

2026

# Oregon Financial Wellness Scorecard



**OREGON  
STATE  
TREASURY**

Prepared by The Office of  
Oregon State Treasurer Elizabeth Steiner, MD

# Table of Contents.

**02**

Introduction from  
Oregon State Treasurer  
Elizabeth Steiner, MD

**03**

Executive Summary and  
Oregon's Financial  
Health Snapshot

## Trends Shaping Oregon's Financial Landscape

**05** Household Pressures and Tradeoffs

**06** Financial Stress Signals: Debt and Credit

**07** Financial Resilience and Emergency Preparedness

**08** Consumer Protection and Financial Education

**09**

Financial Check-Up For  
Oregonians

**10**

Oregon Financial  
Empowerment Advisory Team

**11**

Oregon Counties Data

**12**

2025 Financial Wellness  
Survey and Data Sources

# Oregon's Financial Check-up: Understanding Today's Pressures and the Habits that Build Financial Fitness

Every Oregonian should have the opportunity to enjoy financial security and realize their dreams for themselves and their families. But today, too many Oregonians are facing increasing financial pressure as the cost of living rises and household stress grows. That's a key finding from the 2026 Financial Wellness Scorecard.

The annual Financial Wellness Scorecard provides a snapshot of how Oregonians are faring financially. This year's data reflects the shocks of larger economic forces and chaotic federal policies.

Rising prices for food, housing, and health care have strained family budgets. Federal tariffs and funding cuts have forced households to absorb new costs, disrupted businesses, and hurt jobs in Oregon. Financial insecurity is becoming more common, particularly in rural communities and among young people, renters, women, and families with children.

In Oregon, the news isn't all bad. Our state fares better than most states on many key financial measures.

- Household income and net worth are rising.
- More people are saving for retirement, their children's education, and emergencies.
- More Oregonians are getting empowered with financial education.

As Oregon's constitutional financial officer – as well as a medical doctor – I know that financial fitness is not only vital to a person's quality of life, but also to his or her mental, emotional, and physical health. At the Oregon State Treasury, we publish the Financial Wellness Scorecard so people and policy makers have data they can use to enhance the financial fitness of all Oregonians.

That's why I am pleased the 2026 Scorecard includes a Financial Fitness Check-Up. The Check-Up offers Oregonians some simple actions they can take to strengthen their financial resilience, protection, and education.

Small steps lead to big changes. Oregonians work hard, but the data shows that many people are finding it harder to get ahead and save. If that's you, you're not alone. There are community partners who can connect you with information, tools, and resources to make the changes you want to see in your financial life.

Together, we can give more Oregonians the power to be financially fit and reach their goals.



**Oregon State Treasurer**  
*Elizabeth Steiner, MD*

# EXECUTIVE SUMMARY



Oregonians are facing increasing financial pressure as rising housing and food costs squeeze budgets, making it harder for many households to save and prepare for the unexpected. The 2026 Oregon Financial Wellness Scorecard analyzes an array of public data to offer a snapshot of financial wellbeing across the state to help identify where financial stress is growing – and where positive progress is happening.

For Oregonians, financial wellness varies widely by region and demographic group, with greater strain among rural residents, renters, younger adults, women, and families with children. While incomes have risen, household debt reached a new high and bankruptcy filings increased 25% from 2024 to 2025. Nearly half of Oregonians could not cover a \$500 emergency expense, and reliance on high-cost credit remains common. At the same time, participation in personal finance education has increased with 56% of Oregon adults reporting they have completed a personal finance course – an encouraging trend linked to lower stress, greater savings, and a more positive financial outlook – and more Oregonians are saving for retirement than the national average.

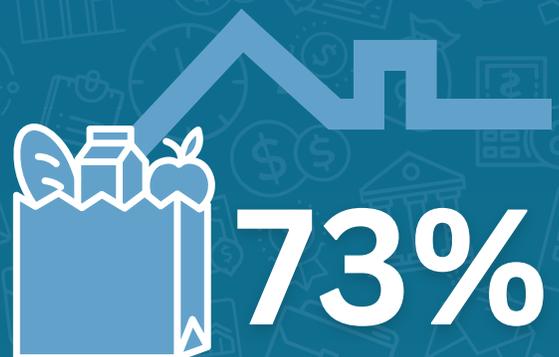
The trends in this scorecard underscore the economic challenges households are facing and the opportunity for earlier intervention, education, and prevention. As part of Financially Fit Oregon, this scorecard helps guide where education, protection, and resilience-building efforts can make the greatest impact – setting the stage for small steps that can lead to big changes.

