

AFR CRL
September 13-19, 2023
Online Survey

N=1,550 likely voters nationwide

FINAL WEIGHTED

	TOTAL	DEM	IND /DK	REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q1. Which of the following best describes your gender?
Select all that apply

Man	47	39	58	52
Woman	52	59	42	47
Nonbinary	1	2	0	0
Prefer to self-describe (specify)	0	0	0	0
Prefer not to answer	0	0	0	0

Q2. In which state do you live?

New England	5	6	5	4
Middle Atlantic	13	16	11	11
East North Central	15	16	10	16
West North Central	7	5	7	9
South Atlantic	21	21	23	22
East South Central.....	6	5	7	7
West South Central.....	10	8	11	11
Mountain.....	8	8	6	9
Pacific.....	14	16	20	11
Northeast.....	18	21	15	15
Midwest.....	22	22	17	25
South.....	37	34	41	40
West.....	23	23	26	20

Q3. Are you registered to vote in [INSERT STATE]?
Select one

Yes	100	100	100	100
No	[TERMINATE]			
Not sure.....	[TERMINATE]			
Prefer not to answer	[TERMINATE]			

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Q4. What is your age? [TERMINATE IF UNDER 18]

Enter a number

Q5. [IF AGE IS REFUSED]: Please indicate what category your age falls into.

Select one

Under 30.....	16	20	15	12
30 - 39.....	16	17	16	14
40 - 49.....	15	15	22	13
50 - 64.....	27	24	22	31
65 & over.....	26	23	26	30
Under 18.....	{Terminate}			
18-24 years.....	7	9	8	6
25-29 years.....	9	11	7	6
30-34 years.....	7	9	7	5
35-39 years.....	9	8	9	9
40-44 years.....	8	7	11	7
45-49 years.....	7	8	11	5
50-54 years.....	8	7	8	8
55-59 years.....	8	7	6	9
60-64 years.....	11	10	8	15
65-69 years.....	9	8	10	10
70-74 years.....	7	6	4	9
Over 74 years.....	10	9	11	11
Refused.....	{Terminate}			

Q6. Just to make sure we have a representative sample, please choose one or more of these racial or ethnic groups that you identify with. [RANDOMIZE] [ACCEPT MULTIPLE RESPONSES]

Select all that apply

White or Caucasian.....	71	62	63	84
Black or African American.....	13	19	17	5
Latino/Latina or Hispanic.....	11	14	15	6
Asian American or Pacific Islander.....	5	6	6	4
Native American.....	2	2	2	1
Middle Eastern or North African.....	0	1	0	0
None of these/Other.....	1	1	1	1

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Q7. What is the last year of schooling that you have completed?

Select one

1 - 11th Grade	1	1	2	2
High School Graduate.....	19	18	12	23
Vocational or technical school.....	4	2	5	6
Some college but no degree	21	18	22	23
Associate degree	13	14	9	12
4-year college graduate or bachelor's degree	28	32	32	23
Graduate School or advanced degree	13	15	16	11
Prefer not to say	0	0	1	0
H.S./Less	21	18	15	25
Post H.S.	37	35	36	41
College graduate or post-grad	42	47	49	34

Q8. How likely are you to vote in the November 2024 election for President, Congress, and other offices - are you almost certain to vote, will you probably vote, are the chances about 50-50, are you probably not going to vote, or are you definitely not going to vote?

Select one

Almost certain	88	88	72	93
Probably	12	12	28	7
50-50	[TERMINATE]			
Probably not	[TERMINATE]			
Definitely not.....	[TERMINATE]			
Not sure.....	[TERMINATE]			

Q9. [T] Do you think Wall Street's influence in Washington is too high, too low, or about right?

Select one

Too high	56	58	60	53
Too low.....	4	3	3	5
About right	22	22	16	24
Not sure.....	18	17	21	18

Q10. [T] How important is it to regulate financial services and products to make sure they are fair for consumers?

Select one

Very important	70	78	62	63
Somewhat important.....	24	20	29	27
A little important.....	4	2	4	6
Not at all important.....	1	0	3	1
Not sure.....	2	1	1	2
Important	93	98	91	90
Not important.....	5	2	7	8

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Q11. [T] Generally speaking, do you think there should be more government regulation of financial companies, such as Wall Street banks, mortgage lenders, payday lenders, debt collectors, and credit card companies, or less regulation of these companies?

