Oregon Values and Beliefs Center

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INTRODUCTION & METHODOLOGY

From October 23rd to November 3rd, 2025, the Oregon Values and Beliefs Center (OVBC) (in partnership with the Oregon State Treasury) conducted a statewide survey of Oregonians' goals for their state, and their financial well-being.

Research Methodology: The online survey consisted of 1,775 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.

The questions and response options below are left in the order respondents experienced the questionnaire.

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 ±2.33%

Oregon Values and Beliefs Center (OVBC): 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 State Treasury: This research was completed in partnership with Oregon State Treasury to inform their annual Financial Wellness Scorecard. Oregon State Treasury is focused on improving the financial well-being of all Oregonians. They provide low-cost programs for governments and empower Oregonians to invest in themselves and their loved ones for a more secure future.

OVBC Fall 2025 - Treasury Scorecard Survey
Oregon State Treasury

Welcome to OVBC's Fall 2025 survey!

This month's survey focuses on financial well-being and goals for Oregon. 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 Panel: You will be asked at the end of the survey if you are willing to be contacted by a journalist about your answers to this survey and participation in OVBC.

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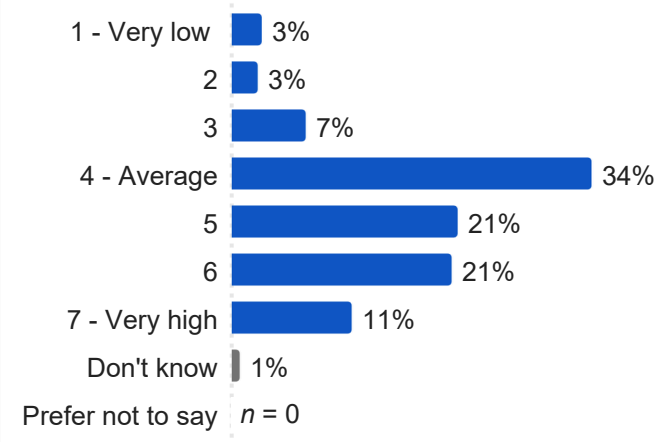
TREASURY

Q1: *[SPLIT SAMPLE A]* On a scale from 1 to 7, where 1 means very low and 7 means very high, how would you assess your overall financial knowledge?

STATEWIDE AVERAGE: 4.76

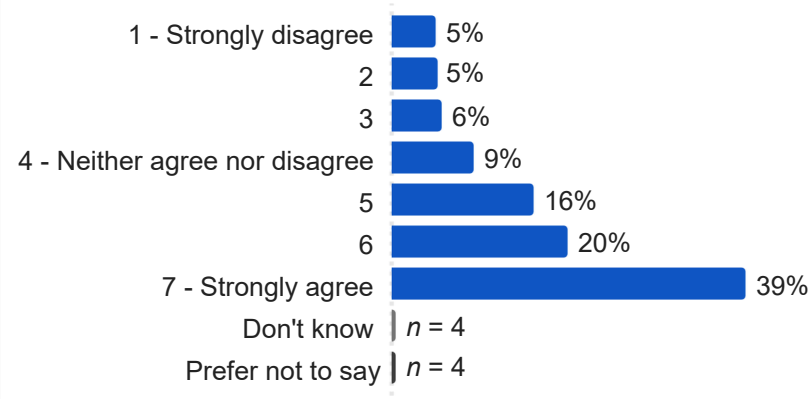
***n* = 889**



Q2: *[SPLIT SAMPLE B]* How strongly do you agree or disagree with the following statement: "I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses."

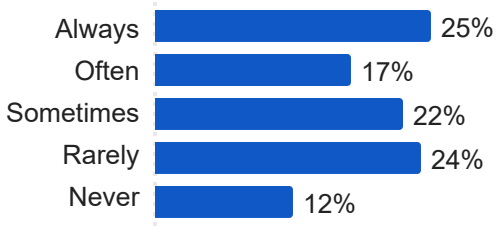
STATEWIDE AVERAGE: 5.43

***n* = 886**



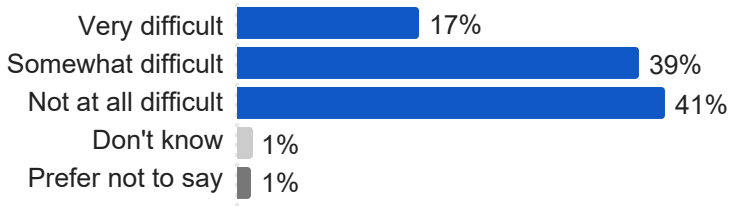
Q3: How often does this statement apply to you? “I have money left over at the end of the month.”

***N* = 1,775**



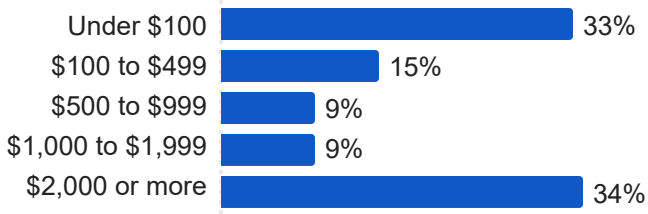
Q4: In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

***N* = 1,775**



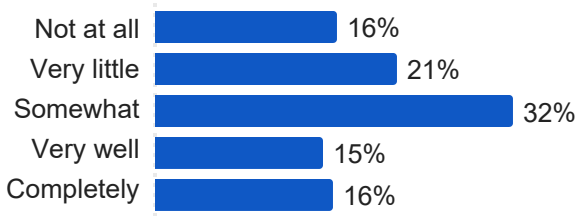
Q5: Based on your current financial situation, what is the largest emergency expense that you could handle right now using only your savings?

***N* = 1,775**



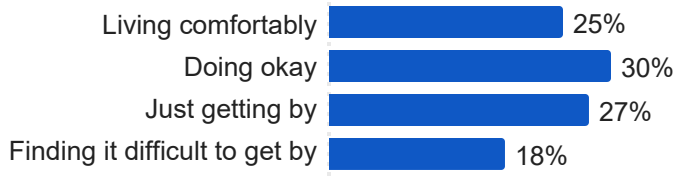
Q6: How well does this statement describe you or your situation: “Because of my money situation, I feel like I will never have the things I want in life.”

