

TOPLINE RESULTS

CRL/AFR

1,004 Likely National Voters

July 8-11, 2013

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i> <i>/DK</i>	<i>Rep.</i>
<i>N=</i>	<i>1004</i>	<i>372</i>	<i>281</i>	<i>311</i>
Gender of respondent				
Men	48	40	51	53
Women	52	60	49	47
Region				
New England.....	6	5	9	5
Middle Atlantic.....	12	12	12	13
East North Central	16	14	18	15
West North Central	8	7	9	7
South Atlantic.....	19	22	15	20
East South Central.....	6	7	6	5
West South Central.....	9	8	9	11
Mountain	8	7	6	10
Pacific.....	16	19	15	14

1. How likely are you to vote in the 2014 General Election for 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?

Almost Certain	88	90	84	91
Probably	12	10	16	9
50-50	⇒ GO TO Terminate			
Probably not	⇒ GO TO Terminate			
Definitely not	⇒ GO TO Terminate			
(Don't know)	⇒ GO TO Terminate			

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
<i>N=</i>	1004	372	/DK 281	311

2. Now I'd like to ask you about some people, groups, and products. For each, please tell me whether you have a very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable impression. If you haven't heard of {6}, or if you don't know enough about that person, group, or product to have an impression {5}, just say so and we will move on.

[READ NAME.] Do you have a very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable impression of [NAME]?

[RANDOMIZE]

a. Wall Street financial companies

Very favorable	7	5	7	10
Somewhat favorable	20	16	20	25
Somewhat unfavorable	24	27	25	22
Very unfavorable	27	31	27	22
No opinion	20	19	21	19
Never heard	1	2	1	2
Favorable	28	21	27	35
Unfavorable	51	58	51	44

b. Big Banks

Very favorable	16	15	17	18
Somewhat favorable	26	23	25	29
Somewhat unfavorable	24	26	23	22
Very unfavorable	25	28	24	23
No opinion	9	8	10	8
Never heard	0	0	0	0
Favorable	42	38	42	47
Unfavorable	49	55	47	45

	<i>Total</i> N= 1004	<i>Dem.</i> 372	<i>Indep.</i> /DK 281	<i>Rep.</i> 311
c. Credit card companies				
Very favorable	13	10	12	16
Somewhat favorable	35	34	34	38
Somewhat unfavorable	25	27	29	22
Very unfavorable	21	25	19	18
No opinion	6	5	7	7
Never heard	0	0	0	0
Favorable	48	44	46	53
Unfavorable	46	51	47	40
d. Payday lenders				
Very favorable	3	3	4	2
Somewhat favorable	7	9	8	4
Somewhat unfavorable	15	12	14	19
Very unfavorable	57	62	51	56
No opinion	16	12	22	13
Never heard	3	3	1	6
Favorable	10	12	12	6
Unfavorable	72	74	65	75
e. Pre-paid cards				
Very favorable	27	26	28	27
Somewhat favorable	31	35	32	28
Somewhat unfavorable	11	13	8	13
Very unfavorable	10	8	11	9
No opinion	20	18	19	19
Never heard	2	1	1	3
Favorable	58	61	60	56
Unfavorable	21	21	19	23

	<i>Total</i> <i>N= 1004</i>	<i>Dem.</i> <i>372</i>	<i>Indep.</i> <i>/DK</i> <i>281</i>	<i>Rep.</i> <i>311</i>
f. The financial industry				
Very favorable	12	10	13	15
Somewhat favorable	32	32	31	35
Somewhat unfavorable	24	30	21	22
Very unfavorable	19	18	20	17
No opinion	12	11	15	12
Never heard	0	0	0	0
Favorable	44	42	44	49
Unfavorable	43	48	41	39
g. [SSA] the Consumer Financial Protection Bureau				
Very favorable	23	24	30	15
Somewhat favorable	28	29	33	23
Somewhat unfavorable	6	4	1	11
Very unfavorable	6	3	6	9
No opinion	26	28	22	28
Never heard	11	12	9	13
Favorable	51	53	62	38
Unfavorable	12	8	7	21
h. [SSB] the Consumer Financial Protection Bureau, created by the 2010 Wall Street reform law				
Very favorable	20	25	23	15
Somewhat favorable	23	25	30	15
Somewhat unfavorable	7	5	3	13
Very unfavorable	10	5	10	15
No opinion	29	29	25	30
Never heard	11	11	9	12
Favorable	43	50	53	30
Unfavorable	17	10	13	29

