

**TOPLINE RESULTS**

CRL/AFR

1,004 Likely National Voters

July 8-11, 2013

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i> <i>/DK</i>	<i>Rep.</i>
	<i>N= 1004</i>	<i>372</i>	<i>281</i>	<i>311</i>
Gender of respondent				
Men .....	48	40	51	53
Women.....	52	60	49	47
Region				
New England.....	6	5	9	5
Middle Atlantic.....	12	12	12	13
East North Central .....	16	14	18	15
West North Central .....	8	7	9	7
South Atlantic.....	19	22	15	20
East South Central.....	6	7	6	5
West South Central.....	9	8	9	11
Mountain .....	8	7	6	10
Pacific.....	16	19	15	14

1. How likely are you to vote in the 2014 General Election for 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?

Almost Certain .....	88	90	84	91
Probably .....	12	10	16	9
50-50 .....	<b>⇒ GO TO Terminate</b>			
Probably not .....	<b>⇒ GO TO Terminate</b>			
Definitely not .....	<b>⇒ GO TO Terminate</b>			
(Don't know) .....	<b>⇒ GO TO Terminate</b>			

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
<i>N=</i>	1004	372	/DK 281	311

2. Now I'd like to ask you about some people, groups, and products. For each, please tell me whether you have a very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable impression. If you haven't heard of {6}, or if you don't know enough about that person, group, or product to have an impression {5}, just say so and we will move on.

[READ NAME.] Do you have a very favorable, somewhat favorable, somewhat unfavorable, or very unfavorable impression of [NAME]?

[RANDOMIZE]

a. Wall Street financial companies

Very favorable .....	7	5	7	10
Somewhat favorable .....	20	16	20	25
Somewhat unfavorable .....	24	27	25	22
Very unfavorable .....	27	31	27	22
No opinion .....	20	19	21	19
Never heard .....	1	2	1	2
<b>Favorable .....</b>	<b>28</b>	<b>21</b>	<b>27</b>	<b>35</b>
<b>Unfavorable .....</b>	<b>51</b>	<b>58</b>	<b>51</b>	<b>44</b>

b. Big Banks

Very favorable .....	16	15	17	18
Somewhat favorable .....	26	23	25	29
Somewhat unfavorable .....	24	26	23	22
Very unfavorable .....	25	28	24	23
No opinion .....	9	8	10	8
Never heard .....	0	0	0	0
<b>Favorable .....</b>	<b>42</b>	<b>38</b>	<b>42</b>	<b>47</b>
<b>Unfavorable .....</b>	<b>49</b>	<b>55</b>	<b>47</b>	<b>45</b>

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c. Credit card companies				
Very favorable .....	13	10	12	16
Somewhat favorable .....	35	34	34	38
Somewhat unfavorable .....	25	27	29	22
Very unfavorable .....	21	25	19	18
No opinion .....	6	5	7	7
Never heard .....	0	0	0	0
<b>Favorable .....</b>	<b>48</b>	<b>44</b>	<b>46</b>	<b>53</b>
<b>Unfavorable .....</b>	<b>46</b>	<b>51</b>	<b>47</b>	<b>40</b>
d. Payday lenders				
Very favorable .....	3	3	4	2
Somewhat favorable .....	7	9	8	4
Somewhat unfavorable .....	15	12	14	19
Very unfavorable .....	57	62	51	56
No opinion .....	16	12	22	13
Never heard .....	3	3	1	6
<b>Favorable .....</b>	<b>10</b>	<b>12</b>	<b>12</b>	<b>6</b>
<b>Unfavorable .....</b>	<b>72</b>	<b>74</b>	<b>65</b>	<b>75</b>
e. Pre-paid cards				
Very favorable .....	27	26	28	27
Somewhat favorable .....	31	35	32	28
Somewhat unfavorable .....	11	13	8	13
Very unfavorable .....	10	8	11	9
No opinion .....	20	18	19	19
Never heard .....	2	1	1	3
<b>Favorable .....</b>	<b>58</b>	<b>61</b>	<b>60</b>	<b>56</b>
<b>Unfavorable .....</b>	<b>21</b>	<b>21</b>	<b>19</b>	<b>23</b>

