

National Tracking Poll #210264 February 12-15, 2021

Crosstabulation Results

Methodology:

This poll was conducted between February 12-February 15, 2021 among a national sample of 4400 Adults. The interviews were conducted online and the data were weighted to approximate a target sample of Adults based on age, gender, educational attainment, race, and region. Results from the full survey have a margin of error of plus or minus 1 percentage points.

Table Index

1	Table MCF11_1: During the past 12 months, did you or any member of your household do any of the following? Apply for a credit card or respond to a pre-approved credit card offer	7
2	Table MCFI1_2: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the credit limit of a credit card	11
3	Table MCFI1_3: During the past 12 months, did you or any member of your household do any of the following? Apply for a mortgage or home-based loan	15
4	Table MCFI1_4: During the past 12 months, did you or any member of your household do any of the following? Request to refinance a mortgage	19
5	Table MCFI1_5: During the past 12 months, did you or any member of your household do any of the following? Apply for a student loan	23
6	Table MCFI1_6: During the past 12 months, did you or any member of your household do any of the following? Apply for an automobile loan	27
7	Table MCFI1_7: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the limit of an existing loan (other than a credit card)	31
8	Table MCFI1_8: During the past 12 months, did you or any member of your household do any of the following? Apply for other consumer credit	35
9	Table MCFI2: As you may know, it's possible to get a consumer loan from a financial technology ('fintech') company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. Would you consider getting a loan through a fintech company?	39
10	Table MCFI5_1: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct. Borrowing \$100	43
11	Table MCFI5_2: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct. Borrowing \$1,000	48
12	Table MCFI5_3: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct. Borrowing \$10,000	53
13	Table MCFI5_4: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct. Borrowing \$100,000	58
14	Table MCFI6: Which of the following is closest to your opinion, even if neither is exactly right?	63
15	Table MCFI7_1: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a more fair, less discriminatory method than more traditional measures such as credit scores	67

16	Table MCFI7_2: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a less safe way to determine a borrower's credit worthiness than traditional methods such as a credit score	71
17	Table MCFI7_3: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness can still be discriminatory	75
18	Table MCFI8_1: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Oil and gas companies	79
19	Table MCFI8_2: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Automotive companies	83
20	Table MCFI8_3: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Insurance companies	87
21	Table MCFI8_4: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Tech companies.	91
22	Table MCFI8_5: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Regional / community banks	95
23	Table MCFI8_6: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Large banks	99
24	Table MCFI8_7: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? For-profit colleges and universities	103
25	Table MCFI8_8: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Wall Street	107
26	Table MCFI8_9: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Hedge funds	111

27	Table MCFI8_10: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Financial technology companies	115
28	Table MCFI9: Have you ever taken out a consumer loan from a fintech company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations?	119
29	Table MCFI10_1NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply: To buy a non-necessity (clothing, workout equipment, home decor, furniture, etc.)	123
30	Table MCFI10_2NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply: To pay for an experience (such as a vacation)	126
31	Table MCFI10_3NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply: To pay for essential items (housing expenses, food, etc.)	129
32	Table MCFI10_4NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply: To finance a house (taking out a mortgage)	132
33	Table MCFI10_5NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply: Other	135
34	Table MCFI11_1: And how has your credit score been impacted since taking out a consumer loan through a fintech company? One month after taking out a loan	138
35	Table MCFI11_2: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Three months after taking out a loan	141
36	Table MCFI11_3: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Six months after taking out a loan	144
37	Table MCFI11_4: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Nine months after taking out a loan	147
38	Table MCFI11_5: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Twelve months after taking out a loan	150

39	Table MCFI13_1: How comfortable would you feel using financial services from the following places? A fintech company that is an online-only bank	153
40	Table MCFI13_2: How comfortable would you feel using financial services from the following places? A fintech company that is not a bank (like an online mortgage company or an online brokerage)	157
41	Table MCFI13_3: How comfortable would you feel using financial services from the following places? A traditional small or midsize bank	161
42	Table MCFI13_4: How comfortable would you feel using financial services from the following places? A Wall Street bank	165
43	Table MCFI13_5: How comfortable would you feel using financial services from the following places? A lender that is not a bank, such as a brick-and-mortar credit union or brokerage	169
44	Table MCFI13_6: How comfortable would you feel using financial services from the following places? An online payday lender	173
45	Table MCFI13_7: How comfortable would you feel using financial services from the following places? A brick-and-mortar payday lender	177
46	Table MCFI14_1: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Transferring money to another person via your smartphone	181
47	Table MCFI14_2: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Purchasing products via your smartphone	185
48	Table MCFI14_3: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Paying for services via your smartphone	189
49	Table MCFI15_1: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct: Give another person \$10	193
50	Table MCFI15_2: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct: Give another person \$100	198
51	Table MCFI15_3: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct: Give another person \$1,000	203
52	Table MCFI15_4: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct: Pay a business \$10	208

53	Table MCFI15_5: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct: Pay a business \$100	213
54	Table MCFI15_6: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct: Pay a business \$1,000)218
55	Table MCFI16: How would you say the coronavirus pandemic has impacted your willingness to use fintech services, if at all? As a reminder, fintech services could include payments, any loans, insurance products, or investments that can be made or purchased using an app, on your computer or your phone	223
56	Summary Statistics of Survey Respondent Demographics	227

Crosstabulation Results by Respondent Demographics

Table MCFI1_1: During the past 12 months, did you or any member of your household do any of the following? Apply for a credit card or respond to a pre-approved credit card offer

Demographic		Yes		No	Total N
Adults	24%	(1061)	76%	(3339)	4400
Gender: Male	24%	(509)	76%	(1614)	2124
Gender: Female	24%	(552)	76%	(1725)	2276
Age: 18-34	32%	(420)	68%	(891)	1310
Age: 35-44	30%	(212)	70%	(503)	715
Age: 45-64	18%	(270)	82%	(1232)	1502
Age: 65+	18%	(160)	82%	(713)	873
GenZers: 1997-2012	33%	(164)	67%	(329)	492
Millennials: 1981-1996	31%	(401)	69%	(882)	1283
GenXers: 1965-1980	22%	(228)	78%	(830)	1059
Baby Boomers: 1946-1964	18%	(252)	82%	(1182)	1434
PID: Dem (no lean)	26%	(441)	74%	(1274)	1715
PID: Ind (no lean)	25%	(354)	75%	(1087)	1441
PID: Rep (no lean)	21%	(266)	79%	(978)	1244
PID/Gender: Dem Men	26%	(209)	74%	(585)	795
PID/Gender: Dem Women	25%	(232)	75%	(688)	920
PID/Gender: Ind Men	23%	(161)	77%	(524)	684
PID/Gender: Ind Women	26%	(193)	74%	(563)	757
PID/Gender: Rep Men	22%	(139)	78%	(505)	645
PID/Gender: Rep Women	21%	(126)	79%	(473)	600
Ideo: Liberal (1-3)	26%	(337)	74%	(945)	1282
Ideo: Moderate (4)	23%	(279)	77%	(918)	1197
Ideo: Conservative (5-7)	20%	(297)	80%	(1169)	1466
Educ: < College	24%	(716)	76%	(2308)	3024
Educ: Bachelors degree	24%	(211)	76%	(677)	888
Educ: Post-grad	27%	(134)	73%	(354)	488
Income: Under 50k	23%	(528)	77%	(1733)	2261
Income: 50k-100k	24%	(350)	76%	(1079)	1429
Income: 100k+	26%	(183)	74%	(527)	710

Table MCFI1_1: During the past 12 months, did you or any member of your household do any of the following? Apply for a credit card or respond to a pre-approved credit card offer

Demographic		Yes		No	Total N
Adults	24%	(1061)	76%	(3339)	4400
Ethnicity: White	24%	(824)	76%	(2619)	3443
Ethnicity: Hispanic	32%	(222)	68%	(477)	699
Ethnicity: Black	24%	(134)	76%	(415)	549
Ethnicity: Other	25%	(103)	75%	(305)	408
All Christian	22%	(457)	78%	(1609)	2067
All Non-Christian	30%	(57)	70%	(132)	189
Atheist	23%	(50)	77%	(162)	212
Agnostic/Nothing in particular	24%	(277)	76%	(866)	1143
Something Else	28%	(220)	72%	(569)	789
Religious Non-Protestant/Catholic	30%	(70)	70%	(166)	236
Evangelical	25%	(290)	75%	(870)	1160
Non-Evangelical	23%	(367)	77%	(1249)	1616
Community: Urban	28%	(321)	72%	(826)	1147
Community: Suburban	22%	(458)	78%	(1646)	2105
Community: Rural	25%	(282)	75%	(866)	1148
Employ: Private Sector	27%	(384)	73%	(1052)	1436
Employ: Government	33%	(91)	67%	(188)	279
Employ: Self-Employed	25%	(94)	75%	(282)	376
Employ: Homemaker	18%	(51)	82%	(231)	282
Employ: Student	35%	(76)	65%	(144)	220
Employ: Retired	18%	(176)	82%	(786)	962
Employ: Unemployed	22%	(127)	78%	(444)	571
Employ: Other	23%	(62)	77%	(211)	273
Military HH: Yes	22%	(152)	78%	(532)	684
Military HH: No	24%	(909)	76%	(2807)	3716
RD/WT: Right Direction	25%	(460)	75%	(1411)	1872
RD/WT: Wrong Track	24%	(601)	76%	(1928)	2528
Biden Job Approve	26%	(632)	74%	(1816)	2448
Biden Job Disapprove	20%	(301)	80%	(1238)	1539

Table MCFI1_1: During the past 12 months, did you or any member of your household do any of the following? Apply for a credit card or respond to a pre-approved credit card offer

Demographic		Yes		No	Total N
Adults	24%	(1061)	76%	(3339)	4400
Biden Job Strongly Approve	27%	(395)	73%	(1078)	1473
Biden Job Somewhat Approve	24%	(237)	76%	(738)	975
Biden Job Somewhat Disapprove	27%	(110)	73%	(302)	412
Biden Job Strongly Disapprove	17%	(191)	83%	(936)	1127
Favorable of Biden	26%	(640)	74%	(1823)	2464
Unfavorable of Biden	22%	(374)	78%	(1321)	1695
Very Favorable of Biden	26%	(384)	74%	(1070)	1454
Somewhat Favorable of Biden	25%	(256)	75%	(753)	1009
Somewhat Unfavorable of Biden	30%	(132)	70%	(313)	445
Very Unfavorable of Biden	19%	(241)	81%	(1008)	1249
#1 Issue: Economy	26%	(479)	74%	(1337)	1816
#1 Issue: Security	22%	(102)	78%	(361)	462
#1 Issue: Health Care	22%	(162)	78%	(586)	747
#1 Issue: Medicare / Social Security	22%	(117)	78%	(409)	526
#1 Issue: Women's Issues	28%	(54)	72%	(142)	195
#1 Issue: Education	28%	(51)	72%	(135)	186
#1 Issue: Energy	27%	(41)	73%	(114)	155
#1 Issue: Other	18%	(55)	82%	(257)	312
2020 Vote: Joe Biden	26%	(519)	74%	(1498)	2017
2020 Vote: Donald Trump	20%	(275)	80%	(1094)	1369
2020 Vote: Other	22%	(30)	78%	(107)	137
2020 Vote: Didn't Vote	27%	(237)	73%	(638)	875
2018 House Vote: Democrat	25%	(375)	75%	(1110)	1485
2018 House Vote: Republican	20%	(242)	80%	(964)	1206
2018 House Vote: Someone else	16%	(18)	84%	(98)	116
2016 Vote: Hillary Clinton	25%	(355)	75%	(1063)	1417
2016 Vote: Donald Trump	21%	(271)	79%	(1021)	1292
2016 Vote: Other	20%	(56)	80%	(219)	276
2016 Vote: Didn't Vote	27%	(379)	73%	(1034)	1413
Voted in 2014: Yes	22%	(539)	78%	(1909)	2448
Voted in 2014: No	27%	(522)	73%	(1430)	1952

Table MCFI1_1: During the past 12 months, did you or any member of your household do any of the following? Apply for a credit card or respond to a pre-approved credit card offer

Demographic		Yes		No	Total N
Adults	24%	(1061)	76%	(3339)	4400
4-Region: Northeast	28%	(217)	72%	(571)	787
4-Region: Midwest	23%	(216)	77%	(708)	925
4-Region: South	23%	(377)	77%	(1271)	1648
4-Region: West	24%	(251)	76%	(789)	1040
210261	24%	(527)	76%	(1683)	2210
210264	24%	(534)	76%	(1656)	2190
Taken out fintech loan	41%	(216)	59%	(308)	523
Have not take out fintech loan	22%	(845)	78%	(3032)	3877

Table MCFI1_2: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the credit limit of a credit card

Demographic		Yes		No	Total N
Adults	14%	(617)	86%	(3783)	4400
Gender: Male	16%	(349)	84%	(1774)	2124
Gender: Female	12%	(268)	88%	(2008)	2276
Age: 18-34	21%	(272)	79%	(1038)	1310
Age: 35-44	19%	(135)	81%	(580)	715
Age: 45-64	10%	(152)	90%	(1350)	1502
Age: 65+	7%	(59)	93%	(814)	873
GenZers: 1997-2012	19%	(93)	81%	(400)	492
Millennials: 1981-1996	21%	(273)	79%	(1010)	1283
GenXers: 1965-1980	13%	(140)	87%	(919)	1059
Baby Boomers: 1946-1964	7%	(105)	93%	(1328)	1434
PID: Dem (no lean)	16%	(267)	84%	(1448)	1715
PID: Ind (no lean)	13%	(188)	87%	(1253)	1441
PID: Rep (no lean)	13%	(162)	87%	(1082)	1244
PID/Gender: Dem Men	18%	(146)	82%	(649)	795
PID/Gender: Dem Women	13%	(121)	87%	(799)	920
PID/Gender: Ind Men	14%	(98)	86%	(587)	684
PID/Gender: Ind Women	12%	(90)	88%	(666)	757
PID/Gender: Rep Men	16%	(105)	84%	(539)	645
PID/Gender: Rep Women	10%	(57)	90%	(543)	600
Ideo: Liberal (1-3)	18%	(226)	82%	(1056)	1282
Ideo: Moderate (4)	14%	(162)	86%	(1035)	1197
Ideo: Conservative (5-7)	12%	(175)	88%	(1292)	1466
Educ: < College	13%	(393)	87%	(2632)	3024
Educ: Bachelors degree	15%	(134)	85%	(754)	888
Educ: Post-grad	19%	(91)	81%	(397)	488
Income: Under 50k	11%	(260)	89%	(2001)	2263
Income: 50k-100k	17%	(240)	83%	(1189)	1429
Income: 100k+	16%	(117)	84%	(593)	710
Ethnicity: White	13%	(462)	87%	(2981)	3443
Ethnicity: Hispanic	22%	(151)	78%	(548)	699
Ethnicity: Black	19%	(102)	81%	(447)	549

Table MCFI1_2: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the credit limit of a credit card

Demographic		Yes		No	Total N
Adults	14%	(617)	86%	(3783)	4400
Ethnicity: Other	13%	(54)	87%	(354)	408
All Christian	12%	(257)	88%	(1809)	2067
All Non-Christian	17%	(33)	83%	(157)	189
Atheist	14%	(30)	86%	(182)	212
Agnostic/Nothing in particular	14%	(160)	86%	(983)	1143
Something Else	17%	(137)	83%	(652)	789
Religious Non-Protestant/Catholic	16%	(38)	84%	(198)	236
Evangelical	16%	(187)	84%	(973)	1160
Non-Evangelical	12%	(193)	88%	(1424)	1616
Community: Urban	19%	(223)	81%	(924)	1147
Community: Suburban	12%	(262)	88%	(1843)	2105
Community: Rural	12%	(133)	88%	(1016)	1148
Employ: Private Sector	18%	(263)	82%	(1173)	1436
Employ: Government	22%	(63)	78%	(217)	279
Employ: Self-Employed	16%	(59)	84%	(317)	376
Employ: Homemaker	12%	(34)	88%	(248)	282
Employ: Student	21%	(46)	79%	(174)	220
Employ: Retired	7%	(71)	93%	(892)	962
Employ: Unemployed	10%	(58)	90%	(514)	571
Employ: Other	9%	(25)	91%	(249)	273
Military HH: Yes	11%	(78)	89%	(606)	684
Military HH: No	15%	(540)	85%	(3176)	3716
RD/WT: Right Direction	15%	(281)	85%	(1590)	1872
RD/WT: Wrong Track	13%	(336)	87%	(2192)	2528
Biden Job Approve	15%	(365)	85%	(2083)	2448
Biden Job Disapprove	12%	(186)	88%	(1353)	1539
Biden Job Strongly Approve	15%	(224)	85%	(1249)	1473
Biden Job Somewhat Approve	14%	(141)	86%	(834)	975
Biden Job Somewhat Disapprove	17%	(69)	83%	(343)	412
Biden Job Strongly Disapprove	10%	(117)	90%	(1010)	1127

Table MCFI1_2: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the credit limit of a credit card

Demographic		Yes		No	Total N
Adults	14%	(617)	86%	(3783)	4400
Favorable of Biden	16%	(388)	84%	(2076)	2464
Unfavorable of Biden	12%	(205)	88%	(1489)	1695
Very Favorable of Biden	15%	(225)	85%	(1229)	1454
Somewhat Favorable of Biden	16%	(162)	84%	(847)	1009
Somewhat Unfavorable of Biden	14%	(63)	86%	(382)	445
Very Unfavorable of Biden	11%	(142)	89%	(1107)	1249
#1 Issue: Economy	17%	(303)	83%	(1513)	1816
#1 Issue: Security	16%	(73)	84%	(389)	462
#1 Issue: Health Care	12%	(92)	88%	(655)	747
#1 Issue: Medicare / Social Security	10%	(52)	90%	(474)	526
#1 Issue: Women's Issues	14%	(27)	86%	(169)	195
#1 Issue: Education	18%	(34)	82%	(151)	186
#1 Issue: Energy	14%	(21)	86%	(133)	155
#1 Issue: Other	4%	(14)	96%	(298)	312
2020 Vote: Joe Biden	16%	(317)	84%	(1701)	2017
2020 Vote: Donald Trump	13%	(173)	87%	(1196)	1369
2020 Vote: Other	10%	(14)	90%	(123)	137
2020 Vote: Didn't Vote	13%	(114)	87%	(761)	875
2018 House Vote: Democrat	16%	(234)	84%	(1251)	1485
2018 House Vote: Republican	13%	(154)	87%	(1053)	1206
2018 House Vote: Someone else	12%	(14)	88%	(102)	116
2016 Vote: Hillary Clinton	16%	(221)	84%	(1196)	1417
2016 Vote: Donald Trump	13%	(165)	87%	(1127)	1292
2016 Vote: Other	15%	(41)	85%	(235)	276
2016 Vote: Didn't Vote	14%	(191)	86%	(1222)	1413
Voted in 2014: Yes	14%	(337)	86%	(2111)	2448
Voted in 2014: No	14%	(281)	86%	(1671)	1952
4-Region: Northeast	17%	(134)	83%	(653)	787
4-Region: Midwest	14%	(132)	86%	(793)	925
4-Region: South	13%	(214)	87%	(1434)	1648
4-Region: West	13%	(138)	87%	(902)	1040

Table MCFI1_2: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the credit limit of a credit card

Demographic	Yes	No	Total N
Adults	14% (617)	86% (3783)	4400
210261	13% (291)	87% (1918)	2210
210264	15% (326)	85% (1864)	2190
Taken out fintech loan	34% (179)	66% (344)	523
Have not take out fintech loan	11% (438)	89% (3439)	3877

Table MCFI1_3: During the past 12 months, did you or any member of your household do any of the following? Apply for a mortgage or home-based loan

Demographic		Yes		No	Total N
Adults	9%	(386)	91%	(4014)	4400
Gender: Male	9%	(194)	91%	(1929)	2124
Gender: Female	8%	(191)	92%	(2085)	2276
Age: 18-34	14%	(183)	86%	(1127)	1310
Age: 35-44	8%	(58)	92%	(658)	715
Age: 45-64	7%	(98)	93%	(1404)	1502
Age: 65+	5%	(47)	95%	(826)	873
GenZers: 1997-2012	14%	(71)	86%	(422)	492
Millennials: 1981-1996	12%	(155)	88%	(1128)	1283
GenXers: 1965-1980	7%	(72)	93%	(986)	1059
Baby Boomers: 1946-1964	6%	(84)	94%	(1350)	1434
PID: Dem (no lean)	10%	(173)	90%	(1542)	1715
PID: Ind (no lean)	7%	(99)	93%	(1342)	144
PID: Rep (no lean)	9%	(114)	91%	(1131)	1244
PID/Gender: Dem Men	10%	(78)	90%	(717)	795
PID/Gender: Dem Women	10%	(96)	90%	(824)	920
PID/Gender: Ind Men	7%	(50)	93%	(635)	684
PID/Gender: Ind Women	7%	(49)	93%	(707)	757
PID/Gender: Rep Men	10%	(67)	90%	(577)	645
PID/Gender: Rep Women	8%	(46)	92%	(553)	600
Ideo: Liberal (1-3)	11%	(142)	89%	(1140)	1282
Ideo: Moderate (4)	8%	(98)	92%	(1099)	1197
Ideo: Conservative (5-7)	7%	(107)	93%	(1359)	1466
Educ: < College	7%	(221)	93%	(2803)	3024
Educ: Bachelors degree	12%	(103)	88%	(785)	888
Educ: Post-grad	13%	(62)	87%	(426)	488
Income: Under 50k	7%	(147)	93%	(2114)	226
Income: 50k-100k	11%	(157)	89%	(1272)	1429
Income: 100k+	12%	(82)	88%	(628)	710
Ethnicity: White	9%	(315)	91%	(3129)	3443
Ethnicity: Hispanic	14%	(95)	86%	(604)	699
Ethnicity: Black	9%	(47)	91%	(502)	549

Table MCFI1_3: During the past 12 months, did you or any member of your household do any of the following? Apply for a mortgage or home-based loan

Demographic		Yes		No	Total N
Adults	9%	(386)	91%	(4014)	4400
Ethnicity: Other	6%	(24)	94%	(384)	408
All Christian	8%	(170)	92%	(1897)	2067
All Non-Christian	15%	(28)	85%	(161)	189
Atheist	11%	(24)	89%	(188)	212
Agnostic/Nothing in particular	8%	(87)	92%	(1057)	1143
Something Else	10%	(77)	90%	(712)	789
Religious Non-Protestant/Catholic	14%	(34)	86%	(202)	236
Evangelical	11%	(124)	89%	(1036)	1160
Non-Evangelical	7%	(113)	93%	(1503)	1616
Community: Urban	11%	(131)	89%	(1016)	1147
Community: Suburban	8%	(170)	92%	(1935)	2105
Community: Rural	7%	(85)	93%	(1063)	1148
Employ: Private Sector	11%	(154)	89%	(1282)	1436
Employ: Government	17%	(49)	83%	(231)	279
Employ: Self-Employed	10%	(39)	90%	(337)	376
Employ: Homemaker	7%	(20)	93%	(261)	282
Employ: Student	12%	(26)	88%	(194)	220
Employ: Retired	6%	(54)	94%	(908)	962
Employ: Unemployed	6%	(32)	94%	(539)	571
Employ: Other	4%	(12)	96%	(261)	273
Military HH: Yes	10%	(69)	90%	(615)	684
Military HH: No	9%	(317)	91%	(3399)	3716
RD/WT: Right Direction	10%	(181)	90%	(1691)	1872
RD/WT: Wrong Track	8%	(205)	92%	(2323)	2528
Biden Job Approve	9%	(230)	91%	(2218)	2448
Biden Job Disapprove	8%	(116)	92%	(1423)	1539
Biden Job Strongly Approve	9%	(135)	91%	(1338)	1473
Biden Job Somewhat Approve	10%	(95)	90%	(880)	975
Biden Job Somewhat Disapprove	9%	(39)	91%	(373)	412
Biden Job Strongly Disapprove	7%	(78)	93%	(1049)	1127

Table MCFI1_3: During the past 12 months, did you or any member of your household do any of the following? Apply for a mortgage or home-based loan

Demographic		Yes		No	Total N
Adults	9%	(386)	91%	(4014)	4400
Favorable of Biden	9%	(233)	91%	(2231)	2464
Unfavorable of Biden	8%	(143)	92%	(1551)	1695
Very Favorable of Biden	10%	(140)	90%	(1314)	1454
Somewhat Favorable of Biden	9%	(93)	91%	(916)	1009
Somewhat Unfavorable of Biden	11%	(50)	89%	(396)	445
Very Unfavorable of Biden	8%	(94)	92%	(1155)	1249
#1 Issue: Economy	8%	(147)	92%	(1669)	1816
#1 Issue: Security	12%	(54)	88%	(408)	462
#1 Issue: Health Care	10%	(71)	90%	(676)	747
#1 Issue: Medicare / Social Security	6%	(33)	94%	(493)	526
#1 Issue: Women's Issues	13%	(26)	87%	(169)	195
#1 Issue: Education	14%	(26)	86%	(159)	186
#1 Issue: Energy	10%	(15)	90%	(140)	155
#1 Issue: Other	4%	(13)	96%	(299)	312
2020 Vote: Joe Biden	10%	(211)	90%	(1806)	2017
2020 Vote: Donald Trump	8%	(109)	92%	(1260)	1369
2020 Vote: Other	6%	(8)	94%	(129)	137
2020 Vote: Didn't Vote	7%	(58)	93%	(817)	875
2018 House Vote: Democrat	10%	(152)	90%	(1332)	1485
2018 House Vote: Republican	9%	(103)	91%	(1103)	1206
2018 House Vote: Someone else	5%	(6)	95%	(110)	116
2016 Vote: Hillary Clinton	10%	(140)	90%	(1277)	1417
2016 Vote: Donald Trump	8%	(100)	92%	(1192)	1292
2016 Vote: Other	10%	(28)	90%	(248)	276
2016 Vote: Didn't Vote	8%	(118)	92%	(1295)	1413
Voted in 2014: Yes	9%	(219)	91%	(2229)	2448
Voted in 2014: No	9%	(167)	91%	(1785)	1952
4-Region: Northeast	8%	(62)	92%	(725)	787
4-Region: Midwest	9%	(84)	91%	(841)	925
4-Region: South	9%	(150)	91%	(1498)	1648
4-Region: West	9%	(90)	91%	(950)	1040

Table MCFI1_3: During the past 12 months, did you or any member of your household do any of the following? Apply for a mortgage or home-based loan

Demographic	Yes	No	Total N
Adults	9% (386)	91% (4014)	4400
210261	8% (180)	92% (2030)	2210
210264	9% (206)	91% (1985)	2190
Taken out fintech loan	22% (113)	78% (410)	523
Have not take out fintech loan	7% (273)	93% (3604)	3877

Table MCFI1_4: During the past 12 months, did you or any member of your household do any of the following? Request to refinance a mortgage

Demographic		Yes		No	Total N
Adults	11%	(475)	89%	(3925)	4400
Gender: Male	12%	(262)	88%	(1862)	2124
Gender: Female	9%	(213)	91%	(2063)	2276
Age: 18-34	14%	(178)	86%	(1132)	1310
Age: 35-44	10%	(70)	90%	(645)	715
Age: 45-64	9%	(138)	91%	(1364)	1502
Age: 65+	10%	(89)	90%	(783)	873
GenZers: 1997-2012	14%	(71)	86%	(422)	492
Millennials: 1981-1996	12%	(154)	88%	(1129)	1283
GenXers: 1965-1980	9%	(94)	91%	(965)	1059
Baby Boomers: 1946-1964	10%	(145)	90%	(1289)	1434
PID: Dem (no lean)	11%	(191)	89%	(1524)	1715
PID: Ind (no lean)	9%	(133)	91%	(1308)	144
PID: Rep (no lean)	12%	(151)	88%	(1093)	1244
PID/Gender: Dem Men	12%	(94)	88%	(701)	799
PID/Gender: Dem Women	11%	(97)	89%	(823)	920
PID/Gender: Ind Men	11%	(73)	89%	(612)	684
PID/Gender: Ind Women	8%	(60)	92%	(697)	757
PID/Gender: Rep Men	15%	(95)	85%	(549)	643
PID/Gender: Rep Women	9%	(56)	91%	(544)	600
Ideo: Liberal (1-3)	12%	(148)	88%	(1134)	1282
Ideo: Moderate (4)	11%	(128)	89%	(1069)	1197
Ideo: Conservative (5-7)	11%	(168)	89%	(1298)	1466
Educ: < College	8%	(244)	92%	(2781)	3024
Educ: Bachelors degree	16%	(140)	84%	(747)	888
Educ: Post-grad	19%	(91)	81%	(397)	488
Income: Under 50k	6%	(136)	94%	(2126)	226
Income: 50k-100k	14%	(199)	86%	(1230)	1429
Income: 100k+	20%	(140)	80%	(569)	710
Ethnicity: White	11%	(376)	89%	(3068)	3443
Ethnicity: Hispanic	13%	(90)	87%	(609)	699
Ethnicity: Black	12%	(64)	88%	(484)	54

Table MCFI1_4: During the past 12 months, did you or any member of your household do any of the following? Request to refinance a mortgage

Demographic		Yes		No	Total N
Adults	11%	(475)	89%	(3925)	4400
Ethnicity: Other	8%	(35)	92%	(373)	408
All Christian	11%	(237)	89%	(1830)	2067
All Non-Christian	18%	(35)	82%	(155)	189
Atheist	14%	(29)	86%	(182)	212
Agnostic/Nothing in particular	10%	(113)	90%	(1031)	1143
Something Else	8%	(61)	92%	(728)	789
Religious Non-Protestant/Catholic	18%	(42)	82%	(194)	236
Evangelical	11%	(126)	89%	(1034)	1160
Non-Evangelical	10%	(161)	90%	(1456)	1616
Community: Urban	13%	(149)	87%	(998)	1147
Community: Suburban	11%	(228)	89%	(1876)	2105
Community: Rural	8%	(97)	92%	(1051)	1148
Employ: Private Sector	14%	(194)	86%	(1242)	1436
Employ: Government	20%	(56)	80%	(223)	279
Employ: Self-Employed	12%	(44)	88%	(332)	376
Employ: Homemaker	6%	(18)	94%	(264)	282
Employ: Student	16%	(36)	84%	(184)	220
Employ: Retired	9%	(88)	91%	(875)	962
Employ: Unemployed	5%	(29)	95%	(542)	571
Employ: Other	4%	(10)	96%	(263)	273
Military HH: Yes	12%	(83)	88%	(601)	684
Military HH: No	11%	(392)	89%	(3325)	3716
RD/WT: Right Direction	12%	(219)	88%	(1653)	1872
RD/WT: Wrong Track	10%	(256)	90%	(2273)	2528
Biden Job Approve	11%	(275)	89%	(2173)	2448
Biden Job Disapprove	11%	(164)	89%	(1375)	1539
Biden Job Strongly Approve	11%	(162)	89%	(1311)	1473
Biden Job Somewhat Approve	12%	(112)	88%	(862)	975
Biden Job Somewhat Disapprove	12%	(50)	88%	(362)	412
Biden Job Strongly Disapprove	10%	(115)	90%	(1012)	1127

Table MCFI1_4: During the past 12 months, did you or any member of your household do any of the following? Request to refinance a mortgage

Demographic		Yes		No	Total N
Adults	11%	(475)	89%	(3925)	4400
Favorable of Biden	12%	(288)	88%	(2175)	2464
Unfavorable of Biden	10%	(177)	90%	(1518)	1695
Very Favorable of Biden	12%	(170)	88%	(1284)	1454
Somewhat Favorable of Biden	12%	(118)	88%	(892)	1009
Somewhat Unfavorable of Biden	9%	(42)	91%	(403)	445
Very Unfavorable of Biden	11%	(135)	89%	(1115)	1249
#1 Issue: Economy	11%	(207)	89%	(1609)	1816
#1 Issue: Security	14%	(65)	86%	(397)	462
#1 Issue: Health Care	11%	(80)	89%	(667)	747
#1 Issue: Medicare / Social Security	7%	(39)	93%	(487)	526
#1 Issue: Women's Issues	10%	(19)	90%	(176)	195
#1 Issue: Education	11%	(20)	89%	(166)	186
#1 Issue: Energy	12%	(19)	88%	(136)	155
#1 Issue: Other	8%	(25)	92%	(287)	312
2020 Vote: Joe Biden	12%	(243)	88%	(1774)	2017
2020 Vote: Donald Trump	12%	(161)	88%	(1208)	1369
2020 Vote: Other	8%	(11)	92%	(126)	137
2020 Vote: Didn't Vote	7%	(59)	93%	(816)	875
2018 House Vote: Democrat	12%	(181)	88%	(1303)	1485
2018 House Vote: Republican	13%	(154)	87%	(1052)	1206
2018 House Vote: Someone else	8%	(9)	92%	(107)	116
2016 Vote: Hillary Clinton	12%	(171)	88%	(1247)	1417
2016 Vote: Donald Trump	13%	(166)	87%	(1126)	1292
2016 Vote: Other	12%	(34)	88%	(242)	276
2016 Vote: Didn't Vote	7%	(104)	93%	(1309)	1413
Voted in 2014: Yes	13%	(310)	87%	(2138)	2448
Voted in 2014: No	8%	(165)	92%	(1788)	1952
4-Region: Northeast	12%	(93)	88%	(694)	787
4-Region: Midwest	10%	(94)	90%	(831)	925
4-Region: South	11%	(184)	89%	(1464)	1648
4-Region: West	10%	(104)	90%	(936)	1040

Table MCFI1_4: During the past 12 months, did you or any member of your household do any of the following? Request to refinance a mortgage

Demographic		Yes		No	Total N
Adults	11%	(475)	89%	(3925)	4400
210261	11%	(232)	89%	(1978)	2210
210264	11%	(243)	89%	(1948)	2190
Taken out fintech loan	22%	(114)	78%	(409)	523
Have not take out fintech loan	9%	(361)	91%	(3516)	3877

Table MCFI1_5: During the past 12 months, did you or any member of your household do any of the following? Apply for a student loan

Demographic		Yes		No	Total N
Adults	8%	(348)	92%	(4052)	4400
Gender: Male	8%	(166)	92%	(1958)	2124
Gender: Female	8%	(183)	92%	(2094)	2276
Age: 18-34	15%	(199)	85%	(1112)	1310
Age: 35-44	8%	(54)	92%	(661)	715
Age: 45-64	5%	(77)	95%	(1425)	1502
Age: 65+	2%	(19)	98%	(853)	873
GenZers: 1997-2012	22%	(109)	78%	(383)	492
Millennials: 1981-1996	10%	(131)	90%	(1151)	1283
GenXers: 1965-1980	6%	(67)	94%	(992)	1059
Baby Boomers: 1946-1964	3%	(40)	97%	(1394)	1434
PID: Dem (no lean)	9%	(155)	91%	(1560)	1715
PID: Ind (no lean)	6%	(92)	94%	(1349)	1441
PID: Rep (no lean)	8%	(101)	92%	(1143)	1244
PID/Gender: Dem Men	8%	(67)	92%	(727)	795
PID/Gender: Dem Women	10%	(87)	90%	(833)	920
PID/Gender: Ind Men	6%	(39)	94%	(645)	684
PID/Gender: Ind Women	7%	(53)	93%	(704)	757
PID/Gender: Rep Men	9%	(59)	91%	(586)	645
PID/Gender: Rep Women	7%	(42)	93%	(557)	600
Ideo: Liberal (1-3)	9%	(120)	91%	(1163)	1282
Ideo: Moderate (4)	7%	(78)	93%	(1119)	1197
Ideo: Conservative (5-7)	8%	(118)	92%	(1348)	1466
Educ: < College	7%	(223)	93%	(2802)	3024
Educ: Bachelors degree	9%	(80)	91%	(808)	888
Educ: Post-grad	9%	(46)	91%	(442)	488
Income: Under 50k	8%	(172)	92%	(2090)	2261
Income: 50k-100k	8%	(116)	92%	(1313)	1429
Income: 100k+	9%	(61)	91%	(648)	710
Ethnicity: White	8%	(259)	92%	(3185)	3443
Ethnicity: Hispanic	14%	(100)	86%	(599)	699
Ethnicity: Black	10%	(57)	90%	(492)	549

Table MCFI1_5: During the past 12 months, did you or any member of your household do any of the following? Apply for a student loan

Demographic		Yes		No	Total N
Adults	8%	(348)	92%	(4052)	4400
Ethnicity: Other	8%	(33)	92%	(375)	408
All Christian	7%	(151)	93%	(1916)	2067
All Non-Christian	15%	(28)	85%	(162)	189
Atheist	13%	(28)	87%	(184)	212
Agnostic/Nothing in particular	7%	(78)	93%	(1065)	1143
Something Else	8%	(64)	92%	(725)	789
Religious Non-Protestant/Catholic	15%	(35)	85%	(202)	236
Evangelical	9%	(100)	91%	(1060)	1160
Non-Evangelical	7%	(106)	93%	(1511)	1616
Community: Urban	10%	(110)	90%	(1037)	1147
Community: Suburban	7%	(149)	93%	(1955)	2105
Community: Rural	8%	(89)	92%	(1059)	1148
Employ: Private Sector	7%	(107)	93%	(1330)	1436
Employ: Government	13%	(35)	87%	(244)	279
Employ: Self-Employed	10%	(38)	90%	(338)	376
Employ: Homemaker	7%	(20)	93%	(261)	282
Employ: Student	35%	(77)	65%	(142)	220
Employ: Retired	2%	(19)	98%	(943)	962
Employ: Unemployed	6%	(35)	94%	(536)	571
Employ: Other	6%	(17)	94%	(257)	273
Military HH: Yes	8%	(55)	92%	(629)	684
Military HH: No	8%	(294)	92%	(3422)	3716
RD/WT: Right Direction	9%	(162)	91%	(1709)	1872
RD/WT: Wrong Track	7%	(186)	93%	(2342)	2528
Biden Job Approve	9%	(224)	91%	(2225)	2448
Biden Job Disapprove	6%	(85)	94%	(1454)	1539
Biden Job Strongly Approve	9%	(136)	91%	(1337)	1473
Biden Job Somewhat Approve	9%	(88)	91%	(887)	975
Biden Job Somewhat Disapprove	6%	(24)	94%	(388)	412
Biden Job Strongly Disapprove	5%	(61)	95%	(1066)	1127

Table MCFI1_5: During the past 12 months, did you or any member of your household do any of the following? Apply for a student loan

Demographic		Yes		No	Total N
Adults	8%	(348)	92%	(4052)	4400
Favorable of Biden	9%	(218)	91%	(2246)	2464
Unfavorable of Biden	7%	(117)	93%	(1578)	1695
Very Favorable of Biden	9%	(126)	91%	(1329)	1454
Somewhat Favorable of Biden	9%	(92)	91%	(917)	1009
Somewhat Unfavorable of Biden	10%	(46)	90%	(400)	445
Very Unfavorable of Biden	6%	(71)	94%	(1178)	1249
#1 Issue: Economy	9%	(157)	91%	(1659)	1816
#1 Issue: Security	8%	(36)	92%	(427)	462
#1 Issue: Health Care	9%	(66)	91%	(681)	747
#1 Issue: Medicare / Social Security	4%	(19)	96%	(507)	526
#1 Issue: Women's Issues	9%	(17)	91%	(179)	195
#1 Issue: Education	16%	(29)	84%	(157)	186
#1 Issue: Energy	10%	(16)	90%	(139)	155
#1 Issue: Other	3%	(9)	97%	(303)	312
2020 Vote: Joe Biden	9%	(182)	91%	(1835)	2017
2020 Vote: Donald Trump	7%	(90)	93%	(1279)	1369
2020 Vote: Other	10%	(14)	90%	(123)	137
2020 Vote: Didn't Vote	7%	(62)	93%	(813)	875
2018 House Vote: Democrat	8%	(113)	92%	(1372)	1485
2018 House Vote: Republican	7%	(81)	93%	(1125)	1206
2018 House Vote: Someone else	2%	(2)	98%	(114)	116
2016 Vote: Hillary Clinton	7%	(106)	93%	(1311)	1417
2016 Vote: Donald Trump	6%	(80)	94%	(1212)	1292
2016 Vote: Other	6%	(16)	94%	(260)	276
2016 Vote: Didn't Vote	10%	(144)	90%	(1268)	1413
Voted in 2014: Yes	6%	(157)	94%	(2290)	2448
Voted in 2014: No	10%	(191)	90%	(1761)	1952
4-Region: Northeast	10%	(77)	90%	(710)	787
4-Region: Midwest	7%	(68)	93%	(856)	925
4-Region: South	8%	(130)	92%	(1518)	1648
4-Region: West	7%	(73)	93%	(967)	1040

Table MCFI1_5: During the past 12 months, did you or any member of your household do any of the following? Apply for a student loan

Demographic	Yes	No	Total N
Adults	8% (348)	92% (4052)	4400
210261	7% (162)	93% (2047)	2210
210264	8% (186)	92% (2004)	2190
Taken out fintech loan	21% (109)	79% (414)	523
Have not take out fintech loan	6% (239)	94% (3638)	3877

Table MCFI1_6: During the past 12 months, did you or any member of your household do any of the following? Apply for an automobile loan

Demographic		Yes		No	Total N
Adults	14%	(620)	86%	(3780)	4400
Gender: Male	15%	(322)	85%	(1801)	2124
Gender: Female	13%	(298)	87%	(1979)	2276
Age: 18-34	19%	(249)	81%	(1061)	1310
Age: 35-44	14%	(104)	86%	(612)	715
Age: 45-64	13%	(191)	87%	(1311)	1502
Age: 65+	9%	(76)	91%	(797)	873
GenZers: 1997-2012	22%	(106)	78%	(386)	492
Millennials: 1981-1996	17%	(219)	83%	(1064)	1283
GenXers: 1965-1980	13%	(137)	87%	(921)	1059
Baby Boomers: 1946-1964	10%	(140)	90%	(1293)	1434
PID: Dem (no lean)	14%	(245)	86%	(1470)	1715
PID: Ind (no lean)	13%	(189)	87%	(1252)	144
PID: Rep (no lean)	15%	(186)	85%	(1058)	1244
PID/Gender: Dem Men	16%	(123)	84%	(672)	795
PID/Gender: Dem Women	13%	(122)	87%	(798)	920
PID/Gender: Ind Men	12%	(85)	88%	(599)	684
PID/Gender: Ind Women	14%	(104)	86%	(653)	757
PID/Gender: Rep Men	18%	(114)	82%	(531)	645
PID/Gender: Rep Women	12%	(72)	88%	(527)	600
Ideo: Liberal (1-3)	16%	(201)	84%	(1081)	1282
Ideo: Moderate (4)	14%	(172)	86%	(1025)	1197
Ideo: Conservative (5-7)	13%	(186)	87%	(1280)	1466
Educ: < College	13%	(403)	87%	(2622)	3024
Educ: Bachelors degree	16%	(142)	84%	(746)	888
Educ: Post-grad	15%	(75)	85%	(413)	488
Income: Under 50k	11%	(255)	89%	(2006)	226
Income: 50k-100k	17%	(239)	83%	(1190)	1429
Income: 100k+	18%	(126)	82%	(584)	710
Ethnicity: White	14%	(482)	86%	(2962)	3443
Ethnicity: Hispanic	20%	(140)	80%	(559)	699
Ethnicity: Black	16%	(89)	84%	(459)	549

Table MCFI1_6: During the past 12 months, did you or any member of your household do any of the following? Apply for an automobile loan

Demographic		Yes		No	Total N
Adults	14%	(620)	86%	(3780)	4400
Ethnicity: Other	12%	(49)	88%	(359)	408
All Christian	14%	(279)	86%	(1787)	2067
All Non-Christian	17%	(33)	83%	(157)	189
Atheist	16%	(35)	84%	(177)	212
Agnostic/Nothing in particular	13%	(147)	87%	(997)	1143
Something Else	16%	(127)	84%	(662)	789
Religious Non-Protestant/Catholic	16%	(38)	84%	(198)	236
Evangelical	14%	(165)	86%	(995)	1160
Non-Evangelical	14%	(227)	86%	(1390)	1616
Community: Urban	15%	(167)	85%	(980)	1147
Community: Suburban	14%	(299)	86%	(1806)	2105
Community: Rural	13%	(154)	87%	(994)	1148
Employ: Private Sector	18%	(261)	82%	(1175)	1436
Employ: Government	26%	(73)	74%	(207)	279
Employ: Self-Employed	12%	(46)	88%	(330)	376
Employ: Homemaker	15%	(42)	85%	(239)	282
Employ: Student	19%	(42)	81%	(177)	220
Employ: Retired	10%	(94)	90%	(869)	962
Employ: Unemployed	7%	(40)	93%	(531)	571
Employ: Other	8%	(22)	92%	(252)	273
Military HH: Yes	16%	(112)	84%	(572)	684
Military HH: No	14%	(508)	86%	(3208)	3716
RD/WT: Right Direction	14%	(264)	86%	(1608)	1872
RD/WT: Wrong Track	14%	(356)	86%	(2172)	2528
Biden Job Approve	14%	(351)	86%	(2097)	2448
Biden Job Disapprove	14%	(214)	86%	(1325)	1539
Biden Job Strongly Approve	15%	(214)	85%	(1259)	1473
Biden Job Somewhat Approve	14%	(138)	86%	(837)	975
Biden Job Somewhat Disapprove	15%	(62)	85%	(350)	412
Biden Job Strongly Disapprove	14%	(152)	86%	(975)	1127

Table MCFI1_6: During the past 12 months, did you or any member of your household do any of the following? Apply for an automobile loan

Demographic		Yes		No	Total N
Adults	14%	(620)	86%	(3780)	4400
Favorable of Biden	15%	(364)	85%	(2100)	2464
Unfavorable of Biden	14%	(235)	86%	(1459)	1695
Very Favorable of Biden	14%	(209)	86%	(1245)	1454
Somewhat Favorable of Biden	15%	(154)	85%	(855)	1009
Somewhat Unfavorable of Biden	16%	(73)	84%	(372)	445
Very Unfavorable of Biden	13%	(162)	87%	(1087)	1249
#1 Issue: Economy	15%	(276)	85%	(1540)	1816
#1 Issue: Security	15%	(69)	85%	(393)	462
#1 Issue: Health Care	13%	(96)	87%	(651)	747
#1 Issue: Medicare / Social Security	10%	(52)	90%	(474)	526
#1 Issue: Women's Issues	17%	(33)	83%	(163)	195
#1 Issue: Education	25%	(46)	75%	(140)	186
#1 Issue: Energy	13%	(20)	87%	(135)	155
#1 Issue: Other	9%	(29)	91%	(283)	312
2020 Vote: Joe Biden	15%	(295)	85%	(1723)	2017
2020 Vote: Donald Trump	14%	(192)	86%	(1177)	1369
2020 Vote: Other	14%	(20)	86%	(117)	137
2020 Vote: Didn't Vote	13%	(114)	87%	(761)	875
2018 House Vote: Democrat	14%	(213)	86%	(1272)	1485
2018 House Vote: Republican	14%	(165)	86%	(1041)	1206
2018 House Vote: Someone else	8%	(9)	92%	(107)	116
2016 Vote: Hillary Clinton	15%	(216)	85%	(1201)	1417
2016 Vote: Donald Trump	13%	(170)	87%	(1122)	1292
2016 Vote: Other	16%	(43)	84%	(233)	276
2016 Vote: Didn't Vote	14%	(192)	86%	(1221)	1413
Voted in 2014: Yes	14%	(339)	86%	(2109)	2448
Voted in 2014: No	14%	(281)	86%	(1671)	1952
4-Region: Northeast	13%	(102)	87%	(685)	787
4-Region: Midwest	15%	(140)	85%	(784)	925
4-Region: South	16%	(261)	84%	(1387)	1648
4-Region: West	11%	(117)	89%	(923)	1040

Table MCFI1_6: During the past 12 months, did you or any member of your household do any of the following? Apply for an automobile loan

Demographic	Yes	No	Total N
Adults	14% (620)	86% (3780)	4400
210261	14% (300)	86% (1910)	2210
210264	15% (320)	85% (1870)	2190
Taken out fintech loan	26% (136)	74% (387)	523
Have not take out fintech loan	12% (484)	88% (3393)	3877

Table MCFI1_7: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the limit of an existing loan (other than a credit card)

Demographic		Yes		No	Total N
Adults	7%	(310)	93%	(4090)	4400
Gender: Male	8%	(166)	92%	(1958)	2124
Gender: Female	6%	(144)	94%	(2132)	2276
Age: 18-34	13%	(164)	87%	(1146)	1310
Age: 35-44	7%	(51)	93%	(664)	715
Age: 45-64	4%	(63)	96%	(1439)	1502
Age: 65+	4%	(32)	96%	(841)	873
GenZers: 1997-2012	10%	(51)	90%	(442)	492
Millennials: 1981-1996	12%	(152)	88%	(1131)	1283
GenXers: 1965-1980	5%	(52)	95%	(1007)	1059
Baby Boomers: 1946-1964	4%	(54)	96%	(1380)	1434
PID: Dem (no lean)	8%	(145)	92%	(1570)	1715
PID: Ind (no lean)	6%	(85)	94%	(1356)	1441
PID: Rep (no lean)	6%	(80)	94%	(1164)	1244
PID/Gender: Dem Men	9%	(72)	91%	(723)	795
PID/Gender: Dem Women	8%	(73)	92%	(847)	920
PID/Gender: Ind Men	5%	(36)	95%	(648)	684
PID/Gender: Ind Women	7%	(49)	93%	(707)	757
PID/Gender: Rep Men	9%	(58)	91%	(586)	645
PID/Gender: Rep Women	4%	(22)	96%	(578)	600
Ideo: Liberal (1-3)	10%	(122)	90%	(1160)	1282
Ideo: Moderate (4)	6%	(68)	94%	(1129)	1197
Ideo: Conservative (5-7)	5%	(76)	95%	(1390)	1466
Educ: < College	6%	(192)	94%	(2832)	3024
Educ: Bachelors degree	8%	(69)	92%	(819)	888
Educ: Post-grad	10%	(48)	90%	(440)	488
Income: Under 50k	6%	(136)	94%	(2125)	2263
Income: 50k-100k	9%	(124)	91%	(1305)	1429
Income: 100k+	7%	(49)	93%	(660)	710
Ethnicity: White	6%	(221)	94%	(3223)	3443
Ethnicity: Hispanic	13%	(92)	87%	(607)	699
Ethnicity: Black	12%	(64)	88%	(485)	549

Table MCFI1_7: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the limit of an existing loan (other than a credit card)

