

**FINAL TOPLINES**

	TOTAL N= 1000	DEM 360	INDEP/ DK 251	REP 320
<b>Gender</b>				
Men .....	48	40	54	53
Women.....	52	60	46	47
<b>Region</b>				
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 .....	⇒ <b>GO TO Terminate</b>			
Probably not .....	⇒ <b>GO TO Terminate</b>			
Definitely not .....	⇒ <b>GO TO Terminate</b>			
(Don't know) .....	⇒ <b>GO TO Terminate</b>			

	TOTAL	DEM	INDEP/ DK	REP
N=	1000	360	251	320

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 LIST**

**Sorted by "Very favorable"**

2i.Credit Unions .....	52	53	47	55
B2l.Non-profit colleges .....	45	47	45	40
2j.The Federal Deposit Insurance Corporation (or FDIC) .....	38	39	30	42
2g.the Consumer Financial Protection Bureau .....	26	35	25	20
2e.Pre-paid cards .....	24	24	22	26
2c.Credit card companies .....	17	14	16	21
2f.The financial industry.....	16	15	14	21
A2k.For-profit colleges.....	16	14	17	16
2b.Big Banks.....	15	13	12	18
2a.Wall Street financial companies .....	11	10	7	18
2m.Car title lenders.....	7	6	6	8
2h.Debt collectors .....	7	7	6	7
2d.Payday lenders .....	4	5	6	2

a.  Wall Street financial companies

Very favorable.....	11	10	7	18
Somewhat favorable .....	20	14	20	26
Somewhat unfavorable.....	22	24	17	21
Very unfavorable.....	23	29	27	12
No opinion.....	22	22	26	21
Never heard .....	2	1	3	2
Favorable .....	31	24	27	44
Unfavorable.....	45	53	44	34

b.  Big Banks

Very favorable.....	15	13	12	18
Somewhat favorable .....	25	22	25	29
Somewhat unfavorable.....	20	23	19	17
Very unfavorable.....	24	25	25	20
No opinion.....	15	14	17	16
Never heard .....	1	1	3	1
Favorable .....	40	36	37	47
Unfavorable.....	44	49	44	36

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<b>c. [T] Credit card companies</b>				
Very favorable.....	17	14	16	21
Somewhat favorable.....	37	33	41	38
Somewhat unfavorable.....	19	25	16	14
Very unfavorable.....	17	19	15	16
No opinion.....	9	8	11	10
Never heard.....	1	0	1	0
Favorable.....	53	47	57	59
Unfavorable.....	37	44	31	31
<b>d. [T] Payday lenders</b>				
Very favorable.....	4	5	6	2
Somewhat favorable.....	7	10	8	5
Somewhat unfavorable.....	17	16	18	18
Very unfavorable.....	47	49	45	46
No opinion.....	17	15	16	22
Never heard.....	6	4	7	8
Favorable.....	11	15	14	7
Unfavorable.....	65	65	63	64
<b>e. [T] Pre-paid cards</b>				
Very favorable.....	24	24	22	26
Somewhat favorable.....	31	34	32	28
Somewhat unfavorable.....	11	11	12	9
Very unfavorable.....	11	9	11	13
No opinion.....	22	22	21	23
Never heard.....	1	1	2	1
Favorable.....	55	58	55	54
Unfavorable.....	22	20	22	22
<b>f. [T] The financial industry</b>				
Very favorable.....	16	15	14	21
Somewhat favorable.....	28	25	25	35
Somewhat unfavorable.....	23	25	23	21
Very unfavorable.....	14	18	18	6
No opinion.....	17	16	19	16
Never heard.....	2	1	2	2
Favorable.....	45	40	38	55
Unfavorable.....	37	42	41	27

