Oregon Values and Beliefs Center

5331 S Macadam Ave, Ste 258
PMB 1121
Portland, OR 97239
971.268.0362
www.oregonvbc.org

INTRODUCTION & METHODOLOGY

From June 27th to July 10th, 2025, the Oregon Values and Beliefs Center (OVBC) conducted a statewide survey of Oregonians' values and beliefs on the topics of well-being and consumer justice in Oregon.

Research Methodology: The online survey consisted of 1,897 Oregon residents ages 18+ and took approximately 10-15 minutes to complete. This is a sufficient sample size to assess Oregonians' opinions generally and to review findings by multiple subgroups.

Respondents were contacted by using professionally maintained online panels. Various quality control measures were employed to gather responses, including questionnaire pre-testing, validation, and real-time monitoring of responses. To ensure a representative sample, demographic quotas were set, and data were weighted by area of the state, gender, political party registration, race/ethnicity, age, and education.

Statement of Limitations: Any sampling of opinions or attitudes is subject to a margin of error. The margin of error is a standard statistical calculation that represents differences between the sample and total population at a confidence interval, or probability, calculated to be 95%. This means that there is a 95% probability that the sample taken for this study would fall within the stated margin of error if compared with the results achieved from surveying the entire population. This survey's margin of error for the full sample is ±2.25%

Oregon Values and Beliefs Center: This research was completed by the Oregon Values and Beliefs Center as a community service. OVBC is an independent and non-partisan organization and an Oregon charitable nonprofit corporation. Representative OVBC projects include a series of in-depth business interviews for the Columbia County Economic Team, as well as an extensive opinion research study about Oregonians' values and beliefs, in partnership with over 20 organizations (Learn more about the 2023 Typology Study at www.https://oregonvbc.org/political-typology-study/).

Oregon Consumer Justice (OCJ) is committed to advancing consumer justice, shaping an equitable and inclusive marketplace, and improving Oregonians' rights as consumers through advocacy, legal support, community engagement, and consumer outreach.

OVBC SUMMER 2025
Oregon Consumer Justice

Welcome to OVBC's June - July 2025 survey!

This month's survey focuses on issues of well-being and consumer justice. We understand that these can be personal and sensitive topics, so we want to reiterate and reaffirm our commitment to protecting your privacy and confidentiality. Please be assured your identity will be kept anonymous.

This survey should take about 10 – 15 minutes. Random and robotic responders and those writing hate speech in the open response questions are subject to disqualification through validity analytics.

OVBC is an Oregon-based nonprofit, nonpartisan team that uses a representative sample of Oregonians to provide valid opinion research. We share our findings with elected officials, policymakers, the public, and other researchers. Again, be assured that your name will not be connected to any of your responses in our reporting.

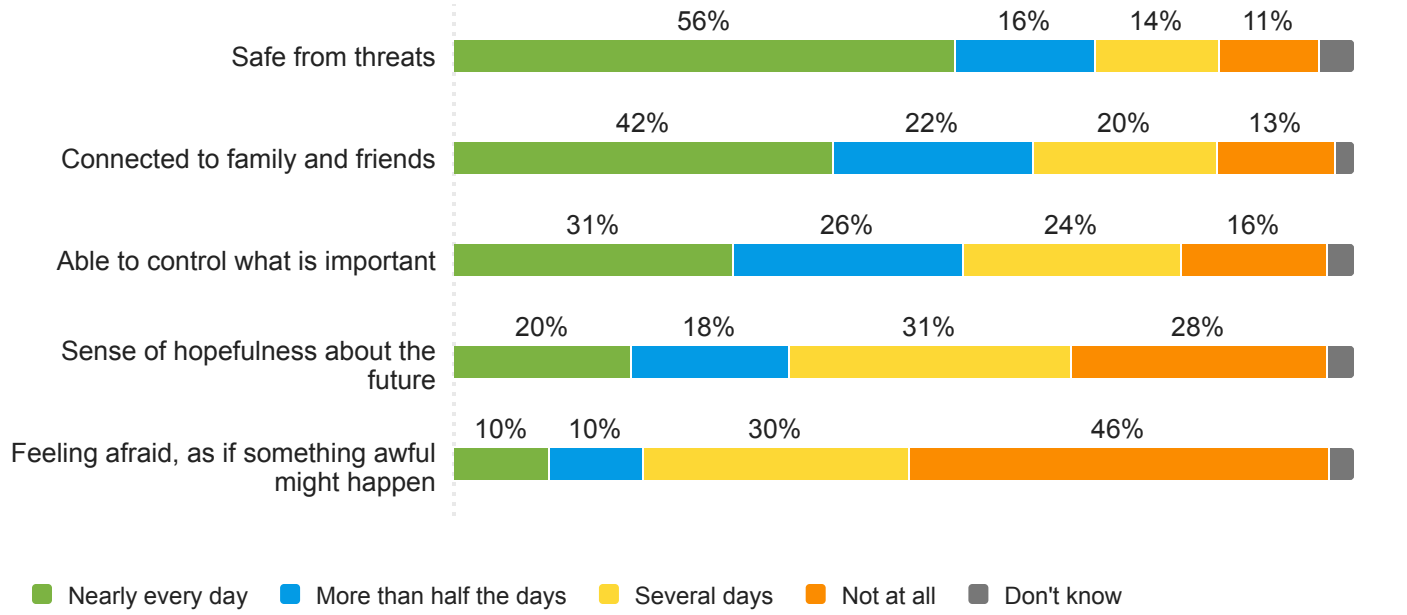
Thank you!

OVBC

First, we want to start with a few questions about how you've been feeling recently.

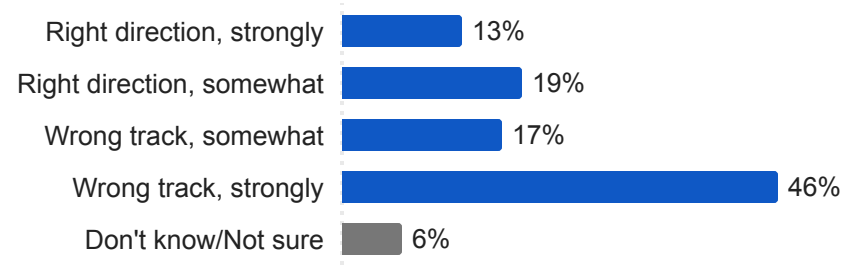
Q1-5: In the last two weeks how often have you felt the following ways?

***N* = 1,897**



Q6: All things considered, do you think the U.S. is headed in the right direction, or is it off on the wrong track?

