

AFR CRL
October 20-25, 2022
Online Survey

N=1,000 likely voters nationwide
Splits: A/B

FINAL WEIGHTED

	TOTAL	DEM ID	IND /DK	REP ID
Weighted N=	1000	447	128	410
Unweighted N=	1000	443	125	408

Thank you for participating in this important survey. We truly value your opinion and this survey will be completely confidential. It will take you approximately 13 minutes to complete. We appreciate your time.

Q1. Which of the following best describes your gender?

Select all that apply

	TOTAL	DEM ID	IND /DK	REP ID
Man	47	46	38	52
Woman	52	54	62	47
Nonbinary	1	0	0	1
Prefer to self-describe (specify)	0	0	0	0
Prefer not to answer	0	0	0	0

Q2. In which state do you live?

	TOTAL	DEM ID	IND /DK	REP ID
New England	5	5	10	3
Middle Atlantic	12	15	7	10
East North Central	16	15	23	15
West North Central	7	7	6	8
South Atlantic	21	22	13	23
East South Central.....	5	4	3	7
West South Central.....	10	10	5	12
Mountain.....	8	7	12	8
Pacific.....	16	16	22	15
Northeast.....	17	20	16	14
Midwest.....	23	22	29	22
South.....	36	36	21	41
West.....	24	22	33	23

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

Select one

	TOTAL	DEM ID	IND /DK	REP ID
Yes	100	100	100	100
No	[TERMINATE]			
Not sure.....	[TERMINATE]			
Prefer not to answer	[TERMINATE]			

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Q4. What is your age? [TERMINATE IF UNDER 18]

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

Under 18.....	{Terminate}			
18-24 years.....	7	6	5	8
25-29 years.....	7	8	6	6
30-34 years.....	7	8	7	7
35-39 years.....	8	8	10	6
40-44 years.....	9	10	12	6
45-49 years.....	6	7	10	4
50-54 years.....	8	5	14	8
55-59 years.....	9	7	9	11
60-64 years.....	10	10	11	10
65-69 years.....	12	12	6	14
70-74 years.....	10	11	5	10
Over 74 years	7	7	4	8
Refused.....	0	0	0	1
Under 30.....	14	14	11	14
30 - 39	15	16	17	13
40 - 49	15	17	22	11
50 - 64	27	23	34	29
65 & over	29	30	15	32

Q6. 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	74	63	77	84
Black or African American.....	11	20	5	3
Latino/Latina or Hispanic	10	13	4	8
Asian American or Pacific Islander.....	4	3	12	3
Native American	2	2	4	2
Middle Eastern.....	0	1	0	1
None of these/Other	1	1	1	0

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Q7. What is the last year of schooling that you have completed?

Select one

1 - 11th Grade	1	1	0	1
High School Graduate.....	20	19	17	23
Vocational or technical school.....	4	5	3	3
Some college but no degree	21	21	24	20
Associate degree	13	11	13	14
4-year college graduate or bachelor's degree	26	26	31	25
Graduate School or advanced degree	15	17	13	14
Prefer not to answer	0	0	0	0
H.S./Less	21	20	17	24
Post H.S.	38	38	40	37
College graduate or post-grad	41	43	43	39

Q8. How likely are you to vote in the November 2022 election for Senate, 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	86	88	78	87
Probably	14	12	22	13
50-50	[TERMINATE]			
Probably not	[TERMINATE]			
Definitely not	[TERMINATE]			
Not sure	[TERMINATE]			

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

Select one

Too high	52	57	52	47
Too low	7	5	5	9
About right	26	26	22	28
Not sure	15	12	21	17

Q10. SS*: Do you think the influence of big banks in Washington is too high, too low, or about right?

Select one

Too high	51	50	56	50
Too low	5	3	2	9
About right	23	29	15	21
Not sure	21	18	28	20

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Q11. SS*: [T] How important is it to regulate financial services and products to make sure they are fair for consumers?
Select one

Very important	64	74	65	54
somewhat important	25	20	23	32
A little important.....	7	4	8	9
Not at all important.....	1	0	0	2
Not sure.....	2	2	4	3
Important	90	94	88	86
Not important.....	8	5	8	12

Q12. SS*: How important is it to regulate financial services and products to make sure they are fair for all families?
Select one

Very important	64	72	65	54
somewhat important	25	21	22	30
A little important.....	4	3	3	5
Not at all important.....	2	1	0	4
Not sure.....	5	3	10	6
Important	89	93	87	85
Not important.....	6	4	3	9