Select one

Much more regulation	29	37	26	21
Somewhat more regulation	43	46	44	39
Somewhat less regulation	8	6	5	11
Much less regulation	6	2	5	9
Neither more nor less regulation	8	5	12	10
Not sure	7	4	9	9
More regulation.....	72	83	69	60
Less regulation	13	8	10	21

Q12. [T] When you think about the economy overall, do Wall Street and the financial industry have too much control and influence, or is the amount about right, do they not have enough, or are you not sure?

Select one

Too much.....	57	59	65	51
About right	26	25	15	32
Not enough.....	4	5	1	3
Not sure.....	14	12	19	14

Q13. [T] Now here are two statements. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

Wall Street and the financial industry are engaged in unfair, predatory practices that need to be regulated because they put the economy at risk and harm people’s financial well-being. [29 WORDS]	55	66	55	44
Government intervenes too much in the financial system. More intrusive regulation is unnecessary, would hinder innovation, and interfere with economic growth. [21 WORDS]	25	14	21	37
Neither.....	13	14	16	10
Not sure.....	8	6	8	9

Q14. SPLIT SAMPLE: As you may have heard, several large banks failed this spring, and either collapsed or had to be rescued by the federal government. Had you heard anything about these bank collapses before?

Select one

Yes	72	73	73	71
No	23	21	22	24
Not sure.....	5	5	4	5

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Q15. Do these bank failures make you more or less likely to support tougher regulation of large banks?

Select one

Much more likely	32	42	29	23
Somewhat more likely	36	37	35	37
Makes no difference	17	12	16	22
Somewhat less likely	5	3	8	6
Much less likely	3	1	4	5
Not sure	6	4	8	7
More likely	68	78	63	60
Less likely	8	5	13	11

Q16. SPLIT SAMPLE: As you may have heard, many of the top executives at the banks that collapsed received large bonus payments, in some cases days before the bank fell apart. In response, some new rules have been proposed to regulate executive pay and better protect depositors. For each new rule below, please indicate whether you support or oppose enacting it. **[ROTATE]**

Select one for each option

Sorted by “Support - strongly”

16a. Making it easier for regulators to recover part of what bank executives were paid in the period leading up to their bank's collapse.....	51	56	41	47
16b. Ensuring bank executives are paid based on the medium and long-term success of the bank instead of on short-term gains that can put the bank at risk	50	57	38	47

a. Making it easier for regulators to recover part of what bank executives were paid in the period leading up to their bank's collapse

Support - strongly	51	56	41	47
Support - somewhat	32	32	32	32
Oppose - somewhat	7	5	5	9
Oppose - strongly	4	2	9	5
Not sure	7	5	13	7
Support	82	88	73	79
Oppose	10	6	15	13

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b. Ensuring bank executives are paid based on the medium and long-term success of the bank instead of on short-term gains that can put the bank at risk

Support - strongly.....	50	57	38	47
Support - somewhat.....	33	30	35	34
Oppose - somewhat.....	5	4	8	6
Oppose - strongly.....	4	3	8	4
Not sure.....	8	6	11	8
Support.....	83	87	73	82
Oppose.....	10	7	16	10

Q17. [T] Thinking about your voting decisions, all other things being equal, would you be MORE or LESS likely to vote for a candidate who takes a lot of money from Wall Street, or would it not make a difference to your vote? Select one

Much more likely.....	8	8	4	8
Somewhat more likely.....	12	13	15	9
Somewhat less likely.....	21	21	19	21
Much less likely.....	40	43	39	36
No difference.....	13	9	15	17
Not sure.....	7	6	8	8
More likely.....	19	21	19	18
Less likely.....	60	64	59	57

Q18. [T] Now here is a description of a federal agency, the Consumer Financial Protection Bureau, or CFPB.

The CFPB, established in 2008, is the first federal agency whose mission is protecting consumers when they use mortgages, credit cards, bank accounts, and other financial products and services. Its mission includes preventing deceptive, unfair, and abusive lending and collection practices by banks and other companies.

From what you know about the mission of the Consumer Financial Protection Bureau, or CFPB, would you say you favor or oppose the CFPB?

