University of Oregon Consumer Protection Research Grant Mid-Year Report:
Grants Disbursed During the 2026-2027 Cycle

This Report provides a summary of the projects funded in the 2026-2027 grant cycle. The Committee awarded $205,910 in grants to eight projects, led by both faculty and graduate students.

Funding and progress on these projects are at an early stage. Consequently, the summaries below are excerpts from the grantees' initial proposal. These grantees will provide progress updates in January 2027 and final reports upon the conclusion of the grant, typically June 2027.

Faculty Awards

1. The Impact of US Wildfires on Oregon Homeowners Insurance Access and Prices

University of Oregon

Laura Bakkensen, Mikesell Professor, Dept. of Economics, College of Arts and Sciences
Keaton Miller, Associate Professor, Dept. of Economics, College of Arts and Sciences
Ed Rubin, Assistant Professor, Dept. of Economics, College of Arts and Sciences

Grant funding: $34,850

Abstract:

Science is clear: anthropogenic climate change threatens the quality of life of humans throughout the world. Changes to climate both locally and globally will affect crop yields, migration, conflict, and the global economy. A key mechanism through which climate change will impact Oregon households is through homeowners' insurance markets. As climate change affects the frequency and severity of natural disasters such as storms and wildfires, home and property insurance companies are faced with (a) estimating the changes in household-level risk and (b) setting prices to account for those risks to maintain insurer solvency. In essence, the insurance channel is one dimension through which Oregon homeowners and other property owners will be forced to bear at least some of burden of any increased risk of wildfires or other disasters. At the same time, however, regulations at the state and federal level impact the extent to which insurance companies can individually price insurance for properties. The web of potential risks and regulations makes it difficult to understand what insurance costs Oregonians may expect to pay in the future and could impact insurance availability and affordability. Indeed, a December 2024 staff report for the U.S. Senate Budget Committee documented in that hundreds of U.S. counties, non-renewal rates have tripled since 2018, leaving millions of policyholders dropped by insurers even where no disaster has yet occurred.

Analyzing these issues will require looking within Oregon's borders and beyond, as insurance companies balance and diversify their risk portfolios across geographies, and differential state-level regulation can decouple premium rates from underlying risk. In particular, recent research has shown that, in the wake of a disaster event, insurance companies may increase premiums both in the disaster-affected area as well as in non-affected areas, and even in other states, in order to recoup disaster losses (Oh et al., Forthcoming). This means that homeowners in Oregon may face a double burden of increasing wildfire risk: both through increasing wildfire risk in Oregon itself as well as the need for insurers facing substantial losses in other states---for example from the recent devastating wildfires in California---to recoup their expenses. Grounded in economic theory including environmental economics and industrial organization, the research team will therefore analyze patterns of coverage, competition, and pricing across the U.S. to gain as much insight as possible for Oregon consumers.

One key limitation in examining the insurance market is data: homeowners insurance data is notoriously difficult for researchers to access, inhibiting research in this critical area. Existing data are typically limited by either aggregation to the county-level or lacks important data on related correlates, e.g., coverage, disaster risk, and other key metrics, critical for analysis. We propose to conduct an analysis of the impact of US wildfires on homeowners' insurance policy prices using the "McDash" database of mortgages and insurance in the United States. This dataset is highly regarded among researchers. It contains comprehensive loan-level data with affiliated homeowners insurance information including premiums and coverage over time for more than 240 million historical observations and 35 million current active mortgages.

The primary beneficiaries of this research will be Oregon consumers, particularly homeowners. The findings will also be of direct interest to state legislators, the Oregon Department of Environmental Quality, consumer advocacy groups, and the public. This project squarely addresses the Oregon Consumer Justice's third area of focus, insurance. We will focus on access and pricing, as the margins which have the most direct consumer protection implications: they can leave households without access to essential risk-sharing mechanisms and undermine financial security as well as stability of the housing market.

This 1.5 year project will begin in summer or fall of 2026. They propose to conduct an analysis of the impact of US wildfires on homeowners' insurance policy prices using the "McDash" database of mortgages and insurance in the United States. This dataset is highly regarded among researchers. It contains comprehensive loan-level data with affiliated homeowners insurance information including premiums and coverage over time for more than 240 million historical observations and 35 million current active mortgages.