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f. The financial industry				
Very favorable .....	12	10	13	15
Somewhat favorable .....	32	32	31	35
Somewhat unfavorable .....	24	30	21	22
Very unfavorable .....	19	18	20	17
No opinion .....	12	11	15	12
Never heard .....	0	0	0	0
<b>Favorable .....</b>	<b>44</b>	<b>42</b>	<b>44</b>	<b>49</b>
<b>Unfavorable .....</b>	<b>43</b>	<b>48</b>	<b>41</b>	<b>39</b>
g. [SSA] the Consumer Financial Protection Bureau				
Very favorable .....	23	24	30	15
Somewhat favorable .....	28	29	33	23
Somewhat unfavorable .....	6	4	1	11
Very unfavorable .....	6	3	6	9
No opinion .....	26	28	22	28
Never heard .....	11	12	9	13
<b>Favorable .....</b>	<b>51</b>	<b>53</b>	<b>62</b>	<b>38</b>
<b>Unfavorable .....</b>	<b>12</b>	<b>8</b>	<b>7</b>	<b>21</b>
h. [SSB] the Consumer Financial Protection Bureau, created by the 2010 Wall Street reform law				
Very favorable .....	20	25	23	15
Somewhat favorable .....	23	25	30	15
Somewhat unfavorable .....	7	5	3	13
Very unfavorable .....	10	5	10	15
No opinion .....	29	29	25	30
Never heard .....	11	11	9	12
<b>Favorable .....</b>	<b>43</b>	<b>50</b>	<b>53</b>	<b>30</b>
<b>Unfavorable .....</b>	<b>17</b>	<b>10</b>	<b>13</b>	<b>29</b>

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i. Student loans from private companies				
Very favorable .....	16	14	15	21
Somewhat favorable .....	24	22	29	22
Somewhat unfavorable .....	15	19	12	15
Very unfavorable .....	17	19	14	15
No opinion .....	26	23	29	26
Never heard .....	2	3	1	1
<b>Favorable .....</b>	<b>40</b>	<b>36</b>	<b>44</b>	<b>43</b>
<b>Unfavorable .....</b>	<b>33</b>	<b>38</b>	<b>26</b>	<b>30</b>
j. Student loans from the federal government				
Very favorable .....	31	41	25	25
Somewhat favorable .....	29	29	35	24
Somewhat unfavorable .....	12	11	10	15
Very unfavorable .....	16	8	16	23
No opinion .....	13	11	14	13
Never heard .....	0	0	0	0
<b>Favorable .....</b>	<b>59</b>	<b>70</b>	<b>60</b>	<b>49</b>
<b>Unfavorable .....</b>	<b>28</b>	<b>19</b>	<b>26</b>	<b>38</b>
k. Community banks				
Very favorable .....	45	40	43	52
Somewhat favorable .....	38	44	41	30
Somewhat unfavorable .....	4	5	2	4
Very unfavorable .....	2	3	2	2
No opinion .....	10	8	11	12
Never heard .....	1	0	1	1
<b>Favorable .....</b>	<b>83</b>	<b>83</b>	<b>84</b>	<b>82</b>
<b>Unfavorable .....</b>	<b>6</b>	<b>8</b>	<b>5</b>	<b>5</b>

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I. Debt collectors				
Very favorable .....	2	3	2	2
Somewhat favorable .....	14	9	18	19
Somewhat unfavorable .....	21	23	20	22
Very unfavorable .....	43	46	41	39
No opinion .....	19	18	19	19
Never heard .....	0	0	0	0
<b>Favorable .....</b>	<b>17</b>	<b>12</b>	<b>20</b>	<b>21</b>
<b>Unfavorable .....</b>	<b>64</b>	<b>69</b>	<b>61</b>	<b>60</b>
m. Credit-scoring companies				
Very favorable .....	11	9	11	14
Somewhat favorable .....	27	25	28	30
Somewhat unfavorable .....	20	21	17	21
Very unfavorable .....	18	21	17	15
No opinion .....	22	23	25	20
Never heard .....	1	1	1	0
<b>Favorable .....</b>	<b>39</b>	<b>34</b>	<b>39</b>	<b>44</b>
<b>Unfavorable .....</b>	<b>38</b>	<b>42</b>	<b>34</b>	<b>36</b>
n. Auto-dealer loans				
Very favorable .....	15	16	11	19
Somewhat favorable .....	36	34	40	36
Somewhat unfavorable .....	16	18	16	14
Very unfavorable .....	13	12	13	12
No opinion .....	19	19	19	17
Never heard .....	1	0	0	1
<b>Favorable .....</b>	<b>51</b>	<b>51</b>	<b>51</b>	<b>55</b>
<b>Unfavorable .....</b>	<b>29</b>	<b>30</b>	<b>30</b>	<b>27</b>

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o. Credit Unions				
Very favorable .....	48	50	48	46
Somewhat favorable .....	34	33	37	33
Somewhat unfavorable .....	4	4	1	6
Very unfavorable .....	4	4	4	4
No opinion .....	10	9	10	11
Never heard .....	0	0	0	0
<b>Favorable .....</b>	<b>82</b>	<b>83</b>	<b>85</b>	<b>79</b>
<b>Unfavorable .....</b>	<b>8</b>	<b>8</b>	<b>5</b>	<b>10</b>
p. The Federal Deposit Insurance Corporation (or FDIC)				
Very favorable .....	38	41	35	38
Somewhat favorable .....	31	29	33	32
Somewhat unfavorable .....	8	7	9	7
Very unfavorable .....	5	4	4	6
No opinion .....	17	18	17	15
Never heard .....	2	2	2	3
<b>Favorable .....</b>	<b>69</b>	<b>70</b>	<b>69</b>	<b>69</b>
<b>Unfavorable .....</b>	<b>12</b>	<b>11</b>	<b>13</b>	<b>13</b>
3. How important is it to regulate financial services and products to make sure they are fair for consumers? It is very important, somewhat important, a little important, or not at all important?				
Very important .....	73	81	75	63
Somewhat important .....	20	15	20	26
A little important .....	3	2	3	6
Not at all important .....	3	1	2	4
(Don't know) .....	1	0	1	2
<b>Very /somewhat important .....</b>	<b>93</b>	<b>96</b>	<b>95</b>	<b>89</b>
<b>A little /not at all important .....</b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>10</b>
4. [SSA] Who do you trust more to make sure financial services and products are fair for consumers – banks and credit card companies, or the Consumer Financial Protection Bureau?				

