

AFR/CRL
 1000 Likely voters nationwide online
 + 400 likely Democratic Primary voters (100 each in IA, NH, SC, NV)
 July 15-23, 2019

FINAL WEIGHTED

	N=	TOTAL	DEM	IND /DK	REP
Q1. Are you...		1000	449	129	392
Male		48	41	57	55
Female		52	59	43	45
Other		0	0	0	0

Q2. In which state do you live?
[INSERT DROPDOWN]

Northeast	18	19	23	15
Midwest	23	23	32	21
South	37	38	21	42
West	22	20	24	22
New England	5	7	4	3
Middle Atlantic	13	12	19	13
East North Central	16	16	25	14
West North Central	7	7	7	7
South Atlantic	21	23	11	22
East South Central	6	7	3	7
West South Central	10	8	7	13
Mountain	7	6	8	8
Pacific	15	14	16	13

Q3. Are you registered to vote in [LIST APPROPRIATE STATE]?

Yes	100	100	100	100
No	[TERMINATE]			
Not sure	[TERMINATE]			
Prefer not to answer	[TERMINATE]			

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Q4. What is your age? [TERMINATE IF UNDER 18]

18-29 years	16	21	14	12
30-39 years	15	17	21	11
40-49 years	16	15	7	20
50-64 years	29	26	33	31
65 and older	24	21	25	27
18-24 years	9	11	11	7
25-29 years	7	10	3	5
30-34 years	9	10	10	7
35-39 years	6	7	11	4
40-44 years	6	6	0	8
45-49 years	10	9	7	12
50-54 years	7	6	9	7
55-59 years	11	10	16	10
60-64 years	11	10	9	13
65-69 years	11	10	10	13
70-74 years	8	8	9	9
75 and older	5	3	6	6
(Don't know /Refused)	0	0	0	0

Q5. What is your race or ethnicity?

White	74	63	85	84
Black/African American	12	20	4	5
Hispanic/Latino (Puerto Rican, Mexican, etc.)	9	11	6	7
Asian American	3	3	3	2
Native American	0	0	0	1
Pacific Islander American	0	0	0	0
Arab American	0	0	0	0
Other	2	2	2	1

Q6. What is the last year of schooling that you have completed?

1 - 11th Grade	1	1	1	1
High School Graduate	17	18	15	16
Vocational or technical school	5	4	3	5
Some college but no degree	24	24	23	25
Associate degree	11	11	14	10
4-year college graduate or bachelor's degree	26	25	25	29
Graduate School or advanced degree	16	17	19	13
Prefer not to answer	0	0	0	1

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Q7. [ASK OF BASE SAMPLE] How likely are you to vote in the general election for President, Congress, and other offices in 2020 -- 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	90	91	89	89
Probably	10	9	11	11
50 - 50	[TERMINATE]			
Probably not	[TERMINATE]			
Definitely not	[TERMINATE]			
Not sure	[TERMINATE]			

Q7a. [ASK OF DEM PRIMARY SAMPLE: NH AND SC] How likely are you to vote in the 2020 Democratic primary election for President in your state – 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?

Q7b. [ASK OF DEM PRIMARY SAMPLE: IA AND NV] How likely are you to participate in the 2020 Democratic caucuses for President in your state – are you almost certain to participate, will you probably participate, are the chances about 50-50, are you probably not going to participate, or are you definitely not going to participate?
Select one

Q8. [T] Do you think Wall Street's influence in Washington is too high, too low, or about right?

Too high	52	60	52	42
Too low	4	5	3	3
About right.....	27	22	25	35
Not sure	17	14	20	20

Q9. [T] How important is it to regulate financial services and products to make sure they are fair for consumers?

Very important.....	62	74	58	51
Somewhat important.....	27	20	30	34
A little important	6	3	5	9
Not at all important.....	1	0	4	2
Not sure	4	2	3	5
Important.....	89	95	88	85
Not important	7	3	8	11

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Q10. [T*] Should Wall Street financial companies be held accountable with tougher rules and enforcement for the practices that caused the financial crisis in 2008, or have their practices changed enough that they don't need further regulation?

Should be held accountable	73	80	72	65
Don't need further regulation	11	7	10	17
Neither	4	3	4	6
Not sure	12	10	14	12

Q11. [T] Generally speaking, do you think there should be more government regulation of financial companies, such as Wall Street banks, mortgage lenders, payday lenders, debt collectors, and credit card companies, or less regulation of these companies?

Much more regulation	31	41	26	22
Somewhat more regulation	38	40	32	38
Somewhat less regulation.....	10	6	13	14
Much less regulation	5	2	5	7
Neither more nor less regulation.....	8	4	12	12
Not sure	9	7	12	8
More regulation	69	81	58	60
Less regulation.....	15	8	18	21

Q12. When you think about the economy overall, do financial companies have too much control and influence, or is the amount about right, or are you not sure?