Dissemination includes a policy brief summarizing the key findings, a public presentation for interested stakeholders, media outreach through FORCE's website, *The Oregonian*, and regional newspapers to ensure the public is informed.

Research team:

> Professor Bakkensen is the Director of the Master's Program in Economics. Her research specializes in the economics of natural disasters, climate change, and the U.S. housing market.
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> Professor Miller is the Director of Graduate Studies in Economics. He refers to himself as an industrial organization economist who studies interactions among firms, consumers, and the government to understand and improve others' lived experiences.
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> Professor Rubin is an academic expert in the environment, pollution, regulation, EPA, wildfires and smoke, energy, agriculture, statistics, machine learning and data science. Ed researches how human behavior—both individual and public policy—affects social equity and the health of the natural world.

2. Consumer Protection in Oregon Jails

University of Oregon

Kristen Bell, Associate Professor, Dept. Public Service and Policy, School of Law

Grant funding: $21,264

Abstract:

Although jails and prisons in Oregon are owned and operated by the public, most of the goods and services provided in Oregon's jails and prisons come from private companies. Across the country, research has found that private companies frequently engage in unfair and exploitative consumer practices in regard to incarcerated people. For example, some jails in Michigan and Colorado have stopped allowing in-person visits for family members. The jails permit only video visits that are provided by a private company which charges high per-minute rates and provides commissions ("kickbacks") to the jails for each visit.

Risks of exploitative consumer practices in jails and prisons have increased with the rise of mass incarceration and, over the last decade, with increased introduction of digital technology inside prisons and jails. For example, in recent years, most jails and prisons have begun providing incarcerated people the opportunity to use specialized tablets. The tablets (which sometimes have to be purchased) offer access to email, music, videos, and other content without allowing general access to the internet. The companies that contract with jails and prisons to provide these tablets charge incarcerated people prices that exceed market rates (e.g., $0.35 for an email), impose a number of hidden fees (e.g., a deposit of less than $20 into an incarcerated person's account carries a $3.50 fee), and provide commissions ("kickbacks") to prisons and jails.

In recent years, prisons and jails have also begun providing pre-paid debit cards rather than cash to individuals who are being released from custody. According to a 2024 article published in a leading law journal, "these cards may carry monthly fees, usage fees, and activation fees, as well

as impose fees to check the balance or to attempt a declined transaction. One company, JPay, is under a court order for charging unauthorized fees and repeatedly misrepresenting fee amounts." In a different case originating in Oregon, the Ninth Circuit found that the release card fees "changed the simple government function of returning confiscated money to a [formerly incarcerated person] into a venture in which the released [person's] money can be eroded or lost by the charge of profit-oriented fees." Nevertheless, research shows that "the pattern of unreasonable and unlawful fees on prison cards has persisted in the industry."

Incarcerated people are especially vulnerable to being economically exploited because they are literally captive consumers. Their access to information is highly limited, their communication with people outside the walls is highly regulated, and moreover, they have higher rates of mental illness and lower educational attainment relative to the general population. People incarcerated in jails are even more vulnerable than those incarcerated in prisons. Jails are individually managed by each county whereas prisons are managed by a centralized state agency (in Oregon, the agency is the Department of Corrections). The central state agency provides some degree of oversight, regulations, and policies to prisons across the state. That level of oversight and regulation is absent in county jails. Further, people in jail are awaiting trial or have been convicted and sentenced to terms less than one year, whereas people in prison have been sentenced to longer periods of time. Given the relatively shorter periods of time that people tend to spend in jails, the jail population is less likely to have the time, knowledge and skills to engage in prolonged self-advocacy regarding consumer issues in the facility.

This 1-year project will begin in summer or fall of 2026. The proposed research is designed to investigate consumer practices at Oregon jails in particular, the project is directed to benefit and protect Oregon consumers. They plan to create a printed report and/or a website with a data dashboard to clearly communicate the information that we gather across Oregon jails.

Dissemination includes presenting findings to various stakeholders such as organizations that advocate for incarcerated people and people returning home from jails (e.g.: Oregon Justice Resource Center and Sponsors), organizations that support governance of jails (e.g.: the Oregon State Sherrif's Association), and parties that advocate for fair consumer practices (e.g.: Oregon Department of Justice and Oregon Consumer Justice). The researcher will also arrange meetings with state legislators and various county commissioners to present findings and advocate for reform.

