Q.2 First of all, are you currently registered to vote in (state)?

 **Total Af-Am Hispanic Ohio**

Yes 100 100 100 100

No - - - -

(Don't know/refused) - - - -

(ref:SCREEN1)

Now, I'd like to rate your feelings toward some people or groups with one hundred meaning a VERY WARM, FAVORABLE feeling; zero meaning a VERY COLD, UNFAVORABLE feeling; and fifty meaning not particularly warm or cold. You can use any number from zero to one hundred, the higher the number the more favorable your feelings are toward that person or group. If you have no opinion or have never heard of that person or group, please say so.

 **Mean Fav Unfav ID**

4 Barack Obama 52 48 39 98

**Af-Am** 83 83 10 98

**Hispanic** 62 60 26 98

**Ohio** 43 37 49 98

5 Donald Trump 33 27 60 98

**Af-Am** 13 6 82 96

**Hispanic** 21 16 73 97

**Ohio** 38 33 52 98

6 Hillary Clinton 41 36 51 98

**Af-Am** 70 66 16 98

**Hispanic** 48 43 42 96

**Ohio** 37 30 58 98

 **Mean Fav Unfav ID**

7 Elizabeth Warren 45 23 26 59

**Af-Am** 57 26 15 48

**Hispanic** 42 15 21 47

**Ohio** 41 16 27 57

8 Payday lenders 19 3 51 63

**Af-Am** 18 6 56 72

**Hispanic** 22 5 48 64

**Ohio** 19 1 58 75

9 Wall Street Banks 36 15 44 83

**Af-Am** 38 15 38 80

**Hispanic** 35 11 45 79

**Ohio** 36 12 40 80

10 The Consumer Financial Protection Bureau 52 25 17 63

**Af-Am** 56 36 16 72

**Hispanic** 52 26 17 68

**Ohio** 51 23 19 68

11 Used car salesmen 37 16 46 89

**Af-Am** 37 17 45 89

**Hispanic** 37 12 41 81

**Ohio** 39 16 46 92

(ref:THERMFAV)

Q.12 How much do you know about what payday lending is - a lot, some, a little or nothing at all?

 **Total Af-Am Hispanic Ohio**

A lot 25 30 20 30

Some 21 18 16 22

A little 22 24 27 24

Nothing 32 28 35 22

(Don't know/refused) 1 0 2 2

**Total Aware 67 72 64 76**

(ref:PLAWARE)

Q.13 How much do you know about what car title lending is - a lot, some, a little or nothing at all?

 **Total Af-Am Hispanic Ohio**

A lot 19 26 17 19

Some 20 18 22 24

A little 23 23 22 24

Nothing 37 32 38 31

(Don't know/refused) 1 1 - 2

**Total Aware 62 68 62 67**

(ref:CTLAWARE)

Q.14 Generally speaking, do you think there should be additional government regulation of payday and car title lenders, or not?

 **Total Af-Am Hispanic Ohio**

Yes 50 61 51 54

Not 32 27 30 33

(Don't know/refused) 18 12 20 13

**Yes - Not 18 34 21 20**

(ref:REGS)

Q.15 A payday loan is a loan that has payment due when the person taking out the loan receives his or her next paycheck and the payday lender takes payment directly from the borrower's checking account. A typical two-week loan has a fee of between ten and thirty dollars. The annual interest rate on a payday loan is typically between three hundred and four hundred percent.

Now that you have heard more information about how payday lending works, do you think there should be additional government regulation of the payday lending industry, or not?

 **Total Af-Am Hispanic Ohio**

Yes 71 77 72 69

Not 25 18 24 28

(Don't know/refused) 5 4 3 4

**Yes - Not 46 59 48 41**

(ref:REGS2)

Q.16 Car title loans are similar to payday loans, except instead of using the borrower's next paycheck, the borrower must give the lender the title to their car until the loan is re-payed. Interest rates on car title loans are similar to interest rates on payday loans.

Now that you have heard more information about how car title lending works, do you think there should be additional government regulation of the car title lending industry, or not?