Q13. [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	27	34	23	21
somewhat more regulation.....	39	43	35	36
somewhat less regulation	10	6	10	14
Much less regulation.....	5	2	8	8
Neither more nor less regulation	10	8	7	13
Not sure.....	9	7	18	8
More regulation.....	66	77	58	57
Less regulation	15	8	17	22

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Q14. SS*: [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.....	50	53	48	46
About right	30	31	18	33
Not enough.....	6	5	5	7
Not sure.....	15	11	29	14

Q15. SS*: When you think about the economy overall, do big banks 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	53	56	48
About right	29	33	14	32
Not enough.....	5	2	5	7
Not sure.....	15	12	24	13

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Q16. SS*: Now here are two statements. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

-Like any other business, Wall Street is motivated to provide services and make a profit, and to pressure all of corporate America to do the same, and there's nothing wrong with that, even if it makes a small number of people very rich. **[43 WORDS]**

-It's not fair that Wall Street is not paying their fair share and concentrating wealth in the ultra-rich. It's wrong that patients die due to staff cuts, teachers, firefighters, and nurses, are stiffed out of their pensions, and workers lose their jobs, just so Wall Street can make a quick buck. **[51 WORDS]**

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

Select one

Motivated to provide services – much closer	12	12	6	15
Motivated to provide services – somewhat closer	14	7	8	24
Helps create unfairness of economy – somewhat closer	21	25	31	14
Helps create unfairness of economy - much closer	23	30	26	15
Both	16	15	12	18
Neither	7	4	5	10
Not sure	7	7	12	4
Motivated to provide services.....	27	19	15	39
Helps create unfairness of economy	44	55	57	28

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Q17. SS*: [T] When you think about the economy and the government’s response to the COVID-19 crisis, did big banks and corporations get too much help compared to families and small businesses, did they get about the right amount, did they not get enough, or are you not sure?

Select one

Too much.....	44	44	38	44
About right.....	30	28	14	38
Not enough.....	6	7	10	5
Not sure.....	20	21	37	13

Q18. [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]	40	51	42	27
Government intervenes too much in the financial system. More intrusive regulation is unnecessary, would hinder innovation, and interfere with economic growth. [21 WORDS]	21	11	9	36
Both.....	17	14	20	18
Neither.....	11	12	9	10
Not sure.....	12	11	20	9

Q19. SS*: 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	3	14
somewhat more likely.....	11	12	4	11
somewhat less likely.....	21	19	23	22
Much less likely.....	28	31	33	21
No difference.....	21	17	17	26
Not sure.....	8	6	20	6
More likely.....	23	27	7	25
Less likely.....	48	50	56	43

Q20. [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

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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.....	37	51	29	25
Favor - somewhat.....	41	35	35	50
Oppose - somewhat.....	6	5	5	7
Oppose - strongly	2	1	2	3
Not sure.....	13	8	29	15
Favor	79	86	64	75
Oppose.....	8	6	7	10

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Q21. [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

-Some people say that 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. **[68 WORDS]**

-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]**

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

Should provide rules for financial products – much closer.....	28	40	20	16
Should provide rules for financial products – somewhat closer	23	23	20	24
Costs jobs and impedes economic growth – somewhat closer	7	4	7	10
Costs jobs and impedes economic growth - much closer	9	7	6	12
Both	15	14	15	16
Neither	7	7	8	8
Not sure	11	5	25	13
Should provide rules for financial products.....	51	63	40	40
Costs jobs and impedes economic growth	15	11	13	22

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Q22. [T] Now here is a little information about a rule The Consumer Financial Protection Bureau 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. Before this rule was proposed, there was no requirement that payday lenders make any effort to verify borrowers’ abilities 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	44	48	35	43
Support - somewhat.....	35	36	30	37
Oppose - somewhat.....	8	7	7	9
Oppose - strongly	4	3	4	5
Not sure.....	9	7	24	7
 Support.....	 79	 83	 65	 79
Oppose.....	12	10	11	14

Q23. Below are two new policies the CFPB recently initiated on debt collection. Please indicate whether you support or oppose each. **[ROTATE]**
Select one for each option

Sorted by “Support - Strongly”

23a. Prohibiting debt collectors from harassing consumers through email, text, and social media messages	55	62	54	47
23b. Holding debt collectors accountable for illegally suing or threatening to sue consumers for debts after the deadline to sue has expired.....	54	59	51	47