	<i>Total</i> <i>N= 1004</i>	<i>Dem.</i> <i>372</i>	<i>Indep.</i> <i>/DK</i> <i>281</i>	<i>Rep.</i> <i>311</i>
i. Student loans from private companies				
Very favorable	16	14	15	21
Somewhat favorable	24	22	29	22
Somewhat unfavorable	15	19	12	15
Very unfavorable	17	19	14	15
No opinion	26	23	29	26
Never heard	2	3	1	1
Favorable	40	36	44	43
Unfavorable	33	38	26	30
j. Student loans from the federal government				
Very favorable	31	41	25	25
Somewhat favorable	29	29	35	24
Somewhat unfavorable	12	11	10	15
Very unfavorable	16	8	16	23
No opinion	13	11	14	13
Never heard	0	0	0	0
Favorable	59	70	60	49
Unfavorable	28	19	26	38
k. Community banks				
Very favorable	45	40	43	52
Somewhat favorable	38	44	41	30
Somewhat unfavorable	4	5	2	4
Very unfavorable	2	3	2	2
No opinion	10	8	11	12
Never heard	1	0	1	1
Favorable	83	83	84	82
Unfavorable	6	8	5	5

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I. Debt collectors				
Very favorable	2	3	2	2
Somewhat favorable	14	9	18	19
Somewhat unfavorable	21	23	20	22
Very unfavorable	43	46	41	39
No opinion	19	18	19	19
Never heard	0	0	0	0
Favorable	17	12	20	21
Unfavorable	64	69	61	60
m. Credit-scoring companies				
Very favorable	11	9	11	14
Somewhat favorable	27	25	28	30
Somewhat unfavorable	20	21	17	21
Very unfavorable	18	21	17	15
No opinion	22	23	25	20
Never heard	1	1	1	0
Favorable	39	34	39	44
Unfavorable	38	42	34	36
n. Auto-dealer loans				
Very favorable	15	16	11	19
Somewhat favorable	36	34	40	36
Somewhat unfavorable	16	18	16	14
Very unfavorable	13	12	13	12
No opinion	19	19	19	17
Never heard	1	0	0	1
Favorable	51	51	51	55
Unfavorable	29	30	30	27

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o. Credit Unions				
Very favorable	48	50	48	46
Somewhat favorable	34	33	37	33
Somewhat unfavorable	4	4	1	6
Very unfavorable	4	4	4	4
No opinion	10	9	10	11
Never heard	0	0	0	0
Favorable	82	83	85	79
Unfavorable	8	8	5	10
p. The Federal Deposit Insurance Corporation (or FDIC)				
Very favorable	38	41	35	38
Somewhat favorable	31	29	33	32
Somewhat unfavorable	8	7	9	7
Very unfavorable	5	4	4	6
No opinion	17	18	17	15
Never heard	2	2	2	3
Favorable	69	70	69	69
Unfavorable	12	11	13	13
3. How important is it to regulate financial services and products to make sure they are fair for consumers? It is very important, somewhat important, a little important, or not at all important?				
Very important	73	81	75	63
Somewhat important	20	15	20	26
A little important	3	2	3	6
Not at all important	3	1	2	4
(Don't know)	1	0	1	2
Very /somewhat important	93	96	95	89
A little /not at all important	6	3	4	10
4. [SSA] Who do you trust more to make sure financial services and products are fair for consumers – banks and credit card companies, or the Consumer Financial Protection Bureau?				

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[IF CHOICE] Would you say you trust [RESPONSE] much more or somewhat more?

[IF BOTH/NEITHER] Well, if you had to pick one, who would you trust more?