***N* = 1,897**

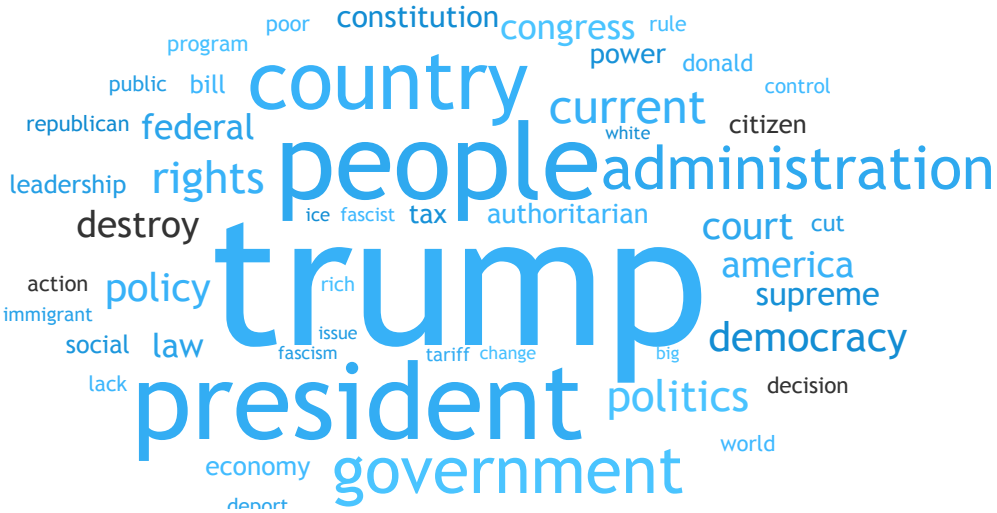


Q8: Why do you think the U.S. is headed in the [right direction]? [*See separate Verbatims file]*

***n* = 584**

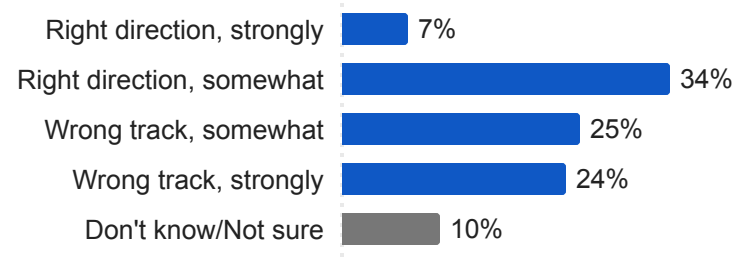
Q8: Why do you think the U.S. is headed in the [wrong track]? [*See separate Verbatims file]*

***n* = 1,301**



Q7: All things considered, do you think Oregon is headed in the right direction, or is it off on the wrong track?

***N* = 1,897**

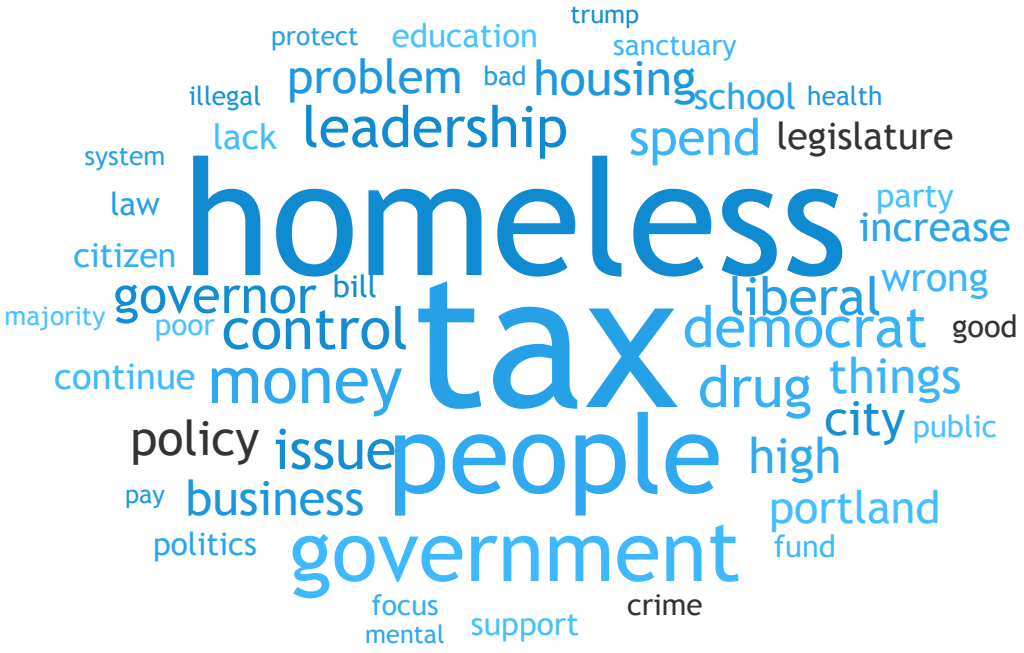


Q9: Why do you think Oregon is headed in the [right direction]? [*See separate Verbatims file]*