	TOTAL N= 1000	DEM 360	INDEP/ DK 251	REP 320
<b>g. [T] the Consumer Financial Protection Bureau</b>				
Very favorable.....	26	35	25	20
Somewhat favorable.....	22	22	21	22
Somewhat unfavorable.....	6	5	6	6
Very unfavorable.....	6	3	8	6
No opinion.....	25	19	27	30
Never heard.....	14	15	13	15
Favorable.....	48	57	45	42
Unfavorable.....	12	8	14	13
<b>h. [T] Debt collectors</b>				
Very favorable.....	7	7	6	7
Somewhat favorable.....	15	11	15	18
Somewhat unfavorable.....	20	21	21	17
Very unfavorable.....	41	46	39	39
No opinion.....	17	14	18	18
Never heard.....	1	1	1	1
Favorable.....	22	19	21	26
Unfavorable.....	61	67	60	56
<b>i. [T] Credit Unions</b>				
Very favorable.....	52	53	47	55
Somewhat favorable.....	27	30	25	24
Somewhat unfavorable.....	5	5	8	4
Very unfavorable.....	3	2	4	3
No opinion.....	12	9	15	14
Never heard.....	1	1	1	1
Favorable.....	79	84	72	78
Unfavorable.....	8	7	12	7
<b>j. [T] The Federal Deposit Insurance Corporation (or FDIC)</b>				
Very favorable.....	38	39	30	42
Somewhat favorable.....	29	30	30	29
Somewhat unfavorable.....	6	6	4	7
Very unfavorable.....	5	4	7	4
No opinion.....	19	18	23	16
Never heard.....	3	3	5	3
Favorable.....	67	69	60	71
Unfavorable.....	11	10	11	11

	TOTAL N= 1000	DEM 360	INDEP/ DK 251	REP 320
<b>k._SSA: For-profit colleges</b>				
Very favorable.....	16	14	17	16
Somewhat favorable.....	20	17	24	23
Somewhat unfavorable.....	21	22	23	20
Very unfavorable.....	19	23	12	18
No opinion.....	20	20	20	21
Never heard.....	4	3	4	3
Favorable.....	37	32	41	38
Unfavorable.....	40	46	35	37
<b>l._SSB: Non-profit colleges</b>				
Very favorable.....	45	47	45	40
Somewhat favorable.....	25	26	19	29
Somewhat unfavorable.....	4	4	4	4
Very unfavorable.....	5	2	6	5
No opinion.....	17	15	17	19
Never heard.....	5	6	8	2
Favorable.....	69	73	65	69
Unfavorable.....	9	6	10	10
<b>m._Car title lenders</b>				
Very favorable.....	7	6	6	8
Somewhat favorable.....	13	14	13	12
Somewhat unfavorable.....	17	20	16	16
Very unfavorable.....	31	33	28	30
No opinion.....	26	23	31	26
Never heard.....	6	5	7	8
Favorable.....	19	20	19	20
Unfavorable.....	48	52	43	46
<b>3. [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?</b>				
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

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4. **[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

5. **[T]** 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?

[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 .....	12	10	13	14
Banks/Credit card companies – somewhat more.....	5	5	5	5
CFPB – much more .....	39	45	36	35
CFPB – somewhat more .....	21	20	24	21
(Both) .....	3	3	3	3
(Neither) .....	10	9	10	10
(Don't know) .....	9	6	8	12
Banks/Credit card companies.....	17	15	18	20
CFPB .....	60	65	60	56

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6. **[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

7. **[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

8. 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

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9. [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

10. 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



	TOTAL	DEM	INDEP/ DK	REP
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11. **[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

	TOTAL	DEM	INDEP/ DK	REP
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12. **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

	TOTAL	DEM	INDEP/ DK	REP
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13. 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**

**Sort by "Strongly support"**

B13f.If you don't have enough money in your account to cover a debit-card purchase, the company issuing the card must decline the purchase rather than charge you a \$35 fee .....	70	71	72	67
A13a.Small-dollar lenders must make sure a loan is affordable in light of a customer's income and expenses.....	69	75	63	69
B13b.Small-dollar lenders must verify a customers' ability to repay .....	68	71	59	73
A13c.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 .....	56	60	54	55
B13d.Borrowers must be allowed to sue the same lender together over a common problem .....	48	61	41	42
A13e.In order to protect consumers from excessive overdraft fees, banks cannot charge more than six overdraft fees per customer per year .....	47	55	47	42