Banks/Credit card companies – much more	11	9	9	14
Banks/Credit card companies – somewhat more	7	2	6	13
CFPB – much more	32	40	28	26
CFPB – somewhat more	21	24	22	19
(Both)	4	3	9	2
(Neither).....	15	10	19	15
(Don't know)	10	11	7	10
Banks /Credit card companies.....	18	12	15	27
CFPB.....	53	64	49	46

5. [SSB] Who do you trust more to make sure financial services and products are fair for consumers – banks and credit card companies, or the federal government?

[IF CHOICE] Would you say you trust [RESPONSE] much more or somewhat more?

[IF BOTH/NEITHER] Well, if you had to pick one, who would you trust more?

Banks/Credit card companies – much more	16	10	17	21
Banks/Credit card companies – somewhat more	11	11	9	15
Federal government – much more	17	27	15	7
Federal government – somewhat more	19	25	19	13
(Both)	5	4	6	5
(Neither).....	26	15	32	32
(Don't know)	6	7	4	6
Banks /Credit card companies.....	27	21	25	36
Federal government	36	53	34	20

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

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IF MORE/LESS, ASK – Is that Much more/less or somewhat more/less				
Much more	43	61	38	26
Somewhat more	23	23	24	25
Somewhat less	12	4	14	20
Much less	14	6	16	19
(Neither more nor less)	5	3	5	6
(Don't know)	4	3	3	5
Much /somewhat more.....	66	84	62	50
Much /somewhat less	26	10	30	39

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

IF MORE/LESS, ASK – Is that Much more/less or somewhat more/less				
Much more	48	61	47	33
Somewhat more	23	24	29	18
Somewhat less	8	3	6	14
Much less	13	6	10	23
(Neither more nor less)	5	3	2	8
(Don't know)	4	2	6	4
Much /somewhat more.....	71	85	76	51
Much /somewhat less	20	9	16	37

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8. As you may know, a new Wall Street reform law was passed in 2010. This law requires federal oversight of certain types of financial companies that were not previously subject to federal regulation, including mortgage brokers, payday lenders, debt collectors, and companies that create credit reports and scores. Please tell me whether you favor or oppose requiring federal oversight of these financial companies.

[IF FAVOR/OPPOSE]: Do you favor/oppose that strongly or just somewhat?

Favor - strongly	51	66	50	34
Favor - somewhat	26	22	26	33
Oppose - somewhat	7	3	8	10
Oppose - strongly	9	5	9	14
(Don't know)	6	4	6	9
Favor	78	89	76	67
Oppose	16	7	18	24

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9. Please tell me which TWO of the following areas of financial services are MOST in need of tougher regulation and oversight to protect consumers.

READ AND ROTATE.

[IF ALL: Well, if you had to choose, which one or two would you say?]

[IF OTHER: Well, if you had to choose one or two from the list, what would you say?]

[RECORD UP TO 2 RESPONSES]

Credit cards	33	33	33	34
Debt collection	19	20	17	20
Bank account fees	21	21	24	21
Credit reports and scores	10	12	8	10
Auto lending	8	10	6	8
Student loans	22	22	19	23
Payday loans	41	45	37	43
(All)	10	9	14	6
(Other)	1	0	0	2
(None)	3	0	5	5
(Don't know)	2	1	2	2

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10. Now I am going to read you a series of proposals that are being considered to regulate financial products and services. For each, please tell me if you support or oppose the proposal.

[IF SUPPORT/OPPOSE] And do you strongly or somewhat [SUPPORT/OPPOSE] that change?

RANDOMIZE LIST

a. **[SSA]** Small-dollar lenders must make sure a loan is affordable in light of a customer’s income and expenses.

Strongly Support.....	65	72	62	60
Somewhat Support.....	24	20	29	25
Somewhat Oppose.....	4	4	4	5
Strongly Oppose.....	4	2	2	7
(Not Sure).....	2	2	1	2
Refuse.....	0	0	1	0
Support.....	89	92	91	86
Oppose.....	8	6	7	12

b. **[SSB]** Small-dollar lenders must verify a customers’ ability to repay.

