

North Carolina Statewide Survey

Interview Schedule

Field Dates: March 21-24, 2015

N = 500 Registered Voters

N = 350 Landline

N = 150 Cell

Project #: 15136

Margin of Error = $\pm 4.38\%$

* Denotes result under 0.5%.

^ Denotes rounding. Due to rounding, some figures may be higher or lower by less than one-half of one percent.

(ASK OF ALL CELL SAMPLE)

B. 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 without endangering yourself or others?

100% YES, CELL AND IN SAFE PLACE

(ASK OF THOSE IN QA WHO ARE NOT THE NAME ON THE VOTER FILE)

D. Are you registered to vote in North Carolina?

(IF YES, ASK:) And would you say you are certain you are registered to vote in North Carolina?

100% YES, CERTAIN

(ASK OF THOSE IN QA WHO ARE THE NAME ON THE VOTER FILE)

E. **LAND:** Are you registered to vote at this address?

CELL: Are you registered to vote at your home address?

100% YES

F. Are you, or is anyone in your household, employed by a newspaper, television or radio station, or a political party, or by a candidate for political office?

100% NO

Before we begin, I have a few questions about yourself....

1. In what year were you born?

2% 18 - 24
11% 25 - 34
30% 35 - 44
19% 45 - 54
18% 55 - 64
20% 65 AND ABOVE
* REFUSED

2. Would you say that things in North Carolina are going in the right direction, or have they pretty seriously gotten off on the wrong track?

40% RIGHT DIRECTION
47% WRONG TRACK

10% NO OPINION (**DO NOT READ**)
2% REFUSED (**DO NOT READ**)

Thinking now about installment loans...

3. As you may know, state law currently limits the interest rate on installment loans from finance companies at thirty percent. A proposal in the state legislature would double and in some cases triple the interest and fees that could be charged. In some cases, the annual percentage rate, also known as the APR, on these loans would be well over sixty percent. Do you favor or oppose legislation that would allow finance companies to charge over sixty percent APR?

(IF FAVOR/OPPOSE, ASK:) And would you say you **STRONGLY (favor/oppose)** or just **SOMEWHAT (favor/oppose)**?

1% STRONGLY FAVOR
3% SOMEWHAT FAVOR
7% SOMEWHAT OPPOSE
86% STRONGLY OPPOSE

2% DON'T KNOW (**DO NOT READ**)
1% REFUSED (**DO NOT READ**)

4% TOTAL FAVOR
93% TOTAL OPPOSE

Still thinking about this...

4. Would you be more likely or less likely to support a candidate here in North Carolina if you found out that he or she supports allowing interest rates and fees to be increased to over sixty percent APR?

(IF MORE/LESS LIKELY) And, would you say you are MUCH (**more/less**) likely or just SOMEWHAT (**more/less**) likely?

2%	MUCH MORE LIKELY
2%	SOMEWHAT MORE LIKELY
15%	SOMEWHAT LESS LIKELY
69%	MUCH LESS LIKELY
7%	NO DIFFERENCE (DO NOT READ)
2%	DON'T KNOW (DO NOT READ)
2%	REFUSED (DO NOT READ)
4%	TOTAL MORE LIKELY
84%	TOTAL LESS LIKELY

(ROTATE BLOCKS)

Now, I am going to read you different reasons people have given for supporting increasing interest rates and fees to over sixty percent APR. After I read each one, please tell me how convincing it is as a reason to support increasing interest rates and fees to over sixty percent APR (**ROTATE TOP TO BOTTOM, BOTTOM TO TOP**)... very convincing, somewhat convincing, not too convincing, or not at all convincing

VERY CONV	SMWT CONV	NOT TOO	NOT AT ALL	DK (DNR)	REF (DNR)
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The (**first/next**) one is... (**RANDOMIZE**)

5. The bill to increase interest rates and fees to over sixty percent APR is necessary because many North Carolina consumers are getting loans either in neighboring states or over the internet. These loans are made at interest rates more than the rates and fees allowed in North Carolina.

4%	14%	18%	62%	1%	*
18%			80%		

6. Finance companies cannot make enough money on high-risk loans at thirty percent interest, and allowing higher interest rates and fees will make more loans available.

3%	11%	12%	73%	*	—
15%^			85%		

Now, I am going to read you different reasons people have given for opposing increasing interest rates and fees to over sixty percent APR. After I read each one, please tell me how convincing it is as a reason to oppose increasing interest rates and fees to over sixty percent APR (**ROTATE TOP TO BOTTOM, BOTTOM TO TOP**)... very convincing, somewhat convincing, not too convincing, or not at all convincing

VERY CONV	SMWT CONV	NOT TOO	NOT AT ALL	DK (DNR)	REF (DNR)
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The (**first/next**) one is... (**RANDOMIZE**)

7. The legislature increased interest rates on a number of loans in 2013. The same finance companies that backed that legislation are pushing this new legislation.

27%	30%	12%	27%	2%	1%
58%[^]		40%[^]			

8. Opponents of legislation to increase interest rates and fees to over sixty percent APR include religious leaders, advocates for older Americans, and groups that provide financial counseling to members of the military.

28%	30%	13%	28%	1%	*
58%		40%[^]			

9. Some veterans groups and military leaders in the state have opposed increases in interest rates and fees for finance company installment loans. They are concerned that young enlisted personnel could be targets for high-cost lenders. Some special protections are provided for military personnel, but these military leaders and veterans groups say that limiting interest rates and fees is the best protection for military personnel and North Carolina families.

44%	37%	6%	12%	1%	–
81%		18%			

Thinking about people or groups who may be involved in these issues...