Select one

Favor - strongly.....	43	56	33	33
Favor - somewhat.....	38	33	39	44
Oppose - somewhat.....	5	3	8	7
Oppose - strongly.....	3	0	5	4
Not sure.....	11	8	15	12
Favor.....	82	88	73	77
Oppose.....	8	3	13	11

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Q19. [T] Now here are two statements about the Consumer Financial Protection Bureau, or CFPB. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**
 Select one

- Just as we have rules to guard against consumer products, like appliances and automobiles, the Consumer Financial Protection Bureau should be there to provide similar rules for financial products. Just as it's against the rules to sell dangerous toys, it should be against the rules to sell dangerous loans and mortgages and have Wall Street interests put our savings and homes at financial risk. **[64 WORDS]**

- The Consumer Financial Protection Bureau is another unaccountable, expensive, federal bureaucracy we don't need. The bureau imposes harsh regulations on small financial businesses lacking resources to manage intrusive government oversight and cuts access to credit. This costs jobs and impedes economic growth. The CFPB is yet another example of out-of-control, big federal government. **[53 WORDS]**

Q20. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?
 Select one

Much closer: CFPB should be there to provide rules for financial products.....	36	48	24	27
Somewhat closer: CFPB should be there to provide rules for financial products.....	28	27	31	27
Somewhat closer: The CFPB is another unaccountable, expensive, federal bureaucracy we don't need.	9	6	12	11
Much closer: The CFPB is another unaccountable, expensive, federal bureaucracy we don't need.	10	8	6	13
Neither.....	6	4	11	8
Not sure.....	11	7	16	13
 CFPB should be there to provide rules for financial products.....	 64	 75	 55	 55
The CFPB is another unaccountable, expensive, federal bureaucracy we don't need.	19	14	19	24

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Q21. [T] Now here is some information about a rule that the Consumer Financial Protection Bureau proposed for payday lending:

Before issuing a loan, payday lenders must consider the borrower’s current expenses and income, and only issue loans to those likely to be able to repay their loans.

Before this rule was proposed, there was no requirement that payday lenders make any effort to verify borrowers’ abilities to repay loans. Do you support or oppose this rule to require payday lenders to check a borrower’s ability to repay a loan?

Select one

Support - strongly	43	47	40	41
Support - somewhat.....	35	37	35	34
Oppose - somewhat.....	9	7	11	10
Oppose - strongly	4	3	4	5
Not sure.....	8	6	10	9
Support.....	79	83	75	75
Oppose.....	13	10	15	15

Q22. [T*] Below are some new consumer protection actions the CFPB is taking on loans and debt collection. For each, please indicate whether you support or oppose it. **[RANDOMIZE]**

Select one for each option

Sorted by “Support - strongly”

22b.Holding debt collectors accountable for illegally suing or threatening to sue consumers for debts after the deadline to sue has expired.....	61	67	58	56
22a.Prohibiting debt collectors from harassing consumers through email, text, and social media messages	60	67	58	54
22d.Preventing creditors from taking action, such as filing lawsuits, against consumers without clear evidence that the consumers actually owe debts	58	66	55	51
22c.Protecting borrowers from abusive student loans and student loan servicers	56	67	54	45

a. **[T]** Prohibiting debt collectors from harassing consumers through email, text, and social media messages

Support - strongly	60	67	58	54
Support - somewhat	24	21	29	26
Oppose - somewhat	7	5	3	10
Oppose - strongly.....	4	3	5	4
Not sure	5	4	5	6
Support	85	88	87	80
Oppose	11	8	8	14

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b. **[T]** Holding debt collectors accountable for illegally suing or threatening to sue consumers for debts after the deadline to sue has expired

Support - strongly	61	67	58	56
Support - somewhat	24	22	22	26
Oppose - somewhat	6	5	9	7
Oppose - strongly	4	2	6	4
Not sure	5	4	6	6
Support	85	89	80	82
Oppose	10	7	14	12

c. **[T*]** Protecting borrowers from abusive student loans and student loan servicers

Support - strongly	56	67	54	45
Support - somewhat	27	24	26	31
Oppose - somewhat	7	4	7	10
Oppose - strongly	4	2	5	6
Not sure	6	4	7	9
Support	83	91	80	76
Oppose	10	5	12	15

d. **[T*]** Preventing creditors from taking action, such as filing lawsuits, against consumers without clear evidence that the consumers actually owe debts

Support - strongly	58	66	55	51
Support - somewhat	25	22	23	29
Oppose - somewhat	8	6	8	10
Oppose - strongly	4	2	6	5
Not sure	5	4	9	6
Support	83	88	78	79
Oppose	12	8	13	15

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Q23. [T*] Now here are two statements about how the CFPB is funded. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**
 Select one

Congress provided the CFPB secure funding when it was founded to ensure Wall Street could not block its actions by taking away its funding. Now, Wall Street and predatory lenders are trying to use their wealth and power to change that, and strip away consumer protections. [46 WORDS]	50	64	40	38
The CFPB is a bloated, do-nothing government bureaucracy and a drain on our resources that could be better spent elsewhere. It should be funded through Congress every year like other government programs, so that there is more accountability and oversight. [40 WORDS]	23	15	24	32
Neither.....	11	8	18	12
Not sure.....	16	12	18	18

