

AFR/CRL
 1000 Likely voters nationwide online
 + 400 likely Democratic Primary voters (100 each in IA, NH, SC, NV)
 July 15-23, 2019

FINAL WEIGHTED

	N=	TOTAL	DEM	IND /DK	REP
Q1. Are you...		1000	449	129	392
Male		48	41	57	55
Female		52	59	43	45
Other		0	0	0	0

Q2. In which state do you live?
[INSERT DROPDOWN]

Northeast	18	19	23	15
Midwest	23	23	32	21
South	37	38	21	42
West	22	20	24	22
New England	5	7	4	3
Middle Atlantic	13	12	19	13
East North Central	16	16	25	14
West North Central	7	7	7	7
South Atlantic	21	23	11	22
East South Central	6	7	3	7
West South Central	10	8	7	13
Mountain	7	6	8	8
Pacific	15	14	16	13

Q3. Are you registered to vote in [LIST APPROPRIATE STATE]?

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]

18-29 years	16	21	14	12
30-39 years	15	17	21	11
40-49 years	16	15	7	20
50-64 years	29	26	33	31
65 and older	24	21	25	27
18-24 years	9	11	11	7
25-29 years	7	10	3	5
30-34 years	9	10	10	7
35-39 years	6	7	11	4
40-44 years	6	6	0	8
45-49 years	10	9	7	12
50-54 years	7	6	9	7
55-59 years	11	10	16	10
60-64 years	11	10	9	13
65-69 years	11	10	10	13
70-74 years	8	8	9	9
75 and older	5	3	6	6
(Don't know /Refused)	0	0	0	0

Q5. What is your race or ethnicity?

White	74	63	85	84
Black/African American	12	20	4	5
Hispanic/Latino (Puerto Rican, Mexican, etc.)	9	11	6	7
Asian American	3	3	3	2
Native American	0	0	0	1
Pacific Islander American	0	0	0	0
Arab American	0	0	0	0
Other	2	2	2	1

Q6. What is the last year of schooling that you have completed?

1 - 11th Grade	1	1	1	1
High School Graduate	17	18	15	16
Vocational or technical school	5	4	3	5
Some college but no degree	24	24	23	25
Associate degree	11	11	14	10
4-year college graduate or bachelor's degree	26	25	25	29
Graduate School or advanced degree	16	17	19	13
Prefer not to answer	0	0	0	1

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Q7. [ASK OF BASE SAMPLE] How likely are you to vote in the general election for President, Congress, and other offices in 2020 -- 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?

Almost Certain	90	91	89	89
Probably	10	9	11	11
50 - 50	[TERMINATE]			
Probably not	[TERMINATE]			
Definitely not	[TERMINATE]			
Not sure	[TERMINATE]			

Q8. [T] Do you think Wall Street's influence in Washington is too high, too low, or about right?

Too high	52	60	52	42
Too low	4	5	3	3
About right.....	27	22	25	35
Not sure	17	14	20	20

Q9. [T] How important is it to regulate financial services and products to make sure they are fair for consumers?

Very important.....	62	74	58	51
Somewhat important.....	27	20	30	34
A little important	6	3	5	9
Not at all important.....	1	0	4	2
Not sure	4	2	3	5
Important.....	89	95	88	85
Not important	7	3	8	11

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Q10. [T*] Should Wall Street financial companies be held accountable with tougher rules and enforcement for the practices that caused the financial crisis in 2008, or have their practices changed enough that they don't need further regulation?

Should be held accountable	73	80	72	65
Don't need further regulation	11	7	10	17
Neither	4	3	4	6
Not sure	12	10	14	12

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?

Much more regulation	31	41	26	22
Somewhat more regulation	38	40	32	38
Somewhat less regulation.....	10	6	13	14
Much less regulation	5	2	5	7
Neither more nor less regulation.....	8	4	12	12
Not sure	9	7	12	8
More regulation	69	81	58	60
Less regulation.....	15	8	18	21

Q12. When you think about the economy overall, do financial companies have too much control and influence, or is the amount about right, or are you not sure?

Too much	58	70	57	44
About right.....	25	17	14	38
Not sure	17	13	29	17

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Q13. [T*] Now here are two statements:

A. _Some people say that Wall Street and the financial industry are too powerful and engaged in reckless practices that pose a continuing threat to the economy and people’s financial well-being. **[28 WORDS]**

B. _ Other people say that government has intervened too much in changing the financial system and that more intrusive regulation would hinder innovation and slow down economic growth. **[25 WORDS]**

Please indicate which one is closer to your own view, even if neither is exactly right.

Statement A	49	64	47	35
Statement B	20	14	13	30
Both.....	20	14	26	24
Neither	4	2	6	3
Not sure	7	6	8	8

Q14. [T] Now here is a description of the Wall Street reform law that was passed after the financial crisis.

