AFR/CRL
1000 Likely voters nationwide
June 24-29, 2017

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Gender

Male	48	48	48	48	48
Female	52	52	52	52	52

Region

New England	5	5	5	6	6
Middle Atlantic	13	13	13	12	12
East North Central	16	16	16	17	16
West North Central	7	8	8	8	8
South Atlantic	21	21	21	19	19
East South Central	6	6	6	6	6
West South Central	10	10	10	8	9
Mountain	7	7	7	8	8
Pacific	15	15	15	16	16

Q1. Before we begin, I need to know if I have reached you on a cell phone, and if so, are you in a place where you can talk safely? [**IF NOT ON A CELL PHONE, ASK:**] Do you own a cell phone?

Yes, cell and can talk safely	46
Yes, cell and cannot talk safely	0
No, not on cell, but own one	47
No, not on cell and do not own one	7
Don't know /refused	0

Q2. Some people have no cell phone, and others have cell phones they rarely use. Which best describes you – you use your cell phone almost exclusively, you mostly use your cell phone, mostly use your land line, or exclusively use your land line?

Exclusively CELL	33
Mostly CELL	24
Mostly LAND	16
Exclusively LAND	7
Both equally	18
Don't know	2

Q3. How likely are you to vote in the general election and other offices -- are you almost certain to vote, will you probably vote, are the chances about 50-50, are you probably not going to vote, or are you definitely not going to vote?

Almost Certain	86	92	88
Probably	14	8	12
50 - 50	[**TERMINATE**]		
Probably not	[**TERMINATE**]		
Definitely not	[**TERMINATE**]		
(Don't know)	[**TERMINATE**]		

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q4. Now I'd like to ask you about some people and groups. 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 or group 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**]

Sorted by "Very favorable"

	2017	2016	2015	2014	2013
4e.The Consumer Financial Protection Bureau (or CFPB)	16	18	26	22	23
4b.Big Banks	10	12	15	17	16
4d.The financial industry	9	14	16	15	12
A4a.Wall Street financial companies	5	9	11	10	7
4c.Payday lenders	3	3	4	4	3

a.   **SSA** [**T**] Wall Street financial companies

	2017	2016	2015	2014	2013
Very favorable	5	9	11	10	7
Somewhat favorable	18	21	20	20	20
Somewhat unfavorable	23	19	22	22	24
Very unfavorable	22	25	23	26	27
No opinion	29	24	22	21	20
Never heard	2	3	2	1	1
Favorable	24	30	31	30	28
Unfavorable	45	44	45	48	51

b.   [**T**] Big Banks

	2017	2016	2015	2014	2013
Very favorable	10	12	15	17	16
Somewhat favorable	27	26	25	25	26
Somewhat unfavorable	24	22	20	22	24
Very unfavorable	22	23	24	24	25
No opinion	16	16	15	12	9
Never heard	1	1	1	0	0
Favorable	37	38	40	42	42
Unfavorable	47	45	44	46	49

c.   [**T**] Payday lenders

	2017	2016	2015	2014	2013
Very favorable	3	3	4	4	3
Somewhat favorable	9	7	7	10	7
Somewhat unfavorable	15	15	17	16	15
Very unfavorable	43	52	47	49	57
No opinion	24	18	17	17	16
Never heard	5	5	6	4	3
Favorable	12	10	11	15	10
Unfavorable	58	67	65	65	72

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

d.   [T] The financial industry

	2017	2016	2015	2014	2013
Very favorable	9	14	16	15	12
Somewhat favorable	31	27	28	29	32
Somewhat unfavorable	22	21	23	23	24
Very unfavorable	15	16	14	16	19
No opinion	22	20	17	16	12
Never heard	2	1	2	1	0
Favorable	40	41	45	43	44
Unfavorable	37	38	37	39	43

e.   [T] The Consumer Financial Protection Bureau (or CFPB)

	2017	2016	2015	2014	2013
Very favorable	16	18	26	22	23
Somewhat favorable	21	20	22	25	28
Somewhat unfavorable	5	6	6	5	6
Very unfavorable	4	5	6	6	6
No opinion	34	26	25	25	26
Never heard	19	25	14	17	11
Favorable	36	37	48	47	51
Unfavorable	10	11	12	11	12

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q5. [**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?