Research team:

> Professor Bell research leverages multiple disciplines to investigate sentencing and parole. In her publications, she explores the normative foundations of parole, conducts empirical analysis of parole decisions, and analyzes state constitutional law regarding parole statutes. Applying her parole expertise and philosophical training in ethics, Bell also collaborates with computer and data scientists in developing machine learning tools to improve equity in parole-release decisions.

3. Multi-level Marketing and Entrepreneurial Careers: A National Survey

University of Oregon

Innessa Colaiacovo, Associate Professor, Dept. of Management, Lundquist College of Business

Grant funding: $25,000

Abstract:

University of Oregon students are being directly targeted by a myriad of direct selling and multi-level marketing (MLM) opportunities. MLM involves “selling products to family and friends and recruiting others to do the same” (FTC, 2026). Existing evidence suggests that MLM opportunities promise substantial earnings to participants and often fall far short of these promises (Read, 2025). In 2024, the Federal Trade Commission found that across 70 MLMs for which income disclosure statements were available, most participants made less than $1,000 per year (Hobbs, 2024). In addition, some MLM businesses have been accused of being illegal pyramid schemes. While MLM is legal in the United States, pyramid schemes are not. Pyramid schemes are unsustainable, as participants’ compensation is based on recruiting new people into the organization (rather than retail sales), and eventually participants will exhaust their supply of new recruits. Discerning whether an opportunity is a legal MLM or a pyramid scheme is a complicated legal question beyond the scope of many consumers.

[W]hile MLM is a very old phenomenon, surprisingly little is known about its current prevalence or how new technologies and the cultural enthusiasm for entrepreneurship have shaped MLM’s modern incarnations. The Direct Selling Association estimates that 5.4 million Americans are engaged in direct selling and claims to have $34.7 billion in “retail sales.” (Direct Selling Association, 2025). However, there is no recent independent estimate of participation rates, nor does the Direct Selling Association publish average earnings for participants. The “retail sales” they estimate include sales to their own distributors (participants in the MLM), much of which is believed never to reach an end consumer (Read, 2025). There is no estimate of the number of people who have purchased an item sold by an MLM without themselves participating in the MLM.

There is also little evidence about what role MLM plays in the subsequent careers of its participants. Much of what we know about MLM’s impacts has emerged via legal settlements with individual MLMs, or been written by journalists, podcasters, consumer advocates, and former MLM participants (Fitzpatrick 1997; Fitzpatrick 2019; Jones 2011; Paulson 2023; Read 2025). Academic work is scarce (Pratt, 2000). What happens to the millions of former MLM participants, whether they consider MLM valuable work or entrepreneurial experience, and how MLM may have helped or hurt their careers is unknown.

This project seeks to fill this research gap, exploring why Oregon consumers join or purchase products from MLMs, how prevalent this phenomenon is within the state, and how that compares to MLM participation nationwide. This study will employ a mixed-methods approach, starting by interviewing former MLM participants locally in Oregon to explore why they joined and how

they view MLM's impact on their subsequent careers. This will be complemented with large-scale survey work to estimate the state-level prevalence of MLM participation and purchases (by gender), and how that compares to the prevalence in a national comparison sample.

This proposed project combines in-depth qualitative interviews with former Oregonian MLM participants to understand their motivations for participating in MLM and their perceptions of its impact on their careers with a large-scale survey to capture the size and scale of the MLM phenomenon and provide crucial context for the experience of the Oregon consumer.

These questions focus on first understanding the experience of MLM participants in Oregon. Participants will be recruited for thirty-minute interviews to better understand whether and how entrepreneurial rhetoric shaped their decision to join MLM, and their perceptions of its impact on their careers.

Participants will be recruited via Oregon-specific subreddits, online communities devoted to discussing MLMs, and the UO Insights Research Lab. This work will also inform the development of a large-scale survey to test the generalizability of the insights from the interviews.

Dissemination from this research will include producing a one-page fact sheet designed to help students spot a pyramid scheme, as well as a three-page case study of the direct selling industry. These will be disseminated to instructors in UO courses including "Launching New Ventures," "Lean Launchpad," and "Opportunity Analysis," which enroll approximately 600 students/year. We will also post these materials (along with the working paper) freely on the author's website and circulate to colleagues teaching similar courses at peer institutions.

