



Oregon Consumer Justice

# CONSUMER SURVEY KEY FINDINGS

MARCH 2023

Preliminary Research in Partnership  
with Oregon Values and Beliefs Center

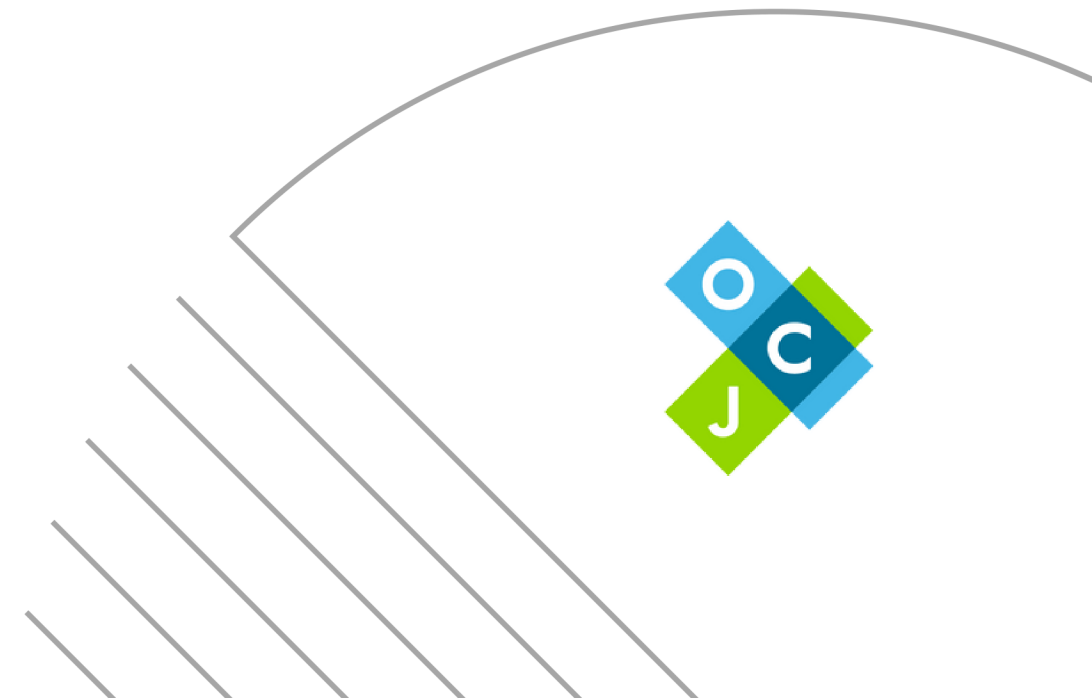


# PROJECT INTRODUCTION

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  $\pm 1.95$ . 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



FREE LEGAL  
SERVICES



INCREASING THE NUMBER OF  
CONSUMER PROTECTION SERVICES  
(E.G., REPORTING CHANNELS)



DATA PRIVACY



# UNFAIR AND/OR ILLEGAL TREATMENT

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

Scams/Fraud	24%	Auto repairs	8%
Grocery, food, and beverage	23%	Auto purchasing, loans, and interest rates	7%
Telecommunications	17%	Construction companies/contractors	5%
Debt collection	12%	Student loans	5%
Insurance	11%	Towing	5%