Too much	58	70	57	44
About right.....	25	17	14	38
Not sure	17	13	29	17

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Q13. [T*] Now here are two statements:

A. _Some people say that Wall Street and the financial industry are too powerful and engaged in reckless practices that pose a continuing threat to the economy and people’s financial well-being. **[28 WORDS]**

B. _ Other people say that government has intervened too much in changing the financial system and that more intrusive regulation would hinder innovation and slow down economic growth. **[25 WORDS]**

Please indicate which one is closer to your own view, even if neither is exactly right.

Statement A	49	64	47	35
Statement B	20	14	13	30
Both.....	20	14	26	24
Neither	4	2	6	3
Not sure	7	6	8	8

Q14. [T] Now here is a description of the Wall Street reform law that was passed after the financial crisis.

In addition to requiring federal oversight of a larger range of financial companies, this law also prohibits banks from certain risky practices, and created the Consumer Financial Protection Bureau to fight against abusive financial practices that hurt consumers. It also bans taxpayer-funded bailouts of large banks and financial companies and, instead, sets up a system where investors rather than taxpayers bear the losses of bank failures.

Please indicate whether, overall, you favor or oppose this law.

Favor - strongly	44	54	45	33
Favor - somewhat	37	31	31	44
Oppose - somewhat.....	7	6	7	9
Oppose - strongly.....	2	1	6	1
Not sure	10	8	10	12
Favor	81	85	77	78
Oppose	9	7	13	10

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Q15. [T] Now here are a pair of statements about Wall Street reform:

A. **[PRO-REFORM]** Some people say that families are struggling to make ends meet. We need to make sure we don't give more power and profits to CEOs and big corporations at the expense of the rest of us. We don't need more people to be ripped off by payday lenders, big banks, and Wall Street. We need tough regulation of the industry that caused the financial crisis and has made it harder and harder for families to get by. **[74 WORDS]**

B. **[ANTI-REFORM]** Other people say the so-called Wall Street reform law is a job killer that created a brand-new federal agency that has already cost taxpayers billions of dollars, and has done more harm than good for our economy. Excessive government regulation and bureaucracy discourage businesses from creating jobs, limit consumer choice, and are hurting small businesses that had nothing to do with the financial crisis. **[61 WORDS]**

Of the two, please indicate which statement is closer to your own view, even if neither is exactly right.

Statement A - much closer	41	53	44	28
Statement A - somewhat closer	19	22	16	18
Statement B - somewhat closer	14	9	9	20
Statement B - much closer	6	2	7	9
Neither	4	2	3	7
Both	7	5	7	8
Not sure	10	7	13	9
A- Pro-reform	60	74	60	46
B- Anti-reform	20	12	17	29

Q16. [T*] 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.

From what you know about the mission of the Consumer Financial Protection Bureau, or CFPB, would you say you favor or oppose the CFPB?

Favor - strongly	41	55	38	28
Favor - somewhat	36	30	35	43
Oppose - somewhat	8	5	4	11
Oppose - strongly	3	1	5	3
Not sure	13	9	18	15
Favor	76	85	73	70
Oppose	11	6	9	15

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Q17. [T*] Now, here are a pair of statements about the Consumer Financial Protection Bureau, or CFPB:

A. **[NEED RULES]** (Some people/other people say) We have rules to guard against unsafe meat, appliances, and automobiles. The Consumer Financial Protection Bureau should be 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 and mortgages and have Wall Street interests put our savings and homes at financial risk. **[61 WORDS]**

B. **[UNACCOUNTABLE BUREAUCRACY]** (Some people/other people say) The Consumer Financial Protection Bureau is another unaccountable, expensive, federal bureaucracy we don't need. The bureau imposes harsh regulations on small financial businesses lacking resources to manage intrusive government oversight and cuts access to credit. This costs jobs, and impedes economic growth. The CFPB is yet another example of out of control, big federal government. **[55 WORDS]**

Of the two, please indicate which statement is closer to your own views, even if neither is exactly right.

