

To: Interested Parties
 From: Celinda Lake, David Mermin, and Sahil Mehrotra, Lake Research Partners
 Bob Carpenter, Chesapeake Beach Consulting
 Re: New Poll Reveals Bipartisan Opposition to CFPB Debt Collection Rule
 Date: September 9, 2019

A recent poll¹ conducted by Lake Research Partners and Chesapeake Beach Consulting shows strong bipartisan opposition among voters to major components of the proposed new CFPB² debt collection rule.

Earlier this year, the Consumer Financial Protection Bureau proposed new rules for debt collectors. The proposal authorizes, for the first time, a specific number of communication attempts to collect past-due debts. The rules also authorizes new means of communicating with people to collect debts, such as email and direct messaging, and expands the ability to collect time-barred debt.

- Strong majorities across parties are very concerned about many of the individual components of the CFPB debt collection rule.³

% Total Concerning (% Very Concerning)	Total	Democrat	Independent	Republican
Allowing debt collectors to leave general messages for people in places that are not private, such as at the workplace	76 (61)	81 (65)	78 (69)	71 (54)
Allowing debt collectors to contact people by private direct messaging on social media platforms like Twitter and Facebook	74 (58)	80 (63)	76 (67)	66 (49)
Allowing debt collectors to call people as many as seven times a week for each debt they are collecting	73 (53)	78 (57)	74 (63)	68 (45)

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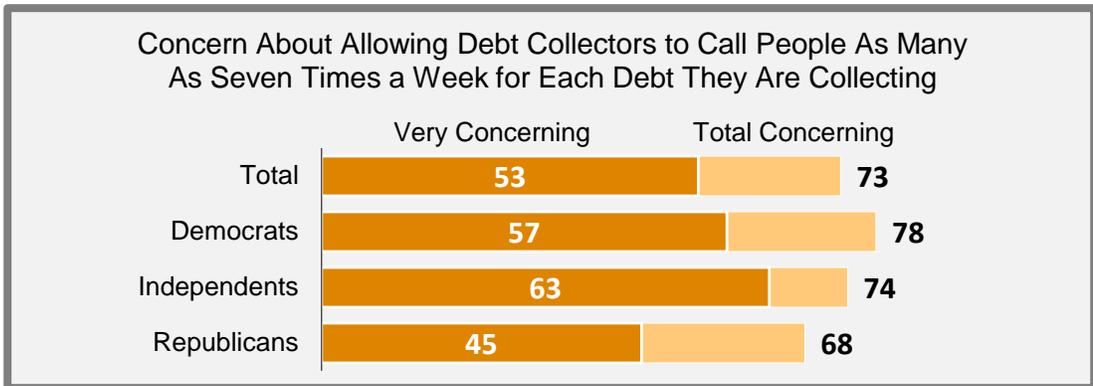
¹ Lake Research Partners and Chesapeake Bay Consulting designed and administered this survey that was conducted between July 15-23, 2019 online. The survey reached a total of 1,000 likely November 2020 voters nationwide. Data were weighted slightly by gender, party identification, age, race, education level, household income, 2016 self-reported vote, and region. The margin for error is +/- 3.1% and larger for subgroups.

² The Consumer Financial Protection Bureau, or CFPB, is the first federal agency whose mission 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.

³ Now here are some statements about debt collection. For each, please indicate whether you find the statement concerning or not concerning.

Allowing debt collectors to collect very old debts, by permitting debt collectors to collect payments to restart the collectors' ability to sue on those debts after the time to sue has expired	71 (51)	78 (56)	70 (62)	64 (43)
Allowing debt collectors to send an unlimited number of emails to collect debts	70 (52)	75 (57)	76 (55)	62 (44)
Allowing debt collectors to send collection notices by email or text without verifying that the email address or phone number is still active or accessible	69 (51)	75 (54)	68 (56)	63 (45)
Allowing debt collectors to send text messages to people without the person's permission	69 (52)	74 (56)	73 (57)	62 (44)

