



Strategic Plan

2024–2026



Oregon
Consumer
Justice



Unfair debt collection practices. Predatory auto lending. One-sided agreements and fine print that limits consumer rights.

These are just some of the consumer challenges that Oregonians across the state highlighted in listening sessions and statewide surveys conducted by Oregon Consumer Justice. At neighborhood associations, community centers, and online, we have heard that the deck is too often stacked against consumers—and those of us who bad actors hurt often aren't aware of the consequences until it is too late. Or worse yet, we are aware, but justice remains out of reach.

Consumers should not have to face these challenges alone.

Oregon Consumer Justice was created to reimagine what is possible for consumers and disrupt harmful business practices to hold bad actors and flawed systems accountable, all while building a movement for consumer justice.

We've done the heavy lifting to build an organization with the knowledge, capacity, and relationships to bolster this movement. And through early wins and engagement with our partners and the community, we've developed a clear vision to guide our work. For OCJ to grow and meet Oregon consumers' needs, we need a strategic plan communicating our vision and outlining the path to achieving it in the years ahead.

The foundation of OCJ's strategic plan is rooted in OCJ's vision, values, and guiding principles, and it reaffirms our organization's mission: to organize, advocate, and support 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.

Over the past several months, the OCJ team has reflected on our mission to develop specific strategic objectives to guide our goal-setting and work plans. The result is a plan that sets us on a clear path, providing alignment across the entire enterprise. We have outlined the actionable steps necessary to achieve positive outcomes for Oregon consumers, including measurable impact, strong relationships, trusted leadership, and a human-centered culture.

As an organization created by a landmark legal case and centered on the needs of community, we prioritize transparency and accountability in everything we do. This strategic plan invites you to join us in this work, to hold us accountable for progress, and to partner with us to affect transformative change.

Together with our partners and the people of Oregon, we are building a justice movement actively looking out for and strengthening the interests of consumers and communities across the state. Together, we are putting people first.



A handwritten signature in black ink, appearing to read 'Jagjit Nagra'.

JAGJIT NAGRA
EXECUTIVE DIRECTOR



A handwritten signature in black ink, appearing to read 'Se-Ah-Dom Edmo'.

SE-AH-DOM EDMO
BOARD CHAIR

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Our Story

Who We Are

Oregon Consumer Justice (OCJ) is taking a people-centered approach to protect and expand the rights of consumers across Oregon. We strengthen and safeguard Oregon consumers' rights through policy and advocacy, community engagement, and the law. We collaborate with community partners, organizations, lawmakers, elected officials, and the legal community to advance our mission for Oregon consumers.

Our Approach

OCJ's community-led policy and advocacy and community engagement programming, in concert with our legal pursuits, creates a path to transform Oregon's consumer landscape to one where we all can experience good health, joy, and economic opportunities.

We know that consumer issues are wide-ranging. They cover nearly all aspects of life and cause significant harm to individuals and communities across Oregon. From renting or purchasing a home or buying a car to taking out a loan or making an insurance claim—we deserve to feel confident and trust that every transaction we make is safe.

Decades-old policies and practices have put business interests ahead of Oregonians', and the services and financial products we rely on—like loans, warranties, and credit cards—aren't set up to support those using them. We know that racism is ingrained in all our systems—including banks and financial institutions—and continues to contribute to deep disparities in wealth, benefiting white people and driving inequities that significantly harm communities of color.

We are dedicated to elevating Oregonians' voices and lived experiences through engagement and relationships statewide to advance a more just and equitable Oregon.

Vision

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

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.



Values

At Oregon Consumer Justice, we value equity, abundance, interconnection, integrity, trust, and courage. These are the fundamental beliefs of our organization with the following definitions:

- **Equity**

Equity is the foundation of justice and liberation. Equity ensures all people have just and inclusive access to all they need to participate in society and reach their full potential.

- **Abundance**

Abundance means acting in the knowledge that there is plenty to go around. Abundance is realized when everyone has their essential needs met and can fully live with dignity.

- **Interconnection**

We are strengthened when we embrace 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.

Guiding Principles

Regardless of changes in our goals, strategies, or programs, these guiding principles orient our approach to this work:

- We know that inequities based on social, racial, gender, ability, economic, and environmental characteristics are baked into every social, political, and economic system. While recognizing that we must work within oppressive and harmful systems, we are committed to the work required to achieve equity.
- We recognize that we are surrounded by abundance and work to ensure all Oregonians can share in this abundance.
- We center people and communities most impacted by predatory practices. We trust the wisdom of communities and elevate and support community leaders and community-led strategies to access power and resources.
- We recognize that trust is earned. We strive to build authentic relationships with partners and communities. We commit to addressing the inevitable conflicts that will arise in justice work.
- We focus our efforts throughout all of Oregon. We are accountable for our outcomes and aspire to be an example to other states and nationally.
- We reimagine what's possible, disrupt harmful business practices to hold bad actors and flawed systems accountable, and build consumer power.