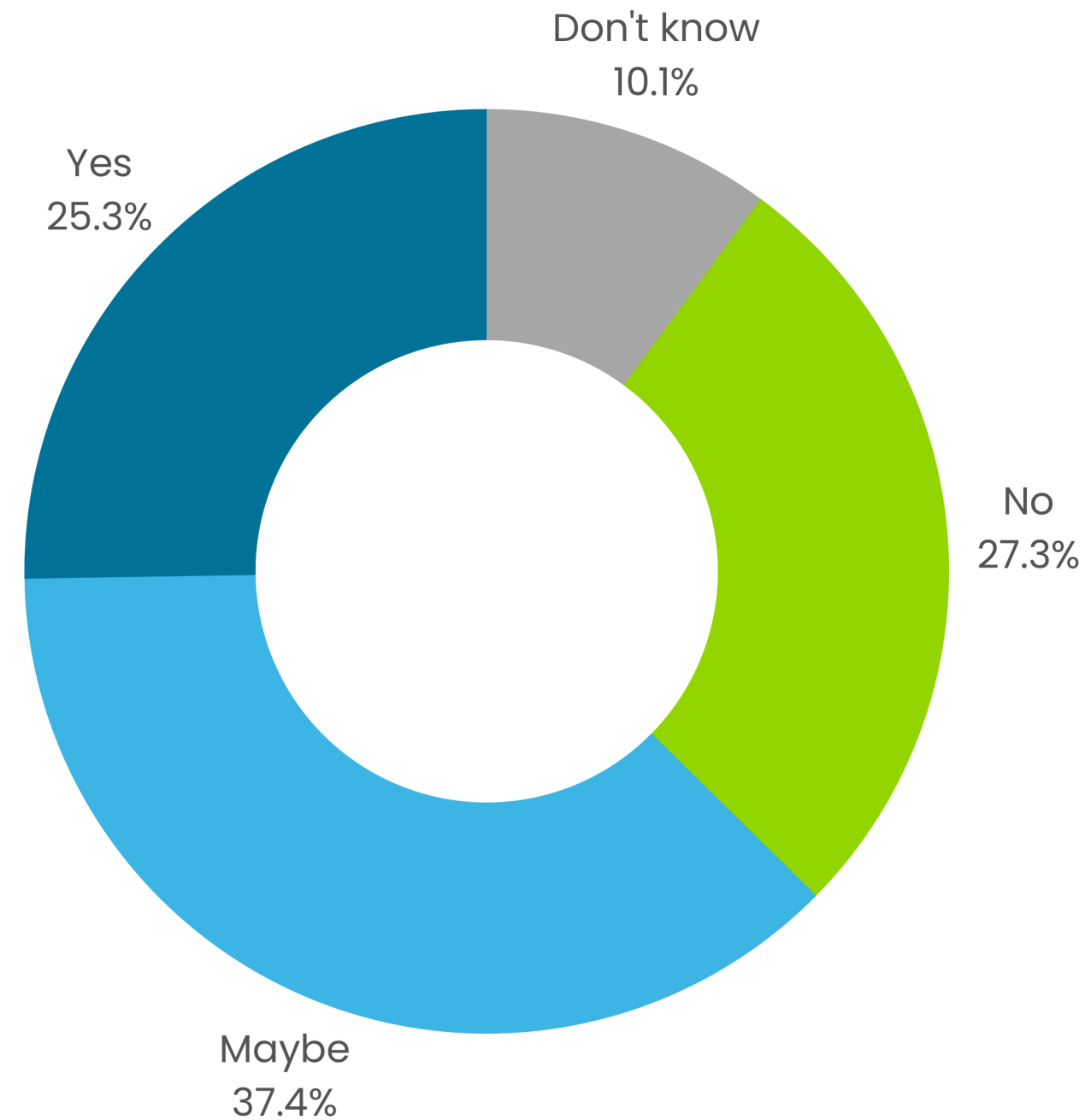
Other [open]: 6%; Don't know: 8%; No/Does Not Apply: 36%