Demographic		Yes		No	Total N
Adults	7%	(310)	93%	(4090)	4400
Ethnicity: Other	6%	(25)	94%	(383)	408
All Christian	6%	(128)	94%	(1938)	2067
All Non-Christian	15%	(28)	85%	(161)	189
Atheist	7%	(14)	93%	(198)	212
Agnostic/Nothing in particular	7%	(80)	93%	(1063)	1143
Something Else	7%	(58)	93%	(731)	789
Religious Non-Protestant/Catholic	13%	(31)	87%	(205)	236
Evangelical	9%	(103)	91%	(1057)	1160
Non-Evangelical	5%	(78)	95%	(1538)	1616
Community: Urban	10%	(112)	90%	(1035)	1147
Community: Suburban	7%	(139)	93%	(1966)	2105
Community: Rural	5%	(59)	95%	(1090)	1148
Employ: Private Sector	9%	(127)	91%	(1310)	1436
Employ: Government	10%	(29)	90%	(251)	279
Employ: Self-Employed	10%	(37)	90%	(339)	376
Employ: Homemaker	4%	(11)	96%	(271)	282
Employ: Student	12%	(25)	88%	(194)	220
Employ: Retired	3%	(31)	97%	(932)	962
Employ: Unemployed	6%	(36)	94%	(535)	571
Employ: Other	5%	(14)	95%	(259)	273
Military HH: Yes	7%	(51)	93%	(633)	684
Military HH: No	7%	(259)	93%	(3457)	3716
RD/WT: Right Direction	8%	(157)	92%	(1714)	1872
RD/WT: Wrong Track	6%	(152)	94%	(2376)	2528
Biden Job Approve	8%	(188)	92%	(2260)	2448
Biden Job Disapprove	6%	(88)	94%	(1451)	1539
Biden Job Strongly Approve	7%	(102)	93%	(1371)	1473
Biden Job Somewhat Approve	9%	(85)	91%	(890)	975
Biden Job Somewhat Disapprove	6%	(24)	94%	(389)	412
Biden Job Strongly Disapprove	6%	(65)	94%	(1062)	1127

Table MCFI1_7: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the limit of an existing loan (other than a credit card)

Demographic		Yes		No	Total N
Adults	7%	(310)	93%	(4090)	4400
Favorable of Biden	8%	(200)	92%	(2263)	2464
Unfavorable of Biden	6%	(93)	94%	(1601)	1695
Very Favorable of Biden	8%	(114)	92%	(1341)	1454
Somewhat Favorable of Biden	9%	(87)	91%	(923)	1009
Somewhat Unfavorable of Biden	5%	(23)	95%	(423)	445
Very Unfavorable of Biden	6%	(71)	94%	(1179)	1249
#1 Issue: Economy	7%	(136)	93%	(1681)	1816
#1 Issue: Security	11%	(51)	89%	(412)	462
#1 Issue: Health Care	7%	(52)	93%	(695)	747
#1 Issue: Medicare / Social Security	5%	(25)	95%	(502)	526
#1 Issue: Women's Issues	7%	(14)	93%	(182)	195
#1 Issue: Education	9%	(16)	91%	(169)	186
#1 Issue: Energy	6%	(9)	94%	(145)	155
#1 Issue: Other	2%	(7)	98%	(305)	312
2020 Vote: Joe Biden	8%	(155)	92%	(1862)	2017
2020 Vote: Donald Trump	6%	(77)	94%	(1291)	1369
2020 Vote: Other	1%	(2)	99%	(135)	137
2020 Vote: Didn't Vote	9%	(75)	91%	(800)	875
2018 House Vote: Democrat	8%	(120)	92%	(1365)	1485
2018 House Vote: Republican	6%	(71)	94%	(1135)	1206
2018 House Vote: Someone else	6%	(7)	94%	(109)	116
2016 Vote: Hillary Clinton	7%	(102)	93%	(1315)	1417
2016 Vote: Donald Trump	6%	(84)	94%	(1208)	1292
2016 Vote: Other	6%	(16)	94%	(260)	276
2016 Vote: Didn't Vote	8%	(107)	92%	(1306)	1413
Voted in 2014: Yes	6%	(157)	94%	(2291)	2448
Voted in 2014: No	8%	(153)	92%	(1799)	1952
4-Region: Northeast	8%	(59)	92%	(728)	787
4-Region: Midwest	8%	(73)	92%	(851)	925
4-Region: South	7%	(116)	93%	(1533)	1648
4-Region: West	6%	(61)	94%	(979)	1040

Table MCFI1_7: During the past 12 months, did you or any member of your household do any of the following? Request an increase in the limit of an existing loan (other than a credit card)

Demographic		Yes		No	Total N
Adults	7%	(310)	93%	(4090)	4400
210261	7%	(156)	93%	(2054)	2210
210264	7%	(153)	93%	(2037)	2190
Taken out fintech loan	20%	(104)	80%	(419)	523
Have not take out fintech loan	5%	(206)	95%	(3671)	3877

Table MCFI1_8: During the past 12 months, did you or any member of your household do any of the following? Apply for other consumer credit

Demographic		Yes		No	Total N
Adults	10%	(445)	90%	(3955)	4400
Gender: Male	13%	(270)	87%	(1854)	2124
Gender: Female	8%	(175)	92%	(2101)	2276
Age: 18-34	15%	(202)	85%	(1108)	1310
Age: 35-44	15%	(105)	85%	(610)	715
Age: 45-64	6%	(95)	94%	(1407)	1502
Age: 65+	5%	(43)	95%	(830)	873
GenZers: 1997-2012	15%	(73)	85%	(419)	492
Millennials: 1981-1996	16%	(207)	84%	(1076)	1283
GenXers: 1965-1980	8%	(84)	92%	(974)	1059
Baby Boomers: 1946-1964	5%	(78)	95%	(1356)	1434
PID: Dem (no lean)	11%	(197)	89%	(1518)	1715
PID: Ind (no lean)	10%	(139)	90%	(1302)	144
PID: Rep (no lean)	9%	(109)	91%	(1135)	1244
PID/Gender: Dem Men	15%	(117)	85%	(678)	799
PID/Gender: Dem Women	9%	(80)	91%	(840)	920
PID/Gender: Ind Men	11%	(78)	89%	(606)	684
PID/Gender: Ind Women	8%	(61)	92%	(696)	757
PID/Gender: Rep Men	12%	(75)	88%	(570)	645
PID/Gender: Rep Women	6%	(34)	94%	(565)	600
Ideo: Liberal (1-3)	13%	(165)	87%	(1117)	1282
Ideo: Moderate (4)	9%	(113)	91%	(1084)	1197
Ideo: Conservative (5-7)	8%	(122)	92%	(1344)	1466
Educ: < College	10%	(292)	90%	(2733)	3024
Educ: Bachelors degree	10%	(93)	90%	(795)	888
Educ: Post-grad	12%	(61)	88%	(427)	483
Income: Under 50k	10%	(216)	90%	(2045)	226
Income: 50k-100k	10%	(149)	90%	(1280)	1429
Income: 100k+	11%	(80)	89%	(629)	710
Ethnicity: White	9%	(304)	91%	(3139)	344:
Ethnicity: Hispanic	20%	(140)	80%	(559)	699
Ethnicity: Black	15%	(81)	85%	(468)	54

Table MCFI1_8: During the past 12 months, did you or any member of your household do any of the following? Apply for other consumer credit

Demographic		Yes		No	Total N
Adults	10%	(445)	90%	(3955)	4400
Ethnicity: Other	15%	(60)	85%	(348)	408
All Christian	10%	(198)	90%	(1868)	2067
All Non-Christian	16%	(30)	84%	(159)	189
Atheist	12%	(24)	88%	(187)	212
Agnostic/Nothing in particular	10%	(110)	90%	(1034)	1143
Something Else	11%	(83)	89%	(706)	789
Religious Non-Protestant/Catholic	14%	(33)	86%	(203)	236
Evangelical	11%	(131)	89%	(1029)	1160
Non-Evangelical	9%	(145)	91%	(1472)	1616
Community: Urban	15%	(170)	85%	(977)	1147
Community: Suburban	9%	(182)	91%	(1923)	2105
Community: Rural	8%	(94)	92%	(1054)	1148
Employ: Private Sector	12%	(179)	88%	(1257)	1436
Employ: Government	17%	(48)	83%	(231)	279
Employ: Self-Employed	11%	(43)	89%	(333)	376
Employ: Homemaker	4%	(12)	96%	(270)	282
Employ: Student	13%	(28)	87%	(191)	220
Employ: Retired	6%	(56)	94%	(906)	962
Employ: Unemployed	8%	(48)	92%	(523)	571
Employ: Other	11%	(30)	89%	(243)	273
Military HH: Yes	10%	(72)	90%	(612)	684
Military HH: No	10%	(374)	90%	(3343)	3716
RD/WT: Right Direction	11%	(211)	89%	(1660)	1872
RD/WT: Wrong Track	9%	(234)	91%	(2295)	2528
Biden Job Approve	11%	(269)	89%	(2179)	2448
Biden Job Disapprove	8%	(116)	92%	(1423)	1539
Biden Job Strongly Approve	11%	(164)	89%	(1309)	1473
Biden Job Somewhat Approve	11%	(105)	89%	(870)	975
Biden Job Somewhat Disapprove	12%	(48)	88%	(364)	412
Biden Job Strongly Disapprove	6%	(69)	94%	(1058)	1127

Table MCFI1_8: During the past 12 months, did you or any member of your household do any of the following? Apply for other consumer credit

Demographic		Yes		No	Total N
Adults	10%	(445)	90%	(3955)	4400
Favorable of Biden	11%	(281)	89%	(2183)	2464
Unfavorable of Biden	8%	(137)	92%	(1558)	1695
Very Favorable of Biden	11%	(154)	89%	(1301)	1454
Somewhat Favorable of Biden	13%	(127)	87%	(882)	1009
Somewhat Unfavorable of Biden	12%	(56)	88%	(390)	445
Very Unfavorable of Biden	7%	(81)	93%	(1168)	1249
#1 Issue: Economy	12%	(223)	88%	(1593)	1816
#1 Issue: Security	12%	(54)	88%	(409)	462
#1 Issue: Health Care	8%	(60)	92%	(687)	747
#1 Issue: Medicare / Social Security	6%	(32)	94%	(494)	526
#1 Issue: Women's Issues	10%	(19)	90%	(177)	195
#1 Issue: Education	10%	(19)	90%	(166)	186
#1 Issue: Energy	11%	(18)	89%	(137)	155
#1 Issue: Other	7%	(20)	93%	(292)	312
2020 Vote: Joe Biden	11%	(229)	89%	(1788)	2017
2020 Vote: Donald Trump	7%	(99)	93%	(1270)	1369
2020 Vote: Other	5%	(7)	95%	(130)	137
2020 Vote: Didn't Vote	13%	(110)	87%	(765)	875
2018 House Vote: Democrat	11%	(166)	89%	(1319)	1485
2018 House Vote: Republican	8%	(94)	92%	(1112)	1206
2018 House Vote: Someone else	2%	(2)	98%	(114)	116
2016 Vote: Hillary Clinton	11%	(160)	89%	(1258)	1417
2016 Vote: Donald Trump	8%	(104)	92%	(1188)	1292
2016 Vote: Other	6%	(18)	94%	(258)	276
2016 Vote: Didn't Vote	12%	(164)	88%	(1249)	1413
Voted in 2014: Yes	9%	(217)	91%	(2231)	2448
Voted in 2014: No	12%	(228)	88%	(1724)	1952
4-Region: Northeast	10%	(77)	90%	(710)	787
4-Region: Midwest	9%	(84)	91%	(841)	925
4-Region: South	10%	(172)	90%	(1477)	1648
4-Region: West	11%	(113)	89%	(927)	1040

Table MCFI1_8: During the past 12 months, did you or any member of your household do any of the following? Apply for other consumer credit

Demographic	Yes	No	Total N
Adults	10% (445)	90% (3955)	4400
210261	10% (222)	90% (1987)	2210
210264	10% (223)	90% (1967)	2190
Taken out fintech loan	29% (150)	71% (373)	523
Have not take out fintech loan	8% (295)	92% (3582)	3877

Table MCFI2: As you may know, it's possible to get a consumer loan from a financial technology ('fintech') company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. Would you consider getting a loan through a fintech company?

Demographic	str	l would ongly sider it	son	I would newhat sider it	proba	would ably not sider it	defini	would tely not sider it		know / pinion	Total N
Adults	10%	(438)	24%	(1051)	19%	(815)	28%	(1211)	20%	(885)	4400
Gender: Male	13%	(275)	28%	(600)	18%	(385)	24%	(513)	17%	(351)	2124
Gender: Female	7%	(163)	20%	(451)	19%	(430)	31%	(698)	23%	(534)	2276
Age: 18-34	13%	(169)	29%	(381)	16%	(204)	17%	(218)	26%	(338)	1310
Age: 35-44	15%	(109)	31%	(218)	17%	(122)	17%	(122)	20%	(144)	715
Age: 45-64	8%	(125)	22%	(326)	22%	(328)	30%	(449)	18%	(275)	1502
Age: 65+	4%	(36)	14%	(126)	18%	(160)	48%	(422)	15%	(128)	873
GenZers: 1997-2012	8%	(38)	25%	(121)	15%	(73)	18%	(88)	35%	(173)	492
Millennials: 1981-1996	17%	(213)	31%	(398)	16%	(210)	15%	(195)	21%	(266)	1283
GenXers: 1965-1980	10%	(107)	27%	(281)	19%	(200)	26%	(271)	19%	(200)	1059
Baby Boomers: 1946-1964	6%	(80)	17%	(246)	21%	(305)	41%	(581)	16%	(222)	1434
PID: Dem (no lean)	12%	(209)	26%	(440)	18%	(310)	26%	(447)	18%	(308)	1715
PID: Ind (no lean)	9%	(124)	24%	(339)	19%	(268)	24%	(348)	25%	(362)	1441
PID: Rep (no lean)	9%	(106)	22%	(272)	19%	(236)	33%	(415)	17%	(215)	1244
PID/Gender: Dem Men	15%	(121)	29%	(230)	17%	(136)	23%	(179)	16%	(129)	795
PID/Gender: Dem Women	10%	(88)	23%	(210)	19%	(174)	29%	(269)	19%	(179)	920
PID/Gender: Ind Men	12%	(83)	28%	(190)	18%	(124)	23%	(155)	19%	(133)	684
PID/Gender: Ind Women	5%	(41)	20%	(149)	19%	(144)	26%	(193)	30%	(228)	757
PID/Gender: Rep Men	11%	(72)	28%	(180)	19%	(125)	28%	(180)	14%	(88)	645
PID/Gender: Rep Women	6%	(34)	15%	(92)	19%	(111)	39%	(236)	21%	(127)	600
Ideo: Liberal (1-3)	13%	(165)	29%	(368)	18%	(231)	24%	(312)	16%	(205)	1282
Ideo: Moderate (4)	9%	(106)	27%	(324)	20%	(237)	24%	(290)	20%	(241)	1197
Ideo: Conservative (5-7)	8%	(123)	20%	(296)	20%	(298)	32%	(474)	19%	(274)	1466
Educ: < College	9%	(259)	22%	(658)	17%	(511)	30%	(897)	23%	(700)	3024
Educ: Bachelors degree	13%	(113)	27%	(243)	23%	(203)	23%	(201)	14%	(128)	888
Educ: Post-grad	14%	(66)	31%	(151)	21%	(101)	23%	(113)	12%	(57)	488
Income: Under 50k	8%	(192)	21%	(472)	17%	(388)	30%	(683)	23%	(527)	2261
Income: 50k-100k	11%	(161)	26%	(370)	20%	(280)	27%	(379)	17%	(239)	1429
Income: 100k+	12%	(86)	29%	(209)	21%	(147)	21%	(149)	17%	(119)	710

Table MCFI2: As you may know, it's possible to get a consumer loan from a financial technology ('fintech') company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. Would you consider getting a loan through a fintech company?

Demographic	str	I would ongly sider it	son	I would newhat sider it	prob	would ably not sider it	defini	would itely not sider it		t know / pinion	Total N
Adults	10%	(438)	24%	(1051)	19%	(815)	28%	(1211)	20%	(885)	4400
Ethnicity: White	9%	(322)	23%	(808)	20%	(694)	28%	(953)	19%	(667)	3443
Ethnicity: Hispanic	14%	(95)	29%	(205)	14%	(96)	21%	(145)	23%	(158)	699
Ethnicity: Black	13%	(70)	26%	(144)	11%	(62)	26%	(142)	24%	(131)	549
Ethnicity: Other	12%	(47)	24%	(99)	14%	(58)	28%	(116)	21%	(88)	408
All Christian	9%	(186)	22%	(451)	21%	(432)	30%	(622)	18%	(376)	2067
All Non-Christian	19%	(36)	20%	(39)	19%	(35)	24%	(45)	18%	(35)	189
Atheist	11%	(23)	27%	(58)	22%	(47)	21%	(45)	18%	(38)	212
Agnostic/Nothing in particular	9%	(107)	28%	(324)	16%	(186)	24%	(277)	22%	(250)	1143
Something Else	11%	(87)	23%	(180)	14%	(113)	28%	(222)	24%	(186)	789
Religious Non-Protestant/Catholic	18%	(42)	18%	(43)	21%	(49)	23%	(55)	20%	(47)	236
Evangelical	11%	(132)	23%	(265)	15%	(174)	33%	(380)	18%	(208)	1160
Non-Evangelical	8%	(127)	22%	(353)	22%	(352)	28%	(446)	21%	(338)	1616
Community: Urban	14%	(156)	28%	(316)	16%	(182)	25%	(284)	18%	(209)	1147
Community: Suburban	9%	(194)	24%	(501)	20%	(431)	26%	(558)	20%	(421)	2105
Community: Rural	8%	(88)	20%	(234)	18%	(202)	32%	(369)	22%	(255)	1148
Employ: Private Sector	13%	(188)	31%	(440)	20%	(293)	20%	(281)	16%	(235)	1436
Employ: Government	18%	(50)	28%	(78)	22%	(61)	16%	(44)	17%	(47)	279
Employ: Self-Employed	11%	(43)	32%	(121)	17%	(65)	21%	(80)	18%	(67)	376
Employ: Homemaker	7%	(21)	19%	(53)	19%	(54)	29%	(83)	25%	(71)	282
Employ: Student	8%	(17)	22%	(49)	12%	(26)	16%	(35)	42%	(92)	220
Employ: Retired	4%	(42)	15%	(144)	20%	(190)	46%	(439)	15%	(147)	962
Employ: Unemployed	8%	(47)	21%	(123)	16%	(89)	30%	(174)	24%	(138)	571
Employ: Other	11%	(31)	16%	(43)	13%	(36)	27%	(75)	32%	(88)	273
Military HH: Yes	10%	(69)	19%	(131)	21%	(142)	33%	(227)	17%	(115)	684
Military HH: No	10%	(370)	25%	(920)	18%	(673)	26%	(984)	21%	(770)	3716
RD/WT: Right Direction	14%	(253)	26%	(488)	18%	(328)	24%	(444)	19%	(360)	1872
RD/WT: Wrong Track	7%	(186)	22%	(563)	19%	(487)	30%	(767)	21%	(525)	2528

Table MCFI2: As you may know, it's possible to get a consumer loan from a financial technology ('fintech') company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. Would you consider getting a loan through a fintech company?

Demographic	str	I would ongly sider it	som	I would newhat sider it	prob	would ably not sider it	defini	would would itely not sider it		t know / opinion	Total N
Adults	10%	(438)	24%	(1051)	19%	(815)	28%	(1211)	20%	(885)	4400
Biden Job Approve	12%	(295)	27%	(663)	18%	(445)	25%	(607)	18%	(438)	2448
Biden Job Disapprove	7%	(115)	21%	(322)	20%	(313)	33%	(503)	19%	(285)	1539
Biden Job Strongly Approve	14%	(214)	25%	(370)	15%	(222)	28%	(407)	18%	(259)	1473
Biden Job Somewhat Approve	8%	(81)	30%	(293)	23%	(223)	20%	(199)	18%	(179)	975
Biden Job Somewhat Disapprove	7%	(30)	28%	(114)	23%	(95)	24%	(99)	18%	(74)	412
Biden Job Strongly Disapprove	8%	(85)	18%	(208)	19%	(218)	36%	(404)	19%	(212)	1127
Favorable of Biden	12%	(299)	26%	(650)	19%	(464)	24%	(602)	18%	(449)	2464
Unfavorable of Biden	8%	(128)	22%	(368)	19%	(323)	32%	(548)	19%	(328)	1695
Very Favorable of Biden	14%	(203)	25%	(364)	16%	(226)	28%	(404)	18%	(257)	1454
Somewhat Favorable of Biden	10%	(97)	28%	(286)	24%	(238)	20%	(197)	19%	(192)	1009
Somewhat Unfavorable of Biden	9%	(39)	26%	(117)	18%	(82)	27%	(122)	19%	(86)	445
Very Unfavorable of Biden	7%	(90)	20%	(251)	19%	(241)	34%	(425)	19%	(242)	1249
#1 Issue: Economy	11%	(197)	28%	(505)	18%	(322)	25%	(454)	19%	(338)	1816
#1 Issue: Security	10%	(48)	22%	(103)	19%	(90)	32%	(146)	16%	(76)	462
#1 Issue: Health Care	12%	(93)	23%	(173)	17%	(130)	27%	(199)	20%	(151)	747
#1 Issue: Medicare / Social Security	6%	(30)	16%	(86)	20%	(104)	42%	(219)	17%	(88)	526
#1 Issue: Women's Issues	9%	(18)	18%	(35)	15%	(30)	23%	(45)	35%	(68)	195
#1 Issue: Education	10%	(19)	27%	(49)	21%	(38)	16%	(30)	27%	(50)	186
#1 Issue: Energy	9%	(14)	32%	(49)	22%	(34)	17%	(26)	20%	(31)	155
#1 Issue: Other	6%	(20)	16%	(51)	21%	(66)	29%	(91)	27%	(84)	312
2020 Vote: Joe Biden	12%	(242)	27%	(539)	19%	(379)	24%	(485)	18%	(372)	2017
2020 Vote: Donald Trump	8%	(106)	21%	(285)	19%	(260)	33%	(453)	19%	(265)	1369
2020 Vote: Other	8%	(11)	29%	(39)	20%	(28)	19%	(26)	24%	(33)	137
2020 Vote: Didn't Vote	9%	(80)	21%	(187)	17%	(148)	28%	(246)	24%	(214)	875
2018 House Vote: Democrat	12%	(180)	26%	(387)	19%	(278)	26%	(385)	17%	(256)	1485
2018 House Vote: Republican	8%	(99)	22%	(265)	19%	(232)	34%	(410)	17%	(200)	1206
2018 House Vote: Someone else	5%	(5)	18%	(21)	15%	(17)	27%	(31)	35%	(41)	116

Table MCFI2: As you may know, it's possible to get a consumer loan from a financial technology ('fintech') company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. Would you consider getting a loan through a fintech company?

Demographic	str	I would ongly sider it	som	I would newhat sider it	prob	l would ably not sider it	defin	I would itely not sider it		know /	Total N
Adults	10%	(438)	24%	(1051)	19%	(815)	28%	(1211)	20%	(885)	4400
2016 Vote: Hillary Clinton	13%	(185)	25%	(360)	18%	(258)	26%	(368)	17%	(246)	1417
2016 Vote: Donald Trump	8%	(103)	23%	(293)	19%	(244)	34%	(435)	17%	(216)	1292
2016 Vote: Other	8%	(23)	25%	(69)	20%	(56)	23%	(64)	23%	(64)	276
2016 Vote: Didn't Vote	9%	(127)	23%	(329)	18%	(257)	24%	(341)	25%	(359)	1413
Voted in 2014: Yes	10%	(244)	23%	(566)	19%	(466)	30%	(741)	18%	(431)	2448
Voted in 2014: No	10%	(195)	25%	(485)	18%	(348)	24%	(470)	23%	(454)	1952
4-Region: Northeast	9%	(69)	21%	(164)	19%	(150)	28%	(221)	23%	(182)	787
4-Region: Midwest	7%	(69)	22%	(207)	22%	(203)	30%	(276)	18%	(168)	925
4-Region: South	10%	(159)	26%	(428)	17%	(276)	27%	(443)	21%	(342)	1648
4-Region: West	14%	(140)	24%	(251)	18%	(185)	26%	(270)	19%	(193)	1040
210261	9%	(204)	24%	(528)	19%	(428)	29%	(630)	19%	(419)	2210
210264	11%	(234)	24%	(523)	18%	(386)	27%	(581)	21%	(466)	2190
Taken out fintech loan	34%	(178)	34%	(176)	8%	(41)	12%	(62)	13%	(65)	523
Have not take out fintech loan	7%	(260)	23%	(875)	20%	(774)	30%	(1149)	21%	(820)	3877

Table MCFI5_1: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	42% (1861)	18% (801)	39% (1738)	4400
Gender: Male	39% (827)	21% (439)	40% (857)	2124
Gender: Female	45% (1034)	16% (362)	39% (881)	2276
Age: 18-34	31% (404)	27% (351)	42% (555)	1310
Age: 35-44	32% (227)	21% (149)	47% (339)	715
Age: 45-64	46% (684)	16% (236)	39% (581)	1502
Age: 65+	63% (546)	7% (64)	30% (263)	873
GenZers: 1997-2012	32% (159)	25% (124)	43% (210)	492
Millennials: 1981-1996	30% (390)	25% (321)	45% (572)	1283
GenXers: 1965-1980	39% (411)	18% (193)	43% (454)	1059
Baby Boomers: 1946-1964	56% (799)	11% (157)	33% (478)	1434
PID: Dem (no lean)	40% (689)	21% (359)	39% (667)	1715
PID: Ind (no lean)	39% (559)	17% (244)	44% (638)	1441
PID: Rep (no lean)	49% (613)	16% (199)	35% (432)	1244
PID/Gender: Dem Men	37% (297)	26% (203)	37% (295)	795
PID/Gender: Dem Women	43% (392)	17% (155)	41% (373)	920
PID/Gender: Ind Men	37% (251)	17% (118)	46% (316)	684
PID/Gender: Ind Women	41% (308)	17% (126)	43% (322)	757
PID/Gender: Rep Men	43% (279)	18% (118)	38% (247)	645
PID/Gender: Rep Women	56% (334)	13% (80)	31% (186)	600
Ideo: Liberal (1-3)	37% (473)	21% (274)	42% (535)	1282
Ideo: Moderate (4)	40% (473)	19% (222)	42% (502)	1197
Ideo: Conservative (5-7)	51% (745)	15% (219)	34% (502)	1466

Table MCFI5_1: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other	I am more comfortable taking a loan through a lender that operates only online and/or through an	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an	
Demographic	lender	app	app	Total N
Adults	42% (1861)	18% (801)	39% (1738)	4400
Educ: < College	42% (1280)	19% (571)	39% (1173)	3024
Educ: Bachelors degree	44% (388)	17% (149)	39% (351)	888
Educ: Post-grad	40% (193)	17% (81)	44% (214)	488
Income: Under 50k	42% (941)	20% (442)	39% (879)	2261
Income: 50k-100k	45% (645)	16% (229)	39% (555)	1429
Income: 100k+	39% (275)	18% (130)	43% (304)	710
Ethnicity: White	44% (1506)	17% (579)	39% (1358)	3443
Ethnicity: Hispanic	33% (229)	26% (183)	41% (287)	699
Ethnicity: Black	37% (200)	22% (119)	42% (229)	549
Ethnicity: Other	38% (155)	25% (102)	37% (151)	408
All Christian	49% (1012)	18% (362)	34% (693)	2067
All Non-Christian	47% (88)	17% (32)	36% (69)	189
Atheist	38% (80)	21% (44)	41% (88)	212
Agnostic/Nothing in particular	34% (386)	20% (230)	46% (528)	1143
Something Else	37% (295)	17% (133)	46% (361)	789
Religious Non-Protestant/Catholic	48% (114)	18% (43)	34% (80)	236
Evangelical	47% (541)	18% (212)	35% (407)	1160
Non-Evangelical	45% (726)	16% (266)	39% (624)	1616
Community: Urban	40% (453)	23% (267)	37% (427)	1147
Community: Suburban	41% (870)	17% (356)	42% (879)	2105
Community: Rural	47% (538)	16% (178)	38% (432)	1148

Table MCFI5_1: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	42% (1861)	18% (801)	39% (1738)	4400
Employ: Private Sector	37% (529)	22% (322)	41% (586)	1436
Employ: Government	38% (107)	20% (55)	42% (118)	279
Employ: Self-Employed	32% (121)	21% (81)	46% (174)	376
Employ: Homemaker	47% (133)	19% (54)	34% (95)	282
Employ: Student	35% (77)	17% (36)	48% (106)	220
Employ: Retired	61% (585)	9% (86)	30% (292)	962
Employ: Unemployed	34% (195)	21% (119)	45% (257)	571
Employ: Other	42% (114)	18% (49)	40% (110)	273
Military HH: Yes	52% (358)	14% (94)	34% (232)	684
Military HH: No	40% (1503)	19% (707)	41% (1506)	3716
RD/WT: Right Direction	42% (778)	21% (402)	37% (692)	1872
RD/WT: Wrong Track	43% (1083)	16% (399)	41% (1046)	2528
Biden Job Approve	40% (968)	21% (525)	39% (955)	2448
Biden Job Disapprove	49% (758)	13% (202)	38% (578)	1539
Biden Job Strongly Approve	40% (592)	24% (347)	36% (534)	1473
Biden Job Somewhat Approve	39% (376)	18% (178)	43% (421)	975
Biden Job Somewhat Disapprove	40% (164)	13% (55)	47% (193)	412
Biden Job Strongly Disapprove	53% (594)	13% (148)	34% (385)	1127
Favorable of Biden	40% (974)	21% (520)	39% (969)	2464
Unfavorable of Biden	47% (795)	15% (247)	39% (653)	1695

Table MCFI5_1: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender		I am more comfortable taking a loan through a lender that operates only online and/or through an app		I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app		Total N
Adults			18%	(801)	39%	(1738)	4400
Very Favorable of Biden	41%	(597)	23%	(333)	36%	(524)	1454
Somewhat Favorable of Biden	37%	(377)	19%	(187)	44%	(445)	1009
Somewhat Unfavorable of Biden	38%	(170)	18%	(78)	44%	(197)	445
Very Unfavorable of Biden	50%	(625)	13%	(168)	37%	(456)	1249
#1 Issue: Economy	38%	(691)	20%	(363)	42%	(762)	1816
#1 Issue: Security	52%	(239)	15%	(71)	33%	(153)	462
#1 Issue: Health Care	38%	(282)	18%	(133)	45%	(333)	747
#1 Issue: Medicare / Social Security	56%	(292)	11%	(58)	33%	(176)	526
#1 Issue: Women's Issues	39%	(77)	21%	(41)	40%	(77)	195
#1 Issue: Education	44%	(81)	23%	(44)	33%	(61)	186
#1 Issue: Energy	33%	(51)	25%	(39)	42%	(65)	155
#1 Issue: Other	48%	(149)	17%	(52)	36%	(111)	312
2020 Vote: Joe Biden	40%	(813)	20%	(403)	40%	(802)	2017
2020 Vote: Donald Trump	50%	(685)	14%	(195)	36%	(489)	1369
2020 Vote: Other	34%	(46)	22%	(30)	45%	(62)	137
2020 Vote: Didn't Vote	36%	(316)	20%	(174)	44%	(386)	875
2018 House Vote: Democrat	41%	(608)	21%	(306)	38%	(571)	1485
2018 House Vote: Republican	51%	(615)	14%	(163)	35%	(428)	1206
2018 House Vote: Someone else	44%	(51)	14%	(16)	42%	(48)	116
2016 Vote: Hillary Clinton	42%	(592)	19%	(274)	39%	(551)	1417
2016 Vote: Donald Trump	50%	(651)	14%	(180)	36%	(461)	1292
2016 Vote: Other	41%	(112)	17%	(48)	42%	(116)	276
2016 Vote: Didn't Vote	36%	(505)	21%	(297)	43%	(610)	1413

Table MCFI5_1: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	taking a loan lender the brick-and- locations, such credit union	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender		c comfortable can through a operates only for through an app	taking a lende brick-a locations lender tha online and	lly comfortable oan through a or that has and-mortar compared to a t operates only l/or through an app	Total N
Adults	42% (18	861)	18%	(801)	39%	(1738)	4400
Voted in 2014: Yes	47% (1	142)	16%	(380)	38%	(926)	2448
Voted in 2014: No	37% (719)	22%	(421)	42%	(812)	1952
4-Region: Northeast	45% (3	357)	18%	(140)	37%	(290)	787
4-Region: Midwest	47% (4	431)	17%	(157)	36%	(337)	925
4-Region: South	41%	681)	18%	(292)	41%	(675)	1648
4-Region: West	38% (3	392)	20%	(212)	42%	(436)	1040
210261	42%	922)	18%	(403)	40%	(885)	2210
210264	43%	939)	18%	(398)	39%	(853)	2190
Taken out fintech loan	28% (1	146)	33%	(173)	39%	(204)	523
Have not take out fintech loan	44% (1	715)	16%	(629)	40%	(1534)	3877

Table MCFI5_2: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	50% (2216)	14% (636)	35% (1548)	4400
Gender: Male	47% (994)	16% (344)	37% (786)	2124
Gender: Female	54% (1222)	13% (292)	33% (762)	2276
Age: 18-34	41% (531)	20% (266)	39% (513)	1310
Age: 35-44	43% (304)	16% (117)	41% (294)	715
Age: 45-64	53% (792)	13% (202)	34% (508)	1502
Age: 65+	67% (589)	6% (51)	27% (233)	873
GenZers: 1997-2012	44% (215)	19% (91)	38% (186)	492
Millennials: 1981-1996	40% (507)	20% (255)	41% (521)	1283
GenXers: 1965-1980	48% (506)	15% (159)	37% (394)	1059
Baby Boomers: 1946-1964	61% (880)	9% (128)	30% (426)	1434
PID: Dem (no lean)	49% (845)	17% (289)	34% (582)	1715
PID: Ind (no lean)	47% (673)	13% (181)	41% (587)	1441
PID: Rep (no lean)	56% (698)	13% (166)	30% (379)	1244
PID/Gender: Dem Men	45% (358)	20% (161)	35% (276)	795
PID/Gender: Dem Women	53% (487)	14% (127)	33% (306)	920
PID/Gender: Ind Men	45% (305)	12% (81)	44% (298)	684
PID/Gender: Ind Women	49% (368)	13% (100)	38% (289)	757
PID/Gender: Rep Men	51% (330)	16% (102)	33% (212)	645
PID/Gender: Rep Women	61% (368)	11% (64)	28% (167)	600
Ideo: Liberal (1-3)	46% (588)	18% (229)	36% (465)	1282
Ideo: Moderate (4)	47% (566)	14% (174)	38% (458)	1197
Ideo: Conservative (5-7)	59% (865)	11% (165)	30% (436)	1466

Table MCFI5_2: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	50% (2216)	14% (636)	35% (1548)	4400
Educ: < College	50% (1526)	14% (435)	35% (1063)	3024
Educ: Bachelors degree	52% (462)	15% (129)	33% (297)	888
Educ: Post-grad	47% (228)	15% (72)	39% (188)	488
Income: Under 50k	50% (1124)	15% (342)	35% (795)	2261
Income: 50k-100k	53% (754)	13% (191)	34% (485)	1429
Income: 100k+	48% (339)	15% (103)	38% (268)	710
Ethnicity: White	52% (1800)	13% (431)	35% (1212)	3443
Ethnicity: Hispanic	39% (273)	25% (171)	36% (254)	699
Ethnicity: Black	42% (230)	21% (116)	37% (202)	549
Ethnicity: Other	45% (185)	22% (89)	33% (134)	408
All Christian	56% (1167)	14% (287)	30% (612)	2067
All Non-Christian	48% (91)	14% (26)	38% (72)	189
Atheist	48% (101)	14% (29)	39% (82)	212
Agnostic/Nothing in particular	43% (489)	15% (177)	42% (477)	1143
Something Else	47% (367)	15% (116)	39% (305)	789
Religious Non-Protestant/Catholic	52% (123)	14% (32)	34% (81)	236
Evangelical	53% (617)	15% (172)	32% (371)	1160
Non-Evangelical	54% (868)	14% (222)	33% (527)	1616
Community: Urban	45% (522)	19% (217)	36% (408)	1147
Community: Suburban	51% (1066)	14% (286)	36% (752)	2105
Community: Rural	55% (628)	12% (132)	34% (388)	1148

Table MCFI5_2: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	50% (2216)	14% (636)	35% (1548)	4400
Employ: Private Sector	47% (675)	18% (254)	35% (507)	1436
Employ: Government	43% (121)	15% (42)	42% (117)	279
Employ: Self-Employed	39% (147)	20% (74)	41% (155)	376
Employ: Homemaker	56% (158)	16% (45)	28% (80)	282
Employ: Student	42% (93)	12% (27)	45% (99)	220
Employ: Retired	65% (629)	7% (71)	27% (262)	962
Employ: Unemployed	45% (257)	14% (77)	41% (237)	571
Employ: Other	50% (136)	17% (46)	34% (92)	273
Military HH: Yes	57% (388)	13% (86)	31% (210)	684
Military HH: No	49% (1828)	15% (550)	36% (1338)	3716
RD/WT: Right Direction	50% (929)	17% (321)	33% (621)	1872
RD/WT: Wrong Track	51% (1287)	12% (314)	37% (927)	2528
Biden Job Approve	48% (1178)	17% (427)	34% (843)	2448
Biden Job Disapprove	57% (877)	10% (155)	33% (507)	1539
Biden Job Strongly Approve	50% (740)	17% (256)	32% (477)	1473
Biden Job Somewhat Approve	45% (438)	18% (172)	37% (365)	975
Biden Job Somewhat Disapprove	50% (207)	11% (46)	39% (159)	412
Biden Job Strongly Disapprove	59% (670)	10% (109)	31% (348)	1127
Favorable of Biden	49% (1195)	17% (416)	35% (852)	2464
Unfavorable of Biden	54% (921)	11% (189)	35% (585)	1695

Table MCFI5_2: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	taking a lo lende brick-a locations, s credit un	e comfortable oan through a r that has nd-mortar such as a bank, ion or other	taking a lo lender that online and	e comfortable oan through a t operates only /or through an app	taking a lende lende brick-a locations lender tha	ly comfortable can through a r that has und-mortar compared to a t operates only /or through an app	Total N	
Adults	50%	(2216)	14%	(636)	35%	(1548)	440	0
Very Favorable of Biden	50%	(733)	18%	(257)	32%	(464)	145	
Somewhat Favorable of Biden	46%	(462)	16%	(159)	39%	(389)	100	
Somewhat Unfavorable of Biden	47%	(208)	14%	(63)	39%	(174)	44	
Very Unfavorable of Biden	57%	(713)	10%	(125)	33%	(411)	124	.9
#1 Issue: Economy	47%	(861)	15%	(264)	38%	(691)	181	6
#1 Issue: Security	56%	(257)	15%	(69)	30%	(137)	46	52
#1 Issue: Health Care	47%	(351)	17%	(123)	36%	(273)	74	ŀ7
#1 Issue: Medicare / Social Security	62%	(327)	8%	(41)	30%	(158)	52	6
#1 Issue: Women's Issues	47%	(92)	13%	(26)	39%	(77)	19	15
#1 Issue: Education	45%	(83)	20%	(37)	36%	(66)	18	6
#1 Issue: Energy	47%	(73)	17%	(27)	35%	(55)	15	55
#1 Issue: Other	55%	(172)	16%	(49)	29%	(92)	31	2
2020 Vote: Joe Biden	49%	(995)	16%	(320)	35%	(702)	201	17
2020 Vote: Donald Trump	58%	(795)	11%	(145)	31%	(429)	136	9
2020 Vote: Other	41%	(57)	18%	(25)	41%	(56)	13	5 7
2020 Vote: Didn't Vote	42%	(368)	17%	(146)	41%	(361)	87.	'5
2018 House Vote: Democrat	50%	(743)	17%	(251)	33%	(490)	148	55
2018 House Vote: Republican	58%	(700)	11%	(134)	31%	(372)	120	6
2018 House Vote: Someone else	50%	(58)	13%	(15)	37%	(43)	110	.6
2016 Vote: Hillary Clinton	51%	(716)	16%	(234)	33%	(467)	141	
2016 Vote: Donald Trump	57%	(737)	11%	(147)	32%	(408)	129	
2016 Vote: Other	47%	(130)	16%	(43)	37%	(102)	27	
2016 Vote: Didn't Vote	45%	(630)	15%	(212)	40%	(571)	141	13

Table MCFI5_2: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank credit union or other	I am more comfortable taking a loan through a lender that operates only online and/or through an	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an	
Demographic	lender	app	арр	Total N
Adults	50% (2216)	14% (636)	35% (1548)	4400
Voted in 2014: Yes	54% (1325)	14% (332)	32% (790)	2448
Voted in 2014: No	46% (891)	16% (304)	39% (758)	1952
4-Region: Northeast	52% (411)	14% (113)	33% (263)	787
4-Region: Midwest	58% (535)	11% (97)	32% (292)	925
4-Region: South	48% (787)	15% (247)	37% (614)	1648
4-Region: West	46% (483)	17% (178)	36% (379)	1040
210261	51% (1124)	14% (308)	35% (778)	2210
210264	50% (1092)	15% (328)	35% (770)	2190
Taken out fintech loan	36% (191)	24% (123)	40% (209)	523
Have not take out fintech loan	52% (2025)	13% (513)	35% (1339)	3877

Table MCFI5_3: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	60% (2640)	10% (450)	30% (1309)	4400
Gender: Male	57% (1202)	11% (236)	32% (686)	2124
Gender: Female	63% (1439)	9% (214)	27% (624)	2276
Age: 18-34	50% (650)	15% (195)	36% (465)	1310
Age: 35-44	52% (374)	14% (97)	34% (244)	715
Age: 45-64	64% (965)	8% (119)	28% (417)	1502
Age: 65+	75% (651)	4% (39)	21% (183)	873
GenZers: 1997-2012	52% (257)	12% (60)	36% (176)	492
Millennials: 1981-1996	49% (629)	16% (205)	35% (449)	1283
GenXers: 1965-1980	60% (637)	9% (95)	31% (327)	1059
Baby Boomers: 1946-1964	71% (1014)	6% (87)	23% (333)	1434
PID: Dem (no lean)	59% (1008)	13% (216)	29% (491)	1715
PID: Ind (no lean)	58% (838)	8% (115)	34% (489)	1441
PID: Rep (no lean)	64% (794)	10% (120)	27% (330)	1244
PID/Gender: Dem Men	54% (427)	16% (124)	31% (244)	795
PID/Gender: Dem Women	63% (581)	10% (92)	27% (247)	920
PID/Gender: Ind Men	56% (383)	7% (46)	37% (255)	684
PID/Gender: Ind Women	60% (455)	9% (69)	31% (233)	757
PID/Gender: Rep Men	61% (391)	10% (67)	29% (186)	645
PID/Gender: Rep Women	67% (403)	9% (53)	24% (144)	600
Ideo: Liberal (1-3)	58% (747)	12% (156)	30% (379)	1282
Ideo: Moderate (4)	56% (671)	11% (132)	33% (394)	1197
Ideo: Conservative (5-7)	68% (994)	7% (104)	25% (369)	1466

Table MCFI5_3: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other	I am more comfortable taking a loan through a lender that operates only online and/or through an	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an	
Demographic	lender	app	app	Total N
Adults	60% (2640)	10% (450)	30% (1309)	4400
Educ: < College	60% (1814)	10% (311)	30% (900)	3024
Educ: Bachelors degree	61% (543)	10% (84)	29% (260)	888
Educ: Post-grad	58% (283)	11% (55)	31% (150)	488
Income: Under 50k	59% (1332)	11% (238)	31% (692)	2261
Income: 50k-100k	64% (915)	9% (129)	27% (384)	1429
Income: 100k+	55% (393)	12% (83)	33% (233)	710
Ethnicity: White	62% (2147)	9% (301)	29% (995)	3443
Ethnicity: Hispanic	52% (363)	16% (111)	32% (226)	699
Ethnicity: Black	50% (277)	16% (89)	33% (183)	549
Ethnicity: Other	53% (216)	15% (61)	32% (131)	408
All Christian	66% (1368)	9% (188)	25% (510)	2067
All Non-Christian	54% (102)	10% (18)	37% (70)	189
Atheist	57% (120)	13% (27)	31% (65)	212
Agnostic/Nothing in particular	53% (604)	11% (123)	36% (416)	1143
Something Else	57% (446)	12% (93)	32% (249)	789
Religious Non-Protestant/Catholic	58% (137)	10% (24)	32% (75)	236
Evangelical	61% (711)	12% (139)	27% (311)	1160
Non-Evangelical	65% (1050)	8% (134)	27% (433)	1616
Community: Urban	54% (615)	15% (168)	32% (364)	1147
Community: Suburban	62% (1309)	8% (167)	30% (629)	2105
Community: Rural	62% (717)	10% (115)	28% (316)	1148

Table MCFI5_3: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	60% (2640)	10% (450)	30% (1309)	4400
Employ: Private Sector	59% (844)	12% (166)	30% (427)	1436
Employ: Government	53% (149)	14% (39)	32% (91)	279
Employ: Self-Employed	50% (187)	11% (41)	39% (148)	376
Employ: Homemaker	61% (171)	13% (36)	27% (75)	282
Employ: Student	46% (102)	11% (24)	43% (93)	220
Employ: Retired	73% (704)	5% (49)	22% (210)	962
Employ: Unemployed	56% (320)	11% (63)	33% (188)	571
Employ: Other	60% (164)	12% (31)	29% (78)	273
Military HH: Yes	65% (443)	7% (46)	29% (196)	684
Military HH: No	59% (2198)	11% (405)	30% (1114)	3716
RD/WT: Right Direction	57% (1073)	12% (231)	30% (568)	1872
RD/WT: Wrong Track	62% (1567)	9% (219)	29% (742)	2528
Biden Job Approve	58% (1414)	13% (313)	29% (721)	2448
Biden Job Disapprove	66% (1010)	6% (100)	28% (429)	1539
Biden Job Strongly Approve	59% (869)	13% (199)	28% (405)	1473
Biden Job Somewhat Approve	56% (545)	12% (114)	32% (316)	975
Biden Job Somewhat Disapprove	63% (258)	6% (26)	31% (128)	412
Biden Job Strongly Disapprove	67% (752)	6% (73)	27% (301)	1127
Favorable of Biden	58% (1440)	13% (312)	29% (712)	2464
Unfavorable of Biden	64% (1085)	7% (114)	29% (496)	1695

Table MCFI5_3: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	taking a l lende brick-a locations, credit u	re comfortable oan through a er that has and-mortar such as a bank, nion or other ender	taking a lo lender that online and	e comfortable oan through a t operates only /or through an app	taking a lende lende brick-a locations lender tha online and	ly comfortable oan through a or that has ond-mortar compared to a t operates only /or through an app	Total N
Adults	60%	(2640)	10%	(450)	30%	(1309)	4400
Very Favorable of Biden	59%	(862)	13%	(191)	28%	(401)	1454
Somewhat Favorable of Biden	57%	(578)	12%	(121)	31%	(311)	1009
Somewhat Unfavorable of Biden	63%	(281)	6%	(27)	31%	(137)	445
Very Unfavorable of Biden	64%	(804)	7%	(87)	29%	(358)	1249
#1 Issue: Economy	59%	(1064)	9%	(166)	32%	(587)	1816
#1 Issue: Security	64%	(297)	10%	(47)	26%	(118)	462
#1 Issue: Health Care	57%	(423)	13%	(97)	30%	(227)	747
#1 Issue: Medicare / Social Security	69%	(362)	7%	(36)	24%	(128)	526
#1 Issue: Women's Issues	56%	(109)	11%	(21)	33%	(65)	195
#1 Issue: Education	50%	(94)	20%	(37)	30%	(55)	186
#1 Issue: Energy	59%	(91)	11%	(18)	29%	(46)	155
#1 Issue: Other	64%	(200)	9%	(28)	27%	(84)	312
2020 Vote: Joe Biden	59%	(1189)	11%	(230)	30%	(598)	2017
2020 Vote: Donald Trump	66%	(897)	8%	(112)	26%	(360)	1369
2020 Vote: Other	56%	(77)	8%	(11)	36%	(50)	137
2020 Vote: Didn't Vote	54%	(476)	11%	(97)	35%	(302)	875
2018 House Vote: Democrat	61%	(911)	11%	(169)	27%	(404)	1485
2018 House Vote: Republican	65%	(784)	8%	(100)	27%	(321)	1206
2018 House Vote: Someone else	58%	(67)	8%	(9)	34%	(39)	116
2016 Vote: Hillary Clinton	61%	(863)	12%	(165)	27%	(389)	1417
2016 Vote: Donald Trump	65%	(840)	8%	(101)	27%	(351)	1292
2016 Vote: Other	65%	(178)	8%	(21)	28%	(77)	276
2016 Vote: Didn't Vote	54%	(759)	12%	(163)	35%	(491)	1413

Table MCFI5_3: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	60% (2640)	10% (450)	30% (1309)	4400
Voted in 2014: Yes	64% (1565)	9% (220)	27% (662)	2448
Voted in 2014: No	55% (1075)	12% (230)	33% (647)	1952
4-Region: Northeast	63% (495)	9% (73)	28% (219)	787
4-Region: Midwest	67% (620)	8% (70)	25% (234)	925
4-Region: South	59% (967)	11% (179)	30% (502)	1648
4-Region: West	54% (558)	12% (128)	34% (354)	1040
210261	60% (1330)	10% (228)	30% (652)	2210
210264	60% (1310)	10% (222)	30% (657)	2190
Taken out fintech loan	45% (238)	18% (96)	36% (189)	523
Have not take out fintech loan	62% (2403)	9% (354)	29% (1120)	3877

Table MCFI5_4: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	64% (2829)	9% (389)	27% (1181)	4400
Gender: Male	61% (1301)	11% (225)	28% (598)	2124
Gender: Female	67% (1529)	7% (165)	26% (583)	2276
Age: 18-34	53% (692)	15% (199)	32% (419)	1310
Age: 35-44	58% (415)	9% (67)	33% (233)	715
Age: 45-64	70% (1044)	6% (94)	24% (363)	1502
Age: 65+	78% (678)	3% (29)	19% (166)	873
GenZers: 1997-2012	54% (266)	10% (51)	36% (175)	492
Millennials: 1981-1996	53% (686)	16% (200)	31% (397)	1283
GenXers: 1965-1980	65% (687)	6% (68)	29% (303)	1059
Baby Boomers: 1946-1964	76% (1084)	5% (67)	20% (282)	1434
PID: Dem (no lean)	63% (1073)	12% (205)	25% (437)	1715
PID: Ind (no lean)	63% (905)	6% (89)	31% (447)	1441
PID: Rep (no lean)	68% (852)	8% (95)	24% (297)	1244
PID/Gender: Dem Men	57% (449)	16% (130)	27% (216)	795
PID/Gender: Dem Women	68% (623)	8% (76)	24% (221)	920
PID/Gender: Ind Men	61% (419)	6% (40)	33% (225)	684
PID/Gender: Ind Women	64% (486)	6% (49)	29% (222)	757
PID/Gender: Rep Men	67% (432)	9% (55)	24% (157)	645
PID/Gender: Rep Women	70% (419)	7% (40)	23% (140)	600
Ideo: Liberal (1-3)	63% (811)	11% (135)	26% (337)	1282
Ideo: Moderate (4)	62% (744)	8% (98)	30% (355)	1197
Ideo: Conservative (5-7)	71% (1036)	7% (102)	22% (328)	1466

Table MCFI5_4: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	64% (2829)	9% (389)	27% (1181)	4400
Educ: < College	63% (1911)	9% (284)	27% (829)	3024
Educ: Bachelors degree	68% (605)	7% (58)	25% (225)	888
Educ: Post-grad	64% (314)	10% (47)	26% (128)	488
Income: Under 50k	62% (1399)	9% (211)	29% (651)	2261
Income: 50k-100k	69% (991)	8% (113)	23% (325)	1429
Income: 100k+	62% (439)	9% (65)	29% (205)	710
Ethnicity: White	67% (2304)	7% (245)	26% (895)	3443
Ethnicity: Hispanic	56% (391)	14% (100)	30% (208)	699
Ethnicity: Black	53% (291)	14% (78)	33% (179)	549
Ethnicity: Other	57% (234)	16% (67)	26% (107)	408
All Christian	70% (1447)	8% (165)	22% (455)	2067
All Non-Christian	56% (107)	10% (20)	33% (63)	189
Atheist	63% (133)	11% (23)	26% (56)	212
Agnostic/Nothing in particular	58% (662)	10% (111)	32% (370)	1143
Something Else	61% (480)	9% (71)	30% (238)	789
Religious Non-Protestant/Catholic	60% (142)	10% (23)	30% (70)	236
Evangelical	65% (757)	10% (113)	25% (290)	1160
Non-Evangelical	69% (1116)	7% (116)	24% (385)	1616
Community: Urban	57% (650)	13% (155)	30% (342)	1147
Community: Suburban	67% (1411)	7% (140)	26% (554)	2105
Community: Rural	67% (769)	8% (94)	25% (286)	1148

Table MCFI5_4: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender	I am more comfortable taking a loan through a lender that operates only online and/or through an app	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a lender that operates only online and/or through an app	Total N
Adults	64% (2829)	9% (389)	27% (1181)	4400
Employ: Private Sector	64% (914)	9% (132)	27% (391)	1436
Employ: Government	67% (189)	9% (25)	23% (66)	279
Employ: Self-Employed	51% (191)	14% (54)	35% (131)	376
Employ: Homemaker	66% (187)	10% (27)	24% (68)	282
Employ: Student	50% (109)	10% (22)	41% (89)	220
Employ: Retired	77% (743)	4% (34)	19% (186)	962
Employ: Unemployed	57% (324)	11% (60)	33% (187)	571
Employ: Other	64% (174)	13% (36)	23% (63)	273
Military HH: Yes	70% (480)	6% (42)	24% (161)	684
Military HH: No	63% (2349)	9% (347)	27% (1020)	3716
RD/WT: Right Direction	62% (1162)	11% (213)	27% (497)	1872
RD/WT: Wrong Track	66% (1668)	7% (176)	27% (684)	2528
Biden Job Approve	63% (1538)	11% (264)	26% (646)	2448
Biden Job Disapprove	69% (1058)	6% (93)	25% (388)	1539
Biden Job Strongly Approve	64% (940)	11% (165)	25% (369)	1473
Biden Job Somewhat Approve	61% (599)	10% (99)	28% (278)	975
Biden Job Somewhat Disapprove	67% (275)	6% (26)	27% (111)	412
Biden Job Strongly Disapprove	69% (782)	6% (68)	25% (277)	1127
Favorable of Biden	63% (1557)	11% (263)	26% (643)	2464
Unfavorable of Biden	68% (1150)	6% (106)	26% (439)	1695

Table MCFI5_4: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

Demographic	I am more comfortable taking a loan through a lender that has brick-and-mortar locations, such as a bank, credit union or other lender		taking a lo lender that online and	e comfortable oan through a t operates only /or through an app	taking a lende lende brick-a locations lender tha online and	ly comfortable coan through a r that has ind-mortar compared to a t operates only /or through an app	Total N
Adults	64%	(2829)	9%	(389)	27%	(1181)	4400
Very Favorable of Biden	63%	(920)	12%	(177)	25%	(357)	1454
Somewhat Favorable of Biden	63%	(637)	9%	(86)	28%	(286)	1009
Somewhat Unfavorable of Biden	69%	(308)	5%	(24)	25%	(113)	445
Very Unfavorable of Biden	67%	(841)	7%	(82)	26%	(326)	1249
#1 Issue: Economy	62%	(1130)	8%	(150)	30%	(537)	1816
#1 Issue: Security	66%	(305)	10%	(46)	24%	(112)	462
#1 Issue: Health Care	61%	(459)	12%	(90)	26%	(198)	747
#1 Issue: Medicare / Social Security	73%	(387)	4%	(20)	23%	(119)	526
#1 Issue: Women's Issues	59%	(116)	9%	(18)	31%	(61)	195
#1 Issue: Education	62%	(116)	12%	(22)	26%	(48)	186
#1 Issue: Energy	60%	(93)	13%	(20)	27%	(41)	155
#1 Issue: Other	71%	(223)	8%	(24)	21%	(65)	312
2020 Vote: Joe Biden	64%	(1299)	10%	(208)	25%	(511)	2017
2020 Vote: Donald Trump	70%	(952)	6%	(86)	24%	(331)	1369
2020 Vote: Other	64%	(87)	8%	(11)	29%	(39)	137
2020 Vote: Didn't Vote	56%	(490)	10%	(85)	34%	(300)	875
2018 House Vote: Democrat	66%	(984)	10%	(155)	23%	(346)	1485
2018 House Vote: Republican	70%	(841)	6%	(76)	24%	(289)	1206
2018 House Vote: Someone else	60%	(69)	7%	(8)	33%	(38)	116
2016 Vote: Hillary Clinton	66%	(931)	10%	(139)	24%	(347)	1417
2016 Vote: Donald Trump	70%	(900)	7%	(85)	24%	(308)	1292
2016 Vote: Other	69%	(189)	7%	(18)	25%	(68)	276
2016 Vote: Didn't Vote	57%	(809)	10%	(147)	32%	(457)	1413

Table MCFI5_4: For the following situations, please choose the statement that best represents your thinking, even if none of these options are entirely correct.

