

FINAL TOPLINES FOR PUBLIC RELEASE

	TOTAL N= 1000	DEM 360	INDEP/ DK 251	REP 320
Gender				
Men	48	40	54	53
Women.....	52	60	46	47
Region				
New England	5	4	8	4
Mid-Atlantic	13	15	11	13
East-North-Central.....	16	15	17	15
West-North-Central.....	8	9	7	8
South Atlantic.....	21	20	20	21
East-South-Central	6	6	4	8
West-South-Central	10	11	10	9
Mountain	7	5	6	9
Pacific	15	15	16	12
1. [T] How likely are you to vote in the 2016 General Election for President 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	85	85	93
Probably	12	15	15	7
50-50	⇒ GO TO Terminate			
Probably not	⇒ GO TO Terminate			
Definitely not	⇒ GO TO Terminate			
(Don't know)	⇒ GO TO Terminate			
2. [T] How important is it to regulate financial services and products to make sure they are fair for consumers? Is it very important, somewhat important, a little important, or not at all important?				
Very important	70	83	65	59
Somewhat important	21	13	23	29
A little important	4	1	5	6
Not at all important	3	1	5	4
(don't know).....	2	1	2	2
Important	91	96	88	88
Not important.....	7	2	10	11
3. [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	79	88	76	69
Don't need further regulation	11	4	11	19
(Neither)	3	2	4	3
(Don't know)	7	5	9	9

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4. **[T] 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?

IF MORE/LESS, ASK – Is that Much more/less or somewhat more/less?

Much more	47	65	50	26
Somewhat more	19	22	13	20
Somewhat less	11	6	12	16
Much less	12	3	10	24
(Neither more nor less)	8	2	10	12
(Don't know).....	3	3	5	1
More	66	86	63	46
Less	23	9	22	40

5. **[T] 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	47	64	45	29
Somewhat more	17	13	22	17
Somewhat less	15	8	13	24
Much less	11	5	9	18
(Neither more nor less)	7	7	7	8
(Don't know).....	4	3	4	5
More	63	76	67	46
Less	25	13	21	41

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6. Some people believe that Wall Street and the financial industry are still too powerful and still engaged in reckless practices, posing a continuing danger to the economy. Others believe we have done enough to reform the financial system and that more regulation would hinder innovation and economic growth. Which of these positions comes closer to your views:

ROTATE

- The financial system still poses a danger. Stronger rules are still needed.
 We have done enough. More regulation would hinder innovation and economic growth.

Financial system still poses a danger	60	71	61	47
We have done enough	27	16	24	41
(Both)	3	3	5	2
(Neither)	3	4	2	3
(Don't Know)	6	5	7	5
(Refused)	1	0	1	1

7. **[T]** 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	58	73	57	44
Regulations hurt economy	23	13	22	36
(Both)	5	4	5	5
(Neither)	5	5	6	3
(Don't Know/Undecided).....	8	7	8	10
(Refused)	1	0	1	2

8. Now please listen to this 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 making certain types of risky investments, and created the Consumer Financial Protection Bureau to oversee and enforce rules against abusive financial practices that put consumers at risk. It also bans taxpayer-funded bailouts of large banks and financial companies and, instead, sets up a system where shareholders and creditors bear the losses of failed companies. Please tell me whether, overall, you favor or oppose this law.

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

Favor - strongly	49	60	46	40
Favor - somewhat	24	21	27	25
Oppose - somewhat	8	6	9	9
Oppose - strongly	8	3	9	13
(Don't know)	11	11	10	13
Favor	73	80	72	65
Oppose	16	9	18	21

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9. **[T*] SSC:** 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 cost us millions of jobs, billions of dollars in taxpayer funded bailouts, and trillions of dollars in lost homes and lost retirement savings. We need tough rules to hold Wall Street accountable and prevent them from repeating the irresponsible practices that caused the crisis. These rules are essential to protect an economy that works for all of us.

B. _ (Some/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, and has done more harm than good for our economy. Our economy is still recovering, and we can't afford to let this excessive government regulation and bureaucracy discourage businesses from creating jobs and slow the progress of our economic recovery.