# ACCESS TO LEGAL REPRESENTATION OR LEGAL COUNSEL



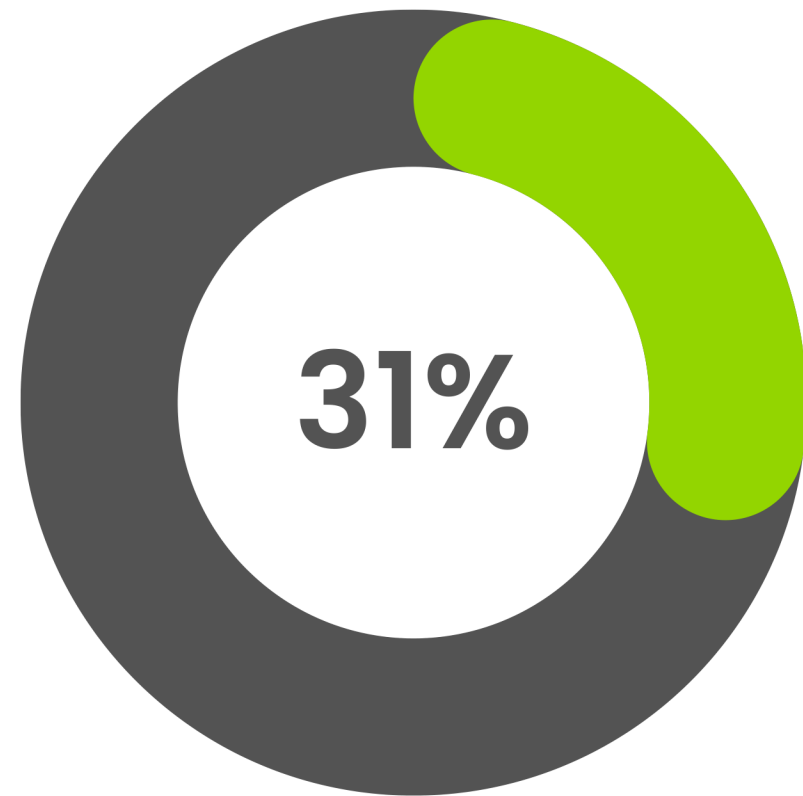
Would it have helped to resolve or avoid the unfair and/or illegal treatment(s) experienced?