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[IF CHOICE] Would you say you trust [RESPONSE] much more or somewhat more?

[IF BOTH/NEITHER] Well, if you had to pick one, who would you trust more?

Banks/Credit card companies – much more .....	11	9	9	14
Banks/Credit card companies – somewhat more .....	7	2	6	13
CFPB – much more .....	32	40	28	26
CFPB – somewhat more .....	21	24	22	19
(Both) .....	4	3	9	2
(Neither).....	15	10	19	15
(Don't know) .....	10	11	7	10
<b>Banks /Credit card companies.....</b>	<b>18</b>	<b>12</b>	<b>15</b>	<b>27</b>
<b>CFPB.....</b>	<b>53</b>	<b>64</b>	<b>49</b>	<b>46</b>

5. [SSB] Who do you trust more to make sure financial services and products are fair for consumers – banks and credit card companies, or the federal government?

[IF CHOICE] Would you say you trust [RESPONSE] much more or somewhat more?

[IF BOTH/NEITHER] Well, if you had to pick one, who would you trust more?

Banks/Credit card companies – much more .....	16	10	17	21
Banks/Credit card companies – somewhat more .....	11	11	9	15
Federal government – much more .....	17	27	15	7
Federal government – somewhat more .....	19	25	19	13
(Both) .....	5	4	6	5
(Neither).....	26	15	32	32
(Don't know) .....	6	7	4	6
<b>Banks /Credit card companies.....</b>	<b>27</b>	<b>21</b>	<b>25</b>	<b>36</b>
<b>Federal government .....</b>	<b>36</b>	<b>53</b>	<b>34</b>	<b>20</b>

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



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<b>IF MORE/LESS, ASK – Is that Much more/less or somewhat more/less</b>				
Much more .....	43	61	38	26
Somewhat more .....	23	23	24	25
Somewhat less .....	12	4	14	20
Much less .....	14	6	16	19
(Neither more nor less) .....	5	3	5	6
(Don't know) .....	4	3	3	5
<b>Much /somewhat more.....</b>	<b>66</b>	<b>84</b>	<b>62</b>	<b>50</b>
<b>Much /somewhat less .....</b>	<b>26</b>	<b>10</b>	<b>30</b>	<b>39</b>

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

<b>IF MORE/LESS, ASK – Is that Much more/less or somewhat more/less</b>				
Much more .....	48	61	47	33
Somewhat more .....	23	24	29	18
Somewhat less .....	8	3	6	14
Much less .....	13	6	10	23
(Neither more nor less) .....	5	3	2	8
(Don't know) .....	4	2	6	4
<b>Much /somewhat more.....</b>	<b>71</b>	<b>85</b>	<b>76</b>	<b>51</b>
<b>Much /somewhat less .....</b>	<b>20</b>	<b>9</b>	<b>16</b>	<b>37</b>

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<i>N=</i>	1004	372	281	311

8. As you may know, a new Wall Street reform law was passed in 2010. This law requires federal oversight of certain types of financial companies that were not previously subject to federal regulation, including mortgage brokers, payday lenders, debt collectors, and companies that create credit reports and scores. Please tell me whether you favor or oppose requiring federal oversight of these financial companies.

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

Favor - strongly .....	51	66	50	34
Favor - somewhat .....	26	22	26	33
Oppose - somewhat .....	7	3	8	10
Oppose - strongly .....	9	5	9	14
(Don't know) .....	6	4	6	9
<b>Favor</b> .....	<b>78</b>	<b>89</b>	<b>76</b>	<b>67</b>
<b>Oppose</b> .....	<b>16</b>	<b>7</b>	<b>18</b>	<b>24</b>

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9. Please tell me which TWO of the following areas of financial services are MOST in need of tougher regulation and oversight to protect consumers.

READ AND ROTATE.

[IF ALL: Well, if you had to choose, which one or two would you say?]

[IF OTHER: Well, if you had to choose one or two from the list, what would you say?]

[RECORD UP TO 2 RESPONSES]

Credit cards .....	33	33	33	34
Debt collection .....	19	20	17	20
Bank account fees .....	21	21	24	21
Credit reports and scores .....	10	12	8	10
Auto lending .....	8	10	6	8
Student loans .....	22	22	19	23
Payday loans .....	41	45	37	43
(All) .....	10	9	14	6
(Other) .....	1	0	0	2
(None) .....	3	0	5	5
(Don't know) .....	2	1	2	2

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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10. Now I am going to read you a series of proposals that are being considered to regulate financial products and services. For each, please tell me if you support or oppose the proposal.