**This Scorecard serves as a financial check-up for Oregon, helping identify where resilience is being achieved and signaling where early warning signs are developing.**



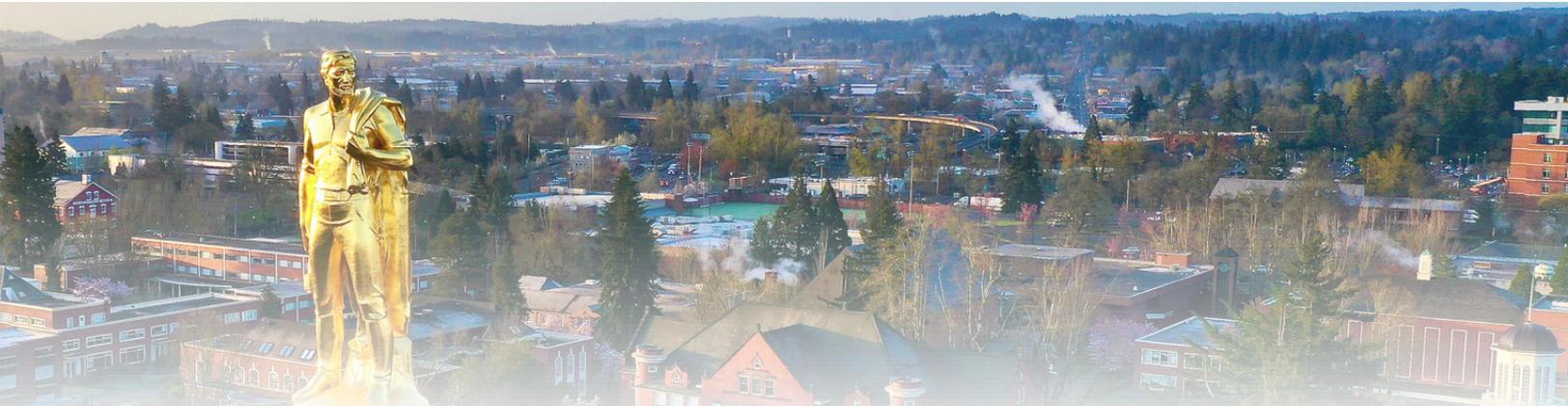
**of working Oregonians are saving for retirement, a higher rate than the national average (65.3%)**

*U.S. Census data, 2025*



**of Oregonians were forced to cut other spending due to rising housing and food costs (past 5 years)**

*FINRA Investor Education Foundation  
Oregon Values & Beliefs Center, 2025*



# Oregon's Financial Health: Snapshot

These indicators show how key aspects of financial wellbeing are trending in Oregon, with arrows highlighting increases, decreases, or unchanged from the prior reporting period.

## Improving

## Concerning

### Household Pressures and Trade-offs

Household Income ↑

Household Median Net Worth ↑

Unbanked Rate ↑

Difficulty With Bills ↔

### Financial Stress Signals: Debt and Credits

Household Debt ↑

Past Due Student Debt ↑

Non-Bank Credit Use ↔

Bankruptcies ↑

### Financial Resilience and Emergency Preparedness

Emergency Savings ↑

Education Savings ↑

Retirement Savings Rate ↑

Financial Anxiety ↓

### Consumer Protection and Financial Education

Taken Personal Finance Course ↑

K-12 Financial Education Access ↑

Assets Lost To Fraud ↑

DOJ Fraud Complaints ↑

## Household Pressures and Trade-Offs

Financial health does not just reflect income; it's about managing pressures and maintaining financial stability.



Rising living costs are the most widespread source of financial strain for Oregon households. As housing, food, utilities, and healthcare grow more expensive, it forces difficult tradeoffs that undermine saving and long-term planning.