Statement A - much closer	36	49	33	22
Statement A - somewhat closer	25	27	25	23
Statement B - somewhat closer	12	8	8	19
Statement B - much closer	7	2	10	10
Neither	3	2	4	5
Both	7	5	10	9
Not sure	10	7	10	11
A- Need rules	61	76	58	46
B- Unaccountable bureaucracy.....	19	10	18	29

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Q18. Now here are some actions the leadership of the Consumer Financial Protection Bureau has taken or proposed recently. For each, please indicate if the statement is very concerning, somewhat concerning, a little concerning, or not at all concerning

[RANDOMIZE]

Sorted by “Very concerning”

18a. Ending the enforcement of rules that protect people in the military from abuse by payday lenders.....	47	55	50	38
18d. Reducing efforts to protect students from abusive student loans and student loan servicers.....	46	59	47	30
18c. Ending public access to the database of complaints filed against banks and other financial firms.....	45	55	44	36
18e. Ending efforts to curb discrimination in lending that are based on data showing that borrowers of color pay more for loans.....	43	58	44	25
18g. Removing consumer protection rules for companies if they say they want to offer innovative services online.....	39	48	36	29
18f. Curbing the collection of mortgage lending data that would help law enforcement detect racial discrimination in lending.....	36	48	42	20
18b. Stopping new protections for people who take out payday loans and car title-loans.....	34	44	35	23

a. Ending the enforcement of rules that protect people in the military from abuse by payday lenders

Very concerning.....	47	55	50	38
Somewhat concerning.....	24	21	16	28
A little concerning.....	16	14	18	19
Not at all concerning.....	7	6	10	7
No opinion/Not sure.....	6	4	7	8
Concerning.....	70	76	65	66
Not concerning.....	24	20	28	26

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b. **[T*]** Stopping new protections for people who take out payday loans and car title-loans

Very concerning	34	44	35	23
Somewhat concerning	25	25	22	26
A little concerning.....	22	20	22	26
Not at all concerning	11	7	11	14
No opinion/Not sure	8	4	11	11
Concerning.....	59	69	57	49
Not concerning.....	33	27	33	40

c. **[T]** Ending public access to the database of complaints filed against banks and other financial firms

Very concerning	45	55	44	36
Somewhat concerning	24	24	20	24
A little concerning.....	18	13	19	24
Not at all concerning	5	4	8	7
No opinion/Not sure	7	5	10	9
Concerning.....	69	79	63	60
Not concerning.....	24	17	27	30

d. **[T]** Reducing efforts to protect students from abusive student loans and student loan servicers

Very concerning	46	59	47	30
Somewhat concerning	24	22	20	28
A little concerning.....	16	11	15	20
Not at all concerning	9	5	10	13
No opinion/Not sure	5	3	8	8
Concerning.....	69	81	67	58
Not concerning.....	25	16	25	34

e. **[T*]** Ending efforts to curb discrimination in lending that are based on data showing that borrowers of color pay more for loans

Very concerning	43	58	44	25
Somewhat concerning	21	21	16	23
A little concerning.....	19	13	19	24
Not at all concerning	10	3	12	18
No opinion/Not sure	7	4	9	10
Concerning.....	64	79	60	48
Not concerning.....	29	17	31	42

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f. Curbing the collection of mortgage lending data that would help law enforcement detect racial discrimination in lending

Very concerning	36	48	42	20
Somewhat concerning	25	27	20	25
A little concerning	20	14	16	27
Not at all concerning	12	6	11	18
No opinion/Not sure	8	5	11	11
Concerning	60	75	62	45
Not concerning	31	20	26	45

g. Removing consumer protection rules for companies if they say they want to offer innovative services online

Very concerning	39	48	36	29
Somewhat concerning	26	24	28	27
A little concerning	21	18	17	25
Not at all concerning	7	5	8	9
No opinion/Not sure	8	5	11	10
Concerning	64	72	64	56
Not concerning	28	23	25	35

Q19. [T*]: The current total amount of outstanding student loan debt in the U.S. is one point five trillion dollars (\$1,500,000,000,000), owed by more than 40 million Americans. Do you agree or disagree that the amount of student loan debt represents a crisis?

Agree - strongly	54	65	49	43
Agree – not so strongly	28	25	31	31
Disagree – not so strongly	8	5	10	10
Disagree - strongly	4	1	6	8
Not sure	6	4	5	8
Agree	82	90	80	74
Disagree	12	6	15	18

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Q20. Now, here are two statements about a proposal to end student debt:

A. Some people say that cancelling debt will cost billions and that’s just money we don’t have, leading to increased taxes and cuts in other programs. People with college degrees make much more over their lifetime, allowing them to pay back their loans over time. We should focus on getting more students into college rather than cancelling debt or making public colleges and universities free to attend. **[66 WORDS]**

B. Other people say the more America puts into its people, the more it gets back. Providing free public K-12 education to all and providing soldiers with a college education after World War II helped build the middle class. We need to give everyone the option of going to college or post high school training, and essential to that is a pathway to get that education without having to go into debt. **[68 WORDS]**

Please indicate which one is closer to your own view, even if neither is exactly right.