[IF SUPPORT/OPPOSE] And do you strongly or somewhat [SUPPORT/OPPOSE] that change?

**RANDOMIZE LIST**

a. **[SSA]** Small-dollar lenders must make sure a loan is affordable in light of a customer’s income and expenses.

Strongly Support.....	65	72	62	60
Somewhat Support.....	24	20	29	25
Somewhat Oppose.....	4	4	4	5
Strongly Oppose.....	4	2	2	7
(Not Sure).....	2	2	1	2
Refuse.....	0	0	1	0
<b>Support.....</b>	<b>89</b>	<b>92</b>	<b>91</b>	<b>86</b>
<b>Oppose.....</b>	<b>8</b>	<b>6</b>	<b>7</b>	<b>12</b>

b. **[SSB]** Small-dollar lenders must verify a customers’ ability to repay.

Strongly Support.....	67	66	66	69
Somewhat Support.....	22	23	20	22
Somewhat Oppose.....	3	3	5	4
Strongly Oppose.....	3	3	3	3
(Not Sure).....	4	5	6	2
Refuse.....	0	0	0	0
<b>Support.....</b>	<b>89</b>	<b>89</b>	<b>87</b>	<b>92</b>
<b>Oppose.....</b>	<b>7</b>	<b>6</b>	<b>8</b>	<b>6</b>

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- c. [SSA] Banks cannot require customers to take disputes to a third party decision maker chosen by the bank whose decision cannot be appealed in court.

Strongly Support.....	40	41	45	33
Somewhat Support.....	15	17	13	16
Somewhat Oppose.....	11	10	11	12
Strongly Oppose.....	24	20	22	31
(Not Sure).....	10	12	8	8
Refuse.....	0	0	1	0
<b>Support.....</b>	<b>55</b>	<b>58</b>	<b>58</b>	<b>49</b>
<b>Oppose.....</b>	<b>34</b>	<b>30</b>	<b>33</b>	<b>43</b>

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

Strongly Support.....	50	51	52	47
Somewhat Support.....	24	27	19	27
Somewhat Oppose.....	5	3	8	6
Strongly Oppose.....	7	4	8	9
(Not Sure).....	13	14	13	11
Refuse.....	0	1	1	0
<b>Support.....</b>	<b>74</b>	<b>78</b>	<b>70</b>	<b>74</b>
<b>Oppose.....</b>	<b>12</b>	<b>7</b>	<b>16</b>	<b>15</b>

- e. [SSA] In order to protect consumers from excessive overdraft fees, banks cannot charge more than six overdraft fees per customer per year.

Strongly Support.....	46	57	46	33
Somewhat Support.....	20	21	19	22
Somewhat Oppose.....	12	7	9	21
Strongly Oppose.....	16	10	16	21
(Not Sure).....	5	5	7	4
Refuse.....	0	0	1	0
<b>Support.....</b>	<b>66</b>	<b>77</b>	<b>65</b>	<b>55</b>
<b>Oppose.....</b>	<b>28</b>	<b>17</b>	<b>26</b>	<b>42</b>

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- f. **[SSB]** If you don't have enough money in your account to cover a debit-card purchase, the bank must decline the purchase rather than charge you a \$35 fee.

Strongly Support.....	70	72	69	71
Somewhat Support.....	15	15	17	15
Somewhat Oppose.....	5	4	5	5
Strongly Oppose.....	5	4	6	6
(Not Sure).....	4	4	3	3
Refuse.....	0	0	0	0
<b>Support.....</b>	<b>86</b>	<b>87</b>	<b>86</b>	<b>85</b>
<b>Oppose.....</b>	<b>10</b>	<b>9</b>	<b>11</b>	<b>11</b>

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11. **[SSC]** Part of the Wall Street Reform law was the establishment of the Consumer Financial Protection Bureau, or CFPB.

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

**[ROTATE STATEMENTS]**

- A. (Some/other people say) For far too long, Wall Street banks and financial companies wrote their own rules and acted deceptively to maximize their profits. And nobody was watching out for regular Americans. We need the CFPB to be a cop on the beat preventing confusing and predatory financial practices and ensuring that all mortgage lenders, credit card companies, payday lenders, auto lenders, and debt collectors are not ripping people off.
  
- B. (Some/other people say) The CFPB is another unaccountable, expensive, federal bureaucracy we don't need. The financial crisis was caused by government interference. Imposing even more regulation just hurts small businesses, costs jobs, and impedes economic recovery. The CFPB is yet another example of out of control, big federal government.

