

AFR/CRL
1000 Likely voters nationwide
June 24-29, 2017

	N=	TOTAL 1000	DEM 350	IND /DK 270	REP 310
Gender					
Male.....	48		38	52	56
Female	52		62	48	44
Region					
New England	5		5	6	4
Middle Atlantic	13		13	11	13
East North Central.....	16		16	16	16
West North Central.....	7		6	5	9
South Atlantic	21		21	22	21
East South Central	6		6	8	4
West South Central.....	10		9	9	13
Mountain.....	7		5	9	8
Pacific.....	15		19	14	12

Q1. 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? **[IF NOT ON A CELL PHONE, ASK:]** Do you own a cell phone?

Yes, cell and can talk safely.....	46	52	45	39
Yes, cell and cannot talk safely.....	0	0	0	0
No, not on cell, but own one.....	47	41	47	53
No, not on cell and do not own one	7	6	8	8
Don't know /refused.....	0	0	0	0

Q2. Some people have no cell phone, and others have cell phones they rarely use. Which best describes you – you use your cell phone almost exclusively, you mostly use your cell phone, mostly use your land line, or exclusively use your land line?

Exclusively CELL	33	36	31	30
Mostly CELL	24	27	26	22
Mostly LAND	16	14	17	19
Exclusively LAND	7	8	6	7
Both equally	18	14	20	19
Don't know.....	2	1	1	3

Q3. How likely are you to vote in the general election and other offices -- 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.....	86	83	81	93
Probably	14	17	19	7
50 - 50	[TERMINATE]			
Probably not	[TERMINATE]			
Definitely not	[TERMINATE]			
(Don't know)	[TERMINATE]			

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Q4. [T] How important is it to regulate financial services and products to make sure they are fair for consumers? Is it very important, somewhat important, a little important, or not at all important?

Very important	71	81	75	58
Somewhat important	20	16	15	29
A little important	4	2	5	6
Not at all important	3	0	2	5
(don't know)	2	1	3	2
Important	91	97	90	87
Not important	7	2	7	11

Q5. [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	78	85	81	67
Don't need further regulation	11	5	8	19
(Neither)	2	1	2	4
(Don't know)	9	8	8	11

Q6. [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?

[IF MORE/LESS]– Is that much more/less or somewhat more/less?

Much more	45	56	49	30
Somewhat more	23	25	21	24
Somewhat less	11	5	8	20
Much less	7	2	6	11
(Neither more nor less)	9	7	9	11
(Don't know)	5	4	6	5
More	68	81	70	53
Less	18	8	15	31

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Q7. [T]Now I'm going to read you two statements. Please tell me which one is closer to your own view, even if neither is exactly right.

[ROTATE]

_(Some people) say that Wall Street and the financial industry are still too powerful and still engaged in reckless practices that pose a continuing threat to the economy and people's financial well-being. **[32 WORDS]**

_(Other people) say that government has intervened too much in reforming the financial system and that more intrusive regulation would hinder innovation and slow down economic growth. **[27 WORDS]**

Which statement comes closer to your own view?

Financial system still poses a threat	59	70	64	43
Government has intervened too much.....	27	16	21	43
(Both).....	7	9	8	6
(Neither)	4	3	2	4
(Don't know)	3	3	5	4

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Q8. [T] Now please listen to this 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 tell me whether, overall, you favor or oppose this law.

[IF FAVOR/OPPOSE]: Do you favor/oppose that strongly or just somewhat?

Favor - strongly	45	52	51	37
Favor - somewhat	29	28	26	30
Oppose - somewhat	8	7	4	12
Oppose - strongly	7	3	7	10
(Don't know)	11	9	11	11
Favor	74	80	77	67
Oppose	15	10	11	22

Q9. [T*] The Consumer Financial Protection Bureau, or CFPB, is the first federal agency whose focus 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 Consumer Financial Protection Bureau, or CFPB, would you say you favor or oppose the CFPB?

[IF FAVOR/OPPOSE]: Do you favor/oppose that strongly or just somewhat?

Favor -strongly	44	53	49	31
Favor - somewhat	30	27	28	35
Oppose - somewhat	9	9	4	12
Oppose - strongly	5	2	5	9
(Don't know)	12	9	13	13
Favor	73	80	77	66
Oppose	15	11	9	21

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Q10. [T*] Now I'd like to read you a pair of statements about the Consumer Financial Protection Bureau, or CFPB. Of the two, please tell me which statement is closer to your own views, even if neither is exactly right.