Strongly Support.....	67	66	66	69
Somewhat Support.....	22	23	20	22
Somewhat Oppose.....	3	3	5	4
Strongly Oppose.....	3	3	3	3
(Not Sure).....	4	5	6	2
Refuse.....	0	0	0	0
Support.....	89	89	87	92
Oppose.....	7	6	8	6

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- c. [SSA] Banks cannot require customers to take disputes to a third party decision maker chosen by the bank whose decision cannot be appealed in court.

Strongly Support.....	40	41	45	33
Somewhat Support.....	15	17	13	16
Somewhat Oppose.....	11	10	11	12
Strongly Oppose.....	24	20	22	31
(Not Sure).....	10	12	8	8
Refuse.....	0	0	1	0
Support	55	58	58	49
Oppose	34	30	33	43

- d. [SSB] Borrowers must be allowed to sue the same lender together over a common problem.

Strongly Support.....	50	51	52	47
Somewhat Support.....	24	27	19	27
Somewhat Oppose.....	5	3	8	6
Strongly Oppose.....	7	4	8	9
(Not Sure).....	13	14	13	11
Refuse.....	0	1	1	0
Support	74	78	70	74
Oppose	12	7	16	15

- e. [SSA] In order to protect consumers from excessive overdraft fees, banks cannot charge more than six overdraft fees per customer per year.

Strongly Support.....	46	57	46	33
Somewhat Support.....	20	21	19	22
Somewhat Oppose.....	12	7	9	21
Strongly Oppose.....	16	10	16	21
(Not Sure).....	5	5	7	4
Refuse.....	0	0	1	0
Support	66	77	65	55
Oppose	28	17	26	42

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- f. **[SSB]** If you don't have enough money in your account to cover a debit-card purchase, the bank must decline the purchase rather than charge you a \$35 fee.

Strongly Support.....	70	72	69	71
Somewhat Support.....	15	15	17	15
Somewhat Oppose.....	5	4	5	5
Strongly Oppose.....	5	4	6	6
(Not Sure).....	4	4	3	3
Refuse.....	0	0	0	0
Support.....	86	87	86	85
Oppose.....	10	9	11	11

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11. [SSC] Part of the Wall Street Reform law was the establishment of the Consumer Financial Protection Bureau, or CFPB.

Now I'd like to read you a pair of statements about the Consumer Financial Protection Bureau. Of the two, please tell me which statement is closer to your own views.

[ROTATE STATEMENTS]

- A. (Some/other people say) For far too long, Wall Street banks and financial companies wrote their own rules and acted deceptively to maximize their profits. And nobody was watching out for regular Americans. We need the CFPB to be a cop on the beat preventing confusing and predatory financial practices and ensuring that all mortgage lenders, credit card companies, payday lenders, auto lenders, and debt collectors are not ripping people off.

- B. (Some/other people say) The CFPB is another unaccountable, expensive, federal bureaucracy we don't need. The financial crisis was caused by government interference. Imposing even more regulation just hurts small businesses, costs jobs, and impedes economic recovery. The CFPB is yet another example of out of control, big federal government.

[IF STATEMENT A OR B] Is that much closer or only somewhat closer to your view?

Cop on the Beat - much closer	50	68	48	34
Cop on the Beat - somewhat closer	13	13	16	12
Don't need CFPB - somewhat closer	11	7	9	16
Don't need CFPB - much closer	14	4	11	24
(Neither/Both)	10	7	12	11
(Don't know)	2	1	3	3
Cop on the Beat	63	81	64	46
Don't need CFPB	25	11	21	40

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12. [SSD] Part of the Wall Street Reform law was the establishment of the Consumer Financial Protection Bureau, or CFPB.

Now I'd like to read you a pair of statements about the Consumer Financial Protection Bureau. Of the two, please tell me which statement is closer to your own views.

[ROTATE STATEMENTS]

- A. (Some/other people say) We have rules to guard against unsafe meat, appliances, and automobiles. The CFPB is 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.

- B. (Some/other people say) The CFPB is another unaccountable, expensive, federal bureaucracy we don't need. The financial crisis was caused by government interference. Imposing even more regulation just hurts small businesses, costs jobs, and impedes economic recovery. The CFPB is yet another example of out of control, big federal government.