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

Cop on the Beat - much closer .....	50	68	48	34
Cop on the Beat - somewhat closer .....	13	13	16	12
Don't need CFPB - somewhat closer .....	11	7	9	16
Don't need CFPB - much closer .....	14	4	11	24
(Neither/Both) .....	10	7	12	11
(Don't know) .....	2	1	3	3
<b>Cop on the Beat</b> .....	<b>63</b>	<b>81</b>	<b>64</b>	<b>46</b>
<b>Don't need CFPB</b> .....	<b>25</b>	<b>11</b>	<b>21</b>	<b>40</b>

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12. [SSD] Part of the Wall Street Reform law was the establishment of the Consumer Financial Protection Bureau, or CFPB.

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

**[ROTATE STATEMENTS]**

- A. (Some/other people say) We have rules to guard against unsafe meat, appliances, and automobiles. The CFPB is there to provide similar rules for financial products. Just as it's against the rules to sell dangerous toys, it should be against the rules to sell dangerous loans.
  
- B. (Some/other people say) The CFPB is another unaccountable, expensive, federal bureaucracy we don't need. The financial crisis was caused by government interference. Imposing even more regulation just hurts small businesses, costs jobs, and impedes economic recovery. The CFPB is yet another example of out of control, big federal government.

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

Protect against dangerous products - much closer				
.....	49	61	53	31
Protect against dangerous products - somewhat closer				
.....	16	16	18	15
Don't need CFPB - somewhat closer	13	8	9	20
Don't need CFPB - much closer	13	6	8	25
(Neither/Both)	6	6	6	5
(Don't know)	4	2	6	4
<b>Protect against dangerous products</b>	<b>64</b>	<b>77</b>	<b>70</b>	<b>46</b>
<b>Don't need CFPB</b>	<b>26</b>	<b>15</b>	<b>17</b>	<b>45</b>



	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	
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13. [SSA] Now I am going to read two statements about loans. Please listen to both and tell me which statement is closer to your own views.

**[ROTATE STATEMENTS]**

A. (Some/other people say) Debt problems are a matter of personal irresponsibility. The answer is for people to watch their finances carefully, do a better job of understanding interest rates and repayment terms, and not take out loans they can't afford.

B. (Some/other people say) Lenders should not be allowed to steer people into more expensive or unaffordable loans. There should be rules to ensure that loans don't have tricks or traps, and consumers are not deceived about interest rates, fees, or repayment terms.

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

[IF BOTH] – Well, which statement is closer to your own view if you could only pick one?

Personal responsibility - much closer .....	27	24	23	31
Personal responsibility - somewhat closer .....	8	3	9	13
Both – lean personal responsibility .....	4	2	2	5
Both .....	19	13	30	18
Both – lean should be rules.....	5	5	5	4
Should be rules - somewhat closer .....	11	18	7	8
Should be rules - much closer.....	24	34	20	19
(Neither).....	0	0	1	1
(Don't know).....	2	1	2	1
<b>Personal responsibility .....</b>	<b>38</b>	<b>29</b>	<b>35</b>	<b>49</b>
<b>Should be rules.....</b>	<b>40</b>	<b>57</b>	<b>33</b>	<b>32</b>

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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14. [SSB] Now I am going to read two statements about loans. Please listen to both and tell me which statement is closer to your own views.

**[ROTATE STATEMENTS]**

A. (Some/other people say) Debt problems are a matter of personal irresponsibility. The answer is for people to watch their finances carefully, do a better job of understanding interest rates and repayment terms, and not take out loans they can't afford.

B. Lenders need rules. They should have to look at borrowers' finances, and not offer loans to people with who can't afford to repay them. They should have to provide clear information about interest rates and repayment terms, so people can make wise choices.

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

[IF BOTH] – Well, which statement is closer to your own view if you could only pick one?

Personal responsibility - much closer .....	21	16	24	22
Personal responsibility - somewhat closer .....	6	7	4	8
Both – lean personal responsibility .....	2	4	0	1
Both .....	22	24	23	22
Both – lean provide clear information .....	7	7	10	6
Provide clear information - somewhat closer .....	14	15	13	15
Provide clear information - much closer .....	22	25	19	22
(Neither) .....	2	1	0	4
(Don't know) .....	2	2	5	0
<b>Personal responsibility .....</b>	<b>30</b>	<b>27</b>	<b>29</b>	<b>31</b>
<b>Provide clear information .....</b>	<b>44</b>	<b>46</b>	<b>43</b>	<b>43</b>

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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15. **SSA:** Now I am going to read you a series of new requirements that have been placed on financial companies in the last 3 years. For each, please tell me if you have noticed that change, if you have not noticed the change, or if you are not sure.

**RANDOMIZE LIST**

a. Credit card statements must now state how much more the customer will pay if they only make the minimum monthly payment.

Noticed change.....	49	47	44	53
Have not noticed.....	38	37	40	38
Not sure .....	12	14	13	8
(Refuse) .....	1	1	3	1

b. Lenders have to tell you the credit score they used if they deny or charge you more for a loan or credit based on that score.

Noticed change.....	26	22	22	35
Have not noticed.....	56	55	61	52
Not sure .....	17	21	16	13
(Refuse).....	1	1	1	0

c. Credit card companies cannot retroactively change the interest rates on existing balances.