Q24. Now you’re going to hear another statement about CFPB funding. Please tell me how convincing the statement is as a reason to keep the CFPB’s current funding system in place.
 Select one

Sorted by “Very convincing”

24b.Independently funded CFPB.....	42	51	21	38
24a.Securely funded CFPB.....	39	48	37	31

a. **SPLIT SAMPLE:** Wall Street and predatory lenders want fewer rules and less strict enforcement so they can rip off consumers, and they are trying to use their wealth and connections in Congress to make it happen, by restructuring and weakening the CFPB. We need a securely funded CFPB, like it always has been, that cannot be influenced by political pressure and money from Wall Street. **[63 WORDS]**

Very convincing.....	39	48	37	31
Somewhat convincing.....	34	35	26	35
A little convincing.....	11	10	11	13
Not at all convincing.....	9	3	20	13
Not sure.....	6	4	6	9
Convincing.....	73	83	63	66
Not convincing.....	21	13	31	26

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b. **SPLIT SAMPLE:** Wall Street and predatory lenders want fewer rules and less strict enforcement so they can rip off consumers, and they are trying to use their wealth and connections in Congress to make it happen by restructuring and weakening the CFPB. We need an independently funded CFPB, like it always has been, that cannot be influenced by political pressure and money from Wall Street. [63 WORDS]

Very convincing.....	42	51	21	38
Somewhat convincing	35	34	36	36
A little convincing	12	8	21	12
Not at all convincing	5	2	15	6
Not sure	7	5	7	7
Convincing	77	84	57	74
Not convincing.....	17	11	36	18

Q25. Would you be more or less likely to vote for a member of Congress who supported keeping the CFPB's current funding system in place?

Select one

Much more likely.....	28	39	16	19
Somewhat more likely.....	35	36	35	33
Somewhat less likely	13	8	21	16
Much less likely.....	7	5	5	9
Not sure.....	18	12	22	23
More likely	62	75	52	52
Less likely.....	20	13	26	25

Q26. [T] Do you support or oppose the CFPB using all the tools available to it to investigate and hold financial companies accountable if they discriminate in lending?

Select one

Support – strongly.....	48	59	38	40
Support – somewhat.....	35	29	35	40
Oppose – somewhat.....	7	5	10	8
Oppose – strongly.....	3	1	5	3
Not sure.....	8	6	12	9
Support.....	83	88	73	80
Oppose.....	9	6	16	11

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Q27. Now here is some information about small business lending:

Research from the Federal Reserve Banks has consistently shown that women, Black, Latino, Asian, and rural small business owners have less access to credit for their businesses. To better understand these inequalities in access to credit, the CFPB recently created a new rule requiring banks to collect data on their small business lending.

Do you support or oppose requiring banks to report information on their small business lending in order to track inequalities in access to credit for women, Black, Latino, Asian, and rural business owners?

Select one

Support - strongly	39	53	29	27
Support - somewhat.....	34	31	40	36
Oppose - somewhat.....	10	6	12	15
Oppose - strongly	7	3	8	12
Not sure.....	9	7	12	10
Support.....	73	84	69	63
Oppose.....	18	9	20	27

Q28. Do you believe tracking this type of data will make a difference in helping to reduce inequalities in access to credit for women, Black, Latino, Asian, and rural business owners?

Select one

Yes	51	64	39	41
No	25	14	36	34
Not sure.....	24	22	26	26

Q29. [T] Do you support or oppose the CFPB scrutinizing financial companies’ practices in all areas, for example who can open checking accounts, to eliminate illegal discrimination of all kinds?

Select one

Support - strongly	34	45	26	25
Support - somewhat.....	36	36	30	38
Oppose - somewhat.....	11	7	18	13
Oppose - strongly	6	3	6	10
Not sure.....	13	9	20	14
Support.....	70	81	56	63
Oppose.....	17	10	24	23

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Q30. [T*] Do you support or oppose the CFPB using its authority to regulate new products coming into the market, such as high-cost installment loans, Buy Now Pay Later credit (for example Klarna or Afterpay), and wage advance products (for example Dave or EarnIn)?