***N* = 1,775**



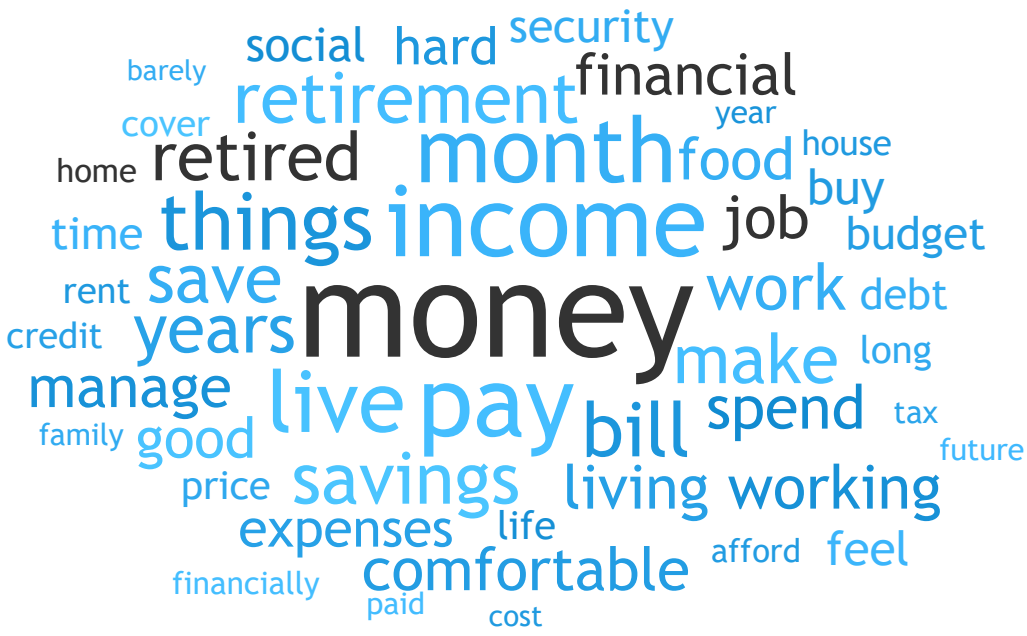
Q7: Overall, which one of the following best describes how well you are managing financially these days?

***N* = 1,775**



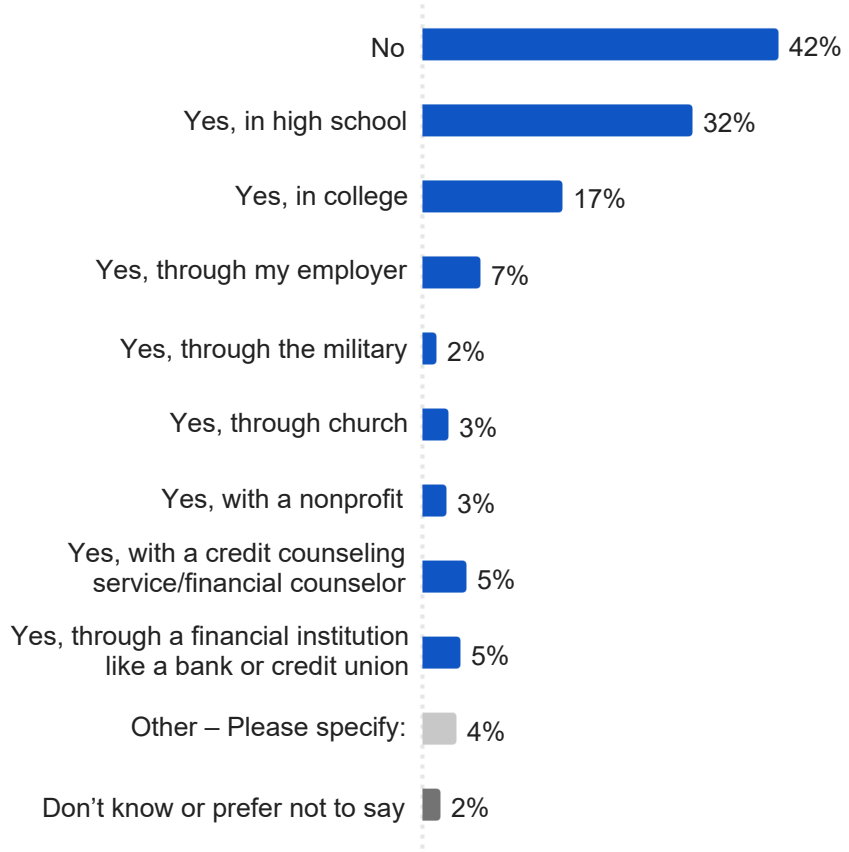
Q8: Feel free to share more about how you are managing financially here: *[Open, optional]*

***n* = 795**



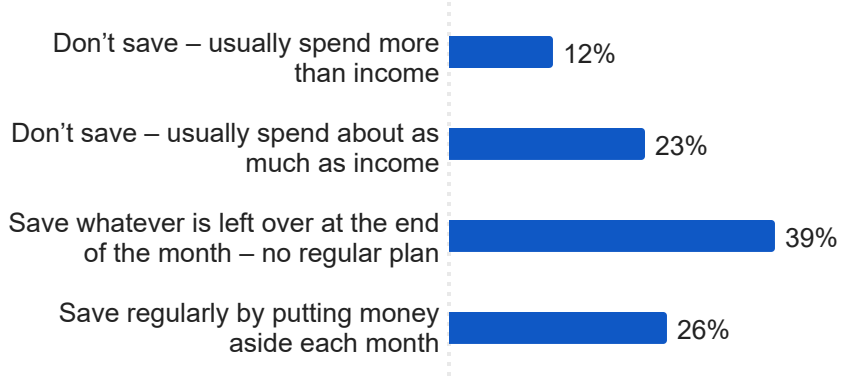
Q9: Have you ever completed a financial education course or program? Please check all that apply:

