University of Oregon School of Law
2023/2024 Consumer Protection Research Grant

Background on Grant Fund

This research fund came about through a 2014 jury trial in the case of Scharfstein v. BP West Coast Products, where the plaintiffs alleged that more than two million consumers buying gas in Oregon and the Pacific Northwest were charged an unauthorized transaction fee for using a debit card. The case resulted in a jury verdict of more than $400 million against BP. After the funds were distributed to the class members, more than $162 million was left unclaimed.

The court was then tasked with distributing the remaining funds for “purposes directly related to the class action or directly beneficial to the interests of class members.” The court awarded a minimum of $300,000 per year for ten years to the University of Oregon to “research consumer issues in Oregon.” The court stated that research eligible for funding would not be limited to legal research, and that “consumer protection is interpreted to the fullest extent possible including without limitation, areas such as securities and investment fraud, cyber fraud and cybercrime, insurance fraud, antitrust law, and trade regulation.”

The grant fund is subject to oversight by a non-profit, Oregon Consumer Justice (OCJ). OCJ is committed to advancing consumer justice, shaping an equitable and inclusive marketplace, and improving Oregonians’ rights as consumers. OCJ’s workplan includes a particular focus on efforts to ensure a fair marketplace for those consumers historically excluded from access (e.g. tribal communities, communities of color, women, mothers, immigrants, disabled community, elders, LGBTQ community, and rural low-income people).

OCJ has interpreted the court’s order to encompass five different types of consumer-related research that may be eligible for funding:

1. Legal Research. Legal research that serves to inform and influence case law and legislation relating to consumers;

2. Policy Research. Research regarding policies that would promote a fair marketplace for consumers;

3. Community Impacts. Research that provides insight into consumer needs, harms, or inequities at a community level, or that tests community interventions to address those harms or inequities;

4. Consumer Response. Research regarding consumer behavior or decision-making at the individual consumer level, or that tests interventions to address those harms at an individual level.

5. Implementation. Projects serving to implement or disseminate the results of prior consumer protection research, through consumer education, policymaking, community outreach, or other interventions.

An interdepartmental committee composed of faculty from academic units throughout the University of Oregon, as well as community leaders appointed by OCJ, will be soliciting grant applications through this RFP and making award decisions.
Research Projects Eligible for Funding

A wide variety of research projects would fall into one or more of OCJ’s five categories. For example, research relating to consumer education involving legal interventions may fall into category (1) or (2), while research into community-based interventions, consumer education, or community harms from predatory practices would fall into category (3). Experimental research on how consumers respond to different educational messages might fall into category (4). As additional examples, research on security, surveillance, fraud, data ethics, consumer privacy, social media, consumer finance, real estate, banking, credit access, bankruptcy, deceptive advertising, predatory practices, student debt, medical debt, debt collections, or consumer law would fall under one or more of the above-listed categories depending on the project’s methodology. Projects relating to consumer or product safety or public health and policy would likewise be relevant.

In addition, research projects evaluating the efficacy of a particular consumer intervention, such as a consumer education or advocacy project, would fall within the scope of the grant. Researchers are permitted and indeed encouraged to undertake such research projects in partnership with community groups.

Applicants who have previously been awarded a grant from the fund may apply for a new type of grant this year, known as an “implementation grant.” Such a grant serves to implement or disseminate the recommendations resulting from prior research and measure the efficacy of such implementation or dissemination, where applicable. Applicants who have not received prior funding but who have an established track record of consumer protection research may also apply for an implementation grant, provided they identify the prior publication(s) that serve as the basis for the proposal.

The committee is open to a wide variety of disciplinary inquiries and methodological approaches, including but not limited to interdisciplinary, social-psychological, critical cultural, legal, and other qualitative or quantitative methods.

Please be aware that all applicants will, however, need to draw a connection between their research and consumer protection for Oregonians. Consumer protection means the practice of safeguarding the public against unfair, deceptive, or predatory practices in the marketplace. Research specific to a subpopulation or community in Oregon qualifies, as long as it relates to consumer protection. For consumer protection research that is not specific to a geographic location, applicants will be expected to articulate how Oregon consumers will ultimately benefit from the research.