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

Support - strongly.....	55	62	54	47
Support - somewhat.....	28	25	20	34
Oppose - somewhat.....	8	7	7	9
Oppose - strongly.....	3	2	1	4
Not sure	6	4	18	5
 Support	 83	 86	 74	 81
Oppose	11	10	8	14

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

Support - strongly.....	54	59	51	47
Support - somewhat.....	26	25	22	29
Oppose - somewhat.....	9	7	4	13
Oppose - strongly.....	4	4	2	4
Not sure	8	5	21	7
Support	80	84	73	76
Oppose	13	11	6	17

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Q24. SS*: 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	44	55	31	37
Support - somewhat.....	35	33	34	39
Oppose - somewhat.....	7	5	9	9
Oppose - strongly	2	2	0	4
Not sure.....	11	6	26	11
Support.....	80	87	65	76
Oppose.....	10	7	9	13

Q25. SS*: Do you support or oppose the CFPB using all the tools available to it to investigate and hold financial companies accountable if they discriminate against people because of their race or ethnicity in lending?

Select one

Support - strongly	48	58	47	37
Support - somewhat.....	31	27	26	38
Oppose - somewhat.....	8	6	5	10
Oppose - strongly	3	3	2	4
Not sure.....	10	6	20	11
Support.....	79	85	73	76
Oppose.....	11	9	7	14

Q26. 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	38	50	31	27
Support - somewhat.....	33	32	28	38
Oppose - somewhat.....	10	6	8	15
Oppose - strongly	5	4	7	6
Not sure.....	13	8	25	14
Support.....	72	82	60	64
Oppose.....	15	10	15	21

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Q27. 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 earned wage access products (for example Dave or Earnin)?

Select one

Support - strongly	35	44	24	26
Support - somewhat.....	34	35	31	34
Oppose - somewhat.....	12	8	12	16
Oppose - strongly	5	3	3	8
Not sure.....	15	10	30	16
Support.....	68	79	54	60
Oppose.....	17	11	16	24

Q28. 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

-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]**

-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]**

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

Select one

Prey on the vulnerable – much closer	31	40	23	24
Prey on the vulnerable – somewhat closer.....	14	11	14	17
Important resource for those without credit – somewhat closer	12	9	9	16
Important resource for those without credit - much closer	11	11	7	12
Both.....	18	18	18	18
Neither.....	6	5	7	6
Not sure.....	9	7	24	8
Prey on the vulnerable.....	45	51	36	41
Important resource for those without credit.....	22	20	15	28

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Q29. Below are some new consumer protections proposed by federal lawmakers and regulators. For each, please indicate whether you support or oppose enacting it. **[RANDOMIZE]**
Select one for each option

Sorted by “Support - Strongly”

29g. 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 front-end price	59	67	55	51
29j. Preventing creditors from taking action, such as filing lawsuits, against consumers without clear evidence that the consumers actually owe debts	57	63	50	52
29h. Preventing car dealerships from asking buyers, after they take possession of a new vehicle, to bring back the car and renegotiate the loan for a higher interest rate, a longer term, and/or a larger down payment.....	55	61	52	49
29f. Protecting borrowers from abusive student loans and student loan servicers	53	61	54	43
29b. Limiting the size and frequency of credit card late fees.....	50	58	49	41
29a. Limiting the size and frequency of bank overdraft fees	50	56	53	42
29c. Lowering interest rates on payday and other high-cost loans to 36%.....	49	55	46	42
29e. Lowering federal student loan interest rates.....	49	58	49	37
29k. Closing loopholes that allow online or fintech companies to ignore consumer protections with new types of financial products	48	57	43	39
29i. Raising the current minimum level of \$217.50 per week in wages that are protected from seizure by creditors like credit card companies.....	41	50	37	33
29d. Doubling the Federal grant program for college tuition for those who qualify for additional financial assistance, known as Pell Grants	35	45	31	24

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a. Limiting the size and frequency of bank overdraft fees