***N* = 1,775**



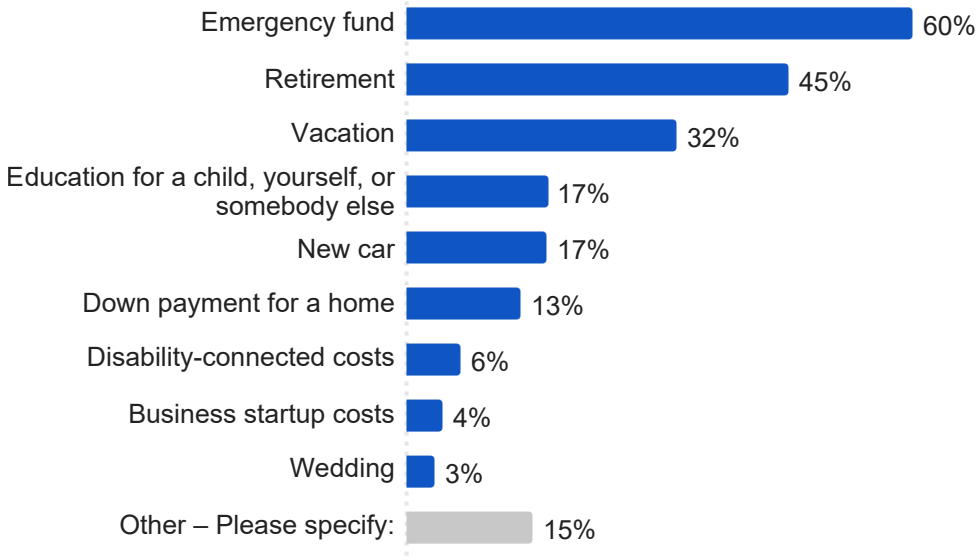
Q10: Which of the following statements comes closest to describing your household's monthly savings habits?

***N* = 1,775**



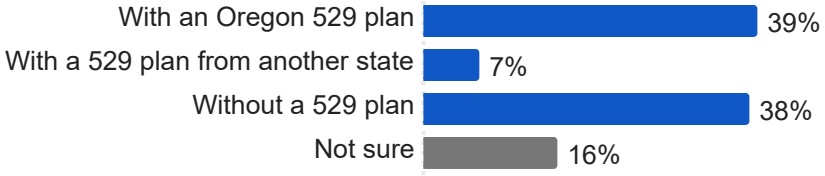
Q11: *[If c or d is selected in Q10]* What is the purpose or goal you are saving toward? Please select all that apply:

***n* = 1,144**



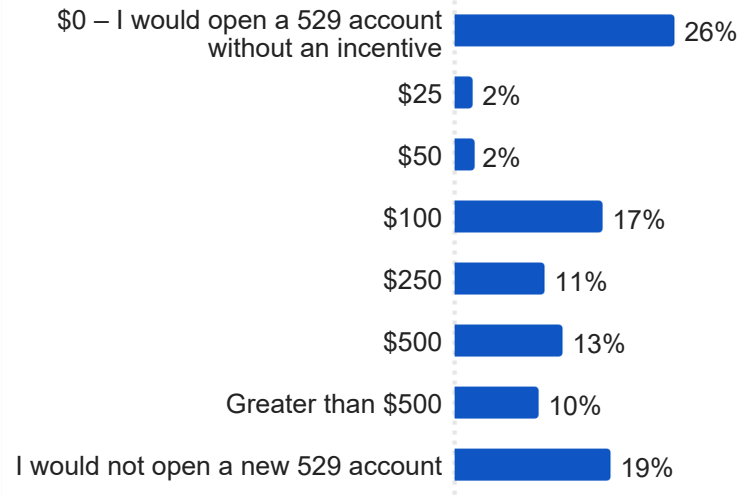
Q12: *[If "Education for a child, yourself, or somebody else" is selected in Q11]* How are you saving for education?

***n* = 193**



Q13: *[If "Education for a child, yourself, or somebody else" is selected in Q11]* What incentive level would encourage you to open a 529 account?

***n* = 193**



Q14: In the past 5 years, how many times have you used any of the following non-bank borrowing methods: Auto-title loan, short term 'payday' loan, advance on your tax refund, pawn shop, rent-to-own store?

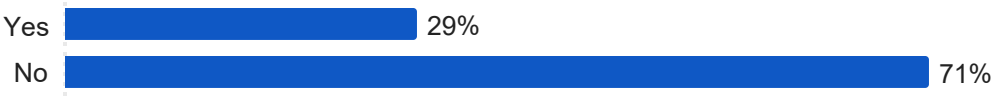
***N* = 1,775**

Q15: At any time in your adult life (18 and older), did your parents or grandparents pay for a major expense of yours (e.g., college, wedding, down payment for a home, etc.)?

***N* = 1,775**

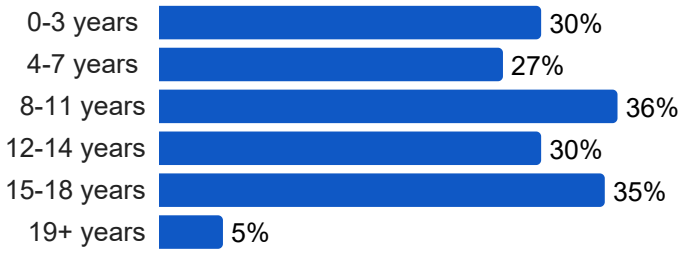
Kids_in_HH: Do you have children in your home who are under the age of 19 years old (18 or younger)?

***N* = 1,775**



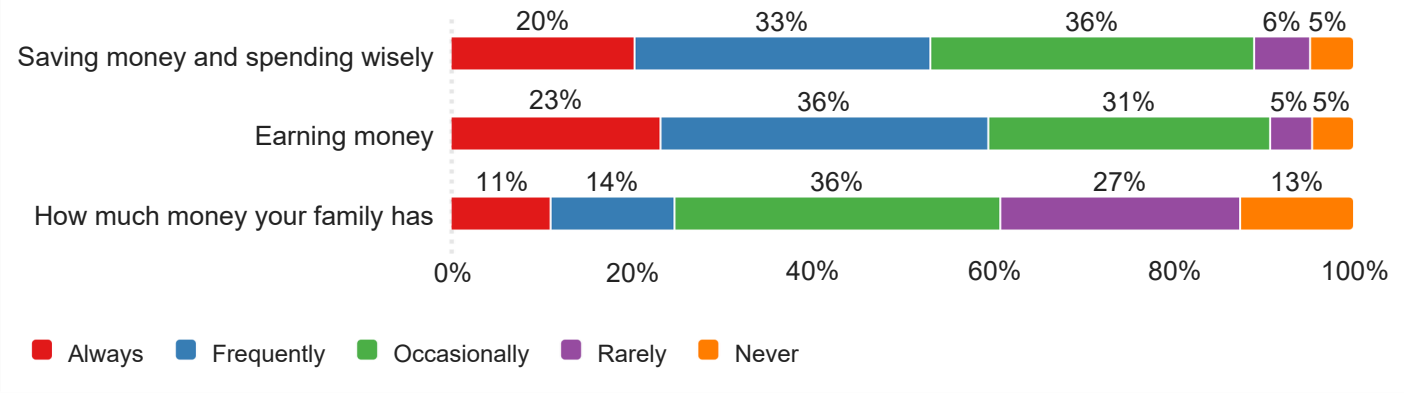
Kids_Age: *[If yes to Kids_in_HH]* How old are the children in your home? (Select all that apply)

