rental application fees**

We heard stories about property management companies collecting application fees from multiple people even when only one unit is available to rent.

### **Wildfire recovery**

In Southern Oregon, we heard many stories about families who lost their homes to wildfires:

- Many farmworker households were denied financial assistance from FEMA for not having the correct documents.
- One participant's personal information was used multiple times by an application navigator to make fraudulent claims. The participant was unable to receive the benefits they should have been eligible for because they had been claimed by another person.
- One family received a temporary home that was uninhabitable.

## 6. Scams

We heard about scams in every listening session. Communities felt they were being targeted because of their primary language, disability status, or age. Participants described themselves, as well as their parents, children, and adult family members with disabilities, as victims of scams.

We often think of scams as simply annoying but they are dangerous. People noted that it's really hard to spot a scam, since they change so frequently and take place over email and on the phone. Seniors are more likely to have landlines and get barraged with calls. Many participants described receiving 5 to 10 spam calls a day, while others talked about even higher call volumes.

We heard about many types of scams, including:

- Auto warranty sales imposters, even calling non-car owners
- IRS or Social Security Administration impostors, requesting payment right away
- Law enforcement imposters, calling about a warrant for their arrest
- Mortgage lender imposters, calling about extended warranties on a house
- People offering bill consolidation services
- Emails with links that give away access to bank accounts
- "Phishing" emails about computers and other topics
- Unverified calls about fabricated debts and money owed on mortgages, student loans, or taxes
- Calls from people posing as grandchildren who need cash, or other family members in need of emergency surgery

- Illegally charging fees for helping people navigate processes that should be free

Some stories we heard from participants include:

- One person, who worked in customer service selling gift cards at Western Union, described job training to help them identify scams. They shared that they see a large number of scam victims in their job.
- Someone shared that their neighbor asked for help sending a photo on their phone. The neighbor had been convinced by someone they didn't know to send them a photo of their credit card.
- Some participants spoke of being charged \$30 to set up a DMV appointment online, or \$40 to set up an Oregon Worker Relief Fund appointment.
- One participant, who lost their home in the Oregon wildfires, fell victim to scam when another person made claims in their name.

## 7. Insurance

### **Medical insurance and coverage limits**

Participants shared that often, their medical insurance does not cover what their health care providers want to prescribe as treatment. Some participants told us about providers who conduct tests and procedures not covered by their medical insurance without first notifying them about the lack of coverage.

A participant covered through the Oregon Health Plan described her experience with her son's medical care, who has recurring illness. She shared that she feels like her son's doctors order tests and treatments because they can, and they know it will be paid for.

### **Insurance manipulation**

We heard that some car insurance companies charged higher rates to Spanish-speaking individuals. One participant shared that after being in a fender bender where he was not at fault, one insurance company offered him a policy with very high rates, even after providing proof that he was not at fault. A second insurance company offered better rates.

## 8. Discrimination based on race, ethnicity, or language

We heard several examples about being treated differently or offered different prices on goods or services because of race or ethnicity:

- One participant described trying to book a vacation. While speaking Spanish, they were quoted one rate; when they called back and spoke English, they were quoted at a much lower rate.
- After applying for a student credit card and showing the required photo ID, a white student and a black student with similar credit scores were offered different interest rates.
- When calling an electric company about COVID relief, a participant spoke with a representative who asked a number of very invasive questions. The call was cut off and the customer called back, getting a representative who didn't ask many questions and processed the claim for a relief payment.

## 9. Gender discrimination

Incarcerated men are paid higher wages than women for the same job. (See *Auto loans and interest rates* under section 1 for more examples of gender discrimination.)

## 10. Wage/service theft

We heard from participants experiencing wage and service theft. Some shared that not knowing how to file a complaint to get the wages they are owed.

Unlike other states, Oregon requires incarcerated people to work 40 hours a week. At Coffee Creek Correctional Facility, inmates are sent to medium security if they aren't ready to work or if they don't remain work-ready. Pay for jobs is very low. Wildfire fire fighting paid only \$77 a month.

We heard about one person who completed a roofing job under an informal contract. At the end of the job, he was told that the customer suspected him of theft, and they refused to pay. He felt so badly about being cheated that he didn't file a complaint. Further, he didn't know how to complain and get help, because the contract was weak. If he had known what steps to take, he would have.

## 11. Inflated pricing during peak season

We heard about coastal residents who face peak-pricing for gas and hotels, as well as multi-day stay requirements for lodging, during the summer peak season.

## 12. False advertising

Participants described getting quoted a price for goods or services over the phone or in ads, but getting charged a higher cost at the time of purchase.

## 13. Business permits post-wildfire

We heard from a participant in Southern Oregon who had a hard time getting his businesses restarted post-wildfire. The permit fees from the city and county related to repairing and reopening were very high, and he did not have access to any source of relief or help.

## 14. IRS issues

Participants spoke of confusion with IRS reporting systems during and after incarceration. Portals don't allow for flexibility for people who are incarcerated, and it's difficult to coordinate filing if both heads of household are incarcerated simultaneously. Those returning home after incarceration often see a months-long lag in the IRS system reporting their release. This reporting lag made it difficult for some to receive their stimulus payments and Child Tax Credit payments, and to claim the Earned Income Tax Credit (EITC).

Some participants also described problems with tax preparers, especially as a result of language barriers. One participant shared when their tax preparer missed one of their three children when filing their taxes, which then required an amended filing, and resulted in a delayed refund.

## 15. Data privacy

We heard concerns about companies collecting and selling personal information.

## 16. Assistive technology

Some participants in the Oregon Council on Developmental Disabilities listening session reported issues related to sales of faulty assistive devices. Purchasers have difficulty obtaining repairs or replacements, which creates major issues for daily life. While assistive devices are covered under “lemon laws,” relief is hard to get.

## 17. Access to justice

### **Limits to legal access**

*“Sin dinero, no hay justicia.” (“Without money, there is no justice.”)*

During every listening session, participants mentioned being unable to afford lawyer fees. Participants described being told by lawyers that hiring them for a consumer protection case would be more expensive than simply resolving the matter themselves. Participants also talked about not truly understanding the legal process and the necessary steps they would need to take in order to have a solid case. Above all else, participants shared that they didn't have the emotional energy to go through with a legal proceeding.

Here are some additional challenges and stories that participants shared:

- People don't feel safe to escalate complaints against members of their community. One woman shared that she needs a lawyer to resolve a home sale/inspection issue, but in addition to concerns that the lawyer will cost more than the cost to solve the issue, she worries about suing someone who knows where she lives.
- Participants mentioned not being able to thoroughly research attorneys and know who they can trust.
- Participants described confusion about contingent fees and how lawyers are paid. One person described a car-related legal case that was resolved, but ended with the lawyers getting more money than he received for the car, which didn't seem fair to him. Another person mentioned that it's hard to trust lawyers when they say you only have to pay them if you win – the idea of contingency fee agreements is confusing.

- One participant said they couldn't afford a good lawyer for their residents' association.
- Participants described challenges with small claims court, including being unable to afford filing fees and worrying about losing their claim, due to gaslighting by defendants, difficulties representing themselves, and fear of retaliation.
- We heard from a financial counselor that the Bar's "Modest Means" program is simply a phone call with a person attempting to get potential clients to pay them to do the work. The financial counselor is only aware of a few people who have successfully retained a lawyer through this program.

Participants did not universally convey a lack of faith in lawyers. One person knew someone who had successfully hired a lawyer to resolve a lemon car case. Another successfully hired someone (from Legal Aid?) to help with their will and estate for only \$400. We heard that people want the legal system to work, and agree that there's a need for businesses to see the real life consequences of their bad behavior.

People also often expressed confidence in Legal Aid, but perceive that Legal Aid is overwhelmed: One participant said that "Legal Aid is drowning." Several participants mentioned that Legal Aid often has a conflict that prevents them from taking a case. This may be a commonly shared misperception, or it may refer to instances when Legal Aid represents one party in a dispute, precluding the other from getting their support.

We also heard that people trying to access legal support while incarcerated face overwhelming challenges. Some examples we heard in the YWCA sessions include:

- Having to order legal forms and envelopes one week in advance, and pay \$5 per form and an additional fee for envelopes
- Being unable to print free forms that are available online
- Having difficulty calling lawyers as a result of the phone system's incompatibility with auto-answering systems that require dialing a number or pressing a button
- Missing phone appointments with lawyers when not relieved of work detail
- Missing appearances at court hearings when hearings run behind schedule and time-limited release, or "call-out" time, from work expires

## Don't know how to complain

*"A veces no sabes a dónde acudir." ("Sometimes we don't know where to turn.")*

We heard that participants perceived that it was difficult to get issues resolved because they did not know about options for recourse: They did not know which government agency to file a complaint with, or did not know they could file a complaint at all.

Participants at every listening session shared frustration about filing complaints with state agencies. While organizations like PCRI and Consejo Hispano worked with people to file complaints, many participants do not know how to navigate the process on their own. Here are some more stories that participants shared with us:

- A participant shared that she had been evicted during the eviction moratorium but did not know how to complain.
- Participants said that it's difficult to file reports or complaints online, and it's especially difficult to upload documents. Participants highlighted the need to make hotlines and forms available in multiple languages, and to generally make them easier to access and utilize.
- One person said they don't know who to complain to and wish they had a navigator like those available through PCUN to help with online filing and language barriers.
- Participants spoke of difficulties getting sent to the Consumer Financial Protection Bureau (CFPB) after filing a complaint with a government agency. CFPB tracks complaints and takes action, but the process is still very complicated.
- Participants shared that they are afraid to go to the police, especially if they are undocumented.
- Participants feel it's very hard to make complaints to BOLI in Spanish, and shared that people have started to make in-person complaints.
- We heard about a complaint about internet billing that the FCC resolved very quickly, resulting in a refund.

## **Legal malpractice**

We heard many stories about legal malpractice. Here are some of the stories that participants shared with us:

- In our listening session with Unete, an organization serving the Latinx community in Southern Oregon, we heard about lawyers taking advantage of clients. These lawyers claim they would do their best to advocate for their clients, charging an expensive retainer for their services, only to lose their case and charge clients more to continue their service. Participants felt that hiring a lawyer had no positive effect on their situation.
- We heard about an immigration practice in Beaverton where some lawyers from Miami worked. These lawyers were known to overcharge people.
- We heard about someone who paid a Seattle lawyer \$10,000 to defend them in deportation proceedings. They won that case but weren't notified about future court dates because the lawyer closed up shop and disappeared. The person was ultimately deported and \$10,000 poorer.
- One participant told us about their divorce, when they hired a very expensive lawyer and still lost custody of their child. Other participants were aware of this same attorney, and believe that multiple complaints about his services have been filed.

## **Unresolved complaints**

In non-English speaking sessions, many participants shared the feeling that the only way to be heard was to speak English. We heard that filing something with a state agency did not result in action. These participants shared there was a sense that the state does not care about them, so there was no point in filing anything.

- One participant told us about a time when a monthly autopay car payment did not go through, causing her credit score to drop by 100 points. The payment was resolved, but none of the three government agencies she contacted—Oregon Department of Justice (DOJ), the Consumer Financial Protection Bureau (CFPB), and the Federal Deposit Insurance Corporation (FDIC)—were able to get her credit fixed.
- Another person shared their experience complaining to the Oregon Department of Justice (DOJ) about an unwarranted, old debt claim by

Portland General Electric (PGE). Even though PGE could not verify that she had a balance, DOJ advised her to just pay the bill.

