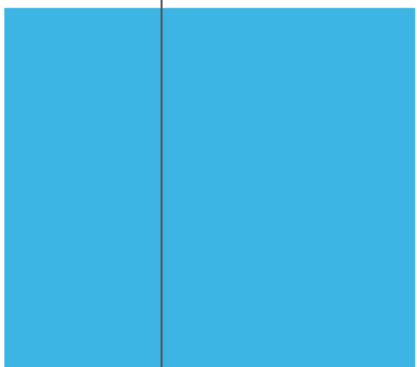




Oregon
Consumer
Justice

2022/2023

ANNUAL REPORT



From our Executive Director

As we look back on the past year, I am very proud to share with you the significant strides Oregon Consumer Justice (OCJ) has made to establish a firm foundation on which we grow to realize an Oregon where everyone can enjoy good health, happiness, and economic opportunity.

Consumer justice will not only take time, commitment, and resources but, arguably most importantly, intentional relationships to bolster the work, provide accountability, and strengthen our movement to put people first. Last fall, various OCJ stakeholders came together to collaborate and envision the possibilities of OCJ. The transformative insights gathered informed the organizational pillars by galvanizing our vision, mission, and values that will underlie our choices, strategies, and actions.

We were deeply engaged in the 2023 legislative session, providing a strong voice for consumer issues in the halls of the Capitol and advocating alongside partner organizations and coalitions. While we celebrate the pro-consumer policy wins achieved, we are far from finished. Our planning work is underway to set the strategy and build the relationships essential to enacting equitable and robust consumer laws.

Through research we conducted last spring, Oregonians stated their interest in accessing consumer education through in-person and online venues. In the fall, we will start to engage in direct outreach and education activities across the state, providing Oregon consumers with the tools and resources to protect themselves and their families from scams and bad actors.



Consumers also want access to legal services and expertise. While proactive education is valuable to help consumers avoid problems, legal avenues are sometimes the only option to achieve justice when people find themselves victims of exploitative, unlawful practices. We are thrilled to share that early in 2024, OCJ will begin providing direct representation legal services. We will work with several partners to ensure more Oregonians navigating consumer issues can find justice through the courts.

In the upcoming year, our core values will serve as our compass as we embark on a strategic planning process to align and strengthen our trajectory. We are committed to focusing on advancing three core goals:

- 1 To foster a human-centered culture that nurtures empathy, compassion, and understanding within our organization and reflect this approach in engaging with our partners and communities.
- 2 To introduce OCJ to consumers and potential partners statewide, sharing who we are, what we do, and why it matters.
- 3 To cultivate and invest in programs benefiting Oregon consumers, ensuring they have the support and resources to navigate challenges and thrive.

I am confident that together we will build a more just Oregon where joy, good health, and economic opportunity are accessible not just to a few but to all.

In Community,



Jagjit Nagra, JD

Executive Director

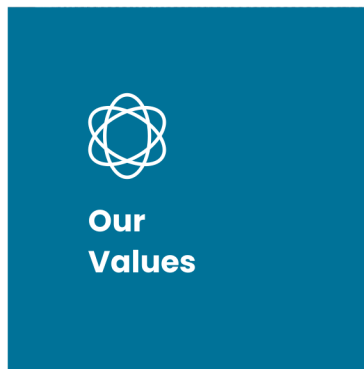
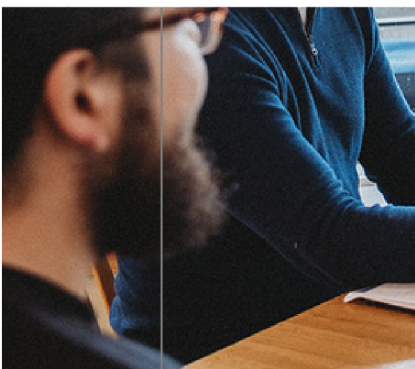
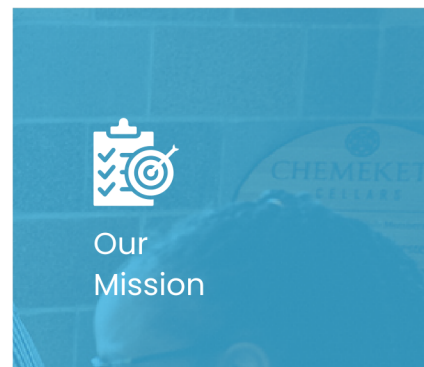
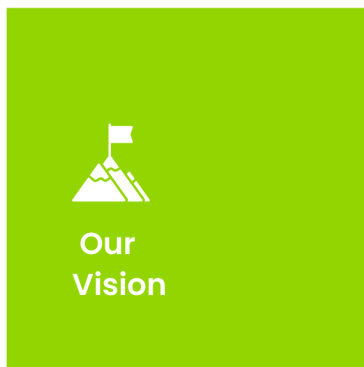
A year of planning, growth, and impact.