Select one

Support - strongly	34	46	27	25
Support - somewhat.....	34	34	35	34
Oppose - somewhat.....	11	8	13	14
Oppose - strongly	6	2	4	11
Not sure.....	14	10	21	16
Support.....	69	80	62	59
Oppose.....	17	10	17	25

Q31. [T] Now here are two statements about payday lenders. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

-Payday lenders prey on the elderly on Social Security, on working families making minimum wage, on military families, and on single parents. In this economy, it’s hard enough for families living paycheck to paycheck to make ends meet, without having to resort to 300 and 400 percent interest rate loans – that’s just too much. **[54 WORDS]**

- Payday lenders are an important resource for those who can’t get credit. If people can't afford to pay the interest, they shouldn't borrow the money. As long as the terms of the loan are clearly noted, people can make their own decisions and not have the government controlling what they do with their own money. **[55 WORDS]**

Q32. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?

Select one

Much closer: Payday lenders prey on people.....	37	44	34	32
Somewhat closer: Payday lenders prey on people.....	19	20	18	18
Somewhat closer: Payday lenders are an important resource.....	14	11	14	17
Much closer: Payday lenders are an important resource.....	15	14	7	18
Neither.....	7	5	13	8
Not sure.....	8	6	14	8
Payday lenders prey on people.....	56	64	52	49
Payday lenders are an important resource.....	29	25	21	35

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Q33. [T*] Below are some new consumer protections that have been or may be proposed by government regulators. For each, please indicate whether you support or oppose enacting it. **[RANDOMIZE]**
 Select one for each option

Sorted by “Support - strongly”

33e.Preventing companies from using hidden or back-end fees that raise a price after a consumer has chosen the product or service based on a lower advertised price.....	66	72	62	60
33h.Preventing car dealerships from asking buyers, after they take possession of a new vehicle, to bring back the car and renegotiate the loan for a higher interest rate, a longer term, and/or a larger down payment.....	58	65	53	53
33b.SPLIT SAMPLE: Capping credit card late fees at \$8 per month, down from \$41 per month.....	58	64	49	55
33c.Lowering interest rates on payday and other high-cost loans to 36%.....	56	64	50	49
33d.Lowering federal student loan interest rates.....	55	70	49	40
33f.Closing loopholes that allow online or 'fintech' companies to ignore consumer protections with new types of financial products.....	53	61	50	47
33g.Ensuring consumers can take banks and other financial companies to court if they have a dispute, instead of being forced to use bank-appointed arbitrators..	53	60	45	49
33a.SPLIT SAMPLE: Limiting the size and frequency of credit card late fees	51	58	49	44

a. **[T] SPLIT SAMPLE:** Limiting the size and frequency of credit card late fees

Support – strongly	51	58	49	44
Support – somewhat	32	32	32	30
Oppose – somewhat	9	5	5	14
Oppose – strongly	2	2	1	3
Not sure	7	2	13	10
Support	82	91	81	74
Oppose	11	7	6	17

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b. **SPLIT SAMPLE:** Capping credit card late fees at \$8 per month, down from \$41 per month

Support – strongly	58	64	49	55
Support – somewhat	24	20	27	28
Oppose – somewhat	7	7	9	7
Oppose – strongly	4	3	5	4
Not sure	7	6	10	6
Support	82	84	75	83
Oppose	11	10	14	11

c. **[T]** Lowering interest rates on payday and other high-cost loans to 36%

Support – strongly	56	64	50	49
Support – somewhat	26	23	23	29
Oppose – somewhat	7	5	8	8
Oppose – strongly	3	2	4	4
Not sure	9	6	15	10
Support	81	87	73	78
Oppose	10	7	12	12

d. **[T]** Lowering federal student loan interest rates

Support – strongly	55	70	49	40
Support – somewhat	26	20	24	33
Oppose – somewhat	8	5	9	12
Oppose – strongly	5	2	6	7
Not sure	7	4	12	8
Support	81	90	73	73
Oppose	13	6	15	19

e. **[T*]** Preventing companies from using hidden or back-end fees that raise a price after a consumer has chosen the product or service based on a lower advertised price

Support – strongly	66	72	62	60
Support – somewhat	21	17	19	24
Oppose – somewhat	5	4	6	6
Oppose – strongly	3	2	3	4
Not sure	6	4	10	6
Support	86	90	82	84
Oppose	8	6	9	10

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f. [T] Closing loopholes that allow online or "fintech" companies to ignore consumer protections with new types of financial products

Support – strongly	53	61	50	47
Support – somewhat	26	22	29	29
Oppose – somewhat	7	5	5	8
Oppose – strongly	4	3	5	4
Not sure	10	8	11	12
Support	80	83	79	76
Oppose	10	9	10	12

g. Ensuring consumers can take banks and other financial companies to court if they have a dispute, instead of being forced to use bank-appointed arbitrators