To further disseminate these resources beyond the classroom, they will offer to partner with the Lundquist Center for Entrepreneurship, the Mohr Career Center, and the UO Center for Financial Wellness. These student-facing campus organizations are ideally suited to reach students thinking about entrepreneurship, career planning, or seeking supportive financial planning resources.

Researcher:

> Professor Colaiacovo specializes in entrepreneurship, innovation, and how early-stage ventures search for employees. She holds a PhD from Harvard Business School and teaches upper-division management courses at the UO campus.

4. Data Center Siting and Consumer Vulnerability

Oregon State University

Grant Jacobsen, Professor, Dept. of Economics, School of Public Policy
Betty Mittelstaedt, PhD Candidate, Dept. Energy and Environmental Policy, School of Public Policy

Grant funding: $21,752

Abstract:

Data centers have become a rapidly growing component of the U.S. economy, reflecting the expansion of generative artificial intelligence, cloud computing, and other digital services. Estimates indicate that spending on data centers in the United States exceeded $40 billion in 2025 (Chauhan, 2025), following recent years of double-digit growth. This surge in investment has made data centers one of most important and dynamic elements of the current economy and a significant new source of electricity demand, with implications for energy systems and surrounding communities.

This research proposes to investigate the geographic distribution of data centers in the United States and assess whether their locations are systematically correlated with community characteristics associated with consumer vulnerability. Using geocoded data on data center locations combined with publicly available sociodemographic information, the project will analyze whether data centers are more likely to be sited in communities with lower incomes, higher renter shares, higher energy burdens, more senior-aged residents, and other socioeconomic characteristics. The analysis is intended to identify patterns of exposure and provide descriptive evidence that can inform consumer protection discussions about the distributional implications of data center development. By documenting where data centers are located and the characteristics of the communities in which they operate, the research will contribute to understanding whether the expansion of digital infrastructure aligns with priorities related to consumer justice.

Data centers are an especially relevant topic to Oregon consumers because Oregon is a leading location for the siting of data centers due to its relatively low energy and land prices. For example, Eastern Oregon communities are expanding land availability and courting additional facilities as major firms continue to build in the region (Sierra, 2025). The proposed research will contribute to understanding the implication of policies under consideration that facilitate data center expansion in Oregon. By documenting where data centers tend to be located and the sociodemographic characteristics of nearby communities, the project will provide empirical context for evaluating the distributional implications of data center development in Oregon.

In terms of who will benefit, the proposed research will benefit residential electricity consumers --particularly low-income households, renters, and senior-aged households -- by providing evidence on whether data center siting is correlated with community characteristics associated

with heightened exposure to potential cost burdens, thereby informing consumer protection and equity-focused policy discussions. Consumer advocacy organizations are already raising concerns about the rapid expansion of data centers and which residential customers ultimately pay for power (Tomich, 2025). While data center development is likely to have an effect on residential electricity prices for many consumers across the country, it is likely to be strongest for those located closest to where data centers are developed due transmission congestion and line losses that fragment markets and drive variation in locational marginal prices.

This 1-year project will begin summer or fall of 2026. The objective of this research is to assess whether data center siting is systematically correlated with community characteristics associated with consumer vulnerability. The analysis will leverage a unique dataset on the location, size, and year of construction of data centers that was obtained by the PI based on an agreement with journalists at Business Insider who compiled the data during their investigation of the data center industry in the United States (Campbell and Beckler, 2025). These data will be combined with county-level data on consumer vulnerability drawn from the U.S. Department of Energy's Low-Income Energy Affordability Data (LEAD) Tool and the U.S. Census Bureau's American Community Survey (ACS) 5-year estimates. The LEAD Tool will provide county-level measures of energy burden and average household energy costs which directly reflect household exposure to energy-related expenses -- as well as data on income, race, and education. Additional sociodemographic covariates will be drawn from the ACS 5-year estimates, which provide county-level information on population characteristics including the age distribution (e.g. the share of residents aged 65 and older) and the share of renter-occupied households.