[IF STATEMENT A OR B] Is that much closer or only somewhat closer to your view?

Protect against dangerous products - much closer				
.....	49	61	53	31
Protect against dangerous products - somewhat closer				
.....	16	16	18	15
Don't need CFPB - somewhat closer	13	8	9	20
Don't need CFPB - much closer	13	6	8	25
(Neither/Both)	6	6	6	5
(Don't know)	4	2	6	4
Protect against dangerous products	64	77	70	46
Don't need CFPB	26	15	17	45

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13. [SSA] Now I am going to read two statements about loans. Please listen to both and tell me which statement is closer to your own views.

[ROTATE STATEMENTS]

A. (Some/other people say) Debt problems are a matter of personal irresponsibility. The answer is for people to watch their finances carefully, do a better job of understanding interest rates and repayment terms, and not take out loans they can't afford.

B. (Some/other people say) Lenders should not be allowed to steer people into more expensive or unaffordable loans. There should be rules to ensure that loans don't have tricks or traps, and consumers are not deceived about interest rates, fees, or repayment terms.

[IF STATEMENT A OR B] Is that much closer or only somewhat closer to your view?

[IF BOTH] – Well, which statement is closer to your own view if you could only pick one?

Personal responsibility - much closer	27	24	23	31
Personal responsibility - somewhat closer	8	3	9	13
Both – lean personal responsibility	4	2	2	5
Both	19	13	30	18
Both – lean should be rules	5	5	5	4
Should be rules - somewhat closer	11	18	7	8
Should be rules - much closer	24	34	20	19
(Neither)	0	0	1	1
(Don't know)	2	1	2	1
Personal responsibility	38	29	35	49
Should be rules	40	57	33	32

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14. [SSB] Now I am going to read two statements about loans. Please listen to both and tell me which statement is closer to your own views.

[ROTATE STATEMENTS]

A. (Some/other people say) Debt problems are a matter of personal irresponsibility. The answer is for people to watch their finances carefully, do a better job of understanding interest rates and repayment terms, and not take out loans they can't afford.

B. Lenders need rules. They should have to look at borrowers' finances, and not offer loans to people with who can't afford to repay them. They should have to provide clear information about interest rates and repayment terms, so people can make wise choices.

[IF STATEMENT A OR B] Is that much closer or only somewhat closer to your view?

[IF BOTH] – Well, which statement is closer to your own view if you could only pick one?

Personal responsibility - much closer	21	16	24	22
Personal responsibility - somewhat closer	6	7	4	8
Both – lean personal responsibility	2	4	0	1
Both	22	24	23	22
Both – lean provide clear information	7	7	10	6
Provide clear information - somewhat closer	14	15	13	15
Provide clear information - much closer	22	25	19	22
(Neither)	2	1	0	4
(Don't know)	2	2	5	0
Personal responsibility	30	27	29	31
Provide clear information	44	46	43	43

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15. **SSA:** Now I am going to read you a series of new requirements that have been placed on financial companies in the last 3 years. For each, please tell me if you have noticed that change, if you have not noticed the change, or if you are not sure.

RANDOMIZE LIST

a. Credit card statements must now state how much more the customer will pay if they only make the minimum monthly payment.

Noticed change.....	49	47	44	53
Have not noticed.....	38	37	40	38
Not sure	12	14	13	8
(Refuse)	1	1	3	1

b. Lenders have to tell you the credit score they used if they deny or charge you more for a loan or credit based on that score.

Noticed change.....	26	22	22	35
Have not noticed.....	56	55	61	52
Not sure	17	21	16	13
(Refuse).....	1	1	1	0

c. Credit card companies cannot retroactively change the interest rates on existing balances.

Noticed change.....	27	27	18	33
Have not noticed.....	53	53	58	52
Not sure	19	19	23	15
(Refuse).....	1	1	1	0

d. Credit card companies cannot let you go over your limit, and charge you a fee, unless you give them permission.