## Next Steps

The stories we heard and the information that was shared with us in this set of listening sessions has spurred our curiosity, and has already led to additional research and conversations with community-based partners, allies, and partners in the advocacy and legal communities. This research will be ongoing. To complement this research, we expect to hold focus groups and in-depth interviews with community members, partner organization staff, and community leaders. We also plan to continue working to understand the impacts of consumer injustice on those most harmed by predatory actors and systemic racism.

In the short term, listening session data will help us prioritize our work for 2022, as we continue to identify opportunities to educate consumers, support partners' work with grantmaking, engage in advocacy and coalition work, support legal strategies that protect consumers, and launch pilot projects to test approaches or concepts. These short-term efforts will help us further hone in on the most impactful strategies within our four ecosystems of law, community, consumers, and policy.

All of the information and experience we gather will be essential to our next steps: developing OCJ's strategic plan and setting our priorities for action, and working with partners to co-create a narrative that supports building a broad, community driven movement to truly advance consumer justice in Oregon.

# Appendix 1

## Listening Session Agenda

1. Introducing Oregon Consumer Justice (5 minutes)
  - Define Consumer justice and explain **why we're here**. Explain the history and the reality of predatory practices.
  - Prime examples of consumer injustice
    - Credit
    - Interest rates
    - Refunds
2. Ask participants to write down times or places where you or someone you know well has been taken advantage of. (7 minutes)
3. Open conversation with guiding questions (25 minutes)
  - Ask participants to share specific examples of common consumer injustices
    - How was that experience, tell the story.
    - How impactful was the interaction
    - Did you realize you were scammed right away or did it take a while to realize
    - Did you ask for help? Where
4. Break (10 minutes)
5. Enforcement (10 minutes)
  - Introduction: There are state and federal agencies that are supposed to help consumers who feel that they have been treated unfairly or cheated. In Oregon, there are the Department of Justice Consumer Protection office, the Insurance Division, Department of Consumer and Business Services, Police departments, and others. At the national level, there's the Consumer Financial Protection Bureau, the Federal Communications Commission, and others.
  - Questions: Would you feel comfortable filing a complaint, or have you filed a complaint? What would help you feel more comfortable?
6. Legal System (10 minutes)
  - If you needed a lawyer, what would it take to make you feel comfortable consulting a lawyer?
7. Conclusion: Has anything new come up during our conversation? Thank you for your participation.

# Appendix 2

## Graphic Summary of Issues Raised

	Consejo Hispano	Unete	Lakewood Residents Association	YWCA	YWCA Staff	Unite	Dev NW Staff	DEV NW	PCRI	CSPC	OCDD	Hollywood Senior Center	
Primary Demographic	Latinx	Latinx	Seniors	Previously incarcerated mothers	Staff, broad range of education	Refugees	Latinx and white, DevNW case management staff	Various ages and backgrounds, clients of DevNW from mid valley	Black Portlanders	Farmworkers	People with disabilities	Elders	SUM
<b>Number of Attendees</b>	7	8	6	11	7	8	12	11	8	12	20	19	<b>129</b>
<b>AUTOS</b>													
Dealerships: Auto loans and interest rates	1	1				1	1	1	1	1		1	<b>8</b>
Purchasing a lemon	1	1				1		1	1				<b>5</b>
Auto repairs								1	1				<b>2</b>
Car rentals								1					<b>1</b>
<b>DEBT and COLLECTIONS</b>													
Medical debt/collections	1	1	1					1	1		1		<b>6</b>
Collection agencies							1				1		<b>2</b>
Student loans							1	1					<b>2</b>
<b>FINES and FEES</b>													
Banking: overdraft, hidden fees	1				1				1				<b>3</b>
Court fees				1					1				<b>2</b>
Unreasonable fees within correctional facilities				1	1								<b>2</b>
Variable fees based on payment type (DOC)				1	1								<b>2</b>
Difficult to pay DMV cost for ID				1			1						<b>2</b>
Colleges not making fees clear									1				<b>1</b>
Fees charged for utility bill provision			1										<b>1</b>
<b>CREDIT and ACCOUNTS</b>													
Predatory credit card policies	1							1	1				<b>3</b>
Canceling auto pay	1			1					1	1	1	1	<b>6</b>
Electric company deposits				1					1				<b>2</b>
Communication companies (internet, cell phone, etc)	1			1				1		1	1	1	<b>6</b>
Healthcare: Billing	1			1					1		1		<b>4</b>
Furniture stores	1												<b>1</b>
Personal loan application discouraged									1				<b>1</b>
<b>HOUSING</b>													
Housing				1		1	1	1	1	1	1		<b>7</b>
Mortgage loans				1		1	1						<b>3</b>

	Consejo Hispano	Unete	Lakewood Residents Association	YWCA	YWCA Staff	Unite	Dev NW Staff	DEV NW	PCRI	CSPC	OCDD	Hollywood Senior Center	
Primary Demographic	Latinx	Latinx	Seniors	Previously incarcerated mothers	Staff, broad range of education	Refugees	Latinx and white, DevNW case management staff	Various ages and backgrounds, clients of DevNW from mid valley	Black Portlanders	Farmworkers	People with disabilities	Elders	SUM
<b>Number of Attendees</b>	7	8	6	11	7	8	12	11	8	12	20	19	<b>129</b>
Security deposit policies/practices	1			1		1				1			<b>4</b>
Corporations purchasing manufactured home parks			1										<b>1</b>
Rental application fees				1									<b>1</b>
<b>SCAMS</b>													
Scams			1				1	1			1	1	<b>5</b>
<b>INSURANCE</b>													
Medical insurance coverage limits								1					<b>1</b>
Insurance manipulation	1									1			<b>2</b>
<b>OTHER</b>													
Gender discrimination				1	1			1					<b>3</b>
Racial discrimination	1	1				1	1	1	1				<b>6</b>
Senior/ Disabled discrimination												1	<b>1</b>
Wage/services theft		1		1									<b>2</b>
Hotel bookings during tourism season	1												<b>1</b>
False advertising	1											1	<b>2</b>
Business permits post-fires		1											<b>1</b>
IRS: Taxes, stimulus checks, Child Tax credit					1		1						<b>2</b>
Data privacy								1					<b>1</b>
Assistive technology											1		<b>1</b>
<b>ACCESS TO JUSTICE</b>													
Limited legal access			1	1	1	1	1	1	1	1	1		<b>9</b>
Not knowing how to complain				1		1	1	1	1	1	1	1	<b>8</b>
Lawyer malpractice		1								1			<b>2</b>
Unresolved complaints	1		1			1		1	1			1	<b>6</b>

# Appendix 3

## Notes From Listening Sessions

Notes from all 12 sessions are on the following pages, in chronological order:

- DevNW Financial Empowerment staff, 7/13/21
- Centro de Servicios para Campesinos (CSPC), 8/12/21
- Portland Community Reinvestment Initiative (PCRI), 9/9/21
- Unite Oregon, 9/22/21
- DevNW, 10/4/21
- Consejo Hispano staff, 10/14/21
- Unete, 11/3/21
- Lakewood Residents Association, 11/11/21
- Family Preservation Project (YWCA), 11/28/21
- Family Preservation Project (YWCA) staff, 11/30/21
- Oregon Council on Developmental Disabilities (OCDD), 12/16/21
- Hollywood Senior Center, 2/18/22

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**Name of Organization:** DevNW Staff

**Date of Listening Session:** 7/13/21

**Demographic(s) of Participants:** DevNW case manager staff, mostly Latinx

### Issues/Topics Raised

- Car purchase (not knowing what to look for, push towards most expensive car, not understanding interest rates and options)
- Car loans (auto loan lenders charging 20+ percent interest -- people feel that a vehicle is important for jobs, family, etc and don't know what options are)
- Home purchase
- Fines/fees
- Senior scams
- Collections

## Stories

- House purchase in 1990s -- realtor didn't speak Spanish, parents didn't speak English -- parents got steered to certain neighborhoods outside the city limits
- New car years ago in LA, father went into a dealer and paid really ridiculous interest rates -- dad still regrets it
- DMV -- got married and in the days before documentation requirements got more strict -- went to a DMV office and the lady at DMV refused to issue ID until someone with identical name in California got old tickets resolved -- he went to a different office and got an ID
- Recent experience with a client -- sent them to a lender they work with, client had good financials on paper -- lender wasn't able to do a loan, just said no. Referred to a different lender who approved.
- Expensive car -- folks with good credit go in requesting a low interest loan -- dealer ends up upselling the car because it's "interest free" if they're lending through the dealer. Some language issues. End up with a very high car loan and car payment.
- Seniors -- neighbor asked for help on how to send a picture -- wanted to send a picture of her Chase credit card because someone had asked for it
- Clients reached out because they were getting a call about a collection on something owed from 1992 -- no judgment, but clients were getting a couple of calls a day. Encouraged them to call CFPB.
- Mortgage -- talked to several different lenders about a loan -- took stuff to OnPoint but they only approved for \$250,000, a different lender approved for \$400,000, Never got a response to an email asking for the rationale for the lower amount
- Client (Black woman) was pre-approved for a mortgage but was approved for a much lower amount than was expected, and much lower than a white couple with similar numbers
- Client had money being taken out of account by a collection agency -- was taking the wrong amount. Never got an answer as to why, and when the client shut down the account never got follow up
- Vacation agency -- tried to book a resort -- booked in Spanish and got a quote. Called back and got a quote only speaking English -- got a quote \$3000 to \$4000 less when they spoke in English

- Home purchase -- using a VA loan -- needed to pay more in closing than expected, thought about getting a credit advance to pay closing
- Got a social communication -- and the person then started asking for personal info, so it was clearly someone who had hacked an account
- Phone scammer -- using a similar number -- social security or vehicle warranty
- Client had accrued a debt because of a workers comp case -- it went to collections -- but then a second company started asking for payments on the same debt -- asked for itemized statements but never got them. Asked for a rep who spoke Spanish and was dismissed and never got answers
- Home purchase when under DACA status, only a couple of banks were doing loans for folks with DACA status -- interest rates ended up being higher than she would expect -- but they went ahead because they were excited about the house. Now seeing the impacts of that decision.
- Recent car purchase -- buying and selling -- noticed the variety and variability of quotes -- when something looks too good to be true, it is. Some places don't even respond to inquiries about the best looking deals.
- Mid-90s with mortgages, seeing folks be taken advantage of -- getting rushed at the last minute, having interest rates increased at the end, having prepayment penalties added at the end. People who are under pressure and not understanding get taken advantage of.
- Client came and presented her taxes -- she brought in two sets, one had had to be amended. She speaks Spanish, tax preparer spoke English. Preparer omitted to list one of her three kids and then had to amend the filing. It delayed her refund for months.

### **Enforcement**

- Clients don't know where to seek help and there's a mistrust of anything even happening. Many people are just used to getting taken advantage of and inherently don't trust them.
- Having hotlines accessible in Spanish, having these resources online.
- Used CFPB with credit disputes. Process of even filing a claim is complicated. CFPB is very responsive when it comes to complaints.

- People are uncomfortable reporting to the police. Uncomfortable to file a report online. Making copies and having to document the issues.
- Undocumented households feel like they don't have the right to seek help, are nervous to speak to police or go in to police station. Need photocopies of documents to file a complaint.
- Clients struggle to submit complaints because they have disabilities. Forms could be triggering and forms are not accessible to disabled people.
- Breaking down the process in person is helpful for families. The more steps and the more intimidating the process is the less likely people are able to go through with it.
- Many families didn't know the housing issues were illegal, educating clients that they're able to report these things.
- Often comes down to access and money, lenders should abide by safe and fair practices and if something isn't clear, folks should be told they can call this number.
- It seems when we refer people to the DOJ with complaints, the only people that the DOJ successfully helps are the ones that know how to really state their complaint well and advocate for themselves.