The results will be disseminated in several ways. The results would be a match for a presentation at an academic conference, such as the Workshop on Environmental Economics and Data Science, which is hosted annually in Portland and attended by academics, practitioners, and policymakers working in the energy sector in Oregon, or for other workshops, conferences, or seminars. Findings from the research will be summarized and shared with 1) the Oregon Citizens' Utility Board, which advocates for consumers' utility interests in Oregon; 2) the Oregon Public Utility Commission, which is the main regulatory body connected to energy in the Oregon aims to ensure that Oregonians have access to safe, reliable and fairly priced electricity; and 3) the Oregon Legislative Policy and Research Office, which conducts research to support Oregon lawmakers and the legislative process. Finally, the results would be submitted for a publication in an academic journal, which would benefit Oregon consumers by advancing the state of knowledge related to how data centers tend to be sited and their implications for different consumer groups.

Research team:

Professor Jacobsen's area of expertise is energy and environmental economics and its connection to public policy. His work has addressed topics related to renewable energy, energy efficiency, electricity pricing, air pollution, extraction of natural gas and oil, carbon offsets, climate change, and voluntary environmental protection. He has published articles in leading academic journals, including the *Economic Journal,* the *Review of Economics and Statistics,* the *Journal of Public Economics*, and the *Journal of Human Resources.*

Betty Mittelstaedt was born and raised in Frankfurt, Germany. This journey led her to continue her studies with a master's in Cultural and Environmental Resource Management, where she developed a strong interest in interdisciplinary research. Her research interest focuses on advancing sustainable energy policies to address climate change.

5. *Documenting Oregon's Home Insurance Crisis amid Rising Wildfire Risk*

University of Oregon

Leigh Johnson, Associate Professor, Dept. of Geography, College of Arts and Sciences
Alex Casey, PhD Candidate, Dept. of Geography, College of Arts and Sciences

Grant funding: $29,000

Abstract:

Our currently funded project (2025-2026) analyzes the contemporary state of property insurance access and availability at state, county, and ZIP code scales in Oregon, with a focus on consumers in high-risk, low-income, and nontraditional home contexts, particularly manufactured homeowners. The existing study is 1) producing a comprehensive mapping of Oregon's home insurance landscape, and 2) providing detailed, place-based accounts of consumers' experiences navigating insurance availability and affordability.

This continuation and implementation proposal for 2026-2027 seeks to expand the reach and impact of this research in order to inform policy to keep people securely housed in the face of escalating wildfire risk. Proposed new work includes networking with national consumer advocacy groups and maintaining relationships with Oregon state regulators and legislators; digital publication of a policymaker-and media-facing policy brief; development and delivery of a webinar to accompany the policy brief; two additional academic publications; and dissemination at a national conference. These additional components will raise awareness of the methodological tools and datasets we have developed amongst regulators, consumer advocates, and other researchers, and help place Oregon's property insurance landscape on the radar of national consumer advocacy organizations.

Existing Project milestones: We originally proposed two work packages for our 2025-2026 project. We added a third work package after identifying thousands of pages of important regulatory filings (analysis of which was first planned as part of Work Package 1). Table 1 enumerates our three work packages and associated progress; the final row reports on cross-cutting progress.

The study advances several of the Oregon Consumer Justice Foundation's focal areas. We investigate the community impacts of insurers' practices on homeowners, particularly those in manufactured homes. Our mixed-methods approach seeks to track broad *geospatial and quantitative patterns of unavailability and unaffordability* that are currently unmonitored by state regulators, as well to *give voice to lived experience* through interviews with residents in impacted communities and their state-appointed consumer advocates. Our analysis of insurers' regulatory filings (Work Package 3) has uncovered common – and sometimes surreptitious – tactics used by insurers to legitimate rate increases and retract coverage for manufactured homeowners. We understand this work as advancing equity and inclusion by examining how vulnerable consumers in specific geographies and dwelling types are particularly disadvantaged by Oregon's existing insurance regulatory framework.

In 2026-27, our implementation grant work will create and disseminate research in translational policy formats (both a research brief and webinar) intended for state legislators, consumer advocates employed by the OR Department of Financial Regulation, and state and national consumer advocacy organizations. This grant will advance insurance data transparency and data justice by funding Open Access to our academic research publications and increasing the visibility of public data on insurance (an industry notorious for its proprietary data). Finally, this research will continue to invest in the next generation of emerging consumer protection researchers by supporting multiple chapters of graduate student researcher Casey's dissertation and integrating undergraduate research assistants into our team to assist with data analysis, visualization, and communication.

