



How the City Attorney Can Protect Consumers

Introduction

As Angelenos, we're all consumers—when buying a morning coffee, signing up for a streaming service, or making far more consequential decisions like paying rent, securing childcare, or managing medical debt. Consumer transactions shape nearly every aspect of our daily lives. Yet, far too often in these purchase decisions, businesses overcharge, mislead, and sometimes outright scam us—directly impacting our cost of living and quality of life. These harms are not distributed equally: those least able to protect themselves—low-income families, seniors, immigrants, and young people—are often the most aggressively targeted.

Robust consumer protection enforcement is essential to advancing economic justice, ensuring accountability for powerful corporate actors, and maintaining a level playing field for honest businesses. As federal consumer protection agencies are being gutted, the role of state and local enforcement becomes even more critical. Fortunately, California has some of the nation's strongest consumer protection laws, which safeguard a wide range of rights—from protection against deceptive advertising to recourse for unfair debt collection and predatory lending practices. With its large, diverse population and significant economic footprint, LA can lead in holding bad actors accountable and ensuring that consumer rights are more than just words on paper, but are actively defended for everyone, especially the most vulnerable. And the City Attorney's Office can and should take a hyperlocal focus to address issues impacting everyday Angelenos.

LA City Attorney's Consumer Protection Authority

The LA City Attorney has a unique and powerful role to play in enforcing California's robust consumer protection laws. This includes investigating and prosecuting unfair, deceptive, or fraudulent business practices throughout the state and across all industries, under California's Unfair Competition Law (Business and Professions Code § 17200). Previously City Attorneys have used this authority to address a range of issues, from [price-gouging during the COVID-19 pandemic](#), to [misleading tax preparation services taking advantage of low-income Angelenos](#), to [predatory vaping companies that marketed to minors](#).

Under this authority, the City Attorney can seek important relief on behalf of Angelenos, including court orders to stop bad business practices (injunctions), refunds for consumers (restitution), and civil penalties to ensure accountability and deter misconduct. In addition, the City Attorney collaborates with state and federal agencies to address complex consumer fraud schemes and safeguard the economic interests of Angelenos.



Values-Driven Consumer Protection Enforcement

As City Attorney, I will ensure that our consumer protection enforcement reflects the values and lived realities of *all* Angelenos. That means grounding enforcement strategies in what matters most to us—fairness, equity, accountability, and safety. It also means recognizing that consumer harm in Los Angeles doesn't always mirror national trends; the City's economic, cultural, and demographic diversity calls for a hyperlocal approach.

A values-driven model also requires an explicit commitment to equity. Elder abuse, predatory marketing toward children and teens, scams targeting undocumented residents, and digital deception aimed at low-income communities must be enforcement priorities. By focusing on these vulnerable populations, the City Attorney's Office can promote consumer justice not just broadly, but meaningfully—by ensuring those with the least power receive the most protection.

Protecting Affordability

In a city where the cost of living continues to rise, protecting affordability is one of the most urgent and impactful forms of consumer protection—and as City Attorney, this will be a key area of focus. For many Angelenos, particularly working families and those living paycheck to paycheck, even small financial harms—hidden charges, unexpected fees, inflated prices—can destabilize household budgets and erode trust in businesses.

One major area of concern is the growing prevalence of junk fees—the hidden, confusing, or excessive charges that show up in everyday transactions, from ticket sales to utility bills, and most critically, in housing. Renters are increasingly being hit with non-refundable application fees, poorly disclosed administrative surcharges, or vague “processing costs,” often with no explanation or legal basis. These fees compound the city's affordability crisis and push vulnerable tenants further toward instability.

Predatory lending practices also continue to threaten financial security, especially for unbanked or underbanked communities. Payday lenders, cash advance services, and high-interest installment loan providers—and their digital counterparts—frequently target individuals with limited access to traditional banking services, locking them into cycles of debt through deceptive terms and exorbitant fees.

By confronting these affordability threats head-on, the City Attorney's Office can protect consumers from financial exploitation and help make Los Angeles a city where economic opportunity and stability are not reserved for the few, but defended for the many.



Proactive Consumer Education

As City Attorney, I will roll out a comprehensive consumer education program aimed at empowering Angelenos with practical, accessible, and timely information about scams and fraud. Through public-facing consumer alerts, multilingual outreach campaigns, social media engagement, and community partnerships, we will ensure that critical information reaches those most at risk.

In today's rapidly evolving digital environment, scams are not just a nuisance—they can be financially and emotionally devastating. From robocalls and phishing emails to gift card cons and romance scams, bad actors are constantly developing new ways to target unsuspecting individuals, often preying on trust, urgency, or confusion. And with the rise of new technologies, including artificial intelligence, these schemes are becoming more convincing, more personalized, and harder to detect.

Once the damage is done, legal remedies are often limited—especially when scammers operate overseas or conceal their identities behind sophisticated networks. That's why proactive consumer education is one of the most powerful tools we have. When consumers know what red flags to look for—such as urgent demands for payment via gift cards, unsolicited messages requesting personal information, or too-good-to-be-true investment offers—they are far better positioned to protect themselves and their families. Prevention is not just a public service—it is a frontline defense in the fight for consumer justice.

Providing Consumer Dispute Resolution for All Angelenos

The volume and variety of consumer issues facing Angelenos far exceed the available enforcement resources. Yet, every consumer in Los Angeles deserves to have their concerns heard and addressed in a timely, effective manner. To bridge this gap, as City Attorney I will establish voluntary consumer dispute resolution program that works collaboratively with businesses to resolve individual complaints without resorting to lengthy, costly litigation.

This program will help put money directly back into consumers' pockets and resolve consumer complaints quickly, while minimizing burdens on businesses. It will be especially valuable for time-sensitive matters, such as emergency housing conditions—like heating outages in apartment buildings—that require swift intervention to protect residents' health and safety. And beyond individual case resolution, this initiative will provide the City Attorney's Office with valuable data to identify and track systemic or widespread issues, informing strategic enforcement priorities.

Drawing from successful models used by similar enforcement offices, the program will feature multiple accessible entry points, including a dedicated hotline and online intake form, as well as in-person intake sites strategically located within communities to



meet people where they are. By facilitating efficient dispute resolution, this program will enhance consumer access to justice and reinforce trust between Angelenos and the businesses they rely on.