Support – strongly	53	60	45	49
Support – somewhat	30	27	38	32
Oppose – somewhat	6	5	5	7
Oppose – strongly	3	1	3	4
Not sure	8	6	9	9
Support	84	87	83	80
Oppose	9	7	8	11

h. [T] Preventing car dealerships from asking buyers, after they take possession of a new vehicle, to bring back the car and renegotiate the loan for a higher interest rate, a longer term, and/or a larger down payment

Support – strongly	58	65	53	53
Support – somewhat	19	18	23	19
Oppose – somewhat	7	5	3	11
Oppose – strongly	9	6	11	11
Not sure	7	6	9	7
Support	78	84	76	72
Oppose	16	10	15	22

	TOTAL	DEM	IND /DK	REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q34. [T] Now here is some information about overdraft fees:

Many banks repeatedly charge overdraft fees on checking accounts and debit cards, around \$35 or more each time. A few banks have reduced or stopped charging these fees on their own.

Some people say that the CFPB should establish minimum overdraft fee protections for all consumers that all banks are required to follow. Other people say that the CFPB should not impose any consumer protections and let each bank choose its own approach.

For each of the following policies, please indicate whether you support or oppose the CFPB enacting it. **[RANDOMIZE]**

Select one for each option

Sorted by “Support - strongly”

34b.Limits on the dollar amount banks can charge in overdraft fees	62	68	58	58
34a.Limits on how frequently banks can issue new overdraft fees (e.g. repeatedly imposing fines on the same account every day).....	60	67	54	54
34c.Banning banks from reordering customer transactions to maximize non-sufficient funds and overdraft fees	55	63	52	49

a. **[T]** Limits on how frequently banks can issue new overdraft fees (e.g. repeatedly imposing fines on the same account every day)

Support – strongly	60	67	54	54
Support – somewhat	25	22	26	28
Oppose – somewhat	6	6	4	7
Oppose – strongly	4	2	7	4
Not sure	6	3	9	7
Support	85	89	80	82
Oppose	10	8	11	11

b. **[T]** Limits on the dollar amount banks can charge in overdraft fees

Support – strongly	62	68	58	58
Support – somewhat	24	22	24	26
Oppose – somewhat	5	4	6	6
Oppose – strongly	4	2	4	5
Not sure	5	4	8	6
Support	86	90	82	83
Oppose	9	6	11	11

	TOTAL	DEM	IND /DK	REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

c. [T] Banning banks from reordering customer transactions to maximize non-sufficient funds and overdraft fees

Support – strongly	55	63	52	49
Support – somewhat	24	23	22	27
Oppose – somewhat	6	4	7	8
Oppose – strongly	4	2	8	4
Not sure	10	8	10	12
 Support	 80	 86	 75	 76
Oppose	10	6	15	12

Q35. [T] Now here are two statements about overdraft fee policies at banks. Please indicate which one is closer to your own view, even if neither is exactly right. [ROTATE]

Select one

-Overdraft fees hurt people who are already struggling the most by allowing banks to charge you every time you don't have enough money currently in your account to cover expenses, even if you have regular deposits coming into your account. Overdraft fees should be limited or eliminated. [47 WORDS]

-Overdraft fees are the price consumers pay for not monitoring their account balances. Allowing people to take money they don't have yet out of their account for a fee is a fair deal, and banks need the fees to prevent people from spending money they don't have. [47 WORDS]

Q36. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?

Select one

Much closer: Overdraft fees hurt people who are already struggling.....	43	52	35	37
Somewhat closer: Overdraft fees hurt people who are already struggling.....	18	20	18	17
Somewhat closer: Overdraft fees are the price consumers pay for not monitoring their account balances.....	13	9	14	16
Much closer: Overdraft fees are the price consumers pay for not monitoring their account balances.....	13	9	13	17
Neither	7	5	12	7
Not sure	6	4	9	6
 Overdraft fees hurt people who are already struggling.....	 62	 72	 52	 54
Overdraft fees are the price consumers pay for not monitoring their account balances	26	19	27	33

	TOTAL	DEM	IND /DK	REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q37. Now here are two statements about credit card late fees. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

- Credit card late fees are just another way for banks to take advantage of and extract even more profit from people who are struggling. Fees are artificially inflated much higher than what it costs banks when people are late with payments, and they suck people who already cannot pay into a cycle of growing debt. **[55 WORDS]**

- Credit card late fees are a fair price for banks lending people money under an agreement to pay it back on time. Banks need to prevent people from spending money they don't have, and fees for late payments discourage people from irresponsibly overspending on credit cards and racking up debt they cannot repay. **[53 WORDS]**

Q38. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?