Strategic Objectives

OCJ's strategic objectives are rooted in our primary areas of impact and reflect the ways in which we live and advance our vision, mission, values, and guiding principles.

Policy and Advocacy

We advocate for pro-consumer policies and an equitable marketplace by centering communities most impacted by predatory practices and supporting community-led strategies.

Legal Solutions

We safeguard consumer rights, expand access to justice, strengthen the consumer legal community, and fight for legal rulings that improve consumer outcomes.

Community Engagement

We provide Oregonians with tools and information to exercise their consumer rights. We directly engage our communities to understand their experiences and insights and responsively develop the resources that support them in protecting themselves.

Culture

We are creating an organizational culture where all people flourish by fostering resilience and supporting growth.



Where We Will Focus

Consumer justice is the freedom for all to thrive and equitably share in our abundant resources.

Consumer justice issues are vast and touch nearly all aspects of life for Oregonians. We have worked thoughtfully to engage with community partners and organizations, lawmakers, the legal community, and Oregon consumers to identify the most crucial areas of need, impact, and existing efforts to address consumer-related issues. We recognize that advocates are doing incredible work in some consumer areas to seek justice and support impacted individuals and communities. However, there is less representation or organizational leadership in other areas, and many critical issues lack the same visibility or awareness.

Based on our research, assessments, and input from partners and Oregonians alike, we have created a list of Priority Areas that includes the consumer issues we will focus on for 2024-2026.

Priority Issue Areas:

- Auto
- Debt
- Insurance
- Emergent issues and opportunities

Further, OCJ is committed to advocating for a private right of action in our consumer laws and seeing an end to forced arbitration and class waivers that limit consumers' ability to seek justice. We will pursue these commitments in core consumer issues. By integrating these focuses into our broader efforts through policy and advocacy, legal avenues, and community education, we are taking essential steps to realize consumer justice in Oregon.

Outcomes and Implementation

As part of the strategic planning process, OCJ staff established four outcomes that the organization will pursue to advance our 2024–2026 strategic objectives. These outcomes consider that many of our strategic objectives reach across the organization and overlap both our teams and areas of work.

- **Measurable Impact**

More people in Oregon will have access to justice, higher confidence as consumers, and better legal protection from predatory practices and bad actors. We will have data and evidence to illustrate these impacts.

- **Strong Relationships**

OCJ’s work will be shaped and enriched by our deep, trusting relationships with our partners and their organizations. This collaboration reinforces that the results we achieve will directly meet the needs of the communities we work with and positively impact their lives.

We intentionally establish accountability and transparency by internally defining the timeframe and responsible parties for each of our strategic objectives. This approach reinforces that these strategic objectives are not simply words on a page but tangible actions and outcomes that we will pursue in every aspect of our work, including in our workplans, budgeting process, and staff performance reviews. These efforts include developing objectives and key results, and tracking and updating them over time as needed to measure our progress.

- **Trusted Leadership**

OCJ will be a trusted organization that communities, consumers, legal professionals, and others look to for leadership and collaboration in consumer protection, education, and advocacy.

- **Human-centered Culture**

OCJ’s organizational culture will focus on a human-centered approach that prioritizes the well-being and development of everyone involved. It will be founded on shared values that guide our interactions and decision-making processes. This culture will foster collaboration, respect, and a sense of community, driving us toward collective success.

We welcome and encourage consumers, advocates, and our community partners to stay in conversation with us and hold us accountable to our commitments as we advance consumer justice throughout Oregon.

Appendix A: Strategic Planning Journey

“Putting people first” defines OCJ’s values and approach to the work. More than a tagline, it is a commitment that is woven intentionally throughout the organization. To fulfill this commitment, this strategic plan was informed by extensive direct engagement with consumers so that the framework guiding OCJ from 2024-2026 would reflect the priorities and needs of Oregon’s communities. A critical element in building authenticity and relationships with the communities an organization serves is to ensure that it consistently lives its values through its internal makeup and practices. Centering our value of interconnection, OCJ worked with Espousal Strategies to conduct in-depth, collaborative engagement opportunities with OCJ staff so that all voices were heard and reflected in the strategic planning process. By creating opportunities for direct input, OCJ staff and Oregon consumers can see themselves reflected in our priorities and the strategic objectives that will guide our work between 2024 and 2026.

Foundation Setting

AUGUST 2022 – FEBRUARY 2023

OCJ engaged in an intentional process guided by the needs of Oregon consumers to establish the organization’s mission, vision, values, and guiding principles. These foundational elements underpin how OCJ approaches our work, including how we determine our priorities and how we show up in community.