Support - strongly.....	50	56	53	42
Support - somewhat.....	28	28	18	31
Oppose - somewhat.....	10	7	6	15
Oppose - strongly.....	4	3	4	5
Not sure.....	8	6	19	7
Support.....	78	84	71	73
Oppose.....	14	10	10	20

b. Limiting the size and frequency of credit card late fees

Support - strongly.....	50	58	49	41
Support - somewhat.....	29	26	20	35
Oppose - somewhat.....	10	8	10	12
Oppose - strongly.....	4	3	6	4
Not sure.....	7	4	15	7
Support.....	79	85	69	76
Oppose.....	14	12	16	17

c. Lowering interest rates on payday and other high-cost loans to 36%

Support - strongly.....	49	55	46	42
Support - somewhat.....	27	27	21	30
Oppose - somewhat.....	9	7	7	11
Oppose - strongly.....	4	2	1	6
Not sure.....	12	9	26	10
Support.....	76	82	67	72
Oppose.....	12	9	8	18

d. Doubling the Federal grant program for college tuition for those who qualify for additional financial assistance, known as Pell Grants

Support - strongly.....	35	45	31	24
Support - somewhat.....	30	33	19	30
Oppose - somewhat.....	14	9	11	20
Oppose - strongly.....	10	5	9	15
Not sure.....	12	8	30	12
Support.....	64	79	50	53
Oppose.....	23	14	20	35

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e. Lowering federal student loan interest rates

Support - strongly.....	49	58	49	37
Support - somewhat.....	30	30	21	34
Oppose - somewhat.....	10	6	7	15
Oppose - strongly.....	4	3	2	6
Not sure.....	7	4	20	7
Support.....	79	88	70	71
Oppose.....	14	8	9	22

f. Protecting borrowers from abusive student loans and student loan servicers

Support - strongly.....	53	61	54	43
Support - somewhat.....	26	24	17	31
Oppose - somewhat.....	9	7	8	12
Oppose - strongly.....	4	2	4	6
Not sure.....	8	5	17	9
Support.....	79	86	71	73
Oppose.....	13	9	13	18

g. 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 front-end price

Support - strongly.....	59	67	55	51
Support - somewhat.....	23	20	18	29
Oppose - somewhat.....	8	6	7	9
Oppose - strongly.....	2	2	1	3
Not sure.....	7	4	18	8
Support.....	82	87	73	80
Oppose.....	10	9	8	13

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h. Preventing car dealerships from asking buyers, after they take possession of a new vehicle, to bring back the car and renegotiate the loan for a higher interest rate, a longer term, and/or a larger down payment

Support - strongly.....	55	61	52	49
Support - somewhat.....	20	19	16	22
Oppose - somewhat.....	8	8	5	10
Oppose - strongly.....	8	7	2	11
Not sure	9	5	25	9
Support	75	80	68	71
Oppose	16	15	7	21

i. Raising the current minimum level of \$217.50 per week in wages that are protected from seizure by creditors like credit card companies

Support - strongly.....	41	50	37	33
Support - somewhat.....	30	30	32	31
Oppose - somewhat.....	10	7	5	15
Oppose - strongly.....	4	3	3	6
Not sure	14	10	23	15
Support	72	81	69	64
Oppose	14	9	8	21

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

Support - strongly.....	57	63	50	52
Support - somewhat.....	24	22	19	29
Oppose - somewhat.....	7	7	9	7
Oppose - strongly.....	4	3	2	5
Not sure	8	5	21	7
Support	81	85	69	81
Oppose	11	10	10	12

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

Support - strongly.....	48	57	43	39
Support - somewhat.....	25	22	20	29
Oppose - somewhat.....	9	8	8	11
Oppose - strongly.....	4	3	0	7
Not sure	14	9	29	14
Support	73	80	63	68
Oppose	14	12	8	18

Q30. 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 on their own.

Some people say that the CFPB should establish minimum overdraft fee protections for all consumers 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. **[ROTATE]**

Select one for each option

Sorted by “Support - Strongly”

30a. Limits on how frequently banks can issue new overdraft fees (e.g. repeatedly imposing fines on the same account every day).....	57	64	57	50
30b. Limits on the dollar amount banks can charge in overdraft fees.....	55	64	56	46
30c. Banning banks from reordering customer transactions to maximize non-sufficient funds and overdraft fees	50	58	45	43

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a. Limits on how frequently banks can issue new overdraft fees (e.g. repeatedly imposing fines on the same account every day)

Support - strongly.....	57	64	57	50
Support - somewhat.....	24	23	16	29
Oppose - somewhat.....	9	7	4	13
Oppose - strongly.....	3	2	2	3
Not sure.....	7	4	21	5
Support.....	82	87	73	79
Oppose.....	11	9	5	16

b. Limits on the dollar amount banks can charge in overdraft fees

Support - strongly.....	55	64	56	46
Support - somewhat.....	26	22	19	32
Oppose - somewhat.....	10	8	6	13
Oppose - strongly.....	3	2	1	4
Not sure.....	6	3	19	5
Support.....	81	86	75	78
Oppose.....	13	10	6	18

c. Banning banks from reordering customer transactions to maximize non-sufficient funds and overdraft fees

