

Limited English Proficient Consumers

LIMITED ENGLISH CONSUMERS

California's population is diverse. More than 200 languages and dialects are spoken here, and according to the US Census Bureau (2015), almost 44% of California households speak a language other than English, and nearly seven million Californians (19%) report speaking English "less than very well." Language and cultural barriers can leave consumers vulnerable to fraud and predatory practices. Some schemes specifically target or discriminate against immigrant communities and people who do not speak English well.

There are some protections. Businesses that primarily negotiate with you in Spanish, Chinese, Tagalog, Vietnamese, or Korean must provide a copy of the contract or agreement in your language—including a translation of every term—before you sign the contract, whether or not you request it. This includes contracts for loans or credit; car purchases or leases; rental, lease or subleases of apartments; legal services by lawyers; mortgage foreclosure services; mortgages and other loans secured by real property; and certain other contracts. If you do not receive a translation before you sign, you may be able to cancel the contract. This requirement may not apply if you use your own interpreter.

State government agencies that serve a substantial number of non-English speaking people must provide information in various languages.

The [California Attorney General's office](#), the [Consumer Financial Protection Bureau \(CFPB\)](#), the [Federal Trade Commission \(FTC\)](#), and California's courts have taken steps to expand accessibility of their programs and services for non-English speaking consumers. The websites for these entities include links, typically at the top of the page, to translations in other languages.

Our office also issues [consumer alerts](#) related to schemes targeting immigrants and limited English-speaking consumers.

To File a Complaint:

You may file a complaint with our office about scams targeting or discriminating against immigrants or limited English-speaking consumers using our [online complaint form](#).

If you feel our office was unable to serve you because of language barriers, you may file a language access complaint using the [Language Barrier Reporting Form \(English\)](#) or [Formulario Para Reportar Barreras Con El Idioma \(Español\)](#).

Translate Website

You can view a translated version of this website here: [Translate Website](#).