This 1-year project will begin in summer or fall of 2026. The proposed plan for 2026-2027 has four elements: 1) building additional connections and maintaining networks with state regulators, legislators, and state and national consumer advocacy groups, 2) creating, revising, and publishing a policy brief to engage those same groups, 3) developing and delivering a webinar for this audience, and 4) drafting and submitting two additional academic publications based on data collected in the 2025-2026 grant period.

Dissemination plans will include emerging findings that can give consumer advocates, lawmakers, and regulators far greater spatial context and detail about the dynamics of insurance coverage in Oregon, and about how changes in coverage are impacting consumers in manufactured homes. To disseminate our findings widely, we will create a policymaker and media-facing policy brief, the release of which will be shortly followed by a Zoom webinar.

The target audience includes staff at the Oregon Department of Financial Regulation (DFR) and its Consumer Advocates (employees who liaise between consumers and regulators); the Oregon Department of Consumer and Business Services; state legislators; and state and national consumer advocacy groups.

Research team:

> Professor Johnson is a human geographer focusing on disaster and climate risk, vulnerability, finance, nature, and labor. Fundamentally, interested in how efforts to reduce vulnerability can create more just and emancipatory environmental futures.
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> Alex Casey is an applied interdisciplinary geographer. Her work bridges critical physical geography, pyrogeography (the study of fire's role in the environment), and critical GIS research interests focus on critical physical geography, pyrogeography, and critical geographic information systems.

6. The Pass-Through of Packaging Fees

University of Oregon

Keaton Miller, Associate Professor, Dept. of Economics, College of Arts and Sciences

Grant funding: $38,626

Abstract:

In 2021, the Oregon legislature passed the Recycling Modernization Act (RMA), a comprehensive extended producer responsibility (EPR) law aimed at shifting the financial burden of recycling from municipalities to the producers of packaged goods. A key component of this act, which took effect on July 1, 2025, requires these producers to join Producer Responsibility Organizations (PROs) and pay fees based on the environmental impact of their packaging.

While the RMA is a landmark piece of environmental legislation, its direct economic impact on Oregon consumers remains unstudied. A central question in consumer protection is to what extent the costs of regulations are passed-through to consumers in the form of higher prices. This research proposes to be the first major empirical study to measure the effect of the RMA on the prices of packaged groceries, a staple for all Oregon households.

This project directly addresses consumer protection in Oregon by investigating a potential hidden cost to consumers. If producers pass the new PRO fees on to shoppers, the RMA could function as a regressive tax, disproportionately affecting low-income households who spend a larger percentage of their income on groceries. Conversely, if no significant price effect is found, it would bolster the growing argument that traditional models of pass-through and incidence can't capture real-world behavior (see e.g. Hansen et al. 2025). For example, it could be the case that most producers of packaged goods set prices at a national or regional level and therefore don't pass-through local cost shocks to consumers at the rate predicted by theory (Butters et al. 2022).

The primary beneficiaries of this research will be Oregon consumers, particularly low- and middle-income families. The findings will also be of direct interest to state legislators, the Oregon Department of Environmental Quality (DEQ), consumer advocacy groups, and the public. This project squarely addresses an "emergent issue" and qualifies as "Policy Research" by evaluating a government regulation that directly affects "the consumer experience."

This 1-year project will begin summer or fall of 2026. The primary data source will be Nielsen Retail Scanner (NRS) data, for which we will obtain a license. This dataset provides price and quantity information for thousands of grocery items across the United States at the county-week level, which is essential for constructing our treatment and control groups across different states.

Dissemination from this research will include s policy brief summarizing the key findings and sent to the Oregon legislative committees related to environment and consumer affairs, the Governor, the Oregon Department Of Environmental Quality, and Oregon based consumer

advocacy groups (e.g., OSPIRG, Oregon Consumer Justice). A public presentation will also be offered for interested stakeholders, as well as outreach to Oregon media outlets (e.g., OPB, *The Oregonian*, and regional newspapers.)