### **Legal support**

- Too expensive to see a lawyer
- Legal Aid is restricted in what they can do and they get overwhelmed
- Client who had identity theft issue sought help through the "modest means" program at the Bar. Haven't seen anyone successfully obtain representation.
- Modest means -- you get a really really short consultation, which you have to pay for, and then they ask for more time with you at a higher rate to get into the details of your issue.
- Client had a program at work that provided an hour of legal advice, but she would have had to pay after the hour and couldn't afford it.
- Spent time at a legal aid office -- capacity is so limited, and clients often just see an intake person who isn't a lawyer -- being low income you won't get legal attention unless there are danger risks or children -- so many situations where folks have need that don't get to see an attorney -- this may be getting slightly better -- info through Oregon Law Helps.

- Have to have real life consequences to make companies start behaving better -- not sure if consumers having access to lawyers would make enough of a difference but it would maybe help.
- People don't feel safe to escalate complaints.
- People on fixed income don't get past the first consultation.

### **Any new thoughts --**

- Do we do Know Your Rights sessions?
- All have had clients with car loan issues -- is there space for providing disclosure around car loans -- how can we make it visual like what you get when you are buying a home?
- Student loans
- People getting advice on Facebook
- Scams presentations from state agencies, sometimes helpful. Steps that clients can take
- Early covid scams have evolved
- Dev NW introduces themselves as a pro consumer nonprofit when connecting and partnering with state agencies. Add credibility when working with clients.
- Providing script and training on how to seek help in the enforcement of protections.
- Anonymity might be a cause of misinformation online around consumer injustice. Instead bring people to respected and credible agencies.

### **Debrief:**

- Ice breaker in the beginning, this stuff is very personal.
- Explain more about what is meant by consumer justice, provide a complete list.
- Be ready for silence and give time for people to think and process.

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**Name of Organization:** Centro de Servicios para Campesinos (CSPC)

**Date of Listening Session:** 8/12/21

**Demographic(s) of Participants:** All participants identified as Latinx and Indigenous with little to no English knowledge

**Issues/Topics Raised:**

- Car insurance
- Housing- Evictions
- Autopay fraud with internet provider
- Landlord predatory policies

**Stories:**

- Insurance discrimination- In 2005 this individual was in a fender bender, they were not at fault. When they searched for Insurance rates at Progressive they claimed that he was at fault for the accident and charged him a higher rate because of it. After he got proof from the DMV the insurance agents told them that the DMV is lying and that he was at fault. He ended up shopping for insurance at another company with no issue.
- No cause eviction- Tenants were asked to move out within a 24 hour period, home was better than when they rented it and they received none of their deposit. Most of their furniture was ruined from being out in the rain. They called the police but the landlord lied and said that the person's grandchild had threatened them, and the police took the landlord's side. They were forced to find shelter at a community space with over 6 people including children.
- AT&T collections- Signed a contract with them with auto pay. After installing the router the service did not work for three days. They called and canceled the plan, and returned the equipment. For the next couple months they were still being charged for the service. AT&T kept saying they had not returned the equipment, even though she had documentation that she had. They needed to cancel their card to stop the auto payments. After calling they were able to get a refund but promptly received a notice that they were being sent to collections for the same money that was refunded. They are currently disputing the case.

- Uber- Individual is a driver for Uber and they charge them hidden fees when they try to deposit their money.
- Spectrum internet scam- Signed an autopay promotion for TV and internet for \$81, confirmed with the sales rep that there wouldn't be any additional charges. After a month their bank statement showed that they were charged \$115. Individuals called to see what had happened, sales rep informed them of the rental costs for equipment and other fees. They got upset and asked to cancel the service. Thought the issue was resolved until three months later they noticed that they were still being charged for the service. Called to get their money back but the company didn't take them seriously and said that they couldn't refund anything. The individual made a call to the Federal Communications Commission and within three days they were refunded their money in full.
- Predatory housing policy- 19 year old women rented out an apartment unit under their name, after a while they changed jobs. The manager found out that they had a new job and they didn't notify the company about it. They received a 3 thousand dollar fine from the landlord, claiming that it was in the policy when they signed the lease. They are currently looking for legal support. They told the landlord they were looking for a lawyer. Landlord said "we have better lawyers".
- Eviction in low income housing- Family lived in public low income housing, one of the daughters got a job and the managers found out and only gave them 14 days to vacate the unit.

### **Enforcement**

- Almost everyone had no idea that state agencies like the Department of Justice existed
- Most don't know where to file a claim or even how to do it.
- Need someone to help navigate at Centro de Servicios Para Campesinos or to help them navigate.
- Farmworkers struggle with the digital divide of navigating a government website.
- Bureau of Labor and Industries doesn't have forms and materials available in Spanish. People have started to go in person to make complaints.

## **Legal support**

- Expensive
- No trust that there will be justice
- No translators
- Bad actors -- some lawyers came from Miami and set up an immigration practice in Beaverton -- overcharged
- Need to be able to do research on attorneys so that they know who to trust
- Questions about how lawyers sometimes makes more money on the case than what people recover from an injury or accident
- Questions about contingent fee arrangements -- hard to trust
- People really need help navigating systems

## **Key Quotes**

“Sin dinero no hay justicia”

“Without money there is no Justice”

## **Detailed Notes**

There was a general sense of excitement knowing that we were listening to their stories and were planning to address some of these issues. Many people’s situations would have been easily resolved if they had knowledge of their rights as consumers.

The common theme within people dealing with large corporations was feeling so intimidated that people don’t even try.

There are some top consumer injustice issues that I see us addressing but as we do this work we need to take back power from large corporations. Allow those most disadvantaged like the farmworker community to feel like there will be justice if they’re wronged.

Hidden fines and fees -- heard about a similar instance where a Wells Fargo card was first fee-less, then started to cost

Cars -- people sometimes think they can go to a car dealer that speaks Spanish, but they still leave with cars that break down

People need help navigating -- end up paying people to do things that should be free (for example \$30 to set up a DMV appointment online, \$40 to set up an OWRF appointment)

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**Name of Organization:** PCRI

**Date of Listening Session:** 9/9/21

**Demographic(s) of Participants:** Black homeowners and renters in Portland, wide age range (18 to 55+)

### **Issues/Topics Raised**

- Job discrimination
- Access to credit
- Medical debt/collections
- Predatory landlord practices
- Payment arrangements
- Collections (university bill, utilities)
- Car purchase
- Car repair
- Home purchase

### **Stories**

- Student credit cards- White student with similar information get better credit offers (have to show a photo id as part of application process). Staff at PCRI who know details of student credit history have observed this as well as students
- Has to pay a bill for her son's OHP when she could have income qualified to be on OHP -- has an issue with her son's medical care provider -- tried to charge her \$590 for her son, because the provider found out she had private insurance for herself
- Stimulus checks -- we didn't get the stimulus check because we were told we didn't qualify for it -- but that eventually got resolved
- Car class action or warranty redress -- was asked both by email and via mail for her car's VIN number and then was disqualified from the class because she "applied twice"

- Bank tried to talk her out of the first loan application she was trying to make -- it's too hard, it will mess with your credit, it might create a hardship for you. Bank staff was shocked when she was approved right away.
- Son needed a root canal at a dentist, then got referred to a surgeon, \$500+ was not covered by insurance. Then COVID happened, and they couldn't pay, so the doctor's office sent it to collections, she had to pay it back because she wanted to protect her son's credit.
- Once before, she had made a payment arrangement for something and it still took six months to get it fixed on her credit.
- She was pregnant with a high risk pregnancy, had a previous eviction on her record a number of years ago, got into a property and looked through the place -- lots of odd things went wrong -- a fan fell out of the ceiling, a knife under the stove, fridge didn't work, black mold in the bathrooms, black mold spread to the furniture -- she started to ask for repairs and changes to be made, then pushed harder and said she would withhold rent. Got resolved over time, she got offered a different home. Fees finally got wiped out.
- Car situation -- needed a car as a single mom, went to a lot on 82nd, got a big GMC, took it to GMC for a repair, and she found out they had sold her a lemon, it was a car that had been in a flood in Louisiana. She got another car, and got a bit behind on her payment, started to investigate what her debt had been and realized that of a \$700 payment only \$200 had been applied to principal. Grew up thinking that it was too expensive to fight back against things.
- Looking for a college, looked at Washington State, signed up for an orientation but then didn't end up going -- they sent a bill for \$800, which got sent to collections even though he never went to campus. Now he needs to write a letter to dispute the charges.
- Bought a car -- made payments on autopay, one month she noticed the autopay had stopped ("paperwork didn't go through") and she checked. She lost 100 points on her credit score in one day. Oregon Consumer Protection (DOJ), to CFPB, to FDIC -- they all said that yes the bank had made a mistake but they couldn't address the credit score.
- Cash App -- lots of issues with payment, account issues

- Car payment -- had perfect payment history, needed a payment arrangement at Christmas time, the woman gave her the wrong date, and when she noticed a late payment in her credit, she called in, and even though the staff member had made an error her credit rating was lowered.
- PGE account -- she had not used PGE for years, but she got charged for an unpaid final bill after two years, even though she knew she had paid it. Then she had to make a deposit payment. PGE referred it to collections but couldn't prove that she had a balance. The collections agency said they only acted based on PGE info. Went to Oregon Consumer Protection (DOJ) and was told that her best short term option was to just pay the bill. She settled it -- still shows on credit as a "resolved bill".
- Similar situation with a dental office -- said she owed a bill even though she knew she didn't -- she was able to go back through her FSA account and find the bill and the payment.
- Who gets to make complaints and actually get help?
- Electric company was offering help to people who couldn't pay bills because of COVID -- the first call center rep kept just asking over and over who was impacted by COVID in the household and getting so much detail in the application. First rep hung up on her, and when she called back she got a different agent and realized that all the questions that were asked ended up being unnecessary.
- Medical, family is on OHP, son is ill and is at the doctors 1-2 a week. They feel like they are just a cash register to doctors and pharmacies. They feel like they are referred for procedures and tests that may be unnecessary. They also keep being urged to join a clinical trial, but she won't sign a paper to let her son be an experiment. No diagnosis yet. Often it's services by practitioners where something can go wrong. Is this a consumer injustice issue?

### **Enforcement**

- Some of you have mentioned contacting Consumer Protection (DOJ). Also other state and federal agencies - DCBS, Insurance Division, FDIC
- Working on a complaint - please send list of agencies for her to research - just bought a home, seller said they fixed something that wasn't fixed, and contractor covered it up so it looked like it was fixed. What are options? Talked

to lawyer, but cost of lawyer might be the same as what it would cost to fix the house. Home inspection, some things said verbally not written down. Lots of people involved. It's a lot, learning to navigate these systems.

