CONSUMER SURVEY KEY FINDINGS
MARCH 2023

Preliminary Research in Partnership with Oregon Values and Beliefs Center
PROJECT INTRODUCTION

From March 24—April 3, 2023, the Oregon Values and Beliefs Center conducted a survey of Oregonians’ values and beliefs on the topics of bicycle and e-bike use, a few questions about legislation in Oregon, and consumer protections. This presentation focuses on the consumer protections findings.
RESEARCH METHODOLOGY

• Online survey comprised of 2,514 Oregon residents ages 18+ and took approximately 15 minutes to complete.

• Respondents were contacted by using professionally maintained online panels.

• To ensure a representative sample, demographic quotas were set, and data weighted by area of the state, gender, age, and education.

• Based on a 95% confidence interval, this survey’s margin of error for the full sample is ±1.95. Due to rounding or multiple-answer questions, response percentages may not add up to 100%.

• Quantitative and verbatim responses.
CONSUMER PROTECTIONS? JUSTICE?

These questions employed a split sample to understand what comes to mind for consumers and what they think could be improved.
CONSUMER PROTECTIONS

“Making sure that consumers are receiving accurate information about the products and services they are purchasing, and protection from companies that engage in deceptive practices.”

Woman, age 30-44, Washington County, Black or African American

“Making sure everyone is equally safe and protected.”

Woman, age 18-29, Baker County, Hispanic/Latina/x

“Consumers should have more power than corporations.”

Man, age 30-44, Hood River County, White
CONSUMER PROTECTIONS

Oregonians commonly associate consumer protections with:

- justice and fairness in transactions,
- the ability to hold companies accountable,
- and protection from harm

Oregonians also associate consumer protections with environmental protection.
CONSUMER JUSTICE

“Privacy, access to redress for fraud and abuse, realistic and feasible protection from ID theft, right to representation for damages in cases of harm.”

Woman, age 65–74, Hood River County, Hispanic/Latina/x

“To ensure there is a process for consumers to be treated fairly and that there is oversight regarding complaints of injustice.”

Man, 30–44, Multnomah County, Black or African American

“We should try treating consumers with more fairness and respect.”

Man and transgender, age 18–29, Lincoln County, Hispanic/Latino/x
CONSUMER JUSTICE

When asked about consumer justice, keywords and concepts at the tops of Oregonians’ minds include:

- **accountability**; legal and governmental protection from exploitative pricing or sales strategies; **fairness**; **rights**; good customer service; **freedom from fraud**; feeling safe;

- compensation; class-action lawsuits; **product integrity**; environmental protection; and the **right to know product content and production processes**
SUGGESTED IMPROVEMENTS

Proposed suggestions for improving consumer protections and consumer justice were similar.

- Promoting public education on available consumer-protection services
- Increasing the number of consumer protection services (e.g., reporting channels)
- Free legal services
- Data privacy
### Unfair and/or Illegal Treatment

Have you experienced any in the following consumer areas in the past 12 months?

<table>
<thead>
<tr>
<th>Area</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scams/Fraud</td>
<td>24%</td>
</tr>
<tr>
<td>Grocery, food, and beverage</td>
<td>23%</td>
</tr>
<tr>
<td>Telecommunications</td>
<td>17%</td>
</tr>
<tr>
<td>Debt collection</td>
<td>12%</td>
</tr>
<tr>
<td>Insurance</td>
<td>11%</td>
</tr>
<tr>
<td>Auto repairs</td>
<td>8%</td>
</tr>
<tr>
<td>Auto purchasing, loans, and interest rates</td>
<td>7%</td>
</tr>
<tr>
<td>Construction companies/contractors</td>
<td>5%</td>
</tr>
<tr>
<td>Student loans</td>
<td>5%</td>
</tr>
<tr>
<td>Towing</td>
<td>5%</td>
</tr>
</tbody>
</table>

Other [open]: 5%; Don’t know: 8%; No/Does Not Apply: 36%
ACCESS TO LEGAL REPRESENTATION OR LEGAL COUNSEL

Would it have helped to resolve or avoid the unfair and/or illegal treatment(s) experienced?

- Yes: 25.3%
- No: 27.3%
- Maybe: 37.4%
- Don't know: 10.1%
ONLINE AGREEMENTS OR TERMS AND CONDITIONS

How often do you read AND understand when signing up for online accounts, services, or purchases?

- 31% Always or often
- 30% Sometimes
- 37% Not often or never
HIGH-INTEREST INSTALLMENT LOANS OR LINES OF CREDIT

15% of consumers reported having used these while living in the state.

Of the Oregonians that provided information on the company they used for these services, 32 specifically named Rent-A-Bank operations operating in the state:

- 11 - OPPLOANS
- 9 - CHECK’N’GO
- 8 - CASHNET USA
- 2 - CHOICE CASH
- 2 - ELEVATE’S RISE
INDIVIDUALS AND GOVERNMENT AGENCIES TO BE ABLE TO HOLD COMPANIES ACCOUNTABLE

- Yes: 76%
- Maybe: 17%
- Don't know: 4%

Oregonians 55 and older, those with some college experience, and those with no school-aged children in the household are even more likely to say yes.*

*No group is meaningfully more likely to say that they should not be able to do so.
CLASS ACTION LAWSUITS

Do you believe they help consumers hold companies accountable?

- Yes: 44%
- No: 43%
- Maybe: 7%
- Don’t know: 6%

Those respondents ages 30-44, urban residents, BIPOC Oregonians, and those with school-aged children in the household are the most confident in the efficacy class-action lawsuits.
DESIRABLE CONSUMER RESOURCES

Assuming available in your preferred language, what kinds of consumer resources would you find helpful?

- **Cost-free legal counsel or services** (54%)
- **Know your rights online education or training** (53%)
- **Mobile app to access consumer rights information and resources** (42%)
- **Know your rights in-person education and training (local and regionally)** (32%)
- **Advocacy opportunities to change/create laws** (30%)
- **Consumer Town Halls on particular topic areas (e.g., car purchasing, data privacy)** (19%)

Other [open]: 4%; Don’t know: 9%; None/Not Applicable: 8%
DO YOU HAVE ANY QUESTIONS OR INTERESTED IN FULL FINDINGS?

Click here to reach out