 **Total Af-Am Hispanic Ohio**

Yes 66 71 64 65

Not 30 25 33 32

(Don't know/refused) 4 4 3 3

**Yes - Not 37 46 32 34**

(ref:CTREGS2)

Q.17 (If Yes in Q.15) How important is passing additional regulation of the payday lending industry to you - very important, somewhat important, not very important, or not important at all?

 **Total Af-Am Hispanic Ohio**

Very important 35 45 41 31

Somewhat important 35 24 32 43

Not very important 18 11 14 13

Not important at all 12 20 12 11

(Don't know/refused) 1 0 0 1

**Total Important 69 69 74 74**

**Total Not important 30 31 26 25**

(ref:IMPORTANT)

**[400 Respondents in Split A]**

Q.18 (SPLIT A) Would you be more likely to vote for a candidate for Congress who favors additional regulation of the payday lending industry, or a candidate for Congress who opposes additional regulation of the payday lending industry?

 **Total Af-Am Hispanic Ohio**

Candidate who favors additional regulation 57 65 55 64

Candidate who opposes additional regulation 21 16 24 17

(Wouldn't make a difference) 11 10 10 10

(Don't know/refused) 11 10 11 9

**Favors regulation - Opposes regulation 36 49 31 48**

(ref:REGS3)

**[400 Respondents in Split B]**

Q.19 (SPLIT B) Would you be more likely to vote for a candidate for Congress who favors additional regulation of the payday lending industry and refuses to take campaign contributions from payday lenders, or candidate for Congress who opposes additional regulation of the payday lending industry and takes campaign contributions from payday lenders?

 **Total Af-Am Hispanic Ohio**

Candidate who favors additional regulation 60 62 58 54

Candidate who opposes additional regulation 16 21 19 23

(Wouldn't make a difference) 8 5 7 15

(Don't know/refused) 16 13 15 8

**Favors regulation - Opposes regulation 44 40 39 30**

(ref:REGS4)

**[400 Respondents in Splits A and B]**

Now I'm going to read you some words or phrases that could be used to describe payday lending. For each one, please tell me whether you think it describes payday lending very well, well, not too well, or not well at all. If you don't know or have no opinion, please say so and we will move on to the next one.

 **Not Not Total Well**

 **Very Too Well DK/ Total Not -**

 **Well Well Well At all Ref Well Well Not**

20 Fair 4 12 20 51 12 **17 71 -54**

**Af-Am** 7 14 21 49 9 **21 70 -49**

**Hispanic** 4 18 21 43 13 **22 65 -43**

**Ohio** 5 14 18 53 9 **19 72 -53**

21 (SPLIT A) Sensible 4 8 22 53 13 **12 75 -62**

**Af-Am** 6 12 14 58 10 **18 72 -53**

**Hispanic** 6 12 27 40 16 **18 67 -49**

**Ohio** 2 4 26 57 10 **6 84 -78**

22 (SPLIT B) Useful 6 17 25 39 13 **23 64 -41**

**Af-Am** 7 23 24 37 8 **30 61 -31**

**Hispanic** 10 17 28 33 12 **26 61 -35**

**Ohio** 8 18 27 40 7 **27 66 -40**

23 (SPLIT A) A scam 29 19 15 21 15 **49 36 12**

**Af-Am** 29 19 12 31 9 **48 43 5**

**Hispanic** 22 25 16 20 17 **47 36 11**

**Ohio** 34 29 13 12 12 **63 25 38**

24 (SPLIT B) Usury 22 14 12 24 28 **36 36 1**

**Af-Am** 19 22 15 28 16 **41 43 -2**

**Hispanic** 15 14 10 32 28 **30 42 -12**

**Ohio** 16 12 11 27 34 **28 38 -9**

25 (SPLIT A) Loan sharking 43 19 9 17 12 **62 26 36**

**Af-Am** 37 20 6 26 12 **57 31 25**

**Hispanic** 30 25 13 15 17 **55 28 28**

**Ohio** 48 25 7 11 9 **73 18 55**

26 (SPLIT B) A trap 38 18 8 19 17 **56 27 29**

**Af-Am** 31 17 13 29 10 **48 42 6**

**Hispanic** 29 24 12 21 14 **52 33 19**

**Ohio** 38 16 13 26 8 **53 39 14**(ref:TRAITS)

Q.27 As you may know, the Consumer Financial Protection Bureau is an independent agency of the United States government responsible for consumer protection in the financial industry. Now I am going to read you a proposed new rule to regulate the payday lending industry that is being considered by the Consumer Financial Protection Bureau. After you hear it, please tell me whether you favor or oppose this rule.