- Car repair – she paid \$1500 in repairs, but the check engine light was still on, she was told that the sensor was connected to a new part, and it would have cost another \$1200 to make the connection. Then when she started to leave she realized the backup sensor wasn't working, the repair shop said that they didn't know if it was working when she came in, and it would have cost another \$150 for the diagnosis.
- Tried a special product that was to help build credit history. You take out a loan, then you make a deposit to secure a credit card, then when you pay off the loan it affects your credit score -- and you still can't get your money back without closing the account which would further affect your credit score.
- What would it take to help you make a claim?
  - Teach people how to complain
  - Help people know where to complain -- it's too confusing to navigate issues like construction fraud or real estate fraud or banking

### **Legal Support**

- Legal aid orgs are drowning, There are so many cases they don't have time to give you genuine information and help.
- When you don't have money to put into a lawyer, less info is provided, lower quality info.
- "Legal days" are hosted, where you go to get records removed, or support -- there's no email list so that you can get notified
- After the onset of Covid, legal organizations stopped being quite as concerned about service and being genuine, and were no longer able to go above and beyond.
- Lack of legal help for people - one person goes to legal aid about a dispute, then the other person can't use them because of a conflict
- Small claims - can't afford filing fees, and afraid about losing; person you are fighting tries to make you think you are crazy, hard to represent yourself, fear of retaliation

- Believe they have a solid non disclosure case, but doesn't believe there will be justice

### **Key Quotes**

- It's hard to ask the right questions if you don't know what you should know. So it's easy to be taken advantage of
- 

**Name of Organization:** Unite Oregon

**Date of Listening Session:** 9/22/21

**Demographic(s) of Participants:** Immigrant and Refugee families from the tri-county area, primarily Spanish speaking

### **Issues/Topics Raised**

- Car loans
- Discrimination
- Unfair damage charges on apartment
- Higher price when paying cash
- Home purchase/unfair loans

### **Stories**

- Last year, went to a dealer to buy a truck (2020) My husband bought a truck and they raised the interest a lot. He is undocumented but has very good credit and they told him since it was his first time buying a car the interest rate was 12%. I was born here but my credit isn't very good so they told me that only he could buy the truck. My question is was it fair to buy the truck at 12%? His credit was very good - 800 - he doesn't have documents, doesn't speak English; person who helped us was bilingual but discriminatory, used some words I didn't like, it didn't feel right - maybe has happened with other things, but just don't pay attention, it is just what happens; need to pay attention - learn, get a little smarter the next time something happens
- Something I went through -Clackamas Mall, it was a small thing that happened to me. Went to business, there was a sale on lotions, went to buy some, they wanted me to pay with credit card, I don't have one, don't have

bank account, I wanted to pay cash. They wouldn't give me the discount, since I was paying cash, so had to pay the regular amount.

- From chat - Hace algunos años fui a comprar un auto usado y había personas americanas también ahí... Y a mí me cobraban un interés más alto que a ellos y no me parecía justo eso (Translation: A few years ago I went to buy a used car and there were American people there too... And they charged me higher interest than they charged the others and that didn't seem fair to me)
- We bought a house in Gresham in 2007, loan officers said our income wasn't enough to get a mortgage to cover the full cost, said that they had another service that would help, they advised us to use that to cover additional \$60K at 10.99% - very high interest. The interest rate was 4.7% on the base loan but it didn't cover the full cost of the house. After paying for 15 years, we're still paying high amounts. COVID happened - we had a small business, working hard, trying to keep house, 3 dependents, 5 family members. Impacted by COVID, husband passed away from COVID; family and friends helping, able to pay off second loan with help, still have 4.7% loan. Taking advantage of us - didn't explain how it worked. On the ad says that they are the best, but they are misleading people, it is really hard
- Also had a similar experience trying to buy a car, always had old cars, always a problem, spending money fixing them, looking into buying a car on credit, went to Nissan, could buy on credit, put up a lot of barriers, cost of car was \$16,000 and the interest rate was about 29%, when the young lady came over with all the numbers, financing car at 99%, double cost of car, husband asked why financing at such high rate, told us we didn't have SSN, so giving us car at high cost - also a time when we tried to buy a cell phone using credit, told we didn't qualify because we didn't have SSN. Also tried to buy a house, but we were told banks wouldn't give a mortgage with just an ITIN number. We were told if our child had a social security number we could apply for a loan, but we wouldn't be able to sell the property and if our son wanted to buy another property later there would be problems
- In the US for 10 years, they had been living in the same apartment for 10 years, when rent went up, they moved. New apt. cost \$1040/month; and after some time he received a letter that he had to pay \$5000 for repairs to the first apt,

and didn't get a deposit back. He wanted an org to help him, he received help from Unite Oregon with preparing a letter to the previous landlord. Some of the charges for wear and tear - \$3000 to replace kitchen, hundreds to paint; sent response letter to address on original letter but never got reply, says it was an incorrect address - used address on letter; very sketchy; hard to get a hold of manager, told to contact accountant, and accountant said they just provided the numbers, not able to make a change, confused about who is the right person to contact

- Some years ago I tried to buy a house in CA, they asked for \$10K downpayment, I didn't speak English, filled out paperwork, gave \$, two weeks later said they couldn't sell the house, but they only returned half the money/\$3 or \$4k, I didn't know how to protect myself, I never knew what happened, do feel that there was abuse, I was very young, and I didn't know English, didn't know who could help. Bought pickup truck - they gave me 13% interest rate; think they take advantage - young, don't speak English, undocumented; More recently I bought a car and gave me a 4% interest rate, that's a big difference

### **Enforcement**

- No, never knew that they could file a claim. Can they still file a claim from 2007? They would feel more comfortable filing a claim if the information was clearly available
- Let people know that the state agencies exist. They have in the past filed something and nothing came of it. They feel like it doesn't work and they are not being heard. Where did you file a claim? ODHS
- Make the phone numbers and links easily accessible to anyone. Post the agencies on social media, "Have you been"... etc. Announcements on where to go file claims.
- Sometimes we don't know where to turn. - A veces no sabes a donde acudir
- Wouldn't put in complaint, because we wouldn't be heard - called police, didn't come

### **Legal support**

- One person tried to find a lawyer

- creo que si se ganaría .con ayuda legal – I think that you can win with legal assistance
- A lot of time navigating legal system hard to find someone who is reliable, and not really expensive; cost is big hurdle

### **Key Quotes**

- Hope something can be done so people who don't have SSN can buy things that are necessary
- Wouldn't put in complaint, because we wouldn't be heard

### **Additional Notes**

- In my neighborhood lots of discrimination, racism, people haven't been heard, nothing happens, wants to move, afraid for my children, don't know how to defend myself, don't know where to turn, is there help/resources to feel safe – someone called police, they didn't come – example of why people don't trust legal system – suggested that they connect with Unite Oregon for help

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**Name of Organization:** DevNW

**Date of Listening Session:** 10/4/21

**Demographic(s) of Participants:** Various ages and backgrounds -- clients of DevNW from mid valley

### **Issues/Topics Raised**

- Dealership: Auto loans & interest rates
- Legal access
- Medical debt
- Racial discrimination
- Housing
- Not knowing how to complain
- Purchasing a lemon
- Predatory credit card policies
- Auto Repairs
- Gender discrimination
- Scams

- Student loans
- Communication companies (Internet, cell phone, etc)
- Data privacy
- Car rentals

### **Stories**

- Landlord tenant -- landlord not providing accurate paperwork to verify Section 8
- T Mobile data breach is a concern
- Young people get taken advantage of because they don't know to ask the details, are too trusting
- Medical insurance dragging things out to get more money
- People don't get a lot of financial training -- especially folks who didn't grow up about money
- Want to build credit -- plans to get a credit card and just put one thing on it
- Grandmother getting scammed on vacation packages.
- Car loans where the interest payment was most of the payment.
- Student financial aid interest starts to accrue as soon as you get the money with unsubsidized loans, at graduation with subsidized loans. Paying off student loan debt from twelve years ago.
- Medical insurance won't cover what the doctor wants treated.
- Females going to buy a car or get your car repaired get pushed to do things that aren't essential. Interest rates are higher. Trying to do unnecessary maintenance. Men (uncle, brother) get treated differently.
- Sometimes disparate treatment extends into other situations, including the workplace.
- Hard to get out of financial trouble -- people don't think you're reliable. End up with car loans at 29.9% And people need cars for work.
- COVID has allowed folks to make prices higher -- cars
- Chiropractor was to have been paid through flex plan -- confusion so they ended up with them paying privately, needed to rearrange payment schedule, chiropractor threatened wage garnishment
- Friend's mom went to buy a car -- had issues with performance right away, paid way too much for it, couldn't get resolution

- Mom is 70, gets scam calls all the time, people trying to get her to share her banking information. Feels like younger people are more accustomed to tech and privacy issues, know how to protect info and parents don't know how to respond..
- Technology allows for marketing and scams to attract all sorts of people
- So many times we may get taken advantage of and not know that things are unfair -- e.g. interest rates -- car repairs get upsold all the time
- Sister was scammed by a for profit college -- no questions asked, then you end up with huge loans and classes you can't manage. She couldn't complete a class, and had to pay -- sister's tuition costs higher than what she was paying.
- We get taken advantage of when we don't have the background we need -- afraid to not fix a car if a mechanic tell you you need a repair
- Doctors may offer disparate care -- especially to Black women
- Hard as a single Black woman to feel you're being treated fairly
- Has had to deal with her mother's illness, adult children with disabilities -- she has trouble advocating for her family -- how to determine what's a scam in your email or on your phone. She warns over and over.
- On Facebook Marketplace -- listed something as a woman and got told by men she needed to lower the price, etc. She created a fake male account and things sell immediately. She also sends her male roommate to get her car repaired.
- Had a hard time getting needed treatment -- was offered advocates who could attend conversations but even they were not effective to advocate for her.
- Runaround with internet access -- customer service can't explain things adequately. If you're poor, service is especially bad.
- Cars -- tires, you have to replace all four tires
- Rental discrimination -- based on race -- was told the rental was unavailable but someone else checked and it was available
- Mom has gotten calls from scammers -- she has also had call where folks have pretended to be her grandchild
- Tried an app -- called Robokiller -- can also send an sms message to protect from spam texts

- Capital One offer -- got an offer right out of school and she didn't realize how high the interest rate was (24.99%) until a bank offered her a better rate (10 %)

### **Enforcement**

- Are you aware of state and federal enforcement agencies?
- During Covid, eviction moratorium, complex got sold to another owner, rent was under market value, new owners kicked them out to be able to charge more for rent.
  - It wasn't until someone told her about the moratorium that she realized she didn't have to leave. If she was informed and knew her rights she could have remained in the unit.
- If the enforcement agency took action, then people would feel more trusting about them. Hard to find an agency to help you through your case.
  - A simple conversation with the predator
- YWCA used to advocate for people without credit, no cause eviction, They used to cold call apartment units and try to talk them into getting housed.
  - They did that all for them, clients aren't good at advocating for themselves. They needed someone to advocate for them.

### **Legal support**

- It would be easier if law firms were more approachable for everyday people.
  - Need to be trained to talk with people with disabilities.
  - Advocates that should be picking up the slack aren't, it's stressful to go through
- Skeptical of legal aid because they either are too quick to not listen or they say they have a conflict of interest
- Often the people doing bad wait just long enough for it to be past the time to get recourse
- Would need to feel empowered and believe that we'll be listened to
- Wish there was more opportunity to have a well trained attorney represent you in court

### **Key Quotes**

"We can change this. We can stop this cycle"

"These systems were put in place to keep us down. We have to be intentional to break this system."

"We would like to be heard. We would like to be validated."