Statement A - much closer	22	14	21	32
Statement A - somewhat closer	15	14	11	17
Statement B - somewhat closer	22	26	25	16
Statement B - much closer	19	30	16	10
Neither	6	3	6	9
Both	8	7	12	8
Not sure	7	5	8	8
Statement A	37	29	33	49
Statement B	41	56	42	26

Q21. Should taxpayer-backed student loans be available to pay tuition at all universities including for-profit colleges and universities, or should they only be used at public and private, non-profit colleges and universities?

Any school including for-profit private colleges and universities	29	31	22	30
Only public and non-profit private colleges and universities	37	45	33	29
Neither	16	6	25	24
Not sure	19	18	21	17

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Q22. Now here are some actions taken in recent years by the federal Department of Education, which provides loans to students and oversees companies who collect on those loans. For each, please indicate if the action is very concerning, somewhat concerning, a little concerning, or not at all concerning:

[RANDOMIZE]

Sorted by “Very concerning”

22c. Permitted higher penalty fees to be charged to borrowers struggling to repay their loans	48	59	50	35
22d. Made it harder for state and federal law enforcement agencies to pursue wrong-doing by student loan servicers	47	56	50	37
22e. Blocked debt relief for thousands of student borrowers who were defrauded by for-profit colleges or whose schools closed while they were enrolled.....	45	56	51	32
22i. Ended affordable loans for low-income students that didn't charge interest until the students left school	44	56	50	29
B22g. Removed penalties on for-profit colleges that left students with unaffordable debt loads relative to the incomes they were able to achieve after graduating.....	44	52	56	30
A22f. Removed penalties on for-profit colleges that left students with unaffordable debt loads.....	43	52	50	31
22a. Weakened oversight and standards for the federal office that oversees federal grants and loans to cover student tuition, fees, and other expenses	40	50	39	28
22h. Proposed eliminating a loan forgiveness program for public service workers with student debt	38	46	42	28
22b. Proposed extending federal student aid availability to very short-term training programs, often run by for-profit companies, such as 6-week coding boot camps	30	34	35	21

a) Weakened oversight and standards for the federal office that oversees federal grants and loans to cover student tuition, fees, and other expenses.

Very concerning	40	50	39	28
Somewhat concerning	26	25	25	27
A little concerning.....	18	14	17	24
Not at all concerning	6	3	4	8
No opinion/Not sure	10	7	14	12
Concerning.....	66	75	64	56
Not concerning.....	24	18	21	32

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b) Proposed extending federal student aid availability to very short-term training programs, often run by for-profit companies, such as 6-week coding boot camps.

Very concerning	30	34	35	21
Somewhat concerning	22	22	17	23
A little concerning.....	21	21	18	25
Not at all concerning	15	13	13	19
No opinion/Not sure	12	10	17	12
Concerning.....	52	56	51	45
Not concerning.....	36	34	31	43

c) Permitted higher penalty fees to be charged to borrowers struggling to repay their loans.

Very concerning	48	59	50	35
Somewhat concerning	23	21	16	28
A little concerning.....	15	10	15	20
Not at all concerning	7	5	7	9
No opinion/Not sure	7	5	12	8
Concerning.....	71	80	66	63
Not concerning.....	22	14	22	29

d) Made it harder for state and federal law enforcement agencies to pursue wrong-doing by student loan servicers.

Very concerning	47	56	50	37
Somewhat concerning	22	19	20	27
A little concerning.....	18	16	15	21
Not at all concerning	5	3	3	7
No opinion/Not sure	8	6	12	8
Concerning.....	70	75	70	64
Not concerning.....	23	19	18	28

e) Blocked debt relief for thousands of student borrowers who were defrauded by for-profit colleges or whose schools closed while they were enrolled.

Very concerning	45	56	51	32
Somewhat concerning	25	23	16	31
A little concerning.....	14	11	18	17
Not at all concerning	7	6	3	9
No opinion/Not sure	8	5	12	11
Concerning.....	70	79	67	63
Not concerning.....	21	17	20	26

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f) **[SSA]** Removed penalties on for-profit colleges that left students with unaffordable debt loads.

Very concerning	43	52	50	31
Somewhat concerning	25	26	17	27
A little concerning.....	15	9	18	20
Not at all concerning	8	5	6	12
No opinion/Not sure	9	8	9	10
Concerning.....	68	78	67	58
Not concerning.....	23	14	24	32

g) **[SSB]** Removed penalties on for-profit colleges that left students with unaffordable debt loads relative to the incomes they were able to achieve after graduating.