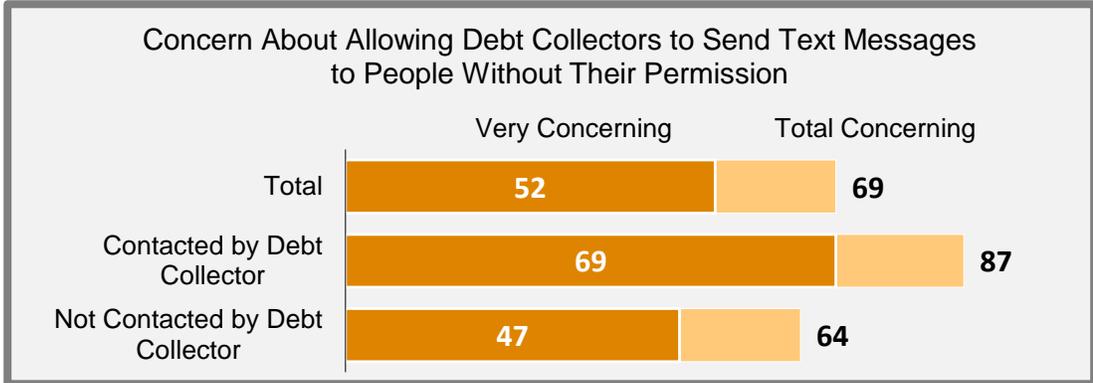
- Nearly three-quarters (73%) of voters are concerned about the CFPB allowing debt collectors to call people as many as seven times a week for each debt they are collecting, including 78% of Democrats, 74% of independents, and 68% of Republicans.



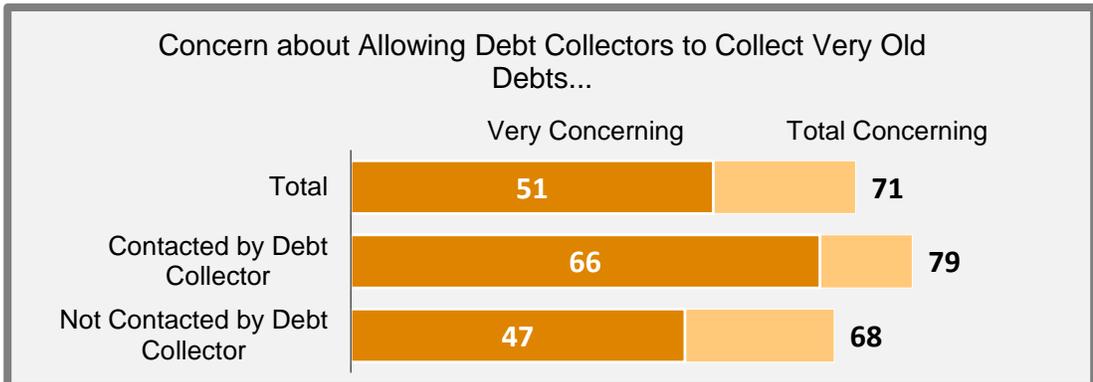
- Majorities of voters are concerned about components of the debt collection rule regardless of whether they have been contacted by a debt collector within the last 12 months, but those who have been contacted are more intensely concerned.

% Total Concerning (% Very Concerning)	Total	Contacted by Debt Collector	Not Contacted by Debt Collector
Allowing debt collectors to leave general messages for people in places that are not private, such as at the workplace	76 (61)	85 (68)	74 (59)
Allowing debt collectors to contact people by private direct messaging on social media platforms like Twitter and Facebook	74 (58)	83 (68)	72 (56)
Allowing debt collectors to call people as many as seven times a week for each debt they are collecting	73 (53)	83 (64)	71 (50)
Allowing debt collectors to collect very old debts, by permitting debt collectors to collect payments to restart the collectors' ability to sue on those debts after the time to sue has expired	71 (51)	79 (66)	68 (47)
Allowing debt collectors to send an unlimited number of emails to collect debts	70 (52)	84 (66)	66 (48)
Allowing debt collectors to send collection notices by email or text without verifying that the email address or phone number is still active or accessible	69 (51)	79 (62)	66 (48)
Allowing debt collectors to send text messages to people without the person's permission	69 (52)	87 (69)	64 (47)

- Voters who have been contacted by a debt collector within the past 12 months are most concerned about the CFPB allowing debt collectors to send text messages to people without the person’s permission (87%), while voters who have not been contacted by a debt collector are least concerned about this provision (64%), though a majority are still concerned.