Select one

Much closer: Credit card late fees take advantage of people who are struggling	36	42	30	31
Somewhat closer: Credit card late fees take advantage of people who are struggling.....	20	21	21	18
Somewhat closer: Credit card late fees discourage people from racking up debt they cannot repay	16	14	18	18
Much closer: Credit card late fees discourage people from racking up debt they cannot repay	15	13	9	19
Neither.....	7	5	12	7
Not sure.....	7	5	9	8
Credit card late fees take advantage of people who are struggling.....	55	62	52	49
Credit card late fees discourage people from racking up debt they cannot repay	31	27	27	37

	TOTAL	DEM	IND /DK	REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q39. Now here is some information about a new law, the Military Lending Act, or MLA:

The Military Lending Act (MLA) is a federal law enacted for active-duty servicemembers and their families, that limits interest rates to no more than 36% on all consumer loans. There is a proposal in Congress to repeal the MLA and allow lenders to charge unlimited interest rates on loans to military families.

Do you think Congress should keep the Military Lending Act in place, or repeal it?
Select one

Keep - strongly	50	53	45	49
Keep - somewhat.....	28	28	25	27
Repeal - somewhat.....	7	6	9	7
Repeal - strongly.....	5	4	6	6
Not sure.....	11	9	16	11
 Keep	 78	 81	 69	 76
Repeal.....	12	10	15	13

Q40. Do you support or oppose extending the Military Lending Act to all consumers, not just active-duty military families?

Select one

Support - strongly	37	43	36	31
Support - somewhat.....	33	34	26	35
Oppose - somewhat.....	11	9	9	12
Oppose - strongly	6	3	6	9
Not sure.....	14	11	23	13
 Support.....	 70	 77	 62	 66
Oppose.....	16	12	16	21

Q41. [T] Now here is some information about medical debt:

The CFPB recently issued several reports highlighting problems with debt collection and credit reporting of medical debts. The CFPB's reports contributed to changes in how medical debts appear on credit reports.

Do you support or oppose the CFPB taking further action to protect consumers' credit related to medical debt?
Select one

Support - strongly	52	62	45	43
Support - somewhat.....	31	27	31	34
Oppose - somewhat.....	4	3	3	6
Oppose - strongly	3	1	5	4
Not sure.....	10	6	15	12
 Support.....	 83	 89	 77	 78
Oppose.....	7	4	8	10

	TOTAL	DEM	IND /DK	REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q42. SPLIT SAMPLE: As you may have heard, Wall Street firms have recently been buying up healthcare-related companies, such as nursing homes, groups of doctors, and hospitals. How concerned are you, if at all, that Wall Street will focus on maximizing short-term profits and hurt the quality of health care?

Select one

Very concerned.....	51	59	37	46
Somewhat concerned.....	29	27	37	30
A little concerned.....	9	7	10	11
Not at all concerned.....	3	1	3	5
Not sure.....	8	5	13	8
Concerned.....	80	86	75	76
Not concerned.....	12	8	12	16

Q43. Now here is some information about student loans:

Under a new plan launched by the federal government, people on an Income Driven Repayment plan for undergraduate loans will only have to pay 5% of their income towards their loans, instead of 10%.

Do you support or oppose this plan?

Select one

Support - strongly.....	42	56	32	30
Support - somewhat.....	32	30	29	35
Oppose - somewhat.....	9	5	12	12
Oppose - strongly.....	7	2	12	10
Not sure.....	11	7	14	13
Support.....	74	86	62	64
Oppose.....	15	7	24	23

	TOTAL	DEM	IND /DK	REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q44. [T*] Now here are two different statements about cryptocurrency. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**
 Select one

-Cryptocurrency is a new and promising innovation that could revolutionize finance and has allowed many normal people to make lots of money. It’s high risk, but high reward, and should not be regulated like conventional banking. **[36 WORDS]**

-Cryptocurrency is an unregulated unstable market filled with scams. It crashed already and probably will again. It has lost a lot of people's money fast, and needs regulation to protect people from financial disaster. **[34 WORDS]**

Much closer: Cryptocurrency is a new and promising innovation.....	11	11	8	12
Somewhat closer: Cryptocurrency is a new and promising innovation.....	8	9	10	8
Somewhat closer: Cryptocurrency is an unregulated unstable market filled with scams.....	16	16	16	17
Much closer: Cryptocurrency is an unregulated unstable market filled with scams.....	42	48	39	37
Neither.....	8	6	12	10
Not sure.....	14	10	16	16
Cryptocurrency is a new and promising innovation.....	19	20	17	20
Cryptocurrency is an unregulated unstable market filled with scams.....	59	64	55	54

	TOTAL	DEM	/DK	IND REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

The remaining questions are for statistical purposes only.

