## Oregon Consumer Justice Expanding and protecting the rights of Oregon consumers.

Chris Coughlin, Policy Director coughlin@ocj.org | 503-312-8178



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.



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



Oregon Consumer Justice

### **Our Values**

At OCJ, we value **equity**, **abundance**, **interconnection**, **integrity**, **trust**, and **courage**.



### No matter where you live in Oregon,

#### you're a consumer.



Oregon Consumer Justice

# Our work is organized across three impact areas:

- Policy and Advocacy
- Community Engagement
- Legal Solutions



**Our Strategic Objectives** 

## We prioritize our work across these consumer issue areas:

- Auto
- Debt
- Insurance

- Emergent issues and opportunities
- Enforcement actions



**Our Priority Issues** 

## Statewide Consumer Survey

Understanding how consumer issues are experienced throughout Oregon

- Four surveys conducted, beginning in Spring 2023.
- 7,355 responses to date, gathering insights on relevant and emerging issues.
- Research done in partnership with Oregon
  Values & Beliefs Center, that manage a online public opinion panel.



Statewide Consumer Survey

Explore and understand the insights by demographic sub-groups

- Demographic breakdowns include gender, age, race/ethnicity, education, urban/rural, area, income, and whether there are children in the household.
  - In addition, for open-ended questions, direct quotes from Oregonians give us valuable insights about their thoughts and experiences.



## Consumer Confidence Comics

Fun and engaging free comics to boost knowledge, confidence, and know-how about common consumer challenges.

- Issue No. 1: Purchasing a Used Car (Spring 2024)
- Issue No. 2: Dealing with Debt Collection (Winter 2024/25)
- Issue No. 3–Coming late Spring 2025



#### **OCJ's Team at the Capitol**







Chris Coughlin (she/her) Policy Director ccoughlin@ocj.org Angela Donley (she/her) Policy Analyst adonley@ocj.org Megan Quintrell (they/them) Advocacy Cohort Lead mquintrell@ocj.org



#### **Our 2025 Legislative Priorities**



SB 174

Strengthen Consumer Protections in Oregon's Insurance Industry



SB 605

End Credit Reporting on Medical Debt



HB 3178

Eliminate Uncertainty About Car Buying Costs



#### HB 2561

Opt Oregon Out of Predatory Interest Rates

Oregon Consumer Justice Policy Agenda



## Other topics coming up this session

- Keep online payday loans out of Oregon (Opposing HB 2131/SB 481)
- Rein in utility costs
- Extend Right to Repair to wheelchairs
- End surprise bills for ground ambulances
- Eliminate junk medical fees
- End predatory pricing for prison phone calls
- Strengthen consumer rights to file complaints about contractors
- Establish consumer protection in solar sales
- Address predatory towing practices



## When faced with tough times or big purchases as consumers, all of us deserve to have our rights protected,

#### no exceptions.



**Oregon Consumer Justice** 

Together, we're building the future we deserve. Thank you!

## Stay connected! ocj.org/newsletter