Support - strongly.....	50	58	45	43
Support - somewhat.....	26	25	22	29
Oppose - somewhat.....	9	6	6	13
Oppose - strongly.....	4	3	4	4
Not sure.....	11	8	23	11
Support.....	76	83	67	72
Oppose.....	12	9	10	17

	TOTAL	DEM ID	IND /DK	REP ID
Weighted N=	1000	447	128	410
Unweighted N=	1000	443	125	408

Q31. 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

-Overdraft fees hurt people who are already struggling the most 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. Overdraft fees should be limited or eliminated. **[47 WORDS]**

-Overdraft fees are the price consumers pay for not monitoring their account balances. 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. **[47 WORDS]**

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

Select one

Should be limited or eliminated– much closer.....	31	40	26	24
Should be limited or eliminated – somewhat closer.....	14	13	15	14
A fair deal – somewhat closer.....	10	6	10	15
A fair deal - much closer.....	13	13	5	15
Both.....	19	21	19	18
Neither.....	5	3	6	6
Not sure.....	8	5	19	8
Should be limited or eliminated.....	45	52	41	38
A fair deal.....	23	19	15	30

Q32. Now here is a little information about medical debt:

The CFPB recently issued several reports highlighting problems with debt collection and credit reporting of medical debts. The CFPB's reports contributed to changes in how medical debts appear on credit reports.

Do you support or oppose the CFPB taking further action to protect consumers' credit related to medical debt?

Select one

Support - strongly.....	50	61	42	40
Support - somewhat.....	31	28	24	38
Oppose - somewhat.....	5	3	4	8
Oppose - strongly.....	2	1	2	3
Not sure.....	12	7	28	12
Support.....	81	89	66	77
Oppose.....	7	4	6	11

	TOTAL	DEM ID	IND /DK	REP ID
Weighted N=	1000	447	128	410
Unweighted N=	1000	443	125	408

Q33. SS*: Now here is a little information about student loan debt:

A 2020 Federal Reserve study found that Americans hold over \$1.6 trillion in student loan debt. President Biden recently announced that the government would forgive up to \$20,000 in student loan debt per borrower for borrowers making less than \$125,000.

Do you support or oppose Biden’s recent announcement forgiving up to \$20,000 of student loan debt?
Select one

Support - strongly	40	55	31	25
Support - somewhat.....	22	29	20	15
Oppose - somewhat.....	10	6	19	11
Oppose - strongly	21	5	15	41
Not sure.....	7	5	14	7
Support.....	62	84	52	40
Oppose.....	31	11	34	53

	TOTAL	DEM ID	IND /DK	REP ID
Weighted N=	1000	447	128	410
Unweighted N=	1000	443	125	408

Q34. Now here is some more information about student loan debt:

Some people say that Biden's loan forgiveness announcement is not enough to address inequality in loan debt. Women carry roughly two thirds of student loan debt, and Black women are more than twice as likely as white men to owe more than \$50,000 in debt for an undergraduate education.

Other people say that \$20,000 in debt forgiveness is more than enough. Everyone is responsible for taking out loans they can afford and paying back their own loans on credit cards, cars, and houses. Taxpayers should not be responsible for footing the bill for other peoples' student loans.

There have been several proposals made to address the high levels of student loan debt many families currently have. One proposal is to forgive interest on student loan debt. Due to high interest rates, many borrowers currently owe more in student loans than the amount they originally borrowed, even if they have made regular payments for years.

Do you support or oppose canceling all interest accrued on federal student loans?

Select one

Support - strongly	35	49	29	21
Support - somewhat.....	27	33	18	24
Oppose - somewhat.....	11	7	14	16
Oppose - strongly	18	5	15	33
Not sure.....	9	6	23	7
Support.....	62	82	48	45
Oppose.....	29	11	29	49

	TOTAL	DEM ID	IND /DK	REP ID
Weighted N=	1000	447	128	410
Unweighted N=	1000	443	125	408

Q35. Now here are two different statements about other new types of financial technology. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**
Select one

New financial products like high-cost installment loans, Buy Now Pay Later credit, and paycheck advance apps should not be regulated like traditional financial products, they provide something different and innovative. [30 WORDS]	16	16	12	18
New financial products like high-cost installment loans, Buy Now Pay Later credit, and paycheck advance apps need to be regulated to protect consumers, they should not be exempt from oversight. [30 WORDS]	54	60	45	49
Both	12	12	10	13
Neither.....	7	4	10	10
Not sure.....	11	7	23	10

The remaining questions are for statistical purposes only.