Noticed change.....	27	31	25	24
Have not noticed.....	57	55	58	61
Not sure	15	14	15	15
(Refuse).....	1	1	1	0

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16. **SSB:** Now I am going to read you a series of new requirements that have been placed on financial companies in the last 3 years. For each, please tell me if you support or oppose the change.

[IF SUPPORT/OPPOSE] And do you strongly or somewhat **[SUPPORT/OPPOSE]** that change?

RANDOMIZE LIST

a. Credit card statements must now state how much more the customer will pay if they only make the minimum monthly payment.

Strongly support	76	80	74	73
Somewhat support.....	17	16	16	19
Somewhat oppose.....	3	2	5	1
Strongly oppose.....	2	1	1	3
(Not Sure).....	2	0	3	3
Refuse	0	0	0	0
Support	93	96	90	93
Oppose	4	4	6	4

b. Lenders have to tell you the credit score they used if they deny or charge you more for a loan or credit based on that score.

Strongly support	75	77	76	69
Somewhat support.....	19	19	17	20
Somewhat oppose.....	2	3	2	2
Strongly oppose.....	3	1	2	6
(Not Sure).....	2	1	3	3
Refuse	0	0	0	0
Support	93	96	93	89
Oppose	5	3	4	8

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c. Credit card companies cannot change the interest rates on existing balances.				
Strongly support	76	84	71	68
Somewhat support.....	16	12	18	19
Somewhat oppose.....	3	0	4	4
Strongly oppose.....	3	2	3	3
(Not Sure).....	3	1	4	6
Refuse	0	0	0	0
Support	91	96	89	87
Oppose	5	3	7	7

d. Credit card companies cannot let you go over your limit, and charge you a fee, unless you give them permission.				
Strongly support	76	79	78	73
Somewhat support.....	13	15	13	13
Somewhat oppose.....	5	4	5	5
Strongly oppose.....	4	2	2	9
(Not Sure).....	1	1	2	1
Refuse	0	0	0	0
Support	89	93	91	86
Oppose	9	6	7	14

17. Next, I have a few questions about credit reporting and credit scores.

Have you ever used an online website to request your own credit report?

[IF YES] And was it free, or did you end up paying a fee for the credit report?

Yes - Free	28	26	27	31
Yes – Paid a fee	9	10	9	9
No	61	63	62	59
(Don't know)	1	1	1	2
(Refuse).....	0	0	1	0

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
<i>N=</i>	1004	372	281	311

18. Now I am going to read you a series of facts about credit reports. For each, please tell me if the fact is very concerning to you, somewhat concerning, a little concerning, or not at all concerning.

RANDOMIZE LIST

a. **[SSA]** One in five consumers has an error on their credit report.

Very concerning.....	66	73	60	60
Somewhat concerning.....	24	17	28	28
A little concerning	4	4	6	4
Not at all concerning.....	4	4	3	7
(No opinion /don't know).....	2	2	2	2
Very /somewhat concerning.....	89	90	89	88
A little /not at all concerning	9	8	9	10

b. **[SSB]** One quarter of all credit-report errors are serious enough to cause consumers to pay more for credit or insurance, or possibly even to lose out on a job opportunity.

Very concerning.....	72	76	68	72
Somewhat concerning.....	19	18	25	13
A little concerning	4	2	5	6
Not at all concerning.....	4	2	0	8
(No opinion /don't know).....	1	2	2	0
Very /somewhat concerning.....	91	95	93	86
A little /not at all concerning	8	3	6	14

c. Millions of Americans have their credit reports damaged by medical debt, even when the debt is the result of insurance disputes or billing errors and even after the debt is paid off.

Very concerning.....	72	76	69	70
Somewhat concerning.....	20	19	21	20
A little concerning	4	3	4	4
Not at all concerning.....	3	1	3	3
(No opinion /don't know).....	2	1	2	2
Very /somewhat concerning.....	92	95	91	91
A little /not at all concerning	7	5	7	7

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
<i>N=</i>	1004	372	281	311

d. Credit reporting companies use verification methods that are bound to create errors – for example, matching information from a lender to a consumer’s file based on just seven out of nine digits of a Social Security number.