	I am more comfortable taking a loan through a lender that has brick-and-mortar	I am more comfortable taking a loan through a	I am equally comfortable taking a loan through a lender that has brick-and-mortar locations compared to a	
Demographic	locations, such as a bank, credit union or other lender	lender that operates only online and/or through an app	lender that operates only online and/or through an app	Total N
Adults	64% (2829)	9% (389)	27% (1181)	4400
Voted in 2014: Yes	68% (1662)	8% (190)	24% (596)	2448
Voted in 2014: No	60% (1167)	10% (199)	30% (586)	1952
4-Region: Northeast	67% (527)	10% (77)	23% (184)	787
4-Region: Midwest	71% (652)	6% (57)	23% (216)	925
4-Region: South	61% (1011)	9% (153)	29% (485)	1648
4-Region: West	62% (640)	10% (103)	29% (297)	1040
210261	64% (1414)	10% (228)	26% (568)	2210
210264	65% (1416)	7% (161)	28% (613)	2190
Taken out fintech loan	55% (287)	14% (75)	31% (161)	523
Have not take out fintech loan	66% (2542)	8% (314)	26% (1020)	3877

Table MCFI6: Which of the following is closest to your opinion, even if neither is exactly right?

Demographic	The U.S. federal government should encourage fintech companies to innovate by reducing regulation.	The U.S. federal government should protect consumers from fintech companies by increasing regulation.	Don't know / No opinion	Total N
Adults	16% (703)	39% (1695)	45% (2001)	4400
Gender: Male	20% (435)	42% (892)	38% (797)	2124
Gender: Female	12% (268)	35% (803)	53% (1205)	2276
Age: 18-34	22% (288)	33% (435)	45% (587)	1310
Age: 35-44	24% (175)	36% (257)	40% (283)	715
Age: 45-64	13% (191)	40% (594)	48% (718)	1502
Age: 65+	6% (50)	47% (409)	47% (413)	873
GenZers: 1997-2012	19% (92)	34% (167)	47% (234)	492
Millennials: 1981-1996	25% (325)	34% (437)	41% (521)	1283
GenXers: 1965-1980	15% (157)	39% (408)	47% (493)	1059
Baby Boomers: 1946-1964	9% (125)	44% (629)	47% (680)	1434
PID: Dem (no lean)	16% (274)	45% (772)	39% (669)	1715
PID: Ind (no lean)	14% (195)	34% (486)	53% (761)	1441
PID: Rep (no lean)	19% (235)	35% (437)	46% (572)	1244
PID/Gender: Dem Men	20% (160)	50% (393)	30% (241)	795
PID/Gender: Dem Women	12% (114)	41% (379)	46% (428)	920
PID/Gender: Ind Men	17% (115)	40% (276)	43% (293)	684
PID/Gender: Ind Women	10% (79)	28% (210)	62% (467)	757
PID/Gender: Rep Men	25% (159)	35% (223)	41% (262)	645
PID/Gender: Rep Women	13% (75)	36% (215)	52% (310)	600
Ideo: Liberal (1-3)	16% (211)	48% (609)	36% (461)	1282
Ideo: Moderate (4)	16% (193)	39% (472)	44% (531)	1197
Ideo: Conservative (5-7)	18% (266)	34% (501)	48% (698)	1466
Educ: < College	14% (437)	34% (1035)	51% (1552)	3024
Educ: Bachelors degree	19% (169)	46% (407)	35% (312)	888
Educ: Post-grad	20% (98)	52% (253)	28% (137)	488
Income: Under 50k	14% (326)	36% (814)	50% (1122)	2261
Income: 50k-100k	16% (228)	40% (572)	44% (629)	1429
Income: 100k+	21% (149)	44% (309)	35% (251)	710

Table MCFI6: Which of the following is closest to your opinion, even if neither is exactly right?

Demographic	The U.S. federal government should encourage fintech companies to innovate by reducing regulation.	The U.S. federal government should protect consumers from fintech companies by increasing regulation.	Don't know / No opinion	Total N
Adults	16% (703)	39% (1695)	45% (2001)	4400
Ethnicity: White	16% (543)	39% (1338)	45% (1563)	3443
Ethnicity: Hispanic	22% (156)	36% (251)	42% (292)	699
Ethnicity: Black	18% (100)	35% (192)	47% (256)	549
Ethnicity: Other	15% (61)	40% (165)	45% (183)	408
All Christian	17% (362)	40% (831)	42% (874)	2067
All Non-Christian	19% (36)	46% (86)	35% (67)	189
Atheist	13% (28)	48% (102)	39% (82)	212
Agnostic/Nothing in particular	15% (167)	36% (410)	50% (566)	1143
Something Else	14% (111)	34% (266)	52% (413)	789
Religious Non-Protestant/Catholic	18% (42)	45% (105)	38% (89)	236
Evangelical	20% (230)	34% (398)	46% (533)	1160
Non-Evangelical	14% (226)	41% (666)	45% (724)	1616
Community: Urban	20% (230)	38% (439)	42% (478)	1147
Community: Suburban	15% (320)	40% (833)	45% (952)	2105
Community: Rural	13% (154)	37% (423)	50% (571)	1148
Employ: Private Sector	21% (305)	42% (599)	37% (532)	1436
Employ: Government	22% (61)	41% (116)	37% (103)	279
Employ: Self-Employed	22% (84)	31% (118)	46% (175)	376
Employ: Homemaker	10% (27)	31% (87)	59% (167)	282
Employ: Student	18% (40)	30% (66)	52% (114)	220
Employ: Retired	7% (67)	46% (444)	47% (452)	962
Employ: Unemployed	14% (82)	35% (201)	50% (287)	571
Employ: Other	14% (39)	23% (63)	63% (171)	273
Military HH: Yes	14% (98)	42% (287)	44% (299)	684
Military HH: No	16% (606)	38% (1408)	46% (1702)	3716
RD/WT: Right Direction	18% (342)	44% (818)	38% (712)	1872
RD/WT: Wrong Track	14% (362)	35% (877)	51% (1290)	2528

Table MCFI6: Which of the following is closest to your opinion, even if neither is exactly right?

Demographic	The U.S. government encourage companies to reducing re	nt should e fintech innovate by	governr protect co fintech c	.S. federal nent should nsumers from ompanies by g regulation.		know / No Dinion	Total N
Adults	16% ((703)	39%	(1695)	45%	(2001)	4400
Biden Job Approve	,	(408)	45%	(1095)	39%	(945)	2448
Biden Job Disapprove	17%	(266)	32%	(497)	50%	(776)	1539
Biden Job Strongly Approve	16%	(234)	48%	(700)	37%	(539)	1473
Biden Job Somewhat Approve	18%	(174)	41%	(395)	42%	(405)	975
Biden Job Somewhat Disapprove	21%	(87)	34%	(140)	45%	(185)	412
Biden Job Strongly Disapprove	16%	(179)	32%	(357)	52%	(592)	1127
Favorable of Biden	16% ((393)	45%	(1115)	39%	(956)	2464
Unfavorable of Biden	17% ((295)	31%	(532)	51%	(868)	1695
Very Favorable of Biden	16%	(231)	47%	(680)	37%	(543)	1454
Somewhat Favorable of Biden	16%	(162)	43%	(435)	41%	(413)	1009
Somewhat Unfavorable of Biden	19%	(86)	30%	(132)	51%	(228)	445
Very Unfavorable of Biden	17% ((209)	32%	(400)	51%	(640)	1249
#1 Issue: Economy	20%	(368)	36%	(646)	44%	(803)	1816
#1 Issue: Security	17%	(80)	34%	(158)	48%	(224)	462
#1 Issue: Health Care	14%	(106)	46%	(344)	40%	(298)	747
#1 Issue: Medicare / Social Security	6%	(30)	44%	(231)	50%	(265)	526
#1 Issue: Women's Issues	17%	(33)	35%	(68)	48%	(94)	195
#1 Issue: Education	13%	(24)	34%	(63)	53%	(98)	186
#1 Issue: Energy	21%	(32)	46%	(72)	33%	(51)	155
#1 Issue: Other	10%	(30)	36%	(113)	54%	(169)	312
2020 Vote: Joe Biden	16%	(315)	47%	(938)	38%	(764)	2017
2020 Vote: Donald Trump	17% ((234)	34%	(464)	49%	(670)	1369
2020 Vote: Other	25%	(34)	29%	(39)	46%	(63)	137
2020 Vote: Didn't Vote	14%	(119)	29%	(253)	57%	(502)	875
2018 House Vote: Democrat	15%	(216)	50%	(738)	36%	(531)	1485
2018 House Vote: Republican	18%	(221)	35%	(425)	46%	(560)	1206
2018 House Vote: Someone else	16%	(18)	29%	(34)	55%	(64)	116

Table MCFI6: Which of the following is closest to your opinion, even if neither is exactly right?

Demographic	The U.S. federal government should encourage fintech companies to innovate by reducing regulation.	The U.S. federal government should protect consumers from fintech companies by increasing regulation.	Don't know / No opinion	Total N
Adults	16% (703)	39% (1695)	45% (2001)	4400
2016 Vote: Hillary Clinton	14% (195)	49% (691)	37% (531)	1417
2016 Vote: Donald Trump	18% (236)	35% (451)	47% (605)	1292
2016 Vote: Other	20% (54)	37% (101)	44% (120)	276
2016 Vote: Didn't Vote	15% (218)	32% (449)	53% (745)	1413
Voted in 2014: Yes	16% (379)	43% (1044)	42% (1024)	2448
Voted in 2014: No	17% (324)	33% (651)	50% (977)	1952
4-Region: Northeast	16% (124)	40% (317)	44% (346)	787
4-Region: Midwest	12% (116)	41% (379)	47% (430)	925
4-Region: South	17% (279)	36% (591)	47% (779)	1648
4-Region: West	18% (185)	39% (409)	43% (446)	1040
210261	16% (364)	37% (822)	46% (1024)	2210
210264	16% (340)	40% (873)	45% (977)	2190
Taken out fintech loan	29% (153)	41% (213)	30% (156)	523
Have not take out fintech loan	14% (550)	38% (1482)	48% (1845)	3877

Table MCFI7_1: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a more fair, less discriminatory method than more traditional measures such as credit scores

Demographic	Strongly agree			newhat gree		Somewhat disagree		Strongly disagree		t know / opinion	Total N
Adults	8%	(370)	23%	(1018)	19%	(856)	13%	(592)	36%	(1563)	4400
Gender: Male	10%	(222)	27%	(568)	19%	(409)	12%	(263)	31%	(662)	2124
Gender: Female	7%	(149)	20%	(451)	20%	(447)	14%	(329)	40%	(901)	2276
Age: 18-34	12%	(155)	27%	(352)	18%	(231)	10%	(126)	34%	(445)	1310
Age: 35-44	11%	(79)	26%	(187)	19%	(137)	12%	(84)	32%	(227)	715
Age: 45-64	6%	(94)	21%	(322)	20%	(302)	16%	(236)	36%	(547)	1502
Age: 65+	5%	(41)	18%	(157)	21%	(185)	17%	(146)	39%	(343)	873
GenZers: 1997-2012	11%	(52)	24%	(117)	16%	(78)	10%	(50)	40%	(196)	492
Millennials: 1981-1996	12%	(158)	29%	(372)	19%	(246)	10%	(123)	30%	(385)	1283
GenXers: 1965-1980	8%	(86)	23%	(243)	19%	(196)	15%	(159)	35%	(373)	1059
Baby Boomers: 1946-1964	5%	(68)	19%	(278)	21%	(306)	17%	(237)	38%	(545)	1434
PID: Dem (no lean)	11%	(180)	24%	(414)	20%	(348)	11%	(193)	34%	(580)	1715
PID: Ind (no lean)	7%	(96)	22%	(323)	18%	(266)	13%	(187)	39%	(568)	1441
PID: Rep (no lean)	7%	(93)	23%	(281)	19%	(242)	17%	(213)	33%	(415)	1244
PID/Gender: Dem Men	13%	(104)	29%	(229)	21%	(163)	10%	(76)	28%	(223)	795
PID/Gender: Dem Women	8%	(76)	20%	(186)	20%	(185)	13%	(117)	39%	(357)	920
PID/Gender: Ind Men	9%	(59)	26%	(177)	17%	(118)	12%	(83)	36%	(248)	684
PID/Gender: Ind Women	5%	(38)	19%	(146)	20%	(149)	14%	(103)	42%	(320)	757
PID/Gender: Rep Men	9%	(59)	25%	(163)	20%	(128)	16%	(104)	30%	(191)	645
PID/Gender: Rep Women	6%	(35)	20%	(119)	19%	(114)	18%	(109)	37%	(224)	600
Ideo: Liberal (1-3)	9%	(122)	25%	(317)	23%	(289)	12%	(156)	31%	(398)	1282
Ideo: Moderate (4)	9%	(109)	26%	(312)	19%	(232)	11%	(130)	35%	(414)	1197
Ideo: Conservative (5-7)	8%	(116)	21%	(314)	19%	(285)	18%	(262)	33%	(489)	1466
Educ: < College	8%	(238)	21%	(636)	18%	(547)	14%	(433)	39%	(1171)	3024
Educ: Bachelors degree	9%	(80)	28%	(249)	22%	(198)	12%	(103)	29%	(257)	888
Educ: Post-grad	11%	(52)	27%	(133)	23%	(110)	12%	(57)	28%	(135)	488
Income: Under 50k	8%	(186)	20%	(461)	18%	(411)	13%	(290)	40%	(913)	2261
Income: 50k-100k	8%	(121)	26%	(371)	20%	(291)	13%	(188)	32%	(458)	1429
Income: 100k+	9%	(63)	26%	(187)	22%	(154)	16%	(114)	27%	(192)	710

Table MCFI7_1: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a more fair, less discriminatory method than more traditional measures such as credit scores

Demographic	Strongly agree			newhat gree		newhat agree		ongly agree		t know / opinion	Total N
Adults	8%	(370)	23%	(1018)	19%	(856)	13%	(592)	36%	(1563)	4400
Ethnicity: White	8%	(282)	23%	(782)	20%	(695)	14%	(478)	35%	(1206)	3443
Ethnicity: Hispanic	10%	(71)	26%	(183)	19%	(132)	10%	(72)	34%	(240)	699
Ethnicity: Black	11%	(58)	25%	(138)	15%	(82)	11%	(63)	38%	(208)	549
Ethnicity: Other	7%	(30)	24%	(99)	19%	(79)	12%	(51)	37%	(149)	408
All Christian	9%	(191)	22%	(457)	21%	(424)	14%	(295)	34%	(699)	2067
All Non-Christian	11%	(22)	20%	(38)	21%	(40)	9%	(17)	38%	(72)	189
Atheist	5%	(10)	31%	(65)	20%	(42)	11%	(23)	34%	(72)	212
Agnostic/Nothing in particular	7%	(76)	24%	(279)	19%	(223)	12%	(141)	37%	(425)	1143
Something Else	9%	(73)	23%	(180)	16%	(127)	15%	(115)	37%	(295)	789
Religious Non-Protestant/Catholic	15%	(35)	21%	(49)	19%	(46)	9%	(20)	36%	(86)	236
Evangelical	11%	(131)	22%	(256)	17%	(197)	14%	(165)	35%	(411)	1160
Non-Evangelical	7%	(114)	22%	(355)	21%	(347)	15%	(239)	35%	(562)	1616
Community: Urban	11%	(131)	27%	(309)	17%	(199)	11%	(128)	33%	(379)	1147
Community: Suburban	8%	(165)	23%	(485)	21%	(442)	13%	(272)	35%	(741)	2105
Community: Rural	6%	(74)	20%	(224)	19%	(215)	17%	(192)	39%	(443)	1148
Employ: Private Sector	10%	(149)	26%	(379)	22%	(318)	14%	(203)	27%	(387)	1436
Employ: Government	11%	(30)	30%	(83)	23%	(63)	11%	(31)	26%	(72)	279
Employ: Self-Employed	12%	(44)	25%	(96)	18%	(68)	10%	(39)	35%	(130)	376
Employ: Homemaker	7%	(20)	22%	(63)	13%	(38)	14%	(39)	44%	(123)	282
Employ: Student	8%	(18)	21%	(47)	15%	(33)	10%	(22)	45%	(99)	220
Employ: Retired	5%	(45)	19%	(183)	23%	(218)	15%	(144)	39%	(371)	962
Employ: Unemployed	7%	(40)	23%	(133)	13%	(76)	11%	(61)	46%	(261)	571
Employ: Other	9%	(24)	13%	(36)	16%	(43)	19%	(52)	44%	(119)	273
Military HH: Yes	7%	(49)	22%	(149)	19%	(133)	15%	(103)	36%	(249)	684
Military HH: No	9%	(321)	23%	(869)	19%	(723)	13%	(489)	35%	(1314)	3716
RD/WT: Right Direction	11%	(203)	25%	(475)	20%	(381)	11%	(205)	32%	(608)	1872
RD/WT: Wrong Track	7%	(167)	21%	(543)	19%	(475)	15%	(387)	38%	(955)	2528

Table MCFI7_1: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a more fair, less discriminatory method than more traditional measures such as credit scores

Demographic	Strongly agree			newhat gree		newhat agree		ongly agree		t know / opinion	Total N
Adults	8%	(370)	23%	(1018)	19%	(856)	13%	(592)	36%	(1563)	4400
Biden Job Approve	10%	(253)	25%	(613)	21%	(509)	11%	(279)	32%	(794)	2448
Biden Job Disapprove	7%	(104)	21%	(330)	19%	(292)	18%	(280)	35%	(533)	1539
Biden Job Strongly Approve	13%	(187)	22%	(330)	19%	(284)	14%	(201)	32%	(471)	1473
Biden Job Somewhat Approve	7%	(66)	29%	(283)	23%	(225)	8%	(78)	33%	(323)	975
Biden Job Somewhat Disapprove	7%	(29)	26%	(107)	24%	(97)	12%	(51)	31%	(129)	412
Biden Job Strongly Disapprove	7%	(75)	20%	(224)	17%	(195)	20%	(229)	36%	(404)	1127
Favorable of Biden	10%	(248)	25%	(611)	21%	(519)	12%	(289)	32%	(796)	2464
Unfavorable of Biden	7%	(116)	23%	(382)	19%	(322)	17%	(283)	35%	(593)	1695
Very Favorable of Biden	12%	(178)	23%	(330)	20%	(297)	13%	(194)	31%	(454)	1454
Somewhat Favorable of Biden	7%	(70)	28%	(281)	22%	(222)	9%	(95)	34%	(342)	1009
Somewhat Unfavorable of Biden	7%	(29)	26%	(117)	25%	(110)	9%	(40)	34%	(149)	445
Very Unfavorable of Biden	7%	(86)	21%	(265)	17%	(211)	19%	(243)	36%	(444)	1249
#1 Issue: Economy	9%	(171)	25%	(448)	19%	(341)	14%	(251)	33%	(604)	1816
#1 Issue: Security	8%	(37)	22%	(102)	17%	(81)	15%	(71)	37%	(172)	462
#1 Issue: Health Care	9%	(70)	26%	(192)	23%	(172)	11%	(83)	31%	(230)	747
#1 Issue: Medicare / Social Security	6%	(30)	19%	(100)	21%	(108)	14%	(72)	41%	(215)	526
#1 Issue: Women's Issues	8%	(16)	23%	(44)	15%	(30)	12%	(23)	42%	(82)	195
#1 Issue: Education	8%	(16)	22%	(41)	22%	(41)	13%	(25)	34%	(62)	186
#1 Issue: Energy	6%	(10)	29%	(45)	21%	(32)	15%	(23)	29%	(45)	155
#1 Issue: Other	7%	(21)	14%	(45)	16%	(50)	14%	(43)	49%	(152)	312
2020 Vote: Joe Biden	9%	(187)	25%	(495)	21%	(433)	12%	(247)	32%	(655)	2017
2020 Vote: Donald Trump	8%	(103)	22%	(295)	19%	(259)	18%	(243)	34%	(469)	1369
2020 Vote: Other	9%	(13)	23%	(31)	23%	(32)	8%	(11)	36%	(50)	137
2020 Vote: Didn't Vote	8%	(68)	23%	(197)	15%	(131)	10%	(90)	44%	(389)	875
2018 House Vote: Democrat	9%	(127)	24%	(357)	22%	(322)	14%	(201)	32%	(477)	1485
2018 House Vote: Republican	8%	(97)	22%	(271)	20%	(244)	16%	(194)	33%	(401)	1206
2018 House Vote: Someone else	5%	(6)	19%	(22)	12%	(14)	22%	(26)	41%	(47)	116

Table MCFI7_1: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a more fair, less discriminatory method than more traditional measures such as credit scores

Demographic	Stron	gly agree		Somewhat agree		iewhat agree	Strongly disagree		Don't know / No opinion		Total N
Adults	8%	(370)	23%	(1018)	19%	(856)	13%	(592)	36%	(1563)	4400
		,		,		,		,		` /	
2016 Vote: Hillary Clinton	9%	(133)	24%	(343)	22%	(318)	13%	(181)	31%	(443)	1417
2016 Vote: Donald Trump	8%	(102)	23%	(301)	19%	(240)	17%	(222)	33%	(427)	1292
2016 Vote: Other	7%	(19)	20%	(56)	19%	(51)	14%	(39)	40%	(111)	276
2016 Vote: Didn't Vote	8%	(117)	22%	(318)	17%	(246)	11%	(151)	41%	(581)	1413
Voted in 2014: Yes	8%	(194)	22%	(546)	21%	(525)	15%	(374)	33%	(809)	2448
Voted in 2014: No	9%	(176)	24%	(473)	17%	(331)	11%	(218)	39%	(754)	1952
4-Region: Northeast	8%	(64)	22%	(175)	20%	(160)	15%	(115)	35%	(273)	787
4-Region: Midwest	9%	(82)	22%	(206)	20%	(185)	13%	(117)	36%	(334)	925
4-Region: South	8%	(134)	23%	(381)	19%	(315)	14%	(227)	36%	(591)	1648
4-Region: West	9%	(91)	25%	(256)	19%	(196)	13%	(133)	35%	(365)	1040
210261	8%	(183)	23%	(508)	19%	(415)	13%	(298)	36%	(805)	2210
210264	9%	(187)	23%	(510)	20%	(440)	13%	(294)	35%	(759)	2190
Taken out fintech loan	20%	(103)	30%	(155)	20%	(104)	9%	(46)	22%	(115)	523
Have not take out fintech loan	7%	(267)	22%	(863)	19%	(752)	14%	(546)	37%	(1448)	3877

Table MCFI7_2: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a less safe way to determine a borrower's credit worthiness than traditional methods such as a credit score

Demographic	Strongly agree		Somewhat agree			Somewhat disagree		Strongly disagree		t know / opinion	Total N
Adults	16%	(723)	28%	(1233)	14%	(629)	6%	(275)	35%	(1540)	4400
Gender: Male	16%	(350)	31%	(668)	15%	(308)	6%	(138)	31%	(660)	2124
Gender: Female	16%	(374)	25%	(565)	14%	(321)	6%	(137)	39%	(879)	2276
Age: 18-34	15%	(196)	27%	(357)	16%	(211)	6%	(77)	36%	(469)	1310
Age: 35-44	16%	(115)	30%	(213)	17%	(119)	7%	(50)	30%	(218)	715
Age: 45-64	17%	(255)	27%	(412)	13%	(195)	7%	(105)	36%	(535)	1502
Age: 65+	18%	(158)	29%	(251)	12%	(104)	5%	(43)	36%	(318)	873
GenZers: 1997-2012	10%	(50)	27%	(131)	18%	(88)	4%	(21)	41%	(202)	492
Millennials: 1981-1996	17%	(214)	30%	(381)	15%	(197)	7%	(91)	31%	(400)	1283
GenXers: 1965-1980	17%	(180)	26%	(280)	15%	(158)	8%	(80)	34%	(361)	1059
Baby Boomers: 1946-1964	18%	(252)	29%	(413)	12%	(171)	5%	(78)	36%	(519)	1434
PID: Dem (no lean)	16%	(274)	29%	(495)	14%	(248)	6%	(105)	35%	(592)	1715
PID: Ind (no lean)	15%	(210)	27%	(389)	15%	(212)	6%	(85)	38%	(544)	1441
PID: Rep (no lean)	19%	(239)	28%	(349)	14%	(168)	7%	(85)	32%	(403)	1244
PID/Gender: Dem Men	17%	(134)	34%	(268)	14%	(109)	6%	(47)	30%	(236)	795
PID/Gender: Dem Women	15%	(141)	25%	(227)	15%	(138)	6%	(58)	39%	(356)	920
PID/Gender: Ind Men	15%	(101)	30%	(202)	15%	(105)	6%	(43)	34%	(233)	684
PID/Gender: Ind Women	14%	(109)	25%	(187)	14%	(107)	6%	(42)	41%	(311)	757
PID/Gender: Rep Men	18%	(115)	31%	(198)	14%	(93)	7%	(47)	30%	(191)	645
PID/Gender: Rep Women	21%	(124)	25%	(151)	13%	(75)	6%	(38)	35%	(212)	600
Ideo: Liberal (1-3)	17%	(214)	28%	(364)	16%	(205)	6%	(83)	32%	(417)	1282
Ideo: Moderate (4)	14%	(166)	31%	(368)	16%	(190)	6%	(71)	34%	(402)	1197
Ideo: Conservative (5-7)	20%	(292)	28%	(416)	13%	(187)	6%	(94)	33%	(478)	1466
Educ: < College	16%	(476)	26%	(800)	13%	(390)	6%	(185)	39%	(1173)	3024
Educ: Bachelors degree	17%	(154)	32%	(281)	17%	(149)	7%	(62)	27%	(242)	888
Educ: Post-grad	19%	(94)	31%	(152)	18%	(90)	6%	(28)	26%	(125)	488
Income: Under 50k	14%	(322)	27%	(599)	13%	(287)	6%	(133)	41%	(920)	2261
Income: 50k-100k	18%	(256)	29%	(415)	15%	(220)	7%	(95)	31%	(443)	1429
Income: 100k+	21%	(146)	31%	(219)	17%	(121)	7%	(47)	25%	(177)	710

Table MCFI7_2: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a less safe way to determine a borrower's credit worthiness than traditional methods such as a credit score

Demographic	Strongly agree			newhat gree		newhat agree		ongly agree	Don't know / No opinion		Total N
Adults	16%	(723)	28%	(1233)	14%	(629)	6%	(275)	35%	(1540)	4400
Ethnicity: White	17%	(571)	28%	(968)	15%	(515)	7%	(225)	34%	(1165)	3443
Ethnicity: Hispanic	15%	(103)	29%	(203)	16%	(111)	7%	(46)	34%	(236)	699
Ethnicity: Black	17%	(91)	27%	(150)	10%	(58)	5%	(25)	41%	(225)	549
Ethnicity: Other	15%	(62)	28%	(115)	14%	(57)	6%	(25)	37%	(150)	408
All Christian	19%	(389)	29%	(602)	13%	(272)	6%	(126)	33%	(678)	2067
All Non-Christian	19%	(36)	30%	(56)	13%	(25)	5%	(10)	33%	(62)	189
Atheist	11%	(23)	23%	(49)	24%	(50)	8%	(16)	35%	(74)	212
Agnostic/Nothing in particular	14%	(157)	28%	(318)	15%	(168)	6%	(72)	37%	(429)	1143
Something Else	15%	(118)	26%	(208)	14%	(114)	6%	(51)	38%	(298)	789
Religious Non-Protestant/Catholic	22%	(51)	30%	(71)	11%	(26)	5%	(12)	32%	(76)	236
Evangelical	20%	(235)	28%	(321)	13%	(151)	6%	(72)	33%	(381)	1160
Non-Evangelical	15%	(248)	29%	(469)	14%	(225)	6%	(102)	35%	(573)	1616
Community: Urban	16%	(186)	29%	(329)	16%	(178)	6%	(73)	33%	(381)	1147
Community: Suburban	16%	(334)	29%	(610)	15%	(306)	6%	(131)	34%	(723)	2105
Community: Rural	18%	(204)	26%	(293)	13%	(144)	6%	(70)	38%	(436)	1148
Employ: Private Sector	18%	(254)	30%	(432)	17%	(241)	8%	(116)	27%	(393)	1436
Employ: Government	17%	(47)	34%	(94)	18%	(52)	4%	(10)	28%	(77)	279
Employ: Self-Employed	17%	(62)	31%	(117)	12%	(46)	7%	(25)	33%	(125)	376
Employ: Homemaker	18%	(49)	25%	(70)	11%	(30)	8%	(23)	39%	(109)	282
Employ: Student	7%	(16)	21%	(45)	20%	(43)	6%	(14)	46%	(101)	220
Employ: Retired	17%	(168)	29%	(282)	12%	(114)	5%	(49)	36%	(349)	962
Employ: Unemployed	13%	(73)	22%	(128)	13%	(73)	5%	(28)	47%	(269)	571
Employ: Other	19%	(53)	24%	(64)	11%	(31)	3%	(9)	43%	(116)	273
Military HH: Yes	17%	(115)	30%	(206)	13%	(87)	5%	(37)	35%	(240)	684
Military HH: No	16%	(608)	28%	(1028)	15%	(542)	6%	(238)	35%	(1300)	3716
RD/WT: Right Direction	16%	(302)	30%	(554)	16%	(291)	6%	(105)	33%	(620)	1872
RD/WT: Wrong Track	17%	(421)	27%	(679)	13%	(338)	7%	(170)	36%	(920)	2528

Table MCFI7_2: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a less safe way to determine a borrower's credit worthiness than traditional methods such as a credit score

Demographic	Stron	gly agree		newhat gree		newhat agree		ongly agree		t know / ppinion	Total N
Adults	16%	(723)	28%	(1233)	14%	(629)	6%	(275)	35%	(1540)	4400
Biden Job Approve	16%	(388)	29%	(722)	16%	(390)	6%	(156)	32%	(791)	2448
Biden Job Disapprove	19%	(294)	27%	(419)	13%	(205)	7%	(106)	33%	(515)	1539
Biden Job Strongly Approve	19%	(282)	29%	(422)	13%	(196)	7%	(100)	32%	(474)	1473
Biden Job Somewhat Approve	11%	(106)	31%	(300)	20%	(195)	6%	(56)	33%	(317)	975
Biden Job Somewhat Disapprove	17%	(70)	31%	(128)	17%	(70)	7%	(29)	28%	(116)	412
Biden Job Strongly Disapprove	20%	(224)	26%	(292)	12%	(135)	7%	(77)	35%	(399)	1127
Favorable of Biden	17%	(412)	30%	(735)	15%	(373)	6%	(160)	32%	(785)	2464
Unfavorable of Biden	17%	(292)	28%	(468)	14%	(244)	6%	(108)	34%	(583)	1695
Very Favorable of Biden	18%	(269)	29%	(421)	14%	(208)	7%	(104)	31%	(453)	1454
Somewhat Favorable of Biden	14%	(143)	31%	(313)	16%	(165)	6%	(56)	33%	(332)	1009
Somewhat Unfavorable of Biden	12%	(54)	34%	(150)	19%	(83)	5%	(22)	31%	(136)	445
Very Unfavorable of Biden	19%	(238)	25%	(317)	13%	(161)	7%	(86)	36%	(446)	1249
#1 Issue: Economy	17%	(305)	28%	(516)	14%	(251)	7%	(124)	34%	(621)	1816
#1 Issue: Security	19%	(87)	29%	(133)	12%	(54)	8%	(36)	33%	(152)	462
#1 Issue: Health Care	17%	(130)	28%	(212)	18%	(132)	5%	(36)	32%	(238)	747
#1 Issue: Medicare / Social Security	17%	(89)	30%	(155)	11%	(57)	5%	(24)	38%	(201)	526
#1 Issue: Women's Issues	13%	(25)	26%	(50)	15%	(30)	5%	(9)	42%	(81)	195
#1 Issue: Education	12%	(22)	26%	(49)	22%	(41)	9%	(17)	31%	(57)	186
#1 Issue: Energy	11%	(18)	33%	(51)	19%	(29)	7%	(11)	29%	(45)	155
#1 Issue: Other	16%	(49)	21%	(66)	11%	(35)	6%	(18)	46%	(144)	312
2020 Vote: Joe Biden	17%	(334)	29%	(590)	15%	(305)	6%	(119)	33%	(669)	2017
2020 Vote: Donald Trump	19%	(264)	28%	(383)	13%	(174)	7%	(93)	33%	(455)	1369
2020 Vote: Other	11%	(15)	32%	(44)	18%	(24)	7%	(9)	33%	(45)	137
2020 Vote: Didn't Vote	13%	(110)	25%	(216)	14%	(125)	6%	(53)	42%	(370)	875
2018 House Vote: Democrat	18%	(270)	30%	(443)	14%	(211)	6%	(90)	32%	(471)	1485
2018 House Vote: Republican	20%	(236)	26%	(317)	14%	(170)	6%	(78)	34%	(405)	1206
2018 House Vote: Someone else	20%	(23)	25%	(29)	15%	(17)	9%	(10)	31%	(36)	116

Table MCFI7_2: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness are a less safe way to determine a borrower's credit worthiness than traditional methods such as a credit score

Demographic	Strons	gly agree		newhat gree		newhat agree		ongly agree		t know / pinion	Total N
Adults	16%	(723)	28%	(1233)	14%	(629)	6%	(275)	35%	(1540)	4400
2016 Vote: Hillary Clinton	18%	(250)	30%	(418)	15%	(212)	6%	(81)	32%	(456)	1417
2016 Vote: Donald Trump	20%	(254)	27%	(348)	14%	(175)	8%	(98)	32%	(416)	1292
2016 Vote: Other	16%	(43)	26%	(71)	15%	(42)	7%	(20)	36%	(100)	276
2016 Vote: Didn't Vote	12%	(176)	28%	(393)	14%	(199)	5%	(76)	40%	(568)	1413
Voted in 2014: Yes	19%	(465)	28%	(689)	14%	(342)	7%	(163)	32%	(789)	2448
Voted in 2014: No	13%	(258)	28%	(544)	15%	(287)	6%	(112)	38%	(751)	1952
4-Region: Northeast	16%	(129)	28%	(220)	14%	(109)	7%	(56)	35%	(273)	787
4-Region: Midwest	17%	(158)	28%	(260)	13%	(123)	6%	(54)	36%	(329)	925
4-Region: South	16%	(261)	28%	(459)	14%	(237)	7%	(109)	35%	(583)	1648
4-Region: West	17%	(176)	28%	(294)	15%	(160)	5%	(55)	34%	(355)	1040
210261	16%	(358)	27%	(599)	14%	(310)	6%	(138)	36%	(805)	2210
210264	17%	(366)	29%	(635)	15%	(319)	6%	(136)	34%	(735)	2190
Taken out fintech loan	23%	(119)	28%	(148)	18%	(92)	6%	(31)	25%	(132)	523
Have not take out fintech loan	16%	(604)	28%	(1085)	14%	(537)	6%	(244)	36%	(1407)	3877

Table MCFI7_3: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness can still be discriminatory

Demographic	Strong	gly agree		newhat gree		newhat agree		ongly agree		t know / ppinion	Total N
Adults	22%	(963)	32%	(1410)	11%	(466)	5%	(218)	31%	(1343)	4400
Gender: Male	24%	(512)	34%	(724)	10%	(220)	5%	(114)	26%	(553)	2124
Gender: Female	20%	(451)	30%	(686)	11%	(245)	5%	(103)	35%	(790)	2276
Age: 18-34	19%	(254)	31%	(408)	15%	(191)	5%	(59)	30%	(399)	1310
Age: 35-44	24%	(172)	32%	(229)	12%	(83)	4%	(29)	28%	(201)	715
Age: 45-64	22%	(332)	32%	(481)	9%	(135)	6%	(85)	31%	(469)	1502
Age: 65+	24%	(205)	34%	(292)	6%	(56)	5%	(44)	31%	(274)	873
GenZers: 1997-2012	13%	(66)	26%	(130)	21%	(103)	4%	(20)	35%	(174)	492
Millennials: 1981-1996	23%	(299)	34%	(433)	11%	(146)	5%	(63)	27%	(342)	1283
GenXers: 1965-1980	22%	(233)	33%	(347)	9%	(93)	5%	(52)	31%	(333)	1059
Baby Boomers: 1946-1964	24%	(339)	32%	(462)	8%	(112)	5%	(79)	31%	(441)	1434
PID: Dem (no lean)	25%	(420)	32%	(550)	11%	(186)	5%	(87)	27%	(471)	1715
PID: Ind (no lean)	21%	(306)	31%	(448)	11%	(154)	4%	(51)	33%	(481)	1441
PID: Rep (no lean)	19%	(236)	33%	(412)	10%	(125)	6%	(80)	31%	(391)	1244
PID/Gender: Dem Men	27%	(211)	36%	(283)	11%	(84)	5%	(40)	22%	(176)	795
PID/Gender: Dem Women	23%	(209)	29%	(268)	11%	(102)	5%	(47)	32%	(295)	920
PID/Gender: Ind Men	25%	(170)	31%	(214)	11%	(74)	4%	(30)	29%	(197)	684
PID/Gender: Ind Women	18%	(136)	31%	(234)	11%	(81)	3%	(22)	38%	(284)	757
PID/Gender: Rep Men	20%	(131)	35%	(228)	10%	(62)	7%	(45)	28%	(180)	645
PID/Gender: Rep Women	18%	(106)	31%	(184)	11%	(63)	6%	(35)	35%	(211)	600
Ideo: Liberal (1-3)	28%	(355)	34%	(440)	11%	(141)	4%	(56)	23%	(289)	1282
Ideo: Moderate (4)	18%	(220)	35%	(413)	12%	(141)	5%	(58)	31%	(365)	1197
Ideo: Conservative (5-7)	21%	(308)	33%	(480)	10%	(143)	6%	(92)	30%	(443)	1466
Educ: < College	20%	(612)	30%	(906)	10%	(313)	5%	(146)	35%	(1048)	3024
Educ: Bachelors degree	24%	(212)	36%	(321)	12%	(103)	6%	(51)	23%	(200)	888
Educ: Post-grad	29%	(140)	37%	(183)	10%	(49)	4%	(21)	20%	(95)	488
Income: Under 50k	20%	(462)	30%	(675)	10%	(227)	4%	(100)	35%	(797)	2261
Income: 50k-100k	24%	(337)	33%	(472)	10%	(150)	6%	(84)	27%	(386)	1429
Income: 100k+	23%	(164)	37%	(263)	13%	(89)	5%	(33)	23%	(161)	710
Ethnicity: White	22%	(746)	33%	(1126)	10%	(355)	5%	(175)	30%	(1041)	3443

Table MCFI7_3: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness can still be discriminatory

Demographic	Strone	gly agree		newhat gree		newhat agree		ongly agree		t know / pinion	Total N
Adults	22%	(963)	32%	(1410)	11%	(466)	5%	(218)	31%	(1343)	4400
Ethnicity: Hispanic	22%	(153)	30%	(209)	13%	(93)	5%	(33)	30%	(211)	699
Ethnicity: Black	25%	(138)	27%	(150)	10%	(56)	5%	(25)	33%	(179)	549
Ethnicity: Other	19%	(79)	33%	(134)	13%	(55)	4%	(17)	30%	(123)	408
All Christian	23%	(471)	33%	(684)	10%	(217)	5%	(98)	29%	(597)	2067
All Non-Christian	26%	(49)	28%	(53)	9%	(17)	5%	(9)	32%	(61)	189
Atheist	20%	(43)	32%	(67)	16%	(34)	6%	(12)	26%	(56)	212
Agnostic/Nothing in particular	21%	(235)	33%	(380)	10%	(116)	4%	(45)	32%	(367)	1143
Something Else	21%	(165)	29%	(226)	10%	(81)	7%	(54)	33%	(262)	789
Religious Non-Protestant/Catholic	30%	(70)	27%	(64)	9%	(20)	4%	(10)	31%	(72)	236
Evangelical	22%	(253)	31%	(355)	10%	(115)	6%	(68)	32%	(369)	1160
Non-Evangelical	22%	(358)	33%	(532)	11%	(175)	5%	(81)	29%	(471)	1616
Community: Urban	24%	(277)	30%	(343)	11%	(127)	6%	(65)	29%	(335)	1147
Community: Suburban	22%	(456)	33%	(704)	12%	(245)	4%	(82)	29%	(617)	2105
Community: Rural	20%	(230)	32%	(363)	8%	(93)	6%	(71)	34%	(391)	1148
Employ: Private Sector	24%	(339)	37%	(525)	11%	(164)	6%	(81)	23%	(327)	1436
Employ: Government	25%	(71)	34%	(94)	14%	(39)	3%	(9)	24%	(67)	279
Employ: Self-Employed	19%	(71)	33%	(126)	10%	(36)	8%	(29)	30%	(114)	376
Employ: Homemaker	19%	(55)	26%	(73)	12%	(33)	5%	(13)	38%	(108)	282
Employ: Student	14%	(31)	18%	(40)	21%	(47)	3%	(7)	43%	(94)	220
Employ: Retired	23%	(222)	32%	(307)	8%	(78)	6%	(55)	31%	(301)	962
Employ: Unemployed	19%	(111)	30%	(169)	8%	(45)	2%	(14)	41%	(231)	571
Employ: Other	23%	(63)	28%	(76)	8%	(23)	4%	(10)	37%	(101)	273
Military HH: Yes	24%	(165)	33%	(226)	9%	(60)	4%	(29)	30%	(205)	684
Military HH: No	21%	(798)	32%	(1185)	11%	(406)	5%	(189)	31%	(1138)	3716
RD/WT: Right Direction	24%	(441)	34%	(636)	11%	(212)	4%	(75)	27%	(507)	1872
RD/WT: Wrong Track	21%	(522)	31%	(774)	10%	(254)	6%	(143)	33%	(836)	2528
Biden Job Approve	24%	(583)	35%	(847)	11%	(263)	5%	(116)	26%	(639)	2448
Biden Job Disapprove	20%	(312)	30%	(467)	11%	(175)	6%	(93)	32%	(493)	1539

Table MCFI7_3: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness can still be discriminatory

			Son	newhat	Som	newhat	Str	ongly	Don'	t know /	
Demographic	Strong	gly agree	a	gree	dis	agree	disa	agree	No c	pinion	Total N
Adults	22%	(963)	32%	(1410)	11%	(466)	5%	(218)	31%	(1343)	4400
Biden Job Strongly Approve	27%	(400)	32%	(472)	11%	(156)	5%	(79)	25%	(367)	1473
Biden Job Somewhat Approve	19%	(184)	38%	(374)	11%	(108)	4%	(37)	28%	(272)	975
Biden Job Somewhat Disapprove	17%	(69)	34%	(140)	16%	(67)	6%	(26)	27%	(110)	412
Biden Job Strongly Disapprove	22%	(243)	29%	(327)	10%	(108)	6%	(67)	34%	(382)	1127
Favorable of Biden	25%	(606)	34%	(840)	11%	(264)	5%	(120)	26%	(634)	2464
Unfavorable of Biden	20%	(331)	31%	(526)	11%	(191)	6%	(96)	33%	(552)	1695
Very Favorable of Biden	26%	(379)	33%	(476)	11%	(159)	5%	(73)	25%	(368)	1454
Somewhat Favorable of Biden	23%	(228)	36%	(364)	10%	(105)	5%	(47)	26%	(266)	1009
Somewhat Unfavorable of Biden	16%	(70)	36%	(161)	15%	(66)	4%	(18)	29%	(130)	445
Very Unfavorable of Biden	21%	(261)	29%	(365)	10%	(124)	6%	(77)	34%	(422)	1249
#1 Issue: Economy	19%	(353)	33%	(599)	11%	(197)	6%	(111)	31%	(555)	1816
#1 Issue: Security	21%	(96)	30%	(137)	13%	(61)	5%	(23)	31%	(145)	462
#1 Issue: Health Care	28%	(208)	33%	(248)	11%	(81)	4%	(29)	24%	(181)	747
#1 Issue: Medicare / Social Security	24%	(126)	31%	(165)	6%	(30)	4%	(22)	35%	(184)	526
#1 Issue: Women's Issues	18%	(36)	29%	(57)	12%	(23)	2%	(4)	39%	(75)	195
#1 Issue: Education	23%	(42)	30%	(57)	13%	(25)	5%	(9)	29%	(53)	186
#1 Issue: Energy	18%	(28)	38%	(59)	18%	(28)	4%	(7)	21%	(33)	155
#1 Issue: Other	23%	(73)	28%	(88)	7%	(21)	4%	(13)	37%	(117)	312
2020 Vote: Joe Biden	26%	(524)	33%	(675)	11%	(222)	5%	(92)	25%	(505)	2017
2020 Vote: Donald Trump	19%	(264)	32%	(435)	9%	(129)	7%	(93)	33%	(448)	1369
2020 Vote: Other	21%	(29)	30%	(42)	14%	(19)	4%	(6)	30%	(41)	137
2020 Vote: Didn't Vote	17%	(146)	29%	(257)	11%	(96)	3%	(27)	40%	(349)	875
2018 House Vote: Democrat	29%	(434)	34%	(505)	9%	(127)	5%	(69)	23%	(349)	1485
2018 House Vote: Republican	20%	(235)	33%	(399)	10%	(125)	6%	(77)	31%	(370)	1206
2018 House Vote: Someone else	26%	(30)	29%	(33)	6%	(6)	8%	(10)	31%	(36)	116
2016 Vote: Hillary Clinton	29%	(405)	34%	(487)	10%	(137)	4%	(64)	23%	(325)	1417
2016 Vote: Donald Trump	19%	(249)	32%	(419)	10%	(130)	7%	(85)	32%	(410)	1292
2016 Vote: Other	27%	(74)	30%	(82)	7%	(19)	4%	(12)	32%	(89)	276
2016 Vote: Didn't Vote	17%	(235)	30%	(423)	13%	(180)	4%	(57)	37%	(517)	1413

