

AFR CRL
July 17-25, 2024
Online Survey

N=1,575 likely voters nationwide

FINAL WEIGHTED

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q1. [T] Which of the following best describes your gender?

Select all that apply

Man	47	45	40	51
Woman	52	54	56	49
Nonbinary	1	1	2	0
Prefer to self-describe (specify)	0	0	1	0
Prefer not to answer	0	0	0	0

Q2. [T] In which state do you live?

Northeast	18	19	9	18
Midwest	22	24	21	20
South	37	32	38	42
West	24	26	33	20
New England	5	5	2	5
Middle Atlantic	13	14	6	13
East North Central	15	16	13	14
West North Central	7	8	8	6
South Atlantic	21	17	20	25
East South Central.....	6	5	4	7
West South Central.....	10	10	14	10
Mountain.....	8	8	12	7
Pacific.....	16	18	21	12

Q3. [T] Are you registered to vote in [INSERT STATE]?

Select one

Yes	100	100	100	100
No	[TERMINATE]			
Not sure	[TERMINATE]			
Prefer not to answer	[TERMINATE]			

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Q4. [T] What is your age? [TERMINATE IF UNDER 18]
Enter a number

Q5. [T] [IF AGE IS REFUSED]: Please indicate what category your age falls into.
Select one

Under 30.....	16	17	14	15
30 - 39	16	16	10	17
40 - 49	15	16	14	14
50 - 64	27	26	32	27
65 & over	26	24	31	27
18-24 years.....	10	10	11	8
25-29 years.....	6	7	3	6
30-34 years.....	7	8	6	8
35-39 years.....	9	9	4	9
40-44 years.....	8	8	7	7
45-49 years.....	7	7	7	7
50-54 years.....	8	7	12	9
55-59 years.....	9	8	8	10
60-64 years.....	10	11	12	8
65-69 years.....	10	10	10	10
70-74 years.....	7	7	11	6
Over 74 years	9	7	9	11

Q6. [T] Just to make sure we have a representative sample, please choose one or more of these racial or ethnic groups that you identify with. [RANDOMIZE] [ACCEPT MULTIPLE RESPONSES]
Select all that apply

White or Caucasian	70	61	62	80
Black or African American.....	13	21	13	5
Latino/Latina or Hispanic	11	12	15	10
Asian American or Pacific Islander.....	5	5	8	4
Native American	2	2	4	2
Middle Eastern or North African	0	1	0	0
None of these/Other	1	1	2	1

Q7. [T] What is the last year of schooling that you have completed?
Select one

Non-college grad	59	56	58	63
College grad	41	44	42	37
1 - 11th Grade	2	1	1	2
High School Graduate.....	19	16	16	23
Vocational or technical school.....	3	4	4	3
Some college but no degree	21	21	26	18
Associate degree	15	14	11	17
4-year college graduate or bachelor's degree	27	29	26	25
Graduate School or advanced degree	14	16	16	12
Prefer not to answer	0	0	0	0

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Q8. [T] How likely are you to vote in the November 2024 election for President, 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?

Select one

Almost certain	88	88	79	91
Probably	12	12	21	9
50-50	[TERMINATE]			
Probably not	[TERMINATE]			
Definitely not	[TERMINATE]			
Not sure	[TERMINATE]			

Q9. [T] Do you think Wall Street's influence in Washington is too high, too low, or about right?

Select one

Too high	51	52	53	49
Too low	5	5	2	6
About right	26	27	20	28
Not sure	17	16	25	17

Q10. [T] How important is it to regulate financial services and products to make sure they are fair for consumers?

Select one

Very important	67	75	67	59
Somewhat important	24	20	22	28
A little important	5	3	1	8
Not at all important	1	0	2	1
Not sure	3	1	9	3
Important	91	95	88	87
Not important	6	3	3	10

Q11. [T] Generally speaking, do you think there should be more government regulation of financial companies, such as Wall Street banks, mortgage lenders, payday lenders, debt collectors, and credit card companies, or less regulation of these companies?

Select one

Much more regulation	32	38	29	24
Somewhat more regulation	42	43	40	41
Somewhat less regulation	10	6	7	16
Much less regulation	3	2	2	4
Neither more nor less regulation	8	7	9	9
Not sure	6	3	13	6
More regulation	73	81	69	65
Less regulation	13	8	9	19

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Q12. [T] When you think about the economy overall, do Wall Street and the financial industry have too much control and influence, or is the amount about right, do they not have enough, or are you not sure?
Select one

Too much.....	51	54	56	46
About right.....	30	29	17	34
Not enough.....	5	4	10	5
Not sure.....	14	13	17	16

Q13. [T] Now here are two statements. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**
Select one

Wall Street and the financial industry are engaged in unfair, predatory practices that need to be regulated because they put the economy at risk and harm people’s financial well-being. [29 WORDS]	53	63	54	42
Government intervenes too much in the financial system. More intrusive regulation is unnecessary, would hinder innovation, and interfere with economic growth. [21 WORDS]	27	20	19	36
Neither.....	11	10	11	12
Not sure.....	10	8	16	10

Q14. [T*] As you may have heard, several large banks failed last year and collapsed or had to be rescued by the federal government. Many of the top executives at the banks that collapsed received large bonus payments, in some cases days before the bank fell apart.

