

FINAL TOPLINES: ADD-ON QUESTIONS

2014 2013
 N= 1000 1004

Gender

Men.....	48	48
Women	52	52

Region

New England	6	6
Mid-Atlantic	12	12
East-North-Central	17	16
West-North-Central	8	8
South Atlantic.....	19	19
East-South-Central	6	6
West-South-Central	8	9
Mountain	8	8
Pacific	16	16

1. [T] 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	86	88
Probably	14	12
50-50	⇒ GO TO Terminate	
Probably not	⇒ GO TO Terminate	
Definitely not	⇒ GO TO Terminate	
(Don't know)	⇒ GO TO Terminate	

3x. [T] Should Wall Street financial companies be held accountable with tougher rules and enforcement for the practices that caused the financial crisis, or have their practices changed enough that they don't need further regulation?

Should be held accountable	78	83
Don't need further regulation	11	9
(Neither)	4	2
(Don't know)	7	6

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10. **[T]** Now I'd like to read you a pair of statements about Wall Street reform. Of the two, please tell me which statement is closer to your own views.

[ROTATE STATEMENTS]

A. _ (Some/other people say) Wall Street caused the financial crisis which has cost us millions of jobs, billions of dollars in taxpayer funded bailouts and trillions of dollars in lost homes and lost retirement savings. Wall Street must be held accountable and they must be prevented from repeating the same actions again. We cannot get our economy back on track without strong financial reform.

B. _ (Some/other people say) The so-called Wall Street reform law is a job killer that creates a brand new federal agency, costs taxpayers billions, and will do more harm than good for our economy. Our economy is still struggling and we can't afford to let excessive government regulation and bureaucracy get in the way of our economic recovery.

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

Pro-reform - much closer	43	47
Pro-reform - somewhat closer	14	17
Anti-reform - somewhat closer	13	10
Anti-reform - much closer	17	15
(Neither)	6	10
(Both)	4	2
(Don't know)	3	0
Pro-reform.....	57	63
Anti-reform	30	24

13. **[T]** Part of the Wall Street Reform law was the establishment of the Consumer Financial Protection Bureau, or CFPB. It is the first federal agency whose focus 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 Consumer Financial Protection Bureau, or CFPB, would you say you favor or oppose the CFPB?

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

Favor - strongly	47	49
Favor - somewhat	28	31
Oppose - somewhat	6	6
Oppose - strongly	9	6
(Don't know)	11	8
Favor	75	80
Oppose	15	13

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23. In the upcoming election, which among two candidates would you be more likely to support?

[ROTATE STATEMENTS]

_ Candidate A speaks about the need to rein in high-cost, predatory loans targeting low and moderate income families such as those offered by payday lenders.

_ Candidate B speaks about allowing people to make their own decisions and stopping the federal government from stifling our economy by regulating every aspect of our lives.

[IF A OR B] And would you support that candidate much more strongly or only somewhat more strongly?

Candidate A - much more	33
Candidate A - somewhat more	11
Candidate B – somewhat more	16
Candidate B – much more	25
(Both)	7
(Neither)	5
(Don't know)	3
Candidate A	44
Candidate B	41

24. How concerned are you about the influence of Wall Street financial companies on elected officials—very concerned, somewhat concerned, a little concerned, or not at all concerned?

Very concerned	56
Somewhat concerned	24
A little concerned	11
Not at all concerned	7
(Don't Know)	2
(Refused)	0
Concerned	80
Not concerned	18

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25. SSA: And if you knew that a candidate or member of Congress had received large sums of campaign money from big banks and financial companies, would that make you more or less likely to vote for him or her, or would it not make a difference to you?

[IF MORE/LESS LIKELY, ASK] Is that much more/less likely or somewhat more/less likely?

Much more likely	7
Somewhat more likely	6
Somewhat less likely	18
Much less likely	37
No difference	29
(Don't know).....	2
(Refuse)	0
More likely.....	14
Less likely	56

26. SSB: And If you knew that a candidate or member of Congress favored stronger regulation of Wall Street and the financial world, would that make you more or less likely to vote for him or her, or would it not make a difference to you?