Table MCFI7_3: As you may know, fintech companies often use algorithms that take personal data from various sources, including social media activity, to make lending decisions, such as offering a line of credit. To what extent do you agree with the following statements, if at all? Algorithms used to determine a borrower's credit worthiness can still be discriminatory

			Son	newhat		ewhat		ongly		t know /	
Demographic	Strong	gly agree	a	gree	dis	agree	dis	agree	No o	pinion	Total N
Adults	22%	(963)	32%	(1410)	11%	(466)	5%	(218)	31%	(1343)	4400
Voted in 2014: Yes	25%	(614)	33%	(809)	9%	(221)	6%	(142)	27%	(662)	2448
Voted in 2014: No	18%	(349)	31%	(601)	13%	(245)	4%	(75)	35%	(681)	1952
4-Region: Northeast	20%	(157)	33%	(257)	10%	(82)	6%	(47)	31%	(245)	787
4-Region: Midwest	23%	(208)	33%	(302)	9%	(87)	5%	(44)	31%	(283)	925
4-Region: South	20%	(325)	32%	(525)	11%	(188)	6%	(94)	31%	(517)	1648
4-Region: West	26%	(273)	31%	(327)	10%	(108)	3%	(33)	29%	(298)	1040
210261	22%	(478)	32%	(696)	10%	(211)	5%	(103)	33%	(721)	2210
210264	22%	(485)	33%	(714)	12%	(255)	5%	(115)	28%	(622)	2190
Taken out fintech loan	29%	(151)	36%	(190)	9%	(46)	5%	(25)	21%	(111)	523
Have not take out fintech loan	21%	(812)	31%	(1221)	11%	(419)	5%	(193)	32%	(1232)	3877

Table MCFI8_1: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Oil and gas companies

	Too	o much	Abou	t the right	Not	enough	Don't	know / No	
Demographic	reg	ulation	aı	mount	reg	ulation	oj	oinion	Total N
Adults	15%	(640)	27%	(1190)	32%	(1413)	26%	(1157)	4400
Gender: Male	19%	(405)	29%	(621)	33%	(698)	19%	(400)	2124
Gender: Female	10%	(235)	25%	(569)	31%	(716)	33%	(757)	2276
Age: 18-34	15%	(195)	25%	(323)	28%	(363)	33%	(429)	1310
Age: 35-44	15%	(106)	26%	(185)	31%	(225)	28%	(199)	715
Age: 45-64	15%	(221)	27%	(399)	33%	(502)	25%	(380)	1502
Age: 65+	13%	(118)	32%	(282)	37%	(323)	17%	(150)	873
GenZers: 1997-2012	12%	(61)	24%	(116)	24%	(117)	40%	(199)	492
Millennials: 1981-1996	16%	(203)	26%	(335)	30%	(386)	28%	(358)	1283
GenXers: 1965-1980	15%	(156)	25%	(267)	33%	(349)	27%	(286)	1059
Baby Boomers: 1946-1964	14%	(197)	30%	(423)	37%	(527)	20%	(287)	1434
PID: Dem (no lean)	9%	(159)	24%	(403)	41%	(699)	26%	(453)	1715
PID: Ind (no lean)	12%	(173)	24%	(345)	32%	(468)	32%	(455)	144
PID: Rep (no lean)	25%	(308)	35%	(441)	20%	(247)	20%	(249)	1244
PID/Gender: Dem Men	12%	(92)	27%	(211)	43%	(342)	19%	(149)	795
PID/Gender: Dem Women	7%	(67)	21%	(192)	39%	(357)	33%	(304)	920
PID/Gender: Ind Men	17%	(113)	25%	(168)	36%	(245)	23%	(159)	684
PID/Gender: Ind Women	8%	(60)	23%	(177)	30%	(223)	39%	(296)	757
PID/Gender: Rep Men	31%	(199)	38%	(242)	17%	(111)	14%	(92)	645
PID/Gender: Rep Women	18%	(108)	33%	(199)	23%	(135)	26%	(157)	600
Ideo: Liberal (1-3)	7%	(92)	20%	(262)	50%	(646)	22%	(282)	1282
Ideo: Moderate (4)	12%	(144)	30%	(356)	31%	(373)	27%	(324)	1197
Ideo: Conservative (5-7)	25%	(367)	34%	(500)	21%	(302)	20%	(297)	1466
Educ: < College	14%	(410)	24%	(725)	31%	(937)	31%	(953)	3024
Educ: Bachelors degree	16%	(143)	33%	(289)	34%	(302)	17%	(153)	888
Educ: Post-grad	18%	(87)	36%	(175)	36%	(175)	11%	(51)	488
Income: Under 50k	13%	(289)	23%	(511)	31%	(710)	33%	(751)	226
Income: 50k-100k	16%	(226)	31%	(443)	33%	(477)	20%	(284)	1429
Income: 100k+	18%	(125)	33%	(236)	32%	(226)	17%	(122)	710
Ethnicity: White	15%	(527)	28%	(968)	32%	(1105)	25%	(844)	3443

Table MCFI8_1: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Oil and gas companies

	To	o much	Abou	t the right	Not	enough	Don't	know / No	
Demographic	reg	gulation	aı	mount	reg	ulation	0]	pinion	Total N
Adults	15%	(640)	27%	(1190)	32%	(1413)	26%	(1157)	4400
Ethnicity: Hispanic	14%	(95)	22%	(154)	32%	(222)	33%	(227)	699
Ethnicity: Black	10%	(56)	25%	(136)	30%	(165)	35%	(192)	549
Ethnicity: Other	14%	(57)	21%	(86)	35%	(143)	30%	(122)	408
All Christian	17%	(348)	32%	(658)	29%	(600)	22%	(461)	2067
All Non-Christian	15%	(28)	31%	(58)	33%	(62)	22%	(41)	189
Atheist	13%	(28)	17%	(37)	49%	(103)	21%	(44)	212
Agnostic/Nothing in particular	10%	(114)	21%	(243)	36%	(416)	32%	(370)	1143
Something Else	15%	(122)	25%	(194)	30%	(233)	30%	(240)	789
Religious Non-Protestant/Catholic	14%	(33)	31%	(73)	33%	(78)	22%	(52)	236
Evangelical	21%	(242)	30%	(344)	25%	(290)	24%	(283)	1160
Non-Evangelical	13%	(214)	30%	(483)	32%	(519)	25%	(402)	1616
Community: Urban	14%	(157)	26%	(303)	31%	(353)	29%	(334)	1147
Community: Suburban	14%	(285)	29%	(612)	33%	(696)	24%	(511)	2105
Community: Rural	17%	(198)	24%	(274)	32%	(365)	27%	(311)	1148
Employ: Private Sector	17%	(251)	30%	(433)	33%	(473)	19%	(279)	1436
Employ: Government	20%	(57)	37%	(103)	23%	(63)	20%	(57)	279
Employ: Self-Employed	17%	(66)	26%	(100)	30%	(113)	26%	(98)	376
Employ: Homemaker	12%	(34)	26%	(74)	27%	(77)	35%	(98)	282
Employ: Student	11%	(24)	24%	(52)	23%	(50)	43%	(94)	220
Employ: Retired	13%	(125)	28%	(274)	38%	(366)	20%	(197)	962
Employ: Unemployed	10%	(56)	20%	(116)	32%	(184)	38%	(216)	571
Employ: Other	10%	(28)	14%	(39)	32%	(88)	43%	(118)	273
Military HH: Yes	15%	(105)	29%	(201)	33%	(225)	22%	(153)	684
Military HH: No	14%	(535)	27%	(989)	32%	(1188)	27%	(1004)	3716
RD/WT: Right Direction	10%	(179)	27%	(513)	37%	(701)	26%	(479)	1872
RD/WT: Wrong Track	18%	(461)	27%	(677)	28%	(712)	27%	(679)	2528
Biden Job Approve	9%	(209)	26%	(647)	41%	(1012)	24%	(580)	2448
Biden Job Disapprove	26%	(399)	32%	(489)	20%	(314)	22%	(337)	1539

Table MCFI8_1: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Oil and gas companies

Demographic		o much Julation		t the right mount		enough ulation		know / No pinion	Total N
Adults	15%	(640)	27%	(1190)	32%	(1413)	26%	(1157)	4400
Biden Job Strongly Approve	8%	(120)	25%	(375)	42%	(624)	24%	(354)	1473
Biden Job Somewhat Approve	9%	(89)	28%	(272)	40%	(388)	23%	(226)	975
Biden Job Somewhat Disapprove	18%	(75)	32%	(132)	24%	(100)	26%	(105)	412
Biden Job Strongly Disapprove	29%	(324)	32%	(357)	19%	(214)	21%	(232)	1127
Favorable of Biden	8%	(209)	26%	(637)	41%	(1018)	24%	(600)	2464
Unfavorable of Biden	25%	(422)	30%	(516)	21%	(351)	24%	(405)	1695
Very Favorable of Biden	9%	(125)	26%	(380)	42%	(605)	24%	(344)	1454
Somewhat Favorable of Biden	8%	(84)	25%	(257)	41%	(412)	25%	(256)	1009
Somewhat Unfavorable of Biden	16%	(70)	32%	(142)	24%	(108)	28%	(125)	445
Very Unfavorable of Biden	28%	(352)	30%	(374)	19%	(243)	22%	(280)	1249
#1 Issue: Economy	17%	(304)	27%	(492)	28%	(508)	28%	(513)	1816
#1 Issue: Security	22%	(104)	38%	(178)	17%	(77)	23%	(104)	462
#1 Issue: Health Care	9%	(69)	28%	(209)	42%	(312)	21%	(157)	747
#1 Issue: Medicare / Social Security	10%	(54)	25%	(133)	39%	(207)	25%	(132)	526
#1 Issue: Women's Issues	12%	(23)	20%	(40)	26%	(51)	41%	(81)	195
#1 Issue: Education	16%	(31)	32%	(59)	23%	(43)	29%	(53)	186
#1 Issue: Energy	11%	(18)	19%	(30)	55%	(85)	15%	(23)	155
#1 Issue: Other	12%	(37)	16%	(50)	42%	(131)	30%	(94)	312
2020 Vote: Joe Biden	8%	(162)	25%	(511)	45%	(901)	22%	(443)	2017
2020 Vote: Donald Trump	27%	(368)	34%	(460)	19%	(258)	21%	(283)	1369
2020 Vote: Other	18%	(25)	26%	(35)	30%	(41)	26%	(36)	137
2020 Vote: Didn't Vote	10%	(85)	21%	(183)	24%	(212)	45%	(394)	875
2018 House Vote: Democrat	8%	(112)	26%	(380)	47%	(699)	20%	(294)	1485
2018 House Vote: Republican	26%	(318)	36%	(431)	20%	(236)	18%	(221)	1206
2018 House Vote: Someone else	18%	(21)	20%	(23)	36%	(42)	25%	(29)	116
2016 Vote: Hillary Clinton	8%	(113)	26%	(368)	46%	(655)	20%	(281)	1417
2016 Vote: Donald Trump	27%	(348)	34%	(443)	20%	(263)	18%	(238)	1292
2016 Vote: Other	13%	(35)	26%	(70)	35%	(98)	26%	(72)	276
2016 Vote: Didn't Vote	10%	(143)	22%	(309)	28%	(397)	40%	(564)	1413

Table MCFI8_1: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Oil and gas companies

Demographic		o much ulation		t the right mount		enough ulation		know / No pinion	Total N
Adults	15%	(640)	27%	(1190)	32%	(1413)	26%	(1157)	4400
Voted in 2014: Yes	17%	(414)	30%	(726)	34%	(840)	19%	(468)	2448
Voted in 2014: No	12%	(226)	24%	(464)	29%	(573)	35%	(689)	1952
4-Region: Northeast	13%	(100)	28%	(218)	33%	(261)	26%	(208)	787
4-Region: Midwest	16%	(147)	26%	(238)	31%	(290)	27%	(249)	925
4-Region: South	15%	(243)	29%	(473)	29%	(482)	27%	(450)	1648
4-Region: West	14%	(150)	25%	(260)	36%	(379)	24%	(250)	1040
210261	15%	(320)	27%	(596)	32%	(716)	26%	(578)	2210
210264	15%	(320)	27%	(594)	32%	(698)	26%	(579)	2190
Taken out fintech loan	18%	(93)	30%	(156)	34%	(176)	19%	(98)	523
Have not take out fintech loan	14%	(547)	27%	(1034)	32%	(1238)	27%	(1059)	3877

Table MCFI8_2: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Automotive companies

Demographic		o much ulation		t the right mount		enough ulation		know / No pinion	Total N
Adults	11%	(505)	42%	(1828)	19%	(815)	28%	(1251)	4400
Gender: Male	16%	(334)	45%	(962)	19%	(413)	20%	(415)	2124
Gender: Female	8%	(172)	38%	(866)	18%	(402)	37%	(836)	2276
Age: 18-34	14%	(181)	33%	(436)	17%	(226)	36%	(467)	1310
Age: 35-44	14%	(99)	36%	(259)	21%	(147)	29%	(210)	715
Age: 45-64	10%	(148)	46%	(687)	18%	(264)	27%	(402)	1502
Age: 65+	9%	(77)	51%	(446)	20%	(178)	20%	(172)	873
GenZers: 1997-2012	10%	(50)	29%	(142)	13%	(65)	48%	(235)	492
Millennials: 1981-1996	16%	(201)	36%	(458)	20%	(254)	29%	(370)	1283
GenXers: 1965-1980	11%	(118)	42%	(445)	18%	(189)	29%	(306)	1059
Baby Boomers: 1946-1964	9%	(128)	50%	(712)	20%	(283)	22%	(310)	1434
PID: Dem (no lean)	9%	(146)	40%	(678)	23%	(391)	29%	(499)	1715
PID: Ind (no lean)	11%	(155)	40%	(576)	16%	(235)	33%	(475)	1441
PID: Rep (no lean)	16%	(204)	46%	(574)	15%	(189)	22%	(277)	1244
PID/Gender: Dem Men	11%	(91)	43%	(343)	25%	(200)	20%	(161)	795
PID/Gender: Dem Women	6%	(55)	36%	(335)	21%	(191)	37%	(339)	920
PID/Gender: Ind Men	14%	(95)	45%	(307)	18%	(126)	23%	(157)	684
PID/Gender: Ind Women	8%	(60)	36%	(269)	14%	(109)	42%	(318)	757
PID/Gender: Rep Men	23%	(148)	48%	(312)	14%	(87)	15%	(97)	645
PID/Gender: Rep Women	9%	(56)	44%	(262)	17%	(102)	30%	(179)	600
Ideo: Liberal (1-3)	9%	(112)	40%	(509)	28%	(359)	24%	(303)	1282
Ideo: Moderate (4)	9%	(112)	46%	(545)	17%	(202)	28%	(337)	1197
Ideo: Conservative (5-7)	17%	(242)	46%	(679)	14%	(199)	24%	(345)	1466
Educ: < College	11%	(340)	37%	(1109)	18%	(556)	34%	(1020)	3024
Educ: Bachelors degree	11%	(100)	52%	(463)	19%	(169)	18%	(156)	888
Educ: Post-grad	13%	(66)	53%	(257)	19%	(91)	15%	(75)	488
Income: Under 50k	10%	(234)	35%	(799)	19%	(424)	36%	(804)	2261
Income: 50k-100k	11%	(160)	48%	(684)	18%	(263)	22%	(321)	1429
Income: 100k+	16%	(111)	49%	(345)	18%	(128)	18%	(126)	710
Ethnicity: White	12%	(420)	43%	(1485)	18%	(614)	27%	(925)	3443

Table MCFI8_2: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Automotive companies

Demographic		o much Julation		it the right		enough ulation		know / No pinion	Total N
Adults	11%	(505)	42%	(1828)	19%	(815)	28%	(1251)	4400
Ethnicity: Hispanic	13%	(90)	33%	(230)	20%	(136)	35%	(242)	699
Ethnicity: Black	9%	(49)	34%	(186)	20%	(112)	37%	(202)	549
Ethnicity: Other	9%	(37)	38%	(157)	$\frac{22\%}{22\%}$	(90)	31%	(125)	408
All Christian	13%	(266)	47%	(974)	17%	(342)	23%	(485)	2067
All Non-Christian	15%	(28)	45%	(85)	14%	(27)	26%	(49)	189
Atheist	11%	(23)	38%	(80)	25%	(52)	26%	(56)	212
Agnostic/Nothing in particular	9%	(104)	37%	(418)	20%	(227)	35%	(395)	1143
Something Else	11%	(84)	34%	(271)	21%	(167)	34%	(267)	789
Religious Non-Protestant/Catholic	13%	(30)	48%	(113)	14%	(33)	26%	(60)	236
Evangelical	14%	(165)	41%	(478)	19%	(219)	26%	(299)	1160
Non-Evangelical	11%	(179)	45%	(723)	17%	(281)	27%	(434)	1616
Community: Urban	11%	(130)	38%	(440)	19%	(223)	31%	(354)	1147
Community: Suburban	11%	(223)	45%	(953)	18%	(378)	26%	(551)	2105
Community: Rural	13%	(152)	38%	(435)	19%	(215)	30%	(347)	1148
Employ: Private Sector	13%	(192)	47%	(679)	20%	(281)	20%	(284)	1436
Employ: Government	14%	(38)	41%	(116)	20%	(56)	25%	(70)	279
Employ: Self-Employed	14%	(53)	39%	(147)	21%	(79)	26%	(96)	376
Employ: Homemaker	12%	(34)	36%	(100)	16%	(45)	36%	(102)	282
Employ: Student	11%	(24)	27%	(59)	11%	(24)	51%	(112)	220
Employ: Retired	8%	(80)	48%	(458)	21%	(203)	23%	(221)	962
Employ: Unemployed	10%	(57)	34%	(193)	14%	(80)	42%	(242)	571
Employ: Other	10%	(28)	27%	(75)	17%	(46)	45%	(124)	273
Military HH: Yes	13%	(90)	44%	(304)	19%	(129)	24%	(161)	684
Military HH: No	11%	(416)	41%	(1524)	18%	(687)	29%	(1090)	3716
RD/WT: Right Direction	10%	(178)	43%	(799)	21%	(387)	27%	(507)	1872
RD/WT: Wrong Track	13%	(327)	41%	(1029)	17%	(428)	29%	(744)	2528
Biden Job Approve	9%	(212)	43%	(1058)	22%	(548)	26%	(630)	2448
Biden Job Disapprove	18%	(273)	43%	(660)	14%	(223)	25%	(382)	1539

Table MCFI8_2: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Automotive companies

Demographic		o much Julation		t the right mount		enough ulation		know / No pinion	Total N
Adults	11%	(505)	42%	(1828)	19%	(815)	28%	(1251)	4400
Biden Job Strongly Approve	9%	(133)	42%	(623)	23%	(342)	25%	(376)	1473
Biden Job Somewhat Approve	8%	(79)	45%	(436)	21%	(206)	26%	(255)	975
Biden Job Somewhat Disapprove	14%	(57)	45%	(184)	14%	(58)	27%	(112)	412
Biden Job Strongly Disapprove	19%	(216)	42%	(476)	15%	(164)	24%	(270)	1127
Favorable of Biden	8%	(193)	44%	(1081)	22%	(542)	26%	(647)	2464
Unfavorable of Biden	18%	(299)	41%	(698)	15%	(248)	26%	(449)	1695
Very Favorable of Biden	9%	(128)	43%	(629)	23%	(329)	25%	(369)	1454
Somewhat Favorable of Biden	7%	(66)	45%	(452)	21%	(213)	28%	(278)	1009
Somewhat Unfavorable of Biden	15%	(65)	42%	(189)	15%	(67)	28%	(125)	445
Very Unfavorable of Biden	19%	(234)	41%	(510)	15%	(181)	26%	(324)	1249
#1 Issue: Economy	12%	(226)	43%	(779)	15%	(281)	29%	(530)	1816
#1 Issue: Security	20%	(91)	39%	(181)	16%	(75)	25%	(116)	462
#1 Issue: Health Care	10%	(72)	42%	(313)	24%	(177)	25%	(185)	747
#1 Issue: Medicare / Social Security	6%	(33)	47%	(245)	20%	(108)	27%	(141)	526
#1 Issue: Women's Issues	9%	(18)	31%	(61)	15%	(30)	45%	(87)	195
#1 Issue: Education	18%	(33)	36%	(67)	15%	(28)	31%	(58)	186
#1 Issue: Energy	8%	(13)	40%	(62)	33%	(52)	19%	(29)	155
#1 Issue: Other	7%	(21)	39%	(120)	21%	(65)	34%	(105)	312
2020 Vote: Joe Biden	8%	(166)	44%	(880)	24%	(478)	24%	(492)	2017
2020 Vote: Donald Trump	17%	(237)	45%	(620)	14%	(187)	24%	(325)	1369
2020 Vote: Other	18%	(25)	41%	(56)	17%	(23)	24%	(33)	137
2020 Vote: Didn't Vote	9%	(77)	31%	(271)	14%	(127)	46%	(401)	875
2018 House Vote: Democrat	7%	(102)	46%	(685)	25%	(367)	22%	(331)	1485
2018 House Vote: Republican	18%	(221)	48%	(574)	13%	(161)	21%	(249)	1206
2018 House Vote: Someone else	12%	(14)	36%	(42)	23%	(27)	29%	(33)	116
2016 Vote: Hillary Clinton	8%	(107)	46%	(645)	25%	(359)	22%	(306)	1417
2016 Vote: Donald Trump	18%	(227)	45%	(586)	16%	(202)	21%	(278)	1292
2016 Vote: Other	13%	(35)	45%	(124)	17%	(47)	25%	(70)	276
2016 Vote: Didn't Vote	10%	(137)	33%	(472)	15%	(207)	42%	(596)	1413

Table MCFI8_2: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Automotive companies

Demographic		o much ulation		About the right amount		Not enough regulation		know / No pinion	Total N	
Adults	11%	(505)	42%	(1828)	19%	(815)	28%	(1251)	4400	
Voted in 2014: Yes	12%	(295)	47%	(1143)	20%	(499)	21%	(511)	2448	
Voted in 2014: No	11%	(211)	35%	(685)	16%	(316)	38%	(740)	1952	
4-Region: Northeast	10%	(79)	42%	(334)	19%	(146)	29%	(228)	787	
4-Region: Midwest	11%	(105)	44%	(404)	16%	(151)	29%	(264)	925	
4-Region: South	13%	(212)	39%	(647)	19%	(309)	29%	(481)	1648	
4-Region: West	11%	(110)	43%	(442)	20%	(210)	27%	(278)	1040	
210261	11%	(234)	43%	(939)	18%	(405)	29%	(630)	2210	
210264	12%	(271)	41%	(889)	19%	(410)	28%	(621)	2190	
Taken out fintech loan	18%	(93)	46%	(238)	17%	(91)	19%	(101)	523	
Have not take out fintech loan	11%	(413)	41%	(1590)	19%	(725)	30%	(1150)	3877	

Table MCFI8_3: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Insurance companies

Demographic		o much Julation		t the right mount		enough ulation		know / No pinion	Total N
Adults	10%	(435)	35%	(1537)	29%	(1276)	26%	(1152)	4400
Gender: Male	12%	(260)	37%	(786)	31%	(657)	20%	(420)	2124
Gender: Female	8%	(175)	33%	(751)	27%	(619)	32%	(732)	2276
Age: 18-34	14%	(182)	31%	(403)	24%	(311)	32%	(415)	1310
Age: 35-44	15%	(104)	32%	(229)	26%	(188)	27%	(194)	715
Age: 45-64	7%	(100)	35%	(522)	33%	(495)	26%	(385)	1502
Age: 65+	6%	(50)	44%	(383)	32%	(282)	18%	(158)	873
GenZers: 1997-2012	12%	(59)	27%	(135)	19%	(95)	41%	(203)	492
Millennials: 1981-1996	15%	(197)	32%	(417)	26%	(333)	26%	(336)	1283
GenXers: 1965-1980	9%	(95)	32%	(340)	31%	(329)	28%	(294)	1059
Baby Boomers: 1946-1964	5%	(76)	40%	(575)	34%	(494)	20%	(289)	1434
PID: Dem (no lean)	9%	(152)	33%	(571)	32%	(548)	26%	(445)	1715
PID: Ind (no lean)	9%	(131)	30%	(438)	29%	(422)	31%	(451)	1441
PID: Rep (no lean)	12%	(152)	43%	(529)	25%	(307)	21%	(256)	1244
PID/Gender: Dem Men	13%	(100)	35%	(279)	34%	(271)	18%	(145)	795
PID/Gender: Dem Women	6%	(52)	32%	(292)	30%	(276)	33%	(300)	920
PID/Gender: Ind Men	10%	(65)	31%	(214)	34%	(231)	25%	(174)	684
PID/Gender: Ind Women	9%	(66)	30%	(224)	25%	(191)	37%	(276)	757
PID/Gender: Rep Men	15%	(95)	46%	(294)	24%	(155)	16%	(101)	645
PID/Gender: Rep Women	10%	(57)	39%	(235)	25%	(152)	26%	(155)	600
Ideo: Liberal (1-3)	7%	(94)	32%	(405)	40%	(511)	21%	(272)	1282
Ideo: Moderate (4)	10%	(125)	37%	(446)	27%	(324)	25%	(302)	1197
Ideo: Conservative (5-7)	12%	(173)	42%	(611)	25%	(360)	22%	(322)	1466
Educ: < College	10%	(288)	31%	(943)	28%	(848)	31%	(945)	3024
Educ: Bachelors degree	10%	(86)	43%	(385)	30%	(270)	17%	(147)	888
Educ: Post-grad	13%	(61)	43%	(209)	32%	(158)	12%	(60)	488
Income: Under 50k	9%	(197)	30%	(686)	27%	(621)	33%	(757)	2261
Income: 50k-100k	10%	(146)	39%	(552)	31%	(441)	20%	(291)	1429
Income: 100k+	13%	(92)	42%	(299)	30%	(214)	15%	(104)	710
Ethnicity: White	9%	(319)	36%	(1256)	29%	(1010)	25%	(858)	3443

Table MCFI8_3: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Insurance companies

Demographic		o much Julation		t the right mount		t enough gulation		know / No pinion	Total N
Adults	10%	(435)	35%	(1537)	29%	(1276)	26%	(1152)	4400
Ethnicity: Hispanic	8%	(59)	32%	(224)	28%	(195)	31%	(220)	699
Ethnicity: Black	14%	(75)	29%	(157)	27%	(149)	31%	(167)	549
Ethnicity: Other	10%	(41)	30%	(124)	29%	(117)	31%	(126)	408
All Christian	9%	(191)	41%	(846)	27%	(567)	22%	(463)	2067
All Non-Christian	13%	(25)	40%	(75)	24%	(46)	23%	(43)	189
Atheist	6%	(13)	29%	(61)	42%	(89)	23%	(49)	212
Agnostic/Nothing in particular	8%	(93)	28%	(323)	33%	(373)	31%	(355)	1143
Something Else	14%	(113)	29%	(232)	25%	(201)	31%	(242)	789
Religious Non-Protestant/Catholic	12%	(28)	41%	(97)	25%	(58)	22%	(53)	236
Evangelical	13%	(153)	36%	(413)	26%	(307)	25%	(287)	1160
Non-Evangelical	9%	(142)	39%	(633)	27%	(441)	25%	(401)	1616
Community: Urban	13%	(153)	33%	(375)	26%	(296)	28%	(322)	1147
Community: Suburban	9%	(181)	37%	(780)	31%	(656)	23%	(487)	2105
Community: Rural	9%	(100)	33%	(382)	28%	(323)	30%	(342)	1148
Employ: Private Sector	11%	(153)	41%	(582)	31%	(440)	18%	(262)	1436
Employ: Government	13%	(37)	38%	(106)	27%	(75)	22%	(61)	279
Employ: Self-Employed	17%	(63)	30%	(112)	29%	(110)	24%	(92)	376
Employ: Homemaker	8%	(24)	34%	(94)	27%	(76)	31%	(87)	282
Employ: Student	15%	(33)	24%	(54)	17%	(38)	43%	(95)	220
Employ: Retired	5%	(44)	40%	(389)	33%	(322)	21%	(207)	962
Employ: Unemployed	9%	(50)	25%	(144)	26%	(147)	40%	(230)	571
Employ: Other	11%	(31)	20%	(55)	25%	(68)	44%	(119)	273
Military HH: Yes	7%	(50)	41%	(277)	32%	(220)	20%	(137)	684
Military HH: No	10%	(385)	34%	(1260)	28%	(1056)	27%	(1015)	3716
RD/WT: Right Direction	10%	(179)	35%	(656)	31%	(578)	25%	(459)	1872
RD/WT: Wrong Track	10%	(256)	35%	(881)	28%	(698)	27%	(693)	2528
Biden Job Approve	9%	(212)	36%	(881)	32%	(781)	23%	(574)	2448
Biden Job Disapprove	13%	(195)	38%	(587)	26%	(404)	23%	(352)	1539

Table MCFI8_3: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Insurance companies

Demographic		o much Julation		t the right mount		enough gulation		know / No pinion	Total N
Adults	10%	(435)	35%	(1537)	29%	(1276)	26%	(1152)	4400
Biden Job Strongly Approve	10%	(142)	34%	(499)	33%	(489)	23%	(342)	1473
Biden Job Somewhat Approve	7%	(70)	39%	(382)	30%	(291)	24%	(232)	975
Biden Job Somewhat Disapprove	10%	(43)	38%	(156)	27%	(110)	25%	(103)	412
Biden Job Strongly Disapprove	13%	(152)	38%	(431)	26%	(294)	22%	(249)	1127
Favorable of Biden	9%	(214)	35%	(872)	32%	(789)	24%	(589)	2464
Unfavorable of Biden	12%	(206)	38%	(637)	26%	(439)	24%	(413)	1695
Very Favorable of Biden	10%	(146)	35%	(515)	32%	(461)	23%	(332)	1454
Somewhat Favorable of Biden	7%	(68)	35%	(357)	32%	(328)	25%	(257)	1009
Somewhat Unfavorable of Biden	10%	(46)	36%	(158)	28%	(125)	26%	(117)	445
Very Unfavorable of Biden	13%	(160)	38%	(478)	25%	(314)	24%	(297)	1249
#1 Issue: Economy	12%	(209)	35%	(639)	27%	(497)	26%	(471)	1816
#1 Issue: Security	12%	(57)	38%	(178)	24%	(112)	25%	(115)	462
#1 Issue: Health Care	8%	(62)	36%	(272)	35%	(258)	21%	(154)	747
#1 Issue: Medicare / Social Security	6%	(32)	38%	(199)	30%	(160)	26%	(135)	526
#1 Issue: Women's Issues	10%	(20)	24%	(47)	24%	(46)	42%	(82)	195
#1 Issue: Education	11%	(20)	34%	(63)	19%	(36)	36%	(67)	186
#1 Issue: Energy	9%	(15)	35%	(54)	38%	(59)	18%	(28)	155
#1 Issue: Other	6%	(19)	27%	(85)	35%	(108)	32%	(100)	312
2020 Vote: Joe Biden	8%	(158)	35%	(710)	35%	(715)	22%	(434)	2017
2020 Vote: Donald Trump	12%	(163)	41%	(568)	24%	(335)	22%	(303)	1369
2020 Vote: Other	11%	(15)	31%	(42)	34%	(46)	24%	(33)	137
2020 Vote: Didn't Vote	11%	(98)	25%	(215)	21%	(179)	44%	(382)	875
2018 House Vote: Democrat	7%	(98)	36%	(528)	37%	(553)	21%	(306)	1485
2018 House Vote: Republican	12%	(147)	44%	(535)	24%	(293)	19%	(232)	1206
2018 House Vote: Someone else	11%	(12)	21%	(24)	39%	(46)	29%	(34)	116
2016 Vote: Hillary Clinton	8%	(114)	36%	(504)	36%	(512)	20%	(287)	1417
2016 Vote: Donald Trump	12%	(154)	43%	(552)	25%	(323)	20%	(262)	1292
2016 Vote: Other	9%	(24)	35%	(98)	34%	(94)	22%	(60)	276
2016 Vote: Didn't Vote	10%	(142)	27%	(383)	25%	(347)	38%	(541)	1413

Table MCFI8_3: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Insurance companies

Demographic		o much ulation		About the right amount		Not enough regulation		know / No pinion	Total N	
Adults	10%	(435)	35%	(1537)	29%	(1276)	26%	(1152)	4400	
Voted in 2014: Yes	9%	(213)	40%	(978)	32%	(778)	20%	(479)	2448	
Voted in 2014: No	11%	(222)	29%	(559)	26%	(498)	34%	(673)	1952	
4-Region: Northeast	10%	(80)	36%	(285)	27%	(216)	26%	(207)	787	
4-Region: Midwest	9%	(79)	36%	(337)	28%	(261)	27%	(248)	925	
4-Region: South	11%	(182)	34%	(560)	28%	(463)	27%	(443)	1648	
4-Region: West	9%	(94)	34%	(356)	32%	(335)	25%	(255)	1040	
210261	10%	(219)	35%	(775)	29%	(632)	26%	(584)	2210	
210264	10%	(216)	35%	(762)	29%	(644)	26%	(568)	2190	
Taken out fintech loan	18%	(92)	37%	(195)	27%	(140)	18%	(97)	523	
Have not take out fintech loan	9%	(343)	35%	(1342)	29%	(1136)	27%	(1055)	3877	

Table MCFI8_4: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Tech companies

Demographic		o much ulation		t the right mount		enough gulation		know / No pinion	Total N
Adults	9%	(414)	27%	(1196)	34%	(1495)	29%	(1296)	4400
Gender: Male	12%	(250)	29%	(619)	38%	(814)	21%	(440)	2124
Gender: Female	7%	(164)	25%	(576)	30%	(680)	38%	(856)	2276
Age: 18-34	15%	(198)	26%	(340)	23%	(300)	36%	(473)	1310
Age: 35-44	13%	(96)	27%	(190)	30%	(213)	30%	(216)	715
Age: 45-64	6%	(85)	28%	(416)	38%	(576)	28%	(425)	1502
Age: 65+	4%	(35)	29%	(250)	47%	(406)	21%	(182)	873
GenZers: 1997-2012	14%	(68)	25%	(122)	18%	(90)	43%	(213)	492
Millennials: 1981-1996	16%	(208)	27%	(350)	26%	(334)	30%	(390)	1283
GenXers: 1965-1980	6%	(67)	27%	(285)	36%	(382)	31%	(325)	1059
Baby Boomers: 1946-1964	5%	(68)	28%	(400)	44%	(636)	23%	(330)	1434
PID: Dem (no lean)	11%	(189)	29%	(496)	32%	(555)	28%	(475)	1715
PID: Ind (no lean)	7%	(107)	27%	(383)	31%	(452)	35%	(499)	1441
PID: Rep (no lean)	9%	(117)	25%	(317)	39%	(488)	26%	(322)	1244
PID/Gender: Dem Men	15%	(119)	31%	(246)	34%	(273)	20%	(157)	795
PID/Gender: Dem Women	8%	(70)	27%	(249)	31%	(282)	35%	(319)	920
PID/Gender: Ind Men	9%	(62)	29%	(196)	37%	(256)	25%	(170)	684
PID/Gender: Ind Women	6%	(45)	25%	(188)	26%	(196)	43%	(328)	757
PID/Gender: Rep Men	11%	(69)	28%	(178)	44%	(285)	18%	(113)	645
PID/Gender: Rep Women	8%	(49)	23%	(139)	34%	(203)	35%	(209)	600
Ideo: Liberal (1-3)	10%	(128)	27%	(351)	39%	(501)	24%	(303)	1282
Ideo: Moderate (4)	11%	(131)	31%	(366)	29%	(343)	30%	(356)	1197
Ideo: Conservative (5-7)	9%	(131)	27%	(390)	40%	(584)	25%	(361)	1466
Educ: < College	9%	(281)	25%	(744)	31%	(928)	35%	(1071)	3024
Educ: Bachelors degree	8%	(75)	33%	(292)	41%	(366)	17%	(155)	888
Educ: Post-grad	12%	(58)	33%	(160)	41%	(201)	14%	(70)	488
Income: Under 50k	9%	(194)	24%	(551)	29%	(664)	38%	(852)	2261
Income: 50k-100k	10%	(144)	29%	(420)	38%	(543)	23%	(322)	1429
Income: 100k+	11%	(75)	32%	(225)	41%	(288)	17%	(122)	710
Ethnicity: White	9%	(307)	28%	(951)	35%	(1202)	29%	(983)	3443

Table MCFI8_4: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Tech companies

Demographic		o much Julation		it the right mount		enough gulation		know / No pinion	Total N
Adults	9%	(414)	27%	(1196)	34%	(1495)	29%	(1296)	4400
Ethnicity: Hispanic	11%	(77)	30%	(212)	28%	(196)	31%	(213)	699
Ethnicity: Black	11%	(59)	26%	(145)	26%	(144)	37%	(201)	549
Ethnicity: Other	12%	(48)	24%	(100)	36%	(149)	27%	(112)	408
All Christian	9%	(188)	30%	(622)	37%	(769)	24%	(487)	2067
All Non-Christian	14%	(27)	27%	(52)	32%	(60)	27%	(51)	189
Atheist	10%	(22)	32%	(68)	34%	(73)	24%	(50)	212
Agnostic/Nothing in particular	8%	(94)	23%	(259)	34%	(386)	35%	(404)	1143
Something Else	10%	(83)	25%	(195)	26%	(206)	39%	(305)	789
Religious Non-Protestant/Catholic	12%	(29)	27%	(63)	33%	(78)	28%	(66)	236
Evangelical	11%	(129)	28%	(324)	33%	(379)	28%	(329)	1160
Non-Evangelical	8%	(131)	29%	(470)	35%	(572)	27%	(443)	1616
Community: Urban	14%	(163)	28%	(316)	28%	(325)	30%	(342)	1147
Community: Suburban	7%	(152)	30%	(623)	37%	(769)	27%	(561)	2105
Community: Rural	9%	(99)	22%	(256)	35%	(400)	34%	(393)	1148
Employ: Private Sector	11%	(161)	31%	(447)	36%	(523)	21%	(306)	1436
Employ: Government	16%	(44)	34%	(96)	32%	(91)	17%	(49)	279
Employ: Self-Employed	14%	(52)	28%	(104)	31%	(115)	28%	(105)	376
Employ: Homemaker	12%	(34)	20%	(57)	29%	(81)	39%	(109)	282
Employ: Student	11%	(25)	25%	(54)	16%	(36)	48%	(105)	220
Employ: Retired	4%	(41)	27%	(255)	45%	(431)	24%	(235)	962
Employ: Unemployed	6%	(36)	23%	(131)	26%	(148)	45%	(257)	571
Employ: Other	8%	(22)	19%	(51)	26%	(70)	48%	(131)	273
Military HH: Yes	9%	(63)	27%	(188)	37%	(251)	27%	(182)	684
Military HH: No	9%	(351)	27%	(1008)	33%	(1243)	30%	(1114)	3716
RD/WT: Right Direction	10%	(196)	31%	(588)	30%	(571)	28%	(517)	1872
RD/WT: Wrong Track	9%	(217)	24%	(608)	37%	(924)	31%	(779)	2528
Biden Job Approve	9%	(232)	33%	(803)	32%	(777)	26%	(636)	2448
Biden Job Disapprove	10%	(157)	22%	(335)	42%	(639)	27%	(408)	1539

Table MCFI8_4: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Tech companies

Demographic		o much ulation		t the right nount		enough ulation		know / No pinion	Total N
Adults	9%	(414)	27%	(1196)	34%	(1495)	29%	(1296)	4400
Biden Job Strongly Approve	10%	(150)	31%	(450)	35%	(510)	25%	(362)	1473
Biden Job Somewhat Approve	8%	(82)	36%	(353)	27%	(267)	28%	(274)	975
Biden Job Somewhat Disapprove	11%	(46)	28%	(114)	30%	(126)	31%	(127)	412
Biden Job Strongly Disapprove	10%	(111)	20%	(221)	46%	(513)	25%	(281)	1127
Favorable of Biden	9%	(228)	32%	(795)	32%	(785)	27%	(655)	2464
Unfavorable of Biden	10%	(177)	22%	(376)	40%	(674)	28%	(468)	1695
Very Favorable of Biden	11%	(154)	31%	(444)	34%	(491)	25%	(365)	1454
Somewhat Favorable of Biden	7%	(74)	35%	(351)	29%	(295)	29%	(290)	1009
Somewhat Unfavorable of Biden	11%	(48)	28%	(124)	32%	(144)	29%	(129)	445
Very Unfavorable of Biden	10%	(129)	20%	(252)	42%	(530)	27%	(338)	1249
#1 Issue: Economy	11%	(208)	27%	(491)	32%	(586)	29%	(531)	1816
#1 Issue: Security	12%	(57)	24%	(109)	38%	(174)	26%	(123)	462
#1 Issue: Health Care	6%	(48)	32%	(242)	36%	(270)	25%	(188)	747
#1 Issue: Medicare / Social Security	4%	(21)	29%	(152)	37%	(196)	30%	(156)	526
#1 Issue: Women's Issues	13%	(24)	25%	(49)	21%	(42)	41%	(80)	195
#1 Issue: Education	12%	(23)	28%	(53)	21%	(39)	38%	(71)	186
#1 Issue: Energy	11%	(17)	27%	(42)	42%	(65)	20%	(31)	155
#1 Issue: Other	5%	(16)	18%	(57)	39%	(122)	37%	(117)	312
2020 Vote: Joe Biden	9%	(179)	32%	(641)	35%	(711)	24%	(487)	2017
2020 Vote: Donald Trump	10%	(133)	23%	(322)	42%	(573)	25%	(342)	1369
2020 Vote: Other	13%	(18)	30%	(42)	34%	(47)	22%	(30)	137
2020 Vote: Didn't Vote	10%	(84)	22%	(190)	19%	(165)	50%	(437)	875
2018 House Vote: Democrat	8%	(116)	33%	(483)	38%	(561)	22%	(325)	1485
2018 House Vote: Republican	10%	(126)	26%	(319)	41%	(492)	22%	(269)	1206
2018 House Vote: Someone else	6%	(7)	19%	(22)	43%	(50)	32%	(37)	116
2016 Vote: Hillary Clinton	9%	(122)	31%	(439)	38%	(532)	23%	(324)	1417
2016 Vote: Donald Trump	9%	(119)	27%	(342)	42%	(539)	23%	(292)	1292
2016 Vote: Other	9%	(25)	33%	(91)	33%	(90)	26%	(70)	276
2016 Vote: Didn't Vote	11%	(148)	23%	(323)	24%	(334)	43%	(608)	1413

Table MCFI8_4: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Tech companies

Demographic		o much ulation		About the right amount		Not enough regulation		know / No pinion	Total N	
Adults	9%	(414)	27%	(1196)	34%	(1495)	29%	(1296)	4400	
Voted in 2014: Yes	8%	(200)	29%	(702)	41%	(996)	22%	(551)	2448	
Voted in 2014: No	11%	(214)	25%	(494)	26%	(499)	38%	(745)	1952	
4-Region: Northeast	8%	(65)	26%	(204)	35%	(278)	31%	(240)	787	
4-Region: Midwest	9%	(79)	28%	(255)	35%	(322)	29%	(268)	925	
4-Region: South	10%	(163)	28%	(455)	32%	(522)	31%	(509)	1648	
4-Region: West	10%	(107)	27%	(282)	36%	(373)	27%	(279)	1040	
210261	9%	(201)	27%	(605)	34%	(745)	30%	(659)	2210	
210264	10%	(213)	27%	(591)	34%	(750)	29%	(637)	2190	
Taken out fintech loan	16%	(86)	35%	(181)	26%	(135)	23%	(121)	523	
Have not take out fintech loan	8%	(327)	26%	(1015)	35%	(1360)	30%	(1175)	3877	

Table MCFI8_5: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount?