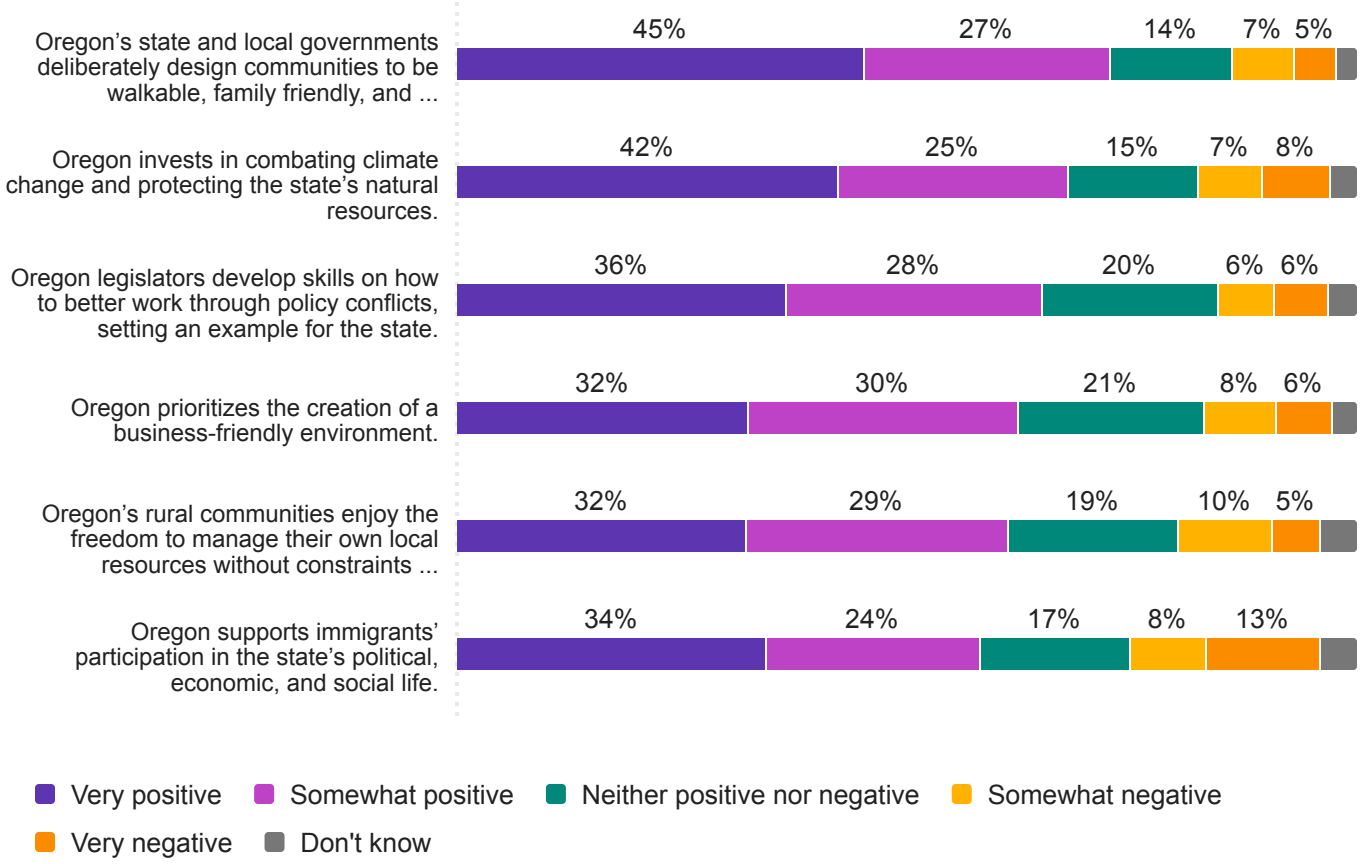
***n* = 884**

Q9: Why do you think Oregon is headed in the [wrong track]? [*See separate Verbatims file]*

***n* = 931**



Q10-15: The following are statements about what actions the state of Oregon might strive toward. For each, indicate if it would be a positive or negative direction for Oregon:

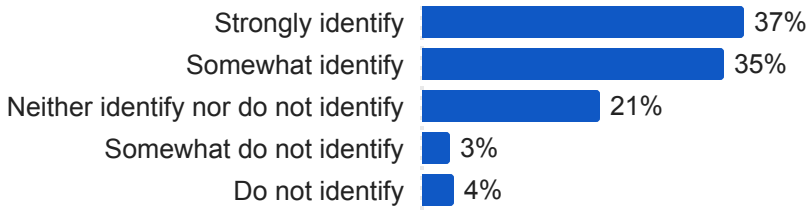


OCJ

The following questions have to do with consumer experiences in Oregon.

Q16: *Individuals who use or buy goods or services for personal or household use are known as consumers. Consumers significantly impact and shape the economy.* How strongly do you identify with the following definition of a consumer: "Informed and proactive consumers are crucial in promoting consumer justice by holding bad actors accountable for unfair practices, substandard products, and deceptive advertising."

***N* = 1,897**



Q17: Have you experienced unfair and/or illegal treatment in the following consumer areas or topics in the past 12 months? (Please select all that apply.)

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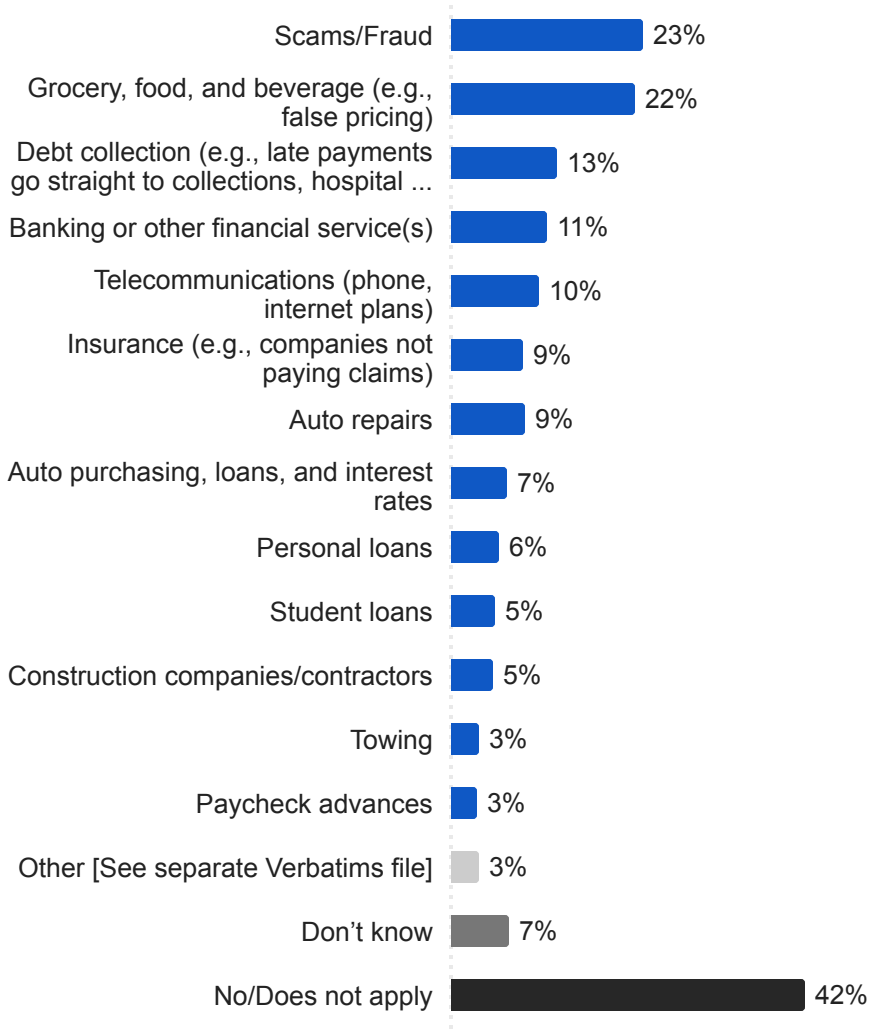
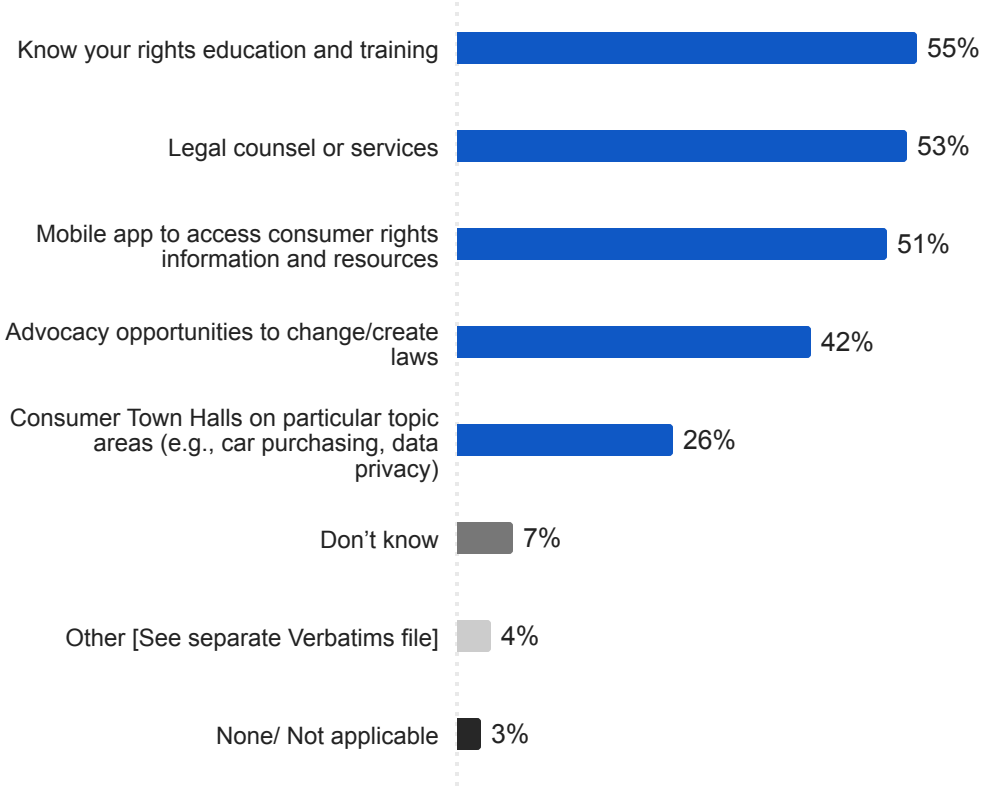