**53%**  
of Oregonians Experienced Difficulty Paying Bills in 2025

Oregon Values & Beliefs Center

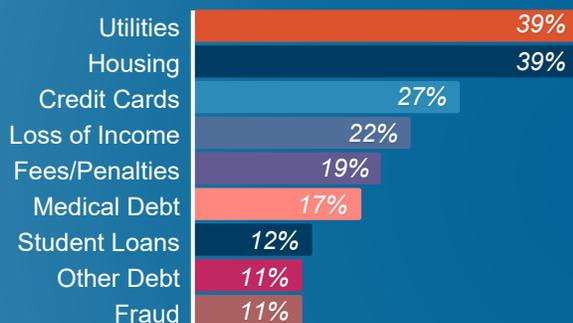
While some indicators show progress – median household income rose in 2024 and median net worth reached \$248,900, well above the national median – these wealth indicators vary widely across racial and ethnic groups. Despite year-over-year increases, incomes continue to fall short of the cost of living.

Increasing cost pressures are reshaping household behavior. Nearly three-quarters of Oregonians report cutting back on spending due to higher housing and food costs, with financial stress most often tied to basic necessities, followed by credit card debt, income loss, and healthcare expenses.

Alongside distributive federal actions, these pressures are reflected across multiple financial indicators and help explain why day-to-day stability remains fragile for many Oregonians.

### Household Pressures and Trade-offs Scorecard

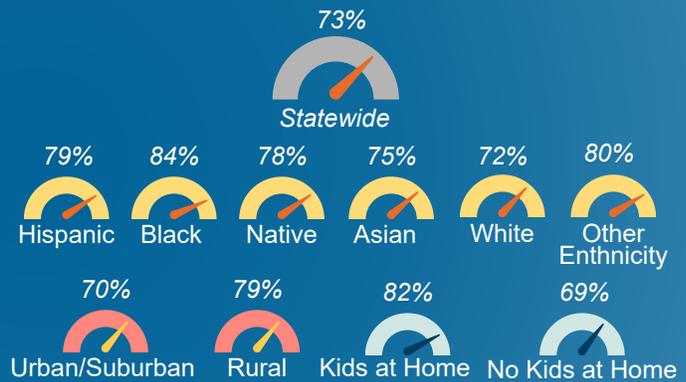
Sources of Financial Stress for Oregonians in 2025



Oregon Consumer Justice,  
Oregon Values & Beliefs Center

Experienced Spending Cutbacks from Rising Housing and Food Costs

(Over Past 5 Years)



Oregon Values & Beliefs Center

## Financial Stress Signals: Debt and Credit

Household debt is rising at the same time as incomes - this tension is a key warning sign.



Credit can be a tool to help support asset growth and provide financial flexibility but taking on too much debt can impact financial stability. Debt and credit trends provide some of the clearest signals of financial strain. Growing reliance on debt suggests many households are using credit to manage everyday expenses rather than build long-term stability.

**\$67,520**

**2024 Median Household Debt**

**\$85,220**

**2024 Median Household Income**

**12th Highest Debt to Income Ratio in Nation**

Federal Reserve

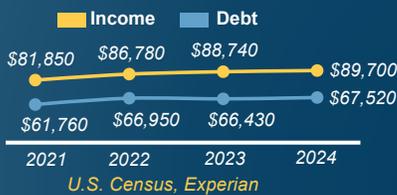
In Oregon, total household debt rose to \$67,520 in 2024, the highest level on record and exceeding the national average. Credit card balances, while below the U.S. average, increased 25% between 2021 and 2024. More than one-quarter of Oregonians report using non-bank credit in the past five years, signaling ongoing reliance on higher-cost borrowing options.

Other stress signals are intensifying. Bankruptcy filings jumped 25% from 2024 to 2025, and student loan delinquency rates increased as repayment requirements resumed and income-based repayment plans were discontinued by the Federal government.

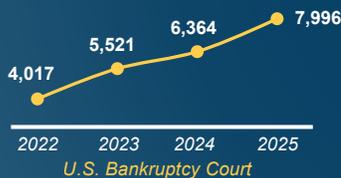
Together, these trends highlight the importance of managing debt early and expanding access to affordable, safe financial tools.