In response, some new rules have been proposed to regulate executive pay and better protect depositors. For each new rule below, please indicate whether you support or oppose enacting it. **[ROTATE]**
Select one for each option

Sorted by “Support - strongly”

14a.Making it easier to force bank executives to return excessive amounts they were paid in the period leading up to the bank’s collapse, or that were tied to wrongdoing by the bank.....	55	59	54	49
14b.Ensuring bank executives are paid based on the medium and long-term success of the bank instead of on short-term gains that can put the bank and our financial stability at risk.	48	52	47	44

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a. Making it easier to force bank executives to return excessive amounts they were paid in the period leading up to the bank’s collapse, or that were tied to wrongdoing by the bank.

Support - strongly.....	55	59	54	49
Support - somewhat.....	28	26	27	32
Oppose - somewhat.....	7	6	5	9
Oppose - strongly.....	2	2	1	2
Not sure.....	8	7	12	8
Support.....	83	85	81	81
Oppose.....	9	8	7	11

b. Ensuring bank executives are paid based on the medium and long-term success of the bank instead of on short-term gains that can put the bank and our financial stability at risk.

Support - strongly.....	48	52	47	44
Support - somewhat.....	33	30	32	36
Oppose - somewhat.....	8	8	6	8
Oppose - strongly.....	3	2	2	3
Not sure.....	8	7	12	8
Support.....	81	83	80	80
Oppose.....	11	10	8	11

Q15. [T] Thinking about your voting decisions, all other things being equal, would you be MORE or LESS likely to vote for a candidate who takes a lot of money from Wall Street, or would it not make a difference to your vote? Select one

Much more likely.....	12	14	6	12
Somewhat more likely.....	14	13	11	15
Somewhat less likely.....	21	22	16	21
Much less likely.....	31	35	36	23
No difference.....	17	12	26	21
Not sure.....	6	5	6	7
More likely.....	26	26	16	28
Less likely.....	51	57	52	44

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Q16. [T] Now here is a description of a federal agency, the Consumer Financial Protection Bureau, or CFPB.

The CFPB, established in 2008, is the first federal agency whose mission is protecting consumers when they use mortgages, credit cards, bank accounts, and other financial products and services. Its mission includes preventing deceptive, unfair, and abusive lending and collection practices by banks and other companies.

From what you know about the mission of the Consumer Financial Protection Bureau, or CFPB, would you say you favor or oppose the CFPB?

Select one

Favor - strongly.....	45	57	43	33
Favor - somewhat.....	36	32	26	44
Oppose - somewhat.....	8	5	7	11
Oppose - strongly.....	1	1	4	1
Not sure.....	10	6	20	11
Favor.....	81	88	69	77
Oppose.....	9	6	11	12

Q17. [T] Now here are two statements about the Consumer Financial Protection Bureau, or CFPB. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

Q18. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?

Select one

PRO CFPB: Just as we have rules to guard against consumer products, like appliances and automobiles, the Consumer Financial Protection Bureau should be there to provide similar rules for financial products. Just as it's against the rules to sell dangerous toys, it should be against the rules to sell dangerous loans and mortgages and have Wall Street interests put our savings and homes at financial risk. **[64 WORDS]**

ANTI CFPB: The Consumer Financial Protection Bureau is another unaccountable, expensive, federal bureaucracy we don't need. The bureau imposes harsh regulations on small financial businesses lacking resources to manage intrusive government oversight and cuts access to credit. This costs jobs and impedes economic growth. The CFPB is yet another example of out-of-control, big federal government. **[53 WORDS]**

Pro CFPB – Much closer.....	37	48	27	27
Pro CFPB – Somewhat closer.....	26	27	29	23
Anti CFPB – Somewhat closer.....	8	5	10	12
Anti CFPB – Much closer.....	13	10	9	16
Neither.....	6	3	10	9
Not sure.....	10	6	14	13
Pro CFPB.....	63	76	56	50
Anti CFPB.....	21	15	20	28

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Q19. [T] Now here is some information about a new rule that the Consumer Financial Protection Bureau has proposed for payday lending:

Before issuing a loan, payday lenders must consider the borrower’s current expenses and income, and only issue loans to those likely to be able to repay their loans.