Eligibility

All tenured, tenure-track, career, and research faculty at the University of Oregon are eligible to apply for a grant award, provided their appointment is expected to continue through the duration of the proposed grant period. Courtesy faculty are not eligible to apply.

Current UO undergraduate and graduate students, as well as postdoctoral scholars, are eligible and encouraged to apply. Students must be enrolled during the proposed grant period to be eligible and should list their faculty advisor on their application. Students must also list a faculty advisor in their proposal. The faculty advisor must have principal investigator (PI) status with Sponsored
2023/2024 Request for Proposals
Consumer Protection Research Fund

Project Services (SPS) and be willing to be listed as the nominal PI for the project within the SPS system.

There are no restrictions as to the size or structure of the study team, which can include faculty and students together, or multiple faculty members. UO faculty members with collaborators at other institutions are eligible for funding for the UO faculty members’ portion of the research.

**Evaluation Criteria**

Proposals will be evaluated based on the strength of the connection between the research and consumer protection for Oregonians. Secondarily, the Committee will also consider the feasibility of the research, efficiency of the expenditures, and the academic integrity of the proposal. The Committee also places considerable weight on the strength of the applicant’s plan to implement or disseminate the results of the research.

The Committee will provide preference to proposals that advance principles of equity and inclusion, whether through the substance of research proposal, the diversity of the research team, or both.

**Award Parameters**

Although the Committee has considerable flexibility with respect to the size of the award, it closely scrutinizes funding requests according to the scope of the project, the size of the research team, and the duration of the research. Past awards for individual faculty for a 12-month grant have generally been in the $20,000 - $25,000 range, although smaller and larger awards have been made. (A typical proposal is 12 months in duration. Longer projects can be considered with appropriate justification.)

This year, graduate and undergraduate students may apply for a summer stipend in connection with a grant award, in addition to research costs. Undergraduates may apply for a summer stipend of up to $6,000, with $3,000 to be awarded at the start of the summer and $3,000 to be awarded upon submission of the final report. Graduate students may apply for a summer stipend of up to $8,000, with $4,000 to be awarded at the start of the summer and $4,000 to be awarded upon the submission of the final report.

We welcome applications from research teams composed of faculty, graduate students and/or undergraduates. We especially invite teams to apply whose members reflect the populations impacted by the issues to be studied.

**Use of Funds**

**Proposals Submitted by Undergraduate and Graduate Students.** Undergraduate students may apply for a summer stipend of up to $6,000 to cover living expenses. Graduate students may apply for a summer stipend of up to $8,000. Undergraduate and graduate students may also apply for grant funding to cover research-related costs. These include research-related travel, equipment, supplies, and services (such as expenses associated with IRB approved human subjects research or open source publishing), as well as costs related to the dissemination or implementation of the research results (collectively
“Research-related Costs”). Graduate and undergraduate students cannot directly apply for awards in the form of compensation, wages, or GE support. (A line item for student wages can, however, be included in a faculty member’s grant proposal.)

**Proposals Submitted by Faculty.** Faculty may apply for funding to cover Research-related Costs, summer salary, or stipend (including OPE). Faculty may also use awards for student wages or partial GE funding, provided their department or other grant funding covers tuition remission and the balance of the GE related costs.

Funds may not be used to cover indirect costs, although administrative expenses directly attributable to the research may be included as part of the budget proposal. Award monies may not be used for reimbursement or direct expenditure prior to the project start date.

**Project Timing and Duration**

The length of a typical project is 12 months, although longer term projects can be considered with appropriate justification. The funding period will generally commence in Summer 2023, although grantees may request a Fall 2023 start date. (For Summer 2023 projects, the exact start date depends upon the academic unit to which the researcher belongs - for law faculty and students, summer begins in mid-May 2023, for all other units on campus, the summer start date is in mid-June). A 12-month funding period will likewise end on in mid-May 2024 for law faculty and students, and mid-June 2024 for all others.

The awarded funds will be dispersed to awarded research teams at the beginning of the project period.

**Reporting and Program Participation**

Teams must submit a progress report every 6 months until the conclusion of the project, at which time they must submit a final report. Grantees are also expected to participate in research roundtables and symposiums organized by the grant program. Faculty may also be invited to serve on the grant committee in future years.