## Financial Stress Signals Scorecard

### Household Debt Rises as Income Increases



### Oregon Bankruptcy Filings



### Credit Stress Indicators

Highlights reliance on higher-risk or high-cost credit

27%



**Oregon Credit Card Utilization %**

T-12<sup>th</sup> in U.S. | National Median: 29%

Oregon Values & Beliefs Center, FINRA

27.4%



**Non-Bank Credit Use In Past 5 Years**

National Rate: 31%

### Financial Stress Outcomes

Illustrates the outcomes of sustained financial pressure

22.5%



**Oregon 90-Day Student Loan Delinquency Rate**

Federal Reserve, Equifax

56%



**Expressed Difficulty Paying Bills**

Oregon Values & Beliefs Center

## Financial Resilience and Emergency Preparedness

Small steps can lead to long-term financial resilience. Building financial confidence and stability are clear indicators of whether Oregonians can withstand financial shocks.



Financial resilience is one of the clearest indicators of whether Oregonians can get ahead and stay ahead – and where small, consistent steps can make the biggest difference. Savings and preparedness can function like preventative care for an individual’s financial situation, helping households stay stable when costs rise or income is disrupted. While many Oregonians are taking steps toward long-term security, short-term preparedness remains a significant vulnerability.

# 48%

### of Oregonians are Unable to Cover a \$500 Emergency

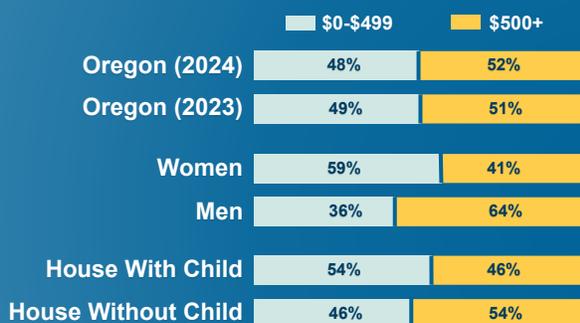
Oregon Values & Beliefs Center

In response to a statewide survey, nearly two-thirds of Oregonians reported being able to save after monthly expenses, yet almost half of survey respondents stated they would not be able to cover a \$500 emergency. Preparedness gaps are especially pronounced for women, and families with children. Expanding emergency savings remains a critical opportunity to strengthen household resilience.

At the same time, long-term savings participation in Oregon has steadily increased over time: 70.2% of working Oregon households are saving for retirement. A factor in this encouraging trend is the availability of OregonSaves, a retirement savings program administered by the Oregon State Treasury that allows people to save for retirement if there isn’t an option at work.

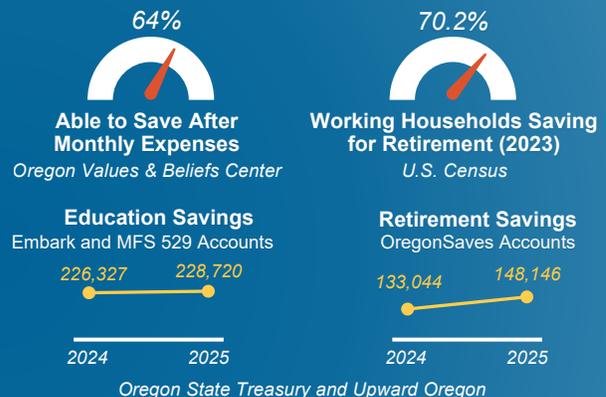
## Financial Resilience and Emergency Preparedness Scorecard

### In an Emergency, What is the Largest Amount You Could Come Up with From Savings



Oregon Values & Beliefs Center

### Oregonians’ Savings Trends



Oregon State Treasury and Upward Oregon

Answered ‘Dont Save’ On A Monthly Basis: **35%**  
Oregon Value & Beliefs Center

**42%** Women   **29%** Men   **50%** Non-Binary

## Consumer Protection and Financial Education

Consumer and financial education, at all stages of life, helps Oregonians build greater awareness and knowledge before harm occurs.



As financial systems become more digital and complex, the gap between access and understanding is widening. Education and consumer protection are foundations of financial wellness – helping to build confidence, avoid costly mistakes, and reduce exposure to fraud and financial harm.