Without this rule, there is no requirement that payday lenders make any effort to verify borrowers’ ability to repay loans. Do you support or oppose this rule to require payday lenders to check a borrower’s ability to repay a loan? Select one

Support - strongly	43	47	35	40
Support - somewhat.....	35	33	36	38
Oppose - somewhat.....	8	8	7	9
Oppose - strongly	4	3	8	4
Not sure.....	9	9	15	9
Support.....	78	80	70	78
Oppose.....	12	11	15	13

Q20. [T] Below are some new consumer protection actions the CFPB is taking on loans and debt collection. For each, please indicate whether you support or oppose it. **[RANDOMIZE]**
Select one for each option

Sorted by “Support - strongly”

20a.Prohibiting debt collectors from harassing consumers through email, text, and social media messages	60	68	61	51
20b.Holding debt collectors accountable for illegally suing or threatening to sue consumers for debts after the deadline to sue has expired.....	59	65	67	51
20d.Preventing creditors from taking action, such as filing lawsuits, against consumers without clear evidence that the consumers actually owe debts	57	63	62	50
20c.Protecting borrowers from abusive student loans and student loan servicers	54	66	58	40

a. **[T]** Prohibiting debt collectors from harassing consumers through email, text, and social media messages

Support - strongly.....	60	68	61	51
Support - somewhat.....	23	21	19	28
Oppose - somewhat.....	8	5	5	11
Oppose - strongly.....	3	2	5	4
Not sure	5	4	9	6
Support	84	89	81	79
Oppose	11	7	10	15

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b. [T] Holding debt collectors accountable for illegally suing or threatening to sue consumers for debts after the deadline to sue has expired

Support - strongly.....	59	65	67	51
Support - somewhat.....	24	21	16	29
Oppose - somewhat.....	7	6	6	10
Oppose - strongly.....	4	3	4	4
Not sure.....	6	5	6	6
Support.....	83	86	83	80
Oppose.....	11	9	10	14

c. [T] Protecting borrowers from abusive student loans and student loan servicers

Support - strongly.....	54	66	58	40
Support - somewhat.....	28	21	25	37
Oppose - somewhat.....	8	6	6	10
Oppose - strongly.....	3	2	4	5
Not sure.....	6	4	6	8
Support.....	82	87	83	77
Oppose.....	11	8	10	15

d. [T] Preventing creditors from taking action, such as filing lawsuits, against consumers without clear evidence that the consumers actually owe debts

Support - strongly.....	57	63	62	50
Support - somewhat.....	27	25	16	32
Oppose - somewhat.....	7	6	5	8
Oppose - strongly.....	4	3	6	4
Not sure.....	6	4	11	7
Support.....	84	88	78	81
Oppose.....	10	9	11	12

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¹**Q21. [T]** Now here are two statements about how the CFPB is funded. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

Congress provided the CFPB secure funding when it was founded to ensure Wall Street could not block its actions by taking away its funding. Now, Wall Street and predatory lenders are trying to use their wealth and power to change that, and strip away consumer protections. [46 WORDS]	51	63	50	38
The CFPB is a bloated, do-nothing government bureaucracy and a drain on our resources that could be better spent elsewhere. It should be funded through Congress every year like other government programs, so that there is more accountability and oversight. [40 WORDS]	24	17	16	32
Neither.....	8	4	11	12
Not sure.....	18	16	24	18

Q22. [T] Now you're going to hear another statement about CFPB funding. Please tell me how convincing the statement is as a reason to keep the CFPB's current funding system in place.

Wall Street and predatory lenders want fewer rules and less strict enforcement so they can rip off consumers, and they are trying to use their wealth and connections in Congress to make it happen by restructuring and weakening the CFPB. We need an independently funded CFPB, like it always has been, that cannot be influenced by political pressure and money from Wall Street. **[63 WORDS]**

Select one

Very convincing	39	48	40	30
Somewhat convincing.....	36	34	28	40
A little convincing.....	12	10	10	15
Not at all convincing.....	6	4	10	7
Not sure.....	7	4	11	8
Convincing.....	76	82	69	71
Not convincing.....	18	14	20	22

¹ Question split sampled

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Q23. [T*] Would you be more or less likely to vote for a member of Congress who supported keeping the CFPB's current funding system in place?

Select one

Much more likely	26	36	17	16
Somewhat more likely	32	32	29	33
Somewhat less likely	12	9	14	15
Much less likely	7	4	10	10
No difference	12	9	18	15
Not sure	11	9	11	12
More likely	58	68	46	49
Less likely	19	14	24	24

Q24. [T] Do you support or oppose the CFPB using all the tools available to it to investigate and hold financial companies accountable if they discriminate in lending?

Select one

Support - strongly	48	60	48	36
Support - somewhat.....	34	28	29	41
Oppose - somewhat.....	8	7	6	10
Oppose - strongly	2	1	2	2
Not sure	8	5	14	10
Support.....	82	87	78	77
Oppose.....	10	8	8	12

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Q25. [T] Now here is some information about small business lending:

Research from the Federal Reserve Banks has consistently shown that women, Black, Latino, Asian, and rural small business owners have less access to credit for their businesses.

To better understand these inequalities in access to credit, the CFPB recently wrote a new rule requiring banks to collect data on their small business lending.

Do you support or oppose requiring banks to report information on their small business lending in order to track inequalities in access to credit for women, Black, Latino, Asian, and rural business owners?

