

AFR/CRL
1004 adults nationwide online omnibus
April 2020

WEIGHTED FINAL

	N=	TOTAL 1004	DEM 428	IND /DK 139	REP 398
Gender					
Male.....	48		43	51	53
Female	52		57	49	47
Region					
Northeast.....	18		19	22	15
Midwest	21		21	26	19
South	38		36	30	41
West	24		23	22	25
New England.....	4		4	7	3
Middle Atlantic.....	14		15	15	12
East North Central.....	14		16	18	11
West North Central.....	7		6	8	8
South Atlantic	24		25	20	23
East South Central	6		4	4	9
West South Central.....	8		7	6	9
Mountain.....	7		6	8	10
Pacific.....	16		18	14	15

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Q1. Before the coronavirus pandemic hit in March, what was your employment status – were you:

Employed full-time.....	44	47	40	45
Employed part-time.....	13	12	9	14
Unemployed.....	7	7	9	5
Retired.....	19	19	19	19
Homemaker or stay at home parent.....	7	5	10	7
Full-time student.....	4	5	3	4
On disability.....	5	4	7	4
Other.....	1	1	0	2
Not sure.....	0	0	2	0

Q2. [IF EMPLOYED (Q1 = 1 OR 2)] How much has your work life changed since the onset of the coronavirus pandemic?

	N=	572	252	68	234
A great deal.....	55	57	58	54	
Some.....	24	28	21	22	
A little.....	12	10	10	14	
Not at all.....	8	4	11	10	
Not sure.....	0	0	0	0	
A great deal /Some.....	80	85	79	76	
A little /Not at all.....	20	15	21	24	

Q3. [IF EMPLOYED (Q1 = 1 OR 2)] Please specify in which ways your work life has changed in the past 30 days due to the coronavirus:

Select all that apply

	N=	572	252	68	234
I am required to work from home by my employer.....	30	36	14	29	
My hours at work have been reduced.....	24	27	23	22	
I have been laid off or furloughed.....	20	18	28	17	
I am taking unpaid time off.....	12	13	11	11	
I am taking paid time off.....	11	11	5	14	
Other.....	8	7	5	9	
My work life has not changed.....	15	9	17	20	

		IND	
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Q4. How much has your family life changed since the onset of the coronavirus pandemic?

A great deal	39	40	30	41
Some	32	37	22	32
A little.....	21	17	33	21
Not at all	8	6	15	6
Not sure.....	0	0	0	0
A great deal /Some	71	77	52	73
A little /Not at all	29	23	48	27

**Q5. Please specify in which ways your family life has changed in the past 30 days due to the coronavirus:
Select all that apply**

I am working at home	23	29	12	23
I am responsible for more childcare or home schooling	18	15	13	24
Social distancing has made it more difficult or impossible to fulfill my caretaking responsibilities	15	16	14	16
My partner is working at home	14	17	3	15
I am quarantined from members of my household	12	12	10	12
I am caretaking for a sick or aging family member	6	6	4	8
I am sick myself.....	4	4	2	4
Other	12	14	8	12
My family life has not changed.....	30	28	48	27

Q6. Now thinking about the monthly income of your household, including everyone in your home, how much has your household income changed since the onset of the coronavirus pandemic?

Increased significantly	7	8	3	9
Increased somewhat	7	7	7	6
No change	45	45	41	46
Decreased somewhat	23	24	25	23
Decreased significantly	17	15	22	16
Not sure.....	1	1	1	1
Increased.....	14	14	10	15
Decreased.....	40	40	48	38

Q7. How do you expect your household income to change in the next 30 days?