***n* = 515**



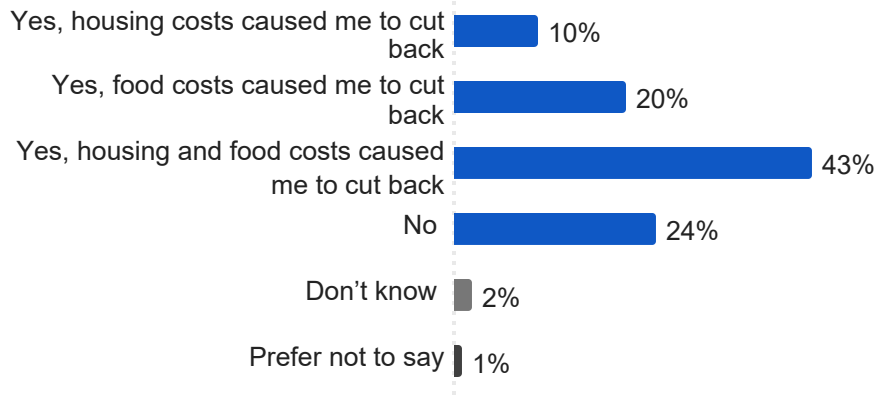
Q16-18: *[If Kids_Age is older than 0-3 years]* How often are you discussing the following with your child?

***n* = 446**



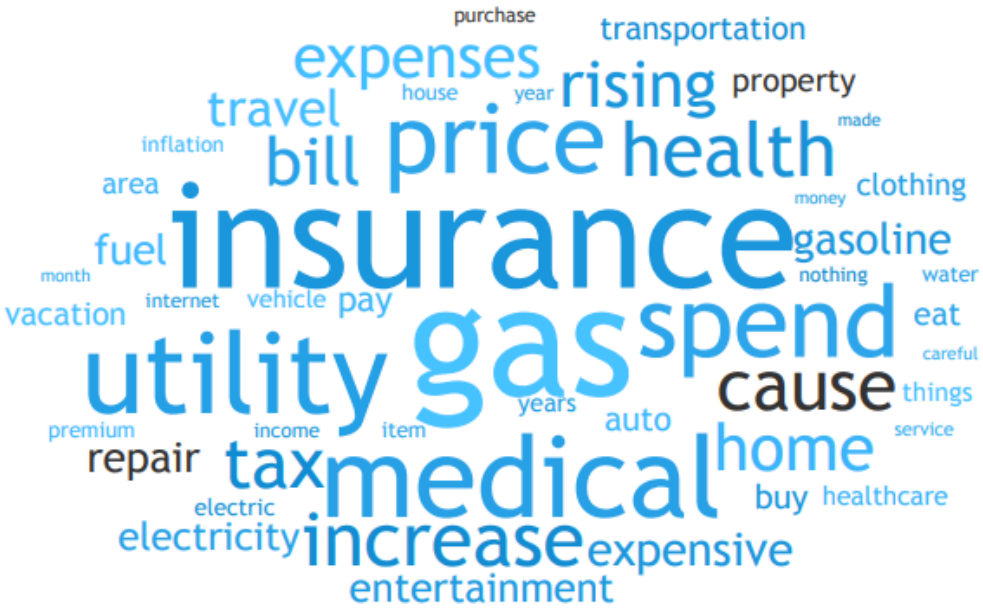
Q19: In the past 5 years, have increased housing or food costs caused you to cut back on other spending?

***N* = 1,775**



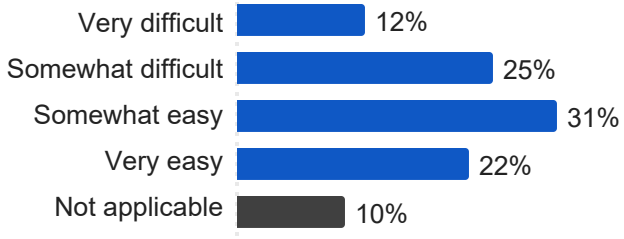
Q20: In the past 5 years, have rising costs in areas besides housing or food caused you to cut back on other spending? *[Open, optional]*