Q45. Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or something else?

Select one

Q46. [IF DEMOCRAT] Do you consider yourself a strong or a not-so-strong Democrat?

Select one

Q47. [IF REPUBLICAN] Do you consider yourself a strong or a not-so-strong Republican?

Select one

Q48. [IF INDEPENDENT] Would you say you lean more towards the Republicans or more towards the Democrats?

Select one

Strong Democrat.....	25	56	0	0
Not-so-strong Democrat.....	12	27	0	0
Independent - lean Democrat.....	8	17	0	0
Democrat.....	45	100	0	0
Independent.....	11	0	90	0
Republican.....	42	0	0	100
Independent - lean Republican	8	0	0	20
Not-so-strong Republican	12	0	0	28
Strong Republican	22	0	0	52
Other	1	0	10	0
Not sure.....	1	0	0	0
Prefer not to answer	1	0	0	0

Q49. Did you vote in the November 2020 election for president, U.S. Congress, and other offices, or like many people, were you not able to vote in this election?

Select one

Yes, voted.....	95	96	89	95
No, did not vote.....	5	4	8	4
Not sure.....	0	0	1	0
Prefer not to answer	0	0	1	0

Q50. [IF VOTED IN NOVEMBER 2020 ELECTION] In the election for president, did you vote for: **[ROTATE]**

Select one

Joe Biden.....	49	92	37	7
Donald Trump.....	45	5	43	90
Other	3	2	12	2
Prefer not to answer	2	1	8	1

	TOTAL	DEM	/DK	IND REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q51. Are you an active-duty service member, a veteran of the armed forces, or are you a dependent or immediate family member of an active-duty service member or veteran?
Select all that apply

Yes - self active duty.....	2	2	0	2
Yes - self veteran.....	9	7	8	12
Yes - family member or dependent of active-duty service member or veteran	13	13	9	14
No	76	78	81	72
Not sure.....	1	0	1	1
Prefer not to answer	1	0	1	1

Q52. In which of the following ranges does your total annual household income fall, before taxes?
Select one

Below 20 thousand	11	12	9	10
Between 20 and 30 thousand	11	11	13	10
Between 30 and 40 thousand	11	12	8	11
Between 40 and 50 thousand	9	8	13	9
Between 50 and 75 thousand	23	21	22	25
Between 75 and 100 thousand	14	16	12	12
Between 100 and 150 thousand	11	10	10	12
Between 150 and 200 thousand	4	5	2	4
More than 200 thousand.....	3	3	3	4
Not sure.....	1	1	2	0
Prefer not to answer	3	3	6	2

Q53. [IF NOT SURE/PREFER NOT TO ANSWER] Could you indicate whether your annual household income is below or above 50 thousand dollars?
Select one

Below 50 thousand	43	43	45	41
Above 50 thousand.....	55	55	51	57
Not sure.....	0	0	1	0
Prefer not to answer	2	1	3	1

Q54. Do you currently have any student debt?
Select one

Yes	17	21	17	12
No	82	78	80	86
Not sure.....	1	1	0	1
Prefer not to answer	1	1	3	0

	TOTAL	DEM	/DK	IND REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q55. Have you been contacted by a debt collector in the past 12 months about a past due debt?

Select one

Yes	20	20	19	22
No	77	77	77	76
Not sure.....	2	2	2	2
Prefer not to answer	1	1	2	0

Q56. Have you personally been charged a credit card late fee within the past three years?

Select one

Yes	27	28	20	29
No	71	71	76	69
Not sure.....	2	1	4	2

Q57. What is your employment status – are you:

Select one

Employed full-time	42	44	42	39
Employed part-time.....	10	10	12	9
Unemployed	6	7	4	5
Retired.....	29	25	28	34
Homemaker or stay at home parent.....	5	5	5	4
Full-time student	2	3	4	1
On disability	5	5	3	6
Other	1	1	3	1
Not sure.....	0	0	0	0

Q58. Do you currently work through an app-based on-demand platform that does not require specialized training or equipment besides a vehicle?

This is often called gig work or freelancing and can include rideshare drivers, delivery drivers, dog walkers, home care workers, cleaners, and those who complete other simple home tasks such as help moving, assembling furniture, etc.

Select one

Yes – as my only job.....	10	11	8	9
Yes – as a side job in addition to another form of employment	6	7	2	5
No	83	80	90	85
Prefer not to answer	1	1	0	1

That completes our opinion survey. Thank you for your time and cooperation!