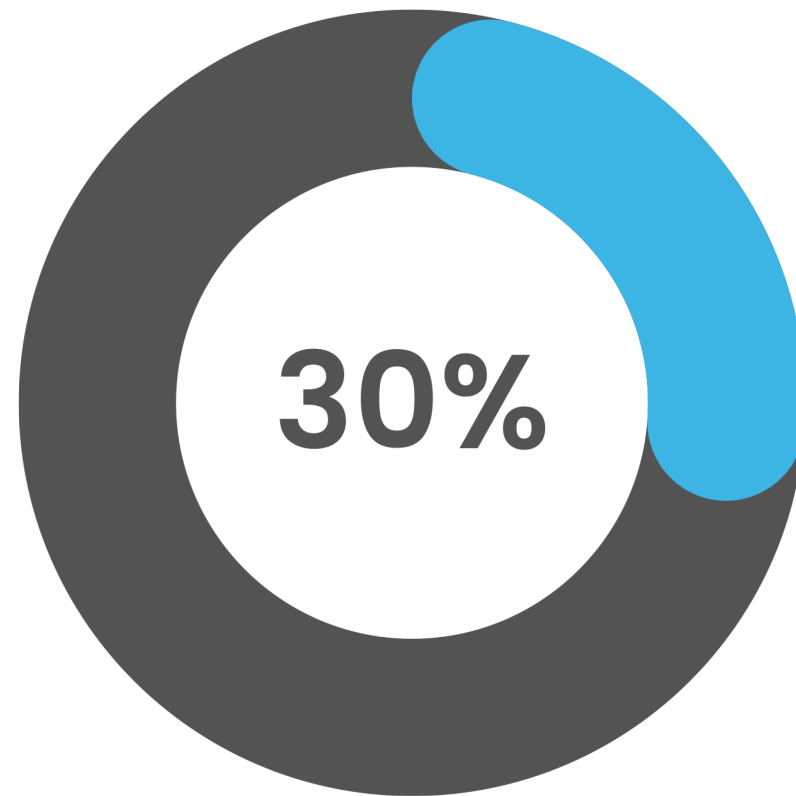
# ONLINE AGREEMENTS OR TERMS AND CONDITIONS



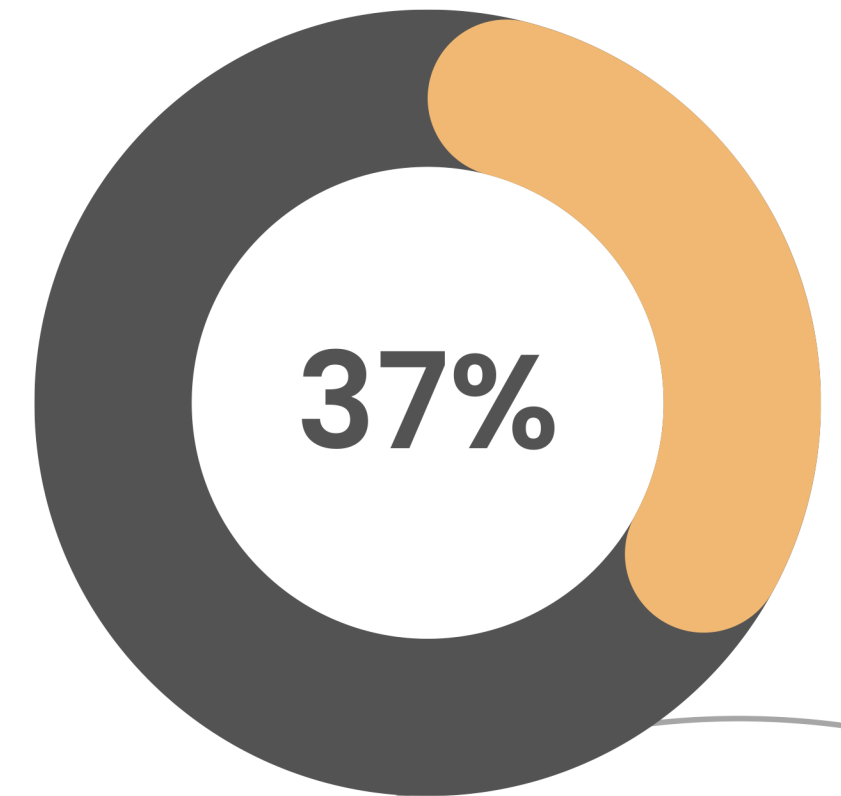
How often do you read AND understand when signing up for online accounts, services, or purchases?