Select one

Support - strongly	40	51	38	28
Support - somewhat.....	33	29	21	39
Oppose - somewhat.....	11	8	9	15
Oppose - strongly	6	3	13	8
Not sure.....	10	8	18	11
Support.....	73	81	59	66
Oppose.....	18	12	22	23

Q26. [T] Do you support or oppose the CFPB scrutinizing financial companies’ practices in all areas, for example who can open checking accounts, to eliminate illegal discrimination of all kinds?

Select one

Support - strongly	37	48	33	27
Support - somewhat.....	34	31	34	37
Oppose - somewhat.....	13	10	9	18
Oppose - strongly	6	3	11	8
Not sure.....	10	8	14	10
Support.....	71	79	67	64
Oppose.....	19	13	19	26

Q27. [T] Do you support or oppose the CFPB using its authority to regulate new products coming into the market, such as high-cost installment loans, Buy Now Pay Later credit (for example Klarna or Afterpay), and wage advance products (for example Dave or EarnIn)?

Select one

Support - strongly	36	44	33	27
Support - somewhat.....	36	35	30	38
Oppose - somewhat.....	11	9	10	15
Oppose - strongly	6	3	10	8
Not sure.....	12	9	18	13
Support.....	71	79	62	65
Oppose.....	17	12	20	22

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Q28. [T] Now here are two statements about payday lenders. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

Q29. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?

Select one

ANTI PAYDAY LENDERS: 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. **[54 WORDS]**

PRO PAYDAY LENDERS: Payday lenders are an important resource for those who can't get credit. 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 noted, people can make their own decisions and not have the government controlling what they do with their own money. **[55 WORDS]**

Anti Payday Lenders – Much closer.....	37	43	33	31
Anti Payday Lenders – Somewhat closer.....	18	18	18	17
Pro Payday Lenders – Somewhat closer	14	10	15	17
Pro Payday Lenders – Much closer	15	16	7	16
Neither.....	9	7	12	11
Not sure.....	8	6	15	8
Anti Payday Lenders.....	54	61	51	48
Pro Payday Lenders	29	26	22	33

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Q30. [T*] Below are some new consumer protections that have been or may be proposed by government regulators. For each, please indicate whether you support or oppose enacting it. **[RANDOMIZE]**
 Select one for each option

Sorted by “Support - strongly”

30d.Preventing companies from using hidden or back-end fees that raise a price after a consumer has chosen the product or service based on a lower advertised price.....	61	66	68	54
30j.Prohibiting landlords from charging renters junk fees (for instance “processing” fees, “convenience” fees, “administrative” fees, etc.).....	60	69	66	50
30i.Increasing penalties on mortgage companies who illegally charge late fees.....	60	65	65	52
30a.Capping credit card late fees at \$8 per month, down from \$32 per month	58	65	55	51
30b.Lowering interest rates on payday and other high-cost loans to 36%.....	53	61	55	45
30f.Ensuring consumers can take banks and other financial companies to court if they have a dispute, instead of being forced to use bank-chosen arbitrators	52	58	57	45
30c.Lowering federal student loan interest rates.....	51	63	55	38
30g.Requiring companies that provide loans to homeowners for solar energy systems to disclose when they raise the prices of the solar panels and installation in exchange for a lower interest rate.....	50	56	57	42
30e.Closing loopholes that allow online or 'fintech' companies to ignore consumer protections with new types of financial products.....	50	56	53	42
30h.Requiring mortgage lending companies to buy their own title insurance on the property, instead of forcing home buyers to buy title insurance for the mortgage company	46	51	54	38
30k.Taking action to protect immigrants and others who send money to family and friends abroad (known as remittances) from hidden fees and charges.....	40	54	36	26

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a. [T*] Capping credit card late fees at \$8 per month, down from \$32 per month

Support - strongly.....	58	65	55	51
Support - somewhat.....	24	22	20	28
Oppose - somewhat.....	8	6	8	11
Oppose - strongly.....	3	2	5	4
Not sure.....	6	5	11	7
Support.....	82	88	75	78
Oppose.....	12	8	14	15

b. [T] Lowering interest rates on payday and other high-cost loans to 36%

Support - strongly.....	53	61	55	45
Support - somewhat.....	27	22	25	32
Oppose - somewhat.....	7	6	5	8
Oppose - strongly.....	4	3	5	6
Not sure.....	9	8	11	9
Support.....	80	83	80	77
Oppose.....	11	9	10	14

c. [T] Lowering federal student loan interest rates

Support - strongly.....	51	63	55	38
Support - somewhat.....	27	23	23	32
Oppose - somewhat.....	10	7	8	13
Oppose - strongly.....	5	2	5	8
Not sure.....	7	5	10	8
Support.....	78	86	78	70
Oppose.....	15	9	13	21

d. [T] Preventing companies from using hidden or back-end fees that raise a price after a consumer has chosen the product or service based on a lower advertised price