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

Pro-reform - much closer	47	61	41	37
Pro-reform - somewhat closer	15	15	16	17
Anti-reform - somewhat closer	14	8	15	19
Anti-reform - much closer	9	7	8	13
(Neither)	4	4	2	3
(Both)	4	1	8	4
 (Don't know)	 8	 4	 10	 7
 Pro-reform	 62	 77	 57	 54
Anti-reform	23	15	23	32

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10. **SSD:** 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) that without basic rules and accountability, financial markets don't work. People get ripped off, banks and lenders make reckless decisions, and eventually the markets crash. We saw this happen in 1929 and again in 2008. This is why we need to have common-sense rules to keep the markets healthy, and to keep our economy from being rigged in favor of a few large Wall Street interests and against the American people.

B. _ (Some/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, and has done more harm than good for our economy. Our economy is still recovering, and we can't afford to let this excessive government regulation and bureaucracy discourage businesses from creating jobs and slow the progress of our economic recovery.

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

Pro-reform - much closer	46	57	46	37
Pro-reform - somewhat closer	18	21	17	15
Anti-reform - somewhat closer	10	7	11	11
Anti-reform - much closer	9	4	7	17
(Neither)	7	2	7	11
(Both)	3	2	5	4
 (Don't know)	 6	 6	 7	 6
 Pro-reform	 64	 78	 63	 52
Anti-reform	20	12	18	28

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11. 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. **[T] SSA:** Small-dollar lenders must make sure a loan is affordable in light of a customer's income and expenses

Strongly support.....	69	75	63	69
Somewhat support.....	17	16	17	21
Somewhat oppose.....	3	2	4	4
Strongly oppose.....	6	4	8	5
(Not sure).....	4	4	5	2
(Refuse).....	1	0	3	0
Support.....	86	91	80	89
Oppose.....	9	5	12	9

b. **[T] SSB:** Small-dollar lenders must verify a customer's ability to repay

Strongly support.....	68	71	59	73
Somewhat support.....	20	17	27	16
Somewhat oppose.....	4	4	6	2
Strongly oppose.....	4	3	5	4
(Not sure).....	4	5	3	5
(Refuse).....	0	0	0	0
Support.....	88	88	86	89
Oppose.....	8	7	11	6

c. **[T] SSA:** Bank customers must have the right to take complaints to court, instead of being required to accept dispute arbitration by a third party chosen by the bank or lending institution

Strongly support.....	56	60	54	55
Somewhat support.....	19	20	20	15
Somewhat oppose.....	7	5	3	14
Strongly oppose.....	8	7	10	7
(Not sure).....	9	8	11	10
(Refuse).....	1	0	2	0
Support.....	75	80	74	70
Oppose.....	15	12	13	21

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

Strongly support.....	48	61	41	42
Somewhat support.....	22	17	29	21
Somewhat oppose.....	8	5	9	12
Strongly oppose.....	6	2	5	11
(Not sure).....	16	14	15	15
(Refuse).....	0	0	1	0
Support.....	70	78	70	63
Oppose.....	14	8	14	23

12. **[T] SSC:** 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.....	53	62	52	46
Favor - somewhat.....	22	23	22	21
Oppose - somewhat.....	6	2	5	9
Oppose - strongly.....	8	6	9	8
(Don't know).....	11	7	12	17
Favor.....	75	85	74	66
Oppose.....	13	8	14	17

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

[ROTATE STATEMENTS]

A. _ (Some/other people say) Wall Street special interests are fighting tooth and nail to get rid of the CFPB because it works. Irresponsible banking practices caused the last financial crisis, and, left to their own devices, they would do the same thing all over again. We need the CFPB to keep the financial industry in check and stop them from ripping off consumers or tanking our economy once again.

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?

CFPB works - much closer	47	58	46	37
CFPB works - somewhat closer	16	16	14	16
Unaccountable bureaucracy - somewhat closer	12	7	11	16
Unaccountable bureaucracy - much closer	13	9	11	20
(Neither)	3	3	4	2
(Both)	3	2	5	2
(Don't know)	7	6	9	6
CFPB works	63	74	60	54
Unaccountable bureaucracy	24	16	22	35

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14. **[T] SSD:** Now I'd like to read you a pair of statements about the Consumer Financial Protection Bureau, or CFPB. 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?