"Nine times out of ten, justice is not served"

### **Additional Notes**

- Recommends CFPB booklet on financial empowerment -- available for neurotypical adults as well as folks who are not neurotypical
  - [https://files.consumerfinance.gov/f/documents/cfpb\\_your-money-your-goals\\_financial-empowerment\\_toolkit.pdf](https://files.consumerfinance.gov/f/documents/cfpb_your-money-your-goals_financial-empowerment_toolkit.pdf)
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**Name of Organization:** Consejo Hispano

**Date of Listening Session:** 10/14/21

**Demographic(s) of Participants:** Femme identifying Latinx, North coast, previously undocumented, employees of Consejo Hispano.

### **Issues/Topics Raised**

- Insurance manipulation
- Rent deposit
- Canceling auto pay
- Communication companies (Internet, cell phone, etc)
- Hotel bookings during tourism season
- False advertising
- Furniture stores

### **Stories**

- Deposit for an apartment or house, If you have good credit it's very affordable but If you don't, the deposit can be sometimes 3x the rent. This is something very common in the Astoria area.
- Precios de medicamentos, High cost, unfair
- High price of gas in the summer for tourist season in Astoria. Locals should have a special consideration for the tourist season.
- Internet companies are a monopoly, they know clients can't go anywhere else.
- Hard to unsubscribe for auto pay.

- Hotel prices almost double in the summer. They make you book for at least 4 days. While in Nov, December they also force you to book up to 4 days. Same with Mount Hood.
  - Attempted to ask why so long and if they could book fewer days. It was a live chat and they said that it was required because of the peak season. They mentioned to look elsewhere. Everywhere else had the same policy.
- Cell phone companies offer a trade in. They say if you give your phone they give you a \$200 credit. But when they send it to the HQ they say that your phone was only worth \$130 minus your phone plan.
  - False pricing when getting an apple watch, advises for \$10 but then it turns out to be \$16.
- Costco class action lawsuit, Their gas was cut by water.
- Hidden fees, originally it says \$100 but then the fees increase for no reason up to another \$100.
- Home deposit - apartments are not maintained well enough, so when you move in the space things deteriorate. But when you go to move out they do not return the deposit. Plus charge you more for fees.
  - Landlord has all the power because you signed a contract.
- When you try to cancel subscriptions, they tell you to email and jump through hoops to cancel the charges. Not making it clear
- Furniture stores, 6 months without interest. But in reality you only had three months to pay for them. For people that don't read the fine print it becomes unfair.
- Dealerships, when they try to finance the car and they don't tell the full truth. Charge almost 30% interest rate.
  - They tried calling to resolve the case. They said they would get \$2500 for their truck but only got \$300.
  - All the documents are in English, and even if they weren't, the documents are in legal terms that are hard to understand what you're signing.
- When they go to stores and the employees and security stare and watch the brown kids.

- Asked her kid to leave their backpack at the front, but not their white counterparts.
  - Sometimes even threw the change on the floor once they paid.
- Client, bought a car and they had a lot of money but they didn't know English. The car was a lemon. They tried to get another car but they refused. Ended up having to hire a lawyer. Just to get another car.
  - Know if they were white this wouldn't have happened..
- When buying a car, their husband came in with a dirty mechanic jumpsuit. When they saw him, they started acting differently. They liked the car so much that they wanted to buy it. They were going to buy the car in full but they kept persuading them to get it in credit. Telling them that it benefits them
  - Their daughter came in and they told them that it should be in her name so they can build credit.
  - Afterwards they had to make sure that the bank amount was real and that it had money before they could even pay.
  - If this is happening to her then it's happening to others and worse if you don't speak English.
- Breaking a contract, and have to pay almost half of the monthly rent. They had to leave the place for other reasons multiple times.
- Car insurance, they tell you that it's one price but you get charged more. And it changes every so often.
- Insurance costs \$300 for their son, because they're so young. The only way to get a reduced cost is if they pair it with house and life insurance plus being older.
- Clients, employers treating staff. When they worked at Home depot. Latinx business owners wouldn't get the same discounts as their white counterparts.
- Big purchases that require a contract like taking out a loan. Is problematic.
- Nike and Macys don't offer you discounts unless you ask. Happens more often to Latinx people.
- When they worked at a bank, they were taught to read people. If clients got overdrafted then they were to offer them a credit card.
  - Seemed very unethical.
- This is common practice, employees get in trouble if they don't follow the predatory practices policy.

- When you apply for a credit card from a store they don't make it clear when you sign up for it.
  - Take advantage of people who don't know any better.
- When you lose a credit card from a store the employees tell you to just apply for another card.

### **Enforcement**

- Personally they haven't filed a claim, but they have informed clients around these enforcement agencies. Knowledge is power.
- Purchased a car, and the only solution was to refinance the car and pay 32% interest rate. The bank asked for proof of license, but that was when Oregon revoked licenses for undocumented people.
  - Ended up paying \$500 a month for a couple years
- Wrote a letter to the medical provider, They received a bad deal. At the time they didn't have insurance. Got a bill, The nurse was amazing, but the doctor was there for less than 5 minutes and didn't touch them. They wanted to file a complaint because it was so expensive, and the doctor didn't give the quality of care.
- Direct TV, canceled the plan, and returned the equipment. But still charged monthly rates for 6 months. Filed a claim and nothing came of it.
- Sellers speak very quickly and most clients don't question it and ask for a simple explanation. Discrimination against people that don't speak English.
- Late payment for credit card. Increased the cost for interest. They called the company and spoke in English and they simply reduced the costs.
- Because they're an official agency people don't think that they can question or file claims against them. Those are their policies and if they don't like them then they can go
- Medical fees. People that have OHP vs private. People with OHP have to wait up to three to six months to get an appointment. Compared to those that have private insurance.
  - Most people don't even know that there is a difference in care.

### **Key Quotes**

"You have to be your own advocate"

## **Additional Notes**

Any new thoughts --

- Teach a course on how to file claims for Latinx.
    - Make short videos on how to file claims, or what to look out for
  - Workshops on knowing your rights sessions.
  - Explain how the credit system works in the US.
- 

**Name of Organization:** Unete

**Date of Listening Session:** 11/3/21

**Demographic(s) of Participants:** Latinx, Southern Oregon, previously undocumented.

## **Issues/Topics Raised**

- Dealership: Auto loans & interest rates
- Medical debt
- Racial discrimination
- Purchasing a lemon
- Wage theft
- Forest fire denials and scams
- Lawyers malpractice
- Getting business permits after fires

## **Stories**

- Forest fires, trailer home burned down. They received 0 reparations or financial support. They would request housing and home supplies (donations) but they wouldn't end up receiving anything. This was through the school district.
  - They filled out a request for a donated RV. Months later they were told that there was 14k in donation but when they went to claim it they couldn't get the money, instead they were charged rent, without them knowing. They ended up being evicted.
  - Only received \$1k in donation. Later found out that the case worker was using her information to request thousands of dollars and items under their name.

- Received a home that was uninhabitable through the program. They said that they would receive \$14-\$16k to fix up the home. But they didn't get anything. They had to buy a used RV.
- They weren't the only ones that this happened to.
- Haven't been able to file a claim. Because they didn't know who to turn to.
- Contacted an immigration lawyer when they were in deportation proceedings, fortunately they were able to pay \$10k in bail. The lawyer was able to file the paperwork to get them released on bail, but then disappeared.
  - They were grateful that they got out of deportation proceedings. But after a few months immigration came to their door because they didn't attend court dates. They looked for the lawyer but he had disappeared and closed his office. Unfortunately they were deported and were not able to claim their \$10k back. They tried to file a complaint against the lawyer but were told that it was too late.
- Has his own handyman business, Also sells fruit and tamales. Going through the health department, the city and fire department.
  - After the forest fires their space burned down and they were being price gouged by the health department to open back up their business. (over \$9K) Same thing happened with the city.
  - After 10 years of being in business the city showed no help to support small business. You either pay or you don't.
  - Small businesses struggle so much in Southern Oregon to pay the permits and the taxes.
- They had an informal contract for a roofing job. At the end of the job the client didn't want to pay because they claimed that they didn't give the right prices, and claimed that they didn't have permits.
  - Finally they told them to not come back and then claimed it was because they stole something.
  - Didn't pay a single dollar.
  - Didn't do anything, or file small claims court, they felt so bad after they got scammed that they just wanted to get out of the situation because they were so heartbroken

- Couldn't think straight, would have to pay for gas to go to the courts, felt like because they had a weak contract that they would only lose time and money.
  - If they would've known how to complain they would
- Got sick (thought it was cancer), went to the hospital and was sick for over a year. Once they got the bill they told the hospital that they couldn't pay because they didn't have a job. The hospital wouldn't give them a payment plan. Because they didn't have insurance they didn't give her anesthesia during a procedure.
  - The debt went straight into collections. It felt like the hospital staff was ruthless and had no sympathy for her. To this date the debt is still in collections.
  - Didn't know that there are organizations that could help. Felt like she didn't have all the rights in this country.
  - Hospitals had no sympathy and sent bills straight to collections.
  - Needs to be connected to organizations that help pay collections.
- Lawyer, defense for a divorce, signed a contract and went to court. Had to pay the lawyer everything up front before the court date. They didn't do anything, only signed papers that they were going to represent at court.
  - During the court they didn't do anything. Lost custody, and the lawyer didn't follow up with them.
    - They finally were able to get in touch with the lawyer who said that they did all they could and if they wanted to do something else they needed to pay more.
    - It was very difficult to even come up with the initial funds. They used a well known and even highly recommended lawyer, but they had a horrible experience with him.
  - Has gone to legal services for support.
- Someone else had used the same lawyer as was mentioned above, gave over \$15k, there have been multiple cases where clients have asked for refunds. Has been reported multiple times and has gone bankrupt but still operates.
- When they came to the US 2 years ago, someone recommended a dealer that sold cars to people without credit and with low down payments. Needed a cosigner, and bought a car with a very high interest rate (29%) Car was \$8K

and with interest it was \$9K. Noticed that after months of paying their payment the total cost owed was the same.