# 56%

**of Oregon Adults Report Completing a Personal Finance Course, yet Fraud Losses Continue to Grow**

*Oregon Values & Beliefs Center, FTC*

More than half of Oregon adults report completing a personal finance course or program, and those who have are more likely to save and feel prepared. Among students, access to financial education remains limited today, though recently enacted state legislation (*SB 3 (2023)*) will significantly expand access in coming years. At home, many families talk with children about spending wisely and saving, but far fewer discuss their household financial situations – especially when parents lack formal financial education themselves.

Financial risks continue to increase – underscoring the need for more individual awareness and stronger protective efforts. Consumer complaints to the Oregon Department of Justice rose sharply in 2024, and reported fraud losses climbed to \$126 million, with older Oregonians disproportionately affected. Together, these trends reinforce the importance of strengthening financial knowledge of Oregonians, encouraging more frequent household conversations about finances, and raising awareness around consumer protection resources.

## Consumer Protection and Financial Education Scorecard

### Financial Education in Oregon



**10% of Oregon Students Receiving Personal Finance Instruction in School**

*NextGen Personal Finance*



**Oregonians Answered, on Average, 3.46 out of 7 Questions Correctly on a National Personal Finance Quiz**

*FINRA*

### Fraud and Financial Exploitation

**Consumer Complaints Submitted to Oregon Dept. of Justice**

20,707      31,667



2023      2024

*Oregon Dept. of Justice*

**Losses Due to Fraud**

\$101M      \$126M



2023      2024

*U.S. Federal Trade Commission*

### Discussing Finances in the Household

Those who answered “Always” or “Frequently”

**Saving and Spending Wisely**

**53%**

**Earning Money**

**59%**

**Household Finances**

**25%**

*TROWE Price, 2022; Oregon Values & Beliefs Center*



# Introducing Financially Fit Oregon's Financial Check-Up for Oregonians

Your financial wellbeing affects your health – which is why Financially Fit Oregon treats financial wellness like preventative care. This self check-up tool helps you turn statewide trends into personal next steps through simple questions and practical actions. Use it now and revisit it as your finances evolve.

## Small Steps Lead to Big Changes



### Resilience – Building a Financial Foundation

1. Do I have an emergency fund - even a small one - so I can stay financially stable if I face setbacks?
2. Have I calculated my monthly expenses against my monthly income?
3. Am I saving and investing toward my goals, and using available incentives to grow my money faster?



### Protection – Staying Safe and Reducing Risk

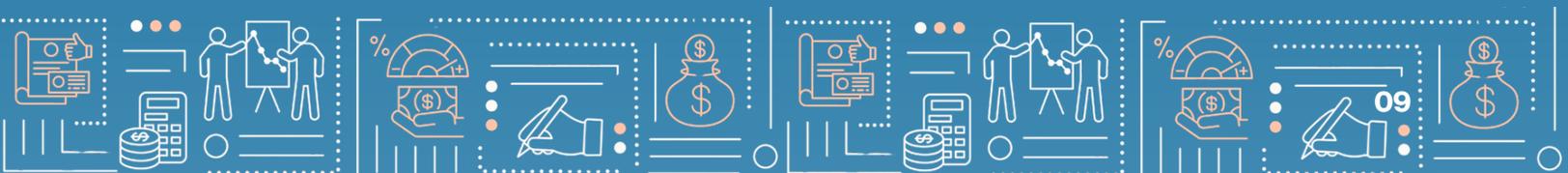
1. Am I protecting myself from fraud by ignoring unsolicited mail, emails, and texts?
2. Do I regularly review my credit report and financial statements?
3. Do I keep my money in a bank or credit union and avoid expensive services like payday lenders?



### Education – Gaining Knowledge and Tools

1. Do I know what financial benefits are available to help make ends meet, afford health care, save for retirement, and for my children's education?
2. Am I making small changes that will lead to bigger ones, like talking to my kids about money?
3. Have I connected with trusted community nonprofits to get the education and tools I need?