Need rules - much closer	53	68	57	36
Need rules - somewhat closer	14	12	14	15
Unaccountable bureaucracy - somewhat closer	11	6	8	19
Unaccountable bureaucracy - much closer	8	3	9	13
(Neither)	3	2	3	6
(Both)	6	6	3	6
(Don't know)	6	4	6	5
Need rules.....	67	79	71	51
Unaccountable bureaucracy.....	19	9	17	32

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15. **[T*]** The CFPB has used its enforcement authority to bring suits against companies it found to have violated the law. Please tell me which of the following two statements is closer to your own views about this type of regulatory action:

[ROTATE STATEMENTS]

A. _ (Some/other people say) Companies that violate the law should be held accountable and made to pay. For example, in 2014, Bank of America and GE Capital had to pay fines and refunds totalling nearly \$1 billion dollars as a result of their deceptive marketing and billing practices for credit card add-on products. Lawsuits like these are exactly what the CFPB should be doing.

B. _ (Some/other people say) The CFPB is out of control, using taxpayer money to fund expensive lawsuits that hurt regular Americans and businesses. CFPB lawsuits unfairly target businesses that government regulators don't like, preventing these businesses from innovating and prospering. CFPB intrusion costs American jobs and money for consumers and taxpayers.

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

Companies should be accountable – much closer	58	67	54	49
Companies should be accountable – somewhat closer	14	14	15	12
CFPB out of control – somewhat closer	9	7	8	12
CFPB out of control – much closer	8	6	11	9
(Neither)	2	1	3	3
(Both)	4	1	5	7
(Don't Know)	5	2	5	7
Companies should be accountable	72	82	69	61
CFPB out of control	17	13	19	21

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16. **[T]** Now I am going to read two statements about payday lenders. Please listen to both and tell me which statement is closer to your own views.

[ROTATE STATEMENTS]

A. _ (Some/other people say) 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.

B. _ Payday lenders are an important resource for those who can't get credit any other way. 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 posted, people can make their own decisions and not have the government controlling what they do with their own money.

[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?

Payday lenders prey - much closer	47	55	44	42
Payday lenders prey - somewhat closer	10	11	8	11
Both – lean Payday lenders prey	3	3	4	3
Both	14	12	19	12
Both – lean Payday lenders are resource	4	3	4	3
Payday lenders are resource - somewhat closer	8	6	9	10
Payday lenders are resource - much closer	8	6	6	11
(Neither)	3	2	2	3
(Don't know)	4	2	4	5
Payday lenders prey	61	69	56	55
Payday lenders are resource	19	15	20	24

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17. Currently, mortgage lenders are always required to verify a borrower's ability to repay before issuing the mortgage. Some people have suggested loosening and adding exceptions to this requirement, so that lenders can issue some mortgages without having to determine a borrower's ability to repay.

Which would you favor: LOOSENING the requirement, so some mortgages can be issued without verifying ability to repay, or KEEPING the requirement that lenders must fully verify the ability to repay for ALL mortgages?

[IF LOOSENING/KEEPING]: Do you favor loosening/keeping the current requirement strongly or just somewhat?

Loosening - strongly	15	18	14	13
Loosening - somewhat	11	12	15	8
Keeping - somewhat	19	19	18	20
Keeping - strongly	49	46	50	53
(Don't know)	5	4	4	6
Loosening	26	30	29	21
Keeping.....	69	66	67	73

18. I am going to read you some 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?

- a. **[T] SSA:** Borrowers should be able to pay back their student loans with a monthly payment based on their income.

Strongly agree	71	74	70	70
Somewhat agree.....	17	17	18	19
Somewhat disagree	4	4	6	3
Strongly disagree.....	4	2	3	5
(No opinion /DK)	3	3	3	3
Agree	88	90	88	89
Disagree.....	8	6	9	8

- b. **[T] SSB:** The federal government should be doing more to help those who are struggling with student loan debt.