- The cosigner wanted out, they transferred the debt to them again and had to pay the car over again.
  - Was able to return the car, they checked the car and were gone for a long time. And when they came back the car broke down.
  - Another family went to the same dealer and was sold a lemon.
  - Servicios legales, after the case they asked for information on their case and didn't get any response.
- 

**Name of Organization:** Lakewood Residents Association

**Date of Listening Session:** 11/11/21

**Demographic(s) of Participants:** elderly, manufactured home park residents

### **Issues/Topics Raised**

- Dental insurance
- Manufactured Home parks being purchased by out-of-state interests and managed by company who is in it for a profit (note: marinas under same laws, own boat, rent slip)
- Scams
  - Seniors more likely to have land lines - getting 5 - 10 calls a day that are scams
  - Heart test - said it was from doctor and Medicare authorized... but it wasn't - sent home kit
  - Email scams - banks, need to log on, unusual activity - I am computer savvy, but my mother isn't
- Water bills with submeters, supposed to share whole bill, but hasn't, also charging for stormwater charge; plus \$5 fee for them to give us bill

## Stories

- Being told owners wanted to put money into park, but didn't share information or timelines - put big, fancy gate area, but don't care about people
- Issue for park - increased rent by a huge amount, puts people who try to sell home in a disadvantage in the Eugene area; used to take 3 - 4 months or less to sell, but that changed overnight
- \$600 rent right now, if sold the rent would go up to \$900 - it just isn't fair
- Association is precluded from dealing with rent issues, it just isn't fair
- Amenities - slick 4-6 page brochures but no input from residents about what they want
- First company that bought from long-time owner did a survey, but the results were never shared with the residents; residents are being treated disrespectfully, so they started Association committee
- Home values have gone down
- As seniors, we are ignored, not respected, opinion not important - one story was about someone dying their hair green, when asked why she said that as an old lady, I am invisible, with green hair I am visible
- Don't think anything that is being done is blatantly illegal - it is just wrong/not fair
- Idea of rent going up - nothing we can do - as resident association of manufactured home parks and marinas precluded by law from negotiating rents, etc.
- Used to be lots of activities - club house, bookgroups, etc., pool - taken away because of COVID - but they are still shut down, and the owner/manager doesn't want to open back up - they do have some remodel plans, but residents are still paying for amenities. There was a token \$15 reduction in rent for 5 months because of closures - not taking our requests seriously
- Newsletter Paradise Lost - what we had as a community, has been lost
- 181 seniors in community
- Fear of not being able to continue to live here - many living on social security/fixed income
- Health - pool
- Social security income only - on waitlist for low income housing, one place has 7 year wait - by then I will probably be dead

- Being part of association has given me hope - personal contact with others - we want to organize
- Focus on importance of having lawyers - if you don't have much money it is a problem, if you are poor you can get a lawyer, but if you are middle class - looked at getting a lawyer - it costs a lot - need to be able to have advocates that we can afford and that are competent
- Time is very important to us - told to just wait/be patient but we aren't going to live that long
- selling things - amenities as though we have them - false advertising but nothing is open except for the post office right now
- Algae on lakes and canal, it was an issue for 8 months, when there was a big meeting scheduled everything got cleaned, took pictures
- Activities, swimming pool, in advertising - have coffee outside club house to be visible
- Idea to cap rent for 55+ to no more than 5% increases - organize seniors in manufactured home parks

### **Enforcement**

- Ready to file a complaint for the water issue, They installed sub meters. They were supposed to receive the information about the total bill and then the breakdown from the meters.
  - Some received bills for hundreds of gallons and others hardly had any. Bills not accurate
  - Water used to be included in rent, so residents received a small reduction in rent, but there is no way to know if it is fair
  - Never showed the water bills for the entire park. Like they did in the past. (saying that it's a privacy issue)
  - Law states that they must post the 12 month statements. Could file something to the DOJ.
- Many other things that the manager/owner are doing are "perfectly legal"
  - Need to address the statutes.
- Development corporation hasn't filed many permits - but now the owners have permits for two of the remodeling projects
- People try to find help, get referred to a website and nothing comes of it.

- Xfinity, returns for online purchases.

### **Legal support**

- One resident has hired a lawyer from legal aid. They're working on their will and estate. Promised that it wouldn't cost a lot (\$400)
  - It's a simple process, and it could be easier if lawyers charged less for a simpler process.

### **Additional Notes**

- Need funds to keep organizing, send newsletters, hire lawyers.
- 

**Name of Organization:** YWCA

**Date of Listening Session:** 11/28/21

**Demographic(s) of Participants:** Mothers, statewide, previously incarcerated

### **Issues/Topics Raised**

- Legal access
- Housing
- Not knowing how to complain
  - hard to complain while incarcerated, fear of retaliation
- Mortgage loans
  - incarceration has impacts on credit scores
- Rent deposit
  - Harder to rent post incarceration, deposits may be higher
- Canceling auto pay
  - when incarcerated or picked up for violation, no ability to cancel accounts
- Wage theft (low wages)
- Gender discrimination
  - Males make more money than females
- Electric companies--Deposit
- Court fees
- Communication companies (Internet, cell phone, etc.)
  - Costs of calls; not being able to get balance back on release

- Unreasonable fees within correctional facilities
  - Charges for hygiene products, charges to load account vary by type of payment mechanism
- Difficult to pay for DMV cost to get an ID

### Stories

- Phone calls are expensive - DOC says that currently that money is spent on Drug and Alcohol treatment in the facility
- Cost of canteen items are increasing but pay isn't increasing
- Start with a negative balance because you have to ship items home at intake, and then also have to pay for a set of shower/hygiene items at intake (\$40 to \$100 in negative balance)
- Have court ordered video visits with the kids' dad who is also incarcerated, which she has to pay for even if the Adult in Custody (AIC) is not available because they're working or something
- Work for DMV inside and you make 50 cents a day
- You buy shoes and the prices start at \$50, but they are not good quality and there is no warranty -- no right to return an item because they aren't decent quality
- Women's hygiene products are not provided -- what do people do if they don't have them
- Orderly jobs pay \$7.60 a month, but a pack of Kotex costs \$4.00
- Discourage sharing -- you get sent to the hole if you share
- Women's jobs pay less than men's jobs
- Where do the profits from products, etc, go? Internet, programs, etc -- but those services, amenities weren't even provided
- "Incentive meals" (rewards for performance, behavior, etc) cost \$20 for a basic hamburger (with tomato and lettuce in addition to the regular cheese)
- Coming out -- deposits for things like electricity -- deposit is double the past tenant's highest monthly bill -- Eugene WEB
- Worked as a carpenter -- maxed out at \$76 per month -- hard labor 8 hours a day
- Discovered a soy allergy while she was in, needed a treatment for her face -- cystic acne -- they wouldn't provide treatment

- Had to get courts to pull her fines/restitution so she could get a drivers license -- has been out since 2015 but still owes thousands of dollars -- has asked the courts to remove some of those fines and fees
- Barriers to getting housing -- tried for months to rent and got rejected -- took months to get a landlord who would rent to them
- Husband also a felon -- has a BA in computer science but it took him two years to find a job
- Signing a lease -- barrier that she was a felon -- denied at multiple apartment complexes -- needed letters of recommendation -- released in 2015 still has to face that every time she gets a job or a lease
- Just got her BA this year, was denied one job because of her criminal background -- this gets very hard to take, because it feels like it's retraumatizing
- Got pulled over, was off probation. Had a hardship license and got pulled over when she wasn't supposed to be driving. Because of where she was on the "grid" she almost went right back to prison. Went to jail for a bit. Had to get an ankle bracelet that costs a lot of money.
- Men laundry workers get paid more than the women laundry workers. Husband made \$150 a month doing laundry -- women don't
- Price of phone calls and video calls
- She did wildland firefighting -- \$77 a month
- Got a job when she got out, right away, and then got COVID. But couldn't get unemployment insurance because she hadn't worked the previous quarter. Even though she had worked in prison.
- I often wonder if there's a connection between prison exploitation and poor medical treatment inside to the lack of trust and compliance (on the outs) in our government and the medical field. AICs are not protected as consumers while incarcerated... in general what's the motivation to giving back once back in the community
- Can't hold DOC accountable for how money is managed
- If you have to call customer service about charges for prison phone calls they don't answer their phones -- each county has a different phone system, and money from Lane County won't transfer to Snake River account

- When you get released, if you have phone money on your account you don't get it back. Or you get it back minus a \$25 "convenience fee"
- No transparency in how the system works, there's no way to make informed decisions
- Can sometimes leave without getting the full credit for work you've done. You can call the dome building and complain.
- It's hard sometimes to get Oregon Health Plan turned back on during release counseling
- ID that you get when you are released is useless -- Sometimes folks get released with an Oregon state ID, you get released with your social security card, but not a useful piece of ID. When you first get in you may not want to mail your ID home because it costs money.
- Benton County -- application fees for applying for housing -- \$35 per application
- Can't press buttons on the telephone -- so you can't call people with automated phone systems (like ODHS) -- can't use a phone card -- have to set up calls ahead of time to be able to make those calls
- Consumer end of video and phone system is hard – expensive, challenging to use
- Canteen, made \$30 a month
- Daughter's visit was denied.
- Had a job that she made \$77 a month -- after you pay for hygiene items you have no money -- you never know what food you're going to get so don't know when you need snacks, etc
- Hard to ask your family for money for canteen when they are already taking care of your kids
- When she got out she got a job right away at Subway but it was right as COVID was hitting -- she couldn't even get clothes
- Got a job as a property manager that included housing because she had a friend. But if it hadn't been for her friend she would not have been eligible to live there. Was able while working as a property manager to help people go through the appeal process to get housing. \$35 to \$45 application fees for housing

- Automated voice mail systems-- people on the inside are not able to leave a message, follow a phone tree.
- Working in the kitchen, the boxes food came from said that it was not for human consumption.
- Food was high in sodium, and carbs. Most people don't have a choice. Health issues go up while you're inside.

### **Enforcement**

- Hard to complain on the inside, No one cares or believes you.

### **Legal support**

- Sometimes it feels like these issues are so pervasive we could see a class action suit filed
- Many attorneys have phones and other systems set up to make it accessible for inmates, but some don't.
- Navigating through the legal system (you have to find law books, make copies, etc)
- Civil lawsuits came up when they were on the inside,
  - Had no access to hire a lawyer, didn't know the law
- Court appointed attorney-- did not feel like the lawyer was doing a good job, tried to fire them but was denied.
  - Felt like they needed to take a plea bargain.
- Attempted to access the law library, to appeal or something. It was a joke, was not accurate. Needed to ask grandma to access the current files for their case.
  - The lawyer charged the family just for them to tell them that they couldn't do anything.
- Served divorce papers on the inside. If they didn't get help from the Family Preservation Project (FPP) then they wouldn't have been able to respond in a timely manner.
  - Paying for postage, envelopes, etc,
- Legal library is pointless. Very difficult to get any legal services while incarcerated.
- Did not know if they were signing the right documents. Feared that they would give away their rights to their daughter.

- Even if they would have been able to hire a lawyer they wouldn't have been able to contact them.
- Needed to hand over custody of their children to their mother, but couldn't do it without the help of the FPP.
- Disconnect in communication
- Filing taxes, meeting with attorneys is inaccessible. Especially if two folks are incarcerated (husband and wife)
- Inmates with disabilities have no support when it comes to making calls or anything else.
- If they wanted to attend a funeral they needed to pay a ridiculous amount to cover the fees of the guards.
  - Had to mourn on the inside,
  - Becomes a consumer issue because they would have been able to attend if they had the money. It was 10K
- Dental-- will not offer tooth replacements at a reasonable price. Charge you \$400, \$600. Most have OHP on the outside but is not covered when incarcerated.
  - If you do have work done. Your pay and money deposited is automatically removed until the debt is paid.
- Could have had a root canal or pulled. Cost of the procedure was \$1200. This left pulling the tooth as the only option.
- Don't give out medicine like antibiotics that doctor ordered.
- I had sleep apnea the whole time I was in prison and they were not trying to help me at all and did not help me
- If you had allergies, you needed to buy allergy meds from the canteen. Have to order and then wait at least a week.
- When they went in they were pregnant and have a peanut allergy, for their snack they were giving out peanut butter and jelly.
  - Disregarded their allergies
- Filed a cruel and unusual punishment. Food was very unhealthy and realized they had gallstones. Vomiting and bed ridden, unable to work.
  - Finally was able to schedule an ultrasound after a family member called and called.

## Key Quotes

- "System is really good at what it does"
  - "They're making money off our suffering"
  - "If you get a good attorney you can get a lot less punishment, That's just the way it is."
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**Name of Organization:** YWCA staff

**Date of Listening Session:** 11/30/21

**Demographic(s) of Participants:** YWCA staff who primarily work with the Family Preservation Project to support mothers incarcerated at Coffee Creek. There was a broad range of education, including some with a Masters of Social Work, and some were formerly incarcerated individuals.