Increase significantly	7	6	5	9
Increase somewhat	16	15	17	15
No change	48	47	46	49
Decrease somewhat	15	16	12	14
Decrease significantly	9	9	8	9
Not sure.....	7	7	12	4
Increase.....	22	21	22	24
Decrease	23	25	19	22

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Q8. Please indicate which of the following actions your household has taken in the last 30 days, or is likely to take in the next 30 days, to manage expenses during the coronavirus outbreak: **[ROTATE 1-6 & 7-11]**
 Select all that apply

Carry a balance on a credit card (not pay the bill in full).....	22	27	15	20
Take money out of a savings account	21	19	17	27
Delay payments on utilities or other household expenses..	15	18	16	12
Delay payments on a different type of loan or expense.....	11	11	12	10
Borrow money from friends and/or family	10	11	12	8
Delay payments on rent	10	11	11	7
Take money out of a retirement account	8	8	9	8
Delay payments on a student loan.....	7	10	3	5
Delay payments on a mortgage	7	8	3	7
Borrow money from a bank or credit union	5	5	5	6
None of the above.....	40	36	41	43
Not sure.....	8	8	15	4

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Q9. SSA: Some lawmakers in Congress have proposed enacting new consumer protections for the duration of the coronavirus crisis.

Q10. SSB: Some lawmakers in Congress have proposed enacting new consumer protections for the duration of the coronavirus crisis as a way of preventing lenders from taking advantage of borrowers and relieving financial pressure on individuals.

Please indicate whether you support or oppose each of the proposals below: **[RANDOMIZE]**

Sorted by “Support strongly”

9/10e.Stopping debt collectors from seizing stimulus checks and unemployment benefits	66	74	59	60
9/10g.Giving people who are late on their rent the opportunity to catch up by making affordable payments after the crisis subsides	62	71	55	55
9/10h.Giving people who are late on their mortgage the opportunity to catch up by making affordable payments after the crisis subsides	61	70	51	55
9/10f.Freezing foreclosures and evictions	56	66	48	47
9/10b.Prohibiting all high interest loans	56	65	46	50
9/10j.Increasing support for housing and legal counseling to help keep people in their	53	63	42	47
9/10a.Eliminating bank overdraft fees.....	51	60	43	46
9/10k.Increasing unemployment benefits & scope	50	64	46	38
9/10l.Increasing support for rental assistance programs	48	59	46	37
9/10c.Capping interest rates on payday and other high cost loans at 36%	46	52	33	45
9/10d.Reducing student loan debt by \$20,000 for all borrowers.....	42	55	37	30
9/10i.Increasing support to help more people buy homes after the crisis	36	41	30	32

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a. Eliminating bank overdraft fees					
Support strongly	51	60	43	46	
Support somewhat	26	24	25	29	
Oppose somewhat	11	8	11	12	
Oppose strongly	5	2	7	6	
Not sure	8	6	13	6	
Support.....	77	84	68	76	
Oppose.....	15	10	19	18	
b. Prohibiting all high interest loans					
Support strongly	56	65	46	50	
Support somewhat	25	22	24	29	
Oppose somewhat	8	4	13	10	
Oppose strongly	3	2	3	3	
Not sure	9	7	15	8	
Support.....	81	87	70	79	
Oppose.....	10	6	16	14	
c. Capping interest rates on payday and other high cost loans at 36%					
Support strongly	46	52	33	45	
Support somewhat	24	22	27	26	
Oppose somewhat	8	7	13	9	
Oppose strongly	4	3	5	5	
Not sure	17	17	22	14	
Support.....	70	74	60	71	
Oppose.....	13	9	18	15	
d. Reducing student loan debt by \$20,000 for all borrowers					
Support strongly	42	55	37	30	
Support somewhat	21	22	23	19	
Oppose somewhat	12	6	14	18	
Oppose strongly	12	5	7	21	
Not sure	13	11	19	12	
Support.....	63	78	59	49	
Oppose.....	24	11	21	39	

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e. Stopping debt collectors from seizing stimulus checks and unemployment benefits

