

AFRCRL – Omnibus
February 21-23, 2025
Adults Nationwide

FINAL WEIGHTED

	TOTAL	DEM	INDEP	REP
Weighted N=	1000	287	300	299
Unweighted N=	1029	302	320	303

Gender

Man.....	49	43	57	49
Woman	51	57	43	51

Region

Northeast	17	21	18	16
Midwest.....	20	21	18	24
South	39	32	40	40
West	24	26	25	20
New England	4	4	7	1
Middle Atlantic.....	13	17	11	15
East North Central	13	14	11	16
West North Central	7	7	7	8
South Atlantic.....	21	18	23	21
East South Central.....	5	6	5	5
West South Central.....	13	9	12	14
Mountain.....	8	7	8	9
Pacific.....	16	19	16	10

Q1. How important is it to regulate financial services and products to make sure they are fair for consumers?

Very important.....	59	78	63	43
Somewhat important.....	23	14	20	36
A little important	6	2	7	10
Not at all important.....	1	1	1	2
Not sure	8	6	7	8
Important.....	82	92	83	79
Not important	7	2	8	12

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Q2. Here is a description of a federal agency, the Consumer Financial Protection Bureau, or CFPB.

The CFPB, established after the 2008 financial crisis and Great Recession, is the first federal agency whose mission is protecting consumers when they use mortgages, credit cards, bank accounts, online financial services, and other financial products. Its mission includes preventing deceptive, unfair, and abusive practices by banks, credit bureaus, payday lenders, lending apps, and other finance 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?

Strongly favor.....	38	63	39	17
Somewhat favor	29	21	29	43
Somewhat oppose	6	2	5	11
Strongly oppose	3	0	3	6
Not sure	21	14	24	22
Favor	67	84	68	60
Oppose	9	2	8	17

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Q3. Now here are two statements about the Consumer Financial Protection Bureau, or CFPB.

Rotate statements

1. Just as we have rules to guard against dangers in consumer products, like appliances and automobiles, the Consumer Financial Protection Bureau should be there to provide rules for financial services and enforce them. Since its creation in 2010, the CFPB has won \$21 billion in money back for consumers by enforcing consumer protection laws.
2. The Consumer Financial Protection Bureau is another unaccountable, wasteful, federal bureaucracy we don't need. The CFPB wastes and abuses taxpayer dollars, just to create more red tape that costs jobs and hurts economic growth. The CFPB is yet another example of out-of-control, big government stifling innovation and it needs to go.

Based on what you read on the previous screen, please indicate which one is closer to your own view, even if none is exactly right.

Rotate scale

We need the CFPB to enforce consumer protection laws – much closer	33	61	31	14
We need the CFPB to enforce consumer protection laws – somewhat closer.....	22	20	26	22
The CFPB is wasteful spending and needs to go – somewhat closer	8	1	7	18
The CFPB is wasteful spending and needs to go – much closer.....	5	1	7	10
Neither	7	5	7	6
Not sure	22	13	21	28
We need the CFPB to enforce consumer protection laws	55	80	57	36
The CFPB is wasteful spending and needs to go.....	13	1	14	28

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Now we will show you some different consumer protection rules that were developed and approved by the CFPB. These rules have all been finalized and are ready to go into effect, but some politicians are trying to block them.

Q4. Here is some information about medical debt.

Research has found that medical debt is often reported inaccurately, reflecting mistakes made by billing departments and insurance companies, and that having medical debt does not reliably reflect whether someone pays other bills on time. Medical debt on a credit report can hurt people's ability to get a loan or even rent an apartment or get a job.

To stop consumers from being unfairly harmed by medical debt, the CFPB recently issued a new rule to prohibit medical debts from appearing on credit reports. This rule has been approved and finalized, but some politicians are trying to block it.

Do you support or oppose keeping the CFPB rule to stop medical debts from being included on credit reports?

Strongly support.....	44	64	41	31
Somewhat support	22	18	27	26
Somewhat oppose	9	3	9	15
Strongly oppose	4	2	5	6
Not sure	19	13	18	20
Support	66	82	67	57
Oppose	13	5	14	21

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Q5. Here is some information about small business lending.