	2017	2016	2015	2014	2013
Very important	71	72	70	70	73
Somewhat important	20	21	21	22	20
A little important	4	4	4	4	3
Not at all important	3	3	3	3	3
(don't know)	2	1	2	1	1
Important	91	92	91	93	93
Not important	7	7	7	6	6

Q6. [**T***] Should Wall Street financial companies be held accountable with tougher rules and enforcement for the practices that caused the financial crisis in 2008, or have their practices changed enough that they don't need further regulation?

	2017	2016	2015	2014	2013
Should be held accountable	78	75	79	78	83
Don't need further regulation	11	12	11	11	9
(Neither)	2	2	3	4	2
(Don't know)	9	10	7	7	6

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q7. [**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?

[**IF MORE/LESS**]– Is that much more/less or somewhat more/less?

	2017	2016	2015	2014	2013
Much more	45	49	47	41	48
Somewhat more	23	20	17	21	23
Somewhat less	11	10	15	9	8
Much less	7	9	11	14	13
(Neither more nor less)	9	6	7	11	5
(Don't know)	5	6	4	4	4
More	68	69	63	62	71
Less	18	20	25	23	20

Q8. [**T**]Now I'm going to read you two statements. Please tell me which one is closer to your own view, even if neither is exactly right.

[**ROTATE**]

_(Some people) say that Wall Street and the financial industry are still too powerful and still engaged in reckless practices that pose a continuing threat to the economy and people's financial well-being. [**32 WORDS**]

_(Other people) say that government has intervened too much in reforming the financial system and that more intrusive regulation would hinder innovation and slow down economic growth. [**27 WORDS**]

Which statement comes closer to your own view?

Financial system still poses a threat	59	59	60
Government has intervened too much	27	25	27
(Both)	7	8	3
(Neither)	4	4	3
(Don't know)	3	3	6

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q9. [**T**] 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 certain risky practices, and created the Consumer Financial Protection Bureau to fight against abusive financial practices that hurt consumers. It also bans taxpayer-funded bailouts of large banks and financial companies and, instead, sets up a system where investors rather than taxpayers bear the losses of bank failures. 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	45	52	49
Favor - somewhat	29	22	24
Oppose - somewhat	8	8	8
Oppose - strongly	7	8	8
(Don't know)	11	10	11
Favor	74	74	73
Oppose	15	16	16

Q10. [**T***] The Consumer Financial Protection Bureau, or CFPB, 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	44	46	53	47	49
Favor - somewhat	30	25	22	28	31
Oppose - somewhat	9	9	6	6	6
Oppose - strongly	5	7	8	9	6
(Don't know)	12	13	11	11	8
Favor	73	71	75	75	80
Oppose	15	16	13	15	13

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q11. [**SSA**] [**T***] 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, even if neither is exactly right.

[**ROTATE STATEMENTS**]

A._ [**NEED RULES**](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 and mortgages and have Wall Street interests put our savings and homes at financial risk. [**61 WORDS**]

B._ [**UNACCOUNTABLE BUREAUCRACY**](Some/other people say) The Consumer Financial Protection Bureau is another unaccountable, expensive, federal bureaucracy we don't need. The bureau imposes harsh regulation on small financial businesses lacking resources to manage intrusive government oversight and cuts access to credit. This costs jobs, and impedes economic recovery. The CFPB is yet another example of out of control, big federal government. [**58 WORDS**]

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

	2017	2016	2015	2014	2013
Need rules - much closer	47	48	53	45	49
Need rules - somewhat closer	20	16	14	14	16
Unaccountable bureaucracy - somewhat closer	12	12	11	15	13
Unaccountable bureaucracy - much closer	9	8	8	14	13
(Neither)	4	4	3	4	6
(Both)	4	4	6	6	4
(Don't know)	4	8	6	2	0
Need rules	67	64	67	59	64
Unaccountable bureaucracy	21	20	19	29	26

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q12. Now I'd like to read you a pair of statements about lawsuits against banks and other lenders. Of the two, please tell me which statement is closer to your own views, even if neither is exactly right.