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 customers' 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

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c. <b>[T] SSA:</b> 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
d. <b>[T] SSB:</b> 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
e. <b>[T] SSA:</b> In order to protect consumers from excessive overdraft fees, banks cannot charge more than six overdraft fees per customer per year				
Strongly support.....	47	55	47	42
Somewhat support.....	19	17	24	17
Somewhat oppose.....	11	11	7	14
Strongly oppose.....	16	8	15	24
(Not sure).....	6	9	7	4
(Refuse).....	1	0	0	0
Support.....	66	73	71	59
Oppose.....	27	19	22	38
f. <b>[T] SSB:</b> If you don't have enough money in your account to cover a debit-card purchase, the company issuing the card must decline the purchase rather than charge you a \$35 fee				
Strongly support.....	70	71	72	67
Somewhat support.....	11	8	12	14
Somewhat oppose.....	8	6	8	11
Strongly oppose.....	8	10	7	7
(Not sure).....	3	5	1	2
(Refuse).....	0	0	0	0
Support.....	81	79	84	81
Oppose.....	16	16	15	17

	TOTAL	DEM	INDEP/ DK	REP
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14. Now I'd like to read you a pair of statements about overdraft fees on bank accounts. Of the two, please tell me which statement is closer to your own views.

**[ROTATE STATEMENTS]**

A. \_(Some/other people say) Bank customers should take responsibility for keeping track of how much money they have in their accounts and spending within their means. They know that overdrafting their account will result in a fee being charged. If people pay so little attention to their own finances and spend money they don't have, these consumers only have themselves to blame for the overdraft fees.

B. \_ (Some/other people say) Banks claim it's a courtesy, but what they're really doing is using overdraft fees as a trap to gouge consumers, sometimes even manipulating the order of transactions in order to trigger more fees, in addition to charging unreasonably high fees, like \$35 dollars for a \$1 dollar error. Banks' use of overdraft fees has gone too far.

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

Themselves to blame - much closer .....	36	30	34	44
Themselves to blame - somewhat closer .....	9	9	6	12
Gone too far - somewhat closer .....	14	15	18	11
Gone too far - much closer .....	26	34	24	21
(Neither) .....	2	1	3	1
(Both) .....	11	9	13	9
(Don't know) .....	2	2	3	1
Themselves to blame.....	45	39	41	56
Gone too far.....	41	49	41	32

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15. **[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/OPOSE]:** 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

16. **SSD:** 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 and making sure they are fair to consumers. 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/OPOSE]:** Do you favor/oppose that strongly or just somewhat?

Favor - strongly .....	48	62	44	35
Favor - somewhat .....	26	24	29	28
Oppose - somewhat .....	6	3	6	11
Oppose - strongly .....	7	3	9	12
(Don't know) .....	11	8	12	15
Favor .....	75	86	73	63
Oppose .....	14	6	15	22

	TOTAL	DEM	INDEP/ DK	REP
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17. **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

	TOTAL	DEM	INDEP/ DK	REP
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18. **[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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19. **[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

	TOTAL	DEM	INDEP/ DK	REP
N=	1000	360	251	320

20. 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. \_ 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. \_ It's very difficult for people to make responsible decisions when lenders are purposely deceptive about their loans. We need to stop lenders from offering deceptive loan products that are designed to rip people off.