The new rule requires payday lenders to verify, in advance of making a loan, that people applying for a loan have the ability to repay the full amount of the loan. The rule also limits how often lenders can make repeated loans to the same borrower in succession.

Do you favor or oppose this rule?

 **Total Af-Am Hispanic Ohio**

Strongly favor 37 37 33 34

Somewhat favor 36 33 34 37

Somewhat oppose 12 12 16 12

Strongly oppose 10 15 13 12

(Don't know/refused) 5 3 4 5

**Total Favor 73 69 67 71**

**Total Oppose 22 27 29 24**

**Favor - Oppose 51 42 38 47**

(ref:RULE)

Now I'm going to read you some statements from people who SUPPORT the Consumer Financial Protection Bureau's proposed new rule to regulate payday lenders. For each statement, please tell me whether it is a very convincing, somewhat convincing, a little convincing, or not at all convincing reason to SUPPORT the proposed new rule.

 **A Not Very/ Little/**

 **Very Smwt Little At all DK/ Smwt Not**

 **Conv Conv Conv Conv Ref Conv Conv**

28 Payday loans are debt traps intended to put borrowers in a cycle of debt. Lenders know that most families can't afford to pay back the full amount all at once, so they encourage borrowers to take a new loan to repay the old one. Borrowers end up spending years paying interest on one loan after another. This is how payday lenders make money - by creating debt traps. 60 18 6 14 2 **78 20**

**Af-Am** 62 12 5 19 2 **74 24**

**Hispanic** 56 19 9 15 1 **75 25**

**Ohio** 61 16 5 15 3 **77 20**

29 Payday lenders are legal loan sharks. They target low-wage workers, using bait-and-switch appeals that promise a one-time quick fix that instead traps workers in a cycle of debt. We need tougher regulations on these loan sharks to protect consumers. 58 20 6 14 1 **78 21**

**Af-Am** 55 20 6 18 2 **75 24**

**Hispanic** 52 20 12 15 1 **72 27**

**Ohio** 58 13 5 20 4 **70 26**

30 The average payday loan carries an annual interest rate of nearly four hundred percent. When a bank gets a loan from the government, it's less than one percent. Even credit card companies charge less than thirty percent interest. But payday lenders charge four hundred percent. 61 16 5 16 2 **77 21**

**Af-Am** 61 12 6 20 2 **73 25**

**Hispanic** 56 16 10 16 1 **72 27**

**Ohio** 60 14 4 19 3 **74 23**

 **A Not Very/ Little/**

 **Very Smwt Little At all DK/ Smwt Not**

 **Conv Conv Conv Conv Ref Conv Conv**

31 At a time when payday lending CEOs make tens of millions of dollars a year, live in mansions and fly on private jets, it's wrong to take advantage of people earning less than twenty thousand dollars a year by charging them four hundred percent interest. It's time to hold payday lenders accountable. 57 17 7 18 1 **74 25**

**Af-Am** 65 14 6 14 0 **79 20**

**Hispanic** 54 18 11 16 1 **72 26**

**Ohio** 54 15 6 22 3 **69 28**

32 The business model of payday lenders is premised on exploiting people. Payday lenders deliberately target African American and Latino communities, and they set up shop in lower income neighborhoods. Payday lenders make almost all of their money from those who are already struggling to get by. 56 19 6 17 2 **75 23**

**Af-Am** 63 12 7 17 2 **74 24**

**Hispanic** 55 15 11 17 2 **70 28**

**Ohio** 54 16 7 19 3 **70 27**

(ref:PROMSGPDL)

**[400 Respondents in Splits C and D]**

Now I'm going to read you some statements from those who OPPOSE the Consumer Financial Protection Bureau's proposed new rule to regulate payday lenders. For each statement, please tell me whether it is a very convincing, somewhat convincing, a little convincing, or not at all convincing reason to OPPOSE the proposed new rule.