Very concerning.....	65	68	64	63
Somewhat concerning.....	24	25	24	23
A little concerning.....	4	2	5	4
Not at all concerning.....	4	2	2	7
(No opinion /don’t know).....	3	3	5	3
Very /somewhat concerning.....	89	92	88	87
A little /not at all concerning.....	7	5	8	11

e. While the law requires that consumers have access to their credit report for free, several commercial companies advertise free credit reports, but actually sign you up for “credit monitoring” with fees of 10 or 20 dollars a month.

Very concerning.....	66	71	60	65
Somewhat concerning.....	21	20	25	19
A little concerning.....	6	6	5	6
Not at all concerning.....	6	2	8	8
(No opinion /don’t know).....	2	1	2	1
Very /somewhat concerning.....	87	91	85	85
A little /not at all concerning.....	11	8	12	14

19. Now for a different topic. Are you concerned about problems with student loans?

Yes.....	59	65	53	57
No.....	38	32	43	40
(Don't know).....	3	3	4	3

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
<i>N=</i>	<i>1004</i>	<i>372</i>	<i>281</i>	<i>311</i>

20. I am going to read you a series of statements about student loans. For each, please tell me if you agree or disagree with the statement.

[IF AGREE/DISAGREE] And do you strongly or somewhat [AGREE/DISAGREE] with that statement?

RANDOMIZE LIST

a. Borrowers should be able to pay back their student loans with a monthly payment based on their income.

Strongly agree	65	76	60	59
Somewhat agree	23	18	28	23
Somewhat disagree.....	4	1	3	7
Strongly disagree.....	3	1	3	7
(No opinion /don't know).....	5	4	6	4
Agree.....	88	94	88	82
Disagree.....	7	2	6	14

b. Interest rates on student loans should not be higher than other consumer loans like mortgages.

Strongly agree	74	82	71	69
Somewhat agree	17	14	19	18
Somewhat disagree.....	2	0	4	3
Strongly disagree.....	2	1	2	5
(No opinion /don't know).....	4	4	5	5
Agree.....	91	96	89	87
Disagree.....	5	1	6	8

c. Increasing student loan debt is making it harder for young people to buy homes and start businesses, causing economic problems for our country.

Strongly agree	63	66	66	57
Somewhat agree	22	22	20	25
Somewhat disagree.....	6	5	5	8
Strongly disagree.....	3	2	3	3
(No opinion /don't know).....	6	4	7	7
Agree.....	86	89	85	82
Disagree.....	9	7	8	11

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
<i>N=</i>	1004	372	281	311

21. Now I am going to read you statements about debt collection. For each, please tell me if the statement is very concerning, somewhat concerning, a little concerning, or not at all concerning.

RANDOMIZE LIST

- a. Relying on bad or incomplete information, some debt collectors target the wrong people or try to collect on debts that have already been paid.

Very concerning.....	71	76	67	70
Somewhat concerning.....	19	18	21	20
A little concerning.....	4	3	5	4
Not at all concerning.....	3	2	4	5
(No opinion /don't know).....	2	2	3	2
Very /somewhat concerning.....	90	93	87	90
A little /not at all concerning.....	7	4	10	9

- b. Debt collectors sue a million consumers each year even when they do not have the evidence to prove their case in court.

Very concerning.....	68	75	62	66
Somewhat concerning.....	21	19	23	24
A little concerning.....	4	2	5	5
Not at all concerning.....	3	1	3	4
(No opinion /don't know).....	4	3	7	1
Very /somewhat concerning.....	90	93	85	89
A little /not at all concerning.....	7	3	8	10

- c. Some people avoid paying debts because of legal loopholes.

Very concerning.....	50	51	44	54
Somewhat concerning.....	29	29	31	27
A little concerning.....	9	9	8	9
Not at all concerning.....	7	6	10	7
(No opinion /don't know).....	5	5	8	3
Very /somewhat concerning.....	79	80	75	81
A little /not at all concerning.....	16	15	17	16

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	
<i>N=</i>	1004	372	281	<i>Rep.</i> 311

Finally, I would like to ask you a few questions for statistical purposes only.