Research from the Federal Reserve Banks has consistently shown that small business owners have less access to credit for their businesses than larger businesses, especially rural, women, Black, Latino, and Asian small business owners.

To better understand these inequalities in access to credit, the CFPB recently issued a new rule requiring banks to collect data on their small business lending. This rule has been approved and finalized, but some politicians are trying to block it.

Do you support or oppose keeping the CFPB rule requiring banks to collect and report information on their small business lending to better understand who has and who does not have access to credit?

Strongly support.....	26	50	22	11
Somewhat support	27	28	29	28
Somewhat oppose	10	3	10	18
Strongly oppose	8	2	9	15
Not sure	26	16	28	28
Support	53	78	52	39
Oppose	18	5	19	32

Q6. Here is some information about overdraft fees.

Banks typically charge overdraft fees of around \$35, even though the cost of overdrafts to the bank is usually around \$5.

The CFPB recently issued a new rule that will limit the dollar amount large banks can charge in overdraft fees to \$5 or the amount the overdraft costs them with no additional profit. This rule has been approved and finalized, but some politicians are trying to block it.

Do you support or oppose keeping the CFPB rule limiting what banks can charge in overdraft fees?

Strongly support.....	49	71	48	34
Somewhat support	21	13	22	30
Somewhat oppose	7	4	8	10
Strongly oppose	6	2	7	9
Not sure	15	11	14	16
Support	70	83	70	64
Oppose	13	6	15	19

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Employment Status

Working full-time	48	53	48	43
Working part-time.....	15	11	19	15
Not working.....	37	36	32	42
Working.....	63	64	68	58
Not working.....	37	36	32	42

Education

No high school diploma or GED	9	9	9	7
High School Graduate (high school diploma or the equivalent GED).....	29	23	27	30
Some college or Associate degree.....	26	26	25	31
Bachelor's degree	22	27	23	20
Master's degree or above.....	13	15	16	12
Non-college.....	64	59	61	68
College grad	36	41	39	32

Race

White	61	49	60	78
Black or African American.....	12	21	11	3
Hispanic.....	18	22	15	12
Other.....	8	7	12	5
2+ races.....	2	1	2	2

Household Size

1	15	15	14	12
2	37	38	36	42
3	20	20	21	16
4	15	17	14	14
5	8	6	10	8
6 or more	5	3	5	7

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Household Income

Under \$10,000	4	3	3	2
\$10,000 to \$24,999	6	5	6	5
\$25,000 to \$49,999	14	13	12	15
\$50,000 to \$74,999	15	13	15	15
\$75,000 to \$99,999	13	13	11	13
\$100,000 to \$149,999	19	19	22	22
\$150,000 or more.....	29	34	31	28

Marital Status

Married	53	47	51	64
Widowed	4	5	5	4
Divorced.....	9	9	8	9
Separated	1	1	1	1
Never married	33	38	35	21

Own vs Rent

Owned or being bought by you or someone...69	66	70	81
Rented for cash.....29	33	28	17
Occupied without payment of cash rent2	1	2	1

Children in Household

Yes	28	25	26	32
No	72	75	74	68

Party ID

Democrat	29	100	0	0
Independent.....	30	0	100	0
Republican.....	30	0	0	100
Something else	10	0	0	0
Refused	1	0	0	0

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Age

18-24 years.....	13	10	16	10
25-29 years.....	7	8	6	5
30-34 years.....	10	9	10	8
35-39 years.....	8	9	8	6
40-44 years.....	8	7	8	9
45-49 years.....	8	9	9	4
50-54 years.....	7	7	6	6
55-59 years.....	9	8	8	13
60-64 years.....	8	8	7	10
65-69 years.....	8	6	6	12
70-74 years.....	6	6	5	8
Over 74 years	10	11	10	11
Under 30.....	20	18	22	14
30 - 39	18	18	18	14
40 - 49	16	16	17	13
50 - 64	23	24	21	29
65 & over	23	24	22	30