

AFR CRL
September 13-19, 2023
Online Survey

N=1,550 likely voters nationwide

FINAL WEIGHTED

	TOTAL	DEM	IND /DK	REP
Weighted N=	1550	693	183	644
Unweighted N=	1550	736	153	629

Q1. Which of the following best describes your gender?
Select all that apply

Man	47	39	58	52
Woman	52	59	42	47
Nonbinary	1	2	0	0
Prefer to self-describe (specify)	0	0	0	0
Prefer not to answer	0	0	0	0

Q2. In which state do you live?

New England	5	6	5	4
Middle Atlantic	13	16	11	11
East North Central	15	16	10	16
West North Central	7	5	7	9
South Atlantic	21	21	23	22
East South Central.....	6	5	7	7
West South Central.....	10	8	11	11
Mountain.....	8	8	6	9
Pacific.....	14	16	20	11
Northeast.....	18	21	15	15
Midwest.....	22	22	17	25
South.....	37	34	41	40
West.....	23	23	26	20

Q3. Are you registered to vote in [INSERT STATE]?
Select one

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]

Enter a number

Q5. [IF AGE IS REFUSED]: Please indicate what category your age falls into.

Select one

Under 30.....	16	20	15	12
30 - 39.....	16	17	16	14
40 - 49.....	15	15	22	13
50 - 64.....	27	24	22	31
65 & over.....	26	23	26	30
Under 18.....	{Terminate}			
18-24 years.....	7	9	8	6
25-29 years.....	9	11	7	6
30-34 years.....	7	9	7	5
35-39 years.....	9	8	9	9
40-44 years.....	8	7	11	7
45-49 years.....	7	8	11	5
50-54 years.....	8	7	8	8
55-59 years.....	8	7	6	9
60-64 years.....	11	10	8	15
65-69 years.....	9	8	10	10
70-74 years.....	7	6	4	9
Over 74 years.....	10	9	11	11
Refused.....	{Terminate}			

Q6. Just to make sure we have a representative sample, please choose one or more of these racial or ethnic groups that you identify with. [RANDOMIZE] [ACCEPT MULTIPLE RESPONSES]

Select all that apply

White or Caucasian.....	71	62	63	84
Black or African American.....	13	19	17	5
Latino/Latina or Hispanic.....	11	14	15	6
Asian American or Pacific Islander.....	5	6	6	4
Native American.....	2	2	2	1
Middle Eastern or North African.....	0	1	0	0
None of these/Other.....	1	1	1	1

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Q7. What is the last year of schooling that you have completed?

Select one

1 - 11th Grade	1	1	2	2
High School Graduate.....	19	18	12	23
Vocational or technical school.....	4	2	5	6
Some college but no degree	21	18	22	23
Associate degree	13	14	9	12
4-year college graduate or bachelor's degree	28	32	32	23
Graduate School or advanced degree	13	15	16	11
Prefer not to say	0	0	1	0
H.S./Less	21	18	15	25
Post H.S.	37	35	36	41
College graduate or post-grad	42	47	49	34

Q8. How likely are you to vote in the November 2024 election for President, Congress, 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?

Select one

Almost certain	88	88	72	93
Probably	12	12	28	7
50-50	[TERMINATE]			
Probably not	[TERMINATE]			
Definitely not.....	[TERMINATE]			
Not sure.....	[TERMINATE]			

Q9. [T] Now here is a description of a federal agency, the Consumer Financial Protection Bureau, or CFPB.

The CFPB, established in 2008, 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?

Select one

Favor - strongly.....	43	56	33	33
Favor - somewhat.....	38	33	39	44
Oppose - somewhat.....	5	3	8	7
Oppose - strongly	3	0	5	4
Not sure.....	11	8	15	12
Favor	82	88	73	77
Oppose.....	8	3	13	11

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Q10. [T] Now here are two statements about the Consumer Financial Protection Bureau, or CFPB. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**
 Select one

- Just as we have rules to guard against consumer products, like 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. **[64 WORDS]**

- 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. **[53 WORDS]**

Q11. [IF CHOICE] Does that statement come much closer or only somewhat closer to your view?
 Select one

Much closer: CFPB should be there to provide rules for financial products.....	36	48	24	27
Somewhat closer: CFPB should be there to provide rules for financial products.....	28	27	31	27
Somewhat closer: The CFPB is another unaccountable, expensive, federal bureaucracy we don't need.....	9	6	12	11
Much closer: The CFPB is another unaccountable, expensive, federal bureaucracy we don't need.....	10	8	6	13
Neither.....	6	4	11	8
Not sure.....	11	7	16	13
 CFPB should be there to provide rules for financial products.....	 64	 75	 55	 55
The CFPB is another unaccountable, expensive, federal bureaucracy we don't need.	19	14	19	24

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Q12. [T] Now here is some information about a rule that the Consumer Financial Protection Bureau proposed 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 proposed, 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?