[ROTATE STATEMENTS]

A. **[NEED RULES]**(Some/other people say) We have rules to guard against unsafe meat, appliances, and automobiles. The CFPB is 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/other people say) The Consumer Financial Protection Bureau is another unaccountable, expensive, federal bureaucracy we don't need. The bureau imposes harsh regulation on small financial businesses lacking resources to manage intrusive government oversight and cuts access to credit. This costs jobs, and impedes economic recovery. The CFPB is yet another example of out of control, big federal government. **[58 WORDS]**

[IF STATEMENT A OR B] Is that much closer or only somewhat closer to your view?

Need rules - much closer	47	58	52	30
Need rules - somewhat closer	20	25	20	16
Unaccountable bureaucracy - somewhat closer	12	8	9	20
Unaccountable bureaucracy - much closer.....	9	3	6	16
(Neither)	4	3	5	5
(Both).....	4	1	5	6
(Don't know)	4	2	4	7
Need rules	67	83	71	46
Unaccountable bureaucracy	21	11	15	36

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Q11. Now I'd like to read you a pair of statements about lawsuits against banks and other lenders. Of the two, please tell me which statement is closer to your own views, even if neither is exactly right.

[ROTATE STATEMENTS]

A. **[HOLD LENDERS ACCOUNTABLE]** The Consumer Financial Protection Bureau, or CFPB, proposed a rule that guarantees your right to join with others in lawsuits against Big Banks and payday lenders that commit fraud and break the law. Without this rule, you would be forced to face powerful financial companies alone in secret proceedings, where a firm chosen by the bank determines your case. The rule would restore your right to stand with others to publicly expose Big Banks and hold them accountable for wrongdoing. **[80 WORDS]**

B. **[ENCOURAGE FRIVOLOUS LAWSUITS]** The proposed Consumer Financial Protection Bureau, or CFPB, rule to allow class actions against banks and other lenders will just lead to frivolous lawsuits filed by greedy trial lawyers that drive up consumer costs. The current system of arbitration by a neutral third party is fair, faster, and cheaper. If disputes go to court, customers may wait years for any money and the lawyers will take a big cut – raising bank fees and finance charges for everyone. **[77 WORDS]**

[IF STATEMENT A OR B] Is that much closer or only somewhat closer to your view?

Hold lenders accountable - much closer	46	52	47	38
Hold lenders accountable - somewhat closer	21	24	21	17
Encourage frivolous lawsuits - somewhat closer	12	8	10	19
Encourage frivolous lawsuits - much closer	7	4	5	12
(Neither)	6	4	6	7
(Both)	3	2	4	2
(Don't know)	6	6	8	6
Hold lenders accountable	66	77	68	55
Encourage frivolous lawsuits	19	12	14	30

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Now I'd like to ask you about payday loans, or short term small dollar loans.

Q12. [T] The Consumer Financial Protection Bureau is currently writing new rules for payday lending. One new requirement may be that, before issuing a loan, payday lenders would have to consider the borrower's current expenses and income, and only issue loans to those likely to be able to repay their loans. Currently there is no requirement that payday lenders make any effort to verify borrowers' ability to repay loans. Would you support or oppose this new rule that payday lenders be required to check a borrower's ability to repay a loan before lending the money, or aren't you sure?

[IF SUPPORT/OPPOSE] And do you strongly or somewhat **[SUPPORT/OPPOSE]** that new requirement?

Strongly support	52	51	53	54
Somewhat support	21	23	24	19
Somewhat oppose	6	7	6	6
Strongly oppose	6	6	4	8
Don't know/not sure.....	13	13	11	13
(Refused).....	1	1	1	1
Support.....	73	74	77	72
Oppose.....	13	13	10	14

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Q13. [T] Now I am going to read two statements about payday lenders. Please listen to both and tell me which statement is closer to your own views, even if neither is exactly right.

[ROTATE STATEMENTS]

A. _ (Some/other 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.

B. _ 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.

[IF STATEMENT A OR B] Is that much closer or only somewhat closer to your view?

[IF BOTH] – Well, which statement is closer to your own view if you could only pick one?