Q18: Assuming it was available in your preferred language, what kinds of consumer resources would you find helpful to resolve or avoid unfair and/or illegal consumer treatment? (Please select all that apply.)

***n* = 971**



Q19: In the past 12 mo., have you taken any of the following actions as a consumer? (Select all that apply.)

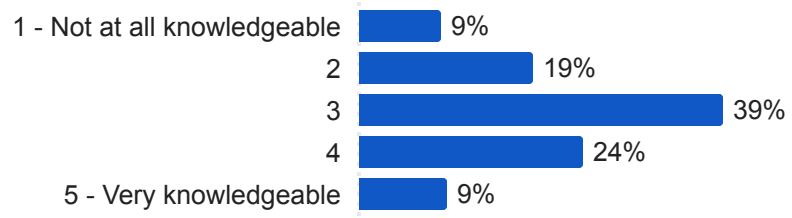
***N* = 1,897**

Q20: What motivated you to engage in these action(s)? [*See separate Verbatims file]*

Q21: Thinking back, are there tools or information that could have helped you take this action(s) more easily or effectively? [*See separate Verbatims file]*

Q22: In general, how knowledgeable do you feel when it comes to consumer protection topics (e.g., your rights, the laws in place, ways to file complaints or seek legal resources)?

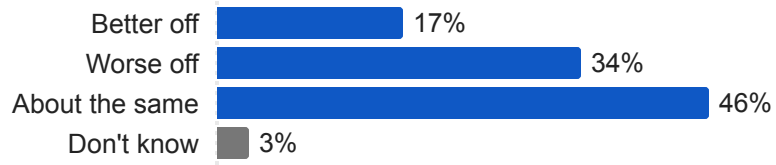
***N* = 1,897**



Q23: <u>Consumer justice is the freedom for all to thrive and equitably share in our abundant resources.</u> In your opinion, what could be done in Oregon to improve consumer justice? [*See separate Verbatims file]*

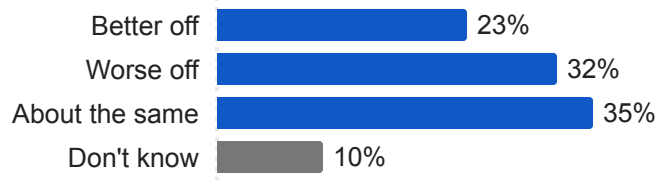
Q24: When you think about your ability to experience health, joy, and economic opportunity in Oregon, would you say you and your family are better off, worse off, or just about the same as you were a year ago?

***N* = 1,897**



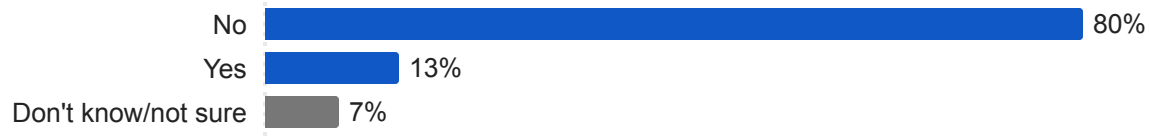
Q25: Now, looking ahead, with the same question in mind, do you think a year from now, you and your family will be better off, worse off, or just about the same as now?

***N* = 1,897**



Q26: While living in Oregon, have you ever used high-interest loan products (examples include Opportunity Loans, OppLoans, OppFi)?

***N* = 1,897**

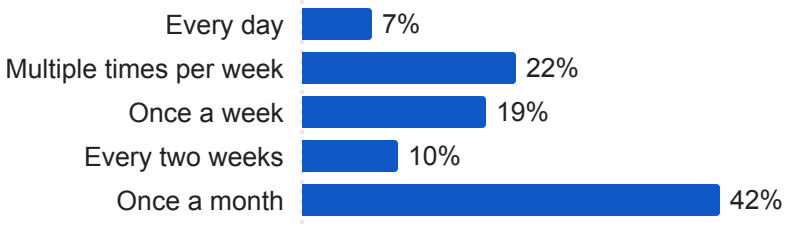


Q27: Earned Wage Access (EWA) products let workers access wages before payday, which can help cover urgent costs, but the total cost for users may be unclear. Examples include MoneyLion, EarnIn, DailyPay, PayActive, Tapcheck, FlexWage, and ZayZoon. In the past 12 months, have you used these products?