[IF MORE/LESS LIKELY, ASK] Is that much more/less likely or somewhat more/less likely?

Much more likely	27
Somewhat more likely	18
Somewhat less likely	9
Much less likely	13
No difference	27
(Don't know).....	4
(Refuse)	0
More likely.....	46
Less likely	22

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27. SSA: Some people believe that Wall Street and the financial industry are still engaged in reckless practices and pose a continuing danger to the economy. Others believe we have done enough to reform the financial system and further reform would hinder innovation and economic growth. Which of these positions comes closer to your views:

ROTATE

_The financial system still poses a danger. Further reforms are needed.

_We have done enough. Further reforms would hinder innovation and economic growth.

Financial system still poses a danger	60
We have done enough	22
(Both)	8
(Neither).....	3
(Don't Know)	7
(Refused)	1

28. SSB: Some people believe that Wall Street and the financial industry are still too powerful and pose a continuing a danger to the economy. Others believe we have done enough to reform the financial system and further reform would hinder innovation and economic growth. Which of these positions comes closer to your views:

ROTATE

_The financial system still poses a danger. Further reforms are needed.

_We have done enough. Further reforms would hinder innovation and economic growth.

Financial system still poses a danger	60
We have done enough	23
(Both)	5
(Neither).....	5
(Don't Know)	5
(Refused)	1

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29. Please tell me which of the following statements comes closer to your own views.

ROTATE STATEMENTS

_Tough regulations on Wall Street will help prevent future financial problems

OR

_Tough regulations on Wall Street will hurt the U.S. economy

Regulations prevent problems	61
Regulations hurt economy	21
(Both)	8
(Neither).....	4
(Don't Know/Undecided)	5
(Refused)	1

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

30. [T] 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	27
Not-so-strong Democrat	6	3
Independent - lean Democrat	5	7
Democrat	37	37
Independent	24	25
Republican.....	32	31
Independent - lean Republican	5	7
Not-so-strong Republican	6	6
Strong Republican	21	19
Other	2	4
(Don't know)	3	3
(Refused)	2	0

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31. [T] What is the last year of schooling that you have completed?

1 - 11th grade	2	3
high school graduate	21	21
non-college post H.S.	3	3
some college	29	29
college graduate	31	31
post-graduate school	12	12
(don't know/refused)	1	1

32. [T] 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	7	6
25-29	4	5
30-34	5	6
35-39	7	6
40-44	7	8
45-49	9	8
50-54	9	8
55-59	10	11
60-64	13	12
65-69	10	9
70-74	7	6
over 74	11	11
(refused)	0	4

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

Yes	43	37
No	51	57
(Don't know)	5	5
(Refuse)	1	2

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

Yes	32	36
No	64	60
(Don't know)	2	3
(Refuse)	2	1

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35. [T] In which of the following ranges does your total annual household income fall, before taxes?

Below 20 thousand dollars	7	7
Between 20 and 30 thousand dollars	8	11
Between 30 and 40 thousand dollars	10	9
Between 40 and 50 thousand dollars	8	11
Between 50 and 75 thousand dollars	13	13
Between 75 and 100 thousand dollars	12	11
Between 100 and 150 thousand dollars	9	6
Between 150 and 200 thousand dollars	3	2
More than 200 thousand dollars	3	2
(Don't know)	5	27 ¹
(Refused)	24	0

36. [T] [IF Q35 = REFUSED OR DON'T KNOW] Could you tell me if your annual household income is below or above 40 thousand dollars?

Below 40 Thousand	30	31
Above 40 Thousand	53	51
(Don't Know)	2	0
(Refused)	15	0

37. [T] 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	75	72
Black/African American	11	11
Latino/Hispanic	8	10
Asian	2	2
Other	2	2
(Don't know/refused)	2	2

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

¹ "Don't Know" and "Refused" were combined in the 2013 survey.