***n* = 1,420**



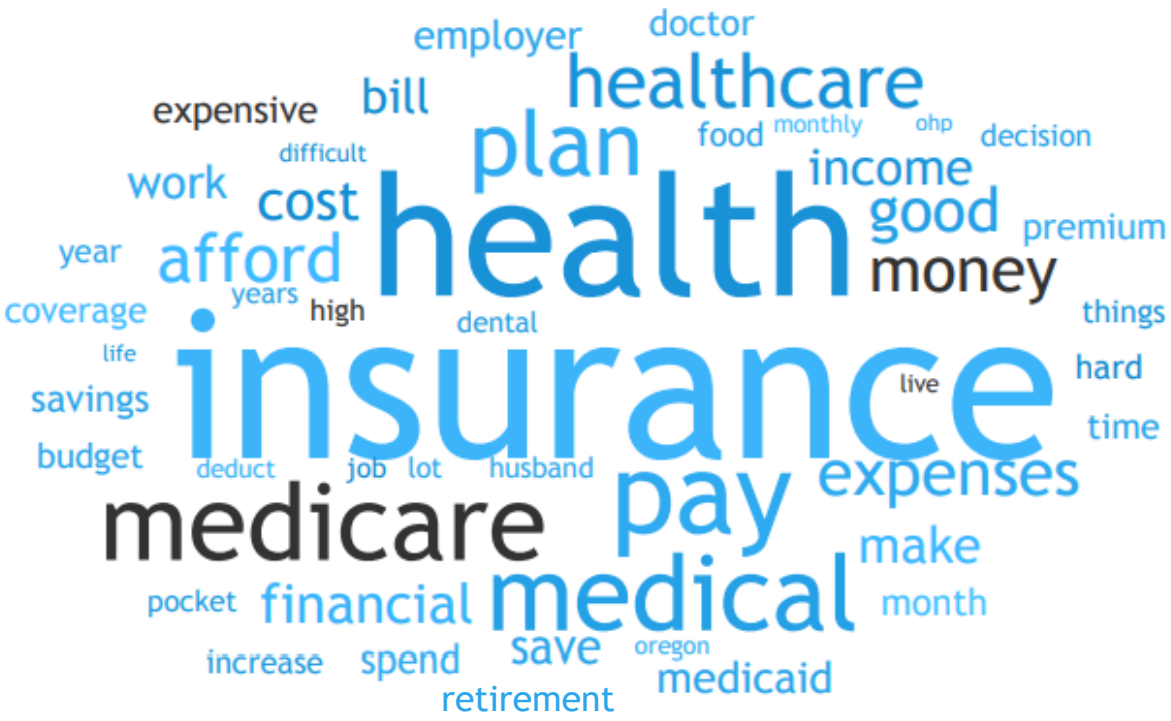
Q21: In general, how easy or difficult is it for you to afford your health care costs?

***N* = 1,775**



Q22: Please share more about covering costs and financial decisions here: *[Open, optional]*

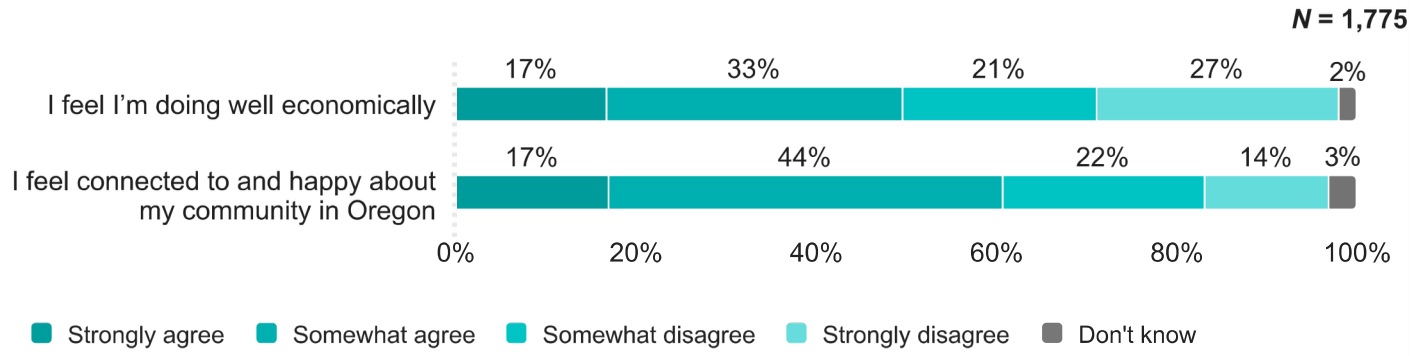
***n* = 1,028**



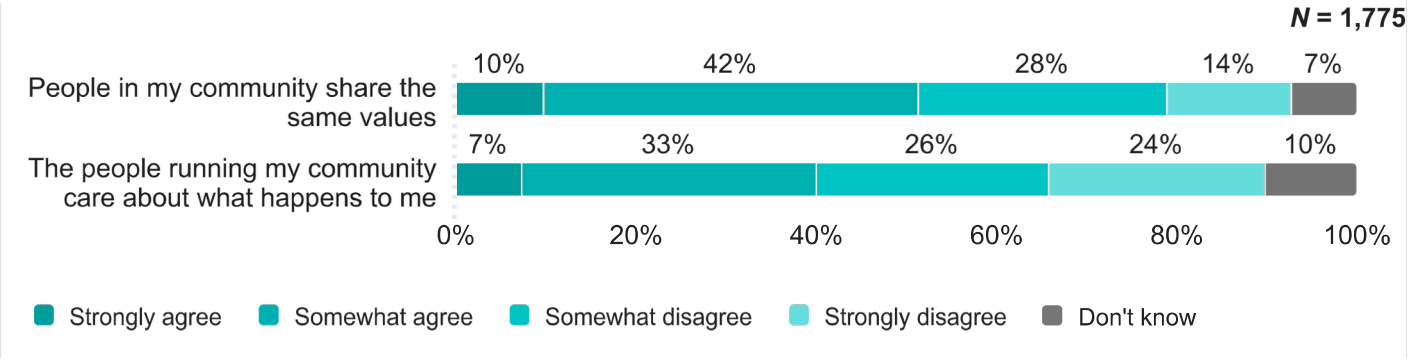
OVBC

Now that we've covered some questions about personal finance, we'd also like to explore Oregonians broader wellbeing, including personal outlook, sense of connection, and community health.