Very concerning	44	52	56	30
Somewhat concerning	22	25	8	25
A little concerning.....	16	13	11	23
Not at all concerning	9	4	11	13
No opinion/Not sure	8	6	13	10
Concerning.....	66	77	65	55
Not concerning.....	26	17	22	35

h) Proposed eliminating a loan forgiveness program for public service workers with student debt.

Very concerning	38	46	42	28
Somewhat concerning	24	27	17	22
A little concerning.....	18	15	19	22
Not at all concerning	12	7	11	19
No opinion/Not sure	8	5	12	9
Concerning.....	62	73	59	50
Not concerning.....	30	22	30	41

i) Ended affordable loans for low-income students that didn't charge interest until the students left school.

Very concerning	44	56	50	29
Somewhat concerning	21	21	17	25
A little concerning.....	18	13	16	25
Not at all concerning	9	6	4	12
No opinion/Not sure	8	5	13	10
Concerning.....	66	77	67	53
Not concerning.....	27	19	20	37

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Q23. [SSA] Moving on, do you have a favorable or unfavorable impression of private equity firms, such as KKR, Blackstone, and Bain Capital, which take over companies in hopes of making money from operating them for a few years, and then profiting by selling them? If you have no opinion, or have you never heard of them, just indicate so.

Very favorable	10	6	12	13
Somewhat favorable	14	10	12	20
Somewhat unfavorable	14	13	22	13
Very unfavorable	18	24	9	14
No opinion	20	20	18	20
Never heard	25	27	27	21
Favorable	24	15	24	33
Unfavorable	32	38	31	27

Q24. [SSB] Moving on, do you have a favorable or unfavorable impression of private equity firms, or do you have no opinion, or have you never heard of them?

Very favorable	7	7	3	9
Somewhat favorable	13	11	10	15
Somewhat unfavorable	19	23	21	13
Very unfavorable	7	11	13	1
No opinion	38	32	40	45
Never heard	16	15	14	17
Favorable	20	19	13	24
Unfavorable	26	34	34	14

Q25. Now here are two statements about private equity. **[ROTATE]**

(Some people/Other people say) that private equity often lets a handful of rich Wall Street investors get richer by buying companies and taking money out of them to pay themselves. That leaves companies unable to pay people fairly, or to adapt to changes in the market. This is what happened to companies like Toys R Us, Sears, and Gymboree. Companies bought by private equity go bankrupt more often than others, and workers lose their jobs as a result. **[74 WORDS]**

(Some people/Other people say) that private equity injects much-needed capital into struggling businesses. They are an important part of economic growth and have rescued companies that were on the verge of collapse and made them more valuable in the long run. Without private equity to restructure them, these companies would have no chance to save jobs, and help communities. Private equity is good for the economy. **[62 WORDS]**

After reading this information, do you have a favorable or unfavorable impression of private equity?

Very favorable	11	9	6	15
Somewhat favorable	22	16	19	31
Somewhat unfavorable	30	38	33	20
Very unfavorable	16	19	21	12
No opinion	21	19	21	21
Favorable	33	25	25	47
Unfavorable	46	57	55	32

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Q26. Wall Street investors involved in private equity use various tactics to make money off of the companies they buy. For each of these tactics, please indicate whether you have a favorable or unfavorable impression. **[RANDOMIZE]**

Sorted by “Very favorable”

26d.Relying on loopholes to avoid paying their fair share of taxes	9	7	11	11
26b.Using borrowed money to make payouts to the Wall Street investors when that debt puts at risk the future of the company and the people who work there.....	9	9	8	9
26a.Doing things that hurt the long-term viability of the companies they buy, like selling assets the business needs, in order to generate money for the Wall Street investors	8	7	12	9
26e.Charging pension funds exorbitant fees that profit Wall Street executives at the expense of retirees and working people	8	8	11	9
26f.Misleading pension funds and other investors about returns in order to raise the money to buy these companies in the first place	8	8	8	9
26c.Paying themselves outsized fees for very limited – or even nonexistent – services that they provide to the company.....	8	8	9	8

a. Doing things that hurt the long-term viability of the companies they buy, like selling assets the business needs, in order to generate money for the Wall Street investors

Very favorable	8	7	12	9
Somewhat favorable	9	9	4	11
Somewhat unfavorable	18	17	12	21
Very unfavorable	52	57	58	44
No opinion.....	13	10	13	15
Favorable	17	16	16	20
Unfavorable.....	70	74	71	65

b. Using borrowed money to make payouts to the Wall Street investors when that debt puts at risk the future of the company and the people who work there.