[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 irresponsibility - much closer .....	33	29	25	42
Personal irresponsibility - somewhat closer .....	9	6	11	10
Both – lean Personal irresponsibility .....	4	4	4	4
Both .....	20	19	22	20
Both – lean Impossible to make responsible .....	4	5	4	4
Impossible to make responsible - somewhat closer ...	11	15	12	6
Impossible to make responsible - much closer .....	17	21	19	12
(Neither) .....	0	1	0	0
(Don't know) .....	2	1	3	2
Personal irresponsibility .....	46	39	40	57
Impossible to make responsible .....	32	40	35	22

	TOTAL	DEM	INDEP/ DK	REP
N=	1000	360	251	320

21. **[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

	TOTAL	DEM	INDEP/ DK	REP
N=	1000	360	251	320

22. Now I am going to read you some new rules that have been placed on mortgage lenders in the last 5 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. Mortgage lenders are required to verify a borrower's ability to repay before making a loan.

Strongly support.....	74	73	69	79
Somewhat support.....	18	18	19	14
Somewhat oppose.....	3	3	3	3
Strongly oppose.....	2	2	2	0
(Not sure).....	3	3	5	3
(Refuse).....	0	0	1	0
Support.....	91	91	89	94
Oppose.....	5	5	6	4

b. \_Mortgage lenders who limit their fees to no more than 3 percent of the total value of the mortgage get more legal security for those loans

Strongly support.....	42	44	39	46
Somewhat support.....	23	21	25	23
Somewhat oppose.....	7	7	6	8
Strongly oppose.....	4	4	5	4
(Not sure).....	22	24	22	19
(Refuse).....	1	0	2	1
Support.....	65	65	64	69
Oppose.....	12	11	11	12

	TOTAL	DEM	INDEP/ DK	REP
N=	1000	360	251	320

23. 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

24. 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

	TOTAL	DEM	INDEP/ DK	REP
N=	1000	360	251	320

25. 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**

**Sorted by "Very concerning"**

25a. Relying on bad or incomplete information, some debt collectors target the wrong people or try to collect on debts that have already been paid.....	70	77	66	67
25b. Debt collectors sue a million consumers each year even when they do not have the evidence to prove their case in court.....	64	68	62	63
25c. Some people avoid paying debts because of legal loopholes .....	46	50	42	49

a.  **[T]** 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.....	70	77	66	67
Somewhat concerning .....	18	15	20	19
A little concerning .....	6	5	7	6
Not at all concerning.....	3	2	2	3
No opinion /DK.....	4	1	4	5
Concerning.....	88	92	87	86
Not concerning.....	8	7	9	9

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

Very concerning.....	64	68	62	63
Somewhat concerning .....	18	19	18	19
A little concerning .....	7	6	9	7
Not at all concerning.....	4	5	5	4
No opinion /DK.....	6	3	6	7
Concerning.....	83	86	80	82
Not concerning.....	12	10	14	11

c.  **[T]** Some people avoid paying debts because of legal loopholes

Very concerning.....	46	50	42	49
Somewhat concerning .....	30	30	29	31
A little concerning .....	10	8	14	8
Not at all concerning.....	7	6	8	6
No opinion /DK.....	7	7	7	7
Concerning.....	76	80	71	79
Not concerning.....	17	14	22	14

	TOTAL N= 1000	DEM 360	INDEP/ DK 251	REP 320
<b>26. [T]</b> 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
<b>27. [T] SSA:</b> 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?				
<b>[IF MORE/LESS LIKELY, ASK]</b> 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
<b>28. SSB:</b> 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?				
<b>[IF MORE/LESS LIKELY, ASK]</b> 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

	TOTAL	DEM	INDEP/ DK	REP
N=	1000	360	251	320

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

**29. [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

**30. [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



	TOTAL N= 1000	DEM 360	INDEP/ DK 251	REP 320
<b>31. [T] What is your age? _____</b>				
<b>[IF REFUSED]:</b> 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
<b>32. [T] SSA:</b> 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
<b>33. [T] SSB:</b> 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
<b>34. [T]</b> 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
<b>35. [T] [IF Q34 = REFUSED OR DON'T KNOW]</b> 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

	TOTAL	DEM	INDEP/ DK	REP
N=	1000	360	251	320

**36. [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