***N* = 1,897**

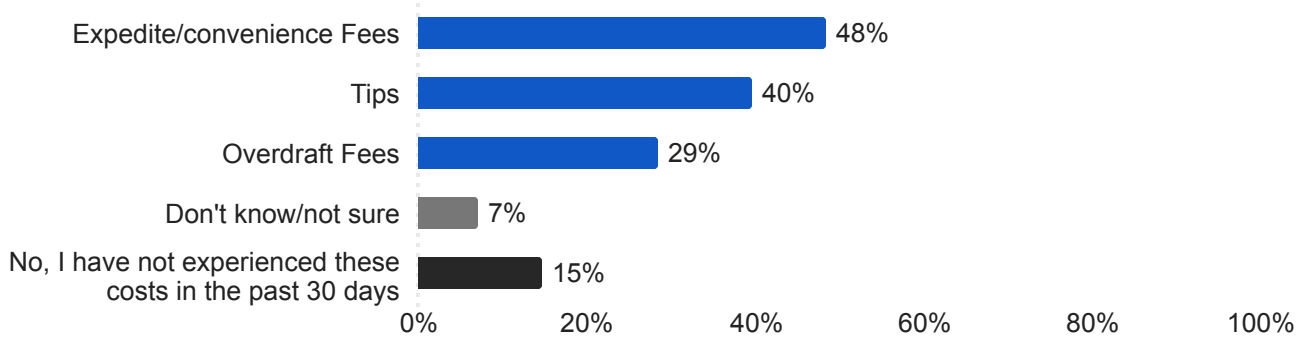
Q28: In the past 30 days, how frequently did you use these products?

***n* = 226**



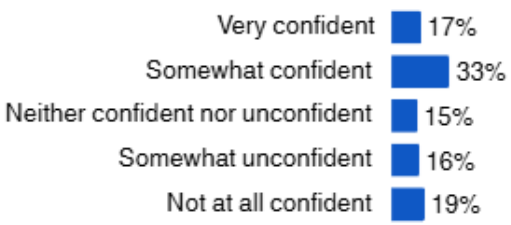
Q29: In the past 30 days, have you experienced any of the following costs associated with using these products? (Select all that apply.)

***n* = 226**

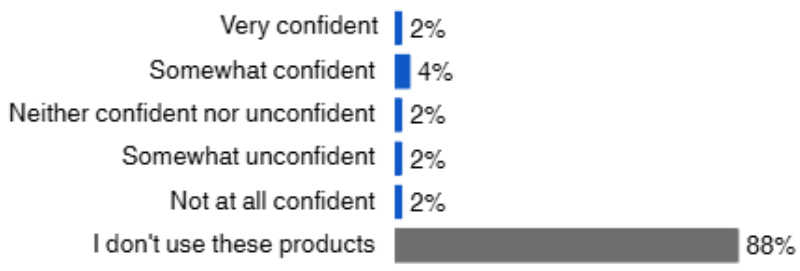


Q30: If Earned Wage Access products were no longer available starting tomorrow, how confident are you that you could pay next month's bills?

***n* = 221**

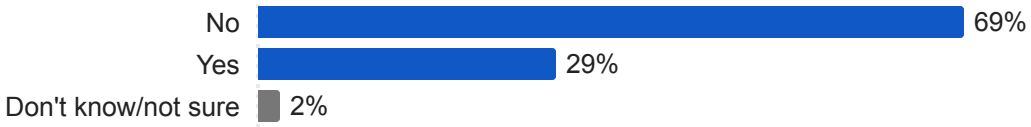


***N* = 1,897**



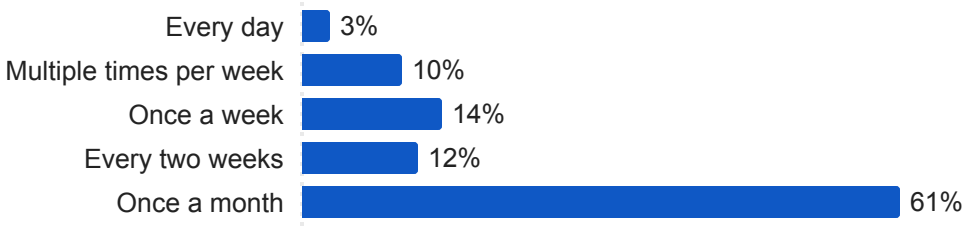
Q31: Buy Now, Pay Later (BNPL) is a service that lets consumers split the cost of a purchase, usually into four payments and often interest-free. However, missed payments can lead to fees. Examples include Klarna, AfterPay, Affirm, Sezzle, PayPal, and AfterPay. In the past 12 months, have you used these services?

***N* = 1,897**



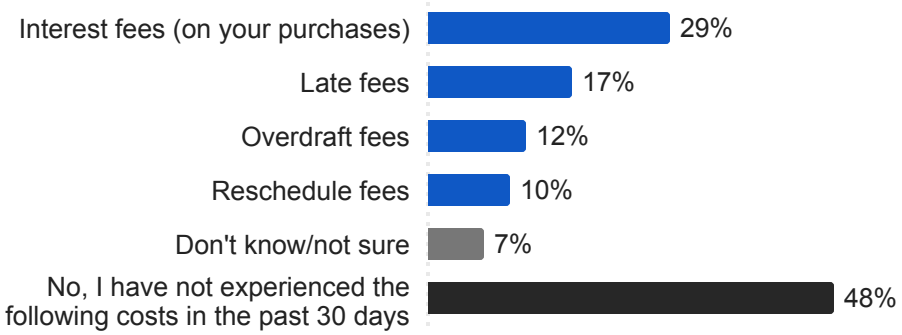
Q32: In the past 30 days, how frequently did you use these services?

***n* = 552**



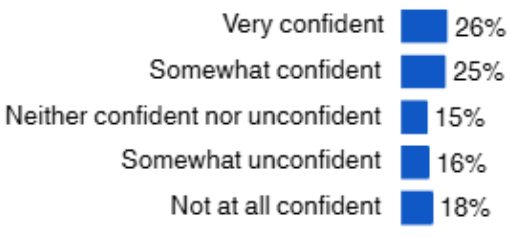
Q33: In the past 30 days, have you experienced any of the following costs associated with using these products? (Select all that apply.)