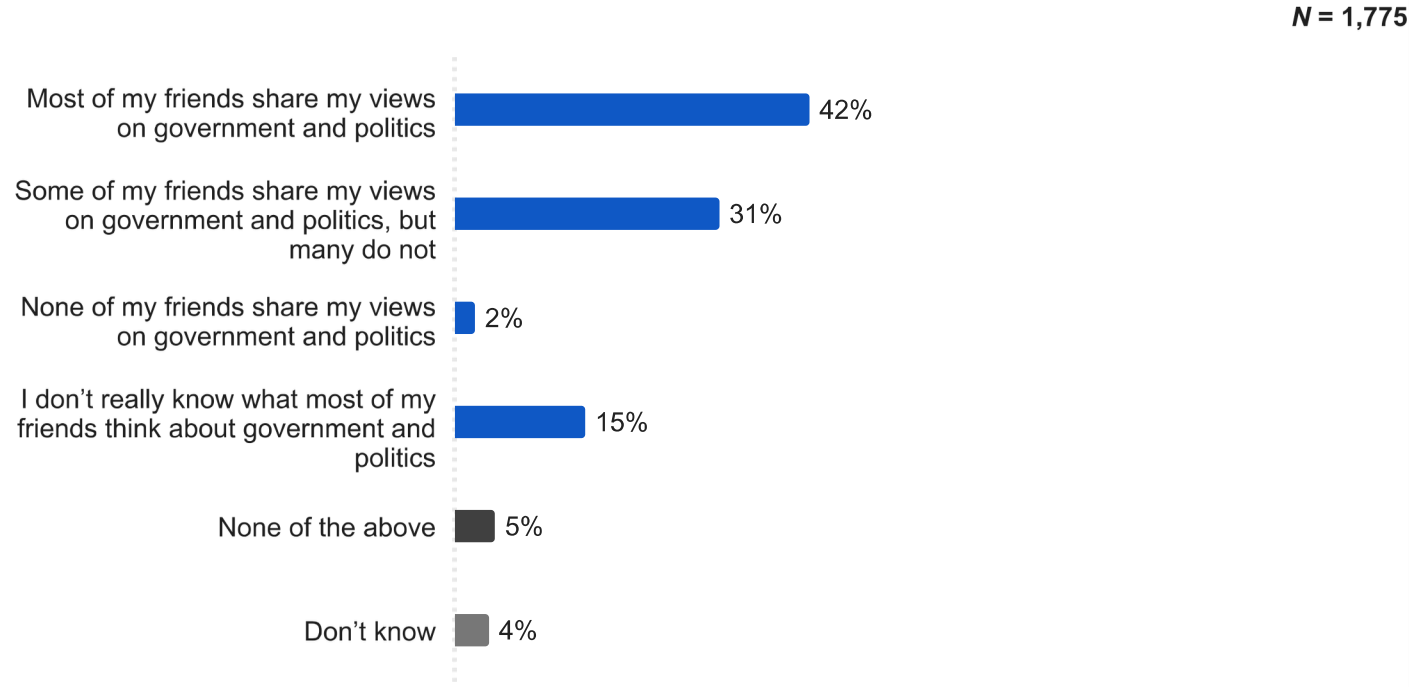
Q23-24: Considering everything that's happened to our area in the last 10 years, how are you doing?



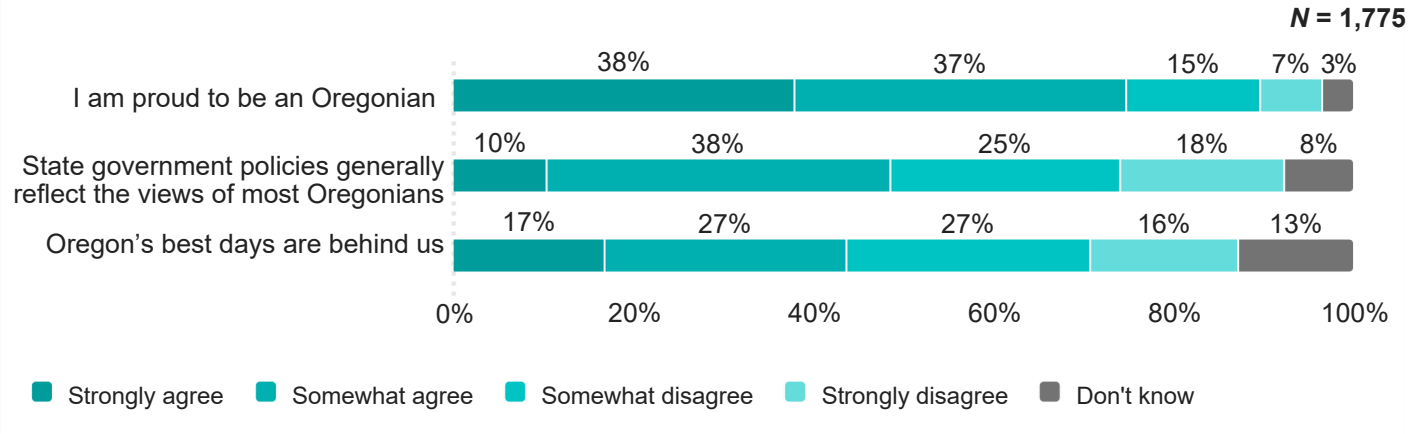
Q25-26: How much do you agree with the following statements about your community?



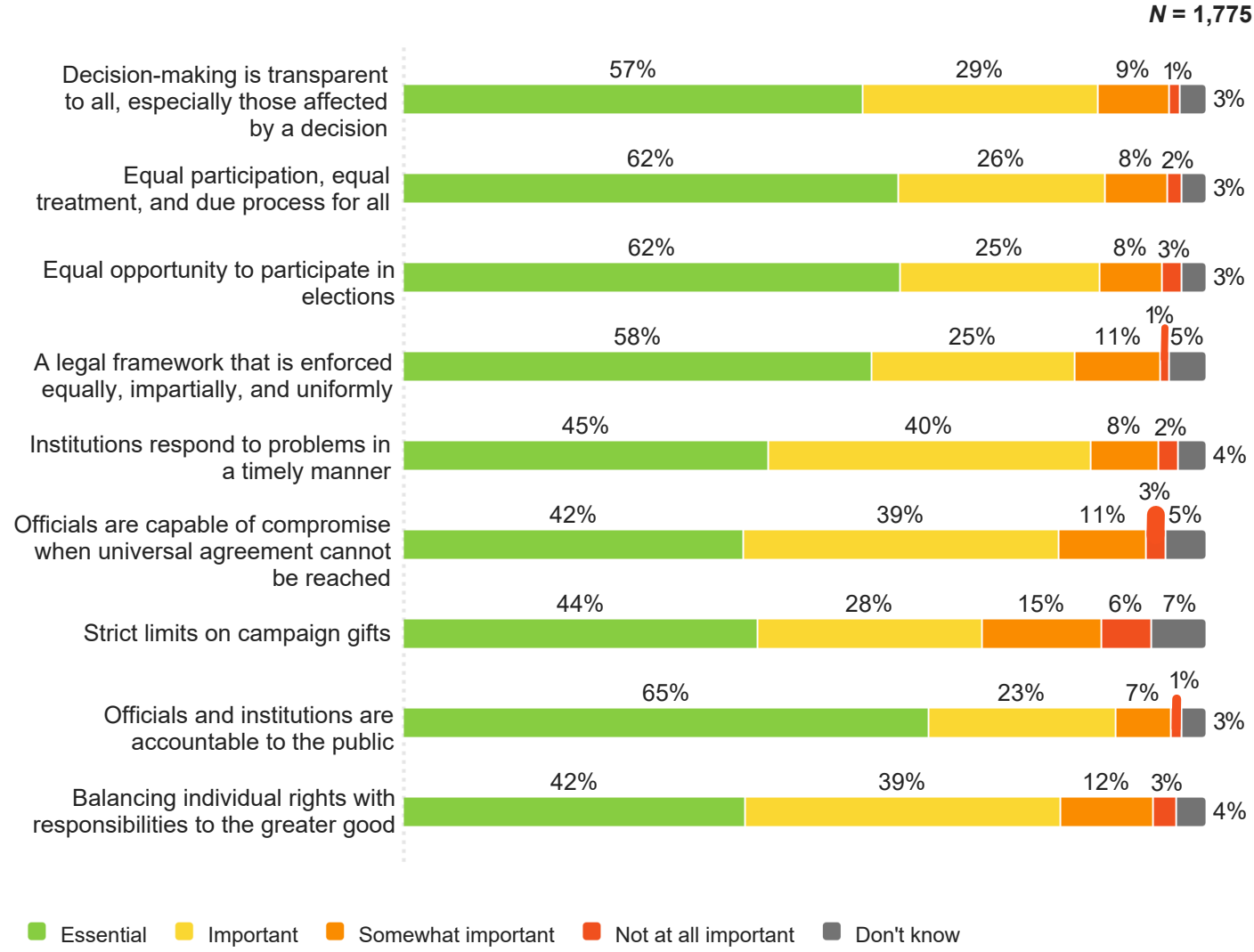
Q27: Which best describes you?