Q36. Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or something else?

Q37. [IF DEMOCRAT] Do you consider yourself a strong or a not-so-strong Democrat?

Q38. [IF REPUBLICAN] Do you consider yourself a strong or a not-so-strong Republican?

Q39. [IF INDEPENDENT] Would you say you lean more towards the Republicans or more towards the Democrats?

Select one

Strong Democrat	29	65	0	0
Not-so-strong Democrat	8	18	0	0
Independent - lean Democrat	7	17	0	0
Democrat.....	45	100	0	0
Independent.....	12	0	90	0
Republican.....	41	0	0	100
Independent - lean Republican	6	0	0	15
Not-so-strong Republican	12	0	0	29
Strong Republican	23	0	0	56
Other	1	0	0	0
Not sure	1	0	10	0
Prefer not to answer	0	0	0	0

	TOTAL	DEM ID	IND /DK	REP ID
Weighted N=	1000	447	128	410
Unweighted N=	1000	443	125	408

Q40. 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.....	94	96	95	92
No, did not vote.....	6	4	5	7
Not sure.....	0	0	0	0
Prefer not to answer	0	0	0	0

Q41. [IF VOTED IN NOVEMBER 2020 ELECTION] In the election for president, did you vote for: **[ROTATE]**

Select one

Weighted N=.....	940	427	122	377
Unweighted N=.....	940	423	119	377
Joe Biden.....	53	93	47	10
Donald Trump.....	43	7	36	87
Other	3	0	13	2
Prefer not to answer	1	0	5	1

Q42. 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	3	2	5
Yes - self veteran.....	12	11	12	13
Yes - family member or dependent of active duty service member or veteran	11	10	13	12
No	73	76	71	70
Not sure.....	1	0	3	2
Prefer not to answer	1	1	0	0

	TOTAL	DEM ID	IND /DK	REP ID
Weighted N=	1000	447	128	410
Unweighted N=	1000	443	125	408

Q43. In which of the following ranges does your total annual household income fall, before taxes?

Q44. [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	14	12	11
Between 20 and 30 thousand	13	14	12	13
Between 30 and 40 thousand	12	12	9	13
Between 40 and 50 thousand	11	11	11	12
Between 50 and 75 thousand	20	19	20	21
Between 75 and 100 thousand	13	12	12	14
Between 100 and 150 thousand	10	11	10	8
Between 150 and 200 thousand	3	3	5	3
More than 200 thousand	3	2	5	4
Not sure	0	0	1	0
Prefer not to answer	2	2	2	2
Below 50 thousand	49	51	45	48
Above 50 thousand	49	48	53	51
Not sure	0	0	0	0
Prefer not to answer	1	1	2	1

Q45. Do you currently have any student debt?

Select one

Yes	15	17	12	13
No	83	82	86	84
Not sure	1	1	2	2
Prefer not to answer	1	0	0	1

Q46. Have you been contacted by a debt collector in the past 12 months about a past due debt?

Select one

Yes	23	25	25	20
No	74	73	70	77
Not sure	2	1	4	3
Prefer not to answer	0	0	1	0

	TOTAL	DEM ID	IND /DK	REP ID
Weighted N=	1000	447	128	410
Unweighted N=	1000	443	125	408

Q47. What is your employment status – are you:

Select one

Employed full-time	40	43	35	39
Employed part-time.....	10	9	14	9
Unemployed	5	4	9	6
Retired.....	29	30	21	32
Homemaker or stay at home parent.....	6	4	11	6
Full-time student	2	2	2	2
On disability	7	8	7	6
Other	1	1	2	1
Not sure.....	0	0	0	0

Q48. Do you currently work through an app-based on-demand platform that does not require specialized training or equipment besides a vehicle?

This is often called gig work or freelancing and can include rideshare drivers, delivery drivers, dog walkers, home care workers, cleaners, and those who complete other simple home tasks such as help moving, assembling furniture, etc.

Select one

Yes – as my only job.....	15	17	7	15
Yes – as a side job in addition to another form of employment	7	6	9	6
No	78	77	82	78
Prefer not to answer	1	0	1	1

* Question split-sampled