Over the course of two warm days In the Fall of 2022, staff, board, and community cohort members came together to envision OCJ's impact and coalesce around a powerful vision for consumer justice in the state. Individuals from various identities, perspectives, time with the organization, and experiences with consumer injustice, brought their candor, wisdom, and trust to this process. The results following the retreat showcased the intentional approach and meaningful contributions of all who participated. In the following weeks and months, deep conversation, reflection, and iteration led to affirming a powerful vision, mission, and values to guide OCJ's work on behalf of Oregon consumers.

OUR VISION



We envision a vibrant Oregon where all people live with dignity and abundance and experience health, joy, and economic opportunity.



OUR MISSION

Oregon Consumer Justice (OCJ) organizes, advocates, and supports litigation to advance a justice movement that puts people first, ensuring all have the freedom to thrive and equitably share in our abundance of resources. For too long, flawed systems and economic policies that favor profits over people have stood in the way of this reality, with communities of color often experiencing the most significant harm. Strengthened through responsive and reciprocal community relationships, OCJ is building a future where financial and business transactions can be relied upon as safe and where all Oregonians know and have recourse to exercise their consumer rights.

OUR VALUES

EQUITY: Equity is the foundation of justice and liberation. **Equity ensures everyone has just and inclusive access to all they need** to participate in society and reach their full potential.

ABUNDANCE: Abundance means acting knowing there is plenty to go around. Abundance is realized when all people have their essential needs met and can fully live with dignity.

INTERCONNECTION: We are strengthened by embracing our shared humanity and interdependence. **By working collectively, together, we can achieve a just and equitable future.**

INTEGRITY: Integrity is showing up consistently for our values. We are accountable for our outcomes. We challenge ourselves and others to take risks, be willing to fail, and openly learn from our experiences.

TRUST: Trust is rooted in safety, reliability, and consistency. **Trust, coupled with integrity, is paramount to building strong relationships** and advancing our movement.

COURAGE: Courage is taking audacious risks to effect meaningful change. Courage is required to disrupt and reimagine systems and policies rooted in justice.

The work is big. Our team is growing to meet this moment.

Consumer injustices are at every turn. From ever-evolving and more sophisticated scams to navigating unfair debt and lending practices to navigating issues of fraud and unlawful business practices. We know a talented and dedicated team is vital to realizing our mission. As such, we have intentionally grown our team this year, nearly tripling in size. This included rounding out our leadership team with the additions of: Robert Le (Legal Director), Michelle Luedtke (Communications Director), Amanda Green (Director of Finance and Administration), Leland Baxter-Neal (Director of Community Lawyering and Movement Building), and most recently, Lisa Watson (Associate Director). Our focus areas also saw their capacity expand. We welcomed Megan Quintrell (Advocacy Cohort Lead) and Hanna Osman (Policy Researcher/Analyst) to our policy team, Matt Kirkpatrick (Trial Attorney) and Lucia Becchetti (Trial and Litigation Paralegal) to our legal team, and Siobhan Guile-Boessow joined as OCJ's Accounting Manager.

Two inaugural interns joined our policy team in May for a three-month internship. Recruited from among the student bodies of law schools statewide, the interns will play vital roles in growing our policy work, participating in meetings, supporting policy development and advocacy activities, and contributing to research on various consumer law and policy areas. OCJ plans to grow our internship opportunities across other areas as our work advances.



OCJ's board makeup saw changes this year with the addition of community leader Marcus Mundy, while OCJ's founding board chair, Judge Henry Kantor, stepped down following six years of service. We thank Judge Kantor for his invaluable contributions; he remains engaged as a Legal Committee member. Justice Richard Baldwin also joined the Legal Committee this year.