## Issues/Topics Raised

- Gender discrimination
- Unreasonable fees within correctional facilities
- IRS - Taxes, Stimulus checks, Child Tax Credit

## Stories

- Stimulus payments -- got out prior to COVID, and then stimulus payments hit. It took her months and months to actually get her payment. Had something to do with the way the IRS gets reports of who is incarcerated -- when she contacted the IRS she was told that they had assumed it was fraud because she was shown to be incarcerated. Apparently the list provided to the IRS only gets updated once a year. There are lots of reasons that people could get released earlier.
- Lots of the moms are having the same issue. Requires verification after release. Address changes, etc. Not easy to provide verification -- requires a credit card or other loan numbers, for example. Hard to use the system online to verify your ID.
- Almost none of the moms have received their stimulus payments.
- Coffee Creek went around and provided the non-filer form to everyone for requesting their stimulus payments.

- Child Tax Credit portal doesn't allow for flexibility for folks who have been incarcerated and may have used the non-filer form. Takes hours and hours on the phone with the IRS to get issues addressed.
- Can only get legal forms if you buy them and they cost \$5 for one form. Hard for moms to get access to legal support for contacting judges, maintaining contact with their children per court orders. If there's a need or an opportunity for a court appearance it has to be initiated and managed by the incarcerated adult, it isn't managed by the prison system.
- If you need to mail something you have to buy an envelope (requires a pre-order from the canteen) and then mail.
- Responding to a divorce requires all the forms, responses, deadlines. Fee waiver forms also need to be filed for each fee.
- These are forms that are available for people free online. YWCA can send in forms and envelopes, but it takes time.
- Costs \$1.95 to \$7.95 for family members to add money to your account. Caps of \$25 to how much you can add at one time, so you can't even avoid fees. Costs less if you can do it online (need to have your driver's license verified, etc.)
- Charges for medical records while you're inside. It's hard to even get info about what records are available -- they only tell you dates of when you were seen. Only get lab results, not doctor's notes. Won't address mistakes in health records.
- Can only communicate via a "kite" (a written request, submitted through a central entity) not in person.
- Telecommunications -- super predatory -- drug and alcohol treatment services are paid for by kickbacks on these fees.
- "Inmate welfare fund" -- is where it gets accounted for within DOC
- Wage differentials, treatment of men and women (men are allowed to create clubs and groups -- strictly forbidden for women, men get training in the trades, women don't)
- Metropolitan Public Defenders -- "pre-entry" pilot program to help get things sorted before incarceration -- can you get out of your lease, shut off utilities, turn off phone, etc. -- if not you end up shown as defaulting, owe late fees, have an even harder time upon release and re-entry

- Rep Sanchez, Rep Neron, Rep Lisa Reynolds HB 3096 (2021) (didn't pass)
- "Trust" account -- that's what goes negative when you enter and need to send things back (\$10 to \$40 bucks to send things home, hygiene kit)
- Canteen -- can buy things with the points you earn for working as well as money that comes over from your trust account
- Outside employer contracts -- DMV, Parks, ODF, fire fighting, Nordstrom hangers
- For a while, women were being moved from the minimum facility if they were not labor ready -- into medium security across the road where they live in cells
- Look at Statesman Journal article about canteen and products -- prices very high, products limited
- Have to pay to get ID when you leave
- Barriers to re-entry --
  - Opening a bank account
  - Releasing drivers' licenses -- some courts are sticklers about the payment plans
  - Transportation
  - Clothing -- don't even necessarily know what size you wear if you've been in for while
  - Release with nothing -- mom put on a bus at 5 in the morning to go to Deschutes County. All she had was a grey prison issue sweatshirt when she was sent to Union Station. No planning into the release.
  - Moms have to be released to the county where they last had supervision -- this is unrelated to where they have support. Can ask for a county waiver but there's no work done in anticipation. Could also be paroling to an unsafe place. Mom will get released to homelessness.
  - No issued clothing for exercise. You're only issued a limited number of bras, underwear. One pair of shorts, usually beat up. No supportive shoes. Can only do laundry a few days a week. County jail undergarments are used, over and over.
  - Court appearances are arranged by a "call out" as well, usually blocked off in half an hour increments, or one hour increments -- you get to wait only for your short increments and then get sent back to work

## **Enforcement**

- Grievance process, but no one goes through with it because it makes your life harder
- No oversight for DOC

## **Legal support**

- Attorneys appointed in child welfare cases won't even take all calls from folks in custody. Professionals can set up a time to call in to talk to clients who are incarcerated, but it can take weeks to get that scheduled -- will the mom be allowed to miss work to take a call, for example?
- Often don't talk to lawyers until immediately before the hearing.
- Totally dependent on caseworker to know that you're doing the things you need to do to keep custody. Caseworkers assume you have access to a parenting class. Kids may not end up on the parent's visiting lists.
- ODHS caseworkers don't get in touch regularly
- Law library is hard to use -- and no one can give you the right instructions -- materials in the law library are outdated
- Notary services -- DOC employed notary comes in very infrequently (once every month or so) you have to get on the list (sometimes the keys get lost)
- Divorce or guardianship issues, you don't necessarily have an attorney -- OJRC will represent some folks but they can't represent everyone
- Can't phone an 800 number, can't call a number that has extensions
- ODHS does not train caseworkers to reach out to people who are incarcerated -- caseworkers need to push to get things scheduled
- There is a system you can sign up for that makes calling easier
- Even call outs (appointments) are at the officer's discretion and may also not be clear to you who is calling

## **Key Quotes**

- We have no rights and they have no responsibility

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**Name of Organization:** Oregon Council on Developmental Disabilities (OCDC)

**Date of Listening Session:** 12/16/21

**Demographic(s) of Participants:** People with disabilities, self-advocates, family members, OCDD staff, and staff from partner organizations. From around the state: Mount Angel, La Grande, Silverton, Eugene, Hermiston, Portland. (More than 20 participants total in three break out groups.)

### **Issues/Topics Raised**

- Legal access
- Medical debt
- Housing
- Not knowing how to complain
- Canceling auto pay
- Communication companies (Internet, cell phone, etc)
- Collection agencies
- Scams
- Healthcare Billing
- Assistive Technology
- Scam calls from out of state and within – Oregon, Ontario OR, Texas, Florida, NY.
  - Scams are getting smarter, calling about the IRS asking for personal info
  - Owe money for their car, but they don't drive.
- Phone message saying they're from Social security. Asking for a payment. (That worried them, they asked a family member.) Family told them to ignore it.
- Consumer issues around medical issues. Consumer injustice around how I am treated when I can't pay for something completely and when I ask questions, I feel dismissed or they don't want to go into detail. Discussed ISP goals and what is unfair on how it's handled.
- Brought up gym membership contracts that the people were getting duped. Got coerced into contracts they can't get out of. Predatory sale practices. People who have a hard time reading the contracts are susceptible.
- Managing a phone tree and not getting to a real person is a real deterrent that contributes to this problem.

- The ease of smart TV or internet is great until you need to change things on a contract. Those non-transparent things can be deceptive.
- Paying out of pocket for hidden fees. And not knowing what you are paying for.
- Sharing his thoughts about not getting help at the eye doctor. Wanted assistance in helping to look over the paperwork and initially the insurance did not cover his contacts. Only after pushing and asking was he able to get help.
- Out of pocket costs are not explained until someone calls in to inquire as to why.
- Happens with assistive technology like wheelchairs and hearing aids and when the product breaks and the company does not want to replace it. This can be a big challenge for people with disabilities. Oregon has a great assistive technology law on the books but this still continues to be an issue. Too few advocates are part of the issue.
- A situation occurred with my hearing aids when I had to get one fixed in a timely manner.
- I feel there are discriminatory practices around insurance around what they cover around disabilities.
- When people say they have a disability when they don't and try to claim what we are claiming. I feel those scammers ruin it for us.
- Something that is really important that you need to have ordered and you are trying to ask for a refund and it takes time.
- Yes, this happened when I bought hiking shoes and got faulty shoes that the company did not want to replace.
- I have had issues at the airport, cancellations and not getting reimbursed for charges and inconvenience.
- Class action lawsuits in Oregon seem like they don't work and are unjust.
  - is talking about a lawsuit Lane vs. Brown, my agency was part of the effort to reform and end sub-minimum wage in Oregon. I can respond to the question. The reality is it leaves you to the whims of having to get private attorneys who will charge high fees. Because not a lot of private attorneys will take these cases unless they think they are going to win. The hearing aid case is a great example. It took attorneys 18 hours to

get a refund. After immense work the refund happened and can't imagine how people navigate without difficulties such as this.

- I can relate to that and thankful I am not the only person who struggles with medical billing issues. It is so frustrating and I can relate to this problem. It's hard to reach out to people who don't understand.
- It is hard when people don't know what services are available. No one knows how to navigate services.
- Work challenges can be difficult when trying to fix a consumer challenge.
- Scams happen all the time – used to have a “scam of the month” agenda item as a standing topic in these meetings. Most scams were around the first of the month (when SSI checks come) please help my family who are homeless. Calling from your doctor's office, you have a delayed bill – can you pay that now? Emails. Robocalls on cell phones.
- Telephone calls, emails, attacks on bank accounts – big impact on people is the effort that you have to go through to block calls,
- Disheartening that the disability community gets targeted specifically. Frustrating and hurtful.
- Calls that car warranty needs to be renewed or expired – he doesn't even own a car or ever applied for a loan
- Online research – checking out websites – hard to get info without giving a lot of data about yourself. Got charged for a rental car that she never got a confirmation for. Policy change about what websites can and cannot do with your info
- Lots of employers advertising that they want to hire people with disabilities – instead of hiring they get treated as a 1099 employee. Can impact SS benefits and messes up taxes. Has been happening a lot in the Portland metro area.
- Got a call that someone had a warrant for her arrest and would be coming for her – someone else got a “give us a credit card number right now” – money could also be wired
- Worked at a Walgreens with a Western Union – part of his training was in recognizing scams – gift card transactions especially – someone buying a home and they wanted the downpayment in a gift card – lots of people ask for money through Western Union – they put it on the employees to watch for without a ton of training

- Thanksgiving morning every 5 seconds or so a phone call – kept coming from multiple numbers – 800 or 866 numbers
- Company called (lawyers?) bill collectors had identified some debt but the lawyers could help her get out of it – people calling to help with her student loans
- After you buy a house people keep trying to sell an extended warranty on the house, pretending they are associated with the mortgage company
- Phone numbers get targeted – even state phone numbers – so many that work can't get done – up to 30 calls an hour – as many as five calls most days
- Fake social security numbers
- Car sales – twice in her experience of buying cars she's been fed the line by a car salesman that they also have a child with disabilities and tried to bond with her over that
- Library fines getting sent to collections – really quickly and with no warning – replacement cost or lost item fees – affects credit scores
- When people transition from Medicaid/OHP, how do we help people transition so that they understand processes and expectations
- Insurance call – medical – CCO system is a little confusing – people with Medicare or OHP get billed when they shouldn't, and people are getting calls saying they will lose their Medicaid or Medicare – it's hard for people to track things down because they may not even know who their CCO is. Some people get as many as two or three calls a day.
- Mortgage company took advantage of an older couple – filed a complaint with the DOJ but the DOJ sent back an email that they couldn't do anything about it.
- Oregon Law Center is looking at billing folks on OHP – DRO used to have stock letters to send – public benefits hotline
- Mom got an email which gave her bank access away – had to change bank accounts etc – AARP website wasn't helpful – how to safely navigate the web is needed.
- People want to be their own "Rep payee" for social security benefits – no support or training around how to manage your own money, so there is a need accessible financial training. Every year people put it in their personal

goals, every year it gets rolled over into the next year because there's no service or support available. It's a little bit "all or nothing" – no easy pathway

- Independent Living Resources
- Community Vision has a curriculum
- Meet with one or more of the brokerages – Katie Rose could be a good contact
- Education – how to do outreach and education about how to understand if something is a scam, particularly in more vulnerable communities – importance of plain language; self-advocacy caucus met last week and identified some good ways of determining whether something was real.
- People in I/DD community at risk – used to being responsive to people in authority, rule-followers.
- Scams – where to turn if worried, not sure if something is real or not

### **Scams people are experiencing**

- Email and phone scams
  - Family member needs surgery, etc.
- Some attacks on bank accounts.
- Problems with being able to block calls and emails from scammers
- Feeling that people with disabilities are targeted specifically.
  - Sometimes people with disabilities are targeted for these scams.
  - Taking advantage of the things we were born with or acquired along the way in these scams is frustrating.
- Car warranty expiring when you don't own a car.
- Gym memberships that you can't cancel easily
  - Huge form
  - In person to cancel only – even during COVID
  - Need to take a picture of you signing the form.
- Online research
  - Trying to rent a car, put in all the information but it didn't go through so backed out of the website and rented elsewhere. Still charged when they didn't push "submit"
- People get 1099 as independent contractors when they think they are actually an employee. They don't get taxes taken out. Think they are getting a career but they are just contractors.