Regional / community banks

Demographic		o much ulation		t the right mount		enough ulation		know / No pinion	Total N
Adults	10%	(427)	48%	(2125)	14%	(620)	28%	(1227)	4400
Gender: Male	12%	(263)	52%	(1101)	15%	(311)	21%	(449)	2124
Gender: Female	7%	(164)	45%	(1024)	14%	(309)	34%	(779)	2276
Age: 18-34	12%	(159)	37%	(487)	15%	(190)	36%	(474)	1310
Age: 35-44	14%	(102)	45%	(320)	14%	(99)	27%	(194)	715
Age: 45-64	7%	(107)	52%	(782)	15%	(219)	26%	(394)	1502
Age: 65+	7%	(58)	61%	(536)	13%	(112)	19%	(166)	873
GenZers: 1997-2012	10%	(48)	33%	(162)	12%	(61)	45%	(222)	492
Millennials: 1981-1996	14%	(186)	41%	(527)	15%	(196)	29%	(374)	1283
GenXers: 1965-1980	9%	(95)	48%	(503)	15%	(160)	28%	(301)	1059
Baby Boomers: 1946-1964	6%	(89)	59%	(849)	13%	(189)	21%	(306)	1434
PID: Dem (no lean)	8%	(134)	46%	(797)	19%	(318)	27%	(466)	1715
PID: Ind (no lean)	9%	(131)	45%	(655)	12%	(174)	33%	(481)	1441
PID: Rep (no lean)	13%	(161)	54%	(674)	10%	(129)	23%	(280)	1244
PID/Gender: Dem Men	10%	(83)	48%	(383)	21%	(163)	21%	(166)	795
PID/Gender: Dem Women	6%	(51)	45%	(413)	17%	(155)	33%	(301)	920
PID/Gender: Ind Men	11%	(74)	50%	(345)	13%	(92)	25%	(173)	684
PID/Gender: Ind Women	8%	(57)	41%	(309)	11%	(82)	41%	(309)	757
PID/Gender: Rep Men	16%	(106)	58%	(373)	9%	(56)	17%	(110)	645
PID/Gender: Rep Women	9%	(56)	50%	(302)	12%	(73)	28%	(170)	600
Ideo: Liberal (1-3)	8%	(99)	49%	(627)	20%	(257)	23%	(299)	1282
Ideo: Moderate (4)	10%	(116)	49%	(592)	13%	(153)	28%	(335)	1197
Ideo: Conservative (5-7)	12%	(180)	54%	(791)	10%	(151)	24%	(345)	1466
Educ: < College	9%	(263)	45%	(1351)	14%	(426)	33%	(984)	3024
Educ: Bachelors degree	10%	(87)	56%	(497)	14%	(128)	20%	(175)	888
Educ: Post-grad	16%	(76)	57%	(277)	13%	(66)	14%	(68)	488
Income: Under 50k	9%	(193)	42%	(948)	15%	(333)	35%	(786)	2261
Income: 50k-100k	10%	(142)	56%	(794)	13%	(185)	22%	(308)	1429
Income: 100k+	13%	(91)	54%	(384)	14%	(101)	19%	(133)	710
Ethnicity: White	10%	(339)	51%	(1750)	13%	(443)	26%	(912)	3443

Table MCFI8_5: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Regional / community banks

Demographic		o much ulation		it the right		enough ulation		know / No pinion	Total N
Adults	10%	(427)	48%	(2125)	14%	(620)	28%	(1227)	4400
Ethnicity: Hispanic	11%	(76)	36%	(2123) (253)	21%	(020) (144)	32%	(226)	699
Ethnicity: Black	8%	(46)	41%	(223)	14%	(77)	37%	(202)	549
Ethnicity: Other	10%	(42)	37%	(152)	24%	(100)	28%	(114)	408
All Christian	10%	(208)	55%	(1129)	13%	(268)	22%	(462)	2067
All Non-Christian	13%	(24)	54%	(102)	8%	(16)	25%	(48)	189
Atheist	10%	(21)	44%	(94)	21%	(44)	25%	(53)	212
Agnostic/Nothing in particular	8%	(87)	41%	(472)	16%	(188)	35%	(396)	1143
Something Else	11%	(87)	42%	(329)	13%	(105)	34%	(268)	789
Religious Non-Protestant/Catholic	11%	(26)	52%	(123)	11%	(26)	26%	(62)	236
Evangelical	13%	(147)	50%	(577)	13%	(145)	25%	(291)	1160
Non-Evangelical	9%	(147) (140)	52%	(846)	13%	(213)	26%	(417)	1616
Community: Urban	12%	(137)	42%	(488)	15%	(174)	30%	(348)	1147
Community: Suburban	8%	(166)	52%	(1101)	14%	(291)	26%	(547)	2105
Community: Rural	11%	(124)	47%	(537)	14%	(155)	29%	(332)	1148
Employ: Private Sector	12%	(166)	53%	(758)	14%	(207)	21%	(305)	1436
Employ: Government	12%	(34)	51%	(143)	12%	(33)	25%	(70)	279
Employ: Self-Employed	13%	(49)	47%	(178)	13%	(50)	26%	(99)	376
Employ: Homemaker	11%	(31)	36%	(102)	16%	(44)	37%	(105)	282
Employ: Student	9%	(19)	33%	(73)	13%	(28)	46%	(100)	220
Employ: Retired	6%	(57)	59%	(566)	14%	(131)	22%	(208)	962
Employ: Unemployed	9%	(49)	38%	(216)	14%	(80)	40%	(226)	571
Employ: Other	7%	(20)	33%	(91)	17%	(47)	42%	(115)	273
Military HH: Yes	9%	(58)	55%	(376)	12%	(84)	24%	(166)	684
Military HH: No	10%	(369)	47%	(1749)	14%	(537)	29%	(1062)	3716
RD/WT: Right Direction	9%	(170)	48%	(902)	16%	(295)	27%	(505)	1872
RD/WT: Wrong Track	10%	(256)	48%	(1224)	13%	(325)	29%	(723)	2528
Biden Job Approve	9%	(212)	49%	(1211)	16%	(392)	26%	(633)	2448
Biden Job Disapprove	13%	(195)	52%	(794)	11%	(168)	25%	(382)	1539

Table MCFI8_5: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Regional / community banks

Demographic		o much ulation		t the right mount		enough ulation		know / No pinion	Total N
Adults	10%	(427)	48%	(2125)	14%	(620)	28%	(1227)	4400
Biden Job Strongly Approve	9%	(127)	49%	(719)	18%	(269)	24%	(359)	1473
Biden Job Somewhat Approve	9%	(86)	50%	(492)	13%	(124)	28%	(274)	975
Biden Job Somewhat Disapprove	9%	(38)	51%	(210)	10%	(42)	30%	(123)	412
Biden Job Strongly Disapprove	14%	(157)	52%	(584)	11%	(126)	23%	(259)	1127
Favorable of Biden	8%	(198)	49%	(1215)	17%	(413)	26%	(637)	2464
Unfavorable of Biden	13%	(217)	50%	(852)	11%	(179)	26%	(446)	1695
Very Favorable of Biden	9%	(125)	49%	(708)	19%	(270)	24%	(351)	1454
Somewhat Favorable of Biden	7%	(73)	50%	(507)	14%	(143)	28%	(286)	1009
Somewhat Unfavorable of Biden	11%	(51)	50%	(222)	9%	(41)	29%	(131)	445
Very Unfavorable of Biden	13%	(166)	50%	(630)	11%	(138)	25%	(316)	1249
#1 Issue: Economy	12%	(221)	46%	(835)	13%	(236)	29%	(525)	1816
#1 Issue: Security	11%	(53)	51%	(237)	12%	(57)	25%	(115)	462
#1 Issue: Health Care	7%	(49)	53%	(399)	18%	(132)	22%	(168)	747
#1 Issue: Medicare / Social Security	5%	(27)	57%	(299)	11%	(60)	27%	(141)	526
#1 Issue: Women's Issues	12%	(24)	34%	(67)	14%	(28)	39%	(77)	195
#1 Issue: Education	15%	(27)	37%	(70)	13%	(25)	35%	(64)	186
#1 Issue: Energy	6%	(10)	54%	(83)	19%	(29)	21%	(32)	155
#1 Issue: Other	5%	(16)	43%	(135)	17%	(54)	34%	(106)	312
2020 Vote: Joe Biden	7%	(142)	51%	(1020)	18%	(373)	24%	(483)	2017
2020 Vote: Donald Trump	13%	(174)	54%	(745)	10%	(133)	23%	(317)	1369
2020 Vote: Other	13%	(18)	51%	(69)	11%	(16)	25%	(34)	137
2020 Vote: Didn't Vote	11%	(93)	33%	(290)	11%	(99)	45%	(393)	875
2018 House Vote: Democrat	6%	(90)	53%	(789)	20%	(291)	21%	(314)	1485
2018 House Vote: Republican	13%	(158)	58%	(702)	9%	(104)	20%	(243)	1206
2018 House Vote: Someone else	12%	(14)	38%	(44)	21%	(24)	29%	(33)	116
2016 Vote: Hillary Clinton	7%	(106)	52%	(738)	19%	(276)	21%	(297)	1417
2016 Vote: Donald Trump	13%	(167)	56%	(725)	10%	(127)	21%	(273)	1292
2016 Vote: Other	11%	(29)	51%	(141)	13%	(35)	25%	(70)	276
2016 Vote: Didn't Vote	9%	(125)	37%	(519)	13%	(183)	41%	(586)	1413

Table MCFI8_5: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Regional / community banks

Demographic	Too much regulation			About the right amount		Not enough regulation		know / No pinion	Total N	
Adults	10%	(427)	48%	(2125)	14%	(620)	28%	(1227)	4400	
Voted in 2014: Yes	9%	(226)	55%	(1355)	15%	(365)	20%	(502)	2448	
Voted in 2014: No	10%	(201)	39%	(771)	13%	(255)	37%	(726)	1952	
4-Region: Northeast	9%	(74)	49%	(382)	14%	(106)	29%	(225)	787	
4-Region: Midwest	9%	(85)	52%	(479)	11%	(101)	28%	(259)	925	
4-Region: South	10%	(161)	48%	(790)	13%	(217)	29%	(480)	1648	
4-Region: West	10%	(106)	46%	(474)	19%	(196)	25%	(263)	1040	
210261	10%	(218)	48%	(1069)	13%	(294)	28%	(628)	2210	
210264	10%	(209)	48%	(1056)	15%	(326)	27%	(600)	2190	
Taken out fintech loan	19%	(101)	46%	(243)	14%	(75)	20%	(105)	523	
Have not take out fintech loan	8%	(326)	49%	(1882)	14%	(545)	29%	(1123)	3877	

Table MCFI8_6: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Large banks

Demographic		o much ulation		it the right mount		enough gulation		know / No pinion	Total N
Adults	11%	(506)	34%	(1489)	30%	(1333)	24%	(1073)	4400
Gender: Male	13%	(277)	37%	(778)	33%	(695)	18%	(373)	2124
Gender: Female	10%	(229)	31%	(710)	28%	(638)	31%	(700)	2276
Age: 18-34	17%	(217)	29%	(379)	24%	(311)	31%	(403)	1310
Age: 35-44	17%	(118)	28%	(203)	31%	(218)	25%	(176)	715
Age: 45-64	8%	(118)	35%	(531)	33%	(500)	23%	(353)	1502
Age: 65+	6%	(52)	43%	(376)	35%	(303)	16%	(141)	873
GenZers: 1997-2012	16%	(81)	25%	(123)	18%	(90)	40%	(198)	492
Millennials: 1981-1996	18%	(229)	30%	(389)	28%	(354)	24%	(311)	1283
GenXers: 1965-1980	10%	(103)	33%	(347)	32%	(338)	26%	(270)	1059
Baby Boomers: 1946-1964	6%	(83)	39%	(563)	36%	(518)	19%	(270)	1434
PID: Dem (no lean)	12%	(200)	31%	(529)	35%	(594)	23%	(392)	1715
PID: Ind (no lean)	10%	(149)	31%	(447)	28%	(409)	30%	(436)	1441
PID: Rep (no lean)	13%	(157)	41%	(512)	27%	(331)	20%	(245)	1244
PID/Gender: Dem Men	14%	(114)	33%	(262)	36%	(284)	17%	(136)	795
PID/Gender: Dem Women	9%	(86)	29%	(267)	34%	(310)	28%	(257)	920
PID/Gender: Ind Men	10%	(68)	34%	(232)	35%	(236)	22%	(148)	684
PID/Gender: Ind Women	11%	(81)	28%	(215)	23%	(173)	38%	(288)	757
PID/Gender: Rep Men	15%	(95)	44%	(284)	27%	(176)	14%	(90)	645
PID/Gender: Rep Women	10%	(62)	38%	(228)	26%	(155)	26%	(155)	600
Ideo: Liberal (1-3)	11%	(137)	27%	(347)	43%	(550)	19%	(248)	1282
Ideo: Moderate (4)	11%	(133)	37%	(445)	28%	(338)	23%	(281)	1197
Ideo: Conservative (5-7)	13%	(188)	42%	(617)	25%	(365)	20%	(296)	1466
Educ: < College	11%	(341)	31%	(934)	29%	(869)	29%	(881)	3024
Educ: Bachelors degree	11%	(101)	39%	(350)	34%	(301)	15%	(135)	888
Educ: Post-grad	13%	(63)	42%	(205)	33%	(163)	12%	(57)	488
Income: Under 50k	11%	(241)	29%	(646)	30%	(673)	31%	(702)	2261
Income: 50k-100k	12%	(170)	39%	(557)	31%	(439)	18%	(263)	1429
Income: 100k+	13%	(95)	40%	(286)	31%	(221)	15%	(108)	710
Ethnicity: White	11%	(390)	35%	(1218)	30%	(1047)	23%	(788)	3443

Table MCFI8_6: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Large banks

Demographic		o much ulation		it the right		t enough gulation		know / No pinion	Total N
Adults	11%	(506)	34%	(1489)	30%	(1333)	24%	(1073)	4400
Ethnicity: Hispanic	14%	(100)	24%	(169)	31%	(219)	30%	(211)	699
Ethnicity: Black	14%	(78)	28%	(154)	26%	(142)	32%	(175)	549
Ethnicity: Other	9%	(38)	28%	(116)	35%	(144)	27%	(110)	408
All Christian	11%	(233)	39%	(816)	29%	(605)	20%	(413)	2067
All Non-Christian	11%	(20)	40%	(76)	29%	(54)	21%	(39)	189
Atheist	14%	(30)	29%	(61)	39%	(83)	18%	(37)	212
Agnostic/Nothing in particular	10%	(118)	28%	(317)	32%	(370)	30%	(338)	1143
Something Else	13%	(104)	28%	(219)	28%	(220)	31%	(246)	789
Religious Non-Protestant/Catholic	9%	(22)	41%	(98)	27%	(65)	22%	(52)	236
Evangelical	13%	(155)	37%	(424)	27%	(316)	23%	(265)	1160
Non-Evangelical	11%	(172)	36%	(577)	30%	(491)	23%	(376)	1616
Community: Urban	15%	(169)	32%	(367)	28%	(320)	25%	(291)	1147
Community: Suburban	10%	(220)	35%	(736)	32%	(669)	23%	(480)	2105
Community: Rural	10%	(116)	34%	(386)	30%	(344)	26%	(303)	1148
Employ: Private Sector	13%	(193)	36%	(519)	32%	(462)	18%	(262)	1436
Employ: Government	14%	(39)	40%	(111)	26%	(73)	20%	(57)	279
Employ: Self-Employed	17%	(63)	34%	(127)	28%	(106)	21%	(81)	376
Employ: Homemaker	10%	(28)	32%	(90)	28%	(78)	30%	(86)	282
Employ: Student	15%	(32)	26%	(57)	19%	(41)	40%	(89)	220
Employ: Retired	6%	(57)	41%	(392)	34%	(331)	19%	(182)	962
Employ: Unemployed	11%	(63)	25%	(141)	29%	(163)	36%	(204)	571
Employ: Other	11%	(30)	19%	(52)	29%	(78)	41%	(113)	273
Military HH: Yes	8%	(53)	38%	(259)	34%	(234)	20%	(138)	684
Military HH: No	12%	(453)	33%	(1229)	30%	(1099)	25%	(935)	3716
RD/WT: Right Direction	11%	(208)	34%	(632)	32%	(593)	23%	(438)	1872
RD/WT: Wrong Track	12%	(297)	34%	(856)	29%	(740)	25%	(635)	2528
Biden Job Approve	11%	(264)	34%	(841)	34%	(830)	21%	(514)	2448
Biden Job Disapprove	13%	(207)	37%	(574)	27%	(419)	22%	(339)	1539

Table MCFI8_6: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Large banks

Demographic		o much ulation		t the right mount		enough gulation		know / No pinion	Total N
Adults	11%	(506)	34%	(1489)	30%	(1333)	24%	(1073)	4400
Biden Job Strongly Approve	11%	(166)	33%	(479)	36%	(526)	20%	(302)	1473
Biden Job Somewhat Approve	10%	(98)	37%	(362)	31%	(303)	22%	(212)	975
Biden Job Somewhat Disapprove	13%	(53)	36%	(147)	27%	(110)	25%	(102)	412
Biden Job Strongly Disapprove	14%	(155)	38%	(427)	27%	(309)	21%	(237)	1127
Favorable of Biden	11%	(274)	33%	(822)	34%	(833)	22%	(534)	2464
Unfavorable of Biden	13%	(222)	37%	(633)	27%	(451)	23%	(389)	1695
Very Favorable of Biden	12%	(175)	34%	(488)	34%	(498)	20%	(294)	1454
Somewhat Favorable of Biden	10%	(99)	33%	(334)	33%	(335)	24%	(241)	1009
Somewhat Unfavorable of Biden	12%	(55)	38%	(169)	25%	(113)	24%	(108)	445
Very Unfavorable of Biden	13%	(167)	37%	(464)	27%	(338)	22%	(281)	1249
#1 Issue: Economy	14%	(248)	34%	(621)	27%	(487)	25%	(460)	1816
#1 Issue: Security	12%	(57)	44%	(202)	24%	(110)	20%	(94)	462
#1 Issue: Health Care	9%	(64)	34%	(251)	38%	(283)	20%	(149)	747
#1 Issue: Medicare / Social Security	7%	(35)	38%	(202)	31%	(165)	24%	(126)	526
#1 Issue: Women's Issues	12%	(24)	22%	(44)	28%	(54)	38%	(74)	195
#1 Issue: Education	21%	(39)	25%	(47)	22%	(40)	32%	(60)	186
#1 Issue: Energy	11%	(18)	25%	(39)	47%	(72)	17%	(26)	155
#1 Issue: Other	7%	(21)	27%	(85)	39%	(121)	27%	(85)	312
2020 Vote: Joe Biden	10%	(206)	33%	(664)	38%	(763)	19%	(384)	2017
2020 Vote: Donald Trump	13%	(173)	41%	(556)	26%	(354)	21%	(286)	1369
2020 Vote: Other	11%	(15)	33%	(45)	36%	(49)	20%	(28)	137
2020 Vote: Didn't Vote	13%	(112)	25%	(222)	19%	(166)	43%	(376)	875
2018 House Vote: Democrat	8%	(125)	33%	(485)	42%	(617)	17%	(257)	1485
2018 House Vote: Republican	13%	(155)	44%	(529)	25%	(302)	18%	(220)	1206
2018 House Vote: Someone else	10%	(11)	22%	(25)	39%	(45)	29%	(34)	116
2016 Vote: Hillary Clinton	11%	(150)	32%	(459)	40%	(567)	17%	(240)	1417
2016 Vote: Donald Trump	13%	(165)	43%	(552)	26%	(336)	19%	(239)	1292
2016 Vote: Other	9%	(26)	30%	(82)	39%	(108)	22%	(60)	276
2016 Vote: Didn't Vote	12%	(165)	28%	(396)	23%	(321)	38%	(532)	1413

Table MCFI8_6: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Large banks

Demographic		o much ulation		About the right amount		Not enough regulation		know / No pinion	Total N	
Adults	11%	(506)	34%	(1489)	30%	(1333)	24%	(1073)	4400	
Voted in 2014: Yes	10%	(252)	38%	(919)	34%	(841)	18%	(435)	2448	
Voted in 2014: No	13%	(254)	29%	(569)	25%	(491)	33%	(638)	1952	
4-Region: Northeast	10%	(77)	37%	(293)	29%	(227)	24%	(189)	787	
4-Region: Midwest	12%	(107)	35%	(320)	29%	(271)	25%	(227)	925	
4-Region: South	13%	(206)	33%	(542)	28%	(464)	26%	(437)	1648	
4-Region: West	11%	(115)	32%	(334)	36%	(370)	21%	(220)	1040	
210261	12%	(255)	35%	(784)	29%	(646)	24%	(524)	2210	
210264	11%	(250)	32%	(704)	31%	(687)	25%	(549)	2190	
Taken out fintech loan	18%	(93)	38%	(199)	27%	(139)	18%	(92)	523	
Have not take out fintech loan	11%	(413)	33%	(1289)	31%	(1194)	25%	(981)	3877	

Table MCFI8_7: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? For-profit colleges and universities

Demographic		o much ulation		t the right mount		enough ulation		know / No pinion	Total N
Adults	9%	(403)	26%	(1164)	34%	(1508)	30%	(1325)	4400
Gender: Male	11%	(225)	29%	(622)	37%	(787)	23%	(489)	2124
Gender: Female	8%	(178)	24%	(542)	32%	(722)	37%	(835)	2276
Age: 18-34	14%	(188)	24%	(319)	26%	(341)	35%	(462)	1310
Age: 35-44	12%	(83)	29%	(206)	30%	(213)	30%	(214)	715
Age: 45-64	6%	(87)	26%	(389)	39%	(588)	29%	(438)	1502
Age: 65+	5%	(44)	29%	(251)	42%	(366)	24%	(211)	873
GenZers: 1997-2012	16%	(78)	16%	(81)	23%	(113)	45%	(221)	492
Millennials: 1981-1996	13%	(166)	29%	(372)	28%	(361)	30%	(383)	1283
GenXers: 1965-1980	8%	(88)	27%	(281)	36%	(377)	30%	(313)	1059
Baby Boomers: 1946-1964	5%	(68)	27%	(385)	42%	(607)	26%	(374)	1434
PID: Dem (no lean)	9%	(151)	26%	(454)	36%	(612)	29%	(498)	1715
PID: Ind (no lean)	8%	(113)	23%	(324)	34%	(488)	36%	(516)	1441
PID: Rep (no lean)	11%	(139)	31%	(386)	33%	(408)	25%	(311)	1244
PID/Gender: Dem Men	10%	(83)	30%	(241)	36%	(287)	23%	(183)	795
PID/Gender: Dem Women	7%	(68)	23%	(213)	35%	(325)	34%	(315)	920
PID/Gender: Ind Men	8%	(57)	24%	(163)	42%	(285)	26%	(179)	684
PID/Gender: Ind Women	7%	(56)	21%	(161)	27%	(203)	44%	(336)	757
PID/Gender: Rep Men	13%	(86)	34%	(218)	33%	(214)	20%	(127)	645
PID/Gender: Rep Women	9%	(54)	28%	(168)	32%	(194)	31%	(184)	600
Ideo: Liberal (1-3)	9%	(116)	24%	(308)	43%	(555)	24%	(304)	1282
Ideo: Moderate (4)	9%	(103)	30%	(360)	30%	(365)	31%	(369)	1197
Ideo: Conservative (5-7)	11%	(166)	29%	(424)	34%	(499)	26%	(376)	1466
Educ: < College	9%	(269)	24%	(725)	31%	(952)	36%	(1078)	3024
Educ: Bachelors degree	9%	(83)	32%	(281)	38%	(339)	21%	(185)	888
Educ: Post-grad	10%	(51)	32%	(158)	45%	(218)	13%	(61)	488
Income: Under 50k	8%	(187)	24%	(538)	31%	(692)	37%	(844)	2261
Income: 50k-100k	10%	(148)	28%	(403)	38%	(541)	24%	(337)	1429
Income: 100k+	10%	(68)	32%	(224)	39%	(275)	20%	(143)	710
Ethnicity: White	9%	(297)	27%	(934)	36%	(1229)	29%	(983)	3443

Table MCFI8_7: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? For-profit colleges and universities

Demographic		o much ulation		t the right mount		enough gulation		know / No pinion	Total N
Adults						<u></u>		•	
	9% 11%	(403)	26% 19%	(1164)	$34\% \\ 36\%$	(1508)	30% 33%	(1325)	4400
Ethnicity: Hispanic		(79)		(134)		(253)		(233)	699
Ethnicity: Black	13%	(74)	26%	(140)	23%	(124)	38%	(211)	549
Ethnicity: Other	8%	(32)	22%	(89)	38%	(155)	32%	(131)	408
All Christian	8%	(161)	31%	(647)	35%	(719)	26%	(540)	2067
All Non-Christian	13%	(24)	27%	(51)	32%	(60)	29%	(55)	189
Atheist	12%	(25)	16%	(33)	53%	(111)	20%	(43)	212
Agnostic/Nothing in particular	9%	(100)	23%	(258)	34%	(387)	35%	(399)	1143
Something Else	12%	(93)	22%	(175)	29%	(232)	37%	(289)	789
Religious Non-Protestant/Catholic	11%	(27)	27%	(64)	33%	(77)	29%	(68)	236
Evangelical	10%	(121)	31%	(358)	30%	(349)	29%	(332)	1160
Non-Evangelical	8%	(125)	27%	(441)	36%	(576)	29%	(474)	1616
Community: Urban	13%	(148)	27%	(312)	28%	(325)	32%	(362)	1147
Community: Suburban	7%	(147)	27%	(573)	38%	(794)	28%	(591)	2105
Community: Rural	9%	(108)	24%	(279)	34%	(390)	32%	(372)	1148
Employ: Private Sector	11%	(151)	32%	(462)	35%	(498)	23%	(325)	1436
Employ: Government	14%	(39)	26%	(74)	35%	(98)	25%	(69)	279
Employ: Self-Employed	13%	(48)	29%	(108)	30%	(113)	28%	(107)	376
Employ: Homemaker	6%	(17)	20%	(57)	39%	(109)	35%	(99)	282
Employ: Student	14%	(32)	22%	(48)	19%	(43)	44%	(97)	220
Employ: Retired	5%	(50)	26%	(250)	42%	(405)	27%	(258)	962
Employ: Unemployed	6%	(36)	21%	(119)	30%	(173)	43%	(244)	571
Employ: Other	11%	(30)	17%	(47)	25%	(69)	46%	(127)	273
Military HH: Yes	7%	(50)	25%	(168)	40%	(274)	28%	(192)	684
Military HH: No	10%	(353)	27%	(996)	33%	(1234)	30%	(1133)	3716
RD/WT: Right Direction	10%	(184)	28%	(525)	33%	(622)	29%	(540)	1872
RD/WT: Wrong Track	9%	(219)	25%	(639)	35%	(886)	31%	(785)	2528
Biden Job Approve	9%	(217) (227)	28%	(697)	35%	(863)	27%	(662)	2448
Biden Job Disapprove	10%	(154)	27%	(408)	36%	(561)	27%	(415)	1539

Table MCFI8_7: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? For-profit colleges and universities

Demographic		o much ulation		t the right mount		enough gulation		know / No pinion	Total N
Adults	9%	(403)	26%	(1164)	34%	(1508)	30%	(1325)	4400
Biden Job Strongly Approve	9%	(135)	27%	(393)	37%	(548)	27%	(397)	1473
Biden Job Somewhat Approve	9%	(92)	31%	(304)	32%	(315)	27%	(264)	975
Biden Job Somewhat Disapprove	10%	(40)	31%	(127)	30%	(122)	30%	(123)	412
Biden Job Strongly Disapprove	10%	(114)	25%	(281)	39%	(439)	26%	(292)	1127
Favorable of Biden	8%	(206)	29%	(702)	35%	(873)	28%	(682)	2464
Unfavorable of Biden	11%	(183)	26%	(435)	35%	(590)	29%	(486)	1695
Very Favorable of Biden	9%	(131)	28%	(412)	36%	(529)	26%	(382)	1454
Somewhat Favorable of Biden	7%	(75)	29%	(290)	34%	(344)	30%	(300)	1009
Somewhat Unfavorable of Biden	10%	(44)	30%	(135)	28%	(124)	32%	(142)	445
Very Unfavorable of Biden	11%	(139)	24%	(300)	37%	(466)	28%	(344)	1249
#1 Issue: Economy	10%	(180)	28%	(501)	31%	(570)	31%	(565)	1816
#1 Issue: Security	12%	(55)	27%	(126)	34%	(157)	27%	(125)	462
#1 Issue: Health Care	8%	(60)	30%	(228)	38%	(282)	24%	(178)	747
#1 Issue: Medicare / Social Security	6%	(33)	25%	(133)	34%	(181)	34%	(179)	526
#1 Issue: Women's Issues	12%	(24)	21%	(41)	25%	(50)	41%	(81)	195
#1 Issue: Education	11%	(20)	19%	(34)	35%	(66)	35%	(66)	186
#1 Issue: Energy	9%	(14)	24%	(37)	50%	(77)	18%	(27)	155
#1 Issue: Other	6%	(17)	20%	(64)	41%	(127)	33%	(104)	312
2020 Vote: Joe Biden	8%	(167)	28%	(563)	39%	(780)	25%	(506)	2017
2020 Vote: Donald Trump	10%	(143)	29%	(391)	34%	(470)	27%	(365)	1369
2020 Vote: Other	10%	(14)	21%	(29)	45%	(62)	23%	(32)	137
2020 Vote: Didn't Vote	9%	(79)	21%	(181)	22%	(194)	48%	(422)	875
2018 House Vote: Democrat	7%	(105)	28%	(418)	43%	(635)	22%	(326)	1485
2018 House Vote: Republican	10%	(123)	31%	(379)	35%	(418)	24%	(286)	1206
2018 House Vote: Someone else	12%	(14)	18%	(21)	42%	(49)	28%	(33)	116
2016 Vote: Hillary Clinton	8%	(107)	28%	(396)	42%	(591)	23%	(323)	1417
2016 Vote: Donald Trump	10%	(135)	31%	(397)	35%	(455)	24%	(304)	1292
2016 Vote: Other	8%	(22)	22%	(61)	44%	(121)	26%	(72)	276
2016 Vote: Didn't Vote	10%	(139)	22%	(310)	24%	(340)	44%	(624)	1413

Table MCFI8_7: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? For-profit colleges and universities

Demographic		o much ulation		About the right amount		Not enough regulation		know / No pinion	Total N	
Adults	9%	(403)	26%	(1164)	34%	(1508)	30%	(1325)	4400	
Voted in 2014: Yes	8%	(195)	29%	(706)	40%	(985)	23%	(562)	2448	
Voted in 2014: No	11%	(208)	23%	(458)	27%	(524)	39%	(763)	1952	
4-Region: Northeast	8%	(67)	27%	(214)	35%	(273)	30%	(233)	787	
4-Region: Midwest	8%	(75)	27%	(247)	35%	(327)	30%	(274)	925	
4-Region: South	10%	(169)	27%	(445)	32%	(522)	31%	(513)	1648	
4-Region: West	9%	(92)	25%	(259)	37%	(386)	29%	(304)	1040	
210261	10%	(213)	27%	(599)	33%	(728)	30%	(670)	2210	
210264	9%	(190)	26%	(565)	36%	(780)	30%	(654)	2190	
Taken out fintech loan	15%	(77)	31%	(161)	30%	(158)	24%	(127)	523	
Have not take out fintech loan	8%	(326)	26%	(1003)	35%	(1350)	31%	(1198)	3877	

Table MCFI8_8: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Wall Street

	Too	o much	Abou	t the right	Not	enough	Don't	know / No	
Demographic	reg	ulation	aı	mount	reg	gulation	o]	pinion	Total N
Adults	9%	(409)	24%	(1074)	37%	(1622)	29%	(1296)	4400
Gender: Male	12%	(251)	28%	(587)	40%	(858)	20%	(428)	2124
Gender: Female	7%	(158)	21%	(486)	34%	(765)	38%	(868)	2276
Age: 18-34	13%	(174)	21%	(278)	29%	(375)	37%	(482)	1310
Age: 35-44	14%	(99)	21%	(152)	37%	(261)	28%	(203)	715
Age: 45-64	6%	(93)	26%	(386)	40%	(598)	28%	(424)	1502
Age: 65+	5%	(42)	29%	(257)	44%	(387)	21%	(187)	873
GenZers: 1997-2012	10%	(49)	20%	(97)	25%	(121)	46%	(225)	492
Millennials: 1981-1996	16%	(201)	22%	(281)	32%	(415)	30%	(385)	1283
GenXers: 1965-1980	7%	(77)	25%	(268)	38%	(404)	29%	(311)	1059
Baby Boomers: 1946-1964	5%	(78)	26%	(377)	44%	(635)	24%	(344)	1434
PID: Dem (no lean)	9%	(151)	23%	(388)	41%	(705)	27%	(471)	1715
PID: Ind (no lean)	8%	(113)	21%	(302)	36%	(523)	35%	(503)	144
PID: Rep (no lean)	12%	(145)	31%	(383)	32%	(394)	26%	(322)	1244
PID/Gender: Dem Men	12%	(93)	25%	(198)	44%	(346)	20%	(158)	795
PID/Gender: Dem Women	6%	(58)	21%	(190)	39%	(359)	34%	(313)	920
PID/Gender: Ind Men	9%	(63)	26%	(176)	43%	(294)	22%	(151)	684
PID/Gender: Ind Women	7%	(50)	17%	(126)	30%	(229)	46%	(352)	757
PID/Gender: Rep Men	15%	(95)	33%	(213)	34%	(218)	18%	(119)	645
PID/Gender: Rep Women	8%	(50)	28%	(170)	29%	(177)	34%	(203)	600
Ideo: Liberal (1-3)	9%	(110)	18%	(233)	51%	(648)	23%	(291)	1282
Ideo: Moderate (4)	9%	(110)	28%	(340)	33%	(399)	29%	(348)	1197
Ideo: Conservative (5-7)	11%	(155)	31%	(451)	33%	(487)	26%	(374)	1466
Educ: < College	9%	(272)	21%	(636)	35%	(1048)	35%	(1069)	3024
Educ: Bachelors degree	9%	(80)	31%	(277)	42%	(371)	18%	(160)	888
Educ: Post-grad	12%	(57)	33%	(161)	42%	(203)	14%	(67)	488
Income: Under 50k	8%	(191)	19%	(424)	36%	(808)	37%	(838)	226
Income: 50k-100k	10%	(147)	29%	(408)	39%	(556)	22%	(318)	1429
Income: 100k+	10%	(71)	34%	(241)	36%	(258)	20%	(139)	710
Ethnicity: White	9%	(315)	25%	(867)	37%	(1291)	28%	(971)	3443

Table MCFI8_8: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Wall Street

Demographic		o much gulation		t the right mount		enough gulation		know / No pinion	Total N
Adults	9%	(409)	24%	(1074)	37%	(1622)	29%	(1296)	4400
Ethnicity: Hispanic	12%	(81)	20%	(137)	36%	(249)	33%	(231)	699
Ethnicity: Black	10%	(53)	24%	(129)	31%	(168)	36%	(198)	549
Ethnicity: Other	10%	(41)	19%	(78)	40%	(163)	31%	(127)	408
All Christian	9%	(191)	29%	(597)	36%	(746)	26%	(532)	2067
All Non-Christian	11%	(21)	28%	(54)	33%	(63)	27%	(51)	189
Atheist	12%	(26)	22%	(46)	45%	(95)	21%	(44)	212
Agnostic/Nothing in particular	8%	(96)	19%	(216)	39%	(448)	34%	(383)	1143
Something Else	9%	(74)	20%	(161)	34%	(270)	36%	(285)	789
Religious Non-Protestant/Catholic	10%	(23)	28%	(65)	35%	(83)	28%	(66)	236
Evangelical	12%	(135)	29%	(331)	30%	(349)	30%	(344)	1160
Non-Evangelical	8%	(123)	25%	(404)	40%	(639)	28%	(451)	1616
Community: Urban	13%	(146)	23%	(269)	33%	(376)	31%	(356)	1147
Community: Suburban	8%	(168)	26%	(555)	38%	(805)	27%	(577)	2105
Community: Rural	8%	(95)	22%	(249)	38%	(441)	32%	(363)	1148
Employ: Private Sector	11%	(160)	28%	(407)	39%	(556)	22%	(313)	1436
Employ: Government	15%	(43)	27%	(76)	31%	(88)	26%	(74)	279
Employ: Self-Employed	12%	(44)	26%	(98)	35%	(131)	28%	(104)	376
Employ: Homemaker	11%	(31)	18%	(52)	33%	(93)	38%	(106)	282
Employ: Student	5%	(11)	22%	(49)	25%	(54)	48%	(105)	220
Employ: Retired	5%	(48)	27%	(263)	44%	(419)	24%	(232)	962
Employ: Unemployed	9%	(49)	14%	(82)	35%	(199)	42%	(241)	571
Employ: Other	9%	(24)	17%	(47)	30%	(82)	44%	(121)	273
Military HH: Yes	9%	(59)	25%	(172)	41%	(277)	26%	(175)	684
Military HH: No	9%	(349)	24%	(901)	36%	(1345)	30%	(1121)	3716
RD/WT: Right Direction	9%	(165)	25%	(464)	39%	(733)	27%	(510)	1872
RD/WT: Wrong Track	10%	(244)	24%	(610)	35%	(889)	31%	(786)	2528
Biden Job Approve	8%	(206)	25%	(611)	40%	(991)	26%	(640)	2448
Biden Job Disapprove	11%	(176)	27%	(419)	34%	(531)	27%	(414)	1539

Table MCFI8_8: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Wall Street

Demographic	Too much regulation			it the right mount	Not enough regulation		Don't know / No opinion		Total N
Adults	9%	(409)	24%	(1074)	37%	(1622)	29%	(1296)	4400
Biden Job Strongly Approve	9%	(129)	24%	(350)	44%	(646)	24%	(348)	1473
Biden Job Somewhat Approve	8%	(77)	27%	(261)	35%	(345)	30%	(292)	975
Biden Job Somewhat Disapprove	10%	(43)	30%	(124)	32%	(133)	27%	(112)	412
Biden Job Strongly Disapprove	12%	(133)	26%	(295)	35%	(397)	27%	(301)	1127
Favorable of Biden	8%	(199)	25%	(605)	41%	(1010)	26%	(650)	2464
Unfavorable of Biden	12%	(200)	26%	(446)	33%	(565)	29%	(484)	1695
Very Favorable of Biden	9%	(129)	25%	(363)	42%	(618)	24%	(345)	1454
Somewhat Favorable of Biden	7%	(70)	24%	(242)	39%	(392)	30%	(305)	1009
Somewhat Unfavorable of Biden	11%	(49)	28%	(126)	32%	(142)	29%	(129)	445
Very Unfavorable of Biden	12%	(151)	26%	(319)	34%	(424)	28%	(355)	1249
#1 Issue: Economy	11%	(195)	24%	(440)	34%	(625)	31%	(556)	1816
#1 Issue: Security	12%	(56)	31%	(143)	30%	(137)	28%	(127)	462
#1 Issue: Health Care	8%	(58)	25%	(187)	45%	(333)	23%	(170)	747
#1 Issue: Medicare / Social Security	5%	(25)	26%	(138)	39%	(203)	31%	(161)	526
#1 Issue: Women's Issues	8%	(16)	18%	(35)	30%	(59)	44%	(86)	195
#1 Issue: Education	14%	(27)	26%	(49)	27%	(50)	33%	(61)	186
#1 Issue: Energy	11%	(17)	24%	(37)	48%	(75)	17%	(27)	155
#1 Issue: Other	5%	(16)	15%	(47)	45%	(141)	35%	(108)	312
2020 Vote: Joe Biden	7%	(149)	24%	(489)	45%	(911)	23%	(468)	2017
2020 Vote: Donald Trump	12%	(165)	30%	(407)	32%	(442)	26%	(355)	1369
2020 Vote: Other	15%	(21)	25%	(34)	40%	(54)	21%	(28)	137
2020 Vote: Didn't Vote	8%	(74)	16%	(144)	24%	(213)	51%	(445)	875
2018 House Vote: Democrat	7%	(108)	23%	(345)	49%	(733)	20%	(298)	1485
2018 House Vote: Republican	12%	(146)	33%	(398)	32%	(381)	23%	(282)	1206
2018 House Vote: Someone else	11%	(12)	16%	(19)	46%	(53)	28%	(32)	116
2016 Vote: Hillary Clinton	8%	(113)	25%	(354)	48%	(675)	19%	(276)	1417
2016 Vote: Donald Trump	12%	(151)	31%	(402)	33%	(420)	25%	(319)	1292
2016 Vote: Other	10%	(29)	19%	(52)	45%	(123)	26%	(72)	276
2016 Vote: Didn't Vote	8%	(117)	19%	(265)	29%	(404)	44%	(627)	1413

Table MCFI8_8: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Wall Street

Demographic		much ulation		t the right nount		enough ulation		know / No pinion	Total N
Adults	9%	(409)	24%	(1074)	37%	(1622)	29%	(1296)	4400
Voted in 2014: Yes	9%	(217)	28%	(687)	41%	(1012)	22%	(531)	2448
Voted in 2014: No	10%	(192)	20%	(386)	31%	(610)	39%	(764)	1952
4-Region: Northeast	8%	(59)	25%	(193)	39%	(305)	29%	(229)	787
4-Region: Midwest	11%	(101)	22%	(208)	37%	(340)	30%	(276)	925
4-Region: South	9%	(153)	26%	(423)	34%	(555)	31%	(517)	1648
4-Region: West	9%	(96)	24%	(249)	41%	(421)	26%	(273)	1040
210261	10%	(212)	25%	(550)	37%	(811)	29%	(637)	2210
210264	9%	(197)	24%	(524)	37%	(811)	30%	(659)	2190
Taken out fintech loan	15%	(77)	30%	(158)	32%	(167)	23%	(121)	523
Have not take out fintech loan	9%	(331)	24%	(916)	38%	(1455)	30%	(1174)	3877

Table MCFI8_9: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Hedge funds

Demographic		o much ulation		t the right nount		enough gulation	Don't know / No opinion		Total N
Adults	7%	(297)	16%	(714)	38%	(1689)	39%	(1700)	4400
Gender: Male	9%	(187)	19%	(401)	45%	(949)	28%	(586)	2124
Gender: Female	5%	(110)	14%	(312)	32%	(740)	49%	(1114)	2276
Age: 18-34	11%	(146)	20%	(257)	25%	(334)	44%	(575)	1310
Age: 35-44	10%	(69)	17%	(123)	37%	(266)	36%	(257)	715
Age: 45-64	3%	(52)	14%	(217)	44%	(656)	38%	(577)	1502
Age: 65+	4%	(31)	13%	(118)	50%	(433)	33%	(291)	873
GenZers: 1997-2012	11%	(56)	17%	(85)	19%	(93)	52%	(257)	492
Millennials: 1981-1996	11%	(143)	20%	(262)	31%	(396)	38%	(481)	1283
GenXers: 1965-1980	5%	(51)	14%	(151)	43%	(451)	38%	(405)	1059
Baby Boomers: 1946-1964	3%	(41)	13%	(188)	49%	(700)	35%	(505)	1434
PID: Dem (no lean)	6%	(106)	16%	(273)	40%	(690)	38%	(646)	1715
PID: Ind (no lean)	6%	(93)	13%	(183)	39%	(568)	41%	(597)	1441
PID: Rep (no lean)	8%	(98)	21%	(258)	35%	(431)	37%	(457)	1244
PID/Gender: Dem Men	9%	(72)	18%	(144)	46%	(363)	27%	(216)	795
PID/Gender: Dem Women	4%	(34)	14%	(129)	36%	(327)	47%	(430)	920
PID/Gender: Ind Men	7%	(51)	15%	(101)	49%	(338)	28%	(195)	684
PID/Gender: Ind Women	6%	(43)	11%	(82)	30%	(230)	53%	(402)	757
PID/Gender: Rep Men	10%	(64)	24%	(157)	39%	(249)	27%	(174)	645
PID/Gender: Rep Women	6%	(34)	17%	(101)	30%	(182)	47%	(283)	600
Ideo: Liberal (1-3)	6%	(83)	13%	(167)	50%	(643)	30%	(389)	1282
Ideo: Moderate (4)	6%	(76)	18%	(218)	36%	(430)	39%	(472)	1197
Ideo: Conservative (5-7)	8%	(118)	20%	(287)	37%	(539)	36%	(522)	1466
Educ: < College	7%	(199)	14%	(438)	34%	(1016)	45%	(1370)	3024
Educ: Bachelors degree	7%	(59)	19%	(164)	48%	(428)	27%	(236)	888
Educ: Post-grad	8%	(39)	23%	(111)	50%	(244)	19%	(93)	488
Income: Under 50k	6%	(137)	14%	(305)	33%	(746)	47%	(1073)	2261
Income: 50k-100k	7%	(105)	19%	(270)	42%	(600)	32%	(455)	1429
Income: 100k+	8%	(56)	20%	(139)	48%	(342)	24%	(172)	710
Ethnicity: White	6%	(222)	16%	(548)	40%	(1371)	38%	(1303)	3443

Table MCFI8_9: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Hedge funds

Demographic		o much gulation		t the right nount		enough gulation		know / No pinion	Total N
Adults	7%	(297)	16%	(714)	38%	(1689)	39%	(1700)	4400
Ethnicity: Hispanic	11%	(74)	16%	(110)	35%	(244)	39%	(271)	699
Ethnicity: Black	8%	(43)	19%	(103)	30%	(165)	43%	(238)	549
Ethnicity: Other	8%	(33)	16%	(64)	37%	(153)	39%	(159)	408
All Christian	7%	(138)	19%	(386)	40%	(821)	35%	(722)	2067
All Non-Christian	7%	(14)	23%	(43)	36%	(68)	34%	(64)	189
Atheist	10%	(21)	16%	(33)	48%	(101)	27%	(56)	212
Agnostic/Nothing in particular	5%	(63)	13%	(147)	40%	(461)	41%	(472)	1143
Something Else	8%	(62)	13%	(105)	30%	(237)	49%	(385)	789
Religious Non-Protestant/Catholic	7%	(17)	21%	(49)	37%	(87)	35%	(84)	236
Evangelical	9%	(106)	19%	(220)	31%	(361)	41%	(473)	1160
Non-Evangelical	5%	(87)	16%	(254)	41%	(668)	38%	(607)	1616
Community: Urban	9%	(108)	19%	(217)	34%	(387)	38%	(435)	1147
Community: Suburban	5%	(97)	16%	(340)	42%	(892)	37%	(775)	2105
Community: Rural	8%	(92)	14%	(157)	36%	(409)	43%	(490)	1148
Employ: Private Sector	7%	(108)	20%	(289)	42%	(599)	31%	(440)	1436
Employ: Government	8%	(22)	24%	(67)	40%	(112)	28%	(78)	279
Employ: Self-Employed	12%	(46)	17%	(64)	33%	(125)	38%	(141)	376
Employ: Homemaker	8%	(24)	14%	(38)	31%	(88)	47%	(131)	282
Employ: Student	10%	(22)	16%	(36)	23%	(50)	51%	(112)	220
Employ: Retired	3%	(33)	13%	(125)	47%	(455)	36%	(348)	962
Employ: Unemployed	6%	(34)	12%	(68)	31%	(177)	51%	(292)	571
Employ: Other	3%	(9)	10%	(26)	30%	(82)	57%	(156)	273
Military HH: Yes	6%	(38)	15%	(101)	43%	(297)	36%	(248)	684
Military HH: No	7%	(260)	16%	(613)	37%	(1392)	39%	(1452)	3716
RD/WT: Right Direction	7%	(134)	17%	(326)	40%	(745)	36%	(667)	1872
RD/WT: Wrong Track	6%	(163)	15%	(388)	37%	(944)	41%	(1033)	2528
Biden Job Approve	7%	(166)	17%	(419)	42%	(1033)	34%	(831)	2448
Biden Job Disapprove	8%	(119)	17%	(258)	37%	(574)	38%	(588)	1539

Table MCFI8_9: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Hedge funds

Demographic		Too much regulation		t the right nount		enough gulation		know / No pinion	Total N
Adults	7%	(297)	16%	(714)	38%	(1689)	39%	(1700)	4400
Biden Job Strongly Approve	7%	(97)	17%	(247)	44%	(648)	33%	(481)	1473
Biden Job Somewhat Approve	7%	(68)	18%	(172)	39%	(385)	36%	(350)	975
Biden Job Somewhat Disapprove	5%	(19)	19%	(79)	34%	(138)	42%	(175)	412
Biden Job Strongly Disapprove	9%	(99)	16%	(179)	39%	(436)	37%	(413)	1127
Favorable of Biden	6%	(137)	17%	(410)	43%	(1050)	35%	(867)	2464
Unfavorable of Biden	9%	(155)	17%	(290)	35%	(601)	38%	(649)	1695
Very Favorable of Biden	7%	(102)	17%	(251)	42%	(612)	34%	(489)	1454
Somewhat Favorable of Biden	3%	(34)	16%	(159)	43%	(438)	37%	(378)	1009
Somewhat Unfavorable of Biden	7%	(30)	20%	(88)	32%	(144)	41%	(183)	445
Very Unfavorable of Biden	10%	(124)	16%	(203)	37%	(457)	37%	(466)	1249
#1 Issue: Economy	7%	(131)	17%	(304)	36%	(661)	40%	(720)	1816
#1 Issue: Security	9%	(43)	21%	(99)	32%	(150)	37%	(170)	462
#1 Issue: Health Care	6%	(47)	16%	(119)	46%	(344)	32%	(237)	747
#1 Issue: Medicare / Social Security	3%	(17)	13%	(68)	42%	(220)	42%	(221)	526
#1 Issue: Women's Issues	10%	(20)	18%	(35)	23%	(44)	49%	(97)	195
#1 Issue: Education	3%	(6)	22%	(40)	27%	(50)	49%	(90)	186
#1 Issue: Energy	12%	(18)	14%	(22)	48%	(74)	27%	(41)	155
#1 Issue: Other	5%	(15)	9%	(28)	47%	(147)	39%	(123)	312
2020 Vote: Joe Biden	6%	(121)	16%	(329)	46%	(937)	31%	(630)	2017
2020 Vote: Donald Trump	8%	(103)	18%	(253)	37%	(507)	37%	(506)	1369
2020 Vote: Other	8%	(11)	19%	(26)	41%	(56)	32%	(44)	137
2020 Vote: Didn't Vote	7%	(62)	12%	(106)	21%	(188)	59%	(519)	875
2018 House Vote: Democrat	5%	(71)	16%	(236)	51%	(753)	29%	(425)	1485
2018 House Vote: Republican	8%	(98)	21%	(252)	38%	(461)	33%	(395)	1206
2018 House Vote: Someone else	6%	(7)	11%	(13)	43%	(50)	39%	(46)	116
2016 Vote: Hillary Clinton	6%	(81)	16%	(230)	50%	(712)	28%	(394)	1417
2016 Vote: Donald Trump	9%	(114)	19%	(252)	38%	(486)	34%	(441)	1292
2016 Vote: Other	5%	(14)	11%	(31)	51%	(140)	33%	(92)	276
2016 Vote: Didn't Vote	6%	(89)	14%	(201)	25%	(351)	55%	(772)	1413

Table MCFI8_9: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Hedge funds

Demographic	Too much regulation			About the right amount		Not enough regulation		know / No pinion	Total N
Adults	7%	(297)	16%	(714)	38%	(1689)	39%	(1700)	4400
Voted in 2014: Yes	6%	(141)	17%	(427)	47%	(1149)	30%	(730)	2448
Voted in 2014: No	8%	(156)	15%	(286)	28%	(540)	50%	(970)	1952
4-Region: Northeast	7%	(55)	15%	(118)	42%	(327)	37%	(287)	787
4-Region: Midwest	6%	(59)	16%	(145)	38%	(353)	40%	(367)	925
4-Region: South	7%	(118)	17%	(278)	35%	(577)	41%	(675)	1648
4-Region: West	6%	(66)	17%	(172)	42%	(432)	36%	(370)	1040
210261	7%	(147)	17%	(374)	39%	(861)	37%	(828)	2210
210264	7%	(150)	16%	(340)	38%	(828)	40%	(872)	2190
Taken out fintech loan	13%	(70)	21%	(111)	34%	(179)	31%	(163)	523
Have not take out fintech loan	6%	(227)	16%	(603)	39%	(1510)	40%	(1537)	3877

Table MCFI8_10: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Financial technology companies

Demographic		Too much regulation		t the right mount		enough ulation		know / No pinion	Total N
Adults	10%	(428)	27%	(1199)	29%	(1282)	34%	(1491)	4400
Gender: Male	12%	(257)	30%	(645)	32%	(671)	26%	(550)	2124
Gender: Female	7%	(170)	24%	(553)	27%	(611)	41%	(942)	2276
Age: 18-34	13%	(168)	26%	(343)	22%	(287)	39%	(512)	1310
Age: 35-44	15%	(104)	29%	(209)	25%	(175)	32%	(227)	715
Age: 45-64	8%	(114)	26%	(389)	32%	(485)	34%	(514)	1502
Age: 65+	5%	(42)	29%	(257)	38%	(335)	27%	(238)	873
GenZers: 1997-2012	11%	(55)	23%	(114)	18%	(87)	48%	(237)	492
Millennials: 1981-1996	15%	(194)	29%	(367)	24%	(312)	32%	(409)	1283
GenXers: 1965-1980	9%	(99)	27%	(282)	29%	(308)	35%	(370)	1059
Baby Boomers: 1946-1964	5%	(76)	27%	(386)	37%	(535)	30%	(436)	1434
PID: Dem (no lean)	9%	(155)	28%	(479)	32%	(554)	31%	(527)	1715
PID: Ind (no lean)	9%	(131)	24%	(339)	27%	(386)	41%	(586)	1441
PID: Rep (no lean)	11%	(141)	31%	(381)	28%	(342)	30%	(379)	1244
PID/Gender: Dem Men	12%	(95)	30%	(241)	35%	(276)	23%	(183)	795
PID/Gender: Dem Women	7%	(61)	26%	(237)	30%	(279)	37%	(344)	920
PID/Gender: Ind Men	10%	(69)	27%	(182)	32%	(219)	31%	(214)	684
PID/Gender: Ind Women	8%	(62)	21%	(157)	22%	(166)	49%	(371)	757
PID/Gender: Rep Men	15%	(94)	34%	(222)	27%	(176)	24%	(152)	645
PID/Gender: Rep Women	8%	(47)	27%	(159)	28%	(166)	38%	(227)	600
Ideo: Liberal (1-3)	8%	(103)	25%	(317)	38%	(484)	29%	(378)	1282
Ideo: Moderate (4)	9%	(111)	31%	(368)	29%	(348)	31%	(370)	1197
Ideo: Conservative (5-7)	12%	(180)	30%	(433)	27%	(396)	31%	(458)	1466
Educ: < College	9%	(280)	25%	(764)	27%	(805)	39%	(1175)	3024
Educ: Bachelors degree	10%	(85)	32%	(281)	34%	(304)	24%	(217)	888
Educ: Post-grad	13%	(63)	31%	(154)	35%	(173)	20%	(99)	488
Income: Under 50k	8%	(186)	24%	(545)	27%	(609)	41%	(921)	2261
Income: 50k-100k	11%	(156)	31%	(439)	30%	(436)	28%	(398)	1429
Income: 100k+	12%	(85)	30%	(214)	34%	(238)	24%	(172)	710
Ethnicity: White	9%	(320)	28%	(956)	30%	(1019)	33%	(1148)	3443

Table MCFI8_10: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Financial technology companies

Demographic		o much Julation		t the right mount		enough gulation		know / No pinion	Total N
Adults	10%	(428)	27%	(1199)	29%	(1282)	34%	(1491)	4400
Ethnicity: Hispanic	13%	(88)	25%	(174)	28%	(193)	35%	(244)	699
Ethnicity: Black	10%	(57)	26%	(140)	25%	(138)	39%	(214)	549
Ethnicity: Other	12%	(51)	25%	(103)	31%	(125)	32%	(129)	408
All Christian	10%	(206)	29%	(605)	31%	(638)	30%	(618)	2067
All Non-Christian	12%	(23)	33%	(62)	25%	(47)	30%	(58)	189
Atheist	7%	(14)	29%	(62)	34%	(72)	30%	(64)	212
Agnostic/Nothing in particular	8%	(95)	25%	(286)	29%	(329)	38%	(433)	1143
Something Else	11%	(89)	23%	(185)	25%	(196)	40%	(319)	789
Religious Non-Protestant/Catholic	11%	(27)	35%	(83)	23%	(55)	31%	(72)	236
Evangelical	13%	(156)	29%	(333)	27%	(310)	31%	(361)	1160
Non-Evangelical	8%	(129)	26%	(425)	31%	(507)	34%	(555)	1616
Community: Urban	13%	(147)	28%	(320)	27%	(308)	32%	(372)	1147
Community: Suburban	8%	(174)	28%	(591)	31%	(649)	33%	(692)	2105
Community: Rural	9%	(107)	25%	(288)	28%	(325)	37%	(428)	1148
Employ: Private Sector	11%	(153)	31%	(451)	31%	(444)	27%	(387)	1436
Employ: Government	20%	(56)	27%	(77)	27%	(75)	26%	(72)	279
Employ: Self-Employed	13%	(51)	31%	(117)	24%	(89)	32%	(120)	376
Employ: Homemaker	10%	(28)	25%	(69)	25%	(71)	40%	(114)	282
Employ: Student	12%	(27)	24%	(53)	18%	(39)	46%	(101)	220
Employ: Retired	5%	(45)	28%	(268)	38%	(362)	30%	(286)	962
Employ: Unemployed	7%	(42)	20%	(113)	25%	(140)	48%	(276)	571
Employ: Other	10%	(26)	19%	(51)	22%	(61)	49%	(135)	273
Military HH: Yes	7%	(49)	30%	(207)	29%	(202)	33%	(226)	684
Military HH: No	10%	(378)	27%	(992)	29%	(1081)	34%	(1265)	3716
RD/WT: Right Direction	10%	(185)	30%	(558)	30%	(566)	30%	(562)	1872
RD/WT: Wrong Track	10%	(243)	25%	(641)	28%	(716)	37%	(929)	2528
Biden Job Approve	9%	(217)	30%	(734)	32%	(781)	29%	(717)	2448
Biden Job Disapprove	12%	(178)	26%	(406)	29%	(439)	33%	(516)	1539

Table MCFI8_10: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Financial technology companies

Demographic		o much Julation		t the right mount		enough gulation	Don't know / No opinion		Total N
Adults	10%	(428)	27%	(1199)	29%	(1282)	34%	(1491)	4400
Biden Job Strongly Approve	9%	(127)	28%	(408)	36%	(532)	28%	(406)	1473
Biden Job Somewhat Approve	9%	(90)	33%	(326)	25%	(248)	32%	(310)	975
Biden Job Somewhat Disapprove	11%	(44)	28%	(114)	26%	(107)	36%	(147)	412
Biden Job Strongly Disapprove	12%	(134)	26%	(292)	29%	(332)	33%	(369)	1127
Favorable of Biden	9%	(217)	29%	(722)	32%	(784)	30%	(740)	2464
Unfavorable of Biden	12%	(196)	26%	(445)	27%	(465)	35%	(588)	1695
Very Favorable of Biden	9%	(137)	29%	(417)	34%	(502)	27%	(399)	1454
Somewhat Favorable of Biden	8%	(80)	30%	(306)	28%	(283)	34%	(341)	1009
Somewhat Unfavorable of Biden	10%	(47)	31%	(136)	22%	(99)	37%	(164)	445
Very Unfavorable of Biden	12%	(149)	25%	(309)	29%	(367)	34%	(424)	1249
#1 Issue: Economy	11%	(196)	29%	(520)	25%	(461)	35%	(640)	1816
#1 Issue: Security	13%	(61)	28%	(127)	26%	(119)	33%	(155)	462
#1 Issue: Health Care	8%	(60)	28%	(206)	38%	(284)	26%	(197)	747
#1 Issue: Medicare / Social Security	6%	(31)	28%	(150)	31%	(164)	34%	(181)	526
#1 Issue: Women's Issues	10%	(20)	22%	(43)	19%	(36)	49%	(96)	195
#1 Issue: Education	12%	(23)	28%	(53)	18%	(34)	41%	(76)	186
#1 Issue: Energy	11%	(17)	26%	(40)	43%	(66)	20%	(31)	155
#1 Issue: Other	6%	(19)	19%	(60)	38%	(117)	37%	(115)	312
2020 Vote: Joe Biden	9%	(177)	28%	(569)	36%	(721)	27%	(550)	2017
2020 Vote: Donald Trump	11%	(156)	28%	(390)	27%	(376)	33%	(448)	1369
2020 Vote: Other	14%	(19)	32%	(44)	27%	(37)	28%	(38)	137
2020 Vote: Didn't Vote	9%	(76)	22%	(194)	17%	(149)	52%	(456)	875
2018 House Vote: Democrat	8%	(112)	29%	(435)	38%	(570)	25%	(368)	1485
2018 House Vote: Republican	12%	(143)	31%	(378)	27%	(331)	29%	(354)	1206
2018 House Vote: Someone else	9%	(11)	20%	(23)	36%	(42)	35%	(40)	116
2016 Vote: Hillary Clinton	8%	(120)	28%	(404)	38%	(544)	25%	(349)	1417
2016 Vote: Donald Trump	12%	(152)	30%	(388)	28%	(363)	30%	(389)	1292
2016 Vote: Other	11%	(30)	27%	(75)	33%	(92)	29%	(79)	276
2016 Vote: Didn't Vote	9%	(125)	23%	(332)	20%	(283)	48%	(673)	1413

Table MCFI8_10: Consider the following types of companies and industries that are currently regulated by the state or federal government. Do you think there is currently too much not enough regulation for each of the following, or is it about the right amount? Financial technology companies

Demographic		Too much regulation		About the right amount		Not enough regulation		know / No pinion	Total N
Adults	10%	(428)	27%	(1199)	29%	(1282)	34%	(1491)	4400
Voted in 2014: Yes	9%	(229)	30%	(724)	34%	(844)	27%	(650)	2448
Voted in 2014: No	10%	(198)	24%	(474)	22%	(438)	43%	(841)	1952
4-Region: Northeast	10%	(79)	26%	(207)	29%	(231)	34%	(270)	787
4-Region: Midwest	9%	(86)	27%	(249)	29%	(264)	35%	(326)	925
4-Region: South	9%	(155)	28%	(469)	27%	(453)	35%	(571)	1648
4-Region: West	10%	(108)	26%	(273)	32%	(334)	31%	(324)	1040
210261	10%	(218)	27%	(602)	28%	(629)	34%	(762)	2210
210264	10%	(210)	27%	(597)	30%	(654)	33%	(730)	2190
Taken out fintech loan	16%	(84)	35%	(184)	24%	(124)	25%	(131)	523
Have not take out fintech loan	9%	(344)	26%	(1015)	30%	(1158)	35%	(1360)	3877

Table MCFI9: Have you ever taken out a consumer loan from a fintech company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations?

