

AFR/CRL  
 400 likely Democratic Primary voters (100 each in IA, NH, SC, NV)  
 July 15-29, 2019

**FINAL WEIGHTED**

	N=	IA	NV	NH	SC
<b>Q1. Are you...</b>	101	100	100	100	102
Male .....	43	44	40	40	38
Female .....	56	55	60	60	62
Other .....	1	1	0	0	0

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

Northeast .....	0	0	100	0
Midwest .....	100	0	0	0
South .....	0	0	0	100
West .....	0	100	0	0
New England .....	0	0	100	0
Middle Atlantic .....	0	0	0	0
East North Central .....	0	0	0	0
West North Central .....	100	0	0	0
South Atlantic .....	0	0	0	100
East South Central .....	0	0	0	0
West South Central .....	0	0	0	0
Mountain .....	0	100	0	0
Pacific .....	0	0	0	0

**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 .....	26	18	12	12
30-39 years .....	7	12	12	11
40-49 years .....	9	12	17	15
50-64 years .....	32	30	11	38
65 and older .....	26	28	48	24
18-24 years .....	13	4	4	9
25-29 years .....	13	15	9	3
30-34 years .....	5	3	5	7
35-39 years .....	2	9	7	5
40-44 years .....	6	3	8	11
45-49 years .....	2	9	9	4
50-54 years .....	14	6	2	14
55-59 years .....	7	13	4	17
60-64 years .....	11	11	5	7
65-69 years .....	11	16	27	11
70-74 years .....	11	9	15	9
75 and older .....	5	3	6	4
(Don't know /Refused) .....	0	0	0	0

**Q5. What is your race or ethnicity?**

White .....	87	53	95	31
Black/African American .....	4	13	0	58
Hispanic/Latino (Puerto Rican, Mexican, etc.) .....	2	15	2	5
Asian American .....	5	13	1	1
Native American .....	2	0	0	2
Pacific Islander American .....	0	0	0	0
Arab American .....	0	1	0	0
Other .....	0	5	1	3

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

1 - 11th Grade .....	2	0	0	1
High School Graduate .....	9	11	8	13
Vocational or technical school .....	3	4	6	3
Some college but no degree .....	24	27	14	15
Associate degree .....	10	13	10	17
4-year college graduate or bachelor's degree .....	36	26	36	28
Graduate School or advanced degree .....	16	19	26	23
Prefer not to answer .....	0	0	0	1

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**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

Almost certain .....	70	91	92	87
Probably .....	30	9	8	13
50-50 .....	[TERMINATE]			
Probably not .....	[TERMINATE]			
Definitely not going to vote in the primary election /Participate .....	[TERMINATE]			
Not sure .....	[TERMINATE]			

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

Too high .....	72	62	61	52
Too low .....	0	6	0	6
About right.....	17	17	21	23
Not sure .....	10	16	18	20

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

Very important.....	66	72	75	76
Somewhat important.....	22	17	18	19
A little important .....	9	4	6	4
Not at all important.....	1	1	1	0
Not sure .....	2	5	0	2
Important.....	88	89	92	94
Not important .....	10	5	7	4

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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 .....	79	82	83	81
Don't need further regulation .....	7	3	6	4
Neither .....	4	3	3	6
Not sure .....	9	12	7	9

**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 .....	46	51	31	46
Somewhat more regulation .....	32	30	55	27
Somewhat less regulation.....	6	8	0	8
Much less regulation .....	0	1	3	3
Neither more nor less regulation.....	7	5	8	8
Not sure .....	9	5	3	8
More regulation .....	78	81	86	73
Less regulation.....	6	10	4	11

**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 .....	72	68	64	70
About right.....	15	20	19	14
Not sure .....	13	12	18	16

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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 .....	63	64	61	58
Statement B .....	12	17	16	20
Both.....	19	11	13	15
Neither .....	1	5	4	1
Not sure .....	6	3	5	7

**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 .....	53	47	49	58
Favor - somewhat .....	31	40	40	24
Oppose - somewhat.....	7	6	5	6
Oppose - strongly.....	1	1	3	3
Not sure .....	7	7	3	9
Favor .....	85	87	89	82
Oppose .....	8	6	8	9

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

A. **[PRO-REFORM]** Some people 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 .....	57	54	42	51
Statement A - somewhat closer .....	18	17	34	19
Statement B - somewhat closer .....	9	8	8	10
Statement B - much closer .....	4	3	5	1
Neither .....	1	9	5	1
Both .....	7	2	3	11
Not sure .....	5	7	4	8
A- Pro-reform .....	74	71	75	70
B- Anti-reform .....	13	11	13	11

**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 .....	51	53	55	52
Favor - somewhat .....	22	36	31	31
Oppose - somewhat .....	11	4	5	4
Oppose - strongly .....	1	1	0	0
Not sure .....	15	5	9	12
Favor .....	73	90	86	83
Oppose .....	12	5	5	4

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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 .....	51	53	46	47
Statement A - somewhat closer .....	25	25	35	21
Statement B - somewhat closer .....	5	7	6	12
Statement B - much closer .....	3	4	2	4
Neither .....	1	6	0	3
Both .....	6	3	3	6
Not sure .....	10	3	7	6
A- Need rules .....	76	78	81	69
B- Unaccountable bureaucracy .....	7	11	9	16

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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”**