We also marked one year of engagement for members of our community cohort. In June 2022, OCJ recruited six community members from a range of identities and geographies, all of who have either previously experienced consumer injustices or were actively navigating issues, to provide an essential perspective in shaping the purpose and direction of OCJ. Following their initial five-month commitment, three cohort members continue to engage with OCJ through involvement on committees and special projects. The involvement of these community members provides accountability and helps us to be more responsive to the communities we serve.



Taking care of our team

Putting people first holds true both inside and outside our organization. Hiring a talented and dedicated team is only a part of the puzzle. We are committed to building a culture and climate that makes OCJ a place where people are affirmed, supported, and equipped to take on important work ahead.

By living into our value of abundance, we embrace the idea that there is enough to go around. We are supporting the well-being of our staff by taking intentional steps to undo the mindset that says the opposite, rejecting the scarcity notion that permeates so much of our society. This commitment is evident in the numbers, with over half of our FY23 budget attributed directly to staff wages and benefit programs. Our benefits acknowledge the fullness of each individual that makes up our team and recognize that family well-being is intimately linked to our ability to show up each day for the organization's mission. As such, OCJ provides 100%-covered health insurance for staff members and their families and also an annual wellness stipend to promote rest, recovery, and self-care.

To support our employees in the long term, our retirement program provides an automatic contribution, and everyone gets an equal share based on hours worked. Rather than a match, this approach recognizes all employees equally without weighing an employee match in favor of higher-wage earning staff members. We believe a strong, thriving, sustainable organization is realized by investing in our team and promoting a people-first culture.

Championing pro-consumer policy

The 2023 Legislative Session saw important victories that will benefit Oregon families immediately and long term. Despite the derailment caused by the historic six-week Senate walkout, consumer wins include laws to protect against toxic chemicals, expand broadband access, enact safeguards for personal data, and take action on Oregon's housing crisis. While we applaud these wins, we know lawmakers lost other important opportunities to protect Oregon consumers, including legislation to modernize and expand debt collection and insurance protections. Throughout the session, OCJ's policy team was steadfast in intentionally uplifting powerful stories of lived experience and fostering relationships among legislators and fellow advocates. During our first long legislative session, we listened, learned, and showed up for our partners and for Oregon consumers.

We will push for policies where people come first in the sessions ahead, strengthening and expanding consumer rights to ensure bad actors are held accountable when they break the law.

CONSUMER WINS AND MISSED OPPORTUNITIES

Policy Wins	Unfinished Business
<ul style="list-style-type: none"> • Toxic Free Products (HB 3043, SB 546) • Broadband (HB 3201 + BEAD Federal Funds) • Housing (HB 2001, SB 611) • Fair Shot Coalition (SB 5506, HB 2002, SB 611, SB 5511, SB 337) • Insurance Protections (HB 2982, SB 82) • Robocalls (HB 2759) • Data Protection (HB 2052, SB 619) • Debt Collection (SB 424) 	<ul style="list-style-type: none"> • Debt Collection (HB 2008) • Insurance Protections (HB 3243, HB 3242) • Car Sales and Purchasing (HB 2801, HB 2920) • Right to Repair (SB 542)



Co-creating learning spaces for state-level policy and advocacy

OCJ issued Policy Grants in 2021-22 that funded five organizations. A primary goal of these grants was to help smaller, culturally-specific organizations with existing relationships in their communities build capacity and explore state-level policy and advocacy projects. We allocated Community and Consumer grants to ten organizations in the same year. All fifteen organizations were invited to participate, with the following organizations comprising our inaugural policy cohort: Bienestar, Centro Cultural, Coalition of Communities of Color, Latino Community Association, NAYA, Oregon Health Equity Alliance, PCUN, Pro-Choice Oregon, Planned Parenthood Advocates of Oregon, Reimagine Oregon Project / Urban League of Portland, Rogue Action Center, suma, and Unite Oregon. The policy cohort engaged grantees by fostering an active learning community, providing advocacy training and assistance within a collaborative space, and exploring policy solutions for legislative action.