Support - strongly.....	61	66	68	54
Support - somewhat.....	23	21	14	26
Oppose - somewhat.....	7	6	7	8
Oppose - strongly.....	3	2	3	4
Not sure.....	7	5	8	8
Support.....	84	87	83	80
Oppose.....	9	8	10	12

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e. [T] Closing loopholes that allow online or "fintech" companies to ignore consumer protections with new types of financial products

Support - strongly.....	50	56	53	42
Support - somewhat.....	27	26	21	29
Oppose - somewhat.....	9	8	4	11
Oppose - strongly.....	5	4	8	5
Not sure.....	10	7	15	13
Support.....	77	82	74	71
Oppose.....	13	11	11	16

f. [T*] Ensuring consumers can take banks and other financial companies to court if they have a dispute, instead of being forced to use bank-chosen arbitrators

Support - strongly.....	52	58	57	45
Support - somewhat.....	30	27	26	34
Oppose - somewhat.....	8	6	5	11
Oppose - strongly.....	3	3	1	2
Not sure.....	7	6	12	8
Support.....	82	84	82	79
Oppose.....	11	9	6	13

g. Requiring companies that provide loans to homeowners for solar energy systems to disclose when they raise the prices of the solar panels and installation in exchange for a lower interest rate

Support - strongly.....	50	56	57	42
Support - somewhat.....	26	26	15	30
Oppose - somewhat.....	9	6	6	12
Oppose - strongly.....	4	3	6	5
Not sure.....	11	9	16	12
Support.....	76	82	72	71
Oppose.....	13	9	12	17

h. Requiring mortgage lending companies to buy their own title insurance on the property, instead of forcing home buyers to buy title insurance for the mortgage company

Support - strongly.....	46	51	54	38
Support - somewhat.....	29	27	20	33
Oppose - somewhat.....	9	8	5	11
Oppose - strongly.....	5	4	5	7
Not sure.....	11	11	16	10
Support.....	75	78	74	72
Oppose.....	14	11	10	18

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i. Increasing penalties on mortgage companies who illegally charge late fees

Support - strongly.....	60	65	65	52
Support - somewhat.....	22	20	15	27
Oppose - somewhat.....	8	8	9	9
Oppose - strongly.....	4	2	5	5
Not sure.....	6	5	7	6
Support	82	85	80	79
Oppose	12	10	13	14

j. Prohibiting landlords from charging renters junk fees (for instance “processing” fees, “convenience” fees, “administrative” fees, etc.)

Support - strongly.....	60	69	66	50
Support - somewhat.....	22	18	14	28
Oppose - somewhat.....	8	6	9	11
Oppose - strongly.....	3	2	3	5
Not sure.....	6	5	7	6
Support	83	87	81	78
Oppose	12	8	12	16

k. Taking action to protect immigrants and others who send money to family and friends abroad (known as remittances) from hidden fees and charges

Support - strongly.....	40	54	36	26
Support - somewhat.....	29	27	20	33
Oppose - somewhat.....	11	8	11	15
Oppose - strongly.....	9	4	14	14
Not sure.....	11	8	20	12
Support	69	80	56	59
Oppose	21	12	24	29

Q31. Thinking about your voting decisions, all other things being equal, would you be MORE or LESS likely to vote for a candidate who supports capping credit card late fees?

Select one

Much more likely.....	40	49	41	29
Somewhat more likely.....	34	32	22	38
Somewhat less likely	7	6	6	8
Much less likely.....	3	3	3	2
No difference	13	7	21	18
Not sure.....	5	3	7	5
More likely	73	81	63	67
Less likely	9	9	10	10

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q32. Now here is some information about credit card late fees:

Banks have a long history of discriminating against Black people, Latinos, and other people of color. Research shows that people of color are more likely to get hit with credit card late fees and that these fees make it harder for their families to make ends meet. Now, banks and credit card companies are pushing back hard against a proposal to cap credit card late fees.

Do you support or oppose capping credit card late fees at \$8 per month, down from \$32 per month?
Select one

Support - strongly	61	70	55	53
Support - somewhat.....	25	20	21	31
Oppose - somewhat.....	6	5	9	7
Oppose - strongly	2	1	2	3
Not sure.....	6	3	12	6
 Support.....	 86	 90	 76	 83
Oppose.....	9	6	12	11

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q33. [T*] Now here is some information about overdraft fees:

Many banks repeatedly charge overdraft fees on checking accounts and debit cards, around \$35 or more each time. A few banks have reduced or stopped charging these fees in response to public pressure.

Some people say that the CFPB should establish limits on overdraft fees that all banks are required to follow. Other people say that the CFPB should not impose any consumer protections and let each bank choose its own approach.