18e. Ending efforts to curb discrimination in lending that are based on data showing that borrowers of color pay more for loans.....	54	58	54	69
18d. Reducing efforts to protect students from abusive student loans and student loan servicers.....	54	46	62	63
18c. Ending public access to the database of complaints filed against banks and other financial firms.....	48	61	58	56
18a. Ending the enforcement of rules that protect people in the military from abuse by payday lenders.....	48	52	58	63
18f. Curbing the collection of mortgage lending data that would help law enforcement detect racial discrimination in lending.....	47	55	46	63
18b. Stopping new protections for people who take out payday loans and car title-loans.....	44	49	44	52
18g. Removing consumer protection rules for companies if they say they want to offer innovative services online.....	42	53	46	49

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

Very concerning.....	48	52	58	63
Somewhat concerning.....	26	16	19	11
A little concerning.....	15	23	14	15
Not at all concerning.....	3	5	3	3
No opinion/Not sure.....	8	3	6	8
Concerning.....	74	68	77	74
Not concerning.....	18	29	17	18



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

Very concerning .....	44	49	44	52
Somewhat concerning .....	27	24	31	22
A little concerning.....	17	12	19	16
Not at all concerning .....	5	10	3	4
No opinion/Not sure .....	7	5	3	6
Concerning.....	71	73	75	74
Not concerning.....	22	22	22	20

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

Very concerning .....	48	61	58	56
Somewhat concerning .....	25	17	24	17
A little concerning.....	12	12	6	17
Not at all concerning .....	6	3	5	3
No opinion/Not sure .....	9	6	7	7
Concerning.....	73	78	83	73
Not concerning.....	18	15	11	20

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

Very concerning .....	54	46	62	63
Somewhat concerning .....	25	29	17	11
A little concerning.....	8	13	11	11
Not at all concerning .....	7	6	8	5
No opinion/Not sure .....	6	5	2	9
Concerning.....	79	76	80	75
Not concerning.....	15	19	18	17

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 .....	54	58	54	69
Somewhat concerning .....	22	16	23	6
A little concerning.....	12	15	9	10
Not at all concerning .....	3	5	13	10
No opinion/Not sure .....	9	5	2	5
Concerning.....	77	74	76	75
Not concerning.....	15	21	22	20

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

Very concerning	47	55	46	63
Somewhat concerning	22	23	25	6
A little concerning	12	11	14	16
Not at all concerning	12	7	8	7
No opinion/Not sure	7	5	7	7
Concerning	70	78	70	69
Not concerning	23	17	22	24

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

Very concerning	42	53	46	49
Somewhat concerning	21	16	22	21
A little concerning	23	21	19	15
Not at all concerning	3	3	5	4
No opinion/Not sure	11	7	8	10
Concerning	63	70	69	70
Not concerning	26	24	24	20

***The remaining questions are for statistical purposes only.***

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

**Q19a. {IF DEMOCRAT:}** Do you consider yourself a strong or a not-so-strong Democrat?

**Q19b. {IF REPUBLICAN:}** Do you consider yourself a strong or a not-so-strong Republican?

**Q19c. {IF INDEPENDENT:}** Would you say you lean more towards the Republicans or more towards the Democrats?

Strong Democrat	47	44	37	47
Not-so-strong Democrat	22	33	11	26
Independent - lean Democrat	17	11	24	6
Democrat	86	87	72	79
Independent	8	5	16	9
Republican	5	7	11	6
Independent - lean Republican	3	3	9	2
Not-so-strong Republican	2	4	2	4
Strong Republican	0	0	0	0
(Other)	0	0	1	1
(Don't know)	2	0	0	3
(Refused)	0	0	0	3

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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 .....	84	91	94	89
No, did not vote .....	16	9	6	9
Not sure .....	0	0	0	0
Prefer not to answer.....	0	0	0	2

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

[RANDOMIZE1-4]

	N=	85	91	94	91
Hillary Clinton.....	81	78	67	80	
Donald Trump .....	7	14	18	7	
Gary Johnson.....	0	3	6	0	
Jill Stein.....	3	2	2	1	
Other .....	7	2	4	2	
Prefer not to answer.....	2	1	3	10	

**Q22.** 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.....	1	1	1	4
Yes - self veteran .....	9	10	15	10
Yes - family member or dependent of active duty service member or veteran.....	12	8	16	14
All yes, combined.....	21	19	31	25
No .....	79	81	67	73
Not sure .....	0	0	2	1
Prefer not to answer.....	0	0	0	1

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**Q23.** In which of the following ranges does your total annual household income fall, before taxes?

**Q24. [IF Q23 = 10 OR 11]** Could you indicate if your annual household income is below or above 50 thousand dollars?

Below 20 thousand .....	14	9	8	7
Between 20 and 30 thousand .....	5	13	9	16
Between 30 and 40 thousand .....	13	12	3	19
Between 40 and 50 thousand .....	4	14	8	9
Between 50 and 75 thousand .....	22	22	20	17
Between 75 and 100 thousand .....	15	14	17	8
Between 100 and 150 thousand .....	14	7	21	11
Between 150 and 200 thousand .....	5	2	6	4
More than 200 thousand .....	2	4	4	1
Not sure .....	1	0	0	3
Prefer not to answer.....	5	3	3	6
Below 50 Thousand .....	37	48	29	50
Above 50 Thousand.....	59	50	70	42
Not sure .....	0	0	0	2
Prefer not to answer.....	4	2	1	6

**Q25.** Do you currently have any student loan debt?

Yes .....	31	17	26	20
No .....	67	83	73	77
Not sure .....	1	0	0	1
Prefer not to answer.....	1	0	1	2

**Q26.** Have you been contacted by a debt collector in the past 12 months about a past due debt?

Yes .....	15	22	14	30
No .....	83	77	86	65
Not sure .....	1	0	0	2
Prefer not to answer.....	1	0	0	4