***n* = 552**

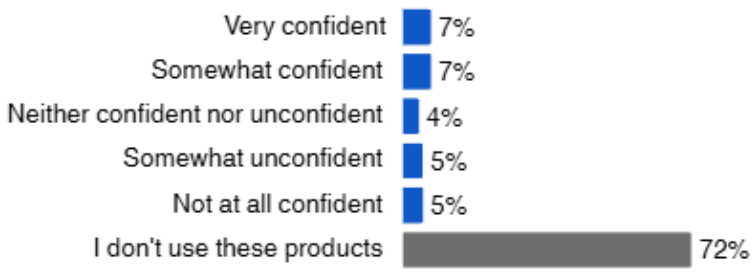


Q34: If Buy Now, Pay Later (BNPL) services were no longer available starting tomorrow, how confident are you that you could make the purchases you need to make in the next month?

***n* = 531**

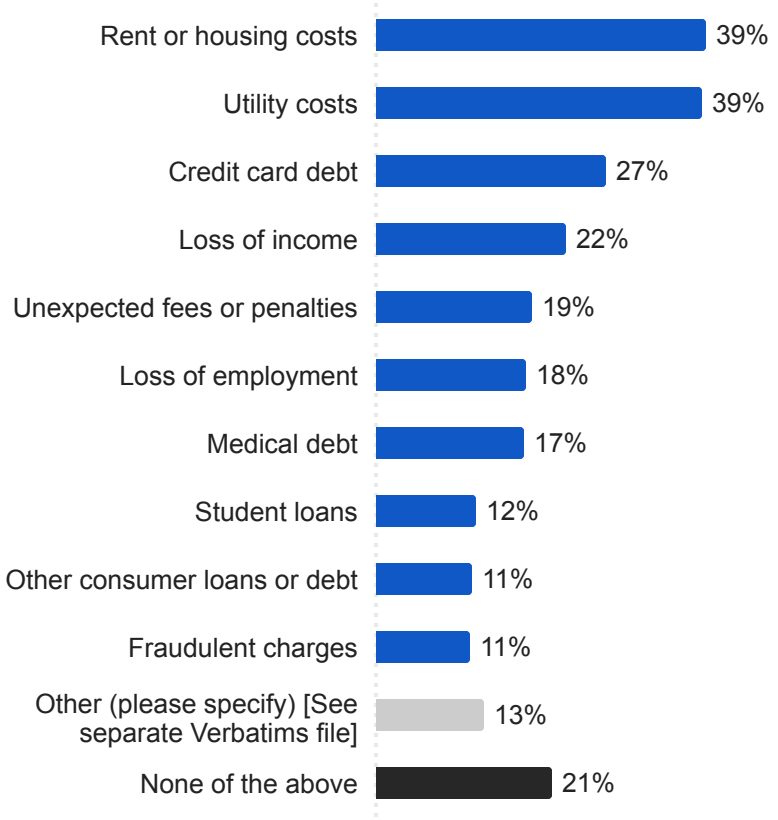


***N* = 1,897**



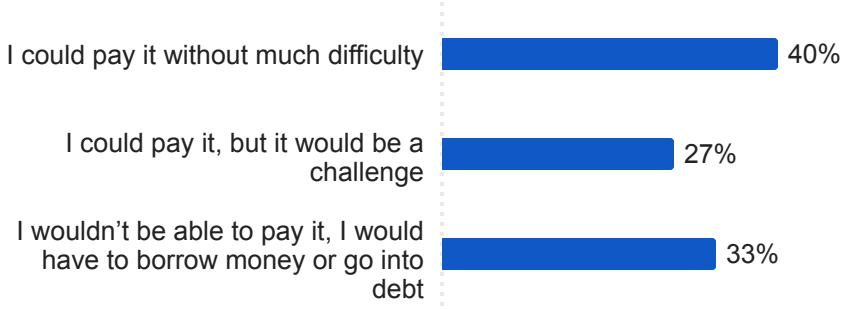
Q35: Which of the following has caused you financial stress in the past 12 months? (Select all that apply.)

***N* = 1,897**



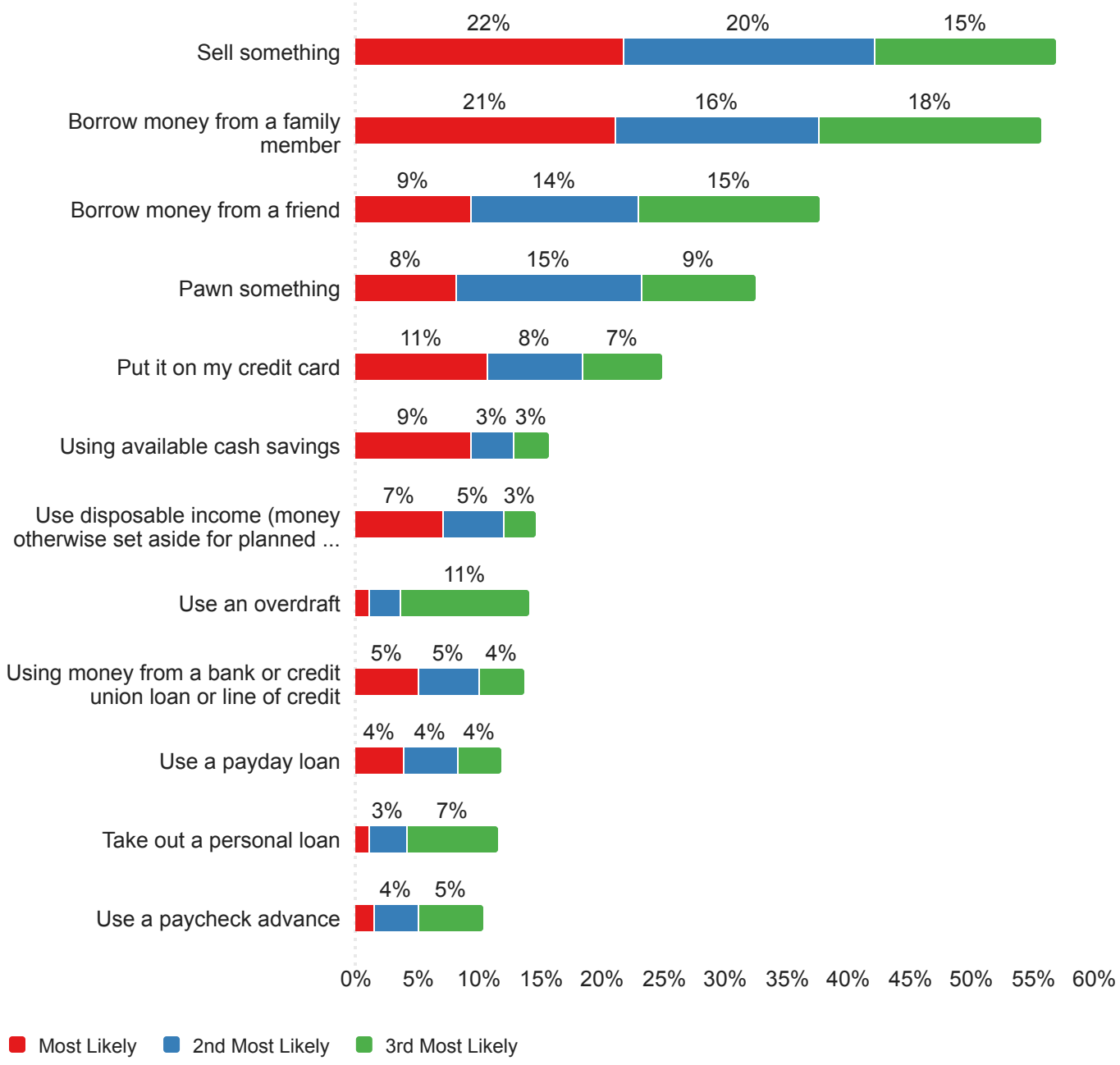
Q36: If you were faced with an emergency expense that cost $400, how would you pay for it?