ALWAYS OR OFTEN



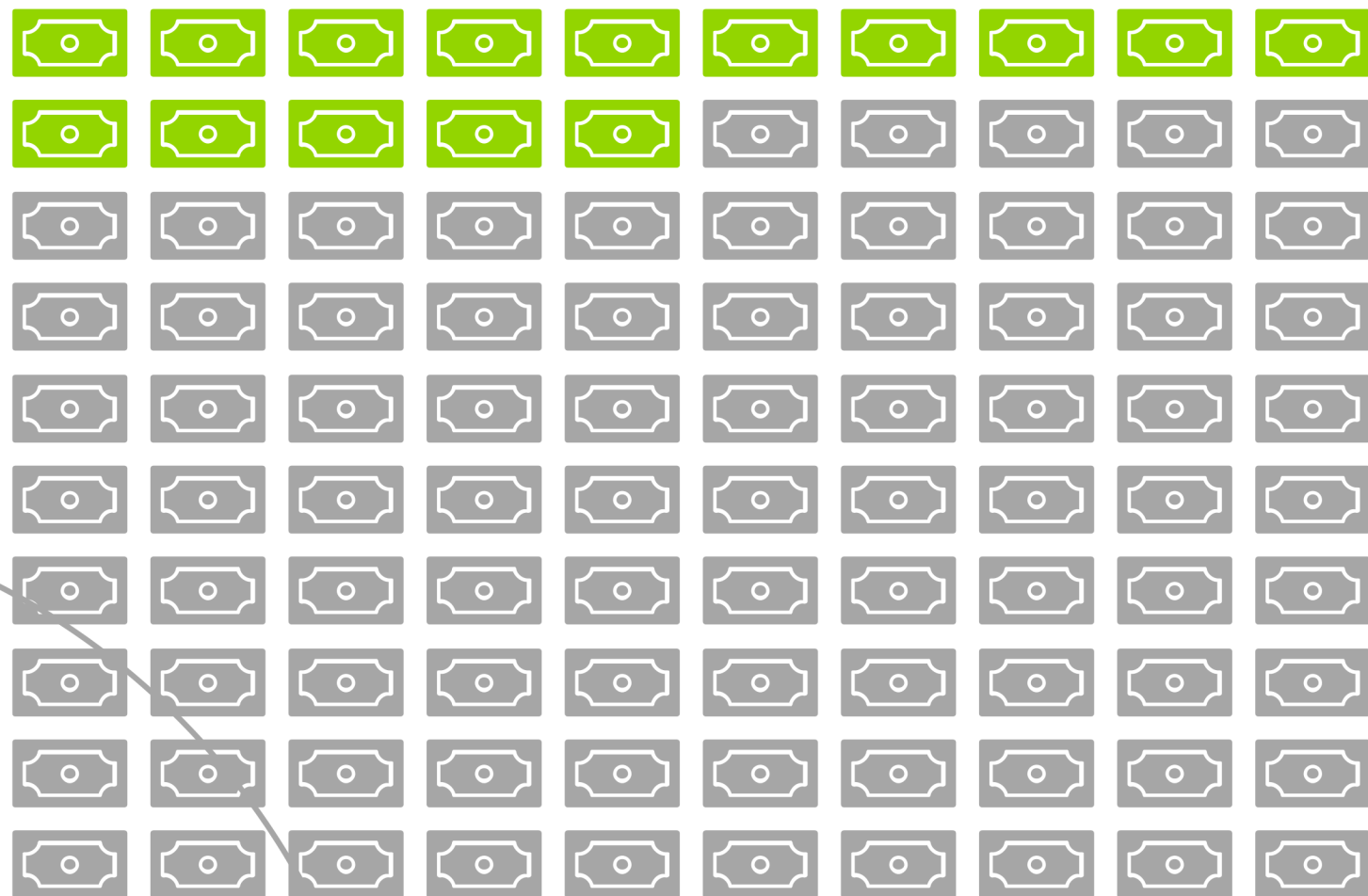
SOMETIMES



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

2 - CHOICE CASH

9 - CHECK'N'GO

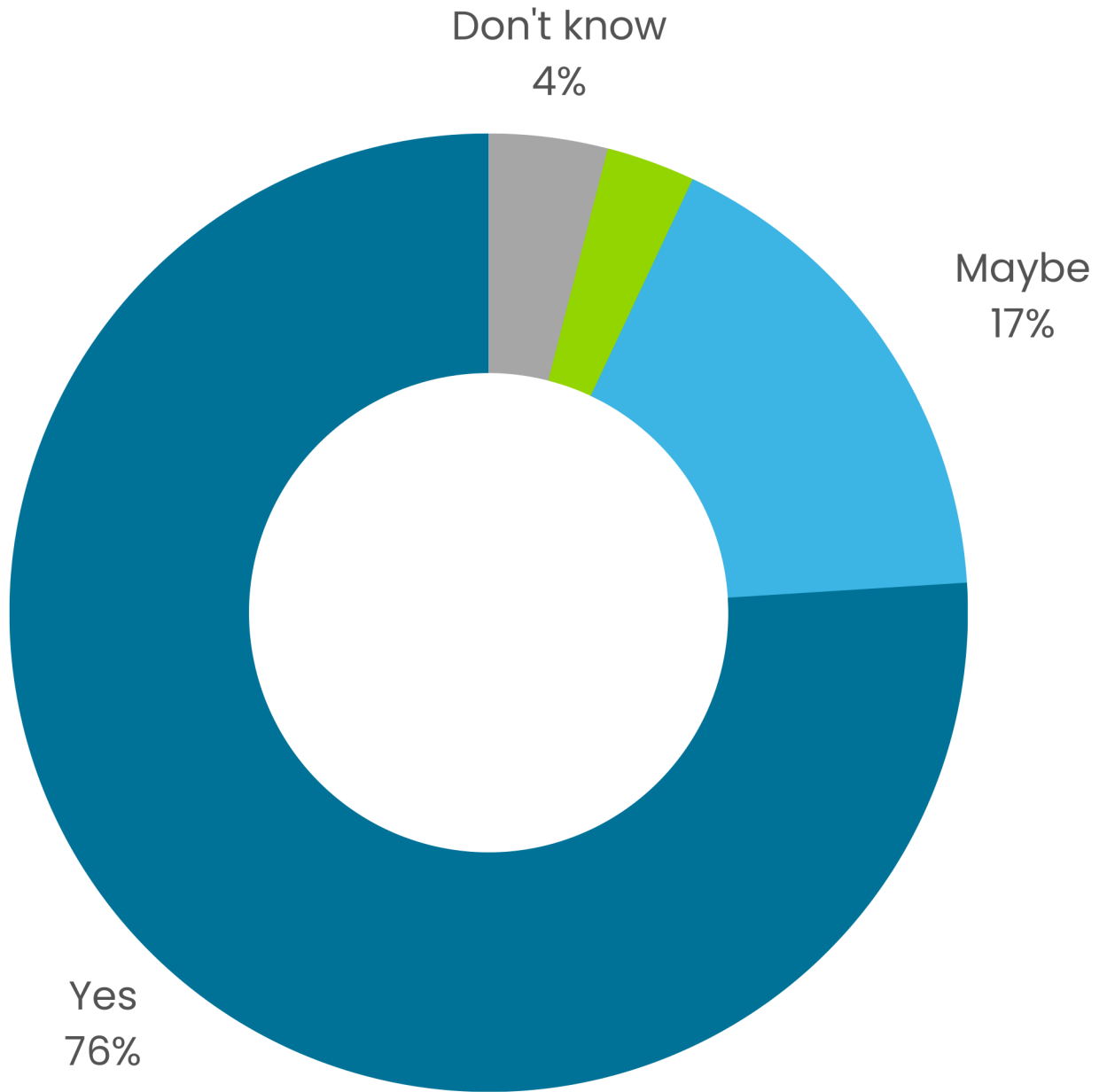
2 - ELEVATE'S RISE

8 - CASHNET USA