**Start with the area that feels most important to you, then visit [FinanciallyFitOregon.org](https://FinanciallyFitOregon.org) for trusted tools and resources!**





**OREGON  
STATE  
TREASURY**

# Oregon Financial Empowerment Advisory Team

The Oregon Financial Empowerment Advisory Team, a public-private partnership chaired by Treasurer Steiner, brings together leaders from the private, nonprofit, academic, and public sectors to strengthen financial wellness and opportunity for people across Oregon. Its priorities focus on aligning and amplifying existing financial education and asset-building efforts, expanding equitable and inclusive access to trusted resources and tools, and leveraging partnerships and policy to reach more households effectively. To support this work, the team develops the Oregon Financial Wellness Scorecard annually to track statewide progress, identify emerging trends and gaps in Oregonians’ personal finances, and guide coordinated actions that help more individuals and households in Oregon build stability and long-term security.

## Partners in State Government



**OREGON DEPARTMENT OF  
Human Services**



## 2025 Advisory Team Members

**Oregon State Treasurer Elizabeth Steiner, MD, Chair**

- |  |   |  |
|--|---|--|
| <b>Darby Ayers-Flood</b><br><i>Talent Business Alliance</i>                  | <b>Julia Carlson</b><br><i>Financial Freedom Wealth Mgmt.</i> | <b>Scott Cooper</b><br><i>Neighborhood Impact</i>    |
| <b>Margaret Doherty</b><br><i>Retired Educator, Former Oregon Legislator</i> | <b>George Katsinis</b><br><i>Oregon National Guard</i>        | <b>Prem Mathew</b><br><i>Oregon State University</i> |
| <b>Pamela Ranslam</b><br><i>Nixyáawii Community Financial Services</i>       | <b>Jennifer Satalino</b><br><i>The College Place - Oregon</i> | <b>Bandana Shrestha</b><br><i>AARP Oregon</i>        |
| <b>Amy Theuma</b><br><i>First Interstate Bank</i>                            | <b>Ashley Wilson</b><br><i>Oregon State Credit Union</i>      |  |

## 2025 Technical Advisors

- |   |  |   |
|---|--|---|
| <b>Dr. Irvin Brown</b><br><i>Oregon Dept. Of Human Services</i>               | <b>Juan Baez-Arevalo</b><br><i>Oregon Higher Education Coordinating Commission</i> | <b>Aujalee Moore</b><br><i>Oregon Dept. of Education</i>                      |
| <b>Lane Thompson</b><br><i>Oregon Dept. of Consumer and Business Services</i> | <b>Codi Trudell</b><br><i>Oregon Dept. of Revenue</i>                              | <b>Craig Vattiat</b><br><i>Oregon Dept. of Consumer and Business Services</i> |