Q28-30: Please indicate how much you agree or disagree with the following statements:

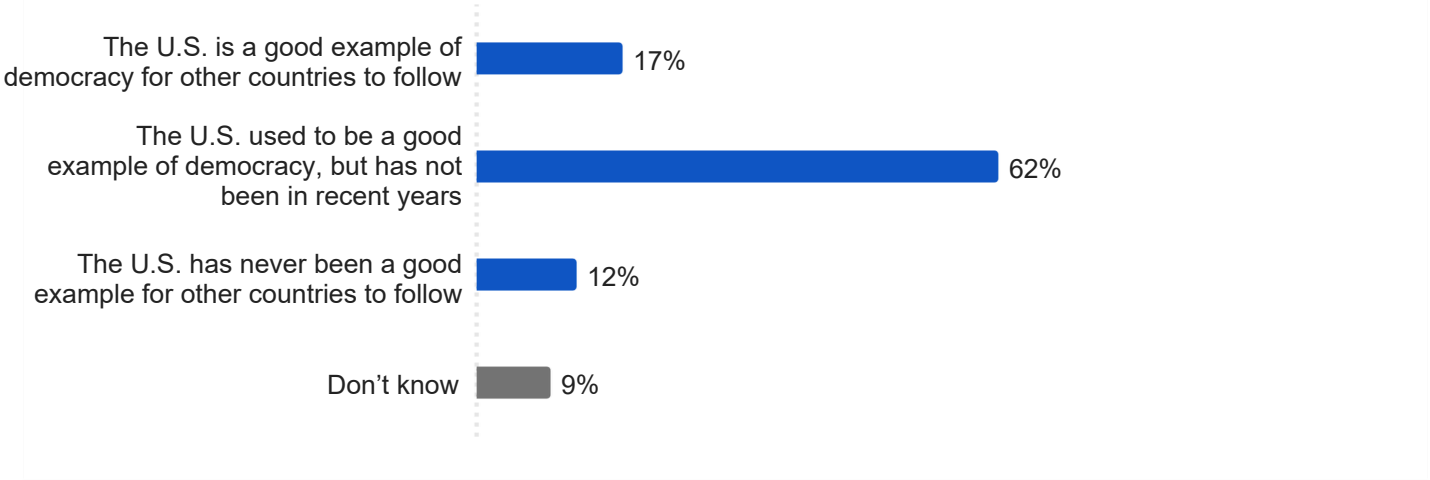


Q31-39: Please rate the level of importance of these items contributing to a healthy government:



Q40: With which of these statements do you most agree?

***N* = 1,775**



Q41: If you have any lingering thoughts or feedback about the survey, please share them here: *[Open, optional]*

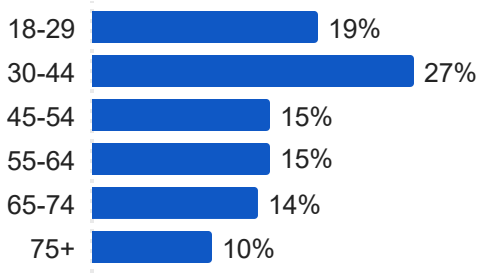
***n* = 574**

DEMOGRAPHICS

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

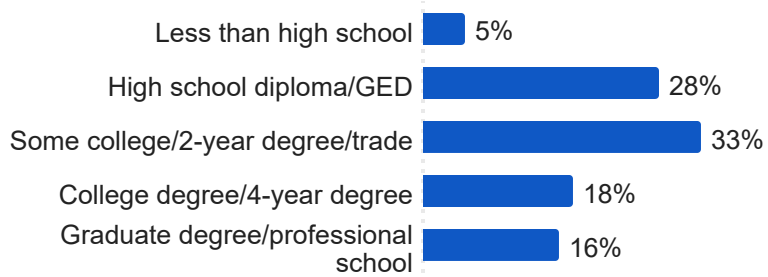
Age: In what year were you born?

***N* = 1,775**



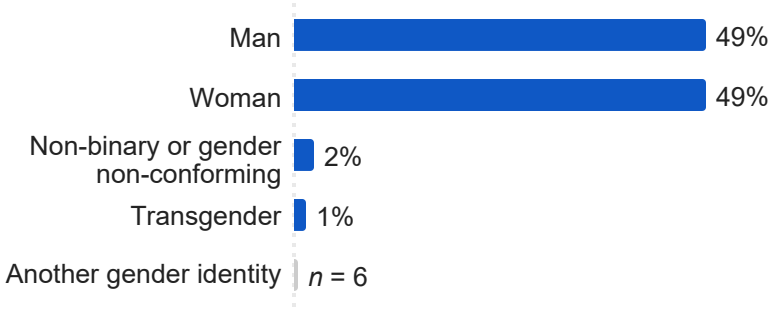
Education: What is the highest level of education you have attained?