Select one

Support - strongly	43	47	40	41
Support - somewhat.....	35	37	35	34
Oppose - somewhat.....	9	7	11	10
Oppose - strongly	4	3	4	5
Not sure.....	8	6	10	9
Support.....	79	83	75	75
Oppose.....	13	10	15	15

Q13. [T*] Below are some new consumer protection actions the CFPB is taking on loans and debt collection. For each, please indicate whether you support or oppose it. **[RANDOMIZE]**

Select one for each option

Sorted by “Support - strongly”

13b.Holding debt collectors accountable for illegally suing or threatening to sue consumers for debts after the deadline to sue has expired.....	61	67	58	56
13a.Prohibiting debt collectors from harassing consumers through email, text, and social media messages	60	67	58	54
13c.Protecting borrowers from abusive student loans and student loan servicers	56	67	54	45

a. **[T]** Prohibiting debt collectors from harassing consumers through email, text, and social media messages

Support - strongly	60	67	58	54
Support - somewhat	24	21	29	26
Oppose - somewhat	7	5	3	10
Oppose - strongly.....	4	3	5	4
Not sure	5	4	5	6

Support	85	88	87	80
Oppose	11	8	8	14

b. **[T]** Holding debt collectors accountable for illegally suing or threatening to sue consumers for debts after the deadline to sue has expired

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Support - strongly	61	67	58	56
Support - somewhat	24	22	22	26
Oppose - somewhat	6	5	9	7
Oppose - strongly	4	2	6	4
Not sure	5	4	6	6
Support	85	89	80	82
Oppose	10	7	14	12

c. [T*] Protecting borrowers from abusive student loans and student loan servicers

Support - strongly	56	67	54	45
Support - somewhat	27	24	26	31
Oppose - somewhat	7	4	7	10
Oppose - strongly	4	2	5	6
Not sure	6	4	7	9
Support	83	91	80	76
Oppose	10	5	12	15

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Q14. [T*] Now here are two statements about how the CFPB is funded. Please indicate which one is closer to your own view, even if neither is exactly right. **[ROTATE]**

Select one

Congress provided the CFPB secure funding when it was founded to ensure Wall Street could not block its actions by taking away its funding. Now, Wall Street and predatory lenders are trying to use their wealth and power to change that, and strip away consumer protections. [46 WORDS]	50	64	40	38
The CFPB is a bloated, do-nothing government bureaucracy and a drain on our resources that could be better spent elsewhere. It should be funded through Congress every year like other government programs, so that there is more accountability and oversight. [40 WORDS]	23	15	24	32
Neither.....	11	8	18	12
Not sure.....	16	12	18	18

Q15. Would you be more or less likely to vote for a member of Congress who supported keeping the CFPB's current funding system in place?

Select one

Much more likely.....	28	39	16	19
Somewhat more likely.....	35	36	35	33
Somewhat less likely.....	13	8	21	16
Much less likely.....	7	5	5	9
Not sure.....	18	12	22	23
More likely.....	62	75	52	52
Less likely.....	20	13	26	25

Q16. [T] Do you support or oppose the CFPB using all the tools available to it to investigate and hold financial companies accountable if they discriminate in lending?

Select one

Support – strongly.....	48	59	38	40
Support – somewhat.....	35	29	35	40
Oppose – somewhat.....	7	5	10	8
Oppose – strongly.....	3	1	5	3
Not sure.....	8	6	12	9
Support.....	83	88	73	80
Oppose.....	9	6	16	11

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Q17. Now here is some information about small business lending:

Research from the Federal Reserve Banks has consistently shown that women, Black, Latino, Asian, and rural small business owners have less access to credit for their businesses. To better understand these inequalities in access to credit, the CFPB recently created a new rule requiring banks to collect data on their small business lending.

Do you support or oppose requiring banks to report information on their small business lending in order to track inequalities in access to credit for women, Black, Latino, Asian, and rural business owners?

Select one

Support - strongly	39	53	29	27
Support - somewhat.....	34	31	40	36
Oppose - somewhat.....	10	6	12	15
Oppose - strongly	7	3	8	12
Not sure.....	9	7	12	10
 Support.....	 73	 84	 69	 63
Oppose.....	18	9	20	27

Q18. [T] Do you support or oppose the CFPB scrutinizing financial companies’ practices in all areas, for example who can open checking accounts, to eliminate illegal discrimination of all kinds?

Select one

Support - strongly	34	45	26	25
Support - somewhat.....	36	36	30	38
Oppose - somewhat.....	11	7	18	13
Oppose - strongly	6	3	6	10
Not sure.....	13	9	20	14
 Support.....	 70	 81	 56	 63
Oppose.....	17	10	24	23

Q19. [T*] Do you support or oppose the CFPB using its authority to regulate new products coming into the market, such as high-cost installment loans, Buy Now Pay Later credit (for example Klarna or Afterpay), and wage advance products (for example Dave or EarnIn)?