Demographic		Yes		No	Total N
Adults	12%	(523)	88%	(3877)	4400
Gender: Male	13%	(276)	87%	(1848)	2124
Gender: Female	11%	(247)	89%	(2029)	2276
Age: 18-34	20%	(259)	80%	(1051)	1310
Age: 35-44	13%	(92)	87%	(623)	715
Age: 45-64	8%	(121)	92%	(1381)	1502
Age: 65+	6%	(51)	94%	(822)	873
GenZers: 1997-2012	17%	(84)	83%	(408)	492
Millennials: 1981-1996	19%	(238)	81%	(1045)	1283
GenXers: 1965-1980	11%	(114)	89%	(945)	1059
Baby Boomers: 1946-1964	6%	(86)	94%	(1348)	1434
PID: Dem (no lean)	14%	(242)	86%	(1473)	1715
PID: Ind (no lean)	10%	(145)	90%	(1296)	1441
PID: Rep (no lean)	11%	(137)	89%	(1108)	1244
PID/Gender: Dem Men	14%	(114)	86%	(680)	795
PID/Gender: Dem Women	14%	(128)	86%	(793)	920
PID/Gender: Ind Men	11%	(79)	89%	(606)	684
PID/Gender: Ind Women	9%	(66)	91%	(691)	757
PID/Gender: Rep Men	13%	(83)	87%	(561)	645
PID/Gender: Rep Women	9%	(54)	91%	(546)	600
Ideo: Liberal (1-3)	15%	(195)	85%	(1087)	1282
Ideo: Moderate (4)	13%	(151)	87%	(1045)	1197
Ideo: Conservative (5-7)	10%	(144)	90%	(1322)	1466
Educ: < College	11%	(328)	89%	(2696)	3024
Educ: Bachelors degree	14%	(120)	86%	(767)	888
Educ: Post-grad	15%	(75)	85%	(413)	488
Income: Under 50k	10%	(227)	90%	(2034)	2261
Income: 50k-100k	12%	(175)	88%	(1254)	1429
Income: 100k+	17%	(121)	83%	(588)	710
Ethnicity: White	11%	(389)	89%	(3055)	3443
Ethnicity: Hispanic	20%	(140)	80%	(559)	699
Ethnicity: Black	14%	(76)	86%	(472)	549

Table MCFI9: Have you ever taken out a consumer loan from a fintech company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations?

Demographic		Yes		No	Total N
Adults	12%	(523)	88%	(3877)	4400
Ethnicity: Other	14%	(58)	86%	(350)	408
All Christian	11%	(228)	89%	(1839)	2067
All Non-Christian	17%	(32)	83%	(158)	189
Atheist	15%	(32)	85%	(180)	212
Agnostic/Nothing in particular	12%	(132)	88%	(1011)	1143
Something Else	13%	(100)	87%	(689)	789
Religious Non-Protestant/Catholic	15%	(35)	85%	(201)	236
Evangelical	15%	(168)	85%	(992)	1160
Non-Evangelical	9%	(150)	91%	(1466)	1616
Community: Urban	18%	(207)	82%	(940)	1147
Community: Suburban	10%	(210)	90%	(1895)	2105
Community: Rural	9%	(106)	91%	(1042)	1148
Employ: Private Sector	15%	(212)	85%	(1224)	1436
Employ: Government	20%	(57)	80%	(223)	279
Employ: Self-Employed	17%	(64)	83%	(312)	376
Employ: Homemaker	10%	(28)	90%	(254)	282
Employ: Student	21%	(47)	79%	(173)	220
Employ: Retired	5%	(47)	95%	(916)	962
Employ: Unemployed	7%	(38)	93%	(533)	571
Employ: Other	11%	(31)	89%	(242)	273
Military HH: Yes	12%	(84)	88%	(600)	684
Military HH: No	12%	(439)	88%	(3277)	3716
RD/WT: Right Direction	15%	(279)	85%	(1592)	1872
RD/WT: Wrong Track	10%	(244)	90%	(2284)	2528
Biden Job Approve	14%	(344)	86%	(2104)	2448
Biden Job Disapprove	8%	(127)	92%	(1411)	1539
Biden Job Strongly Approve	15%	(223)	85%	(1250)	1473
Biden Job Somewhat Approve	12%	(122)	88%	(853)	975
Biden Job Somewhat Disapprove	10%	(42)	90%	(370)	412
Biden Job Strongly Disapprove	8%	(85)	92%	(1042)	1127

Table MCFI9: Have you ever taken out a consumer loan from a fintech company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations?

Demographic		Yes		No	Total N
Adults	12%	(523)	88%	(3877)	4400
Favorable of Biden	14%	(339)	86%	(2124)	2464
Unfavorable of Biden	9%	(153)	91%	(1542)	1695
Very Favorable of Biden	16%	(226)	84%	(1229)	1454
Somewhat Favorable of Biden	11%	(114)	89%	(896)	1009
Somewhat Unfavorable of Biden	12%	(53)	88%	(393)	445
Very Unfavorable of Biden	8%	(100)	92%	(1149)	1249
#1 Issue: Economy	13%	(235)	87%	(1581)	1816
#1 Issue: Security	11%	(53)	89%	(410)	462
#1 Issue: Health Care	14%	(102)	86%	(645)	747
#1 Issue: Medicare / Social Security	6%	(30)	94%	(497)	526
#1 Issue: Women's Issues	17%	(33)	83%	(162)	195
#1 Issue: Education	16%	(31)	84%	(155)	186
#1 Issue: Energy	11%	(16)	89%	(139)	155
#1 Issue: Other	8%	(24)	92%	(288)	312
2020 Vote: Joe Biden	13%	(272)	87%	(1745)	2017
2020 Vote: Donald Trump	10%	(138)	90%	(1231)	1369
2020 Vote: Other	7%	(10)	93%	(127)	137
2020 Vote: Didn't Vote	12%	(104)	88%	(771)	875
2018 House Vote: Democrat	12%	(183)	88%	(1301)	1485
2018 House Vote: Republican	9%	(108)	91%	(1098)	1206
2018 House Vote: Someone else	6%	(7)	94%	(109)	116
2016 Vote: Hillary Clinton	13%	(178)	87%	(1240)	1417
2016 Vote: Donald Trump	10%	(125)	90%	(1167)	1292
2016 Vote: Other	7%	(20)	93%	(256)	276
2016 Vote: Didn't Vote	14%	(199)	86%	(1214)	1413
Voted in 2014: Yes	10%	(241)	90%	(2206)	2448
Voted in 2014: No	14%	(282)	86%	(1671)	1952
4-Region: Northeast	13%	(102)	87%	(685)	787
4-Region: Midwest	8%	(74)	92%	(850)	925
4-Region: South	11%	(185)	89%	(1463)	1648
4-Region: West	16%	(162)	84%	(878)	1040

Table MCFI9: Have you ever taken out a consumer loan from a fintech company, which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations?

Demographic		Yes		No	Total N
Adults	12%	(523)	88%	(3877)	4400
210261	12%	(274)	88%	(1935)	2210
210264	11%	(249)	89%	(1941)	2190
Taken out fintech loan	100%	(523)	_	(0)	523
Have not take out fintech loan	_	(0)	100%	(3877)	3877

Table MCFI10_1NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To buy a non-necessity (clothing, workout equipment, home decor, furniture, etc.)

Demographic	S	elected	No	ot Selected	Total N
Adults	18%	(93)	82%	(430)	523
Gender: Male	20%	(56)	80%	(220)	276
Gender: Female	15%	(37)	85%	(210)	247
Age: 18-34	21%	(55)	79%	(204)	259
Age: 35-44	23%	(21)	77%	(71)	92
Age: 45-64	11%	(13)	89%	(108)	121
Age: 65+	6%	(3)	94%	(48)	51
GenZers: 1997-2012	19%	(16)	81%	(68)	84
Millennials: 1981-1996	23%	(54)	77%	(184)	238
GenXers: 1965-1980	15%	(17)	85%	(97)	114
Baby Boomers: 1946-1964	6%	(5)	94%	(80)	86
PID: Dem (no lean)	22%	(53)	78%	(189)	242
PID: Ind (no lean)	16%	(23)	84%	(122)	145
PID: Rep (no lean)	13%	(17)	87%	(119)	137
PID/Gender: Dem Men	24%	(28)	76%	(87)	114
PID/Gender: Dem Women	20%	(25)	80%	(102)	128
PID/Gender: Ind Men	18%	(14)	82%	(64)	79
PID/Gender: Ind Women	13%	(8)	87%	(58)	66
PID/Gender: Rep Men	17%	(14)	83%	(69)	83
PID/Gender: Rep Women	6%	(3)	94%	(50)	54
Ideo: Liberal (1-3)	17%	(34)	83%	(162)	195
Ideo: Moderate (4)	20%	(30)	80%	(122)	151
Ideo: Conservative (5-7)	18%	(26)	82%	(118)	144
Educ: < College	13%	(44)	87%	(284)	328
Educ: Bachelors degree	27%	(32)	73%	(88)	120
Educ: Post-grad	23%	(17)	77%	(58)	75
Income: Under 50k	9%	(20)	91%	(208)	227
Income: 50k-100k	23%	(41)	77%	(134)	175
Income: 100k+	26%	(32)	74%	(89)	121
Ethnicity: White	17%	(65)	83%	(324)	389

Table MCFI10_1NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To buy a non-necessity (clothing, workout equipment, home decor, furniture, etc.)

Demographic	S	elected	No	ot Selected	Total N
Adults	18%	(93)	82%	(430)	523
Ethnicity: Hispanic	21%	(30)	79%	(110)	140
Ethnicity: Black	16%	(12)	84%	(64)	76
Ethnicity: Other	27%	(16)	73%	(42)	58
All Christian	19%	(43)	81%	(184)	228
Agnostic/Nothing in particular	14%	(19)	86%	(113)	132
Something Else	16%	(16)	84%	(83)	100
Evangelical	20%	(34)	80%	(134)	168
Non-Evangelical	17%	(25)	83%	(125)	150
Community: Urban	21%	(44)	79%	(163)	207
Community: Suburban	18%	(38)	82%	(172)	210
Community: Rural	10%	(11)	90%	(95)	106
Employ: Private Sector	22%	(47)	78%	(166)	212
Employ: Government	17%	(10)	83%	(47)	57
Employ: Self-Employed	27%	(18)	73%	(47)	64
Military HH: Yes	11%	(9)	89%	(75)	84
Military HH: No	19%	(84)	81%	(355)	439
RD/WT: Right Direction	20%	(56)	80%	(224)	279
RD/WT: Wrong Track	15%	(37)	85%	(207)	244
Biden Job Approve	19%	(65)	81%	(279)	344
Biden Job Disapprove	13%	(16)	87%	(111)	127
Biden Job Strongly Approve	19%	(42)	81%	(181)	223
Biden Job Somewhat Approve	19%	(23)	81%	(98)	122
Biden Job Strongly Disapprove	9%	(8)	91%	(77)	85
Favorable of Biden	20%	(69)	80%	(270)	339
Unfavorable of Biden	12%	(19)	88%	(134)	153
Very Favorable of Biden	20%	(45)	80%	(181)	226
Somewhat Favorable of Biden	21%	(24)	79%	(89)	114
Somewhat Unfavorable of Biden	17%	(9)	83%	(44)	53
Very Unfavorable of Biden	10%	(10)	90%	(90)	100

Table MCFI10_1NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To buy a non-necessity (clothing, workout equipment, home decor, furniture, etc.)

Demographic	Selected	No	ot Selected	Total N	
Adults	18% (93)	82%	(430)	523	
#1 Issue: Economy	18% (42)	82%	(194)	235	
#1 Issue: Security	27% (14)	73%	(38)	53	
#1 Issue: Health Care	13% (13)	87%	(89)	102	
2020 Vote: Joe Biden	24% (64)	76%	(208)	272	
2020 Vote: Donald Trump	12% (17)	88%	(121)	138	
2020 Vote: Didn't Vote	10% (11)	90%	(93)	104	
2018 House Vote: Democrat	22% (40)	78%	(144)	183	
2018 House Vote: Republican	16% (17)	84%	(91)	108	
2016 Vote: Hillary Clinton	20% (36)	80%	(141)	178	
2016 Vote: Donald Trump	14% (18)	86%	(107)	125	
2016 Vote: Didn't Vote	18% (36)	82%	(163)	199	
Voted in 2014: Yes	18% (43)	82%	(199)	241	
Voted in 2014: No	18% (50)	82%	(232)	282	
4-Region: Northeast	25% (25)	75%	(77)	102	
4-Region: Midwest	20% (15)	80%	(59)	74	
4-Region: South	14% (26)	86%	(159)	185	
4-Region: West	16% (27)	84%	(135)	162	
210261	19% (53)	81%	(222)	274	
210264	16% (40)	84%	(209)	249	
Taken out fintech loan	18% (93)	82%	(430)	523	

Table MCFI10_2NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To pay for an experience (such as a vacation)

Demographic	S	elected	No	ot Selected	Total N
Adults	15%	(77)	85%	(446)	523
Gender: Male	20%	(54)	80%	(222)	276
Gender: Female	10%	(24)	90%	(224)	247
Age: 18-34	16%	(41)	84%	(218)	259
Age: 35-44	24%	(22)	76%	(70)	92
Age: 45-64	9%	(11)	91%	(111)	121
Age: 65+	8%	(4)	92%	(47)	51
GenZers: 1997-2012	10%	(8)	90%	(76)	84
Millennials: 1981-1996	20%	(46)	80%	(191)	238
GenXers: 1965-1980	14%	(16)	86%	(98)	114
Baby Boomers: 1946-1964	8%	(6)	92%	(79)	86
PID: Dem (no lean)	18%	(44)	82%	(198)	242
PID: Ind (no lean)	8%	(11)	92%	(134)	145
PID: Rep (no lean)	16%	(22)	84%	(114)	137
PID/Gender: Dem Men	30%	(34)	70%	(80)	114
PID/Gender: Dem Women	8%	(10)	92%	(118)	128
PID/Gender: Ind Men	9%	(7)	91%	(72)	79
PID/Gender: Ind Women	6%	(4)	94%	(62)	66
PID/Gender: Rep Men	16%	(13)	84%	(70)	83
PID/Gender: Rep Women	17%	(9)	83%	(44)	54
Ideo: Liberal (1-3)	17%	(33)	83%	(163)	195
Ideo: Moderate (4)	13%	(19)	87%	(132)	151
Ideo: Conservative (5-7)	18%	(25)	82%	(118)	144
Educ: < College	10%	(32)	90%	(297)	328
Educ: Bachelors degree	24%	(29)	76%	(92)	120
Educ: Post-grad	23%	(17)	77%	(57)	75
Income: Under 50k	11%	(25)	89%	(202)	227
Income: 50k-100k	19%	(33)	81%	(142)	175
Income: 100k+	16%	(19)	84%	(102)	121
Ethnicity: White	17%	(65)	83%	(323)	389

Table MCFI10_2NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To pay for an experience (such as a vacation)

Demographic	S	elected	No	ot Selected	Total N
Adults	15%	(77)	85%	(446)	523
Ethnicity: Hispanic	13%	(18)	87%	(122)	140
Ethnicity: Black	11%	(9)	89%	(68)	76
Ethnicity: Other	6%	(4)	94%	(55)	58
All Christian	18%	(42)	82%	(186)	228
Agnostic/Nothing in particular	12%	(16)	88%	(116)	132
Something Else	10%	(10)	90%	(90)	100
Evangelical	21%	(36)	79%	(132)	168
Non-Evangelical	9%	(14)	91%	(136)	150
Community: Urban	21%	(43)	79%	(164)	207
Community: Suburban	9%	(19)	91%	(191)	210
Community: Rural	15%	(16)	85%	(90)	106
Employ: Private Sector	18%	(39)	82%	(173)	212
Employ: Government	19%	(11)	81%	(46)	57
Employ: Self-Employed	28%	(18)	72%	(46)	64
Military HH: Yes	17%	(14)	83%	(69)	84
Military HH: No	14%	(63)	86%	(376)	439
RD/WT: Right Direction	17%	(46)	83%	(233)	279
RD/WT: Wrong Track	13%	(31)	87%	(213)	244
Biden Job Approve	16%	(54)	84%	(290)	344
Biden Job Disapprove	17%	(22)	83%	(106)	127
Biden Job Strongly Approve	18%	(39)	82%	(184)	223
Biden Job Somewhat Approve	12%	(15)	88%	(107)	122
Biden Job Strongly Disapprove	19%	(16)	81%	(69)	85
Favorable of Biden	16%	(56)	84%	(284)	339
Unfavorable of Biden	14%	(21)	86%	(131)	153
Very Favorable of Biden	19%	(42)	81%	(183)	226
Somewhat Favorable of Biden	12%	(13)	88%	(100)	114
Somewhat Unfavorable of Biden	16%	(8)	84%	(45)	53
Very Unfavorable of Biden	13%	(13)	87%	(87)	100

Table MCFI10_2NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To pay for an experience (such as a vacation)

Demographic	S	elected	No	t Selected	Total N	
Adults	15%	(77)	85%	(446)	523	
#1 Issue: Economy	15%	(34)	85%	(201)	235	
#1 Issue: Security	36%	(19)	64%	(34)	53	
#1 Issue: Health Care	13%	(13)	87%	(89)	102	
2020 Vote: Joe Biden	18%	(48)	82%	(224)	272	
2020 Vote: Donald Trump	18%	(25)	82%	(113)	138	
2020 Vote: Didn't Vote	3%	(3)	97%	(101)	104	
2018 House Vote: Democrat	21%	(39)	79%	(144)	183	
2018 House Vote: Republican	19%	(21)	81%	(87)	108	
2016 Vote: Hillary Clinton	20%	(36)	80%	(141)	178	
2016 Vote: Donald Trump	18%	(23)	82%	(102)	125	
2016 Vote: Didn't Vote	9%	(17)	91%	(182)	199	
Voted in 2014: Yes	23%	(55)	77%	(187)	241	
Voted in 2014: No	8%	(23)	92%	(259)	282	
4-Region: Northeast	17%	(18)	83%	(85)	102	
4-Region: Midwest	13%	(9)	87%	(65)	74	
4-Region: South	15%	(27)	85%	(158)	185	
4-Region: West	14%	(23)	86%	(139)	162	
210261	12%	(34)	88%	(240)	274	
210264	17%	(43)	83%	(205)	249	
Taken out fintech loan	15%	(77)	85%	(446)	523	

Table MCFI10_3NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To pay for essential items (housing expenses, food, etc.)

Demographic	S	elected	No	t Selected	Total N
Adults	39%	(205)	61%	(318)	523
Gender: Male	43%	(118)	57%	(158)	276
Gender: Female	35%	(87)	65%	(160)	247
Age: 18-34	43%	(112)	57%	(147)	259
Age: 35-44	48%	(44)	52%	(48)	92
Age: 45-64	32%	(39)	68%	(82)	121
Age: 65+	20%	(10)	80%	(41)	51
GenZers: 1997-2012	29%	(24)	71%	(60)	84
Millennials: 1981-1996	51%	(120)	49%	(117)	238
GenXers: 1965-1980	37%	(42)	63%	(72)	114
Baby Boomers: 1946-1964	22%	(19)	78%	(67)	86
PID: Dem (no lean)	40%	(97)	60%	(145)	242
PID: Ind (no lean)	37%	(53)	63%	(92)	145
PID: Rep (no lean)	40%	(55)	60%	(82)	137
PID/Gender: Dem Men	41%	(47)	59%	(67)	114
PID/Gender: Dem Women	39%	(50)	61%	(78)	128
PID/Gender: Ind Men	41%	(33)	59%	(46)	79
PID/Gender: Ind Women	31%	(20)	69%	(46)	66
PID/Gender: Rep Men	46%	(38)	54%	(45)	83
PID/Gender: Rep Women	32%	(17)	68%	(37)	54
Ideo: Liberal (1-3)	41%	(80)	59%	(115)	195
Ideo: Moderate (4)	41%	(62)	59%	(89)	151
Ideo: Conservative (5-7)	35%	(50)	65%	(93)	144
Educ: < College	43%	(143)	57%	(185)	328
Educ: Bachelors degree	32%	(39)	68%	(82)	120
Educ: Post-grad	32%	(24)	68%	(51)	75
Income: Under 50k	46%	(105)	54%	(123)	227
Income: 50k-100k	36%	(62)	64%	(112)	175
Income: 100k+	32%	(38)	68%	(83)	121
Ethnicity: White	38%	(147)	62%	(242)	389

Table MCFI10_3NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To pay for essential items (housing expenses, food, etc.)

Demographic	S	Selected	No	t Selected	Total N
Adults	39%	(205)	61%	(318)	523
Ethnicity: Hispanic	44%	(61)	56%	(78)	140
Ethnicity: Black	34%	(26)	66%	(50)	76
Ethnicity: Other	56%	(33)	44%	(25)	58
All Christian	36%	(83)	64%	(145)	228
Agnostic/Nothing in particular	44%	(58)	56%	(74)	132
Something Else	40%	(40)	60%	(59)	100
Evangelical	41%	(70)	59%	(98)	168
Non-Evangelical	33%	(50)	67%	(100)	150
Community: Urban	44%	(91)	56%	(116)	207
Community: Suburban	36%	(75)	64%	(135)	210
Community: Rural	37%	(39)	63%	(67)	106
Employ: Private Sector	35%	(75)	65%	(137)	212
Employ: Government	50%	(28)	50%	(28)	57
Employ: Self-Employed	31%	(20)	69%	(44)	64
Military HH: Yes	42%	(35)	58%	(49)	84
Military HH: No	39%	(170)	61%	(269)	439
RD/WT: Right Direction	41%	(115)	59%	(165)	279
RD/WT: Wrong Track	37%	(91)	63%	(153)	244
Biden Job Approve	42%	(145)	58%	(199)	344
Biden Job Disapprove	32%	(41)	68%	(86)	127
Biden Job Strongly Approve	39%	(87)	61%	(135)	223
Biden Job Somewhat Approve	47%	(58)	53%	(64)	122
Biden Job Strongly Disapprove	31%	(27)	69%	(59)	85
Favorable of Biden	43%	(147)	57%	(192)	339
Unfavorable of Biden	35%	(53)	65%	(100)	153
Very Favorable of Biden	41%	(93)	59%	(133)	226
Somewhat Favorable of Biden	48%	(54)	52%	(59)	114
Somewhat Unfavorable of Biden	30%	(16)	70%	(37)	53
Very Unfavorable of Biden	37%	(37)	63%	(63)	100

Table MCFI10_3NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To pay for essential items (housing expenses, food, etc.)

Demographic	Se	elected	No	t Selected	Total N
Adults	39%	(205)	61%	(318)	523
#1 Issue: Economy	42%	(99)	58%	(136)	235
#1 Issue: Security	48%	(25)	52%	(27)	53
#1 Issue: Health Care	40%	(41)	60%	(61)	102
2020 Vote: Joe Biden	42%	(114)	58%	(157)	272
2020 Vote: Donald Trump	36%	(50)	64%	(88)	138
2020 Vote: Didn't Vote	37%	(39)	63%	(65)	104
2018 House Vote: Democrat	41%	(75)	59%	(108)	183
2018 House Vote: Republican	29%	(32)	71%	(76)	108
2016 Vote: Hillary Clinton	41%	(73)	59%	(105)	178
2016 Vote: Donald Trump	40%	(50)	60%	(75)	125
2016 Vote: Didn't Vote	38%	(75)	62%	(124)	199
Voted in 2014: Yes	34%	(82)	66%	(160)	241
Voted in 2014: No	44%	(124)	56%	(158)	282
4-Region: Northeast	34%	(35)	66%	(68)	102
4-Region: Midwest	38%	(28)	62%	(46)	74
4-Region: South	48%	(89)	52%	(96)	185
4-Region: West	33%	(54)	67%	(108)	162
210261	39%	(108)	61%	(166)	274
210264	39%	(97)	61%	(151)	249
Taken out fintech loan	39%	(205)	61%	(318)	523

Table MCFI10_4NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To finance a house (taking out a mortgage)

Demographic	S	elected	No	ot Selected	Total N
Adults	16%	(83)	84%	(440)	523
Gender: Male	18%	(50)	82%	(226)	276
Gender: Female	13%	(33)	87%	(214)	247
Age: 18-34	18%	(48)	82%	(211)	259
Age: 35-44	14%	(13)	86%	(79)	92
Age: 45-64	14%	(17)	86%	(104)	121
Age: 65+	10%	(5)	90%	(46)	51
GenZers: 1997-2012	21%	(18)	79%	(66)	84
Millennials: 1981-1996	17%	(41)	83%	(197)	238
GenXers: 1965-1980	12%	(14)	88%	(100)	114
Baby Boomers: 1946-1964	12%	(11)	88%	(75)	86
PID: Dem (no lean)	15%	(36)	85%	(206)	242
PID: Ind (no lean)	11%	(16)	89%	(128)	145
PID: Rep (no lean)	22%	(31)	78%	(106)	137
PID/Gender: Dem Men	20%	(23)	80%	(91)	114
PID/Gender: Dem Women	10%	(13)	90%	(114)	128
PID/Gender: Ind Men	16%	(12)	84%	(66)	79
PID/Gender: Ind Women	6%	(4)	94%	(62)	66
PID/Gender: Rep Men	18%	(15)	82%	(68)	83
PID/Gender: Rep Women	30%	(16)	70%	(38)	54
Ideo: Liberal (1-3)	19%	(37)	81%	(159)	195
Ideo: Moderate (4)	14%	(21)	86%	(131)	151
Ideo: Conservative (5-7)	18%	(25)	82%	(118)	144
Educ: < College	12%	(41)	88%	(288)	328
Educ: Bachelors degree	23%	(27)	77%	(93)	120
Educ: Post-grad	21%	(15)	79%	(59)	75
Income: Under 50k	12%	(28)	88%	(199)	227
Income: 50k-100k	15%	(27)	85%	(148)	175
Income: 100k+	24%	(28)	76%	(93)	121
Ethnicity: White	17%	(66)	83%	(323)	389

Table MCFI10_4NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To finance a house (taking out a mortgage)

Demographic	S	elected	No	ot Selected	Total N
Adults	16%	(83)	84%	(440)	523
Ethnicity: Hispanic	13%	(18)	87%	(122)	140
Ethnicity: Black	16%	(12)	84%	(64)	76
Ethnicity: Other	9%	(6)	91%	(53)	58
All Christian	19%	(43)	81%	(185)	228
Agnostic/Nothing in particular	12%	(16)	88%	(116)	132
Something Else	13%	(12)	87%	(87)	100
Evangelical	22%	(37)	78%	(131)	168
Non-Evangelical	11%	(17)	89%	(133)	150
Community: Urban	20%	(41)	80%	(166)	207
Community: Suburban	15%	(32)	85%	(178)	210
Community: Rural	10%	(10)	90%	(96)	106
Employ: Private Sector	18%	(39)	82%	(174)	212
Employ: Government	17%	(10)	83%	(47)	57
Employ: Self-Employed	23%	(15)	77%	(49)	64
Military HH: Yes	21%	(18)	79%	(66)	84
Military HH: No	15%	(65)	85%	(374)	439
RD/WT: Right Direction	18%	(50)	82%	(229)	279
RD/WT: Wrong Track	13%	(33)	87%	(211)	244
Biden Job Approve	17%	(58)	83%	(287)	344
Biden Job Disapprove	20%	(26)	80%	(102)	127
Biden Job Strongly Approve	18%	(41)	82%	(182)	223
Biden Job Somewhat Approve	14%	(17)	86%	(105)	122
Biden Job Strongly Disapprove	27%	(23)	73%	(62)	85
Favorable of Biden	18%	(61)	82%	(278)	339
Unfavorable of Biden	13%	(20)	87%	(133)	153
Very Favorable of Biden	20%	(44)	80%	(181)	226
Somewhat Favorable of Biden	14%	(16)	86%	(97)	114
Somewhat Unfavorable of Biden	4%	(2)	96%	(50)	53
Very Unfavorable of Biden	18%	(18)	82%	(82)	100

Table MCFI10_4NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

To finance a house (taking out a mortgage)

Demographic	Se	elected	No	t Selected	Total N
Adults	16%	(83)	84%	(440)	523
#1 Issue: Economy	13%	(31)	87%	(205)	235
#1 Issue: Security	18%	(9)	82%	(43)	53
#1 Issue: Health Care	14%	(14)	86%	(88)	102
2020 Vote: Joe Biden	15%	(41)	85%	(231)	272
2020 Vote: Donald Trump	16%	(23)	84%	(115)	138
2020 Vote: Didn't Vote	17%	(18)	83%	(86)	104
2018 House Vote: Democrat	16%	(29)	84%	(154)	183
2018 House Vote: Republican	22%	(23)	78%	(85)	108
2016 Vote: Hillary Clinton	17%	(30)	83%	(148)	178
2016 Vote: Donald Trump	18%	(23)	82%	(102)	125
2016 Vote: Didn't Vote	14%	(27)	86%	(171)	199
Voted in 2014: Yes	17%	(42)	83%	(200)	241
Voted in 2014: No	15%	(42)	85%	(240)	282
4-Region: Northeast	20%	(20)	80%	(82)	102
4-Region: Midwest	21%	(16)	79%	(58)	74
4-Region: South	14%	(26)	86%	(159)	185
4-Region: West	14%	(22)	86%	(140)	162
210261	14%	(39)	86%	(235)	274
210264	18%	(44)	82%	(205)	249
Taken out fintech loan	16%	(83)	84%	(440)	523

Table MCFI10_5NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

Other

Demographic	Sel	ected	No	t Selected	Total N
Adults	28%	(145)	72%	(379)	523
Gender: Male	23%	(63)	77%	(213)	276
Gender: Female	33%	(82)	67%	(165)	247
Age: 18-34	22%	(57)	78%	(202)	259
Age: 35-44	13%	(12)	87%	(81)	92
Age: 45-64	39%	(47)	61%	(74)	121
Age: 65+	57%	(29)	43%	(22)	51
GenZers: 1997-2012	27%	(22)	73%	(62)	84
Millennials: 1981-1996	18%	(42)	82%	(196)	238
GenXers: 1965-1980	29%	(33)	71%	(81)	114
Baby Boomers: 1946-1964	53%	(45)	47%	(40)	86
PID: Dem (no lean)	23%	(57)	77%	(185)	242
PID: Ind (no lean)	40%	(58)	60%	(87)	145
PID: Rep (no lean)	22%	(30)	78%	(106)	137
PID/Gender: Dem Men	17%	(19)	83%	(95)	114
PID/Gender: Dem Women	29%	(38)	71%	(90)	128
PID/Gender: Ind Men	32%	(25)	68%	(53)	79
PID/Gender: Ind Women	49%	(32)	51%	(34)	66
PID/Gender: Rep Men	22%	(18)	78%	(65)	83
PID/Gender: Rep Women	23%	(12)	77%	(41)	54
Ideo: Liberal (1-3)	27%	(52)	73%	(143)	195
Ideo: Moderate (4)	25%	(38)	75%	(114)	151
Ideo: Conservative (5-7)	27%	(39)	73%	(105)	144
Educ: < College	30%	(97)	70%	(231)	328
Educ: Bachelors degree	24%	(29)	76%	(92)	120
Educ: Post-grad	25%	(19)	75%	(56)	75
Income: Under 50k	28%	(65)	72%	(163)	227
Income: 50k-100k	26%	(45)	74%	(129)	175
Income: 100k+	29%	(35)	71%	(86)	121
Ethnicity: White	29%	(113)	71%	(276)	389

Table MCFI10_5NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

Other

Demographic	Se	elected	No	t Selected	Total N
Adults	28%	(145)	72%	(379)	523
Ethnicity: Hispanic	25%	(34)	75%	(105)	140
Ethnicity: Black	28%	(22)	72%	(55)	76
Ethnicity: Other	18%	(10)	82%	(48)	58
All Christian	25%	(58)	75%	(170)	228
Agnostic/Nothing in particular	27%	(35)	73%	(97)	132
Something Else	36%	(36)	64%	(64)	100
Evangelical	22%	(36)	78%	(132)	168
Non-Evangelical	35%	(52)	65%	(98)	150
Community: Urban	18%	(38)	82%	(169)	207
Community: Suburban	33%	(70)	67%	(140)	210
Community: Rural	35%	(37)	65%	(69)	106
Employ: Private Sector	25%	(53)	75%	(159)	212
Employ: Government	17%	(9)	83%	(47)	57
Employ: Self-Employed	19%	(13)	81%	(52)	64
Military HH: Yes	30%	(25)	70%	(59)	84
Military HH: No	27%	(120)	73%	(320)	439
RD/WT: Right Direction	23%	(63)	77%	(216)	279
RD/WT: Wrong Track	33%	(81)	67%	(163)	244
Biden Job Approve	23%	(79)	77%	(265)	344
Biden Job Disapprove	32%	(40)	68%	(87)	127
Biden Job Strongly Approve	22%	(50)	78%	(173)	223
Biden Job Somewhat Approve	24%	(29)	76%	(92)	122
Biden Job Strongly Disapprove	30%	(25)	70%	(60)	85
Favorable of Biden	23%	(77)	77%	(262)	339
Unfavorable of Biden	32%	(49)	68%	(104)	153
Very Favorable of Biden	19%	(42)	81%	(183)	226
Somewhat Favorable of Biden	30%	(35)	70%	(79)	114
Somewhat Unfavorable of Biden	36%	(19)	64%	(34)	53
Very Unfavorable of Biden	30%	(30)	70%	(70)	100

Table MCFI10_5NET: You mentioned that you have taken out a consumer loan through a fintech company which is processed through an app on your phone or through a website, as opposed to a bank or another lender with brick-and-mortar operations. What was the purpose of the loan(s)? Please select all that apply:

Other

Demographic	Sele	ected	No	t Selected	Total N
Adults	28%	(145)	72%	(379)	523
#1 Issue: Economy	25%	(59)	75%	(176)	235
#1 Issue: Security	13%	(7)	87%	(46)	53
#1 Issue: Health Care	36%	(36)	64%	(66)	102
2020 Vote: Joe Biden	22%	(60)	78%	(212)	272
2020 Vote: Donald Trump	28%	(39)	72%	(99)	138
2020 Vote: Didn't Vote	42%	(43)	58%	(61)	104
2018 House Vote: Democrat	25%	(46)	75%	(137)	183
2018 House Vote: Republican	27%	(29)	73%	(79)	108
2016 Vote: Hillary Clinton	24%	(43)	76%	(134)	178
2016 Vote: Donald Trump	23%	(29)	77%	(96)	125
2016 Vote: Didn't Vote	32%	(63)	68%	(136)	199
Voted in 2014: Yes	28%	(68)	72%	(174)	241
Voted in 2014: No	27%	(77)	73%	(205)	282
4-Region: Northeast	24%	(24)	76%	(78)	102
4-Region: Midwest	26%	(20)	74%	(55)	74
4-Region: South	23%	(43)	77%	(142)	185
4-Region: West	36%	(57)	64%	(104)	162
210261	31%	(85)	69%	(189)	274
210264	24%	(59)	76%	(190)	249
Taken out fintech loan	28%	(145)	72%	(379)	523

Table MCFI11_1: And how has your credit score been impacted since taking out a consumer loan through a fintech company? One month after taking out a loan

Demographic	up cor	Credit score went up compared to before the loan		score went compared e the loan	Credit score did not change		Don't know / Not applicable		Total N
Adults	30%	(157)	21%	(110)	23%	(122)	26%	(135)	523
Gender: Male	37%	(101)	20%	(54)	26%	(71)	18%	(50)	27
Gender: Female	22%	(55)	23%	(56)	21%	(51)	34%	(85)	24
Age: 18-34	36%	(92)	20%	(51)	22%	(58)	22%	(57)	25
Age: 35-44	32%	(30)	25%	(23)	22%	(20)	21%	(19)	9
Age: 45-64	21%	(25)	20%	(24)	28%	(34)	32%	(38)	12
Age: 65+	19%	(10)	23%	(12)	20%	(10)	39%	(20)	5
GenZers: 1997-2012	34%	(29)	25%	(21)	16%	(13)	25%	(21)	8
Millennials: 1981-1996	37%	(88)	20%	(47)	23%	(55)	20%	(48)	23
GenXers: 1965-1980	19%	(22)	22%	(26)	22%	(25)	36%	(41)	11
Baby Boomers: 1946-1964	20%	(17)	19%	(16)	33%	(28)	28%	(24)	8
PID: Dem (no lean)	36%	(88)	19%	(46)	22%	(52)	23%	(56)	24
PID: Ind (no lean)	21%	(30)	13%	(19)	31%	(45)	35%	(51)	14
PID: Rep (no lean)	28%	(38)	33%	(45)	18%	(25)	21%	(28)	13
PID/Gender: Dem Men	48%	(54)	20%	(23)	22%	(25)	10%	(12)	11
PID/Gender: Dem Women	27%	(34)	17%	(22)	22%	(27)	35%	(44)	12
PID/Gender: Ind Men	21%	(17)	13%	(10)	36%	(28)	30%	(24)	7
PID/Gender: Ind Women	21%	(14)	13%	(9)	25%	(16)	41%	(27)	6
PID/Gender: Rep Men	37%	(30)	25%	(21)	21%	(18)	17%	(14)	8
PID/Gender: Rep Women	14%	(8)	46%	(25)	13%	(7)	26%	(14)	5-
Ideo: Liberal (1-3)	28%	(54)	24%	(47)	21%	(42)	27%	(52)	19
Ideo: Moderate (4)	27%	(41)	21%	(31)	30%	(45)	22%	(33)	15
Ideo: Conservative (5-7)	36%	(52)	19%	(27)	23%	(33)	22%	(32)	14
Educ: < College	27%	(88)	21%	(70)	21%	(68)	31%	(102)	32
Educ: Bachelors degree	30%	(37)	22%	(27)	30%	(36)	17%	(21)	12
Educ: Post-grad	43%	(32)	17%	(13)	24%	(18)	16%	(12)	7
Income: Under 50k	27%	(60)	24%	(55)	22%	(49)	28%	(63)	22
Income: 50k-100k	38%	(66)	20%	(34)	18%	(32)	24%	(42)	17
Income: 100k+	25%	(30)	17%	(21)	33%	(40)	25%	(30)	12
Ethnicity: White	26%	(102)	23%	(90)	24%	(95)	26%	(102)	38

Table MCFI11_1: And how has your credit score been impacted since taking out a consumer loan through a fintech company? One month after taking out a loan

Demographic	Credit score went up compared to before the loan		down o	score went compared the loan		score did	Don't know / Not applicable		Total N
Adults	30%	(157)	21%	(110)	23%	(122)	26%	(135)	52
Ethnicity: Hispanic	36%	(50)	18%	(25)	18%	(25)	28%	(39)	14
Ethnicity: Black	51%	(39)	14%	(11)	15%	(11)	20%	(15)	7
Ethnicity: Other	27%	(16)	16%	(9)	27%	(16)	29%	(17)	5
All Christian	29%	(65)	21%	(49)	25%	(56)	25%	(58)	22
Agnostic/Nothing in particular	24%	(32)	19%	(25)	26%	(34)	32%	(42)	13
Something Else	35%	(35)	15%	(15)	20%	(20)	30%	(30)	10
Evangelical	40%	(68)	21%	(36)	15%	(25)	23%	(39)	16
Non-Evangelical	20%	(30)	18%	(27)	33%	(50)	29%	(43)	15
Community: Urban	41%	(85)	20%	(41)	23%	(48)	15%	(32)	20
Community: Suburban	24%	(50)	18%	(37)	27%	(56)	32%	(66)	21
Community: Rural	20%	(21)	29%	(31)	16%	(17)	34%	(37)	10
Employ: Private Sector	32%	(68)	21%	(45)	29%	(62)	18%	(38)	21
Employ: Government	42%	(24)	20%	(11)	23%	(13)	16%	(9)	5
Employ: Self-Employed	36%	(23)	18%	(12)	22%	(14)	24%	(16)	6
Military HH: Yes	37%	(31)	20%	(16)	20%	(17)	24%	(20)	8
Military HH: No	29%	(126)	21%	(93)	24%	(105)	26%	(115)	43
RD/WT: Right Direction	35%	(98)	24%	(68)	20%	(55)	21%	(58)	27
RD/WT: Wrong Track	24%	(59)	17%	(42)	27%	(66)	32%	(77)	24
Biden Job Approve	32%	(112)	23%	(79)	23%	(80)	22%	(75)	34
Biden Job Disapprove	26%	(34)	23%	(29)	24%	(30)	27%	(35)	12
Biden Job Strongly Approve	37%	(83)	22%	(49)	20%	(44)	21%	(46)	22
Biden Job Somewhat Approve	23%	(28)	24%	(29)	29%	(35)	24%	(29)	12
Biden Job Strongly Disapprove	26%	(22)	19%	(16)	21%	(18)	34%	(29)	8
Favorable of Biden	35%	(118)	20%	(69)	26%	(87)	19%	(66)	33
Unfavorable of Biden	22%	(34)	23%	(35)	22%	(33)	33%	(50)	15
Very Favorable of Biden	37%	(85)	21%	(48)	21%	(46)	21%	(47)	22
Somewhat Favorable of Biden	29%	(33)	19%	(21)	35%	(40)	16%	(19)	11
Somewhat Unfavorable of Biden	21%	(11)	14%	(7)	26%	(14)	39%	(20)	5
Very Unfavorable of Biden	22%	(22)	28%	(28)	20%	(20)	30%	(30)	10

Table MCFI11_1: And how has your credit score been impacted since taking out a consumer loan through a fintech company? One month after taking out a loan

Demographic	up cor	score went npared to e the loan	down	score went compared e the loan		score did		know / Not blicable	Total N
Adults	30%	(157)	21%	(110)	23%	(122)	26%	(135)	523
#1 Issue: Economy	27%	(64)	17%	(41)	27%	(64)	28%	(66)	235
#1 Issue: Security	42%	(22)	20%	(11)	19%	(10)	19%	(10)	53
#1 Issue: Health Care	37%	(38)	21%	(21)	20%	(20)	22%	(23)	102
2020 Vote: Joe Biden	33%	(90)	19%	(53)	26%	(71)	21%	(58)	272
2020 Vote: Donald Trump	26%	(36)	28%	(38)	21%	(29)	25%	(34)	138
2020 Vote: Didn't Vote	28%	(29)	16%	(17)	18%	(18)	38%	(40)	104
2018 House Vote: Democrat	37%	(68)	16%	(29)	30%	(55)	17%	(32)	183
2018 House Vote: Republican	30%	(33)	29%	(31)	19%	(20)	23%	(24)	108
2016 Vote: Hillary Clinton	40%	(71)	18%	(32)	23%	(41)	19%	(34)	178
2016 Vote: Donald Trump	28%	(35)	26%	(32)	25%	(31)	21%	(26)	125
2016 Vote: Didn't Vote	24%	(48)	21%	(41)	22%	(45)	33%	(65)	199
Voted in 2014: Yes	36%	(88)	18%	(44)	23%	(56)	22%	(53)	241
Voted in 2014: No	24%	(69)	23%	(66)	23%	(66)	29%	(81)	282
4-Region: Northeast	28%	(29)	23%	(24)	26%	(27)	22%	(23)	102
4-Region: Midwest	27%	(20)	27%	(20)	16%	(12)	30%	(22)	74
4-Region: South	32%	(60)	27%	(49)	21%	(39)	20%	(37)	185
4-Region: West	30%	(49)	10%	(17)	27%	(44)	33%	(53)	162
210261	32%	(89)	19%	(53)	21%	(58)	27%	(75)	274
210264	27%	(68)	23%	(57)	26%	(64)	24%	(60)	249
Taken out fintech loan	30%	(157)	21%	(110)	23%	(122)	26%	(135)	523

Table MCFI11_2: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Three months after taking out a loan