**Timeline:**

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<th>Event</th>
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<tr>
<td>RFP Released</td>
<td>January 2023</td>
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<tr>
<td>Final date to submit application for 2023/24</td>
<td>March 1, 2023</td>
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<tr>
<td>Award decisions announced</td>
<td>April 1, 2023</td>
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<tr>
<td>Anticipated Project Start Date</td>
<td>Summer or Fall 2023</td>
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<tr>
<td>Reporting Dates</td>
<td>Every 6 months from the Project Start Date. Final report upon conclusion of project.</td>
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**Submission**
Proposals should be uploaded to the following Qualtrics survey:

https://oregon.qualtrics.com/jfe/form/SV_56c2LSeV14JzX5s

Formatting requirements: Times New Roman font (minimum 11 point) and 1” margins. Proposals may be single spaced. Please consolidate separate files into a single PDF.

NOTE: Late applications will not be considered.

Application Components:

1) Proposal Narrative: 5-page maximum for sections A-E; include the following elements:

a) Project Title and Identifying Information: Please provide a title for your project. Please list the names, titles, and departmental affiliations of all members of the research team. Undergraduate and graduate students submitting a proposal on their own must identify a faculty advisor who is willing to be listed as the nominal Principal Investigator within the SPS system.

b) Concept and Rationale: Provide background or rationale for the proposed project, including the significance and rationale with a particular focus on how the research relates to consumer protection and will ultimately benefit consumers in Oregon. Be as specific as possible, and articulate the significance and rationale in a manner that can be understood by committee members from other academic disciplines. Where possible, please identify which types of consumers or communities would benefit from your research, and how they are currently harmed or underserved by the status quo. Please identify which of the five research categories (listed under “Background on Grant Funding”) apply to your project. Applicants are invited, though not required, to describe the respects in which the research project and/or team composition advances principles of equity and inclusion.

c) Proposed Plan: Describe the objectives of the proposed research and identify the specific activities, methodology, and timeline to achieve those objectives. Identify specific research-related activities to which funds will be applied, how you will complete these activities, and the roles and responsibilities of each collaborator. For implementation grants, please articulate your plan for implementing or disseminating the results of prior research.

d) Budget justification: Describe the basis for your proposed budget. Please indicate whether the research team would be willing to accept funding at a level that is lower than the amount requested, or whether the research will be infeasible if the Committee makes a partial funding award. Please disclose other sources of current or past funding in
connection with this project. Please also include the name and contact information for the individual within your unit responsible for grant administration.

e) Implementation and/or Dissemination: Describe how the team plans to implement and/or disseminate the results of the research in a manner intended to benefit or protect Oregon consumers. Describing the research team’s plan to publish the results in an academic journal is not, on its own, a strong implementation or dissemination plan. (Proposals for implementation grants need not complete this component of the application if it is addressed elsewhere.)

f) References/Citations: (not included in page limit)

2) Budget: Please use the SPS budget template, available at [https://research.uoregon.edu/forms/sponsored-projects-forms#Budget%20Templates](https://research.uoregon.edu/forms/sponsored-projects-forms#Budget%20Templates).

3) CV: Participants are invited to submit a CV for each member of the research team.

**Sponsored Project Services.**

Please be advised that this grant program is subject to policies and requirements of the University's Sponsored Project Services, including but not limited to: (a) completion of the Principal Investigator certification; (b) approval from Research Compliance Services for human subjects; (c) expenditure reporting (if applicable); (d) the completion of a progress report and final report; and (e) a non-exclusive royalty-free license to intellectual property created through the funding.

**Implementation and reporting.**

Awardees who fail to comply with the reporting obligations, fail to complete the proposed research, fail to implement the promised research plan and expenditures set forth in their proposal, or otherwise fail to uphold the research standards applicable to their field of expertise, may lose funding or be disqualified from future consumer protection research awards at the discretion of the Award Committee. Awardees who make material changes to the research plan during the period of the grant should inform the Committee in a written memo, and obtain permission for the proposed change.

If extenuating circumstances prevent a grantee from completing the project within the proposed time period, the grantee may apply to the Committee for permission to use unused funds to complete the project.

Questions about the Consumer Protection Research Fund, application, or submission process may be directed to the Program Administrator at consumergrant@uoregon.edu.