# Oregon County Data

|                  | Population             |                  | Median Income   |                 | % on Public Assistance |              | Bankruptcies       |              | Housing Expense as % of Income |              | Home Ownership |              |
|------------------|------------------------|------------------|-----------------|-----------------|------------------------|--------------|--------------------|--------------|--------------------------------|--------------|----------------|--------------|
|                  | Portland State /Census |                  | U.S. Census     |                 | U.S. Census            |              | U.S. Bankruptcy Ct |              | Fed Reserve / St Louis         |              | U.S. Census    |              |
|                  | 2023                   | 2024             | 2019-2023       | 2020-2024       | 2019-2023              | 2020-2024    | 2024               | 2025         | 2023                           | 2024         | 2019-2023      | 2020-2024    |
| <b>Statewide</b> | <b>4,268,319</b>       | <b>4,285,265</b> | <b>\$80,426</b> | <b>\$83,011</b> | <b>16.7%</b>           | <b>17.4%</b> | <b>6,362</b>       | <b>7,996</b> | <b>34.0%</b>                   | <b>34.4%</b> | <b>63.4%</b>   | <b>63.3%</b> |
| Baker            | 16,854                 | 16,787           | \$57,844        | \$60,936        | 18.2%                  | 17.2%        | 8                  | 14           | 27.9%                          | 28.1%        | 72.8%          | 71.5%        |
| Benton           | 97,469                 | 97,829           | \$76,011        | \$77,702        | 13.2%                  | 14.4%        | 75                 | 58           | 36.9%                          | 37.8%        | 56.0%          | 56.9%        |
| Clackamas        | 428,540                | 431,035          | \$100,360       | \$103,517       | 11.1%                  | 11.4%        | 560                | 756          | 33.3%                          | 33.9%        | 71.3%          | 70.7%        |
| Clatsop          | 41,840                 | 42,016           | \$68,705        | \$71,822        | 16.3%                  | 16.9%        | 49                 | 62           | 34.8%                          | 35.2%        | 61.7%          | 63.2%        |
| Columbia         | 53,280                 | 53,640           | \$86,359        | \$87,458        | 17.5%                  | 17.3%        | 55                 | 92           | 29.9%                          | 30.1%        | 75.7%          | 76.1%        |
| Coos             | 65,291                 | 65,233           | \$60,313        | \$62,143        | 22.4%                  | 23.8%        | 104                | 128          | 32.0%                          | 32.6%        | 70.7%          | 71.2%        |
| Crook            | 26,119                 | 26,489           | \$81,675        | \$81,965        | 15.8%                  | 15.6%        | 59                 | 65           | 30.8%                          | 30.7%        | 75.6%          | 74.1%        |
| Curry            | 23,714                 | 23,658           | \$64,769        | \$62,244        | 17.1%                  | 15.9%        | 30                 | 27           | 32.4%                          | 32.5%        | 74.8%          | 74.2%        |
| Deschutes        | 208,405                | 211,102          | \$87,640        | \$92,758        | 10.1%                  | 11.1%        | 355                | 409          | 33.0%                          | 33.1%        | 70.7%          | 70.0%        |
| Douglas          | 110,984                | 110,852          | \$58,983        | \$61,310        | 21.2%                  | 22.0%        | 166                | 225          | 30.2%                          | 31.1%        | 71.8%          | 72.7%        |
| Gilliam          | 2,072                  | 2,094            | \$64,219        | \$66,917        | 13.3%                  | 11.7%        | 0                  | 0            | 30.2%                          | 31.0%        | 75.6%          | 74.1%        |
| Grant            | 7,246                  | 7,225            | \$59,800        | \$59,450        | 15.2%                  | 16.0%        | 2                  | 9            | 26.5%                          | 25.7%        | 80.6%          | 76.7%        |
| Harney           | 7,463                  | 7,438            | \$48,338        | \$55,208        | 22.8%                  | 23.9%        | 9                  | 13           | 29.4%                          | 26.1%        | 67.2%          | 67.4%        |
| Hood River       | 24,189                 | 24,313           | \$82,095        | \$88,947        | 13.4%                  | 14.1%        | 21                 | 22           | 29.1%                          | 28.8%        | 68.1%          | 69.4%        |
| Jackson          | 222,253                | 221,146          | \$71,443        | \$73,999        | 18.6%                  | 19.0%        | 378                | 526          | 35.5%                          | 36.0%        | 65.0%          | 65.9%        |
| Jefferson        | 25,121                 | 25,631           | \$73,051        | \$76,260        | 27.1%                  | 26.1%        | 48                 | 64           | 29.2%                          | 28.9%        | 71.4%          | 72.0%        |
| Josephine        | 88,982                 | 89,331           | \$59,097        | \$60,098        | 24.9%                  | 24.9%        | 168                | 198          | 37.2%                          | 36.8%        | 71.7%          | 71.7%        |
| Klamath          | 69,437                 | 69,474           | \$59,353        | \$58,830        | 24.1%                  | 24.7%        | 101                | 144          | 31.9%                          | 33.0%        | 68.7%          | 69.4%        |