For each of the following policies, please indicate whether you support or oppose the CFPB enacting it. **[RANDOMIZE]**

Select one for each option

Sorted by “Support - strongly”

33c.Requiring banks to give customers 24 hours to cover an overdraft before they can charge a fee	63	68	69	55
² 33b.Limiting the dollar amount banks can charge in overdraft fees to only what the overdraft costs them, with no additional profit.....	60	67	61	53
33a.Limiting how frequently banks can charge new overdraft fees (e.g. prohibiting imposing fines on the same account every day).....	59	68	62	49
33e.Banning banks from reordering customer transactions to maximize non-sufficient funds and overdraft fees.....	54	61	63	44
33d.Prohibiting banks from charging overdraft fees on overdraft amounts under \$50.....	53	61	59	43

a. **[T]** Limiting how frequently banks can charge new overdraft fees (e.g. prohibiting imposing fines on the same account every day)

Support - strongly.....	59	68	62	49
Support - somewhat.....	24	19	20	30
Oppose - somewhat.....	8	6	7	10
Oppose - strongly.....	3	3	5	4
Not sure	6	5	7	6
Support	83	87	81	80
Oppose	11	9	12	14

² Question split sampled

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

³b. Limiting the dollar amount banks can charge in overdraft fees to only what the overdraft costs them, with no additional profit

Support - strongly.....	60	67	61	53
Support - somewhat.....	24	20	14	30
Oppose - somewhat.....	8	7	6	9
Oppose - strongly.....	2	2	4	3
Not sure.....	6	4	15	6
Support.....	84	88	75	83
Oppose.....	10	9	10	11

c. Requiring banks to give customers 24 hours to cover an overdraft before they can charge a fee

Support - strongly.....	63	68	69	55
Support - somewhat.....	23	21	13	28
Oppose - somewhat.....	5	4	3	7
Oppose - strongly.....	4	2	8	4
Not sure.....	5	4	7	5
Support.....	86	89	82	84
Oppose.....	9	7	11	11

d. Prohibiting banks from charging overdraft fees on overdraft amounts under \$50

Support - strongly.....	53	61	59	43
Support - somewhat.....	24	21	20	29
Oppose - somewhat.....	11	9	6	16
Oppose - strongly.....	5	4	8	5
Not sure.....	6	5	8	7
Support.....	77	82	79	72
Oppose.....	16	12	14	21

e. [T] Banning banks from reordering customer transactions to maximize non-sufficient funds and overdraft fees

Support - strongly.....	54	61	63	44
Support - somewhat.....	25	22	14	31
Oppose - somewhat.....	8	6	4	11
Oppose - strongly.....	3	3	3	4
Not sure.....	10	8	17	11
Support.....	79	83	77	75
Oppose.....	11	9	6	14

³ Question split sampled

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q34. [T*] Now here are two statements about overdraft fee policies at banks. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**
 Select one

Q35. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?
 Select one

ANTI OVERDRAFT FEES: Overdraft fees hurt people who are already struggling by allowing banks to charge you every time you don't have enough money currently in your account to cover expenses, even if you have regular deposits coming into your account that will cover them. Overdraft fees should be limited or eliminated. **[49 WORDS]**

PRO OVERDRAFT FEES: Overdraft fees are the price consumers pay for not monitoring their account balances with care. Allowing people to take money they don't have yet out of their account for a fee is a fair deal, and banks need the fees to prevent people from spending money they don't have. **[49 WORDS]**

Anti Overdraft Fees – Much closer.....	43	51	36	36
Anti Overdraft Fees – Somewhat closer.....	18	18	20	17
Pro Overdraft Fees – Somewhat closer	10	7	14	11
Pro Overdraft Fees – Much closer	15	13	12	18
Neither.....	8	6	10	10
Not sure.....	7	5	9	8
Anti Overdraft Fees.....	61	69	56	53
Pro Overdraft Fees	25	20	26	29

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q36. Now here is some more information about overdraft fees:

Banks and credit unions typically charge overdraft fees of around \$35, even though the cost of overdrafts to the bank is a third or less of this amount.

Knowing this, would you support or oppose limiting the dollar amount banks can charge in overdraft fees to only what the overdraft costs them, with no additional profit?

Support - strongly	55	62	54	47
Support - somewhat.....	29	25	27	35
Oppose - somewhat.....	7	7	2	8
Oppose - strongly	3	3	11	3
Not sure.....	6	4	7	7
Support.....	84	87	81	82
Oppose.....	10	9	13	11

Q37. [T*] Now here are two statements about fees on financial products. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

Q38. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?

Select one

ANTI LATE FEES: Late fees and overdraft fees are just another way for banks to price-gouge and take advantage of people. These fees are artificially inflated and they drag people who are trying to make ends meet into a never-ending cycle of debt. **[40 WORDS]**

PRO LATE FEES: Late fees and overdraft fees are a fair price for banks to advance funds or lend people money under an agreement to pay it back on time. These fees discourage people from irresponsibly overspending and racking up debt or expenses they cannot pay. **[43 WORDS]**

Anti Late Fees – Much closer.....	40	48	33	33
Anti Late Fees – Somewhat closer.....	19	18	26	17
Pro Late Fees – Somewhat closer	11	8	13	15
Pro Late Fees – Much closer	16	16	10	18
Neither	6	4	6	9
Not sure.....	8	6	12	8
Anti Late Fees	58	66	60	50
Pro Late Fees	28	24	23	33

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q39. Now here is some information about financial services in the criminal justice system:

The CFPB recently issued a report highlighting problems with the financial services available to people in the criminal justice system. People who are arrested, incarcerated, or otherwise in the criminal justice system often have little to no choice in financial services and have to pay large junk fees for essential services like phone calls and money transfers to or from family.