Noticed change.....	27	27	18	33
Have not noticed.....	53	53	58	52
Not sure .....	19	19	23	15
(Refuse).....	1	1	1	0

d. Credit card companies cannot let you go over your limit, and charge you a fee, unless you give them permission.

Noticed change.....	27	31	25	24
Have not noticed.....	57	55	58	61
Not sure .....	15	14	15	15
(Refuse).....	1	1	1	0

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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16. **SSB:** Now I am going to read you a series of new requirements that have been placed on financial companies in the last 3 years. For each, please tell me if you support or oppose the change.

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

**RANDOMIZE LIST**

a. Credit card statements must now state how much more the customer will pay if they only make the minimum monthly payment.

Strongly support .....	76	80	74	73
Somewhat support.....	17	16	16	19
Somewhat oppose.....	3	2	5	1
Strongly oppose.....	2	1	1	3
(Not Sure).....	2	0	3	3
Refuse .....	0	0	0	0
<b>Support</b> .....	<b>93</b>	<b>96</b>	<b>90</b>	<b>93</b>
<b>Oppose</b> .....	<b>4</b>	<b>4</b>	<b>6</b>	<b>4</b>

b. Lenders have to tell you the credit score they used if they deny or charge you more for a loan or credit based on that score.

Strongly support .....	75	77	76	69
Somewhat support.....	19	19	17	20
Somewhat oppose.....	2	3	2	2
Strongly oppose.....	3	1	2	6
(Not Sure).....	2	1	3	3
Refuse .....	0	0	0	0
<b>Support</b> .....	<b>93</b>	<b>96</b>	<b>93</b>	<b>89</b>
<b>Oppose</b> .....	<b>5</b>	<b>3</b>	<b>4</b>	<b>8</b>

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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			<i>281</i>	

c. Credit card companies cannot change the interest rates on existing balances.

Strongly support .....	76	84	71	68
Somewhat support.....	16	12	18	19
Somewhat oppose.....	3	0	4	4
Strongly oppose.....	3	2	3	3
(Not Sure).....	3	1	4	6
Refuse .....	0	0	0	0
<b>Support</b> .....	<b>91</b>	<b>96</b>	<b>89</b>	<b>87</b>
<b>Oppose</b> .....	<b>5</b>	<b>3</b>	<b>7</b>	<b>7</b>

d. Credit card companies cannot let you go over your limit, and charge you a fee, unless you give them permission.

Strongly support .....	76	79	78	73
Somewhat support.....	13	15	13	13
Somewhat oppose.....	5	4	5	5
Strongly oppose.....	4	2	2	9
(Not Sure).....	1	1	2	1
Refuse .....	0	0	0	0
<b>Support</b> .....	<b>89</b>	<b>93</b>	<b>91</b>	<b>86</b>
<b>Oppose</b> .....	<b>9</b>	<b>6</b>	<b>7</b>	<b>14</b>

17. Next, I have a few questions about credit reporting and credit scores.

Have you ever used an online website to request your own credit report?

[IF YES] And was it free, or did you end up paying a fee for the credit report?

Yes - Free .....	28	26	27	31
Yes – Paid a fee .....	9	10	9	9
No .....	61	63	62	59
(Don't know) .....	1	1	1	2
(Refuse).....	0	0	1	0

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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18. Now I am going to read you a series of facts about credit reports. For each, please tell me if the fact is very concerning to you, somewhat concerning, a little concerning, or not at all concerning.

**RANDOMIZE LIST**

a. **[SSA]** One in five consumers has an error on their credit report.

Very concerning.....	66	73	60	60
Somewhat concerning.....	24	17	28	28
A little concerning.....	4	4	6	4
Not at all concerning.....	4	4	3	7
(No opinion /don't know).....	2	2	2	2
<b>Very /somewhat concerning.....</b>	<b>89</b>	<b>90</b>	<b>89</b>	<b>88</b>
<b>A little /not at all concerning.....</b>	<b>9</b>	<b>8</b>	<b>9</b>	<b>10</b>

b. **[SSB]** One quarter of all credit-report errors are serious enough to cause consumers to pay more for credit or insurance, or possibly even to lose out on a job opportunity.

Very concerning.....	72	76	68	72
Somewhat concerning.....	19	18	25	13
A little concerning.....	4	2	5	6
Not at all concerning.....	4	2	0	8
(No opinion /don't know).....	1	2	2	0
<b>Very /somewhat concerning.....</b>	<b>91</b>	<b>95</b>	<b>93</b>	<b>86</b>
<b>A little /not at all concerning.....</b>	<b>8</b>	<b>3</b>	<b>6</b>	<b>14</b>

c. Millions of Americans have their credit reports damaged by medical debt, even when the debt is the result of insurance disputes or billing errors and even after the debt is paid off.