| Lake             | 8,276                  | 8,286            | \$61,222        | \$62,787        | 18.5%                  | 17.6%        | 12                 | 12           | 27.0%                          | 24.8%        | 61.5%          | 67.3%        |
| Lane             | 383,574                | 384,649          | \$69,311        | \$71,544        | 20.0%                  | 20.6%        | 698                | 872          | 37.4%                          | 37.9%        | 59.4%          | 59.7%        |
| Lincoln          | 50,696                 | 50,770           | \$61,314        | \$63,165        | 20.2%                  | 21.5%        | 62                 | 81           | 33.4%                          | 33.2%        | 71.4%          | 71.5%        |
| Linn             | 129,700                | 130,364          | \$73,396        | \$76,329        | 20.3%                  | 21.1%        | 250                | 320          | 32.9%                          | 34.1%        | 67.0%          | 66.9%        |
| Malheur          | 31,517                 | 31,409           | \$49,902        | \$54,519        | 27.0%                  | 28.9%        | 9                  | 14           | 29.1%                          | 29.6%        | 63.4%          | 63.2%        |
| Marion           | 348,655                | 350,509          | \$74,624        | \$77,351        | 20.8%                  | 21.0%        | 666                | 856          | 35.6%                          | 35.6%        | 62.2%          | 62.3%        |
| Morrow           | 13,866                 | 14,512           | \$70,217        | \$75,448        | 21.3%                  | 20.9%        | 15                 | 11           | 23.1%                          | 23.6%        | 70.9%          | 71.6%        |
| Multnomah        | 802,257                | 803,343          | \$86,247        | \$88,766        | 16.7%                  | 17.9%        | 1092               | 1,382        | 38.2%                          | 38.9%        | 54.1%          | 53.4%        |
| Polk             | 88,635                 | 89,428           | \$81,318        | \$85,118        | 20.2%                  | 21.2%        | 151                | 171          | 33.8%                          | 33.3%        | 64.6%          | 64.7%        |
| Sherman          | 1,898                  | 1,922            | \$59,500        | \$60,161        | 20.8%                  | 25.7%        | 2                  | 4            | 24.8%                          | 28.7%        | 67.1%          | 65.9%        |
| Tillamook        | 27,487                 | 27,532           | \$66,551        | \$69,105        | 16.8%                  | 16.9%        | 37                 | 36           | 32.6%                          | 34.4%        | 73.2%          | 74.3%        |
| Umatilla         | 81,380                 | 81,521           | \$68,958        | \$67,728        | 20.2%                  | 21.8%        | 97                 | 113          | 26.6%                          | 28.7%        | 67.1%          | 67.9%        |
| Union            | 26,162                 | 26,215           | \$64,212        | \$65,661        | 21.4%                  | 20.4%        | 19                 | 33           | 27.3%                          | 26.8%        | 64.6%          | 65.5%        |
| Wallowa          | 7,489                  | 7,533            | \$65,559        | \$67,112        | 12.2%                  | 12.6%        | 6                  | 12           | 20.7%                          | 23.9%        | 76.4%          | 72.5%        |
| Wasco            | 26,607                 | 26,574           | \$63,602        | \$64,175        | 22.2%                  | 23.3%        | 40                 | 37           | 27.2%                          | 27.0%        | 66.2%          | 67.5%        |
| Washington       | 610,395                | 614,012          | \$104,434       | \$107,772       | 11.2%                  | 12.2%        | 834                | 1,017        | 32.5%                          | 32.9%        | 60.9%          | 60.8%        |
| Wheeler          | 1,479                  | 1,483            | \$51,250        | \$55,284        | 14.3%                  | 11.1%        | 1                  | 3            | 27.4%                          | 27.5%        | 69.2%          | 71.8%        |
| Yamhill          | 108,987                | 109,910          | \$87,084        | \$90,063        | 16.9%                  | 16.7%        | 183                | 198          | 33.9%                          | 34.5%        | 69.9%          | 69.4%        |



OREGON  
STATE  
TREASURY

# Oregon Financial Wellness Survey Details

To help inform the Scorecard, a survey was commissioned by the Oregon Financial Empowerment Advisory Team. Survey distribution and collection was conducted by the Oregon Values and Beliefs Center from October 23 to November 3, 2025, and queried 1,775 Oregonians ages 18 and older.

To ensure a representative sample, demographic quotas were set and data was weighted by region, gender, ethnicity/race, age, voter registration, and education. The survey’s margin of error for the full sample is +/- 2.33%.

Some of the weighted demographic components to make up the 1,775 respondents were: gender (men 870, women 870, gender nonconforming 35); education level (high school or less 586, some college or trade school 586, college graduate 604); region (Portland-metro 763, rest of the Willamette Valley 479, rest of Oregon 532); child under 19 living at home (yes 515, no 1,260); and self-identified ethnicity (could be more than one) (White 1,349, Hispanic 163, Native American/Alaskan 102, Black 96, Asian 85, Other 60).

## Financial Wellness Scorecard Sources



OREGON  
STATE  
TREASURY

UPWARD  
OREGON



Bankrate