Payday lenders prey - much closer.....	39	38	40	41
Payday lenders prey - somewhat closer	11	16	9	9
Both - lean payday lenders prey	5	3	6	6
Both	10	8	16	8
Both - lean payday lenders are resource	4	5	4	3
Payday lenders are resource - somewhat closer	12	12	9	16
Payday lenders are resource - much closer	11	11	8	12
(Neither)	3	3	4	3
(Don't know)	4	3	4	3
Payday lenders prey	56	57	54	56
Payday lenders are resource	27	28	22	30

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Q14. [T] Now I am going to read you statements about debt collection. For each, please tell me if the statement is very concerning, somewhat concerning, a little concerning, or not at all concerning

[RANDOMIZE]

Sorted by “Very concerning”

21a. Relying on bad or incomplete information, some debt collectors target the wrong people or try to collect on debts that have already been paid	70	74	73	64
21b. Debt collectors sue a million consumers each year even when they do not have the evidence to prove their case in court	68	71	77	59
21c. Debt collectors are seeking government approval to make pre-recorded, automated calls to cell phones for collection purposes without approval of the person being called	64	66	70	59

a. [T] Relying on bad or incomplete information, some debt collectors target the wrong people or try to collect on debts that have already been paid

Very concerning	70	74	73	64
Somewhat concerning.....	20	18	20	25
A little concerning	4	4	2	5
Not at all concerning	3	2	1	3
(No opinion/Don't know)	3	2	3	4
Concerning.....	90	92	93	89
Not concerning	6	6	4	7

b. [T] Debt collectors sue a million consumers each year even when they do not have the evidence to prove their case in court

Very concerning	68	71	77	59
Somewhat concerning.....	19	17	16	26
A little concerning	4	4	2	5
Not at all concerning	4	5	2	4
(No opinion/Don't know)	4	2	3	6
Concerning.....	88	88	93	85
Not concerning	8	9	4	9

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c. Debt collectors are seeking government approval to make pre-recorded, automated calls to cell phones for collection purposes without approval of the person being called

Very concerning	64	66	70	59
Somewhat concerning.....	19	20	15	23
A little concerning	7	7	7	6
Not at all concerning	7	5	5	9
(No opinion/Don't know)	3	2	3	4
Concerning.....	83	86	85	82
Not concerning	14	12	12	14

Q15. [T] SSA: If you knew that a candidate or member of Congress had received large sums of campaign money from big banks and financial companies, would that make you more or less likely to vote for him or her, or would it not make a difference to you?

[IF MORE/LESS LIKELY, ASK] Is that much more/less likely or somewhat more/less likely?

Much more likely	9	8	13	8
Somewhat more likely	4	7	2	3
Somewhat less likely.....	19	19	24	17
Much less likely	37	42	32	34
No difference	27	20	26	35
(Don't know)	3	2	3	3
(Refuse).....	1	1	1	0
More likely	13	15	14	11
Less likely.....	56	61	56	51

Q16. [T] SSB: If you knew that a candidate or member of Congress favored protecting consumers by enforcing tough rules on Wall Street to prevent irresponsible practices and abuses, would that make you more or less likely to vote for him or her, or would it not make a difference to you?

[IF MORE/LESS LIKELY, ASK] Is that much more/less likely or somewhat more/less likely?

Much more likely	40	43	41	39
Somewhat more likely	20	22	20	17
Somewhat less likely.....	5	4	4	8
Much less likely	6	5	10	4
No difference	24	22	24	26
(Don't know)	4	3	2	5
(Refuse).....	1	1	0	1
More likely	60	65	61	56
Less likely.....	11	9	14	12

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Q17. SSA: Do you think Wall Street's influence in Washington has increased or decreased since Trump became president?

Increased.....	52	75	49	28
Decreased	11	3	9	23
(Stayed the same).....	19	9	25	25
(Don't know/Refused).....	18	14	17	25

Q18. SSB: Do you think Wall Street's influence in Washington is too high, too low, or about right?

Too high	72	78	76	62
Too low.....	2	2	3	2
About right.....	14	10	10	22
(Don't know)	12	11	11	14

The remaining questions are for statistical purposes only.

Q19. Generally speaking, do you think of yourself as a Republican, a Democrat, an Independent or something else?

[IF REPUBLICAN/DEMOCRAT:] Do you consider yourself a strong or a not-so-strong (Republican/Democrat)?

[IF INDEPENDENT:] Would you say you lean more towards the Republicans or more towards the Democrats?