Very concerning.....	72	76	69	70
Somewhat concerning.....	20	19	21	20
A little concerning.....	4	3	4	4
Not at all concerning.....	3	1	3	3
(No opinion /don't know).....	2	1	2	2
<b>Very /somewhat concerning.....</b>	<b>92</b>	<b>95</b>	<b>91</b>	<b>91</b>
<b>A little /not at all concerning.....</b>	<b>7</b>	<b>5</b>	<b>7</b>	<b>7</b>

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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d. Credit reporting companies use verification methods that are bound to create errors – for example, matching information from a lender to a consumer’s file based on just seven out of nine digits of a Social Security number.

Very concerning.....	65	68	64	63
Somewhat concerning.....	24	25	24	23
A little concerning.....	4	2	5	4
Not at all concerning.....	4	2	2	7
(No opinion /don’t know).....	3	3	5	3
<b>Very /somewhat concerning.....</b>	<b>89</b>	<b>92</b>	<b>88</b>	<b>87</b>
<b>A little /not at all concerning.....</b>	<b>7</b>	<b>5</b>	<b>8</b>	<b>11</b>

e. While the law requires that consumers have access to their credit report for free, several commercial companies advertise free credit reports, but actually sign you up for “credit monitoring” with fees of 10 or 20 dollars a month.

Very concerning.....	66	71	60	65
Somewhat concerning.....	21	20	25	19
A little concerning.....	6	6	5	6
Not at all concerning.....	6	2	8	8
(No opinion /don’t know).....	2	1	2	1
<b>Very /somewhat concerning.....</b>	<b>87</b>	<b>91</b>	<b>85</b>	<b>85</b>
<b>A little /not at all concerning.....</b>	<b>11</b>	<b>8</b>	<b>12</b>	<b>14</b>

19. Now for a different topic. Are you concerned about problems with student loans?

Yes.....	59	65	53	57
No.....	38	32	43	40
(Don't know).....	3	3	4	3

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
<i>N=</i>	<i>1004</i>	<i>372</i>	<i>281</i>	<i>311</i>

20. I am going to read you a series of statements about student loans. For each, please tell me if you agree or disagree with the statement.

[IF AGREE/DISAGREE] And do you strongly or somewhat [AGREE/DISAGREE] with that statement?

**RANDOMIZE LIST**

a. Borrowers should be able to pay back their student loans with a monthly payment based on their income.

Strongly agree .....	65	76	60	59
Somewhat agree .....	23	18	28	23
Somewhat disagree.....	4	1	3	7
Strongly disagree.....	3	1	3	7
(No opinion /don't know).....	5	4	6	4
<b>Agree.....</b>	<b>88</b>	<b>94</b>	<b>88</b>	<b>82</b>
<b>Disagree.....</b>	<b>7</b>	<b>2</b>	<b>6</b>	<b>14</b>

b. Interest rates on student loans should not be higher than other consumer loans like mortgages.

Strongly agree .....	74	82	71	69
Somewhat agree .....	17	14	19	18
Somewhat disagree.....	2	0	4	3
Strongly disagree.....	2	1	2	5
(No opinion /don't know).....	4	4	5	5
<b>Agree.....</b>	<b>91</b>	<b>96</b>	<b>89</b>	<b>87</b>
<b>Disagree.....</b>	<b>5</b>	<b>1</b>	<b>6</b>	<b>8</b>

c. Increasing student loan debt is making it harder for young people to buy homes and start businesses, causing economic problems for our country.

Strongly agree .....	63	66	66	57
Somewhat agree .....	22	22	20	25
Somewhat disagree.....	6	5	5	8
Strongly disagree.....	3	2	3	3
(No opinion /don't know).....	6	4	7	7
<b>Agree.....</b>	<b>86</b>	<b>89</b>	<b>85</b>	<b>82</b>
<b>Disagree.....</b>	<b>9</b>	<b>7</b>	<b>8</b>	<b>11</b>



	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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21. Now I am going to read you statements about debt collection. For each, please tell me if the statement is very concerning, somewhat concerning, a little concerning, or not at all concerning.

**RANDOMIZE LIST**

- a. Relying on bad or incomplete information, some debt collectors target the wrong people or try to collect on debts that have already been paid.

Very concerning.....	71	76	67	70
Somewhat concerning.....	19	18	21	20
A little concerning.....	4	3	5	4
Not at all concerning.....	3	2	4	5
(No opinion /don't know).....	2	2	3	2
<b>Very /somewhat concerning.....</b>	<b>90</b>	<b>93</b>	<b>87</b>	<b>90</b>
<b>A little /not at all concerning.....</b>	<b>7</b>	<b>4</b>	<b>10</b>	<b>9</b>

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

Very concerning.....	68	75	62	66
Somewhat concerning.....	21	19	23	24
A little concerning.....	4	2	5	5
Not at all concerning.....	3	1	3	4
(No opinion /don't know).....	4	3	7	1
<b>Very /somewhat concerning.....</b>	<b>90</b>	<b>93</b>	<b>85</b>	<b>89</b>
<b>A little /not at all concerning.....</b>	<b>7</b>	<b>3</b>	<b>8</b>	<b>10</b>

- c. Some people avoid paying debts because of legal loopholes.