***N* = 1,775**



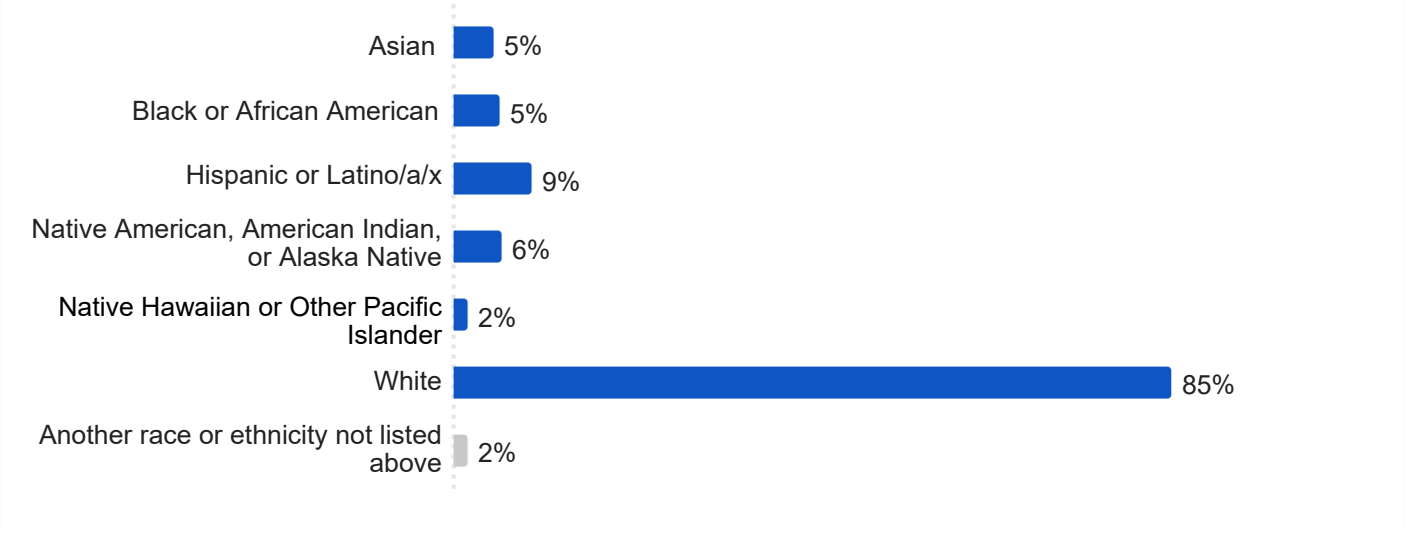
Gender: I describe my gender as (feel free to choose all that apply)

***N* = 1,775**



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* = 1,775**

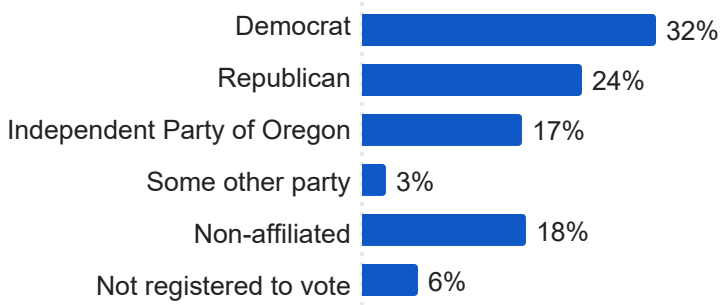


Area of State: In which county do you live?

***N* = 1,775**

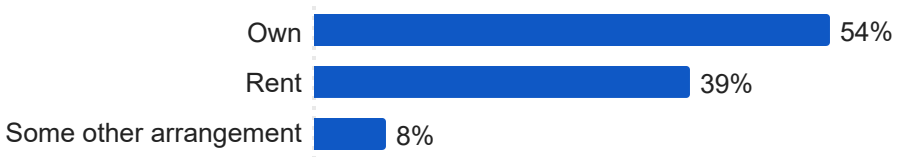
Party: What is your political party registration?

***N* = 1,775**



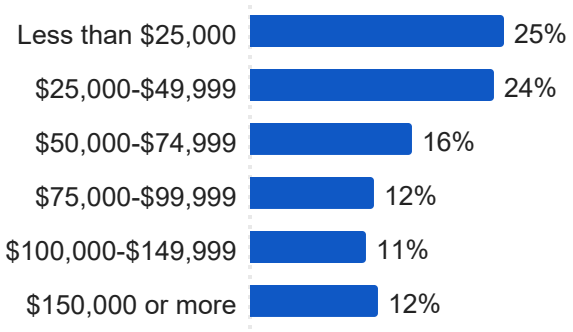
Own/Rent: Does your household rent or own your home?

***N* = 1,775**



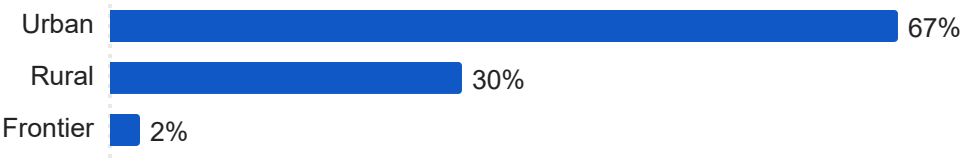
Income: What was your total household income in 2024? Remember to include everyone, and your best guess is ok.

***n* = 1,758**



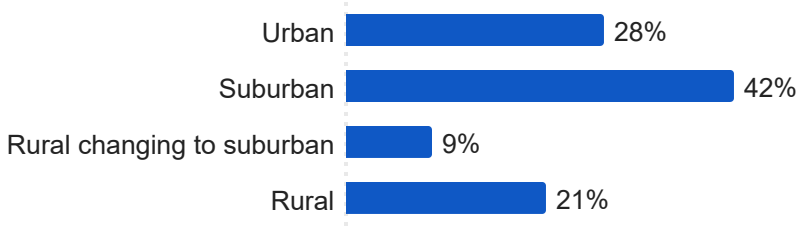
Urban/Rural/Frontier: What is your 5-digit zip code?

***n* = 1,757**



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

***N* = 1,775**



Western/Eastern Oregon: In which county do you live?

***N* = 1,775**