 **A Not Very/ Little/**

 **Very Smwt Little At all DK/ Smwt Not**

 **Conv Conv Conv Conv Ref Conv Conv**

33 For many Americans, payday loans provide the only real option if they need access to quick credit to deal with an emergency. Without these loans, families will miss rent payments, go hungry, or worse. 21 27 15 35 2 **48 50**

**Af-Am** 24 24 16 34 3 **47 50**

**Hispanic** 27 25 20 27 2 **52 47**

**Ohio** 23 27 17 29 3 **50 46**

34 (SPLIT C) Consumers should have the freedom to make informed financial decisions by being able to choose among multiple options for loans in a competitive marketplace. This drives down prices for consumers. 27 30 11 31 2 **56 41**

**Af-Am** 33 21 10 35 2 **53 45**

**Hispanic** 27 29 16 25 3 **56 41**

**Ohio** 24 37 9 28 2 **61 37**

35 (SPLIT D) Regulating payday lenders is a decision best made in each state so that local experts and leaders can choose the right rules for each state. A federal, one-size-fits-all approach won't work. 24 26 14 34 2 **50 49**

**Af-Am** 15 28 16 40 1 **43 55**

**Hispanic** 19 31 23 24 3 **50 46**

**Ohio** 18 26 13 40 3 **44 53**

36 (SPLIT C) The new rules put an unnecessary burden on borrowers. The rules would require a borrower of a five hundred dollar short-term loan to fill out the same amount of paperwork now needed for much larger loans such as a car loan or a mortgage. 14 24 16 42 4 **38 58**

**Af-Am** 22 23 8 46 1 **45 54**

**Hispanic** 14 24 18 41 2 **39 59**

**Ohio** 10 27 14 45 4 **37 59**

 **A Not Very/ Little/**

 **Very Smwt Little At all DK/ Smwt Not**

 **Conv Conv Conv Conv Ref Conv Conv**

37 (SPLIT D) The new rules would wipe out between sixty and eighty percent of the payday loan industry, forcing many Americans to use unregulated lenders. Instead of targeting payday lenders, the government should focus on illegal operators and scam artists posing as legitimate lenders. 23 27 15 35 1 **50 50**

**Af-Am** 30 21 12 36 1 **51 48**

**Hispanic** 25 32 12 29 3 **57 41**

**Ohio** 20 24 23 30 3 **43 53**

(ref:CONMSG)

**[400 Respondents in Splits A and B]**

Now, I'm going to read you a few facts about payday lending. For each one, please tell me whether it makes you more likely or less likely to support additional regulation of the payday lending industry.

 **Much Smwt Smwt Much Total Total More**

 **More More Less Less DK/ More Less - Lkly Lkly Lkly Lkly Nthr Ref Lkly Lkly Less**

38 Seventy-five percent of payday loan fees come from borrowers with more than ten loans a year. 41 25 15 12 2 5 66 27 39

**Af-Am** 47 20 17 12 1 4 66 29 37

**Hispanic** 43 23 18 12 2 2 66 30 37

**Ohio** 39 17 24 12 3 5 56 36 20

39 (SPLIT A) There are more payday lending stores than Starbucks and McDonalds combined. 47 18 14 12 5 5 64 26 38

**Af-Am** 57 13 9 14 1 5 71 23 47

**Hispanic** 46 19 20 9 2 5 64 29 35

**Ohio** 48 20 13 5 6 7 68 18 50

40 (SPLIT B) The typical interest on a payday loan is close to four hundred percent annually. That compares to a standard credit card interest rate of no higher than thirty percent. 49 24 16 8 1 3 72 24 48

**Af-Am** 42 19 24 13 - 2 61 37 24

**Hispanic** 46 16 28 8 0 2 62 35 27

**Ohio** 45 18 12 20 2 4 62 31 31

41 (SPLIT A) Eighty percent of payday loan borrowers report that without payday loans they would have to cut back on necessities like food and clothing. 26 25 24 16 2 7 51 40 11