Very concerning.....	50	51	44	54
Somewhat concerning.....	29	29	31	27
A little concerning.....	9	9	8	9
Not at all concerning.....	7	6	10	7
(No opinion /don't know).....	5	5	8	3
<b>Very /somewhat concerning.....</b>	<b>79</b>	<b>80</b>	<b>75</b>	<b>81</b>
<b>A little /not at all concerning.....</b>	<b>16</b>	<b>15</b>	<b>17</b>	<b>16</b>

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	
<i>N=</i>	1004	372	281	<i>Rep.</i>
				311

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

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

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

[IF INDEPENDENT:] Would you say that you lean more toward the Republicans or more toward the Democrats?

Strong Democrat .....	27	73	0	0
Not-so-strong Democrat .....	3	9	0	0
Independent - lean Democrat .....	7	18	0	0
<b>Democrat .....</b>	<b>37</b>	<b>100</b>	<b>0</b>	<b>0</b>
<b>Independent .....</b>	<b>25</b>	<b>0</b>	<b>90</b>	<b>0</b>
<b>Republican .....</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>100</b>
Independent - lean Republican .....	7	0	0	22
Not-so-strong Republican .....	6	0	0	18
Strong Republican .....	19	0	0	60
Other .....	4	0	0	0
(Don't know) .....	3	0	10	0

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

1 - 11th grade .....	3	5	3	1
High school graduate .....	21	24	21	20
Non-college post H.S. ....	3	5	1	1
Some college .....	29	31	29	25
College graduate .....	31	26	32	35
Post-graduate school .....	12	10	11	16
(Don't know/refused) .....	1	0	3	1

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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24. What is your age? [IF REFUSED]: I am going to read you some categories. Please stop me when we get to your category.

18-24 years .....	6	8	4	4
25-29 .....	5	5	6	4
30-34 .....	6	8	5	3
35-39 .....	6	7	7	3
40-44 .....	8	7	8	8
45-49 .....	8	9	6	10
50-54 .....	8	7	7	10
55-59 .....	11	10	13	11
60-64 .....	12	13	10	12
65-69 .....	9	8	9	11
70-74 .....	6	6	6	6
Over 74 .....	11	10	10	14
(Refused) .....	4	1	10	2

25. [SSA] Have you ever been overcharged or deceived by a financial institution?

Yes .....	37	47	28	36
No .....	57	49	64	56
(Don't know) .....	5	4	2	8
(Refuse) .....	2	1	5	0

26. [SSB] Have you ever been treated unfairly by a financial institution?

Yes .....	36	38	38	28
No .....	60	58	58	68
(Don't know) .....	3	3	2	3
(Refuse) .....	1	0	2	1

	<i>Total</i> <i>N= 1004</i>	<i>Dem.</i> <i>372</i>	<i>Indep.</i> <i>/DK</i> <i>281</i>	<i>Rep.</i> <i>311</i>
27. Where is the most likely place you would get a loan? [READ AND ROTATE RESPONSES]				
A Bank .....	43	39	40	52
A Credit Union .....	31	31	28	32
A Payday Lender .....	1	2	2	0
An online loan company .....	0	1	0	0
A family member .....	11	13	15	5
A friend or business associate .....	4	6	3	2
(Other [RECORD] ) .....	2	1	1	2
(Don't know) .....	4	5	5	2
(Refuse) .....	4	2	6	4

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

29. [IF Q28 = REFUSED OR DON'T KNOW] Could you tell me if your annual household income is below or above 40 thousand dollars?

Below 20 thousand dollars .....	7	11	5	5
Between 20 and 30 thousand dollars .....	11	15	11	6
Between 30 and 40 thousand dollars .....	9	12	7	8
All below 40 thousand dollars .....	31	43	28	22
All above 40 thousand dollars.....	51	47	44	60
Between 40 and 50 thousand dollars .....	11	11	10	11
Between 50 and 75 thousand dollars .....	13	12	12	15
Between 75 and 100 thousand dollars .....	11	11	8	13
Between 100 and 150 thousand dollars .....	6	5	5	9
Between 150 and 200 thousand dollars .....	2	2	2	3
More than 200 thousand dollars .....	2	1	1	4
(Don't know/refuse) .....	18	10	28	17

	<i>Total</i>	<i>Dem.</i>	<i>Indep.</i>	<i>Rep.</i>
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30. Just to make sure we have a representative sample, could you please tell me whether you are from a Hispanic, Latino, or Spanish-speaking background?

[IF NO]: What is your race - white, black, Asian, or something else?

White .....	72	58	75	89
Black/African American .....	11	22	7	3
Latino/Hispanic .....	10	16	9	4
Asian .....	2	1	2	0
Other .....	2	2	3	1
(Don't know/refused) .....	2	1	3	2

**That completes our opinion survey. Thank you for your time and cooperation, and have a pleasant (day/evening)!**