# INDIVIDUALS AND GOVERNMENT AGENCIES TO BE ABLE TO HOLD COMPANIES ACCOUNTABLE



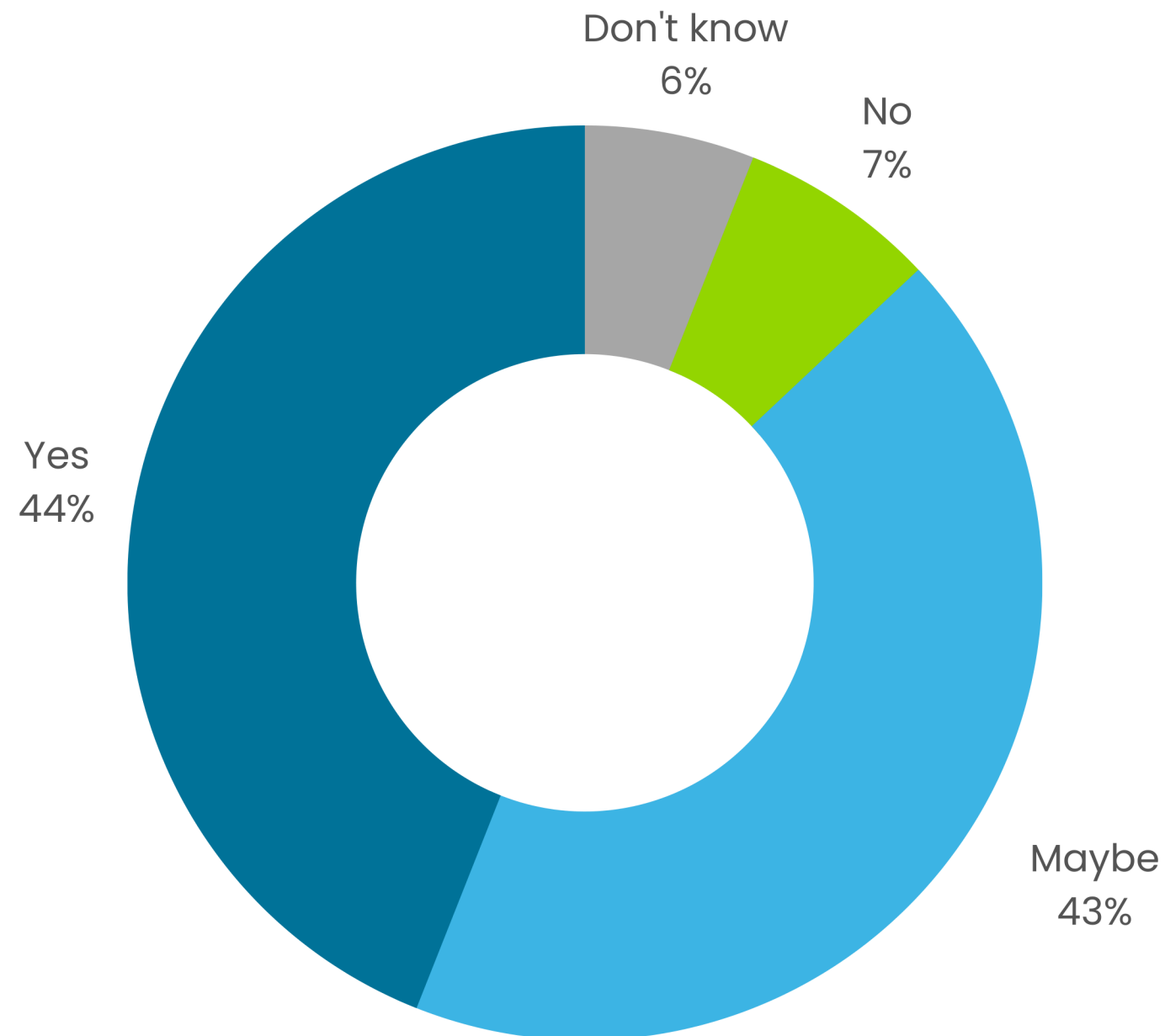
Oregonians 55 and older, those with some college experience, and those with no school-aged children in the household are even more likely to say yes.\*

\*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?

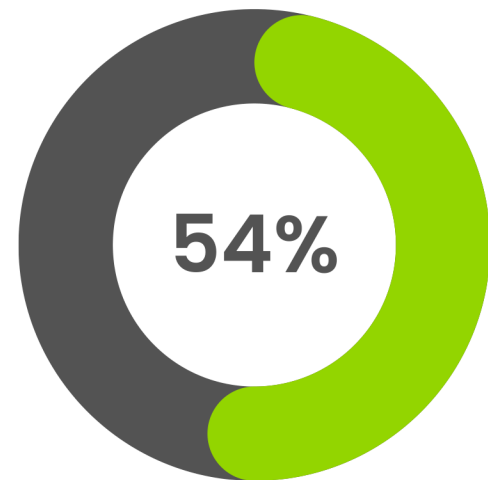


Those respondents ages 30-44, urban residents, BIPOC Oregonians, and those with school-aged children in the household are the most confident in the efficacy class-action lawsuits.