Do you support or oppose the CFPB taking action to protect individuals in the justice system and their families from junk fees?

Select one

Support - strongly	49	57	52	39
Support - somewhat.....	30	28	19	36
Oppose - somewhat.....	8	6	6	10
Oppose - strongly	3	1	5	4
Not sure.....	10	7	18	11
Support.....	79	85	71	74
Oppose.....	11	7	11	14

Q40. Now thinking about medical debt:

Do you think having medical debt should or should not limit someone's ability to obtain a loan for a mortgage or car purchase?

Select one

Should limit - strongly.....	14	17	10	13
Should limit - somewhat.....	22	22	11	26
Should NOT limit - somewhat	24	21	20	27
Should NOT limit - strongly	31	34	39	27
Not sure.....	9	7	20	8
Should limit	37	38	21	38
Should NOT limit.....	55	55	59	53

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q41. [T*] Now here is some information about medical debt:

The CFPB recently issued several reports highlighting problems with debt collection and problems caused by credit reporting of medical debts. These CFPB reports have contributed to reducing what medical debts appear on credit reports.

Do you support or oppose this move, and the CFPB taking further action to reduce damage to consumers' credit related to medical debt?

Select one

Support - strongly	48	54	49	40
Support - somewhat.....	32	31	23	37
Oppose - somewhat.....	8	7	5	11
Oppose - strongly	3	2	5	3
Not sure.....	9	7	18	10
Support.....	80	85	72	77
Oppose.....	11	8	10	14

⁴Q42. Now here is some information about medical debt:

The CFPB recently issued a proposal to prohibit medical debts from appearing on credit reports. Research from the CFPB has found that medical debt is often reported inaccurately, reflecting mistakes made by billing departments and insurance companies, and that having medical debt does not reliably reflect whether someone pays other bills on time.

Knowing this, do you support or oppose the CFPB's proposal banning medical debts from being included on credit reports?

Select one

Support - strongly	54	62	56	45
Support - somewhat.....	28	26	19	32
Oppose - somewhat.....	8	6	8	10
Oppose - strongly	3	2	5	4
Not sure.....	7	4	11	8
Support.....	82	88	75	78
Oppose.....	11	8	13	14

⁴ Question split sampled

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Now here is some more information about the new CFPB proposal prohibiting medical debts from appearing on credit reports:

This proposal would prohibit medical debt from being reported as a debt collection item on credit reports. Currently, it would not affect medical debt charged to credit cards.

Q43. In some cases, medical debts are charged to credit cards specifically for medical costs, for example the CareCredit card. The CFPB is considering an addition that would also ban medical debts charged to medical credit cards from appearing on credit reports.

Do you support or oppose banning medical debts charged to medical credit cards from being included on credit reports?

Select one

Support - strongly	46	53	43	40
Support - somewhat.....	30	30	20	33
Oppose - somewhat.....	10	7	9	14
Oppose - strongly	5	3	9	5
Not sure.....	9	8	20	8
Support.....	76	82	63	73
Oppose.....	15	10	17	19

Q44. In some cases, medical debts are charged to regular credit cards. The CFPB is considering an addition that would also ban medical debts charged to regular credit cards from appearing on credit reports.

Do you support or oppose banning medical debts charged to regular credit cards from being included on credit reports?

Select one

Support - strongly	42	48	41	36
Support - somewhat.....	29	30	22	30
Oppose - somewhat.....	13	9	10	18
Oppose - strongly	5	3	7	8
Not sure.....	10	10	21	8
Support.....	71	78	63	66
Oppose.....	19	12	16	26

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

⁵**Q45.** Now here is some more information about medical debt and credit reports:

Some lenders only report negative information on medical debt to credit reporting companies, not including positive information such as medical bills that have been paid off.

Knowing this, do you support or oppose the CFPB banning negative-only credit reporting?
Select one

Support - strongly	44	38	39	44	52	42
Support - somewhat.....	30	32	40	27	25	29
Oppose - somewhat.....	11	14	10	14	8	10
Oppose - strongly	5	7	2	3	6	6
Not sure.....	10	9	8	12	9	13
Support.....	74	69	79	71	77	71
Oppose.....	16	21	12	17	14	16

Q46. [T] As you may have heard, Wall Street firms have recently been buying up healthcare-related companies, such as nursing homes, groups of doctors, and hospitals. How concerned are you, if at all, about Wall Street firms owning healthcare companies?