Demographic	up con	Credit score went up compared to before the loan		score went compared the loan	Credit score did not change		Don't know / Not applicable		Total N
Adults	29%	(153)	15%	(78)	24%	(127)	31%	(165)	523
Gender: Male	31%	(87)	15%	(42)	30%	(83)	24%	(65)	27
Gender: Female	27%	(66)	15%	(37)	18%	(44)	40%	(100)	24
Age: 18-34	31%	(79)	15%	(38)	24%	(62)	31%	(79)	25
Age: 35-44	33%	(30)	15%	(14)	28%	(26)	24%	(22)	9
Age: 45-64	28%	(34)	20%	(24)	19%	(23)	34%	(41)	12
Age: 65+	20%	(10)	4%	(2)	32%	(17)	43%	(22)	5
GenZers: 1997-2012	20%	(17)	17%	(14)	20%	(16)	44%	(37)	8
Millennials: 1981-1996	36%	(86)	14%	(34)	26%	(63)	23%	(55)	23
GenXers: 1965-1980	25%	(29)	21%	(24)	17%	(20)	37%	(42)	11
Baby Boomers: 1946-1964	25%	(21)	8%	(7)	33%	(28)	35%	(30)	8
PID: Dem (no lean)	30%	(72)	17%	(42)	23%	(56)	30%	(72)	24
PID: Ind (no lean)	24%	(34)	11%	(16)	27%	(40)	38%	(55)	14
PID: Rep (no lean)	34%	(47)	15%	(21)	23%	(32)	27%	(37)	13
PID/Gender: Dem Men	38%	(43)	21%	(24)	27%	(31)	15%	(17)	11-
PID/Gender: Dem Women	23%	(29)	14%	(18)	20%	(25)	44%	(56)	12
PID/Gender: Ind Men	25%	(20)	9%	(7)	35%	(28)	31%	(24)	7
PID/Gender: Ind Women	22%	(15)	13%	(9)	18%	(12)	46%	(31)	6
PID/Gender: Rep Men	29%	(24)	13%	(11)	30%	(25)	29%	(24)	8
PID/Gender: Rep Women	43%	(23)	18%	(10)	14%	(7)	25%	(13)	5-
Ideo: Liberal (1-3)	31%	(60)	14%	(27)	22%	(43)	34%	(66)	19
Ideo: Moderate (4)	31%	(47)	18%	(26)	26%	(40)	25%	(38)	15
Ideo: Conservative (5-7)	29%	(41)	15%	(21)	29%	(41)	28%	(40)	14
Educ: < College	29%	(96)	12%	(39)	21%	(68)	38%	(125)	32
Educ: Bachelors degree	28%	(34)	19%	(23)	32%	(38)	21%	(25)	12
Educ: Post-grad	31%	(23)	22%	(16)	29%	(21)	19%	(14)	7
Income: Under 50k	30%	(69)	13%	(29)	19%	(44)	38%	(86)	22
Income: 50k-100k	35%	(61)	14%	(25)	23%	(40)	27%	(47)	17
Income: 100k+	19%	(22)	20%	(24)	36%	(43)	26%	(31)	12
Ethnicity: White	29%	(111)	15%	(60)	24%	(93)	32%	(125)	38

Table MCFI11_2: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Three months after taking out a loan

Demographic	Credit score went up compared to before the loan		down	score went compared e the loan	Credit score did not change		Don't know / Not applicable		Total N
Adults	29%	(153)	15%	(78)	24%	(127)	31%	(165)	523
Ethnicity: Hispanic	30%	(42)	9%	(13)	24%	(33)	36%	(51)	140
Ethnicity: Black	33%	(25)	17%	(13)	21%	(16)	29%	(22)	76
Ethnicity: Other	29%	(17)	9%	(5)	31%	(18)	31%	(18)	58
All Christian	29%	(65)	18%	(40)	25%	(57)	29%	(65)	228
Agnostic/Nothing in particular	24%	(31)	11%	(15)	27%	(36)	38%	(50)	132
Something Else	38%	(37)	10%	(10)	18%	(18)	34%	(34)	100
Evangelical	41%	(69)	19%	(31)	15%	(25)	25%	(43)	168
Non-Evangelical	21%	(32)	12%	(18)	32%	(49)	34%	(52)	150
Community: Urban	32%	(66)	17%	(34)	27%	(56)	24%	(51)	207
Community: Suburban	25%	(53)	11%	(24)	28%	(58)	36%	(75)	210
Community: Rural	32%	(34)	19%	(20)	13%	(14)	36%	(39)	106
Employ: Private Sector	28%	(60)	19%	(40)	32%	(69)	20%	(43)	212
Employ: Government	44%	(25)	16%	(9)	23%	(13)	17%	(10)	57
Employ: Self-Employed	32%	(21)	13%	(8)	24%	(16)	31%	(20)	64
Military HH: Yes	36%	(30)	17%	(15)	24%	(20)	23%	(19)	84
Military HH: No	28%	(123)	15%	(64)	24%	(107)	33%	(145)	439
RD/WT: Right Direction	30%	(83)	17%	(48)	26%	(73)	27%	(76)	279
RD/WT: Wrong Track	29%	(70)	12%	(30)	22%	(55)	36%	(89)	244
Biden Job Approve	30%	(103)	17%	(58)	26%	(89)	27%	(95)	344
Biden Job Disapprove	35%	(44)	14%	(18)	23%	(29)	29%	(37)	127
Biden Job Strongly Approve	30%	(67)	20%	(45)	22%	(49)	27%	(61)	223
Biden Job Somewhat Approve	30%	(36)	10%	(13)	32%	(39)	28%	(34)	122
Biden Job Strongly Disapprove	28%	(24)	16%	(13)	20%	(17)	37%	(32)	85
Favorable of Biden	30%	(100)	17%	(57)	27%	(90)	27%	(91)	339
Unfavorable of Biden	31%	(48)	11%	(16)	23%	(35)	35%	(53)	153
Very Favorable of Biden	33%	(74)	18%	(41)	20%	(45)	29%	(66)	226
Somewhat Favorable of Biden	23%	(27)	14%	(16)	40%	(45)	23%	(26)	114
Somewhat Unfavorable of Biden	21%	(11)	6%	(3)	32%	(17)	42%	(22)	53
Very Unfavorable of Biden	37%	(37)	13%	(13)	19%	(19)	31%	(31)	100

Table MCFI11_2: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Three months after taking out a loan

Demographic	up cor	score went npared to e the loan	down	score went compared the loan		score did		know / Not blicable	Total N
Adults	29%	(153)	15%	(78)	24%	(127)	31%	(165)	523
#1 Issue: Economy	30%	(70)	14%	(32)	24%	(56)	33%	(77)	235
#1 Issue: Security	29%	(15)	21%	(11)	30%	(16)	20%	(10)	53
#1 Issue: Health Care	40%	(41)	9%	(9)	19%	(19)	33%	(33)	102
2020 Vote: Joe Biden	30%	(82)	16%	(43)	28%	(76)	26%	(71)	272
2020 Vote: Donald Trump	32%	(43)	16%	(22)	25%	(35)	27%	(38)	138
2020 Vote: Didn't Vote	25%	(26)	11%	(11)	14%	(15)	50%	(52)	104
2018 House Vote: Democrat	30%	(55)	18%	(32)	31%	(57)	21%	(39)	183
2018 House Vote: Republican	30%	(33)	19%	(21)	22%	(24)	28%	(30)	108
2016 Vote: Hillary Clinton	33%	(59)	18%	(32)	24%	(43)	25%	(44)	178
2016 Vote: Donald Trump	33%	(41)	16%	(20)	28%	(35)	23%	(29)	125
2016 Vote: Didn't Vote	24%	(47)	12%	(24)	23%	(46)	41%	(82)	199
Voted in 2014: Yes	32%	(77)	18%	(43)	23%	(56)	27%	(65)	241
Voted in 2014: No	27%	(76)	13%	(36)	25%	(71)	35%	(99)	282
4-Region: Northeast	31%	(31)	20%	(20)	24%	(25)	26%	(26)	102
4-Region: Midwest	29%	(22)	17%	(12)	18%	(14)	35%	(26)	74
4-Region: South	32%	(60)	17%	(31)	20%	(38)	31%	(57)	185
4-Region: West	25%	(40)	9%	(15)	32%	(51)	34%	(55)	162
210261	30%	(82)	13%	(37)	25%	(68)	32%	(88)	274
210264	29%	(71)	17%	(41)	24%	(59)	31%	(77)	249
Taken out fintech loan	29%	(153)	15%	(78)	24%	(127)	31%	(165)	523

Table MCFI11_3: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Six months after taking out a loan

Demographic	up cor	Credit score went up compared to before the loan		score went compared the loan		score did change	Don't know / Not applicable		Total N
Adults	29%	(154)	15%	(76)	22%	(115)	34%	(178)	52
Gender: Male	33%	(91)	15%	(42)	26%	(73)	25%	(69)	27
Gender: Female	25%	(62)	14%	(34)	17%	(42)	44%	(109)	24
Age: 18-34	33%	(87)	16%	(42)	20%	(52)	30%	(78)	25
Age: 35-44	30%	(27)	24%	(22)	21%	(19)	25%	(24)	9
Age: 45-64	27%	(33)	9%	(11)	26%	(32)	38%	(46)	12
Age: 65+	13%	(7)	3%	(1)	23%	(12)	61%	(31)	5
GenZers: 1997-2012	22%	(19)	10%	(8)	21%	(18)	46%	(39)	8
Millennials: 1981-1996	38%	(90)	19%	(46)	20%	(47)	23%	(55)	23
GenXers: 1965-1980	26%	(30)	16%	(18)	22%	(25)	36%	(41)	11
Baby Boomers: 1946-1964	18%	(15)	5%	(4)	29%	(25)	49%	(42)	8
PID: Dem (no lean)	27%	(66)	16%	(39)	21%	(52)	35%	(85)	24
PID: Ind (no lean)	27%	(39)	8%	(11)	28%	(40)	37%	(54)	14
PID: Rep (no lean)	35%	(48)	19%	(26)	17%	(23)	29%	(39)	13
PID/Gender: Dem Men	32%	(36)	23%	(26)	23%	(27)	22%	(25)	11
PID/Gender: Dem Women	24%	(30)	10%	(12)	20%	(25)	47%	(60)	12
PID/Gender: Ind Men	28%	(22)	7%	(5)	40%	(31)	25%	(20)	7
PID/Gender: Ind Women	26%	(17)	9%	(6)	14%	(9)	51%	(34)	6
PID/Gender: Rep Men	40%	(33)	13%	(11)	18%	(15)	29%	(24)	8
PID/Gender: Rep Women	28%	(15)	29%	(16)	16%	(8)	27%	(15)	5
Ideo: Liberal (1-3)	31%	(60)	16%	(32)	19%	(37)	34%	(66)	19
Ideo: Moderate (4)	29%	(44)	13%	(19)	29%	(44)	29%	(44)	15
Ideo: Conservative (5-7)	31%	(45)	16%	(22)	22%	(32)	31%	(45)	14
Educ: < College	27%	(90)	9%	(30)	21%	(70)	42%	(138)	32
Educ: Bachelors degree	34%	(41)	21%	(25)	24%	(29)	21%	(25)	12
Educ: Post-grad	31%	(23)	28%	(21)	22%	(16)	20%	(15)	7
ncome: Under 50k	27%	(61)	11%	(25)	18%	(42)	44%	(100)	22
ncome: 50k-100k	35%	(61)	18%	(31)	20%	(35)	27%	(48)	17
Income: 100k+	26%	(32)	16%	(20)	32%	(39)	25%	(31)	12
Ethnicity: White	28%	(107)	16%	(61)	23%	(90)	34%	(130)	38

Table MCFI11_3: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Six months after taking out a loan

Demographic	Credit score went up compared to before the loan		Credit score went down compared before the loan			score did change		anow / Not licable	Total N
Adults	29%	(154)	15%	(76)	22%	(115)	34%	(178)	523
Ethnicity: Hispanic	30%	(42)	14%	(20)	21%	(30)	35%	(48)	140
Ethnicity: Black	43%	(33)	13%	(10)	9%	(7)	34%	(26)	76
Ethnicity: Other	23%	(13)	8%	(5)	32%	(19)	37%	(22)	58
All Christian	24%	(55)	17%	(39)	25%	(57)	34%	(77)	228
Agnostic/Nothing in particular	27%	(35)	11%	(14)	23%	(30)	40%	(52)	132
Something Else	38%	(38)	7%	(7)	18%	(18)	37%	(37)	100
Evangelical	41%	(69)	15%	(25)	20%	(34)	24%	(41)	168
Non-Evangelical	16%	(24)	13%	(19)	27%	(40)	45%	(67)	150
Community: Urban	30%	(61)	18%	(37)	25%	(53)	27%	(56)	207
Community: Suburban	28%	(58)	11%	(24)	22%	(46)	39%	(81)	210
Community: Rural	32%	(34)	14%	(15)	15%	(16)	38%	(41)	106
Employ: Private Sector	32%	(68)	18%	(37)	30%	(63)	21%	(44)	212
Employ: Government	43%	(24)	16%	(9)	19%	(11)	23%	(13)	57
Employ: Self-Employed	38%	(24)	19%	(12)	21%	(14)	22%	(14)	64
Military HH: Yes	31%	(26)	20%	(17)	21%	(18)	28%	(23)	84
Military HH: No	29%	(128)	14%	(60)	22%	(98)	35%	(155)	439
RD/WT: Right Direction	31%	(86)	17%	(49)	23%	(63)	29%	(82)	279
RD/WT: Wrong Track	28%	(67)	11%	(28)	21%	(52)	40%	(96)	244
Biden Job Approve	31%	(108)	17%	(58)	22%	(76)	30%	(102)	344
Biden Job Disapprove	33%	(41)	12%	(15)	23%	(29)	32%	(41)	127
Biden Job Strongly Approve	29%	(64)	20%	(44)	20%	(44)	32%	(71)	223
Biden Job Somewhat Approve	36%	(43)	12%	(15)	26%	(32)	26%	(32)	122
Biden Job Strongly Disapprove	31%	(27)	11%	(9)	21%	(18)	37%	(32)	85
Favorable of Biden	31%	(105)	15%	(50)	23%	(79)	31%	(105)	339
Unfavorable of Biden	29%	(44)	15%	(22)	22%	(34)	34%	(53)	153
Very Favorable of Biden	33%	(75)	14%	(33)	21%	(48)	31%	(70)	226
Somewhat Favorable of Biden	27%	(30)	15%	(18)	27%	(31)	31%	(35)	114
Somewhat Unfavorable of Biden	33%	(17)	10%	(5)	22%	(12)	36%	(19)	53
Very Unfavorable of Biden	26%	(26)	17%	(17)	23%	(23)	33%	(33)	100

Table MCFI11_3: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Six months after taking out a loan

Demographic	Credit score went up compared to before the loan		Credit score went down compared before the loan		Credit score did not change			know / Not blicable	Total N
Adults	29%	(154)	15%	(76)	22%	(115)	34%	(178)	523
#1 Issue: Economy	27%	(64)	14%	(32)	24%	(57)	35%	(82)	235
#1 Issue: Security	29%	(15)	18%	(10)	30%	(16)	22%	(12)	53
#1 Issue: Health Care	29%	(29)	17%	(17)	17%	(18)	37%	(38)	102
2020 Vote: Joe Biden	30%	(82)	15%	(41)	25%	(68)	30%	(81)	272
2020 Vote: Donald Trump	34%	(47)	18%	(24)	18%	(25)	30%	(41)	138
2020 Vote: Didn't Vote	23%	(24)	7%	(7)	21%	(21)	49%	(51)	104
2018 House Vote: Democrat	28%	(52)	18%	(33)	26%	(48)	27%	(50)	183
2018 House Vote: Republican	31%	(34)	24%	(26)	16%	(17)	29%	(32)	108
2016 Vote: Hillary Clinton	34%	(60)	20%	(35)	21%	(37)	26%	(45)	178
2016 Vote: Donald Trump	28%	(35)	23%	(28)	25%	(31)	24%	(30)	125
2016 Vote: Didn't Vote	26%	(52)	5%	(11)	21%	(43)	47%	(94)	199
Voted in 2014: Yes	33%	(79)	18%	(44)	21%	(51)	28%	(69)	241
Voted in 2014: No	27%	(75)	12%	(33)	23%	(65)	39%	(110)	282
4-Region: Northeast	31%	(32)	20%	(20)	23%	(23)	26%	(27)	102
4-Region: Midwest	29%	(22)	11%	(8)	21%	(16)	38%	(28)	74
4-Region: South	35%	(64)	17%	(32)	17%	(31)	31%	(57)	185
4-Region: West	22%	(36)	10%	(16)	28%	(45)	40%	(65)	162
210261	31%	(86)	14%	(38)	22%	(60)	33%	(91)	274
210264	27%	(68)	15%	(39)	22%	(56)	35%	(87)	249
Taken out fintech loan	29%	(154)	15%	(76)	22%	(115)	34%	(178)	523

Table MCFI11_4: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Nine months after taking out a loan

Demographic	Credit score went up compared to before the loan		Credit score went down compared before the loan		Credit score did not change			know / Not blicable	Total N
Adults	29%	(152)	12%	(60)	23%	(122)	36%	(189)	52
Gender: Male	33%	(92)	12%	(32)	28%	(76)	27%	(76)	27
Gender: Female	24%	(60)	12%	(28)	18%	(45)	46%	(113)	24
Age: 18-34	32%	(83)	14%	(37)	21%	(53)	33%	(86)	25
Age: 35-44	27%	(25)	16%	(15)	26%	(24)	31%	(29)	9
Age: 45-64	28%	(34)	6%	(8)	28%	(33)	38%	(46)	12
Age: 65+	20%	(10)	3%	(1)	22%	(11)	55%	(28)	5
GenZers: 1997-2012	14%	(12)	19%	(16)	21%	(17)	46%	(38)	8
Millennials: 1981-1996	38%	(90)	13%	(31)	22%	(52)	27%	(65)	23
GenXers: 1965-1980	27%	(31)	9%	(10)	25%	(28)	40%	(45)	11
Baby Boomers: 1946-1964	22%	(19)	4%	(3)	28%	(24)	46%	(39)	8
PID: Dem (no lean)	31%	(74)	14%	(34)	20%	(48)	35%	(86)	24
PID: Ind (no lean)	22%	(31)	7%	(10)	30%	(43)	42%	(60)	14
PID: Rep (no lean)	34%	(47)	12%	(17)	22%	(30)	31%	(43)	13
PID/Gender: Dem Men	35%	(40)	18%	(21)	23%	(26)	24%	(27)	11
PID/Gender: Dem Women	27%	(34)	10%	(13)	17%	(22)	46%	(59)	12
PID/Gender: Ind Men	24%	(19)	4%	(3)	40%	(31)	32%	(25)	7
PID/Gender: Ind Women	19%	(13)	10%	(6)	17%	(12)	54%	(35)	6
PID/Gender: Rep Men	40%	(34)	9%	(7)	22%	(18)	29%	(24)	8
PID/Gender: Rep Women	25%	(13)	17%	(9)	22%	(12)	36%	(19)	5
Ideo: Liberal (1-3)	34%	(67)	11%	(21)	16%	(32)	38%	(75)	19
Ideo: Moderate (4)	26%	(39)	12%	(19)	34%	(51)	28%	(43)	15
Ideo: Conservative (5-7)	28%	(41)	13%	(18)	26%	(37)	33%	(48)	14
Educ: < College	25%	(81)	9%	(30)	22%	(71)	45%	(146)	32
Educ: Bachelors degree	40%	(48)	13%	(16)	25%	(31)	22%	(26)	12
Educ: Post-grad	32%	(24)	19%	(14)	27%	(20)	22%	(17)	7
Income: Under 50k	25%	(56)	11%	(24)	19%	(43)	46%	(104)	22
Income: 50k-100k	37%	(65)	12%	(21)	19%	(33)	32%	(55)	17
Income: 100k+	26%	(31)	13%	(15)	38%	(45)	24%	(29)	12
Ethnicity: White	28%	(110)	11%	(43)	25%	(97)	36%	(138)	38

Table MCFI11_4: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Nine months after taking out a loan

Demographic	Credit score went up compared to before the loan		Credit score went down compared before the loan		Credit score did not change		Don't know / Not applicable		Total N	
Adults	29%	(152)	12%	(60)	23%	(122)	36%	(189)	523	
Ethnicity: Hispanic	29%	(40)	10%	(14)	25%	(35)	36%	(51)	140	
Ethnicity: Black	37%	(28)	17%	(13)	13%	(10)	33%	(25)	76	
Ethnicity: Other	24%	(14)	7%	(4)	25%	(14)	44%	(25)	58	
All Christian	27%	(61)	11%	(26)	26%	(59)	36%	(82)	228	
Agnostic/Nothing in particular	25%	(33)	9%	(12)	24%	(31)	42%	(56)	132	
Something Else	35%	(35)	7%	(7)	20%	(20)	38%	(38)	100	
Evangelical	39%	(66)	9%	(14)	23%	(39)	29%	(48)	168	
Non-Evangelical	19%	(28)	12%	(18)	25%	(37)	44%	(67)	150	
Community: Urban	29%	(59)	18%	(38)	25%	(52)	28%	(58)	207	
Community: Suburban	30%	(62)	7%	(15)	20%	(43)	43%	(91)	210	
Community: Rural	29%	(31)	7%	(8)	26%	(27)	38%	(40)	106	
Employ: Private Sector	33%	(70)	11%	(23)	30%	(64)	26%	(56)	212	
Employ: Government	41%	(23)	10%	(6)	30%	(17)	20%	(11)	57	
Employ: Self-Employed	30%	(19)	25%	(16)	17%	(11)	28%	(18)	64	
Military HH: Yes	38%	(32)	10%	(8)	22%	(18)	31%	(26)	84	
Military HH: No	27%	(120)	12%	(52)	24%	(104)	37%	(163)	439	
RD/WT: Right Direction	31%	(85)	14%	(39)	24%	(66)	32%	(89)	279	
RD/WT: Wrong Track	27%	(67)	9%	(22)	23%	(56)	41%	(100)	244	
Biden Job Approve	32%	(111)	14%	(47)	23%	(79)	31%	(108)	344	
Biden Job Disapprove	30%	(38)	10%	(13)	26%	(33)	34%	(43)	127	
Biden Job Strongly Approve	31%	(68)	14%	(30)	23%	(51)	33%	(74)	223	
Biden Job Somewhat Approve	35%	(43)	14%	(17)	23%	(28)	28%	(34)	122	
Biden Job Strongly Disapprove	27%	(23)	11%	(9)	21%	(18)	41%	(35)	85	
Favorable of Biden	31%	(105)	14%	(47)	23%	(77)	32%	(110)	339	
Unfavorable of Biden	28%	(43)	8%	(12)	26%	(40)	38%	(58)	153	
Very Favorable of Biden	31%	(71)	14%	(32)	22%	(49)	33%	(74)	226	
Somewhat Favorable of Biden	30%	(34)	13%	(15)	25%	(28)	32%	(36)	114	
Somewhat Unfavorable of Biden	33%	(17)	3%	(2)	23%	(12)	41%	(21)	53	
Very Unfavorable of Biden	26%	(26)	10%	(10)	28%	(28)	37%	(37)	100	

Table MCFI11_4: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Nine months after taking out a loan

Demographic	Credit score went up compared to before the loan		Credit score went down compared before the loan		Credit score did not change			know / Not blicable	Total N
Adults	29%	(152)	12%	(60)	23%	(122)	36%	(189)	523
#1 Issue: Economy	30%	(71)	11%	(26)	22%	(51)	37%	(87)	235
#1 Issue: Security	28%	(15)	19%	(10)	31%	(16)	22%	(12)	53
#1 Issue: Health Care	29%	(29)	10%	(10)	22%	(22)	40%	(40)	102
2020 Vote: Joe Biden	32%	(87)	15%	(40)	22%	(60)	31%	(85)	272
2020 Vote: Donald Trump	28%	(39)	11%	(15)	27%	(37)	33%	(46)	138
2020 Vote: Didn't Vote	24%	(25)	4%	(4)	21%	(22)	51%	(53)	104
2018 House Vote: Democrat	32%	(58)	15%	(27)	27%	(49)	27%	(49)	183
2018 House Vote: Republican	33%	(36)	16%	(17)	21%	(23)	30%	(32)	108
2016 Vote: Hillary Clinton	34%	(60)	16%	(28)	24%	(43)	26%	(47)	178
2016 Vote: Donald Trump	33%	(41)	14%	(17)	27%	(33)	27%	(34)	125
2016 Vote: Didn't Vote	24%	(48)	8%	(15)	20%	(39)	48%	(96)	199
Voted in 2014: Yes	35%	(85)	13%	(31)	24%	(57)	29%	(69)	241
Voted in 2014: No	24%	(67)	11%	(30)	23%	(65)	43%	(120)	282
4-Region: Northeast	38%	(39)	10%	(10)	23%	(23)	30%	(30)	102
4-Region: Midwest	31%	(23)	11%	(8)	17%	(12)	41%	(30)	74
4-Region: South	30%	(55)	15%	(29)	22%	(40)	33%	(61)	185
4-Region: West	22%	(36)	8%	(13)	28%	(46)	42%	(67)	162
210261	30%	(84)	12%	(34)	21%	(58)	36%	(99)	274
210264	28%	(69)	11%	(27)	26%	(64)	36%	(90)	249
Taken out fintech loan	29%	(152)	12%	(60)	23%	(122)	36%	(189)	523

Table MCFI11_5: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Twelve months after taking out a loan

Demographic	up cor	Credit score went up compared to before the loan		Credit score went down compared before the loan		score did		know / Not blicable	Total N
Adults	33%	(171)	11%	(60)	20%	(104)	36%	(188)	52
Gender: Male	36%	(99)	15%	(41)	23%	(64)	26%	(72)	27
Gender: Female	29%	(72)	8%	(19)	16%	(40)	47%	(117)	24
Age: 18-34	36%	(92)	13%	(32)	21%	(53)	31%	(81)	25
Age: 35-44	25%	(23)	21%	(19)	21%	(19)	33%	(31)	9
Age: 45-64	36%	(44)	5%	(6)	18%	(22)	41%	(49)	12
Age: 65+	22%	(11)	3%	(1)	20%	(10)	55%	(28)	5
GenZers: 1997-2012	25%	(21)	11%	(9)	22%	(18)	42%	(36)	8
Millennials: 1981-1996	38%	(89)	16%	(38)	20%	(48)	26%	(62)	23
GenXers: 1965-1980	33%	(37)	9%	(10)	14%	(16)	45%	(51)	11-
Baby Boomers: 1946-1964	27%	(23)	3%	(3)	26%	(22)	44%	(38)	8
PID: Dem (no lean)	33%	(80)	13%	(31)	20%	(49)	34%	(82)	24
PID: Ind (no lean)	30%	(43)	6%	(9)	21%	(30)	44%	(63)	14
PID: Rep (no lean)	35%	(47)	15%	(20)	19%	(26)	31%	(43)	13
PID/Gender: Dem Men	40%	(46)	19%	(22)	20%	(23)	21%	(24)	114
PID/Gender: Dem Women	27%	(34)	7%	(9)	20%	(26)	46%	(58)	12
PID/Gender: Ind Men	32%	(25)	6%	(4)	30%	(24)	32%	(25)	7
PID/Gender: Ind Women	27%	(18)	6%	(4)	9%	(6)	58%	(38)	6
PID/Gender: Rep Men	33%	(28)	18%	(15)	22%	(18)	27%	(22)	8
PID/Gender: Rep Women	37%	(20)	10%	(5)	15%	(8)	38%	(20)	5-
Ideo: Liberal (1-3)	30%	(59)	12%	(24)	20%	(39)	38%	(74)	19
Ideo: Moderate (4)	37%	(56)	13%	(20)	22%	(33)	29%	(43)	15
Ideo: Conservative (5-7)	35%	(50)	10%	(15)	22%	(32)	33%	(47)	14
Educ: < College	28%	(93)	7%	(23)	20%	(66)	44%	(146)	32
Educ: Bachelors degree	40%	(48)	20%	(25)	18%	(22)	22%	(26)	12
Educ: Post-grad	40%	(30)	16%	(12)	22%	(17)	22%	(16)	7
Income: Under 50k	28%	(63)	11%	(25)	18%	(41)	44%	(99)	22
Income: 50k-100k	40%	(69)	9%	(16)	19%	(33)	33%	(57)	17
Income: 100k+	32%	(39)	16%	(19)	25%	(31)	27%	(32)	12
Ethnicity: White	31%	(120)	13%	(50)	20%	(77)	37%	(142)	38

Table MCFI11_5: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Twelve months after taking out a loan

Demographic	Credit score went up compared to before the loan		Credit score went down compared before the loan			score did change		know / Not blicable	Total N
Adults	33%	(171)	11%	(60)	20%	(104)	36%	(188)	523
Ethnicity: Hispanic	33%	(46)	14%	(19)	16%	(23)	37%	(51)	140
Ethnicity: Black	46%	(35)	10%	(8)	14%	(11)	29%	(22)	76
Ethnicity: Other	26%	(15)	4%	(2)	29%	(17)	40%	(24)	58
All Christian	35%	(81)	12%	(27)	17%	(40)	35%	(80)	228
Agnostic/Nothing in particular	26%	(34)	8%	(10)	24%	(31)	42%	(56)	132
Something Else	31%	(30)	10%	(10)	21%	(21)	38%	(38)	100
Evangelical	45%	(76)	12%	(20)	17%	(28)	26%	(44)	168
Non-Evangelical	21%	(32)	11%	(17)	21%	(32)	46%	(69)	150
Community: Urban	35%	(73)	17%	(36)	21%	(44)	26%	(54)	207
Community: Suburban	30%	(64)	5%	(11)	21%	(45)	43%	(90)	210
Community: Rural	32%	(33)	12%	(13)	14%	(15)	42%	(45)	106
Employ: Private Sector	33%	(69)	14%	(31)	26%	(56)	27%	(57)	212
Employ: Government	42%	(24)	18%	(10)	18%	(10)	22%	(13)	57
Employ: Self-Employed	39%	(25)	10%	(6)	19%	(12)	32%	(20)	64
Military HH: Yes	47%	(39)	13%	(11)	9%	(8)	31%	(26)	84
Military HH: No	30%	(131)	11%	(49)	22%	(97)	37%	(163)	439
RD/WT: Right Direction	34%	(95)	14%	(38)	20%	(57)	32%	(89)	279
RD/WT: Wrong Track	31%	(76)	9%	(21)	20%	(48)	41%	(99)	244
Biden Job Approve	35%	(121)	12%	(43)	21%	(73)	31%	(107)	344
Biden Job Disapprove	36%	(46)	11%	(14)	17%	(22)	36%	(46)	127
Biden Job Strongly Approve	38%	(84)	12%	(27)	17%	(38)	33%	(74)	223
Biden Job Somewhat Approve	30%	(37)	13%	(16)	29%	(35)	28%	(33)	122
Biden Job Strongly Disapprove	34%	(29)	12%	(10)	12%	(10)	42%	(36)	85
Favorable of Biden	37%	(125)	10%	(35)	21%	(73)	31%	(106)	339
Unfavorable of Biden	27%	(42)	14%	(22)	19%	(30)	39%	(60)	153
Very Favorable of Biden	38%	(87)	11%	(25)	19%	(44)	31%	(70)	226
Somewhat Favorable of Biden	34%	(39)	9%	(10)	25%	(29)	32%	(36)	114
Somewhat Unfavorable of Biden	25%	(13)	11%	(6)	20%	(11)	44%	(23)	53
Very Unfavorable of Biden	29%	(29)	16%	(16)	19%	(19)	36%	(36)	100

Table MCFI11_5: And how has your credit score been impacted since taking out a consumer loan through a fintech company? Twelve months after taking out a loan

Demographic	Credit score went up compared to before the loan		Credit score went down compared before the loan		Credit score did not change			know / Not blicable	Total N
Adults	33%	(171)	11%	(60)	20%	(104)	36%	(188)	523
#1 Issue: Economy	31%	(74)	9%	(22)	20%	(47)	39%	(92)	235
#1 Issue: Security	41%	(22)	18%	(10)	19%	(10)	22%	(12)	53
#1 Issue: Health Care	29%	(29)	15%	(16)	23%	(23)	34%	(34)	102
2020 Vote: Joe Biden	36%	(98)	12%	(32)	21%	(57)	31%	(85)	272
2020 Vote: Donald Trump	33%	(46)	13%	(18)	20%	(28)	34%	(46)	138
2020 Vote: Didn't Vote	24%	(25)	8%	(9)	18%	(19)	50%	(52)	104
2018 House Vote: Democrat	35%	(63)	13%	(25)	24%	(44)	28%	(51)	183
2018 House Vote: Republican	42%	(46)	13%	(14)	16%	(17)	30%	(32)	108
2016 Vote: Hillary Clinton	37%	(67)	14%	(24)	21%	(37)	28%	(49)	178
2016 Vote: Donald Trump	32%	(40)	19%	(24)	21%	(26)	27%	(34)	125
2016 Vote: Didn't Vote	30%	(59)	6%	(11)	19%	(37)	46%	(91)	199
Voted in 2014: Yes	39%	(93)	13%	(31)	18%	(44)	30%	(73)	241
Voted in 2014: No	27%	(77)	10%	(29)	21%	(60)	41%	(115)	282
4-Region: Northeast	33%	(34)	16%	(17)	22%	(23)	28%	(29)	102
4-Region: Midwest	29%	(21)	12%	(9)	13%	(10)	46%	(34)	74
4-Region: South	40%	(74)	11%	(21)	17%	(32)	32%	(59)	185
4-Region: West	26%	(41)	8%	(13)	25%	(40)	41%	(67)	162
210261	33%	(89)	12%	(33)	20%	(54)	36%	(99)	274
210264	33%	(81)	11%	(27)	20%	(51)	36%	(90)	249
Taken out fintech loan	33%	(171)	11%	(60)	20%	(104)	36%	(188)	523

Table MCFI13_1: How comfortable would you feel using financial services from the following places? A fintech company that is an online-only bank

					Not Not that comfortable at Don't know /								
		⁷ ery		newhat									
Demographic	comf	ortable	com	fortable	comf	fortable		all	No o	pinion	Total N		
Adults	9%	(401)	25%	(1081)	18%	(797)	28%	(1229)	20%	(891)	4400		
Gender: Male	12%	(251)	27%	(569)	20%	(430)	25%	(523)	16%	(350)	2124		
Gender: Female	7%	(150)	23%	(512)	16%	(367)	31%	(706)	24%	(541)	2276		
Age: 18-34	12%	(152)	29%	(383)	16%	(208)	16%	(209)	27%	(359)	1310		
Age: 35-44	14%	(100)	30%	(212)	18%	(128)	21%	(152)	17%	(124)	715		
Age: 45-64	7%	(111)	24%	(366)	19%	(289)	30%	(451)	19%	(285)	1502		
Age: 65+	4%	(39)	14%	(120)	20%	(172)	48%	(417)	14%	(124)	873		
GenZers: 1997-2012	8%	(41)	24%	(119)	15%	(72)	16%	(77)	37%	(184)	492		
Millennials: 1981-1996	15%	(186)	32%	(406)	18%	(228)	17%	(215)	19%	(248)	1283		
GenXers: 1965-1980	9%	(96)	28%	(292)	17%	(185)	26%	(275)	20%	(211)	1059		
Baby Boomers: 1946-1964	5%	(76)	18%	(256)	20%	(289)	41%	(583)	16%	(230)	1434		
PID: Dem (no lean)	11%	(191)	25%	(425)	18%	(307)	28%	(476)	18%	(316)	1715		
PID: Ind (no lean)	8%	(120)	26%	(376)	17%	(240)	24%	(344)	25%	(362)	1441		
PID: Rep (no lean)	7%	(90)	23%	(280)	20%	(251)	33%	(409)	17%	(214)	1244		
PID/Gender: Dem Men	14%	(113)	27%	(215)	19%	(151)	25%	(195)	15%	(121)	795		
PID/Gender: Dem Women	8%	(78)	23%	(211)	17%	(156)	31%	(281)	21%	(194)	920		
PID/Gender: Ind Men	11%	(77)	27%	(182)	21%	(143)	23%	(154)	19%	(127)	684		
PID/Gender: Ind Women	6%	(42)	26%	(194)	13%	(97)	25%	(189)	31%	(235)	757		
PID/Gender: Rep Men	9%	(61)	27%	(173)	21%	(136)	27%	(173)	16%	(102)	645		
PID/Gender: Rep Women	5%	(29)	18%	(108)	19%	(115)	39%	(236)	19%	(112)	600		
Ideo: Liberal (1-3)	13%	(161)	29%	(371)	17%	(220)	25%	(321)	16%	(209)	1282		
Ideo: Moderate (4)	10%	(120)	26%	(316)	19%	(222)	25%	(298)	20%	(241)	1197		
Ideo: Conservative (5-7)	7%	(100)	22%	(323)	21%	(310)	33%	(491)	17%	(242)	1466		
Educ: < College	8%	(241)	22%	(673)	16%	(495)	30%	(899)	24%	(716)	3024		
Educ: Bachelors degree	10%	(93)	30%	(265)	22%	(194)	24%	(209)	14%	(127)	888		
Educ: Post-grad	14%	(66)	29%	(144)	22%	(108)	25%	(121)	10%	(49)	488		
Income: Under 50k	7%	(169)	21%	(483)	16%	(368)	30%	(667)	25%	(574)	2261		
Income: 50k-100k	11%	(151)	27%	(384)	19%	(271)	29%	(412)	15%	(211)	1429		
Income: 100k+	11%	(80)	30%	(214)	22%	(158)	21%	(150)	15%	(106)	710		
Ethnicity: White	9%	(304)	24%	(840)	19%	(661)	29%	(993)	19%	(646)	3443		

Table MCFI13_1: How comfortable would you feel using financial services from the following places? A fintech company that is an online-only bank

								Not			
		ery		newhat		t that	comfo	ortable at		know/	
Demographic	comf	fortable	com	fortable	comi	fortable		all	No o	pinion	Total N
Adults	9%	(401)	25%	(1081)	18%	(797)	28%	(1229)	20%	(891)	4400
Ethnicity: Hispanic	12%	(86)	28%	(198)	15%	(107)	18%	(126)	26%	(183)	699
Ethnicity: Black	11%	(61)	25%	(136)	15%	(80)	24%	(132)	26%	(140)	549
Ethnicity: Other	9%	(36)	26%	(106)	14%	(57)	25%	(104)	26%	(105)	408
All Christian	8%	(172)	22%	(457)	20%	(414)	33%	(678)	17%	(345)	2067
All Non-Christian	12%	(23)	22%	(42)	15%	(29)	29%	(55)	22%	(41)	189
Atheist	14%	(29)	33%	(70)	16%	(35)	21%	(45)	16%	(34)	212
Agnostic/Nothing in particular	9%	(98)	28%	(325)	16%	(187)	22%	(253)	25%	(281)	1143
Something Else	10%	(79)	24%	(188)	17%	(133)	25%	(198)	24%	(192)	789
Religious Non-Protestant/Catholic	11%	(27)	21%	(50)	14%	(34)	31%	(74)	22%	(52)	236
Evangelical	12%	(135)	23%	(270)	18%	(210)	29%	(340)	18%	(205)	1160
Non-Evangelical	7%	(109)	22%	(360)	20%	(323)	32%	(511)	19%	(314)	1616
Community: Urban	12%	(141)	28%	(321)	16%	(183)	24%	(275)	20%	(227)	1147
Community: Suburban	8%	(175)	25%	(517)	19%	(405)	29%	(608)	19%	(400)	2105
Community: Rural	7%	(85)	21%	(244)	18%	(209)	30%	(345)	23%	(265)	1148
Employ: Private Sector	11%	(159)	31%	(451)	20%	(283)	23%	(327)	15%	(215)	1436
Employ: Government	12%	(34)	30%	(84)	19%	(54)	25%	(71)	13%	(36)	279
Employ: Self-Employed	14%	(53)	29%	(110)	22%	(83)	17%	(65)	18%	(66)	376
Employ: Homemaker	9%	(25)	21%	(59)	16%	(46)	30%	(84)	24%	(67)	282
Employ: Student	10%	(23)	20%	(44)	11%	(24)	17%	(37)	42%	(91)	220
Employ: Retired	5%	(47)	15%	(148)	19%	(182)	46%	(440)	15%	(145)	962
Employ: Unemployed	7%	(38)	24%	(134)	15%	(87)	24%	(135)	31%	(177)	571
Employ: Other	8%	(22)	18%	(50)	14%	(38)	25%	(69)	34%	(94)	273
Military HH: Yes	9%	(61)	21%	(145)	19%	(129)	35%	(238)	16%	(111)	684
Military HH: No	9%	(340)	25%	(936)	18%	(669)	27%	(991)	21%	(780)	3716
RD/WT: Right Direction	12%	(218)	25%	(475)	18%	(333)	25%	(470)	20%	(375)	1872
RD/WT: Wrong Track	7%	(182)	24%	(606)	18%	(464)	30%	(759)	20%	(517)	2528
Biden Job Approve	11%	(274)	26%	(643)	18%	(451)	26%	(638)	18%	(441)	2448
Biden Job Disapprove	6%	(95)	23%	(362)	19%	(298)	34%	(519)	17%	(265)	1539

Table MCFI13_1: How comfortable would you feel using financial services from the following places? A fintech company that is an online-only bank

					Not Not that comfortable at Don't know /								
		⁷ ery		newhat									
Demographic	comf	fortable	comi	fortable	comi	fortable		all	No o	pinion	Total N		
Adults	9%	(401)	25%	(1081)	18%	(797)	28%	(1229)	20%	(891)	4400		
Biden Job Strongly Approve	13%	(188)	24%	(348)	17%	(250)	29%	(425)	18%	(263)	1473		
Biden Job Somewhat Approve	9%	(87)	30%	(296)	21%	(201)	22%	(214)	18%	(178)	975		
Biden Job Somewhat Disapprove	7%	(30)	28%	(116)	22%	(93)	24%	(99)	18%	(74)	412		
Biden Job Strongly Disapprove	6%	(66)	22%	(245)	18%	(205)	37%	(419)	17%	(192)	1127		
Favorable of Biden	11%	(277)	27%	(654)	18%	(440)	26%	(649)	18%	(444)	2464		
Unfavorable of Biden	6%	(110)	23%	(392)	20%	(336)	32%	(540)	19%	(317)	1695		
Very Favorable of Biden	12%	(176)	24%	(344)	17%	(243)	29%	(427)	18%	(264)	1454		
Somewhat Favorable of Biden	10%	(101)	31%	(310)	19%	(196)	22%	(222)	18%	(179)	1009		
Somewhat Unfavorable of Biden	9%	(38)	28%	(126)	21%	(93)	21%	(94)	21%	(95)	445		
Very Unfavorable of Biden	6%	(72)	21%	(266)	19%	(243)	36%	(446)	18%	(222)	1249		
#1 Issue: Economy	10%	(184)	28%	(506)	18%	(336)	24%	(440)	19%	(350)	1816		
#1 Issue: Security	9%	(41)	19%	(90)	18%	(81)	36%	(168)	18%	(82)	462		
#1 Issue: Health Care	9%	(66)	28%	(208)	18%	(134)	26%	(194)	19%	(146)	747		
#1 Issue: Medicare / Social Security	5%	(28)	15%	(81)	18%	(95)	42%	(219)	20%	(103)	526		
#1 Issue: Women's Issues	10%	(21)	25%	(49)	12%	(23)	17%	(34)	35%	(69)	195		
#1 Issue: Education	11%	(21)	25%	(47)	21%	(39)	22%	(41)	21%	(39)	186		
#1 Issue: Energy	10%	(15)	32%	(49)	20%	(31)	22%	(34)	17%	(26)	155		
#1 Issue: Other	8%	(25)	17%	(52)	19%	(58)	32%	(99)	25%	(78)	312		
2020 Vote: Joe Biden	11%	(224)	25%	(510)	19%	(381)	27%	(545)	18%	(357)	2017		
2020 Vote: Donald Trump	7%	(95)	21%	(294)	20%	(279)	33%	(457)	18%	(245)	1369		
2020 Vote: Other	12%	(17)	33%	(45)	21%	(29)	18%	(25)	16%	(21)	137		
2020 Vote: Didn't Vote	7%	(65)	27%	(232)	12%	(109)	23%	(200)	31%	(269)	875		
2018 House Vote: Democrat	12%	(173)	25%	(365)	19%	(288)	29%	(424)	16%	(236)	1485		
2018 House Vote: Republican	7%	(88)	22%	(263)	20%	(241)	34%	(410)	17%	(204)	1206		
2018 House Vote: Someone else	4%	(5)	21%	(24)	21%	(24)	30%	(35)	24%	(28)	116		
2016 Vote: Hillary Clinton	12%	(171)	24%	(336)	19%	(264)	30%	(420)	16%	(226)	1417		
2016 Vote: Donald Trump	7%	(90)	22%	(289)	20%	(262)	34%	(437)	17%	(214)	1292		
2016 Vote: Other	11%	(31)	27%	(75)	19%	(51)	28%	(78)	15%	(41)	276		
2016 Vote: Didn't Vote	8%	(109)	27%	(381)	16%	(220)	21%	(292)	29%	(410)	1413		

Table MCFI13_1: How comfortable would you feel using financial services from the following places? A fintech company that is an online-only bank

Demographic	Very comfortable		•		Not that comfortable		Not comfortable at all		Don't know / No opinion		Total N
Adults	9%	(401)	25%	(1081)	18%	(797)	28%	(1229)	20%	(891)	4400
Voted in 2014: Yes	10%	(247)	22%	(549)	19%	(469)	32%	(784)	16%	(398)	2448
Voted in 2014: No	8%	(154)	27%	(532)	17%	(328)	23%	(445)	25%	(493)	1952
4-Region: Northeast	8%	(62)	25%	(194)	16%	(129)	28%	(224)	23%	(179)	787
4-Region: Midwest	6%	(54)	21%	(195)	22%	(207)	32%	(296)	19%	(173)	925
4-Region: South	10%	(168)	25%	(407)	18%	(293)	26%	(431)	21%	(349)	1648
4-Region: West	11%	(116)	27%	(286)	16%	(168)	27%	(278)	18%	(191)	1040
210261	9%	(203)	25%	(553)	18%	(398)	28%	(627)	19%	(429)	2210
210264	9%	(198)	24%	(528)	18%	(399)	27%	(602)	21%	(462)	2190
Taken out fintech loan	29%	(150)	36%	(190)	14%	(71)	6%	(32)	15%	(80)	523
Have not take out fintech loan	6%	(251)	23%	(891)	19%	(726)	31%	(1197)	21%	(812)	3877

Table MCFI13_2: How comfortable would you feel using financial services from the following places? A fintech company that is not a bank (like an online mortgage company or an online brokerage)

								Not			
	7	⁷ ery	Son	newhat	No	t that	comfo	ortable at	Don'	t know/	
Demographic	comf	fortable	comi	fortable	comf	fortable		all	No c	pinion	Total N
Adults	7%	(321)	22%	(957)	21%	(933)	28%	(1236)	22%	(954)	4400
Gender: Male	8%	(176)	26%	(561)	22%	(465)	25%	(531)	18%	(390)	2124
Gender: Female	6%	(145)	17%	(396)	21%	(467)	31%	(705)	25%	(563)	2276
Age: 18-34	9%	(124)	26%	(338)	20%	(256)	16%	(205)	30%	(387)	1310
Age: 35-44	9%	(65)	31%	(222)	19%	(135)	21%	(153)	20%	(140)	715
Age: 45-64	6%	(94)	20%	(293)	24%	(362)	31%	(468)	19%	(285)	1502
Age: 65+	4%	(38)	12%	(103)	21%	(180)	47%	(409)	16%	(142)	873
GenZers: 1997-2012	7%	(35)	20%	(100)	17%	(86)	16%	(81)	39%	(191)	492
Millennials: 1981-1996	10%	(134)	31%	(397)	20%	(256)	16%	(211)	22%	(284)	1283
GenXers: 1965-1980	8%	(84)	23%	(242)	23%	(246)	26%	(280)	20%	(207)	1059
Baby Boomers: 1946-1964	5%	(67)	15%	(211)	22%	(321)	41%	(590)	17%	(245)	1434
PID: Dem (no lean)	9%	(155)	21%	(359)	22%	(383)	27%	(468)	20%	(349)	1715
PID: Ind (no lean)	6%	(83)	23%	(338)	20%	(287)	25%	(365)	26%	(369)	1441
PID: Rep (no lean)	7%	(83)	21%	(260)	21%	(263)	32%	(403)	19%	(235)	1244
PID/Gender: Dem Men	10%	(81)	27%	(216)	22%	(174)	24%	(189)	17%	(135)	795
PID/Gender: Dem Women	8%	(74)	16%	(143)	23%	(209)	30%	(279)	23%	(215)	920
PID/Gender: Ind Men	7%	(48)	26%	(181)	21%	(146)	24%	(166)	21%	(144)	684
PID/Gender: Ind Women	5%	(35)	21%	(157)	19%	(141)	26%	(199)	30%	(225)	757
PID/Gender: Rep Men	7%	(48)	25%	(164)	22%	(145)	27%	(176)	17%	(112)	645
PID/Gender: Rep Women	6%	(35)	16%	(96)	20%	(118)	38%	(227)	21%	(123)	600
Ideo: Liberal (1-3)	9%	(110)	25%	(323)	22%	(287)	27%	(341)	17%	(221)	1282
Ideo: Moderate (4)	8%	(96)	23%	(278)	22%	(267)	26%	(312)	20%	(245)	1197
Ideo: Conservative (5-7)	6%	(91)	20%	(291)	22%	(323)	33%	(485)	19%	(276)	1466
Educ: < College	7%	(205)	20%	(603)	19%	(587)	29%	(878)	25%	(751)	3024
Educ: Bachelors degree	8%	(73)	25%	(222)	25%	(221)	26%	(232)	16%	(139)	888
Educ: Post-grad	9%	(43)	27%	(133)	25%	(124)	26%	(125)	13%	(63)	488
Income: Under 50k	6%	(128)	19%	(440)	19%	(435)	29%	(652)	27%	(606)	2261
Income: 50k-100k	9%	(125)	23%	(322)	23%	(326)	29%	(418)	17%	(237)	1429
Income: 100k+	10%	(68)	27%	(195)	24%	(172)	23%	(165)	15%	(110)	710
Ethnicity: White	7%	(237)	21%	(733)	22%	(772)	29%	(1000)	20%	(702)	3443

Table MCFI13_2: How comfortable would you feel using financial services from the following places? A fintech company that is not a bank (like an online mortgage company or an online brokerage)