"The OCJ grant **helped us move to the next level in our work** focusing on systems change and advocacy, and we're going to keep going. We would love to work with OCJ on issues around credit reports - these challenges are impacting our community in so many ways - from housing rentals to buying a car—just about every aspect of life. **We can work for change together.**"

MARIA CABALLERO RUBIO, EXECUTIVE DIRECTOR AT CENTRO CULTURAL

Centro Cultural operates programs and services in Washington County that continue to evolve to meet the needs of Latino communities, removing barriers to health, well-being, and economic mobility.

"The consistency of regular meetings during the session was so helpful, especially with so many of us working remotely. By the end of the session, **you could see how much we had grown together.** We created a supportive environment."

MALENA LECHON-GLADOS,
DIGITAL COMMUNITY BUILDER
AT SUMA

suma is building an inclusive technology future with low-income people, people of color, and other frontline communities.



Elevating consumer experience through research

Research can illuminate systems, practices, and underlying structures perpetuating inequality and exploitation. These insights will inform OCJ's advocacy, engagement, and litigation strategies and provide important context and compelling evidence for better policies. When done right, research can elevate the experiences of consumers and their communities, amplifying the voices of those most impacted by harmful business practices.

OCJ's research initiatives are twofold this year. The first comes through a partnership with the University of Oregon through consumer protection grants as outlined in our formational court order. Further, this past spring, OCJ conducted preliminary research in partnership with the Oregon Values and Beliefs Center to understand consumer protection matters through the lens of a representative sample of Oregonians.

The selection committee for the UO consumer protection grants awarded \$265,936 in grants to twelve projects this past year led by faculty and graduate students. Research topics spanned various consumer issue areas, including cryptocurrency, the effectiveness of state policy decisions regarding mortgage servicing, the protections (or lack thereof) for consumers who use crowd-fundraising platforms, and the intersection of data privacy and sanctuary laws.

OCJ's survey findings spotlighted specific issues where Oregonians have experienced injustices in the past 12 months, with scams/fraud topping the list and concerns with grocery pricing and telecommunications. They also pointed to solutions in navigating these issues, naming increased access to education and legal services top among their list of desired resources. This brief survey served as a pilot to provide baseline information upon which we can respond and build over time. We will grow our research by implementing a two-part survey in the coming fiscal year. With research occurring both in the fall and spring, we will use the findings to inform and support our policy and engagement efforts.

Realizing a bold vision

Corporations and bad actors must be held accountable when they break the law. Over the past year, we have diligently laid the necessary foundations to launch a multi-faceted law firm, OCJ Law, to use the law to center consumers, ensuring they can access and win justice through the court. In early 2024, our legal services will launch, beginning with direct representation. Later in the year, we will also take on impact litigation (e.g., class actions) to affect large-scale change. Our legal work will safeguard consumer rights, expand their access to justice, and fight for legal rulings that fundamentally alter the way businesses operate for the better.

Through partnership, education, and advocacy, we hold a commitment to Oregon's consumer bar to grow and support a network of attorneys that will champion Oregonians hurt by unfair or deceptive practices. OCJ's community-centered policy and engagement programming synergistically pair with our legal pursuits, clearing a path toward positively transforming Oregon's consumer landscape.



Building relationships toward building a movement

Working together across partnerships can move the needle toward meaningful change more quickly and impactfully. OCJ is applying this strategy internally to cross-departmentally develop programming that furthers our shared goals and averts the pitfalls when work becomes siloed and disconnected from moving our mission forward. Our policy, community lawyering + movement building, and communications + engagement teams have united to grow a layered strategy that resources, engages, and genuinely partners with community members and stakeholders throughout Oregon. We can build and ensure we maximize our communications, educational resources, and partnerships to grow community power beginning with the knowledge and resources needed for consumers to make informed decisions and protect their rights. The work in the coming year will only deepen as OCJ Law moves from concept to action.