Researcher:

Professor Miller is the Director of Graduate Studies in Economics. He is an industrial organization economist who studies interactions among firms, consumers, and the government to understand and improve others' lived experiences.

Graduate Student Awards

1. Who Pays for AI? Household Electricity Cost Burdens from Data Center Expansion

University of Oregon

Arvind Chennupati, PhD Candidate, Dept. of Economics, College of Arts and Sciences

Grant funding: $21,203

Abstract:

The fast growth of artificial intelligence has accelerated the construction of large-scale data centers across the United States. These facilities are among the most electricity intensive forms of industrial infrastructure, often consuming as much power as tens of thousands of households. While data centers are frequently promoted as engines of economic development, their electricity demand places substantial pressure on local power systems, requiring additional generation, transmission upgrades, and grid reliability investments. A central and under-examined question is who ultimately pays for these costs.

From a consumer protection perspective, this issue is particularly salient because electricity markets are characterized by regulated pricing and limited consumer choice. Residential customers typically cannot opt out of utility service or avoid rate increases driven by systemwide cost pressures. When a large data center enters a region and increases electricity demand, utilities may respond by expanding infrastructure or relying on higher-cost generation, with those costs potentially passed on to households through higher electricity prices or bills. If residential customers bear these costs despite not causing the demand increase or receiving commensurate benefits, this raises concerns about unfair cost shifting and cross-subsidization, the core issues in consumer protection.

This project is grounded in the concept of cost incidence i.e. identifying how the financial burden of large, new electricity demand is distributed between industrial users and residential consumers. Rather than focusing on complex tariff structures or utility accounting rules, the study measures the outcome that matters most to consumers—how much households actually pay for electricity. By estimating changes in average residential electricity prices and

expenditures following the entry of large data centers, the project provides a direct, transparent measure of consumer burden expressed in dollar terms.

The research is particularly timely and relevant for Oregon consumers. In response to growing concerns that large electricity users such as data centers could drive up residential rates, Oregon recently enacted the POWER Act, which allows utilities to charge data centers higher rates to ensure that households are not subsidizing the infrastructure and system costs associated with rapid load growth. While this legislation represents an important consumer protection effort, its effectiveness depends on whether residential electricity prices are, in practice, insulated from data center-driven demand shocks. Without empirical evidence quantifying the magnitude of residential cost exposure, it is difficult for regulators, lawmakers, and consumer advocates to evaluate whether existing protections are sufficient or how they should be strengthened.

By providing systematic, data-driven estimates of the residential electricity cost impacts of data center expansion, both nationally and with specific attention to Oregon, this project addresses a critical gap in the evidence base needed for effective consumer protection. The findings will help clarify whether households are bearing hidden costs associated with AI infrastructure and will inform regulatory and legislative efforts aimed at ensuring that the financial burdens of rapid technological expansion are allocated fairly and transparently

This 1-year project will begin summer or fall of 2026. The primary objective of this project is to quantify the electricity cost burden borne by residential consumers when large data centers enter a region and significantly increase local electricity demand. Specifically, the project seeks to (i) estimate the causal effect of data center expansion on average residential electricity prices and household electricity expenditures, (ii) translate these effects into dollar-denominated annual burdens per household, and (iii) assess whether residential customers are effectively protected from cost pass-through associated with large electricity users. A secondary objective is to examine how these impacts vary across utility structures and geographic proximity, with particular attention to implications for Oregon consumers and the implementation of the POWER Act.

Dissemination will include a policy brief translating the research findings into clear, dollar-denominated estimates of household electricity cost impacts. This brief will be written in non-technical language and tailored specifically for Oregon audiences. I plan to share this brief directly with Oregon consumer advocacy organizations, including the Oregon Citizens' Utility Board (CUB), which played a key role in advancing the POWER Act.

The findings will also be disseminated to state government and regulatory stakeholders, including the Oregon Public Utility Commission, relevant legislative committees, and staff involved in energy and consumer protection policy. Outreach will include direct briefings or presentations summarizing the results and their implications for utility rate design and cost allocation.