Strongly agree	60	81	58	37
Somewhat agree.....	17	11	20	24
Somewhat disagree	10	2	13	19
Strongly disagree.....	9	3	7	16
(No opinion /DK)	4	3	3	5
Agree	78	92	77	60
Disagree.....	19	5	20	35

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19. [T] 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	64	75	63	52
Somewhat concerned	20	16	19	26
A little concerned	7	4	10	10
Not at all concerned.....	5	2	6	7
(Don't Know)	2	2	1	4
(Refused)	1	0	2	2
Concerned	84	92	82	78
Not concerned	12	7	15	17
20. [T] 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	10	6	6
Somewhat more likely	6	5	8	7
Somewhat less likely	14	17	11	10
Much less likely.....	48	48	47	48
No difference	22	16	27	24
(Don't know).....	3	4	2	3
(Refuse)	1	0	0	1
More likely	13	14	14	13
Less likely	62	66	58	58
21. SSB: And if you knew that a candidate or member of Congress favored protecting consumers by keeping tough rules on Wall Street to prevent irresponsible practices and abuses, 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	45	60	38	34
Somewhat more likely	15	12	15	18
Somewhat less likely	4	4	6	3
Much less likely.....	9	9	11	5
No difference	20	12	25	29
(Don't know).....	4	3	2	7
(Refuse)	2	0	3	3
More likely	61	72	54	52
Less likely	12	13	17	8

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

22. [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	26	71	0	0
Not-so-strong Democrat	5	14	0	0
Independent - lean Democrat	5	15	0	0
Democrat	36	100	0	0
Independent	24	0	96	0
Republican	32	0	0	100
Independent - lean Republican	7	0	0	21
Not-so-strong Republican	7	0	0	21
Strong Republican	18	0	0	58
Other	4	0	0	0
(Don't know)	1	0	4	0
(Refused)	3	0	0	0

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

1 - 11th grade	2	4	1	0
high school graduate	20	19	18	23
non-college post H.S.	2	2	3	2
some college	29	29	36	25
college graduate	31	28	30	34
post-graduate school	15	17	11	15
(don't know/refused)	1	1	1	1

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24. [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	9	8	12	7
25-29	6	6	7	4
30-34	6	5	8	7
35-39	8	10	7	6
40-44	7	11	7	3
45-49	9	9	10	8
50-54	8	7	6	11
55-59	11	11	8	15
60-64	11	10	12	11
65-69	8	8	5	9
70-74	6	6	8	6
over 74	11	9	10	13
(refused)	0	0	0	0
25. [T] SSA: Have you ever been overcharged or deceived by a financial institution?				
Yes	40	50	40	31
No	56	47	55	66
(Don't know)	3	3	3	3
(Refuse)	1	0	2	1
26. [T] SSB: Have you ever been treated unfairly by a financial institution?				
Yes	31	35	34	24
No	65	59	63	72
(Don't know)	3	4	2	3
(Refuse)	1	1	1	1
27. [T] In which of the following ranges does your total annual household income fall, before taxes?				
Below 20 thousand dollars	9	11	8	6
Between 20 and 30 thousand dollars	8	9	8	7
Between 30 and 40 thousand dollars	9	12	8	8
Between 40 and 50 thousand dollars	10	13	14	4
Between 50 and 75 thousand dollars	14	14	12	16
Between 75 and 100 thousand dollars	10	8	9	13
Between 100 and 150 thousand dollars	9	10	7	10
Between 150 and 200 thousand dollars	3	1	4	5
More than 200 thousand dollars	2	1	1	3
(Don't know)	3	2	6	3
(Refused)	22	18	22	26
28. [T] [IF Q27 = 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	36	29	24
Above 40 Thousand	53	50	55	57
(Don't Know)	2	1	2	2
(Refused)	15	12	14	18

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29. **[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	71	56	73	91
Black/African American	12	22	9	1
Latino/Hispanic	10	15	11	4
Asian	2	3	3	1
Other	3	3	2	2
(Don't know/refused)	2	2	2	1