In addition to requiring federal oversight of a larger range of financial companies, this law also prohibits banks from certain risky practices, and created the Consumer Financial Protection Bureau to fight against abusive financial practices that hurt consumers. It also bans taxpayer-funded bailouts of large banks and financial companies and, instead, sets up a system where investors rather than taxpayers bear the losses of bank failures.

Please indicate whether, overall, you favor or oppose this law.

Favor - strongly	44	54	45	33
Favor - somewhat	37	31	31	44
Oppose - somewhat.....	7	6	7	9
Oppose - strongly.....	2	1	6	1
Not sure	10	8	10	12
Favor	81	85	77	78
Oppose	9	7	13	10

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Q15. [T] Now here are a pair of statements about Wall Street reform:

A. **[PRO-REFORM]** Some people say that families are struggling to make ends meet. We need to make sure we don't give more power and profits to CEOs and big corporations at the expense of the rest of us. We don't need more people to be ripped off by payday lenders, big banks, and Wall Street. We need tough regulation of the industry that caused the financial crisis and has made it harder and harder for families to get by. **[74 WORDS]**

B. **[ANTI-REFORM]** Other people say the so-called Wall Street reform law is a job killer that created a brand-new federal agency that has already cost taxpayers billions of dollars, and has done more harm than good for our economy. Excessive government regulation and bureaucracy discourage businesses from creating jobs, limit consumer choice, and are hurting small businesses that had nothing to do with the financial crisis. **[61 WORDS]**

Of the two, please indicate which statement is closer to your own view, even if neither is exactly right.

Statement A - much closer	41	53	44	28
Statement A - somewhat closer	19	22	16	18
Statement B - somewhat closer	14	9	9	20
Statement B - much closer	6	2	7	9
Neither	4	2	3	7
Both	7	5	7	8
Not sure	10	7	13	9
A- Pro-reform	60	74	60	46
B- Anti-reform	20	12	17	29

Q16. [T*] The Consumer Financial Protection Bureau, or CFPB, 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?

Favor - strongly	41	55	38	28
Favor - somewhat	36	30	35	43
Oppose - somewhat	8	5	4	11
Oppose - strongly	3	1	5	3
Not sure	13	9	18	15
Favor	76	85	73	70
Oppose	11	6	9	15

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Q17. [T*] Now, here are a pair of statements about the Consumer Financial Protection Bureau, or CFPB:

A. **[NEED RULES]** (Some people/other people say) We have rules to guard against unsafe meat, 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. **[61 WORDS]**

B. **[UNACCOUNTABLE BUREAUCRACY]** (Some people/other people say) 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. **[55 WORDS]**

Of the two, please indicate which statement is closer to your own views, even if neither is exactly right.

Statement A - much closer	36	49	33	22
Statement A - somewhat closer	25	27	25	23
Statement B - somewhat closer	12	8	8	19
Statement B - much closer	7	2	10	10
Neither	3	2	4	5
Both	7	5	10	9
Not sure	10	7	10	11
A- Need rules	61	76	58	46
B- Unaccountable bureaucracy	19	10	18	29

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Q18. Now here are some actions the leadership of the Consumer Financial Protection Bureau has taken or proposed recently. For each, please indicate if the statement is very concerning, somewhat concerning, a little concerning, or not at all concerning

[RANDOMIZE]

Sorted by “Very concerning”

18a. Ending the enforcement of rules that protect people in the military from abuse by payday lenders.....	47	55	50	38
18d. Reducing efforts to protect students from abusive student loans and student loan servicers.....	46	59	47	30
18c. Ending public access to the database of complaints filed against banks and other financial firms.....	45	55	44	36
18e. Ending efforts to curb discrimination in lending that are based on data showing that borrowers of color pay more for loans.....	43	58	44	25
18g. Removing consumer protection rules for companies if they say they want to offer innovative services online.....	39	48	36	29
18f. Curbing the collection of mortgage lending data that would help law enforcement detect racial discrimination in lending.....	36	48	42	20
18b. Stopping new protections for people who take out payday loans and car title-loans.....	34	44	35	23

a. Ending the enforcement of rules that protect people in the military from abuse by payday lenders

Very concerning.....	47	55	50	38
Somewhat concerning.....	24	21	16	28
A little concerning.....	16	14	18	19
Not at all concerning.....	7	6	10	7
No opinion/Not sure.....	6	4	7	8
Concerning.....	70	76	65	66
Not concerning.....	24	20	28	26

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b. **[T*]** Stopping new protections for people who take out payday loans and car title-loans

Very concerning	34	44	35	23
Somewhat concerning	25	25	22	26
A little concerning.....	22	20	22	26
Not at all concerning	11	7	11	14
No opinion/Not sure	8	4	11	11
Concerning.....	59	69	57	49
Not concerning.....	33	27	33	40

c. **[T]** Ending public access to the database of complaints filed against banks and other financial firms