Support strongly	66	74	59	60
Support somewhat	18	15	16	22
Oppose somewhat	7	5	11	8
Oppose strongly	2	1	2	4
Not sure	6	4	12	6
Support.....	84	89	75	82
Oppose.....	10	6	13	12

f. Freezing foreclosures and evictions

Support strongly	56	66	48	47
Support somewhat	27	22	24	35
Oppose somewhat	8	6	13	10
Oppose strongly	2	1	2	4
Not sure	6	4	13	5
Support.....	83	89	72	81
Oppose.....	11	7	15	14

g. Giving people who are late on their rent the opportunity to catch up by making affordable payments after the crisis subsidies

Support strongly	62	71	55	55
Support somewhat	25	19	19	33
Oppose somewhat	5	5	8	4
Oppose strongly	2	1	5	3
Not sure	6	4	12	4
Support.....	87	90	75	89
Oppose.....	7	6	13	7

h. Giving people who are late on their mortgage the opportunity to catch up by making affordable payments after the crisis subsidies

Support strongly	61	70	51	55
Support somewhat	28	21	30	35
Oppose somewhat	4	3	6	4
Oppose strongly	2	1	1	4
Not sure	5	4	11	3
Support.....	89	91	81	90
Oppose.....	6	5	7	8

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i. Increasing support to help more people buy homes after the crisis					
Support strongly	36	41	30	32	
Support somewhat	32	32	30	33	
Oppose somewhat	13	10	16	15	
Oppose strongly	5	4	5	7	
Not sure	14	13	18	13	
Support.....	68	73	61	65	
Oppose.....	18	14	21	22	
j. Increasing support for housing and legal counseling to help keep people in their homes					
Support strongly	53	63	42	47	
Support somewhat	31	26	32	37	
Oppose somewhat	6	3	11	7	
Oppose strongly	2	2	3	2	
Not sure	7	6	12	7	
Support.....	85	89	73	85	
Oppose.....	8	5	14	9	
k. Increasing unemployment benefits & scope					
Support strongly	50	64	46	38	
Support somewhat	29	23	29	36	
Oppose somewhat	9	6	11	13	
Oppose strongly	4	3	4	5	
Not sure	7	5	11	8	
Support.....	80	87	74	74	
Oppose.....	13	9	15	18	
l. Increasing support for rental assistance programs					
Support strongly	48	59	46	37	
Support somewhat	31	27	28	39	
Oppose somewhat	9	5	7	13	
Oppose strongly	3	2	5	4	
Not sure	9	7	13	7	
Support.....	79	86	74	76	
Oppose.....	12	7	12	17	

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Businesses and individuals are both struggling as a result of the coronavirus crisis. As you may have heard, the government is currently providing direct payments and very low-interest financing to many banks and businesses as part of its pandemic relief efforts. **[ROTATE STATEMENTS]**

Q11. SSA:

[Some/other] people say that if banks and businesses are getting loans at very low or zero interest rates, interest rates that lenders can charge consumers should be capped to help struggling families at this challenging time. **[35 WORDS]**

[Some/other] people say lenders need to be able to charge whatever the market rate allows in order to make credit available, give consumers more choice, prevent closures, and get the economy moving again. **[33 WORDS]**

Q12. SSB:

[Some/other] people say that interest rates should be capped for consumer loans during the crisis, to prevent corporations from making windfall profits off of hardship caused by the pandemic. **[29 WORDS]**

[Some/other] people say lenders need to be able to charge whatever the market rate allows in order to make credit available, give consumers more choice, prevent closures, and get the economy moving again. **[33 WORDS]**

Do you support or oppose capping high interest rate loans for consumers during the crisis?

Support strongly	48	59	34	42
Support somewhat	28	21	27	35
Oppose somewhat	8	6	10	8
Oppose strongly	3	3	8	3
Not sure	13	12	21	12
Support.....	76	80	61	77
Oppose.....	11	8	18	10

Q13. SSA: As you may have heard, student loan debt has been part of the government’s pandemic relief efforts, and payments are currently being paused during the national emergency. Some people say short-term payment relief is not sufficient, and have proposed reducing student loan debt by at least \$20,000 for all borrowers to help jump start the economy in the next relief package. Other people say we can’t afford to cancel that much debt and should use the money in other ways. Do you support or oppose the reduction of at least \$20,000 in student loan debt for all borrowers?