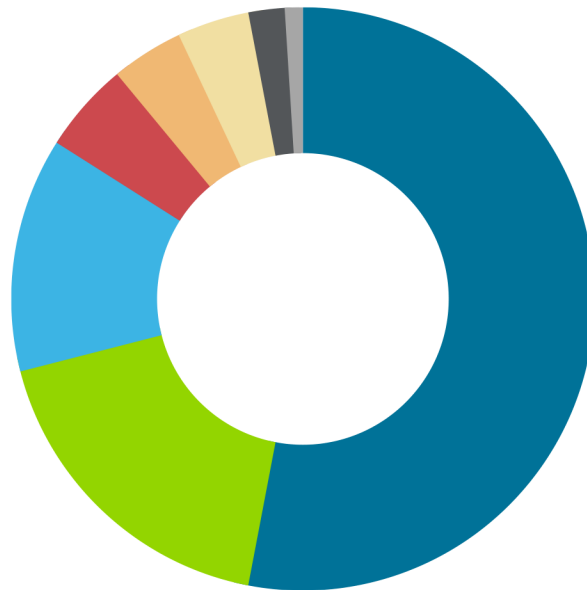
Across the organization, relationships will make the difference as we boldly move to center consumers in policy and legal conversations. Alongside building connections with consumers and community-based organizations, we are also fostering relationships with the consumer bar, legal service organizations, national consumer organizations, and government partners at the state and national levels. These relationships are vital to the work ahead, providing technical experience and legal know-how to complement community power. By scaffolding our efforts internally and externally, we are gaining momentum and growing a justice movement where people come first.



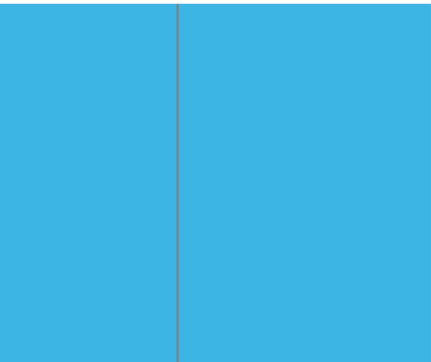
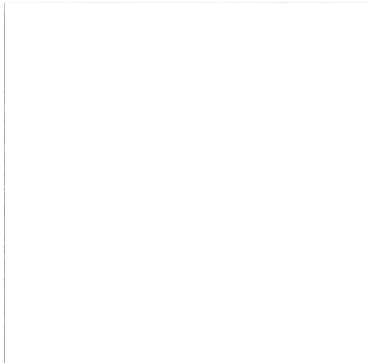
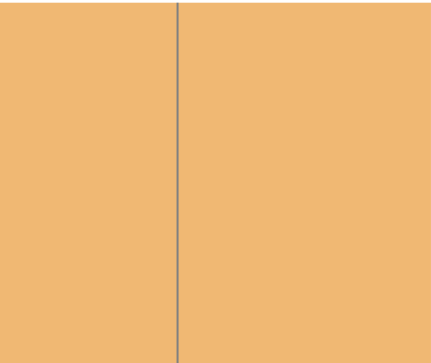
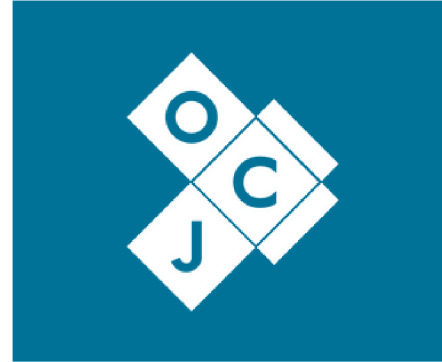
Financial Highlights

Beyond OCJ’s financial position, behind-the-scenes efforts have been happening to build systems, protocols, and processes to ensure the organization has a solid foundation in place, freeing up the team to pursue our mission with confidence. Diligent work, such as bringing our accounting function in-house, allows us to enact stronger controls and stewardship of our funding, increasing transparency and accountability.

FY23 YTD
EXPENSE
BY TYPE,
6/30/23



Salaries and Benefits	53%	\$1,914,637
Contract and Professional Services	18%	\$636,408
Grants, Scholarships, and Sponsorships	13%	\$474,990
Software, Supplies, and Office Expenses	5%	\$182,297
Marketing and Media Campaigns	4%	\$152,619
Travel, Training & Conferences, and Dues & Membership	4%	\$141,106
Meetings, Events, and Business Meals	2%	\$54,427
Board Expenses	1%	\$44,368



OCJ's commitment to a more equitable and abundant Oregon is strong.

Together, we will realize a brighter future for all Oregonians, where people always come first. We invite you to join our movement.