Very concerning	45	55	44	36
Somewhat concerning	24	24	20	24
A little concerning.....	18	13	19	24
Not at all concerning	5	4	8	7
No opinion/Not sure	7	5	10	9
Concerning.....	69	79	63	60
Not concerning.....	24	17	27	30

d. **[T]** Reducing efforts to protect students from abusive student loans and student loan servicers

Very concerning	46	59	47	30
Somewhat concerning	24	22	20	28
A little concerning.....	16	11	15	20
Not at all concerning	9	5	10	13
No opinion/Not sure	5	3	8	8
Concerning.....	69	81	67	58
Not concerning.....	25	16	25	34

e. **[T]** Ending efforts to curb discrimination in lending that are based on data showing that borrowers of color pay more for loans

Very concerning	43	58	44	25
Somewhat concerning	21	21	16	23
A little concerning.....	19	13	19	24
Not at all concerning	10	3	12	18
No opinion/Not sure	7	4	9	10
Concerning.....	64	79	60	48
Not concerning.....	29	17	31	42

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f. Curbing the collection of mortgage lending data that would help law enforcement detect racial discrimination in lending

Very concerning	36	48	42	20
Somewhat concerning	25	27	20	25
A little concerning	20	14	16	27
Not at all concerning	12	6	11	18
No opinion/Not sure	8	5	11	11
Concerning	60	75	62	45
Not concerning	31	20	26	45

g. Removing consumer protection rules for companies if they say they want to offer innovative services online

Very concerning	39	48	36	29
Somewhat concerning	26	24	28	27
A little concerning	21	18	17	25
Not at all concerning	7	5	8	9
No opinion/Not sure	8	5	11	10
Concerning	64	72	64	56
Not concerning	28	23	25	35

The remaining questions are for statistical purposes only.

Q19. Generally speaking, do you think of yourself as a Democrat, a Republican, an independent or something else?

Q19a. {IF DEMOCRAT:} Do you consider yourself a strong or a not-so-strong Democrat?

Q19b. {IF REPUBLICAN:} Do you consider yourself a strong or a not-so-strong Republican?

Q19c. {IF INDEPENDENT:} Would you say you lean more towards the Republicans or more towards the Democrats?

Strong Democrat	25	56	0	0
Not-so-strong Democrat	12	27	0	0
Independent - lean Democrat	7	17	0	0
Democrat	45	100	0	0
Independent	11	0	85	0
Republican	39	0	0	100
Independent - lean Republican	7	0	0	18
Not-so-strong Republican	12	0	0	30
Strong Republican	20	0	0	52
(Other)	1	0	0	0
(Don't know)	2	0	15	0
(Refused)	2	0	0	0

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Q20. Did you vote in the November 2016 election for president, U.S. Congress, and other offices, or like many people, were you not able to vote in this election?

Yes, voted	89	90	88	91
No, did not vote	9	10	10	8
Not sure	1	0	0	1
Prefer not to answer.....	1	0	2	0

Q21. [IF RESPONDENT VOTED IN NOVEMBER 2016 ELECTION Q20=1] In the election for president, did you vote for
[RANDOMIZE1-4]

	N=	894	403	113	357
Hillary Clinton.....	46	86	32	7	
Donald Trump	43	8	34	87	
Gary Johnson.....	3	3	7	2	
Jill Stein.....	2	2	7	0	
Other	3	1	12	3	
Prefer not to answer.....	3	0	9	1	

Q22. 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.....	4	3	2	6
Yes - self veteran	11	9	7	14
Yes - family member or dependent of active duty service member or veteran.....	11	12	7	12
All yes, combined.....	24	22	16	29
No	74	77	82	69
Not sure	1	0	1	0
Prefer not to answer.....	1	1	1	1

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Q23. In which of the following ranges does your total annual household income fall, before taxes?

Q24. [IF Q23 = 10 OR 11] Could you indicate if your annual household income is below or above 50 thousand dollars?

Below 20 thousand	9	9	9	9
Between 20 and 30 thousand	9	9	13	8
Between 30 and 40 thousand	8	9	11	7
Between 40 and 50 thousand	7	8	8	5
Between 50 and 75 thousand	22	27	10	21
Between 75 and 100 thousand	16	17	17	17
Between 100 and 150 thousand	14	11	18	17
Between 150 and 200 thousand	6	4	6	8
More than 200 thousand	4	3	1	5
Not sure	1	0	3	1
Prefer not to answer.....	4	4	3	2
Below 50 Thousand	34	36	42	29
Above 50 Thousand.....	63	62	52	69
Not sure	0	0	1	0
Prefer not to answer.....	3	2	5	1

Q25. Do you currently have any student loan debt?

Yes	18	23	15	14
No	80	75	83	85
Not sure	1	0	2	1
Prefer not to answer.....	0	1	0	0

Q26. Have you been contacted by a debt collector in the past 12 months about a past due debt?

Yes	20	24	15	18
No	77	73	83	80
Not sure	1	2	3	1
Prefer not to answer.....	1	1	0	1