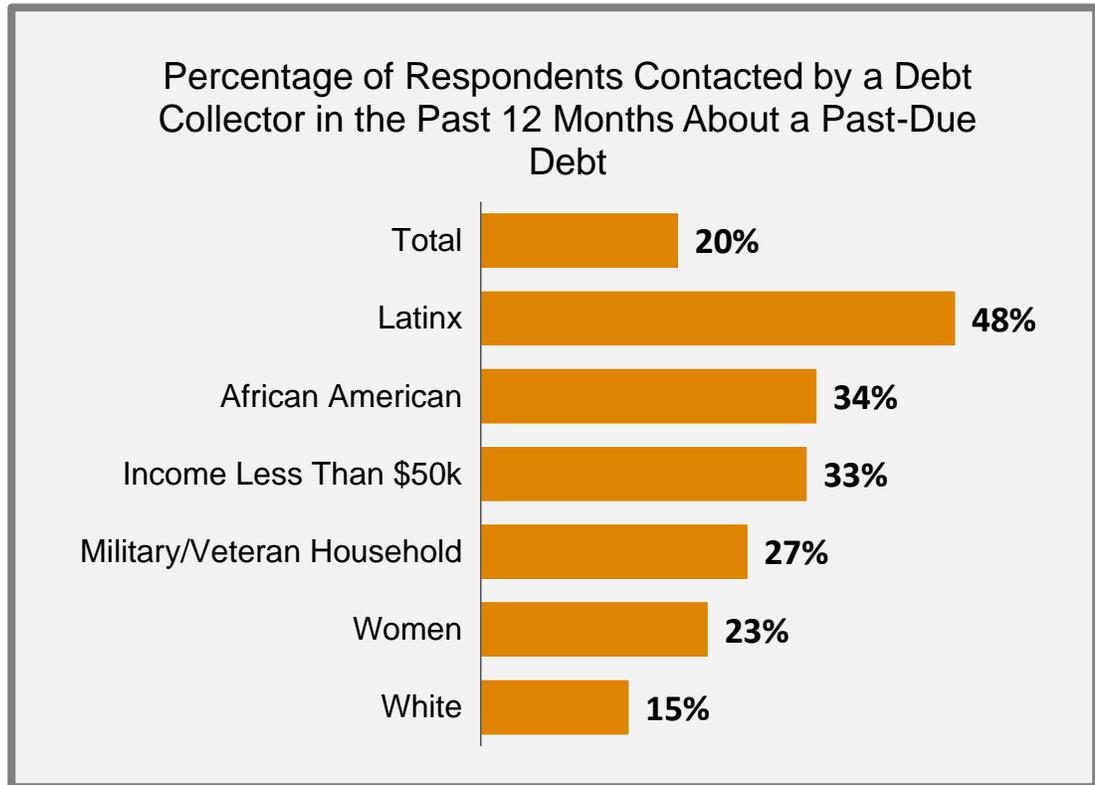


- In addition, voters who have been contacted by a debt collector within the past 12 months are concerned about the CFPB allowing debt collectors to collect very old debts, by allowing them to collect payments to restart the collectors’ ability to sue on those debts after the time to sue has expired.



The survey also reveals that one in five likely voters have been contacted by a debt collector in the past twelve months, including higher numbers in communities of color, and among lower income individuals, and active duty military members, veterans, and their families.⁴

- Nearly half (48%) of likely Latinx voters have been contacted by a debt collector in the past 12 months. More than one in three (34%) African American voters have been contacted by a debt collector in the past 12 months.



Please contact Celinda Lake (clake@lakeresearch.com) or David Mermin (dmermin@lakeresearch.com) at 202-776-9066 or Bob Carpenter (bobcarpenter1957@gmail.com) for additional information about this research.

⁴ Have you been contacted by a debt collector in the past 12 months about a past due debt?