Select one

Support - strongly	34	46	27	25
Support - somewhat.....	34	34	35	34
Oppose - somewhat.....	11	8	13	14
Oppose - strongly	6	2	4	11
Not sure.....	14	10	21	16
 Support.....	 69	 80	 62	 59
Oppose.....	17	10	17	25

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Q20. [T*] Below are some new consumer protections that have been or may be proposed by government regulators. For each, please indicate whether you support or oppose enacting it. **[RANDOMIZE]**
 Select one for each option

Sorted by “Support - strongly”

20b.Preventing companies from using hidden or back-end fees that raise a price after a consumer has chosen the product or service based on a lower advertised price.....	66	72	62	60
20c.Closing loopholes that allow online or 'fintech' companies to ignore consumer protections with new types of financial products.....	53	61	50	47
20d.Ensuring consumers can take banks and other financial companies to court if they have a dispute, instead of being forced to use bank-appointed arbitrators..	53	60	45	49
20a.SS: Limiting the size and frequency of credit card late fees.....	51	58	49	44

a. **[T] SS:** Limiting the size and frequency of credit card late fees

Support – strongly	51	58	49	44
Support – somewhat	32	32	32	30
Oppose – somewhat	9	5	5	14
Oppose – strongly	2	2	1	3
Not sure	7	2	13	10
Support	82	91	81	74
Oppose	11	7	6	17

b. **[T*]** Preventing companies from using hidden or back-end fees that raise a price after a consumer has chosen the product or service based on a lower advertised price

Support – strongly	66	72	62	60
Support – somewhat	21	17	19	24
Oppose – somewhat	5	4	6	6
Oppose – strongly	3	2	3	4
Not sure	6	4	10	6
Support	86	90	82	84
Oppose	8	6	9	10

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c. Closing loopholes that allow online or "fintech" companies to ignore consumer protections with new types of financial products

Support – strongly	53	61	50	47
Support – somewhat	26	22	29	29
Oppose – somewhat	7	5	5	8
Oppose – strongly	4	3	5	4
Not sure	10	8	11	12
Support	80	83	79	76
Oppose	10	9	10	12

d. Ensuring consumers can take banks and other financial companies to court if they have a dispute, instead of being forced to use bank-appointed arbitrators

Support – strongly	53	60	45	49
Support – somewhat	30	27	38	32
Oppose – somewhat	6	5	5	7
Oppose – strongly	3	1	3	4
Not sure	8	6	9	9
Support	84	87	83	80
Oppose	9	7	8	11

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Q21. [T] Now here is some information about overdraft fees:

Many banks repeatedly charge overdraft fees on checking accounts and debit cards, around \$35 or more each time. A few banks have reduced or stopped charging these fees on their own.

Some people say that the CFPB should establish minimum overdraft fee protections for all consumers that all banks are required to follow. Other people say that the CFPB should not impose any consumer protections and let each bank choose its own approach.

For each of the following policies, please indicate whether you support or oppose the CFPB enacting it. **[RANDOMIZE]**

Select one for each option

Sorted by “Support - strongly”

21b.Limits on the dollar amount banks can charge in overdraft fees	62	68	58	58
21a.Limits on how frequently banks can issue new overdraft fees (e.g. repeatedly imposing fines on the same account every day).....	60	67	54	54
21c.Banning banks from reordering customer transactions to maximize non-sufficient funds and overdraft fees	55	63	52	49

a. **[T]** Limits on how frequently banks can issue new overdraft fees (e.g. repeatedly imposing fines on the same account every day)

Support – strongly	60	67	54	54
Support – somewhat	25	22	26	28
Oppose – somewhat	6	6	4	7
Oppose – strongly	4	2	7	4
Not sure	6	3	9	7
Support	85	89	80	82
Oppose	10	8	11	11

b. **[T]** Limits on the dollar amount banks can charge in overdraft fees

Support – strongly	62	68	58	58
Support – somewhat	24	22	24	26
Oppose – somewhat	5	4	6	6
Oppose – strongly	4	2	4	5
Not sure	5	4	8	6
Support	86	90	82	83
Oppose	9	6	11	11

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c. Banning banks from reordering customer transactions to maximize non-sufficient funds and overdraft fees

Support – strongly	55	63	52	49
Support – somewhat	24	23	22	27
Oppose – somewhat	6	4	7	8
Oppose – strongly	4	2	8	4
Not sure	10	8	10	12
Support	80	86	75	76
Oppose	10	6	15	12

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Q22. [T] Now here is some information about medical debt:

The CFPB recently issued several reports highlighting problems with debt collection and credit reporting of medical debts. The CFPB’s reports contributed to changes in how medical debts appear on credit reports.