[**ROTATE STATEMENTS**]

A._[**HOLD LENDERS ACCOUNTABLE**] The Consumer Financial Protection Bureau, or CFPB, proposed a rule that guarantees your right to join with others in lawsuits against Big Banks and payday lenders that commit fraud and break the law. Without this rule, you would be forced to face powerful financial companies alone in secret proceedings, where a firm chosen by the bank determines your case. The rule would restore your right to stand with others to publicly expose Big Banks and hold them accountable for wrongdoing. [**80 WORDS**]

B._ [**ENCOURAGE FRIVOLOUS LAWSUITS**] The proposed Consumer Financial Protection Bureau, or CFPB, rule to allow class actions against banks and other lenders will just lead to frivolous lawsuits filed by greedy trial lawyers that drive up consumer costs. The current system of arbitration by a neutral third party is fair, faster, and cheaper. If disputes go to court, customers may wait years for any money and the lawyers will take a big cut – raising bank fees and finance charges for everyone. [**77 WORDS**]

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

Hold lenders accountable - much closer 46
Hold lenders accountable - somewhat closer 21

Encourage frivolous lawsuits - somewhat closer 12
Encourage frivolous lawsuits - much closer 7

(Neither) 6
(Both) 3
(Don't know) 6

Hold lenders accountable.. 66
Encourage frivolous lawsuits 19

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Now I'd like to ask you about payday loans, or short term small dollar loans.

Q13. The Consumer Financial Protection Bureau is currently writing new rules for payday lending. One new requirement may be that, before issuing a loan, payday lenders would have to consider the borrower's current expenses and income, and only issue loans to those likely to be able to repay their loans. Currently there is no requirement that payday lenders make any effort to verify borrowers' ability to repay loans.   Would you support or oppose this new rule that payday lenders be required to check a borrower's ability to repay a loan before lending the money, or aren't you sure?

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

Strongly support 52
Somewhat support 21
Somewhat oppose 6
Strongly oppose 6

Don't know/not sure... 13
(Refused)... 1

Support... 73
Oppose.. 13

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q14. [T] 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**]

Sorted by "Very concerning"

	2017	2016	2015	2014	2013
14a.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	60	70	66	71
14b.Debt collectors sue a million consumers each year even when they do not have the evidence to prove their case in court	68	64	64	64	68
14c.Debt collectors are seeking government approval to make pre-recorded, automated calls to cell phones for collection purposes without approval of the person being called	64				

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

	2017	2016	2015	2014	2013
Very concerning	70	60	70	66	71
Somewhat concerning	20	23	18	20	19
A little concerning	4	7	6	7	4
Not at all concerning	3	5	3	4	3
(No opinion/Don't know)	3	5	4	3	2
Concerning	90	83	88	85	90
Not concerning	6	12	8	11	7

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

	2017	2016	2015	2014	2013
Very concerning	68	64	64	64	68
Somewhat concerning	19	20	18	22	21
A little concerning	4	7	7	5	4
Not at all concerning	4	5	4	5	3
(No opinion/Don't know)	4	5	6	4	4
Concerning	88	84	83	86	90
Not concerning	8	12	12	10	7

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

c. Debt collectors are seeking government approval to make pre-recorded, automated calls to cell phones for collection purposes without approval of the person being called

Very concerning 64
Somewhat concerning 19
A little concerning 7
Not at all concerning 7
(No opinion/Don't know) 3

Concerning 83
Not concerning 14

Q15. **[T] SSA:** 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 9	10	7	7
Somewhat more likely 4	5	6	6
Somewhat less likely 19	16	14	18
Much less likely 37	36	48	37
No difference 27	28	22	29
(Don't know) 3	5	3	2
(Refuse) 1	1	1	0
More likely 13	14	13	14
Less likely 56	52	62	56

Q16. **[T] SSB:** If you knew that a candidate or member of Congress favored protecting consumers by enforcing 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 40	43
Somewhat more likely 20	18
Somewhat less likely 5	4
Much less likely 6	9
No difference 24	22
(Don't know) 4	3
(Refuse) 1	1
More likely 60	61
Less likely 11	13

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q17. **SSA:** Do you think Wall Street's influence in Washington has increased or decreased since Trump became president?

Increased..	52
Decreased	11
(Stayed the same)...	19
(Don't know/Refused)...	18

Q18. SSB: Do you think Wall Street's influence in Washington is too high, too low, or about right?

Too high	72
Too low...	2
About right	14
(Don't know)	12

The remaining questions are for statistical purposes only.

Q19. Generally speaking, do you think of yourself as a Republican, a Democrat, an Independent or something else?

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

[**IF INDEPENDENT:**] Would you say you lean more towards the Republicans or more towards the Democrats?