***N* = 1,897**



Q37: Of the following options, which would you be most likely to use to get the money you need? (Rank top 3 most likely from list.)

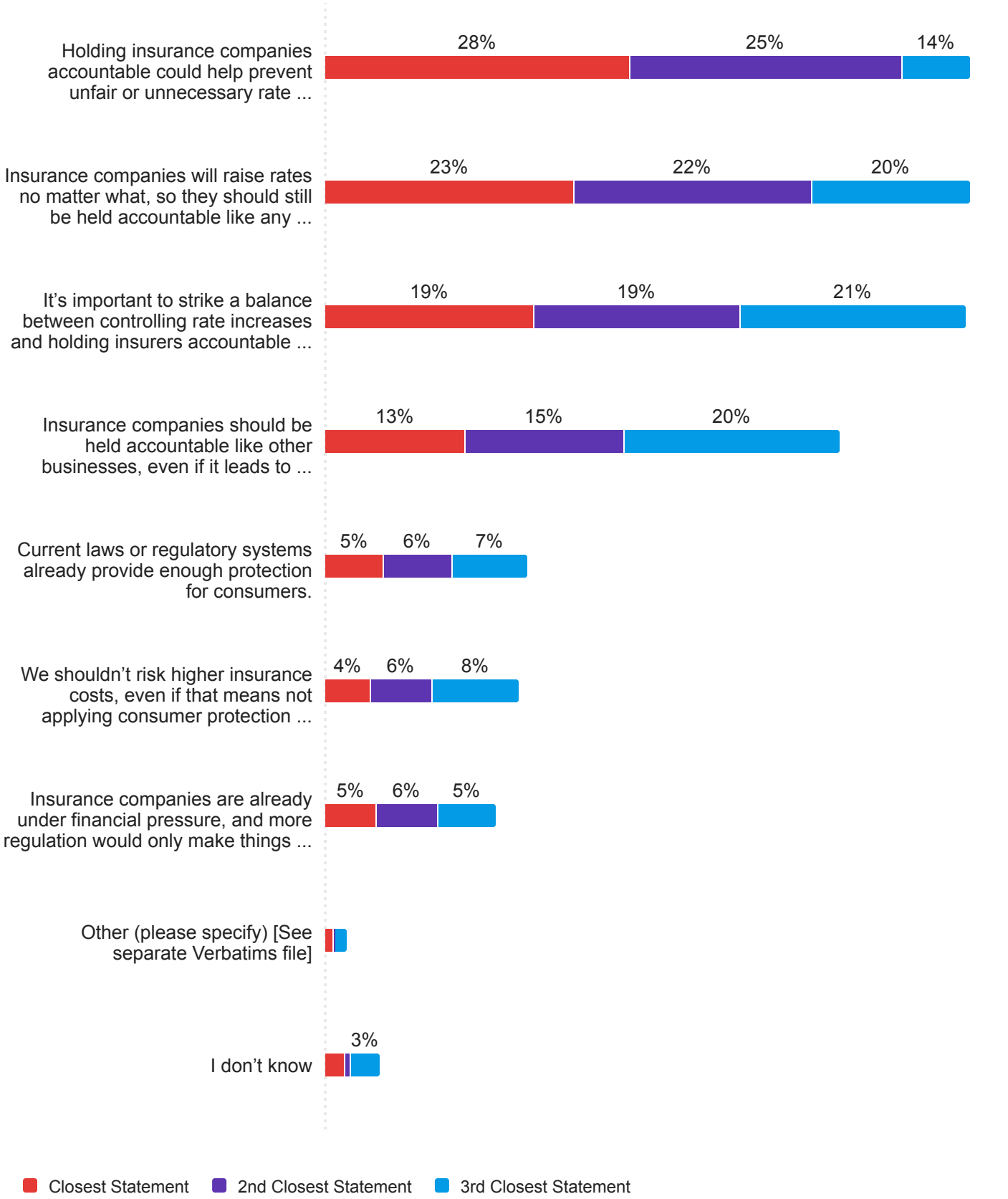
***n* = 618**



Q38: Is there anything else you would like to share about how you would pay for an emergency expense? [*See separate Verbatims file]*

Q39: Knowing that insurance rates are continuing to rise, which of the following statements comes closest to your views on this issue? (Rank the top 3 statements that come closest to your point of view)

***n* = 1,884**



Q40: Is there anything else you'd like to share about insurers or insurance rates? [*See separate Verbatims file]*

Q41: Would you be willing to be contacted by a local nonprofit organization that works on issues of consumer justice for additional information about your experiences? If so, please provide your contact information below. [*See separate Verbatims file]*

Q42: Please check the box(es) below if you might be willing to testify against the legislature AND/OR participate in a focus group on one or more of the issues raised in this survey: [*See separate Verbatims file]*

***n* = 882**

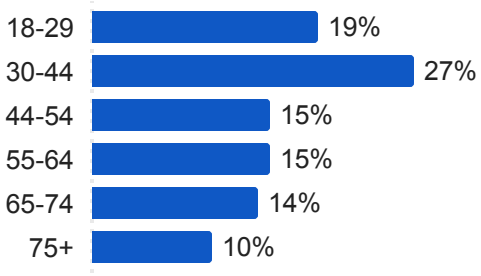
Q43: If you have any lingering thoughts about any of the topics in this survey, please share them here: [*See separate Verbatims file]*

DEMOGRAPHICS

These beginning questions ensure our sample is representative of the population. This information is used for no other purpose.

