



Where Strategy Meets Science

To: Ellen Harnick, Senior Policy Counsel

Center for Responsible Lending

From: Brenda Gianiny, President

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Date: February 16, 2017

RE: Statewide Colorado Voter Poll

This memo summarizes findings from a statewide poll of 501 likely general election voters in Colorado. Only those registered voters who had participated in a past general election were invited to participate, as well as any new registrants since the November 2012 election. All interviews were conducted via phone with live survey interviewers; 52% of the interviews were conducted on cell phones and 48% were conducted on landline phones.

The poll was in the field from Monday, April 11th through Thursday, April 14th, 2016. The margin of error on these results is $\pm 4.5\%$.

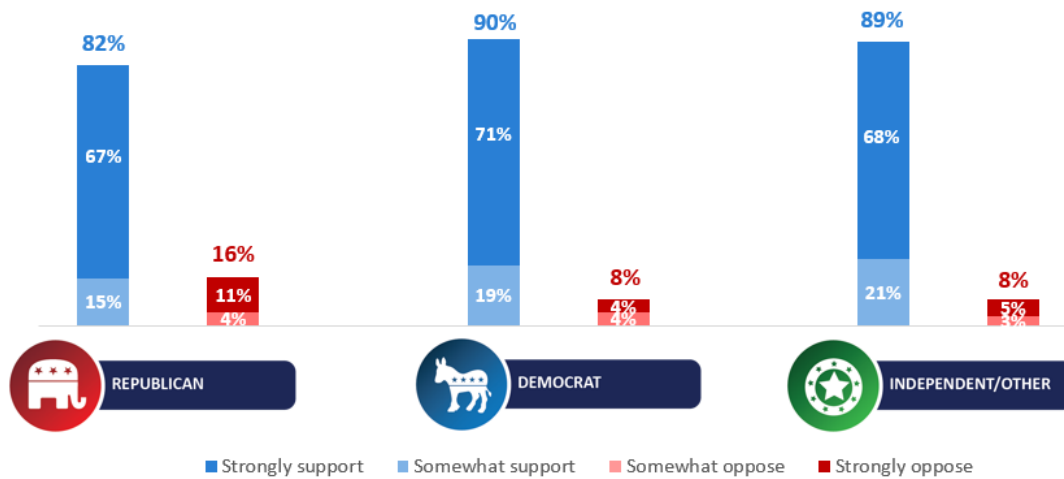
Attitudes on Debt Buyers and Documentation

Colorado voters were asked their opinions on “debt buyers” or those debt collectors who buy old, unpaid debt from banks and other businesses. Opinions could hardly have been stronger or more united.

When asked whether they favor or oppose a proposal requiring debt buyers suing consumers in court to provide documentation to the consumer and the court showing how much is owed, and proof that they actually own the debt, nearly nine out of ten voters (87%) support the proposal, while just one in ten (11%) are opposed. Showing the intensity behind these opinions, 69% STRONGLY support the measure compared to just 7% STRONGLY opposing the proposal.

As shown on the following page, there is little partisan differentiation on this issue with a strong majority of Republicans, Democrats, and Independents supporting the proposal for debt buyers. A strong majority of Republicans (82%) are in favor of the proposal, whereas only 16% are against the measure. Independents are a good reflection of the state overall, with 89% in favor of the proposal and just 8% against. Democrats are even more supportive, with over 90% supporting the proposal and only 11% in opposition.

Would you support or oppose a law requiring debt buyers to provide documentation to the consumer and the court showing how much is owed, a copy of the contract and proof that they actually own the debt?



As shown, there is strong overall support for a proposal requiring debt buyers suing a consumer to provide documentation to that consumer proving their case. This support holds across partisan lines (as shown above), income groups, age groups, racial groups, and even across gender lines (87% of men AND 87% of women are supportive).

Another interesting break comes in looking at military households in Colorado (26% of all households contain a military member or a veteran). The data shows similarly strong numbers with 83% of military households supportive of the proposal aimed at debt buyers, and just 16% opposed. More than two-thirds (68%) STRONGLY support the proposal, as illustrated below, showing the intensity behind this issue with this key group of voters.

Would you support or oppose a law requiring debt buyers to provide documentation to the consumer and the court showing how much is owed, a copy of the contract and proof that they actually own the debt?