Very favorable	9	9	8	9
Somewhat favorable	9	9	2	11
Somewhat unfavorable	18	15	23	19
Very unfavorable	53	57	56	47
No opinion.....	11	8	11	13
Favorable	18	19	10	20
Unfavorable.....	71	73	79	67

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c. Paying themselves outsized fees for very limited – or even nonexistent – services that they provide to the company.

Very favorable	8	8	9	8
Somewhat favorable	10	11	4	10
Somewhat unfavorable	13	11	15	15
Very unfavorable	57	62	61	51
No opinion	12	8	12	16
Favorable	17	19	13	18
Unfavorable	71	73	75	66

d. Relying on loopholes to avoid paying their fair share of taxes.

Very favorable	9	7	11	11
Somewhat favorable	9	11	2	11
Somewhat unfavorable	16	12	21	19
Very unfavorable	55	63	57	46
No opinion	11	8	10	14
Favorable	18	18	13	22
Unfavorable	70	74	77	65

e. Charging pension funds exorbitant fees that profit Wall Street executives at the expense of retirees and working people.

Very favorable	8	8	11	9
Somewhat favorable	9	11	3	10
Somewhat unfavorable	13	11	13	16
Very unfavorable	58	63	62	51
No opinion	12	8	13	15
Favorable	17	19	13	18
Unfavorable	71	73	74	67

f. Misleading pension funds and other investors about returns in order to raise the money to buy these companies in the first place.

Very favorable	8	8	8	9
Somewhat favorable	7	9	0	8
Somewhat unfavorable	15	14	14	16
Very unfavorable	57	59	63	54
No opinion	12	10	15	13
Favorable	16	17	8	17
Unfavorable	72	73	77	70

	TOTAL	DEM	IND /DK	REP
N=	1000	449	129	392

Q27. Some people are proposing new laws to curb abuses like those described previously. Here are some of the proposals that have been made. For each one, please indicate whether you would support or oppose the proposal to curb these abuses.

Sorted by “Strongly support”

27a.A law that would make it harder for private equity executives to take money out of a company for their own benefit	56	64	60	47
27c.A law that would eliminate loopholes in the current laws that let private equity executives avoid paying their fair share of taxes	55	64	61	44
27e.A law that requires Wall Street private equity executives to act in the best interests of the savers whose money they are investing	54	61	59	47
27d.A law that would make private equity firms or CEOs legally liable for the firm’s obligations to workers and for legal violations when they drive a company into bankruptcy	49	57	50	40
27b.A law that would require private equity firms to pay severance to laid-off workers	47	56	49	37

a. A law that would make it harder for private equity executives to take money out of a company for their own benefit

Strongly support.....	56	64	60	47
Somewhat support	23	18	20	28
Somewhat oppose	8	7	9	10
Strongly oppose	3	3	0	4
Not sure	10	7	11	11
Support	79	83	80	75
Oppose	12	10	9	14

	TOTAL	DEM	IND /DK	REP
N=	1000	449	129	392

b. A law that would require private equity firms to pay severance to laid-off workers

Strongly support.....	47	56	49	37
Somewhat support.....	28	26	21	33
Somewhat oppose.....	9	9	11	11
Strongly oppose.....	4	1	6	6
Not sure.....	12	9	14	14
Support.....	75	82	70	70
Oppose.....	13	10	16	16

c. A law that would eliminate loopholes in the current laws that let private equity executives avoid paying their fair share of taxes

Strongly support.....	55	64	61	44
Somewhat support.....	22	18	13	30
Somewhat oppose.....	7	6	9	9
Strongly oppose.....	6	5	4	6
Not sure.....	10	7	12	11
Support.....	77	82	75	74
Oppose.....	13	11	14	15

d. A law that would make private equity firms or CEOs legally liable for the firm's obligations to workers and for legal violations when they drive a company into bankruptcy.

Strongly support.....	49	57	50	40
Somewhat support.....	28	25	23	33
Somewhat oppose.....	8	7	10	9
Strongly oppose.....	4	3	5	4
Not sure.....	11	8	11	14
Support.....	77	83	73	73
Oppose.....	12	10	15	14

e. A law that requires Wall Street private equity executives to act in the best interests of the savers whose money they are investing

Strongly support.....	54	61	59	47
Somewhat support.....	25	22	23	29
Somewhat oppose.....	7	7	7	9
Strongly oppose.....	3	2	1	3
Not sure.....	11	8	11	12
Support.....	79	83	81	76
Oppose.....	10	9	8	12

	TOTAL	DEM	IND /DK	REP
N=	1000	449	129	392

Now here are some questions about payday loans, or short term small dollar loans.

Q28. [T*] The Consumer Financial Protection Bureau wrote rules for payday lending.