Researcher:

> Arvind Chennupati is the Senior Research Associate with the Employment and Education Research Center where he conducts data analysis of interviews and surveys on decision making patterns among STEM students and employees in choosing a STEM career pathway. His research skills include designing surveys, research studies, conducting interviews, focus groups, M&E, impact evaluation. Others: Macroeconomic (Dynamic) Modelling, Time Series and Forecasting, Regression Analysis, Causal Inference, Cross Section and Panel data analysis.

2. *The Role of Guatemalan Maya Commercial Establishments in the Protection of Indigenous Migrant Consumers in Oregon*

University of Oregon

Liesl Cohn De Leon, PhD Candidate, Dept. of Anthropology, College of Arts and Sciences

Grant funding: $14,215

Abstract:

Guatemalan Maya migration to the United States has intensified in recent decades, resulting in the formation of transborder communities throughout the country (Jonas & Rodríguez, 2014; Hernández, 2024). In Oregon, the Guatemalan population has grown steadily since the 1980s (Stephen, 2017). However, Maya migrants face particular challenges in relation to cultural and linguistic recognition within a predominantly Latino/Hispanic environment (Batz, 2014). In the absence of institutions that represent Indigenous identities, languages, and practices, Guatemalan businesses have become vital spaces for social connection, linguistic preservation, and cultural reproduction. These establishments serve as stable, self-governed sites that sustain language and identity, support community networks, and encourage political activism. They offer intergenerational meeting points where collective memories and notions of belonging are recreated, articulating symbolic connections with the homeland through everyday practices, objects, food, and celebrations.

These stores offer more than just economic transactions; they also provide essential services such as information, interpretation assistance, transportation arrangements, remittance services, and informal credit, which places them at the center of consumer vulnerability and protection. Anthropological research about the Guatemalan Maya in the US have focused in churches (Berhó, Martí & Mulder, 2017), organizations and hometown associations (Davis, 2007; Martínez, 2015), and workspaces and informal vendors (Sittig & González, 2016; Estrada, 2017). In contrast, commercial establishments, which are more permanent and legally authorized, remain understudied. There is only one quantitative study by USAID (2018) that surveyed 380 Guatemalans and over 40 stores in Washington, D.C., and Chicago, finding that 83% of respondents purchase home-country products and 67% of the food they consume originates from Guatemala.

US social and economic institutions with minimal support, relying heavily on community networks and Guatemalan Maya commercial establishments that serve as hubs for information, safety, and guidance.

However, in the current political climate, Guatemalan Maya migrants in Oregon are experiencing increased consumer vulnerability due to intensified immigration enforcement, which creates a prevalent atmosphere of fear (Cyr, 2025), limiting the Maya migrants' mobility, access to everyday and culturally specific goods, and information about employment or legal advice. Store owners are also increasingly reluctant to travel to meet distributors or transport goods across cities and counties, leading to reduced supply, increased costs, and potential economic hardship for these establishments. The loss of these businesses would reduce not only sources of income but also vital community hubs, cultural anchors, and informal channels for consumer protection. Consequently, this research project aims to identify necessary protections and interventions to ensure that Guatemalan Maya migrants can safely exercise their consumer rights.

This 1-year project will begin summer or fall of 2026. This project will identify and analyze the role of Guatemalan stores serve as key sites of consumer protection for Guatemalan Maya migrants through participant observation, surveys, and interviews with owners, clerks, customers, and other community members who frequent Guatemalan commercial establishments, looking to achieve the following objectives.

Dissemination will include online workshops with store owners and employees to share findings and provide and explain consumer protection toolkit. It will be distributed at the stores and online with flyers and brochures among the Maya Guatemalan community with the findings.

Researcher:

> Liesl Cohn De Leon is a Guatemalan Social Anthropologist with more than a decade of experience working for Guatemalan non-profits, the Guatemalan government, and different research projects, particularly on human rights violations during the Guatemalan civil war and prevention of community violence. Her research interests include digital ethnography, transitional justice, intercultural health practices, and Guatemalan migration to the US. During her master's thesis in Applied Anthropology as a Fulbright-Laspau scholar, she worked with Maya migrant women about how they experience pregnancy, childbirth, and postpartum in Oregon from a structural competency approach. Currently, she is doing her doctoral research in Cultural Anthropology about how Guatemalan Maya migrants in diaspora build their intersectional identities and reconstruct community in Oregon as an ongoing process of construction of collective memory.