10. Some faith leaders have referred to the Biblical prohibitions against debt slavery and usury, the practice of lending money at extremely high interest rates. Do you believe interest rates and fees of more than sixty percent APR violate the Bible's prohibition of usury?

53% YES

31% NO

12% DON'T KNOW/NOT SURE (**DO NOT READ**)

3% REFUSED (**DO NOT READ**)

Still thinking about lending issues...

11. As you may know, legislators filed a bill last year to permit payday lenders to make loans in North Carolina. Payday lending has been illegal in the state since 2001. Payday loans are sold as two-week loans, due on the borrower's next payday. However, most borrowers cannot repay these loans after two weeks. So, payday lenders re-lend to the borrower, charging new interest each time. Borrowers end up being in debt for an average of six months. Do you favor or oppose allowing payday lending in North Carolina?

(IF FAVOR/OPPOSE, ASK:) And would you say you **STRONGLY (favor/oppose)** or just **SOMEWHAT (favor/oppose)**?

3% STRONGLY FAVOR

13% SOMEWHAT FAVOR

17% SOMEWHAT OPPOSE

66% STRONGLY OPPOSE

1% DON'T KNOW (**DO NOT READ**)

* REFUSED (**DO NOT READ**)

15%^ TOTAL FAVOR

83% TOTAL OPPOSE

Changing topics slightly...

12. Car title lending is like payday lending, except that when borrowers take out car title loans, they put up their car as collateral for a loan. These are also short-term loans, usually thirty days, and charge annual interest rates over three hundred percent. If a borrower defaults on the loan, the lender takes the borrower's car. Car title lending has never been legal in North Carolina. Do you favor or oppose allowing car title lending in North Carolina?

(IF FAVOR/OPOSE, ASK:) And would you say you **STRONGLY (favor/oppose)** or just **SOMEWHAT (favor/oppose)**?

2% STRONGLY FAVOR
8% SOMEWHAT FAVOR
15% SOMEWHAT OPOSE
72% STRONGLY OPOSE

2% DON'T KNOW (**DO NOT READ**)
* REFUSED (**DO NOT READ**)

11%^ TOTAL FAVOR
87% TOTAL OPOSE

- D1. What is the last grade you completed in school?

* SOME GRADE SCHOOL (GRADES 1-8)
3% SOME HIGH SCHOOL (GRADES 9-11)
21% GRADUATED HIGH SCHOOL (GRADE 12)
3% TECHNICAL/VOCATIONAL SCHOOL
25% SOME COLLEGE
30% GRADUATED COLLEGE
17% POST-GRADUATE

1% REFUSED (**DO NOT READ**)

25%^ HIGH SCHOOL OR LESS
28% SOME COLLEGE
46%^ COLLEGE+

D2. Despite how you may feel today, are you registered to vote as a Republican, a Democrat, or something else?

(IF REPUBLICAN OR DEMOCRAT, ASK:)

Would you call yourself a STRONG (REPUBLICAN/DEMOCRAT) or a NOT-SO-STRONG (REPUBLICAN/DEMOCRAT)?

(IF INDEPENDENT/SOMETHING ELSE/OTHER/NO PREFERENCE, ASK:) Do you think of yourself as closer (ROTATE) to the Republican ...or... to the Democratic party?

19% STRONG REPUBLICAN

13% NOT-SO-STRONG REPUBLICAN

8% LEAN TO REPUBLICANS

11% SOMETHING ELSE/INDEPENDENT

5% LEAN TO DEMOCRATS

14% NOT-SO-STRONG DEMOCRAT

26% STRONG DEMOCRAT

1% DON'T KNOW (DO NOT READ)

3% REFUSED (DO NOT READ)

32% TOTAL REPUBLICAN

40% TOTAL DEMOCRAT

24% TOTAL LEAN/INDEPENDENT

D3. Generally speaking, do you consider yourself to be conservative, moderate, or liberal on most issues?

(IF CONSERVATIVE/LIBERAL, ASK:) And would you say you are VERY (conservative/liberal) or just SOMEWHAT (conservative/liberal)?

19% VERY CONSERVATIVE
22% SOMEWHAT CONSERVATIVE

35% MODERATE

13% SOMEWHAT LIBERAL
9% VERY LIBERAL

2% DON'T KNOW (**DO NOT READ**)
1% REFUSED (**DO NOT READ**)

41% TOTAL CONSERVATIVE
21%^ TOTAL LIBERAL

D4. And would you say that you attend religious services...

14% MORE THAN ONCE A WEEK
26% WEEKLY
10% ALMOST EVERY WEEK
11% ONCE OR TWICE A MONTH
21% A FEW TIMES A YEAR
17% NEVER

* DON'T KNOW (**DO NOT READ**)
1% REFUSED (**DO NOT READ**)

40% FREQUENTLY
21% OCCASIONALLY
38% RARELY

D5. Please tell me whether any of the following statements applies to you...

- 6% You or someone in your household is currently serving in the U.S. military
- 25% You or someone in your household is a military veteran
- 45% One or both of your parents served in the military
- 41% None of these statements apply to you

* Don't Know/Refused (**DO NOT READ**)

59% TOTAL YES

D6. What is your main racial or ethnic heritage?

- 72% CAUCASIAN OR WHITE
 - 21% AFRICAN-AMERICAN OR BLACK
 - 2% HISPANIC
 - 1% ASIAN
 - 2% OTHER (**DO NOT READ**) (Specify: _____)
 - 2% REFUSED (**DO NOT READ**)
-

D7. Gender (**BY OBSERVATION**)

- 48% MALE
 - 52% FEMALE
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