Strong Democrat	23	29	26	27	27
Not-so-strong Democrat.......................................	5	4	5	6	3
Independent - lean Democrat	7	4	5	5	7
Democrat..	35	38	36	37	37
Independent	26	23	24	24	25
Republican	31	34	32	32	31
Independent - lean Republican	6	7	7	5	7
Not-so-strong Republican	5	6	7	6	6
Strong Republican..	20	20	18	21	19
(Other)	3	3	4	2	4
(Don't know)	1	1	1	3	3
(Refused)..	4	1	3	2	0

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q20. Did you vote in the November 2016 election for president, U.S. Congress, and other offices, or like many people, were you not able to vote in this election?

Yes, voted 96
No, did not vote 2
(Don't know) 0
(Refused) 2

Q21. [**IF RESPONDENT VOTED IN NOVEMBER 2016 ELECTION Q28=1**] In the election for president, did you vote for

[**READ AND RANDOMIZE ANSWERS**]

[**IF RESPONDENT DECLINES TO SAY HOW HE OR SHE VOTED, SAY**]: This survey is being done for research purposes only. Your willingness to discuss your vote is really important for assuring the accuracy of our research, and we promise that we will always maintain the privacy and confidentiality of your responses.

[**RANDOMIZE1-4**]

	N=	957	0	0	0	0

Hillary Clinton 40
Donald Trump 34
Gary Johnson.. 3
Jill Stein 2
(Other) 3
(Refused).. 18

Among those answering

	N=	788	0	0	0	0

Hillary Clinton 49
Donald Trump 41
Gary Johnson.. 4
Jill Stein 2
(Other) 4

Q22. What is the last year of schooling that you have completed?

	2017	2016	2015	2014	2013
1 - 11th Grade	2	3	2	2	3
High School Graduate	19	24	20	21	21
Non-College Post H.S.	2	1	2	3	3
Some College	29	25	29	29	29
College Graduate	31	32	31	31	31
Post-Graduate School	15	14	15	12	12
(Refused)	2	2	1	1	1

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q23. What is your age?

Q24. [**IF AGE IS REFUSED**]: I am going to read you some categories. Please stop me when we get to your category.

	2017	2016	2015	2014	2013
18-24 years	7	7	9	7	6
25-29 years	6	8	6	4	5
30-34 years	7	8	6	5	6
35-39 years	8	6	8	7	6
40-44 years	7	6	7	7	8
45-49 years	9	10	9	9	8
50-54 years	8	9	8	9	8
55-59 years	10	11	11	10	11
60-64 years	13	10	11	13	12
65-69 years	9	8	8	10	9
70-74 years	7	6	6	7	6
Over 74 years	11	11	11	11	11
(Refused)	0	0	0	0	4

Q25. 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?

Yes - self active duty	1
Yes - self veteran	9
Yes - family member or dependent of active duty or veteran	14
Yes, combined	24
No	74
(Don't know/refused)	2

Q26. In which of the following ranges does your total annual household income fall, before taxes?

Q27. [**IF REFUSED OR DON'T KNOW**] Could you tell me if your annual household income is below or above 40 thousand dollars?

	2017	2016	2015	2014	2013
Below 20 thousand	6	7	9	7	7
Between 20 and 30 thousand	5	7	8	8	11
Between 30 and 40 thousand	9	8	9	10	9
Between 40 and 50 thousand	9	10	10	8	11
Between 50 and 75 thousand	13	15	14	13	13
Between 75 and 100 thousand	12	14	10	12	11
Between 100 and 150 thousand	8	9	9	9	6
Between 150 and 200 thousand	3	2	3	3	2
More than 200 thousand	2	3	2	3	2
(Don't Know)	6	4	3	5	27
(Refused)	29	21	22	24	0
Below 40 Thousand	24	26	30	30	31
Above 40 Thousand	56	59	53	53	51
(Don't Know)	2	2	2	2	0
(Refused)	18	13	15	15	0

	2017	2016	2015	2014	2013
N=	1000	1000	1000	1000	1004

Q28. 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", ASK:**] What is your race - white, black, Asian, or something else?

	2017	2016	2015	2014	2013
White	69	66	71	75	72
Black/African American	12	13	12	11	11
Spanish speaking/Latino (Puerto Rican, Mexican, etc.)	11	12	10	8	10
Asian	2	3	2	2	2
Native American	0	3	3	2	2
Pacific Islander	0	3	2	2	2
Arab American	0	0	0	0	0
(Other)	3	0	0	0	0
(Don't know / Refused)	3	0	0	0	0