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

[IF REPUBLICAN OR DEMOCRAT:] Do you consider yourself a strong (Republican/Democrat) or a not-so-strong (Republican/Democrat)?

[IF INDEPENDENT:] Would you say that you lean more toward the Republicans or more toward the Democrats?

Strong Democrat	27	73	0	0
Not-so-strong Democrat	3	9	0	0
Independent - lean Democrat	7	18	0	0
Democrat	37	100	0	0
Independent	25	0	90	0
Republican	31	0	0	100
Independent - lean Republican	7	0	0	22
Not-so-strong Republican	6	0	0	18
Strong Republican	19	0	0	60
Other	4	0	0	0
(Don't know)	3	0	10	0

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

1 - 11th grade	3	5	3	1
High school graduate	21	24	21	20
Non-college post H.S.	3	5	1	1
Some college	29	31	29	25
College graduate	31	26	32	35
Post-graduate school	12	10	11	16
(Don't know/refused)	1	0	3	1

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
<i>N=</i>	1004	372	281	311

24. What is your age? [IF REFUSED]: I am going to read you some categories. Please stop me when we get to your category.

18-24 years	6	8	4	4
25-29	5	5	6	4
30-34	6	8	5	3
35-39	6	7	7	3
40-44	8	7	8	8
45-49	8	9	6	10
50-54	8	7	7	10
55-59	11	10	13	11
60-64	12	13	10	12
65-69	9	8	9	11
70-74	6	6	6	6
Over 74	11	10	10	14
(Refused)	4	1	10	2

25. [SSA] Have you ever been overcharged or deceived by a financial institution?

Yes	37	47	28	36
No	57	49	64	56
(Don't know)	5	4	2	8
(Refuse)	2	1	5	0

26. [SSB] Have you ever been treated unfairly by a financial institution?

Yes	36	38	38	28
No	60	58	58	68
(Don't know)	3	3	2	3
(Refuse)	1	0	2	1

	<i>Total</i> <i>N= 1004</i>	<i>Dem.</i> <i>372</i>	<i>Indep.</i> <i>/DK</i> <i>281</i>	<i>Rep.</i> <i>311</i>
27. Where is the most likely place you would get a loan? [READ AND ROTATE RESPONSES]				
A Bank	43	39	40	52
A Credit Union	31	31	28	32
A Payday Lender	1	2	2	0
An online loan company	0	1	0	0
A family member	11	13	15	5
A friend or business associate	4	6	3	2
(Other [RECORD])	2	1	1	2
(Don't know)	4	5	5	2
(Refuse)	4	2	6	4

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

29. [IF Q28 = REFUSED OR DON'T KNOW] Could you tell me if your annual household income is below or above 40 thousand dollars?

Below 20 thousand dollars	7	11	5	5
Between 20 and 30 thousand dollars	11	15	11	6
Between 30 and 40 thousand dollars	9	12	7	8
All below 40 thousand dollars	31	43	28	22
All above 40 thousand dollars.....	51	47	44	60
Between 40 and 50 thousand dollars	11	11	10	11
Between 50 and 75 thousand dollars	13	12	12	15
Between 75 and 100 thousand dollars	11	11	8	13
Between 100 and 150 thousand dollars	6	5	5	9
Between 150 and 200 thousand dollars	2	2	2	3
More than 200 thousand dollars	2	1	1	4
(Don't know/refuse)	18	10	28	17

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	
<i>N=</i>	1004	372	/DK 281	<i>Rep.</i> 311

30. Just to make sure we have a representative sample, could you please tell me whether you are from a Hispanic, Latino, or Spanish-speaking background?

[IF NO]: What is your race - white, black, Asian, or something else?

White	72	58	75	89
Black/African American	11	22	7	3
Latino/Hispanic	10	16	9	4
Asian	2	1	2	0
Other	2	2	3	1
(Don't know/refused)	2	1	3	2

That completes our opinion survey. Thank you for your time and cooperation, and have a pleasant (day/evening)!