Before issuing a loan, payday lenders must consider the borrower’s current expenses and income, and only issue loans to those likely to be able to repay their loans. Before this rule was issued, there was no requirement that payday lenders make any effort to verify borrowers’ abilities to repay loans.

Do you support or oppose this rule to require payday lenders to check a borrower’s ability to repay a loan?

Strongly support.....	49	51	52	47
Somewhat support.....	30	30	29	31
Somewhat oppose.....	8	9	7	8
Strongly oppose.....	4	3	3	4
Not sure.....	10	8	9	10
Support.....	79	81	80	78
Oppose.....	11	11	10	12

Q29. [T] Now here are two statements about payday lenders. Please read both and indicate which statement is closer to your own views, even if neither is exactly right.

A._ Some people say payday lenders prey on the elderly on Social Security, on working families making minimum wage, on military families, and on single parents. In this economy, it’s hard enough for families living paycheck to paycheck to make ends meet, without having to resort to 300 and 400 percent interest rate loans – that’s just too much. **[54 WORDS]**

B._ Other people say payday lenders are an important resource for those who can’t get credit any other way. If people can’t afford to pay the interest, they shouldn’t borrow the money. As long as the terms of the loan are clearly posted, people can make their own decisions and not have the government controlling what they do with their own money. **[58 WORDS]**

Statement A - much closer.....	37	42	47	32
Statement A - somewhat closer.....	19	21	13	18
Statement B - somewhat closer.....	15	15	8	19
Statement B - much closer.....	7	6	4	9
Both.....	4	2	6	5
Neither.....	10	9	13	10
Not sure.....	7	5	9	9
Statement A.....	57	63	60	49
Statement B.....	23	21	13	27

	TOTAL	DEM	IND /DK	REP
N=	1000	449	129	392

Q30. [T] Currently, mortgage lenders are always required to verify a borrower’s ability to repay before issuing the mortgage. Some people have suggested increasing flexibility and adding exceptions to this requirement, so that lenders can issue some mortgages without having to determine a borrower’s ability to repay.

Which would you favor: FLEXIBLE requirements, so some mortgages can be issued without verifying ability to repay, or TIGHTER requirements so that lenders must fully verify the ability to repay for ALL mortgages?

Flexible requirements – strongly	11	12	8	12
Flexible requirements – somewhat	24	27	22	22
Tighter requirements – somewhat	31	28	37	34
Tighter requirements – strongly	20	20	20	20
Not sure	13	13	13	12
 Flexible	 35	 39	 30	 34
Tighter	51	48	57	54

Q31. Now here are some statements about debt collection. For each, please indicate whether you find the statement concerning or not concerning.

[RANDOMIZE]

Sorted by “Very concerning”

31g. Allowing debt collectors to leave general messages for people in places that are not private, such as at the workplace	61	65	69	54
31f. Allowing debt collectors to contact people by private direct messaging on social media platforms like Twitter and Facebook	58	63	67	49
31a. Allowing debt collectors to call people as many as seven times a week for each debt they are collecting	53	57	63	45
31b. Allowing debt collectors to send text messages to people without the person’s permission	52	56	57	44
31c. Allowing debt collectors to send an unlimited number of emails to collect debts	52	57	55	44
31d. 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	51	56	62	43
31e. 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	51	54	56	45

	TOTAL	DEM	IND /DK	REP
N=	1000	449	129	392

a. Allowing debt collectors to call people as many as seven times a week for each debt they are collecting

Very concerning	53	57	63	45
Somewhat concerning	20	21	11	23
A little concerning.....	12	11	11	14
Not at all concerning	7	6	8	9
Not sure	7	5	8	8
Concerning.....	73	78	74	68
Not concerning.....	20	17	19	24

b. Allowing debt collectors to send text messages to people without the person's permission

Very concerning	52	56	57	44
Somewhat concerning	17	17	16	18
A little concerning.....	15	15	13	16
Not at all concerning	9	6	5	13
Not sure	8	6	9	9
Concerning.....	69	74	73	62
Not concerning.....	23	21	18	29

c. Allowing debt collectors to send an unlimited number of emails to collect debts

Very concerning	52	57	55	44
Somewhat concerning	18	18	21	18
A little concerning.....	15	12	13	19
Not at all concerning	8	8	2	10
Not sure	7	5	9	8
Concerning.....	70	75	76	62
Not concerning.....	23	20	15	30

d. 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

Very concerning	51	56	62	43
Somewhat concerning	20	22	8	21
A little concerning.....	13	10	13	16
Not at all concerning	5	3	4	9
Not sure	10	9	12	11
Concerning.....	71	78	70	64
Not concerning.....	19	13	17	25