Select one

Very concerned.....	49	54	58	41
Somewhat concerned	28	27	20	31
A little concerned	12	9	7	16
Not at all concerned.....	5	4	8	6
Not sure.....	6	6	8	6
Concerned.....	76	81	77	71
Not concerned	17	13	15	22

⁵ Question split sampled

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q47. [T*] Now here is some information about student loans:

Under a new plan launched by the federal government, people on an Income Driven Repayment plan for undergraduate loans will only have to pay 5% of their income towards their loans, instead of 10%, and may have their debt paid off in as little as 10 years instead of 20 to 25.

Do you support or oppose this plan?

Select one

Support - strongly	48	60	45	35
Support - somewhat.....	30	26	20	35
Oppose - somewhat.....	8	5	8	11
Oppose - strongly	5	2	10	7
Not sure.....	10	7	17	11
Support.....	77	86	66	70
Oppose.....	13	7	18	18

The remaining questions are for statistical purposes only.

Q48. [T] Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or something else?

Select one

Q49. [T] [IF DEMOCRAT] Do you consider yourself a strong or a not-so-strong Democrat?

Select one

Q50. [T] [IF REPUBLICAN] Do you consider yourself a strong or a not-so-strong Republican?

Select one

Q51. [T] [IF INDEPENDENT] Would you say you lean more towards the Republicans or more towards the Democrats?

Select one

Strong Democrat.....	28	61	0	0
Not-so-strong Democrat.....	11	23	0	0
Independent/lean Democrat	8	16	0	0
Democrat.....	46	100	0	0
Independent	8	0	92	0
Republican	43	0	0	100
Independent/lean Republican.....	8	0	0	18
Not-so-strong Republican	10	0	0	24
Strong Republican	25	0	0	58
(Other).....	1	0	0	0
(Don't know).....	1	0	8	0
(Refused).....	1	0	0	0

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q52. [T] Did you vote in the November 2020 election for president, U.S. Congress, and other offices, or like many people, were you not able to vote in this election?

Select one

Yes, voted.....	89	91	76	90
No, did not vote.....	10	8	19	10
Not sure.....	1	1	5	0
Prefer not to answer	0	0	0	0

Q53. [T] [IF VOTED IN NOVEMBER 2020 ELECTION] In the election for president, did you vote for: **[ROTATE]**

Select one

Joe Biden.....	50	94	42	5
Donald Trump.....	46	4	45	93
Other	2	1	5	2
Prefer not to answer	2	1	7	1

Q54. [T] Are you an active-duty service member, a veteran of the armed forces, or are you a dependent or immediate family member of an active-duty service member or veteran?

Select all that apply

Yes - self active-duty	4	4	1	4
Yes - self veteran.....	9	8	8	10
Yes - family member or dependent of active-duty service member or veteran	12	10	11	14
No	75	78	78	72
Not sure.....	1	1	3	0
Prefer not to answer	0	0	1	0

Q55. [T] In which of the following ranges does your total annual household income fall, before taxes?

Select one

Q56. [T] [IF NOT SURE/PREFER NOT TO ANSWER] Could you indicate whether your annual household income is below or above 50 thousand dollars?

Select one

Below 20 thousand	13	12	18	12
Between 20 and 30 thousand	11	11	14	10
Between 30 and 40 thousand	10	10	7	10
Between 40 and 50 thousand	9	9	10	9
Between 50 and 75 thousand	22	22	23	22
Between 75 and 100 thousand	16	17	6	18
Between 100 and 150 thousand	11	11	6	13
Between 150 and 200 thousand	4	3	7	4
More than 200 thousand.....	2	3	4	1
Not sure.....	0	0	1	0
Prefer not to answer	2	1	3	1
Below 50 thousand	43	43	51	42
Above 50 thousand.....	56	56	47	58

	TOTAL	DEM	IND /DK	REP
Weighted N=	1575	730	132	684
Unweighted N=	1575	759	116	671

Q57. [T] Do you currently have any student debt?
Select one

Yes	18	20	17	15
No	80	78	80	83
Not sure	1	1	1	1
Prefer not to answer	0	0	2	0

Q58. [T*] Have you or a member of your immediate family (parent, sibling, child, grandparent) been contacted by a debt collector in the past 12 months about a past due debt?
Select all that apply

Yes - self.....	23	23	24	24
Yes - family member.....	12	12	13	12
No	63	64	63	64
Not sure.....	0	0	0	0
Prefer not to answer	0	0	0	0

Q59. [T] Have you personally been charged a credit card late fee within the past three years?
Select one

Yes	30	35	23	26
No	68	63	73	73
Not sure.....	2	2	4	1

Q60. [T] What is your employment status – are you:
Select one

Employed full-time	44	47	33	44
Employed part-time.....	10	10	6	11
Unemployed	6	6	6	6
Retired.....	27	26	36	27
Homemaker or stay at home parent.....	4	3	6	6
Full-time student	2	3	3	1
On disability	5	5	9	5
Other	1	0	0	1
Not sure.....	0	0	0	0

That completes our opinion survey. Thank you for your time and cooperation!