Do you support or oppose the CFPB taking further action to protect consumers' credit related to medical debt?
Select one

Support - strongly	52	62	45	43
Support - somewhat.....	31	27	31	34
Oppose - somewhat.....	4	3	3	6
Oppose - strongly	3	1	5	4
Not sure.....	10	6	15	12
Support.....	83	89	77	78
Oppose.....	7	4	8	10

The remaining questions are for statistical purposes only.

Q23. Generally speaking, do you think of yourself as a Republican, a Democrat, an independent, or something else?

Select one

Q24. [IF DEMOCRAT] Do you consider yourself a strong or a not-so-strong Democrat?

Select one

Q25. [IF REPUBLICAN] Do you consider yourself a strong or a not-so-strong Republican?

Select one

Q26. [IF INDEPENDENT] Would you say you lean more towards the Republicans or more towards the Democrats?

Select one

Strong Democrat.....	25	56	0	0
Not-so-strong Democrat.....	12	27	0	0
Independent - lean Democrat.....	8	17	0	0
Democrat	45	100	0	0
Independent.....	11	0	90	0
Republican.....	42	0	0	100
Independent - lean Republican	8	0	0	20
Not-so-strong Republican	12	0	0	28
Strong Republican	22	0	0	52
Other	1	0	10	0
Not sure.....	1	0	0	0
Prefer not to answer	1	0	0	0

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Q27. Did you vote in the November 2020 election for president, U.S. Congress, and other offices, or like many people, were you not able to vote in this election?

Select one

Yes, voted.....	95	96	89	95
No, did not vote.....	5	4	8	4
Not sure.....	0	0	1	0
Prefer not to answer	0	0	1	0

Q28. [IF VOTED IN NOVEMBER 2020 ELECTION] In the election for president, did you vote for: **[ROTATE]**

Select one

Joe Biden.....	49	92	37	7
Donald Trump.....	45	5	43	90
Other	3	2	12	2
Prefer not to answer	2	1	8	1

Q29. 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.....	2	2	0	2
Yes - self veteran.....	9	7	8	12
Yes - family member or dependent of active-duty service member or veteran	13	13	9	14
No	76	78	81	72
Not sure.....	1	0	1	1
Prefer not to answer	1	0	1	1

Q30. In which of the following ranges does your total annual household income fall, before taxes?

Select one

Below 20 thousand	11	12	9	10
Between 20 and 30 thousand	11	11	13	10
Between 30 and 40 thousand	11	12	8	11
Between 40 and 50 thousand	9	8	13	9
Between 50 and 75 thousand	23	21	22	25
Between 75 and 100 thousand	14	16	12	12
Between 100 and 150 thousand	11	10	10	12
Between 150 and 200 thousand	4	5	2	4
More than 200 thousand.....	3	3	3	4
Not sure.....	1	1	2	0
Prefer not to answer	3	3	6	2

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Q31. [IF NOT SURE/PREFER NOT TO ANSWER] Could you indicate whether your annual household income is below or above 50 thousand dollars?

Select one

Below 50 thousand	43	43	45	41
Above 50 thousand	55	55	51	57
Not sure	0	0	1	0
Prefer not to answer	2	1	3	1

Q32. Do you currently have any student debt?

Select one

Yes	17	21	17	12
No	82	78	80	86
Not sure	1	1	0	1
Prefer not to answer	1	1	3	0

Q33. Have you been contacted by a debt collector in the past 12 months about a past due debt?

Select one

Yes	20	20	19	22
No	77	77	77	76
Not sure	2	2	2	2
Prefer not to answer	1	1	2	0

Q34. Have you personally been charged a credit card late fee within the past three years?

Select one

Yes	27	28	20	29
No	71	71	76	69
Not sure	2	1	4	2

Q35. What is your employment status – are you:

Select one

Employed full-time	42	44	42	39
Employed part-time	10	10	12	9
Unemployed	6	7	4	5
Retired	29	25	28	34
Homemaker or stay at home parent	5	5	5	4
Full-time student	2	3	4	1
On disability	5	5	3	6
Other	1	1	3	1
Not sure	0	0	0	0

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Q36. Do you currently work through an app-based on-demand platform that does not require specialized training or equipment besides a vehicle?

This is often called gig work or freelancing and can include rideshare drivers, delivery drivers, dog walkers, home care workers, cleaners, and those who complete other simple home tasks such as help moving, assembling furniture, etc.

Select one

Yes – as my only job.....	10	11	8	9
Yes – as a side job in addition to another form of employment	6	7	2	5
No	83	80	90	85
Prefer not to answer	1	1	0	1

That completes our opinion survey. Thank you for your time and cooperation!