External Engagement

JULY 2021 – MARCH 2023

As part of the organization’s commitment to being responsive to community, OCJ has conducted extensive engagement efforts with our community partners, organizations, and Oregon consumers to understand the most critical consumer issues and needs. These various and valuable inputs help OCJ to understand areas of focus for the organization, existing efforts and potential opportunities for collaboration, and which consumer issues should be prioritized now and in the future. Our external engagement activities included a series of listening sessions and ongoing bi-annual representative statewide surveys to gather information directly from Oregon consumers.

In the external engagement conducted by OCJ, four top-line themes emerged as opportunities to address consumer harm.

1. Barriers to awareness and accessing knowledge
2. Assorted and omnipresent potential consumer harms
3. Challenges in the complaints and enforcement processes
4. Representation through legal services and advocacy

Initiation of Strategic Planning Process

OCTOBER 2023

The OCJ leadership team met with Espousal Strategies to discuss and map out the approach to the strategic planning process and subsequent touchpoints with the Strategic Planning Committee, OCJ staff, and the OCJ Board.

To help guide the strategic planning process, OCJ established a Strategic Planning Committee made up of staff representing departments and perspectives across the organization:

- Executive Director
- Associate Director
- Communications Director
- Director of Executive Office Operations
- Advocacy Cohort Lead
- Director of Finance and Administration
- Legal Director, OCJ Law
- Trial and Litigation Paralegal, OCJ Law

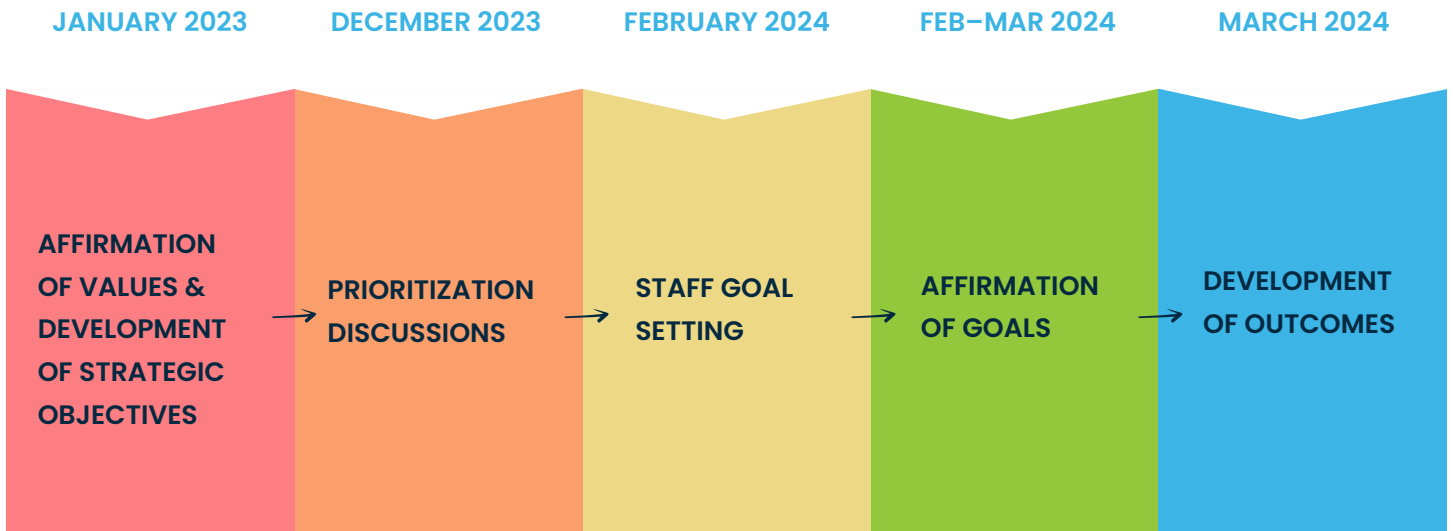
Leadership Interviews

OCTOBER 2023

Each OCJ's Leadership Team member met with Espousal Strategies for individual discussions focused on OCJ's culture, decision-making processes, values and priorities, team coordination, challenges, and opportunities. Feedback was kept anonymous and aggregated into key themes and takeaways that were shared with the Strategic Planning Committee at the first Strategic Planning Workshop. These conversations provided vital context that guided the strategic planning process approach, resulting in a valuable opportunity for the OCJ team to come together and align on a vision for the next few years.

Workshops with the Strategic Planning Committee:

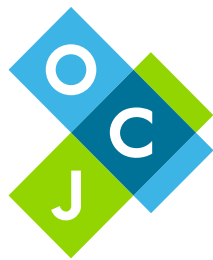
A series of workshops accounted for the major components of the strategic planning process. They focused on the following key steps:



Implementation

MAY 2024 – DECEMBER 2026

OCJ is committed to advancing the strategic objectives to realize the outcomes established in this strategic plan and establishing measures to ensure accountability and transparency. To this effect, our identified strategic objectives are being integrated into staff workplans and informing our budgeting process. By taking these steps, we are weaving our objectives into all of OCJ’s structures and work.



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