- The IRS fake mailers. Say you didn't pay your taxes and call a number. Then the people on the phone are aggressive and get people to send money.
- Minor children with cell phones (both with disabilities) – calls and offers them money (send money, car warranty). They don't accept that the people are minors or that they have disabilities. Calls 3–20 times a day. Still didn't back off when they were told the person couldn't consent to anything.
- Got a phone call saying the police were going to show up at the door and there was a warrant for her arrest. Created panic. Called the Oregon State police. They couldn't trace the call. Didn't give the person the chance to say anything.
  - Didn't have anything to do with money. Just a call that they were going to be arrested. The person knew to call for help so they did that.
- "Send us money now or we are going to send someone to your place of business or home"
- How do we protect ourselves?
- Don't answer the phone unless it's someone we know.

### **What do you do if you experience a scam?**

- Reach out to disability support professionals to help you figure out if it was real
- Didn't know you could make a complaint, so didn't file one.
- Looked into the Better Business Bureau to report the calls to minor children, but that wasn't the place for that. Didn't know where else to turn.
- Aware of the ability to complain to the FCC or Attorney General.
  - That seems like a big step. Many of the things the person experiences seem smaller and they don't report it.
  - Lots of people likely feel this way.
- The do not call list is so easy to circumvent. It needs to be improved. Scammers have ignored it or gotten around it.
- The warrant out for the arrest scam. Had the number the call came from but Oregon state police said they couldn't find where it came from.
- Responsibility on cell phone carriers that they track this better.
  - Identifying and marking scam on cell phones.

- Many state agency numbers may come in as blocked or unknown. That makes it hard if you are trying to avoid scams but also get state agency benefits.

**As we think about how we might create a system where people felt protected or knew who to turn to. How do we protect people from these scams?**

- Lots of different ways. People need different ways to access information.
- Central website that is accessible is important.
- Pamphlets in the mail can help a lot when they are sent to everyone. This does impact everyone.
- What to do if you get scammed, how to avoid getting scammed training.
  - DOJ does anti scam trainings that focus on older people.
- What about the 211 phone line where people can get help? People have phones but not computers. The phone line may be the best bet to get help that is needed.
- Use Facebook to contact family, but people are being hacked. No way to get a hold of people in charge of FB. You can report being hacked, but you have to go through the steps to fix it.

**Stories**

- Someone went to the eye doctor and they had insurance but they didn't know how to add it to the bill. Instead they paid completely out of pocket.
  - Happens also in dental.
- Wears Contacts and the vision office asked them to pay out of pocket, Thankfully they were able to resolve it after and insurance covered it.
- When trying to refund things, they don't explain the guidelines to return something.
  - Even when it's faulty.
- Phone call (scam) - but it was scary, I asked a question and the person yelled at me
- Got phone call 2 hours ago - voice mail about student loan debt - I am not a student, I haven't gone to college, why are they calling me?
- Other phone calls - your auto insurance is about to expire - I don't own a car
- Pretending to be the social security administration

- Phone company - will give 50% off because of the pandemic - give me the first three numbers of your SSN
- Mailer that says you need to sign up for the service, even if you are on Medicaid, not true, but a piece of mail might seem more official than a phone call
- Calls that a warrant has been issued for a family member or friends, bail has been set, here is the number to call to pay - sounds so real, really scary
- Subscription services - recurring payment, unable to make it stop, maybe get notification about the charge, maybe not; esp. those products where you get 3 months or a year free but then there is no reminder, email, whatever that the charges are going to start
- Pyramid schemes in southern Oregon - Iraqi dinar revaluation; sovereign citizen
- Consumer product safety - consumer issue but different
- Scams that start with texts - purchasing gift cards
- Extended warranty on car - don't think I have it, don't think I need it, but...
- Calls about IRS/Owe back taxes - just pay this and we will take care of it - really scary
- Hospital bill for father, realized that charges were for days after he passed away; it took 3 months and sending them a death certificate to get it fixed
- Summer camps, community programs - pay for them but then son sent home because they aren't able to support him, even though mother had shared what he needed to be accommodated in the space - can't get a refund
- Handicap tag expired in October, but haven't been able to go to the DMV, still can use current tag even if expired until the end of December under Gov. Brown's executive order, was told at the Port of Portland that they don't have to abide by state law, so had to pay \$180 rather than the \$90 with the handicap placard discount
- Airplane tickets - accommodations - told I have to pay more, some airlines accommodate, some don't, difficult to deal with, not being supportive of what is requested esp. around invisible disabilities
- Health insurance - gaps in insurance, thinking something should be covered, but then it isn't; recently got a medical bill from 2016 - couldn't use FSA, try to manage costs

## **Enforcement**

- Didn't know who to call for complaints
- Who can help? Where to turn when you don't know? If you know someone, fine, but most of us don't and aren't sure who can be helpful.

## **Additional Notes**

- How do you think we can create a system that would protect people from being taken advantage of
  - Education - what is proper communication from official entities - SSA, IRS, etc
  - Training for companies and organizations about how to address needs for accommodations - how to support people
  - Clearer medical billing
  - Education about bias - companies and government agencies; people should listen more to what is needed
  - Clear pathways to get help and support when there are issues

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**Name of Organization:** Hollywood Senior Center

**Date of Listening Session:** 2/18/22

**Demographic(s) of Participants:** White seniors in Metro area

## **Issues/Topics Raised**

- Scams – Romance, online goods, impostor
- Don't know where to report scams
- Senior/ disabled discrimination in healthcare
- Auto dealership includes add ons in final loan, even after said they don't want them
- Phone and internet plans with predatory practices
- Difficult to make a medical appointment
- Can't get paper copies from companies before signing or agreeing to terms but can't get them
- Difficult to cancel autopay

## Stories

- Romance scams – need a class at the center about romance scams – woman shared that someone at a recent meeting was so lonely that she would have been an easy victim
- Scam – email that when you click on it you have turned over access to your computer
- People ask for passwords and personal banking info
- Facebook – people reaching out to you via messenger – I want to be your friend – and then they start to ask questions – it’s “data mining”
- Don’t know where to report it when it happens
- Telephone scams – people pretending to be a grandchild
- Someone ordered something from “The Nord Store” which she thought was Nordstrom – when she got the item she complained to US Bank and got the charge removed
- Texts, etc – need to get auto warranty, want to sell her property in Orlando (she rents and doesn’t own)
- People who try to scam you try to create a sense of urgency – if it’s an emergency think twice
- Medical – because I have hearing loss and need hearing aids – someone in her medical provider’s office made a comment that in her country someone so deaf would be killed
- Someone shared that her first thought about OCJ offering compensation was that we must be a scam
- Couple of weeks ago saw a notice or an ad online that she thought was from LL Bean or a subsidiary – great prices on clothing and suitcases – got two emails back saying they had received her order – but there was an alert on the notice that said the email was associated with people who had been scammed – had paid through PayPal – they required that she had proof she had tried to follow up before they would talk about a refund
- Sometimes you get billed twice when you pay with PayPal
- End up buying a lot from Amazon because they trust that things will show up
- Got a rebate check from a credit union in California which was very suspicious – called the DOR and they told her to just tear up the check

- Car – bought a car and they offered a lot of options like extended warranty – he refused them all, but they got written in to the contract – they said they would generate a refund check – but they would have then generated finance charges on the full balance
- A particular phone company has very deceptive business practices – they say “no contracts” – someone she is helping set up to get unlimited talk, unlimited texts, very little data. Was to have been \$15 a month – if you go over your data usage, they just keep bumping to a higher level until it's \$55 a month. She can't afford it, so she missed two bills, and then they cut her service off altogether, wouldn't talk to her until she paid her bill. Terms and agreements online, but no contracts. Refused to send a paper copy of the terms. They are endorsed by AARP.
- People won't provide paper copies of agreements. That's a barrier for people who aren't computer agile.
- Medical issue – someone was having trouble getting an appointment with a specialist, and made a complaint to the internal complaint system within the hospital system, which finally worked
- Someone heard that there's an early intervention program for issues with a medical provider – through the state
- Arbitration agreements in all sorts of contracts – not beneficial to consumers

### **Enforcement**

- Someone went to the Oregon Dept of Justice to complain about treatment in a medical office, did not get resolution
- Was online and wanted to find a friend's address, was embarrassed to call because she knew she had asked her friend before – ended up using an online service and signing up online to pay – found a charge for \$29.95 – she phoned them, and they said that if she didn't cancel right away they would move to a monthly rate
- Ordered something that said “free trial” – ended up with a monthly subscription which was hard to cancel
- Thought she was buying something from a known telecom company – came in as a text – Her bank told her the only way to get off of auto pay was to cancel a credit card

- Need access to visual complaint access and captioning – for complaining and for medical appointments for people that are hearing impaired

### **Legal support**

- Didn't know a lawyer because she was new to Portland – got a terrible lawyer (auto claim case) – she got a very low offer, and her lawyer wouldn't negotiate (how do you know a good lawyer from a bad lawyer?)
- Hollywood Senior Center has some lawyers from the community who come in to provide support – lawyer was very helpful with some estate issues – Senior Law Project
- Can be expensive to get a lawyer involved – if you're only worried about something that was a couple hundred dollars it isn't worth it to pay a lawyer
- All of the senior centers in Washington County have volunteer lawyers that come in – first hour is for \$35, and then you can decide whether to go forward (turned out this was through the Oregon State Bar)
- Someone knew about the Modest Means Program which allows a consultation for \$35
- People had decent experience with the modest means program – but it doesn't address the affordability issue
- Lewis and Clark Law School has an Elder Law Clinic
- Small claims court – two people had done it, one twice
- One woman had taken a landlord tenant issue to small claims – getting help with a corporation on the other side was hard
- Someone else had gone to Oregon Housing and Community Services to try to get something enforced
- There are online tutorials for taking something to small claims – it wasn't all that difficult – she and her husband wanted to file divorce papers – needed two attorneys even though it was amicable – she filed her own divorce rather than pay attorney fees