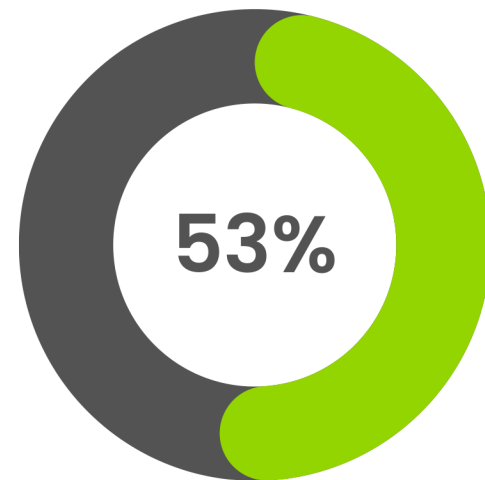
# DESIRED CONSUMER RESOURCES



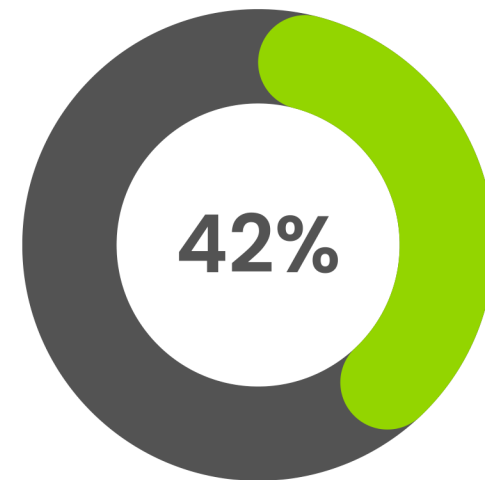
Assuming available in your preferred language,  
what kinds of consumer resources would you find helpful?



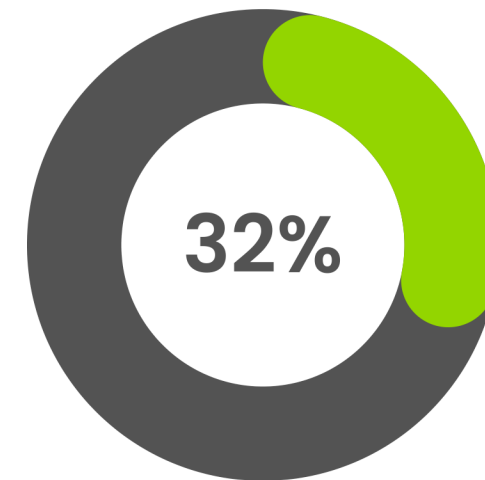
Cost-free legal  
counsel or  
services



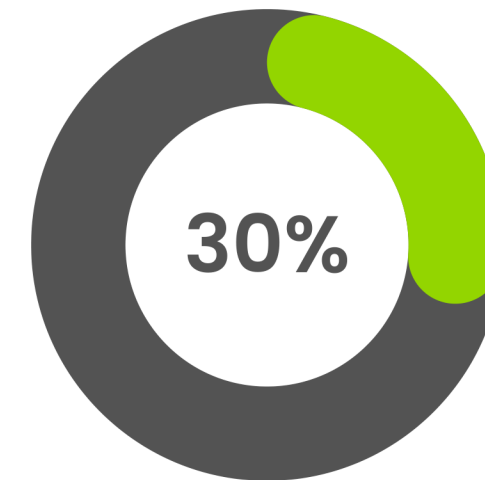
Know your  
rights online  
education or  
training



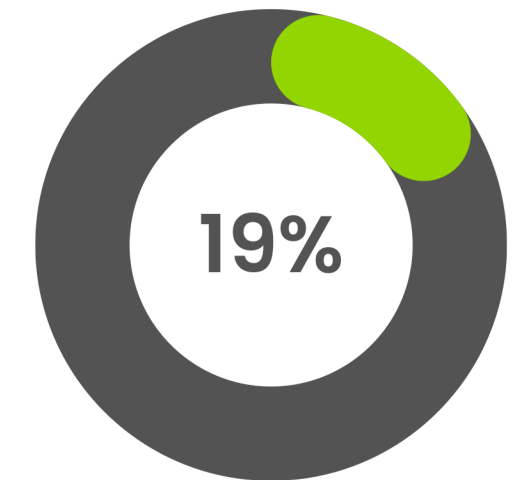
Mobile app to  
access  
consumer  
rights  
information  
and resources



Know your  
rights in-  
person  
education and  
training  
(local and  
regionally)



Advocacy  
opportunities  
to change/  
create laws



Consumer  
Town Halls on  
particular topic  
areas (e.g., car  
purchasing,  
data privacy)

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](#)