	TOTAL	DEM	IND /DK	REP
N=	1000	449	129	392

e. 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

Very concerning	51	54	56	45
Somewhat concerning	18	21	12	19
A little concerning.....	16	14	16	20
Not at all concerning	7	6	6	8
Not sure	8	6	10	9
Concerning.....	69	75	68	63
Not concerning.....	23	19	22	28

f. Allowing debt collectors to contact people by private direct messaging on social media platforms like Twitter and Facebook

Very concerning	58	63	67	49
Somewhat concerning	16	17	9	18
A little concerning.....	12	11	8	15
Not at all concerning	6	3	5	9
Not sure	8	6	11	9
Concerning.....	74	80	76	66
Not concerning.....	18	14	13	24

g. Allowing debt collectors to leave general messages for people in places that are not private, such as at the workplace

Very concerning	61	65	69	54
Somewhat concerning	15	16	9	16
A little concerning.....	12	10	14	14
Not at all concerning	4	3	0	7
Not sure	7	5	8	9
Concerning.....	76	81	78	71
Not concerning.....	16	14	14	20

	TOTAL	DEM	IND /DK	REP
N=	1000	449	129	392

The remaining questions are for statistical purposes only.

- Q32.** Generally speaking, do you think of yourself as a Democrat, a Republican, an independent or something else?
Q32a. {IF DEMOCRAT:} Do you consider yourself a strong or a not-so-strong Democrat?
Q32b. {IF REPUBLICAN:} Do you consider yourself a strong or a not-so-strong Republican?
Q32c. {IF INDEPENDENT:} Would you say you lean more towards the Republicans or more towards the Democrats?

Strong Democrat.....	25	56	0	0
Not-so-strong Democrat.....	12	27	0	0
Independent - lean Democrat	7	17	0	0
Democrat	45	100	0	0
Independent	11	0	85	0
Republican	39	0	0	100
Independent - lean Republican.....	7	0	0	18
Not-so-strong Republican	12	0	0	30
Strong Republican	20	0	0	52
(Other).....	1	0	0	0
(Don't know).....	2	0	15	0
(Refused)	2	0	0	0

- Q33.** Did you vote in the November 2016 election for president, U.S. Congress, and other offices, or like many people, were you not able to vote in this election?

Yes, voted	89	90	88	91
No, did not vote.....	9	10	10	8
Not sure	1	0	0	1
Prefer not to answer.....	1	0	2	0

- Q34. [IF RESPONDENT VOTED IN NOVEMBER 2016 ELECTION Q33=1]** In the election for president, did you vote for
[RANDOMIZE1-4]

	N=	894	403	113	357
Hillary Clinton.....	46	86	32	7	
Donald Trump	43	8	34	87	
Gary Johnson.....	3	3	7	2	
Jill Stein.....	2	2	7	0	
Other	3	1	12	3	
Prefer not to answer.....	3	0	9	1	

	TOTAL	DEM	IND /DK	REP
N=	1000	449	129	392

Q35. Are you an active duty service member, a veteran of the armed forces, or are you a dependent or immediate family member of an active duty service member or veteran? **[SELECT ALL THAT APPLY]**

Yes - self active duty.....	4	3	2	6
Yes - self veteran.....	11	9	7	14
Yes - family member or dependent of active duty service member or veteran.....	11	12	7	12
All yes, combined.....	24	22	16	29
No	74	77	82	69
Not sure	1	0	1	0
Prefer not to answer.....	1	1	1	1

Q36. In which of the following ranges does your total annual household income fall, before taxes?

Q37. [IF Q36 = 10 OR 11] Could you indicate if your annual household income is below or above 50 thousand dollars?

Below 20 thousand	9	9	9	9
Between 20 and 30 thousand	9	9	13	8
Between 30 and 40 thousand	8	9	11	7
Between 40 and 50 thousand	7	8	8	5
Between 50 and 75 thousand	22	27	10	21
Between 75 and 100 thousand	16	17	17	17
Between 100 and 150 thousand	14	11	18	17
Between 150 and 200 thousand	6	4	6	8
More than 200 thousand.....	4	3	1	5
Not sure	1	0	3	1
Prefer not to answer.....	4	4	3	2
Below 50 Thousand	34	36	42	29
Above 50 Thousand.....	63	62	52	69
Not sure	0	0	1	0
Prefer not to answer.....	3	2	5	1

Q38. Do you currently have any student loan debt?

Yes.....	18	23	15	14
No	80	75	83	85
Not sure	1	0	2	1
Prefer not to answer.....	0	1	0	0

Q39. Have you been contacted by a debt collector in the past 12 months about a past due debt?

Yes.....	20	24	15	18
No	77	73	83	80
Not sure	1	2	3	1
Prefer not to answer.....	1	1	0	1