Support strongly	41	56	35	28
Support somewhat	24	24	29	21
Oppose somewhat	11	6	11	17
Oppose strongly	12	5	6	23
Not sure	12	9	20	12
Support.....	65	80	64	49
Oppose.....	23	11	17	39

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Party Identification

In politics today, do you usually think of yourself as a Republican, a Democrat, an Independent, or something else?

[IF INDEPENDENT] As of today, do you lean more to the Republican party or the Democratic party?

Democrat.....	36	84	0	0
Independent - lean Democrat	7	16	0	0
Democrat.....	43	100	0	0
Independent	10	0	76	0
Republican	40	0	0	100
Independent - lean Republican	8	0	0	20
Republican	32	0	0	80
Something else	2	0	0	0
Not sure.....	3	0	24	0
Decline to answer.....	2	0	0	0

Education

High School Graduate or less	6	4	14	6
Post-HS	60	56	68	60
College graduate or post-grad	33	40	17	33
Grade school or less	1	1	3	1
Some high school.....	5	3	12	5
High school graduate	34	29	40	33
Some college	17	17	15	18
2-year college/technical school.....	10	10	14	9
4-year college.....	21	24	10	21
Some postgraduate work	3	2	1	4
Postgraduate degree.....	10	14	6	8

Race

White alone	63	51	61	79
Black.....	14	25	12	3
Latinx.....	16	21	14	12
Asian	5	5	9	4
Native American or Alaska Native	2	1	2	2
(Other).....	7	9	7	3

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Age					
18-29 years	21		22	27	17
30-39 years	18		18	16	18
40-49 years	16		16	13	16
50-64 years	25		25	22	27
65 and older	21		18	22	22
18-24 years	12		14	14	9
25-29 years	8		8	13	8
30-34 years	9		10	9	8
35-39 years	9		9	7	10
40-44 years	8		9	6	7
45-49 years	8		8	7	10
50-54 years	9		9	4	10
55-59 years	10		9	13	10
60-64 years	6		6	5	7
65-69 years	9		9	9	9
70-74 years	6		5	8	7
75 and older	5		5	5	6
(Don't know /Refused).....	0		0	0	0
Marital Status					
Married	45		38	38	54
Living with a partner	11		12	11	9
Never married	26		30	33	20
Separated.....	3		3	5	2
Divorced	11		11	10	10
Widowed.....	5		5	4	5
Children in Household					
Yes	32		30	30	37
No	68		70	70	63
Employment					
Work full-time	38		41	32	40
Work part-time	11		11	13	10
Self-employed.....	6		4	5	9
Student	5		5	6	4
Homemaker	7		5	6	7
Retired	19		19	19	19
Not employed /unable to work	14		15	19	11

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Household Income

Less than \$25,000	21	22	35	14
\$25,000-\$29,999.....	6	6	6	6
\$30,000-\$34,999.....	7	8	9	6
\$35,000-\$39,999.....	7	6	6	7
\$40,000-\$49,999.....	8	9	10	6
\$50,000-\$59,999.....	9	9	6	10
\$60,000-\$74,999.....	10	10	9	11
\$75,000-\$99,999.....	12	11	10	14
\$100,000-\$124,999	6	6	4	8
\$125,000-\$149,999	4	4	1	5
\$150,000-\$199,999	5	7	2	6
\$200,000 or more	5	4	2	6

Which of the following best describes the type of community you live in?

Urban community.....	31	36	28	25
Suburban community.....	48	51	45	45
Rural community.....	22	12	27	30

Do you own or rent the dwelling in which you live, or do you live with others at no cost (i.e. parents, relatives, friends, etc.)?

Own	55	49	40	67
Rent	36	41	45	24
Live with others at no cost	10	9	14	8