Strong Democrat	23	65	0	0
Not-so-strong Democrat.....	5	14	0	0
Independent - lean Democrat	7	20	0	0
Democrat.....	35	100	0	0
Independent	26	0	96	0
Republican	31	0	0	100
Independent - lean Republican	6	0	0	21
Not-so-strong Republican	5	0	0	16
Strong Republican.....	20	0	0	63
(Other).....	3	0	0	0
(Don't know)	1	0	4	0
(Refused).....	4	0	0	0

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Q20. 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	96	97	95	97
No, did not vote	2	2	4	1
(Don't know)	0	1	0	0
(Refused).....	2	1	1	2

Q21. [IF RESPONDENT VOTED IN NOVEMBER 2016 ELECTION Q20=1] In the election for president, did you vote for

[READ AND RANDOMIZE ANSWERS]

[IF RESPONDENT DECLINES TO SAY HOW HE OR SHE VOTED, SAY]: This survey is being done for research purposes only. Your willingness to discuss your vote is really important for assuring the accuracy of our research, and we promise that we will always maintain the privacy and confidentiality of your responses.

[RANDOMIZE1-4]

	N=	957	339	256	300
Hillary Clinton	40	83	30	5	
Donald Trump	34	4	19	85	
Gary Johnson	3	1	6	1	
Jill Stein	2	3	3	0	
(Other)	3	1	8	2	
(Refused).....	18	9	35	7	

Among those answering

	N=	788	310	167	280
Hillary Clinton	49	91	45	5	
Donald Trump	41	4	29	91	
Gary Johnson	4	1	10	1	
Jill Stein	2	3	4	0	
(Other)	4	1	12	2	

Q22. What is the last year of schooling that you have completed?

1 - 11th Grade	2	4	1	1
High School Graduate	19	22	15	18
Non-College Post H.S.	2	2	1	2
Some College	29	26	35	30
College Graduate	31	28	37	29
Post-Graduate School	15	17	9	19
(Refused).....	2	1	1	0

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Q23. What is your age?

Q24. [IF AGE IS REFUSED]: I am going to read you some categories. Please stop me when we get to your category.

18-24 years	7	8	6	6
25-29 years	6	10	7	2
30-34 years	7	7	6	5
35-39 years	8	9	10	3
40-44 years	7	7	8	6
45-49 years	9	8	11	9
50-54 years	8	6	9	10
55-59 years	10	10	11	10
60-64 years	13	14	8	16
65-69 years	9	9	8	10
70-74 years	7	4	8	9
Over 74 years.....	11	9	8	15
(Refused).....	0	0	0	0

Q25. 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?

Yes - self active duty	1	0	1	1
Yes - self veteran	9	6	8	14
Yes - family member or dependent of active duty or veteran.....	14	12	11	18
Yes, combined	24	19	20	33
No	74	80	79	67
(Don't know/refused)	2	1	1	0

Q26. In which of the following ranges does your total annual household income fall, before taxes?

Q27. [IF REFUSED OR DON'T KNOW] Could you tell me if your annual household income is below or above 40 thousand dollars?

Below 20 thousand.....	6	8	5	5
Between 20 and 30 thousand	5	8	4	4
Between 30 and 40 thousand	9	9	8	10
Between 40 and 50 thousand	9	11	7	9
Between 50 and 75 thousand	13	15	11	12
Between 75 and 100 thousand	12	10	16	11
Between 100 and 150 thousand	8	6	6	11
Between 150 and 200 thousand	3	2	3	4
More than 200 thousand	2	1	2	3
(Don't Know).....	6	4	5	7
(Refused).....	29	26	33	25
Below 40 Thousand	24	29	21	23
Above 40 Thousand	56	54	55	62
(Don't Know).....	2	2	3	1
(Refused).....	18	15	21	14

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Q28. Just to make sure we have a representative sample, could you please tell me whether you are from a Hispanic, Latino, or Spanish-speaking background? [IF “NO”, ASK:] What is your race - white, black, Asian, or something else?

White	69	53	70	88
Black/African American	12	25	10	0
Spanish speaking/Latino (Puerto Rican, Mexican, etc.)	11	15	11	7
Asian	2	3	2	1
Native American	0	0	0	1
Pacific Islander	0	1	0	0
Arab American	0	0	0	0
(Other)	3	2	3	2
(Don't know / Refused)	3	1	3	1

Race on file

Caucasian	74	57	75	92
African American	14	24	13	2
Hispanic	11	17	11	6
Asian	1	1	0	1
Unknown	1	1	0	0