**Af-Am** 34 19 20 19 2 5 53 39 14

**Hispanic** 33 26 23 14 1 3 59 37 22

**Ohio** 31 27 26 7 3 6 59 33 26

 **Much Smwt Smwt Much Total Total More**

 **More More Less Less DK/ More Less - Lkly Lkly Lkly Lkly Nthr Ref Lkly Lkly Less**

42 (SPLIT B) The Payday loan industry employs more than fifty thousand people and pays two-point-six billion dollars in federal, state and local tax revenue. 26 21 29 14 6 5 48 42 5

**Af-Am** 36 19 27 11 5 2 55 38 17

**Hispanic** 38 23 25 10 2 2 61 35 26

**Ohio** 27 12 30 19 6 5 39 49 -9

(ref:FACTS)

Q.43 Now that you have heard more information, do you favor or oppose the proposed new rule that requires payday lenders to verify, in advance of making a loan, that people applying for a loan have the ability to repay the full amount of the loan? The rule also limits how often lenders can make repeated loans to the same borrower in succession.

 **Total Af-Am Hispanic Ohio**

Strongly favor 50 53 47 48

Somewhat favor 23 16 21 23

Somewhat oppose 11 13 15 11

Strongly oppose 12 16 14 13

(Don't know/refused) 4 2 3 5

**Total Favor 73 69 68 70**

**Total Oppose 23 29 29 24**

**Favor - Oppose 49 41 39 46**

(ref:RULE2)

Finally, I would like to ask you a few questions for statistical purposes.

Q.44 In what year were you born?

 **Total Af-Am Hispanic Ohio**

18 - 24 9 6 12 13

25 - 29 10 12 13 11

30 - 34 7 6 8 5

35 - 39 10 11 16 6

40 - 44 7 7 6 9

45 - 49 9 11 8 13

50 - 54 7 7 7 5

55 - 59 10 10 7 10

60 - 64 10 9 9 8

Over 64 20 21 15 19

(No answer) 1 0 - 2

(ref:AGE)

Q.45 What is the last year of schooling that you have completed?

 **Total Af-Am Hispanic Ohio**

1 - 11th grade 3 6 6 3

High School graduate 21 29 21 22

Non-college post H.S. 2 4 4 2

Some college 28 23 39 36

College graduate 28 22 19 26

Post-graduate school 16 11 9 9

(Don't know/refused) 2 4 2 1

(ref:EDUC)

Q.46 Generally speaking, do you think of yourself as a Democrat, a Republican or what?

 **Total Af-Am Hispanic Ohio**

Strong Democrat 25 59 25 23

Weak Democrat 11 11 22 11

Independent-lean Democrat 8 6 9 9

Independent 13 13 11 13

Independent-lean Republican 11 2 8 11

Weak Republican 12 4 12 12

Strong Republican 17 1 8 19

(Don't know/Refused) 3 3 5 3

(ref:PTYID1)

Q.49 Which of the following do you feel best describes your political perspective?

 **Total Af-Am Hispanic Ohio**

Conservative 32 20 31 32

Liberal 17 22 24 16

Libertarian 7 4 6 11

Moderate 26 30 20 25

Progressive 11 12 10 8

(Other) 1 0 1 1

(Don't know/refused) 6 12 7 6

(ref:SELFIDEO)

Q.50 What racial or ethnic group best describes you?

 **Total Af-Am Hispanic Ohio**

White or Caucasian 71 - - 87

African-American or Black 12 100 - 4

Hispanic or Latino 10 - 100 0

Native American 1 - - 0

Asian 3 - - 2

(Other) 2 - - 4

(Don't know/refused) 1 - - 2

(ref:RACETHN)

Q.3 Record respondent's gender

 **Total Af-Am Hispanic Ohio**

Male 47 43 48 49

Female 53 57 52 51

(ref:GENDER)

Q.52 Have you, yourself, ever received a payday loan? (IF NO) Do you know of any friends or family members who have received a payday loan?

 **Total Af-Am Hispanic Ohio**

Yes, self 11 17 15 12

Yes, family member or friend 24 30 28 28

No 62 47 52 57

(Don't know/refused) 3 6 6 3

**Total Yes 35 47 42 40**

(ref:LOAN)