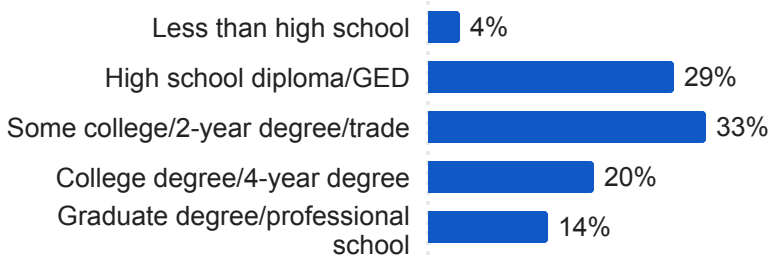
Age: In what year were you born?

***N* = 1,897**



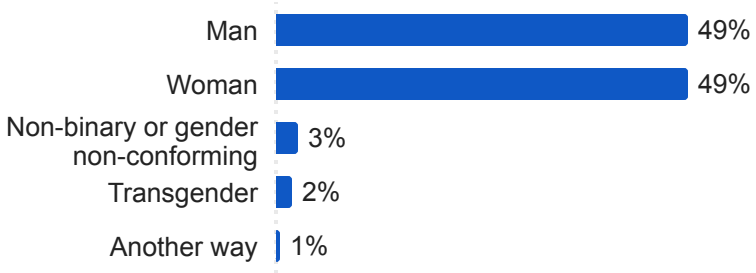
Education: What is the highest level of education you have attained?

***N* = 1,897**



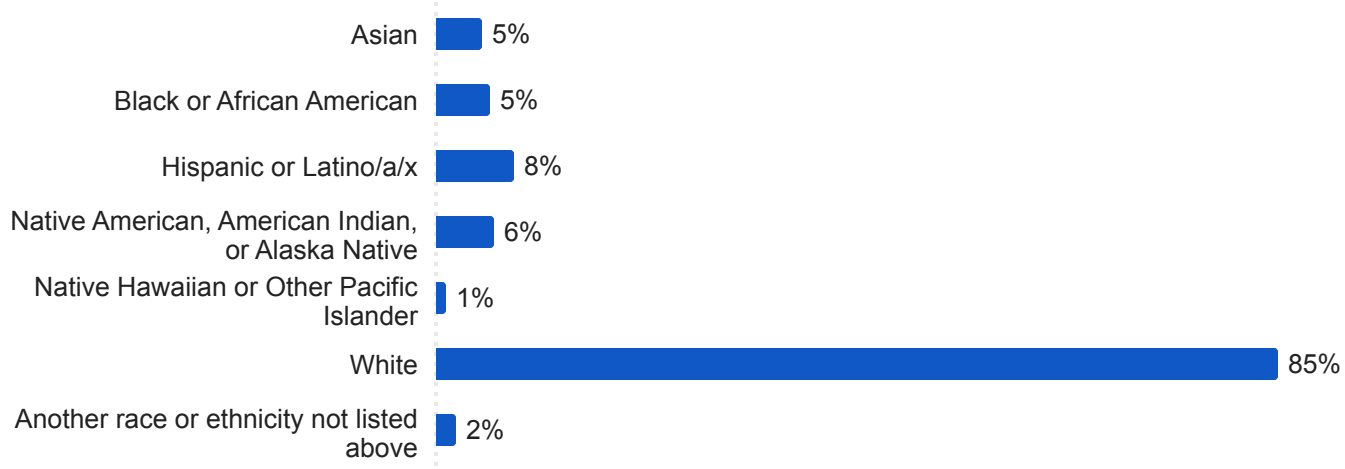
Gender: I describe my gender as (feel free to choose all that apply)

***N* = 1,897**



Race/Ethnicity: Knowing there may not be a perfect fit, which of these descriptions used by the United States Census would you say best describes your race and/or ethnicity? (Please select all that apply.)

***N* = 1,897**

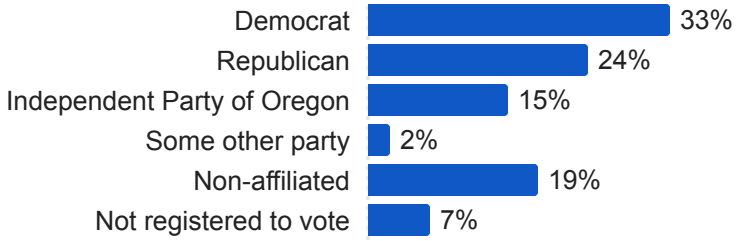


Area of State: In which county do you live?

***N* = 1,897**

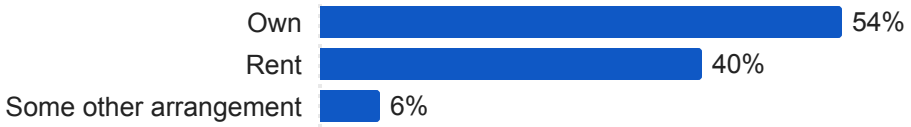
Party: What is your political party registration?

***N* = 1,897**



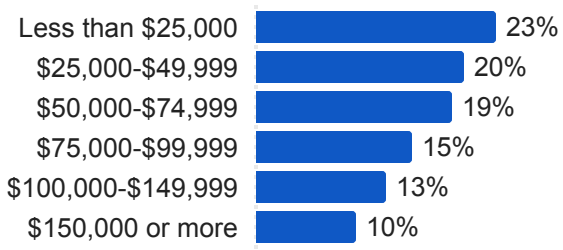
Own/Rent: Does your household rent or own your home?

***N* = 1,897**



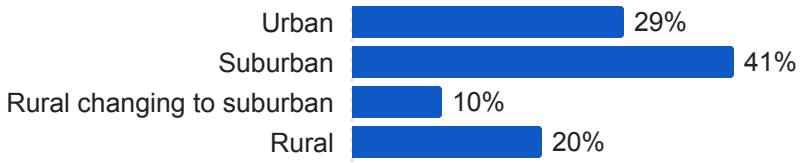
Income: What was your total household income in 2024? Remember to include everyone, and your best guess is ok.

***n* = 1,878**



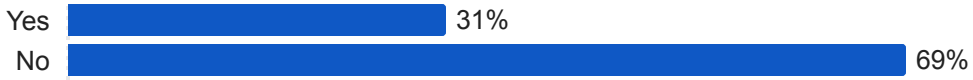
Urban/Rural: Do you consider the area you live in to be:

***N* = 1,897**



Kids_in_HH: Do you have children in your home who are under the age of 19 years old (18 or younger)?

***N* = 1,897**



Kids_Age: How old are the children in your home? (Select all that apply)

***n* = 587**