	Not Very Somewhat Not that comfortable at Don't know /										
	V	ery ery	Som	ewhat	No	t that	comfo	ortable at	Don't	know/	
Demographic	comf	ortable	comf	ortable	comf	ortable		all	No o	pinion	Total N
Adults	7%	(321)	22%	(957)	21%	(933)	28%	(1236)	22%	(954)	4400
Ethnicity: Hispanic	7%	(51)	24%	(168)	24%	(168)	19%	(134)	25%	(178)	699
Ethnicity: Black	12%	(65)	22%	(123)	16%	(88)	23%	(125)	27%	(147)	549
Ethnicity: Other	5%	(19)	25%	(101)	18%	(72)	27%	(111)	26%	(105)	408
All Christian	7%	(139)	20%	(417)	22%	(458)	33%	(683)	18%	(369)	2067
All Non-Christian	7%	(13)	21%	(40)	23%	(43)	28%	(52)	21%	(40)	189
Atheist	9%	(18)	26%	(56)	23%	(48)	25%	(53)	17%	(36)	212
Agnostic/Nothing in particular	6%	(72)	25%	(291)	19%	(215)	22%	(252)	27%	(314)	1143
Something Else	10%	(78)	19%	(153)	21%	(169)	25%	(195)	25%	(194)	789
Religious Non-Protestant/Catholic	6%	(15)	21%	(49)	20%	(47)	31%	(72)	22%	(52)	236
Evangelical	10%	(121)	20%	(237)	20%	(234)	30%	(344)	19%	(223)	1160
Non-Evangelical	6%	(90)	20%	(317)	23%	(379)	31%	(508)	20%	(322)	1616
Community: Urban	8%	(95)	26%	(295)	21%	(245)	24%	(270)	21%	(242)	1147
Community: Suburban	7%	(154)	21%	(442)	22%	(466)	29%	(604)	21%	(438)	2105
Community: Rural	6%	(71)	19%	(221)	19%	(222)	31%	(361)	24%	(274)	1148
Employ: Private Sector	9%	(127)	27%	(385)	23%	(328)	25%	(355)	17%	(242)	1436
Employ: Government	8%	(21)	27%	(76)	27%	(75)	24%	(67)	14%	(40)	279
Employ: Self-Employed	9%	(33)	30%	(114)	21%	(79)	18%	(69)	22%	(82)	376
Employ: Homemaker	7%	(21)	19%	(53)	19%	(54)	29%	(80)	26%	(73)	282
Employ: Student	11%	(25)	16%	(36)	14%	(31)	16%	(35)	42%	(93)	220
Employ: Retired	5%	(43)	14%	(132)	21%	(205)	45%	(429)	16%	(153)	962
Employ: Unemployed	5%	(30)	22%	(125)	19%	(107)	22%	(127)	32%	(182)	571
Employ: Other	7%	(20)	14%	(37)	19%	(53)	27%	(72)	33%	(90)	273
Military HH: Yes	6%	(39)	20%	(138)	23%	(156)	34%	(234)	17%	(117)	684
Military HH: No	8%	(282)	22%	(819)	21%	(777)	27%	(1002)	23%	(837)	3716
RD/WT: Right Direction	9%	(168)	23%	(429)	20%	(367)	26%	(495)	22%	(412)	1872
RD/WT: Wrong Track	6%	(153)	21%	(528)	22%	(565)	29%	(741)	21%	(541)	2528
Biden Job Approve	9%	(211)	23%	(573)	22%	(536)	27%	(664)	19%	(464)	2448
Biden Job Disapprove	6%	(94)	21%	(319)	22%	(331)	33%	(502)	19%	(293)	1539

Table MCFI13_2: How comfortable would you feel using financial services from the following places? A fintech company that is not a bank (like an online mortgage company or an online brokerage)

]	Not			
	V	⁷ ery	Som	ewhat	No	t that	comfo	rtable at	Don't	t know/	
Demographic	comf	ortable	comf	ortable	comf	ortable		all	No o	pinion	Total N
Adults	7%	(321)	22%	(957)	21%	(933)	28%	(1236)	22%	(954)	4400
Biden Job Strongly Approve	10%	(146)	21%	(311)	19%	(284)	31%	(458)	19%	(273)	1473
Biden Job Somewhat Approve	7%	(65)	27%	(262)	26%	(251)	21%	(206)	20%	(191)	975
Biden Job Somewhat Disapprove	7%	(28)	26%	(108)	24%	(100)	22%	(92)	20%	(84)	412
Biden Job Strongly Disapprove	6%	(66)	19%	(210)	21%	(231)	36%	(410)	19%	(210)	1127
Favorable of Biden	8%	(204)	23%	(574)	21%	(527)	28%	(681)	19%	(477)	2464
Unfavorable of Biden	6%	(106)	21%	(358)	22%	(371)	31%	(519)	20%	(341)	1695
Very Favorable of Biden	9%	(131)	21%	(312)	19%	(279)	31%	(452)	19%	(281)	1454
Somewhat Favorable of Biden	7%	(73)	26%	(262)	25%	(248)	23%	(229)	19%	(197)	1009
Somewhat Unfavorable of Biden	7%	(31)	26%	(115)	25%	(113)	19%	(83)	23%	(102)	445
Very Unfavorable of Biden	6%	(75)	19%	(243)	21%	(257)	35%	(435)	19%	(239)	1249
#1 Issue: Economy	8%	(142)	26%	(463)	21%	(386)	24%	(438)	21%	(387)	1816
#1 Issue: Security	8%	(37)	19%	(87)	19%	(86)	35%	(164)	19%	(88)	462
#1 Issue: Health Care	8%	(59)	22%	(165)	23%	(175)	28%	(207)	19%	(142)	747
#1 Issue: Medicare / Social Security	5%	(26)	13%	(67)	22%	(115)	42%	(220)	19%	(99)	526
#1 Issue: Women's Issues	9%	(17)	21%	(42)	13%	(25)	17%	(33)	40%	(78)	195
#1 Issue: Education	4%	(7)	27%	(51)	24%	(44)	18%	(33)	27%	(50)	186
#1 Issue: Energy	8%	(12)	25%	(39)	23%	(36)	26%	(40)	18%	(28)	155
#1 Issue: Other	7%	(22)	14%	(43)	21%	(65)	32%	(100)	26%	(82)	312
2020 Vote: Joe Biden	8%	(169)	23%	(457)	22%	(453)	28%	(569)	18%	(368)	2017
2020 Vote: Donald Trump	7%	(94)	19%	(262)	21%	(293)	33%	(449)	20%	(271)	1369
2020 Vote: Other	6%	(8)	27%	(37)	29%	(40)	16%	(22)	23%	(31)	137
2020 Vote: Didn't Vote	6%	(50)	23%	(201)	17%	(146)	22%	(194)	32%	(284)	875
2018 House Vote: Democrat	9%	(129)	21%	(315)	24%	(353)	30%	(449)	16%	(239)	1485
2018 House Vote: Republican	7%	(83)	19%	(234)	22%	(269)	34%	(406)	18%	(215)	1206
2018 House Vote: Someone else	3%	(4)	19%	(23)	23%	(26)	30%	(35)	24%	(28)	116
2016 Vote: Hillary Clinton	9%	(125)	23%	(325)	23%	(324)	30%	(423)	16%	(221)	1417
2016 Vote: Donald Trump	6%	(82)	19%	(250)	23%	(294)	33%	(433)	18%	(233)	1292
2016 Vote: Other	8%	(23)	23%	(65)	23%	(64)	30%	(83)	15%	(41)	276
2016 Vote: Didn't Vote	6%	(91)	22%	(317)	18%	(252)	21%	(295)	32%	(458)	1413

Table MCFI13_2: How comfortable would you feel using financial services from the following places? A fintech company that is not a bank (like an online mortgage company or an online brokerage)

Demographic		ery fortable		newhat fortable		t that ortable	Not comfortable at all		Don't know / No opinion		Total N
Adults	7%	(321)	22%	(957)	21%	(933)	28%	(1236)	22%	(954)	4400
Voted in 2014: Yes	8%	(184)	20%	(491)	23%	(562)	33%	(805)	17%	(406)	2448
Voted in 2014: No	7%	(137)	24%	(466)	19%	(371)	22%	(430)	28%	(548)	1952
4-Region: Northeast	7%	(58)	17%	(130)	21%	(162)	30%	(239)	25%	(198)	787
4-Region: Midwest	5%	(49)	21%	(196)	22%	(201)	32%	(298)	20%	(181)	925
4-Region: South	8%	(130)	22%	(365)	21%	(339)	26%	(433)	23%	(380)	1648
4-Region: West	8%	(83)	26%	(266)	22%	(230)	26%	(266)	19%	(195)	1040
210261	8%	(172)	21%	(474)	22%	(478)	28%	(628)	21%	(458)	2210
210264	7%	(149)	22%	(483)	21%	(454)	28%	(608)	23%	(496)	2190
Taken out fintech loan	23%	(119)	37%	(192)	17%	(90)	7%	(39)	16%	(84)	523
Have not take out fintech loan	5%	(202)	20%	(765)	22%	(843)	31%	(1197)	22%	(870)	3877

Table MCFI13_3: How comfortable would you feel using financial services from the following places? A traditional small or midsize bank

Demographic		Very comfortable		Somewhat comfortable		Not that comfortable		Not rtable at all	Don't know / No opinion		Total N
Adults	35%	(1531)	40%	(1777)	7%	(294)	6%	(257)	12%	(541)	4400
Gender: Male	36%	(765)	42%	(891)	7%	(142)	6%	(118)	10%	(207)	2124
Gender: Female	34%	(766)	39%	(886)	7%	(152)	6%	(139)	15%	(334)	2276
Age: 18-34	23%	(298)	38%	(499)	10%	(131)	9%	(113)	21%	(270)	1310
Age: 35-44	29%	(209)	44%	(317)	8%	(56)	7%	(52)	11%	(82)	715
Age: 45-64	42%	(632)	40%	(594)	5%	(72)	4%	(54)	10%	(150)	1502
Age: 65+	45%	(392)	42%	(367)	4%	(36)	4%	(39)	4%	(39)	873
GenZers: 1997-2012	17%	(86)	33%	(163)	11%	(52)	8%	(39)	31%	(153)	492
Millennials: 1981-1996	26%	(337)	43%	(547)	9%	(121)	9%	(114)	13%	(164)	1283
GenXers: 1965-1980	38%	(398)	41%	(436)	6%	(59)	4%	(44)	12%	(123)	1059
Baby Boomers: 1946-1964	45%	(642)	41%	(584)	4%	(56)	4%	(55)	7%	(96)	1434
PID: Dem (no lean)	34%	(578)	39%	(674)	8%	(132)	8%	(134)	11%	(197)	1715
PID: Ind (no lean)	31%	(442)	43%	(620)	6%	(87)	4%	(65)	16%	(228)	1441
PID: Rep (no lean)	41%	(511)	39%	(484)	6%	(74)	5%	(59)	9%	(117)	1244
PID/Gender: Dem Men	32%	(254)	41%	(328)	9%	(69)	9%	(71)	9%	(72)	795
PID/Gender: Dem Women	35%	(324)	38%	(346)	7%	(63)	7%	(63)	14%	(124)	920
PID/Gender: Ind Men	34%	(233)	45%	(307)	6%	(40)	4%	(26)	11%	(78)	684
PID/Gender: Ind Women	28%	(209)	41%	(313)	6%	(47)	5%	(39)	20%	(150)	757
PID/Gender: Rep Men	43%	(278)	40%	(256)	5%	(33)	3%	(21)	9%	(57)	645
PID/Gender: Rep Women	39%	(233)	38%	(228)	7%	(42)	6%	(38)	10%	(60)	600
Ideo: Liberal (1-3)	35%	(446)	42%	(533)	9%	(112)	8%	(101)	7%	(89)	1282
Ideo: Moderate (4)	31%	(377)	45%	(533)	7%	(79)	5%	(55)	13%	(154)	1197
Ideo: Conservative (5-7)	43%	(635)	38%	(555)	5%	(77)	5%	(68)	9%	(131)	1466
Educ: < College	32%	(972)	38%	(1161)	7%	(213)	7%	(216)	15%	(462)	3024
Educ: Bachelors degree	39%	(350)	46%	(411)	5%	(48)	3%	(28)	6%	(50)	888
Educ: Post-grad	43%	(208)	42%	(205)	7%	(33)	3%	(13)	6%	(28)	488
Income: Under 50k	27%	(620)	40%	(894)	7%	(159)	8%	(189)	18%	(399)	2261
Income: 50k-100k	41%	(585)	42%	(601)	6%	(88)	3%	(48)	8%	(107)	1429
Income: 100k+	46%	(326)	40%	(282)	7%	(47)	3%	(20)	5%	(34)	710
Ethnicity: White	38%	(1320)	41%	(1427)	6%	(198)	4%	(143)	10%	(355)	3443

Table MCFI13_3: How comfortable would you feel using financial services from the following places? A traditional small or midsize bank

Demographic				Somewhat comfortable		Not that comfortable		Not ortable at all	Don't know / No opinion		Total N
Adults	35%	(1531)	40%	(1777)	7%	(294)	6%	(257)	12%	(541)	4400
Ethnicity: Hispanic	25%	(178)	40%	(276)	9%	(66)	8%	(56)	18%	(124)	699
Ethnicity: Black	22%	(123)	38%	(206)	9%	(52)	11%	(59)	20%	(109)	549
Ethnicity: Other	22%	(88)	35%	(144)	11%	(44)	13%	(55)	19%	(77)	408
All Christian	41%	(845)	39%	(811)	6%	(126)	5%	(103)	9%	(181)	2067
All Non-Christian	30%	(56)	38%	(72)	10%	(19)	7%	(13)	16%	(30)	189
Atheist	33%	(69)	42%	(89)	8%	(17)	4%	(7)	14%	(29)	212
Agnostic/Nothing in particular	28%	(323)	42%	(483)	7%	(81)	6%	(66)	17%	(190)	1143
Something Else	30%	(238)	41%	(322)	6%	(50)	9%	(68)	14%	(111)	789
Religious Non-Protestant/Catholic	30%	(70)	39%	(91)	10%	(24)	6%	(15)	15%	(36)	236
Evangelical	37%	(434)	38%	(438)	7%	(86)	6%	(71)	11%	(131)	1160
Non-Evangelical	38%	(621)	41%	(663)	5%	(83)	6%	(98)	9%	(152)	1616
Community: Urban	31%	(359)	40%	(461)	8%	(87)	7%	(84)	14%	(156)	1147
Community: Suburban	35%	(739)	42%	(882)	7%	(143)	5%	(114)	11%	(227)	2105
Community: Rural	38%	(433)	38%	(434)	6%	(64)	5%	(60)	14%	(158)	1148
Employ: Private Sector	38%	(545)	44%	(637)	6%	(90)	4%	(57)	7%	(107)	1436
Employ: Government	39%	(108)	38%	(107)	9%	(26)	6%	(18)	8%	(21)	279
Employ: Self-Employed	36%	(134)	38%	(143)	8%	(31)	6%	(23)	12%	(45)	376
Employ: Homemaker	31%	(87)	44%	(123)	7%	(20)	7%	(20)	11%	(32)	282
Employ: Student	19%	(43)	31%	(68)	11%	(23)	6%	(14)	32%	(71)	220
Employ: Retired	45%	(430)	41%	(397)	4%	(39)	4%	(42)	6%	(55)	962
Employ: Unemployed	19%	(108)	39%	(224)	7%	(40)	9%	(54)	25%	(144)	571
Employ: Other	28%	(76)	29%	(78)	9%	(25)	11%	(30)	24%	(64)	273
Military HH: Yes	38%	(263)	42%	(284)	5%	(36)	7%	(44)	8%	(56)	684
Military HH: No	34%	(1268)	40%	(1492)	7%	(258)	6%	(213)	13%	(485)	3716
RD/WT: Right Direction	32%	(603)	40%	(751)	8%	(151)	7%	(125)	13%	(241)	1872
RD/WT: Wrong Track	37%	(927)	41%	(1026)	6%	(143)	5%	(132)	12%	(301)	2528
Biden Job Approve	33%	(803)	41%	(1011)	9%	(212)	7%	(163)	11%	(259)	2448
Biden Job Disapprove	40%	(617)	41%	(632)	4%	(63)	5%	(82)	9%	(145)	1539

Table MCFI13_3: How comfortable would you feel using financial services from the following places? A traditional small or midsize bank

								Not			
		⁷ ery		newhat		t that		rtable at		t know /	
Demographic	comf	fortable	com	fortable	comf	ortable		all	No o	pinion	Total N
Adults	35%	(1531)	40%	(1777)	7%	(294)	6%	(257)	12%	(541)	4400
Biden Job Strongly Approve	36%	(530)	36%	(532)	9%	(127)	9%	(130)	10%	(154)	1473
Biden Job Somewhat Approve	28%	(272)	49%	(479)	9%	(85)	3%	(33)	11%	(105)	975
Biden Job Somewhat Disapprove	34%	(138)	47%	(194)	4%	(18)	5%	(20)	10%	(41)	412
Biden Job Strongly Disapprove	42%	(479)	39%	(438)	4%	(45)	5%	(62)	9%	(104)	1127
Favorable of Biden	33%	(822)	41%	(1022)	8%	(194)	7%	(167)	10%	(258)	2464
Unfavorable of Biden	38%	(651)	41%	(698)	5%	(90)	5%	(80)	10%	(175)	1695
Very Favorable of Biden	36%	(529)	36%	(522)	8%	(122)	9%	(124)	11%	(157)	1454
Somewhat Favorable of Biden	29%	(293)	50%	(500)	7%	(73)	4%	(42)	10%	(101)	1009
Somewhat Unfavorable of Biden	36%	(159)	44%	(196)	8%	(35)	2%	(10)	10%	(46)	445
Very Unfavorable of Biden	39%	(493)	40%	(502)	4%	(55)	6%	(71)	10%	(129)	1249
#1 Issue: Economy	35%	(636)	42%	(767)	7%	(127)	5%	(82)	11%	(203)	1816
#1 Issue: Security	37%	(171)	37%	(171)	8%	(36)	7%	(35)	11%	(49)	462
#1 Issue: Health Care	36%	(271)	40%	(299)	6%	(46)	7%	(49)	11%	(82)	747
#1 Issue: Medicare / Social Security	39%	(206)	40%	(211)	4%	(22)	7%	(39)	9%	(49)	526
#1 Issue: Women's Issues	22%	(43)	35%	(69)	9%	(17)	5%	(10)	29%	(57)	195
#1 Issue: Education	21%	(39)	38%	(71)	7%	(14)	10%	(19)	23%	(43)	186
#1 Issue: Energy	35%	(55)	39%	(61)	10%	(16)	4%	(6)	11%	(18)	155
#1 Issue: Other	35%	(110)	41%	(128)	5%	(16)	6%	(18)	13%	(40)	312
2020 Vote: Joe Biden	35%	(714)	40%	(809)	8%	(160)	7%	(142)	10%	(192)	2017
2020 Vote: Donald Trump	44%	(601)	37%	(505)	5%	(68)	4%	(59)	10%	(137)	1369
2020 Vote: Other	33%	(45)	46%	(63)	7%	(9)	6%	(8)	8%	(11)	137
2020 Vote: Didn't Vote	19%	(170)	46%	(399)	6%	(57)	6%	(48)	23%	(201)	875
2018 House Vote: Democrat	38%	(564)	41%	(612)	6%	(93)	7%	(104)	8%	(112)	1485
2018 House Vote: Republican	45%	(548)	37%	(446)	5%	(57)	4%	(48)	9%	(106)	1206
2018 House Vote: Someone else	33%	(38)	41%	(47)	12%	(14)	5%	(6)	9%	(10)	116
2016 Vote: Hillary Clinton	36%	(514)	41%	(583)	7%	(103)	8%	(110)	8%	(107)	1417
2016 Vote: Donald Trump	44%	(571)	39%	(502)	5%	(61)	3%	(44)	9%	(114)	1292
2016 Vote: Other	45%	(123)	40%	(111)	6%	(16)	5%	(14)	4%	(11)	276
2016 Vote: Didn't Vote	23%	(322)	41%	(580)	8%	(114)	6%	(88)	22%	(309)	1413

Table MCFI13_3: How comfortable would you feel using financial services from the following places? A traditional small or midsize bank

Demographic	Very comfortable	Somewhat comfortable	Not that comfortable	Not comfortable at all	Don't know / No opinion	Total N
Adults	35% (1531)	40% (1777)	7% (294)	6% (257)	12% (541)	4400
Voted in 2014: Yes	43% (1042)	39% (957)	6% (138)	5% (129)	7% (182)	2448
Voted in 2014: No	25% (488)	42% (820)	8% (156)	7% (128)	18% (360)	1952
4-Region: Northeast	36% (286)	38% (301)	5% (40)	5% (38)	16% (123)	787
4-Region: Midwest	42% (389)	40% (369)	4% (35)	5% (45)	9% (86)	925
4-Region: South	33% (541)	40% (655)	8% (134)	6% (104)	13% (215)	1648
4-Region: West	30% (315)	43% (452)	8% (84)	7% (71)	11% (117)	1040
210261	35% (777)	42% (919)	5% (121)	6% (131)	12% (262)	2210
210264	34% (754)	39% (857)	8% (173)	6% (126)	13% (279)	2190
Taken out fintech loan	39% (204)	39% (205)	8% (43)	2% (13)	11% (59)	523
Have not take out fintech loan	34% (1327)	41% (1572)	6% (251)	6% (245)	12% (482)	3877

Table MCFI13_4: How comfortable would you feel using financial services from the following places? A Wall Street bank

Demographic		/ery fortable		Somewhat comfortable		Not that comfortable		Not ortable at all	Don't know / No opinion		Total N
Adults	11%	(464)	25%	(1102)	19%	(816)	22%	(960)	24%	(1057)	4400
Gender: Male	14%	(305)	29%	(615)	19%	(398)	20%	(426)	18%	(379)	2124
Gender: Female	7%	(160)	21%	(487)	18%	(418)	23%	(534)	30%	(678)	2276
Age: 18-34	10%	(130)	20%	(261)	18%	(241)	20%	(256)	32%	(422)	1310
Age: 35-44	11%	(78)	27%	(197)	19%	(133)	21%	(154)	21%	(154)	715
Age: 45-64	11%	(162)	27%	(411)	18%	(269)	23%	(339)	21%	(321)	1502
Age: 65+	11%	(94)	27%	(233)	20%	(172)	24%	(212)	18%	(161)	873
GenZers: 1997-2012	7%	(33)	16%	(79)	17%	(82)	19%	(93)	42%	(206)	492
Millennials: 1981-1996	12%	(155)	25%	(315)	19%	(241)	21%	(268)	24%	(303)	1283
GenXers: 1965-1980	11%	(114)	28%	(292)	19%	(197)	21%	(225)	22%	(231)	1059
Baby Boomers: 1946-1964	11%	(151)	27%	(381)	18%	(260)	24%	(344)	21%	(298)	1434
PID: Dem (no lean)	11%	(180)	25%	(434)	20%	(338)	24%	(417)	20%	(346)	1715
PID: Ind (no lean)	9%	(125)	24%	(342)	17%	(246)	20%	(286)	31%	(442)	1441
PID: Rep (no lean)	13%	(159)	26%	(327)	19%	(232)	21%	(256)	22%	(270)	1244
PID/Gender: Dem Men	13%	(105)	29%	(233)	21%	(165)	22%	(175)	15%	(116)	795
PID/Gender: Dem Women	8%	(76)	22%	(200)	19%	(173)	26%	(242)	25%	(229)	920
PID/Gender: Ind Men	13%	(87)	26%	(180)	18%	(125)	19%	(132)	24%	(161)	684
PID/Gender: Ind Women	5%	(38)	21%	(161)	16%	(122)	20%	(155)	37%	(281)	757
PID/Gender: Rep Men	18%	(113)	31%	(202)	17%	(108)	19%	(119)	16%	(102)	645
PID/Gender: Rep Women	8%	(46)	21%	(125)	21%	(124)	23%	(137)	28%	(168)	600
Ideo: Liberal (1-3)	11%	(139)	26%	(336)	21%	(273)	24%	(310)	17%	(224)	1282
Ideo: Moderate (4)	10%	(125)	28%	(336)	20%	(234)	18%	(220)	24%	(282)	1197
Ideo: Conservative (5-7)	13%	(186)	26%	(379)	18%	(267)	23%	(330)	21%	(304)	1466
Educ: < College	7%	(224)	20%	(612)	19%	(560)	25%	(758)	29%	(871)	3024
Educ: Bachelors degree	15%	(134)	34%	(302)	20%	(177)	17%	(149)	14%	(126)	888
Educ: Post-grad	22%	(107)	39%	(189)	16%	(79)	11%	(53)	12%	(61)	488
Income: Under 50k	6%	(136)	18%	(410)	18%	(415)	27%	(615)	30%	(685)	2261
Income: 50k-100k	12%	(174)	30%	(429)	21%	(293)	19%	(274)	18%	(260)	1429
Income: 100k+	22%	(155)	37%	(263)	15%	(108)	10%	(71)	16%	(113)	710
Ethnicity: White	11%	(385)	26%	(897)	20%	(674)	21%	(707)	23%	(781)	3443

Table MCFI13_4: How comfortable would you feel using financial services from the following places? A Wall Street bank

		/ery		newhat		t that	comfo	Not ortable at		t know/	
Demographic	comi	fortable	com	fortable	comf	ortable		all	No o	pinion	Total N
Adults	11%	(464)	25%	(1102)	19%	(816)	22%	(960)	24%	(1057)	4400
Ethnicity: Hispanic	7%	(47)	24%	(167)	19%	(132)	21%	(150)	29%	(203)	699
Ethnicity: Black	10%	(56)	21%	(115)	14%	(77)	26%	(143)	29%	(157)	549
Ethnicity: Other	6%	(24)	22%	(91)	16%	(65)	27%	(110)	29%	(119)	408
All Christian	12%	(243)	29%	(593)	18%	(374)	22%	(449)	20%	(408)	2067
All Non-Christian	20%	(38)	26%	(49)	15%	(29)	15%	(29)	24%	(45)	189
Atheist	7%	(15)	35%	(75)	18%	(38)	22%	(47)	18%	(37)	212
Agnostic/Nothing in particular	8%	(97)	22%	(246)	20%	(231)	22%	(250)	28%	(319)	1143
Something Else	9%	(72)	18%	(139)	18%	(144)	24%	(186)	31%	(248)	789
Religious Non-Protestant/Catholic	18%	(42)	25%	(58)	14%	(32)	20%	(48)	24%	(56)	236
Evangelical	11%	(132)	24%	(275)	19%	(226)	22%	(254)	24%	(273)	1160
Non-Evangelical	11%	(173)	27%	(439)	18%	(285)	22%	(357)	22%	(363)	1616
Community: Urban	13%	(148)	26%	(302)	17%	(199)	21%	(236)	23%	(262)	1147
Community: Suburban	11%	(240)	27%	(572)	18%	(387)	20%	(425)	23%	(480)	2105
Community: Rural	7%	(76)	20%	(228)	20%	(230)	26%	(300)	27%	(315)	1148
Employ: Private Sector	13%	(181)	31%	(448)	19%	(272)	19%	(279)	18%	(257)	1436
Employ: Government	15%	(42)	30%	(84)	19%	(53)	18%	(51)	17%	(48)	279
Employ: Self-Employed	15%	(55)	26%	(98)	20%	(76)	19%	(70)	20%	(77)	376
Employ: Homemaker	3%	(9)	18%	(52)	21%	(58)	25%	(70)	33%	(94)	282
Employ: Student	11%	(24)	16%	(35)	14%	(30)	16%	(35)	43%	(95)	220
Employ: Retired	11%	(106)	25%	(243)	20%	(193)	24%	(234)	19%	(187)	962
Employ: Unemployed	4%	(25)	19%	(107)	16%	(90)	25%	(145)	36%	(205)	571
Employ: Other	9%	(24)	13%	(35)	16%	(43)	28%	(77)	34%	(93)	273
Military HH: Yes	10%	(65)	26%	(176)	21%	(141)	24%	(167)	20%	(135)	684
Military HH: No	11%	(399)	25%	(926)	18%	(675)	21%	(793)	25%	(922)	3716
RD/WT: Right Direction	12%	(233)	27%	(502)	17%	(315)	21%	(393)	23%	(429)	1872
RD/WT: Wrong Track	9%	(231)	24%	(600)	20%	(502)	22%	(567)	25%	(628)	2528
Biden Job Approve	12%	(293)	27%	(664)	19%	(461)	22%	(545)	20%	(485)	2448
Biden Job Disapprove	10%	(152)	25%	(384)	20%	(302)	23%	(350)	23%	(351)	1539

Table MCFI13_4: How comfortable would you feel using financial services from the following places? A Wall Street bank

Demographic		/ery fortable		Somewhat comfortable		Not that comfortable		Not ortable at all	Don't know / No opinion		Total N	
Adults	11%	(464)	25%	(1102)	19%	(816)	22%	(960)	24%	(1057)	4400	
Biden Job Strongly Approve	14%	(205)	24%	(358)	17%	(244)	26%	(382)	19%	(284)	1473	
Biden Job Somewhat Approve	9%	(88)	31%	(306)	22%	(217)	17%	(163)	21%	(201)	975	
Biden Job Somewhat Disapprove	10%	(42)	29%	(119)	23%	(93)	14%	(58)	24%	(100)	412	
Biden Job Strongly Disapprove	10%	(110)	23%	(264)	19%	(209)	26%	(292)	22%	(251)	1127	
Favorable of Biden	11%	(274)	27%	(673)	19%	(458)	22%	(545)	21%	(513)	2464	
Unfavorable of Biden	11%	(181)	24%	(400)	20%	(336)	23%	(382)	23%	(395)	1695	
Very Favorable of Biden	13%	(196)	25%	(362)	17%	(250)	24%	(356)	20%	(290)	1454	
Somewhat Favorable of Biden	8%	(78)	31%	(311)	21%	(209)	19%	(189)	22%	(223)	1009	
Somewhat Unfavorable of Biden	13%	(59)	25%	(112)	21%	(95)	14%	(61)	26%	(118)	445	
Very Unfavorable of Biden	10%	(122)	23%	(288)	19%	(241)	26%	(320)	22%	(277)	1249	
#1 Issue: Economy	12%	(215)	28%	(503)	18%	(321)	19%	(345)	24%	(432)	1816	
#1 Issue: Security	14%	(63)	26%	(121)	15%	(70)	26%	(120)	19%	(89)	462	
#1 Issue: Health Care	11%	(82)	27%	(204)	19%	(144)	22%	(161)	21%	(155)	747	
#1 Issue: Medicare / Social Security	8%	(41)	21%	(110)	21%	(112)	27%	(145)	23%	(119)	526	
#1 Issue: Women's Issues	7%	(14)	20%	(39)	18%	(36)	17%	(33)	38%	(74)	195	
#1 Issue: Education	8%	(14)	17%	(31)	26%	(48)	20%	(37)	30%	(56)	186	
#1 Issue: Energy	9%	(14)	23%	(36)	26%	(40)	22%	(33)	20%	(31)	155	
#1 Issue: Other	6%	(20)	19%	(58)	14%	(44)	28%	(86)	33%	(103)	312	
2020 Vote: Joe Biden	12%	(244)	27%	(537)	19%	(389)	23%	(458)	19%	(389)	2017	
2020 Vote: Donald Trump	11%	(153)	26%	(361)	19%	(260)	21%	(289)	22%	(306)	1369	
2020 Vote: Other	9%	(12)	28%	(38)	24%	(33)	21%	(29)	18%	(25)	137	
2020 Vote: Didn't Vote	6%	(55)	19%	(165)	15%	(134)	21%	(185)	38%	(337)	875	
2018 House Vote: Democrat	12%	(175)	27%	(407)	20%	(300)	24%	(363)	16%	(240)	1485	
2018 House Vote: Republican	13%	(161)	29%	(348)	18%	(220)	20%	(246)	19%	(231)	1206	
2018 House Vote: Someone else	8%	(10)	13%	(16)	26%	(30)	23%	(27)	29%	(34)	116	
2016 Vote: Hillary Clinton	13%	(180)	27%	(380)	20%	(281)	25%	(354)	16%	(223)	1417	
2016 Vote: Donald Trump	12%	(157)	28%	(362)	19%	(248)	20%	(260)	21%	(266)	1292	
2016 Vote: Other	12%	(34)	24%	(67)	24%	(66)	24%	(66)	15%	(42)	276	
2016 Vote: Didn't Vote	7%	(93)	21%	(293)	16%	(222)	20%	(279)	37%	(526)	1413	

Table MCFI13_4: How comfortable would you feel using financial services from the following places? A Wall Street bank

Demographic		ery ortable		newhat fortable		t that ortable	comfo	Not rtable at all		t know / opinion	Total N
Adults	11%	(464)	25%	(1102)	19%	(816)	22%	(960)	24%	(1057)	4400
Voted in 2014: Yes	13%	(319)	28%	(692)	19%	(471)	22%	(551)	17%	(415)	2448
Voted in 2014: No	7%	(145)	21%	(410)	18%	(345)	21%	(410)	33%	(642)	1952
4-Region: Northeast	12%	(91)	26%	(201)	18%	(141)	18%	(142)	27%	(212)	787
4-Region: Midwest	9%	(82)	23%	(211)	22%	(203)	24%	(222)	22%	(207)	925
4-Region: South	11%	(176)	24%	(398)	18%	(299)	22%	(362)	25%	(413)	1648
4-Region: West	11%	(115)	28%	(292)	17%	(173)	23%	(234)	22%	(225)	1040
210261	11%	(233)	26%	(582)	18%	(395)	22%	(493)	23%	(507)	2210
210264	11%	(231)	24%	(520)	19%	(421)	21%	(467)	25%	(550)	2190
Taken out fintech loan	18%	(94)	29%	(151)	18%	(96)	13%	(68)	22%	(115)	523
Have not take out fintech loan	10%	(371)	25%	(951)	19%	(720)	23%	(893)	24%	(942)	3877

Table MCFI13_5: How comfortable would you feel using financial services from the following places? A lender that is not a bank, such as a brick-and-mortar credit union or brokerage

							1	Not			
	7	⁷ ery	Son	newhat	No	t that	comfo	rtable at	Don't	t know/	
Demographic	comf	ortable	com	fortable	comf	ortable		all	No o	pinion	Total N
Adults	20%	(897)	31%	(1381)	16%	(693)	15%	(662)	17%	(768)	4400
Gender: Male	22%	(477)	34%	(720)	16%	(336)	14%	(295)	14%	(297)	2124
Gender: Female	18%	(420)	29%	(661)	16%	(357)	16%	(368)	21%	(470)	2276
Age: 18-34	13%	(177)	29%	(376)	20%	(263)	10%	(136)	27%	(358)	1310
Age: 35-44	22%	(160)	38%	(270)	12%	(88)	12%	(89)	15%	(108)	715
Age: 45-64	23%	(346)	32%	(476)	15%	(221)	16%	(240)	15%	(219)	1502
Age: 65+	25%	(215)	30%	(258)	14%	(121)	23%	(197)	9%	(81)	873
GenZers: 1997-2012	7%	(36)	20%	(99)	23%	(112)	11%	(52)	39%	(193)	492
Millennials: 1981-1996	18%	(235)	36%	(457)	16%	(208)	11%	(145)	18%	(237)	1283
GenXers: 1965-1980	24%	(256)	33%	(354)	15%	(157)	13%	(142)	14%	(150)	1059
Baby Boomers: 1946-1964	24%	(339)	30%	(434)	14%	(197)	20%	(283)	13%	(180)	1434
PID: Dem (no lean)	19%	(331)	32%	(545)	17%	(290)	16%	(270)	16%	(279)	1715
PID: Ind (no lean)	20%	(282)	31%	(440)	16%	(232)	12%	(179)	21%	(308)	1441
PID: Rep (no lean)	23%	(284)	32%	(396)	14%	(171)	17%	(213)	15%	(181)	1244
PID/Gender: Dem Men	19%	(149)	36%	(286)	17%	(135)	16%	(127)	12%	(98)	795
PID/Gender: Dem Women	20%	(182)	28%	(260)	17%	(154)	16%	(143)	20%	(180)	920
PID/Gender: Ind Men	23%	(160)	33%	(223)	16%	(107)	12%	(80)	17%	(114)	684
PID/Gender: Ind Women	16%	(122)	29%	(216)	17%	(126)	13%	(99)	26%	(195)	757
PID/Gender: Rep Men	26%	(168)	33%	(210)	15%	(94)	14%	(87)	13%	(86)	645
PID/Gender: Rep Women	19%	(116)	31%	(185)	13%	(77)	21%	(126)	16%	(95)	600
Ideo: Liberal (1-3)	23%	(289)	34%	(434)	17%	(212)	15%	(186)	13%	(160)	1282
Ideo: Moderate (4)	18%	(220)	34%	(413)	17%	(201)	13%	(156)	17%	(207)	1197
Ideo: Conservative (5-7)	24%	(353)	31%	(451)	14%	(207)	18%	(257)	13%	(197)	1466
Educ: < College	18%	(534)	29%	(878)	16%	(470)	17%	(499)	21%	(643)	3024
Educ: Bachelors degree	25%	(221)	37%	(331)	17%	(147)	12%	(102)	10%	(87)	888
Educ: Post-grad	29%	(141)	35%	(172)	16%	(76)	12%	(61)	8%	(38)	488
Income: Under 50k	14%	(326)	28%	(637)	15%	(348)	18%	(410)	24%	(541)	226
Income: 50k-100k	25%	(360)	35%	(505)	16%	(229)	12%	(177)	11%	(158)	1429
Income: 100k+	30%	(211)	34%	(239)	16%	(116)	11%	(76)	10%	(68)	710
Ethnicity: White	22%	(775)	32%	(1099)	15%	(525)	15%	(508)	16%	(536)	3443

Table MCFI13_5: How comfortable would you feel using financial services from the following places? A lender that is not a bank, such as a brick-and-mortar credit union or brokerage

Dh	Very comfortable		Somewhat comfortable			t that ortable	comfo	Not ortable at		t know/	T-4-1N
Demographic		ortable		ortable		ortable		all		pinion	Total N
Adults	20%	(897)	31%	(1381)	16%	(693)	15%	(662)	17%	(768)	4400
Ethnicity: Hispanic	12%	(87)	31%	(219)	21%	(148)	11%	(80)	24%	(164)	699
Ethnicity: Black	15%	(81)	28%	(153)	17%	(95)	16%	(87)	24%	(133)	549
Ethnicity: Other	10%	(41)	32%	(129)	18%	(73)	16%	(66)	24%	(98)	408
All Christian	24%	(487)	31%	(649)	16%	(323)	16%	(331)	13%	(277)	2067
All Non-Christian	21%	(39)	29%	(54)	11%	(22)	20%	(38)	19%	(37)	189
Atheist	20%	(41)	30%	(64)	20%	(42)	15%	(32)	15%	(33)	212
Agnostic/Nothing in particular	17%	(198)	32%	(367)	17%	(189)	13%	(144)	21%	(244)	1143
Something Else	17%	(131)	31%	(246)	15%	(117)	15%	(117)	22%	(177)	789
Religious Non-Protestant/Catholic	21%	(50)	27%	(63)	14%	(34)	19%	(44)	19%	(45)	236
Evangelical	23%	(266)	28%	(329)	16%	(186)	17%	(195)	16%	(184)	1160
Non-Evangelical	21%	(335)	34%	(543)	15%	(237)	15%	(245)	16%	(257)	1616
Community: Urban	19%	(222)	34%	(386)	15%	(169)	14%	(163)	18%	(208)	1147
Community: Suburban	22%	(456)	31%	(649)	16%	(341)	15%	(311)	16%	(346)	2105
Community: Rural	19%	(219)	30%	(346)	16%	(182)	16%	(188)	19%	(214)	1148
Employ: Private Sector	24%	(348)	36%	(515)	17%	(241)	12%	(172)	11%	(160)	1436
Employ: Government	23%	(64)	37%	(103)	16%	(45)	13%	(35)	12%	(32)	279
Employ: Self-Employed	20%	(74)	30%	(115)	19%	(73)	12%	(43)	19%	(72)	376
Employ: Homemaker	21%	(58)	36%	(102)	10%	(29)	15%	(42)	18%	(50)	282
Employ: Student	6%	(14)	21%	(46)	17%	(37)	9%	(19)	47%	(104)	220
Employ: Retired	25%	(242)	29%	(281)	14%	(134)	22%	(207)	10%	(98)	962
Employ: Unemployed	11%	(62)	27%	(152)	16%	(92)	16%	(91)	30%	(173)	571
Employ: Other	13%	(35)	24%	(66)	15%	(41)	19%	(52)	29%	(79)	273
Military HH: Yes	26%	(176)	30%	(206)	15%	(102)	18%	(125)	11%	(75)	684
Military HH: No	19%	(721)	32%	(1175)	16%	(591)	14%	(537)	19%	(693)	3716
RD/WT: Right Direction	21%	(386)	31%	(583)	15%	(278)	16%	(294)	18%	(330)	1872
RD/WT: Wrong Track	20%	(511)	32%	(798)	16%	(414)	15%	(368)	17%	(437)	2528
Biden Job Approve	20%	(501)	33%	(804)	17%	(412)	15%	(365)	15%	(367)	2448
Biden Job Disapprove	22%	(342)	32%	(491)	14%	(223)	17%	(255)	15%	(227)	1539

Table MCFI13_5: How comfortable would you feel using financial services from the following places? A lender that is not a bank, such as a brick-and-mortar credit union or brokerage

							1	Not			
	7	⁷ ery	Son	newhat	No	t that	comfo	rtable at	Don't	t know/	
Demographic	comi	fortable	com	fortable	comf	ortable		all	No o	pinion	Total N
Adults	20%	(897)	31%	(1381)	16%	(693)	15%	(662)	17%	(768)	4400
Biden Job Strongly Approve	23%	(336)	29%	(434)	15%	(223)	18%	(267)	14%	(213)	1473
Biden Job Somewhat Approve	17%	(164)	38%	(369)	19%	(189)	10%	(98)	16%	(154)	975
Biden Job Somewhat Disapprove	20%	(84)	37%	(152)	17%	(71)	10%	(40)	16%	(66)	412
Biden Job Strongly Disapprove	23%	(259)	30%	(338)	14%	(152)	19%	(216)	14%	(161)	1127
Favorable of Biden	21%	(509)	33%	(807)	16%	(404)	15%	(371)	15%	(373)	2464
Unfavorable of Biden	22%	(366)	31%	(531)	15%	(261)	16%	(272)	16%	(264)	1695
Very Favorable of Biden	23%	(328)	28%	(411)	16%	(235)	18%	(260)	15%	(219)	1454
Somewhat Favorable of Biden	18%	(181)	39%	(395)	17%	(169)	11%	(111)	15%	(154)	1009
Somewhat Unfavorable of Biden	23%	(102)	33%	(146)	18%	(82)	8%	(36)	18%	(80)	445
Very Unfavorable of Biden	21%	(264)	31%	(386)	14%	(180)	19%	(236)	15%	(184)	1249
#1 Issue: Economy	21%	(378)	34%	(621)	16%	(285)	13%	(236)	16%	(296)	1816
#1 Issue: Security	24%	(109)	28%	(129)	15%	(70)	19%	(87)	15%	(67)	462
#1 Issue: Health Care	20%	(152)	35%	(259)	14%	(103)	14%	(108)	17%	(125)	747
#1 Issue: Medicare / Social Security	17%	(91)	30%	(158)	15%	(81)	22%	(115)	15%	(81)	526
#1 Issue: Women's Issues	16%	(32)	21%	(42)	17%	(33)	11%	(21)	35%	(69)	195
#1 Issue: Education	16%	(29)	24%	(44)	24%	(45)	13%	(24)	24%	(45)	186
#1 Issue: Energy	20%	(31)	33%	(51)	19%	(29)	14%	(22)	13%	(21)	155
#1 Issue: Other	24%	(74)	24%	(76)	15%	(47)	16%	(50)	21%	(64)	312
2020 Vote: Joe Biden	22%	(444)	32%	(655)	16%	(316)	15%	(312)	14%	(290)	2017
2020 Vote: Donald Trump	23%	(318)	31%	(428)	14%	(188)	17%	(230)	15%	(205)	1369
2020 Vote: Other	26%	(36)	33%	(45)	14%	(19)	11%	(15)	15%	(21)	137
2020 Vote: Didn't Vote	11%	(99)	29%	(252)	19%	(170)	12%	(103)	29%	(252)	875
2018 House Vote: Democrat	23%	(345)	34%	(506)	15%	(221)	16%	(241)	12%	(172)	1485
2018 House Vote: Republican	26%	(309)	31%	(376)	14%	(172)	17%	(200)	12%	(149)	1206
2018 House Vote: Someone else	20%	(23)	25%	(29)	20%	(24)	16%	(19)	18%	(21)	116
2016 Vote: Hillary Clinton	24%	(335)	33%	(470)	15%	(215)	16%	(225)	12%	(174)	1417
2016 Vote: Donald Trump	25%	(320)	33%	(425)	13%	(167)	17%	(216)	13%	(164)	1292
2016 Vote: Other	29%	(79)	34%	(95)	13%	(37)	15%	(41)	9%	(24)	276
2016 Vote: Didn't Vote	11%	(162)	28%	(391)	19%	(274)	13%	(180)	29%	(406)	1413

Table MCFI13_5: How comfortable would you feel using financial services from the following places? A lender that is not a bank, such as a brick-and-mortar credit union or brokerage

Demographic	Very comfortable		Somewhat comfortable		Not that comfortable		comfo	Not rtable at all		t know / opinion	Total N
Adults	20%	(897)	31%	(1381)	16%	(693)	15%	(662)	17%	(768)	4400
Voted in 2014: Yes	26%	(635)	32%	(780)	14%	(343)	17%	(406)	12%	(284)	2448
Voted in 2014: No	13%	(262)	31%	(601)	18%	(349)	13%	(256)	25%	(484)	1952
4-Region: Northeast	18%	(145)	30%	(238)	15%	(118)	15%	(119)	21%	(167)	787
4-Region: Midwest	21%	(196)	32%	(300)	14%	(127)	16%	(146)	17%	(157)	925
4-Region: South	20%	(330)	31%	(513)	15%	(254)	16%	(259)	18%	(292)	1648
4-Region: West	22%	(227)	32%	(330)	19%	(193)	13%	(138)	15%	(152)	1040
210261	20%	(446)	32%	(709)	15%	(339)	15%	(337)	17%	(379)	2210
210264	21%	(451)	31%	(672)	16%	(353)	15%	(325)	18%	(389)	2190
Taken out fintech loan	29%	(152)	36%	(191)	15%	(78)	6%	(31)	14%	(71)	523
Have not take out fintech loan	19%	(745)	31%	(1190)	16%	(615)	16%	(631)	18%	(696)	3877

Table MCFI13_6: How comfortable would you feel using financial services from the following places? An online payday lender

	7	Towar	Com	newhat	No	t that		Not ortable at	Dowle	t know/	
Demographic		ery fortable		comfortable		ortable		all		pinion	Total N
Adults	6%	(254)	15%	(646)	18%	(800)	45%	(1965)	17%	(735)	4400
Gender: Male	7%	(140)	15%	(320)	20%	(414)	45%	(955)	14%	(294)	2124
Gender: Female	5%	(114)	14%	(326)	17%	(386)	44%	(1010)	19%	(441)	2276
Age: 18-34	10%	(136)	23%	(298)	18%	(242)	23%	(299)	26%	(336)	1310
Age: 35-44	9%	(67)	20%	(146)	19%	(138)	36%	(259)	15%	(105)	715
Age: 45-64	3%	(43)	11%	(164)	19%	(289)	53%	(797)	14%	(209)	1502
Age: 65+	1%	(9)	4%	(37)	15%	(132)	70%	(610)	10%	(84)	873
GenZers: 1997-2012	8%	(41)	18%	(90)	19%	(94)	17%	(84)	37%	(184)	492
Millennials: 1981-1996	11%	(141)	25%	(315)	19%	(243)	28%	(365)	17%	(218)	1283
GenXers: 1965-1980	5%	(56)	15%	(156)	20%	(213)	46%	(483)	14%	(150)	1059
Baby Boomers: 1946-1964	1%	(16)	6%	(81)	17%	(237)	65%	(928)	12%	(171)	1434
PID: Dem (no lean)	8%	(132)	14%	(233)	18%	(316)	44%	(751)	16%	(282)	1715
PID: Ind (no lean)	4%	(63)	16%	(233)	19%	(280)	41%	(588)	19%	(278)	1441
PID: Rep (no lean)	5%	(59)	14%	(179)	16%	(204)	50%	(626)	14%	(175)	1244
PID/Gender: Dem Men	10%	(77)	14%	(108)	18%	(147)	44%	(354)	14%	(110)	795
PID/Gender: Dem Women	6%	(56)	14%	(126)	18%	(170)	43%	(397)	19%	(172)	920
PID/Gender: Ind Men	4%	(30)	14%	(99)	21%	(145)	45%	(306)	15%	(104)	684
PID/Gender: Ind Women	4%	(32)	18%	(134)	18%	(134)	37%	(282)	23%	(174)	757
PID/Gender: Rep Men	5%	(34)	18%	(114)	19%	(122)	46%	(296)	12%	(80)	645
PID/Gender: Rep Women	4%	(26)	11%	(66)	14%	(82)	55%	(330)	16%	(96)	600
Ideo: Liberal (1-3)	7%	(95)	15%	(198)	21%	(265)	44%	(560)	13%	(164)	1282
Ideo: Moderate (4)	6%	(67)	18%	(210)	18%	(211)	42%	(503)	17%	(206)	1197
Ideo: Conservative (5-7)	5%	(76)	12%	(174)	18%	(263)	53%	(770)	12%	(183)	1466
Educ: < College	5%	(157)	15%	(460)	18%	(535)	42%	(1262)	20%	(610)	3024
Educ: Bachelors degree	6%	(57)	13%	(116)	20%	(180)	51%	(450)	9%	(84)	888
Educ: Post-grad	8%	(40)	14%	(70)	17%	(85)	52%	(252)	8%	(41)	488
Income: Under 50k	6%	(132)	15%	(341)	18%	(404)	40%	(908)	21%	(475)	226
Income: 50k-100k	5%	(77)	15%	(208)	19%	(269)	49%	(700)	12%	(175)	1429
Income: 100k+	6%	(45)	14%	(97)	18%	(127)	50%	(356)	12%	(84)	710
Ethnicity: White	6%	(192)	14%	(470)	19%	(642)	47%	(1620)	15%	(519)	3443

Table MCFI13_6: How comfortable would you feel using financial services from the following places? An online payday lender

								Not			
		⁷ ery		newhat		t that		ortable at		t know /	
Demographic	comf	fortable	comf	fortable	comf	ortable		all	No o	pinion	Total N
Adults	6%	(254)	15%	(646)	18%	(800)	45%	(1965)	17%	(735)	4400
Ethnicity: Hispanic	9%	(65)	19%	(132)	21%	(144)	29%	(203)	22%	(155)	699
Ethnicity: Black	8%	(42)	19%	(106)	14%	(78)	36%	(196)	23%	(126)	549
Ethnicity: Other	5%	(20)	17%	(69)	20%	(80)	37%	(149)	22%	(90)	408
All Christian	5%	(105)	11%	(230)	19%	(392)	52%	(1071)	13%	(269)	2067
All Non-Christian	10%	(19)	15%	(28)	13%	(25)	43%	(82)	19%	(36)	189
Atheist	4%	(9)	17%	(36)	20%	(42)	43%	(92)	16%	(33)	212
Agnostic/Nothing in particular	5%	(57)	18%	(211)	18%	(206)	38%	(431)	21%	(239)	1143
Something Else	8%	(64)	18%	(141)	17%	(136)	37%	(290)	20%	(157)	789
Religious Non-Protestant/Catholic	9%	(22)	12%	(30)	12%	(28)	48%	(112)	19%	(44)	236
Evangelical	9%	(106)	14%	(163)	18%	(211)	44%	(511)	15%	(168)	1160
Non-Evangelical	4%	(57)	12%	(199)	19%	(306)	50%	(811)	15%	(245)	1616
Community: Urban	10%	(114)	20%	(230)	17%	(192)	35%	(406)	18%	(206)	1147
Community: Suburban	5%	(95)	13%	(268)	20%	(414)	48%	(1014)	15%	(314)	2105
Community: Rural	4%	(45)	13%	(149)	17%	(194)	47%	(545)	19%	(215)	1148
Employ: Private Sector	6%	(87)	17%	(250)	20%	(287)	44%	(637)	12%	(175)	1436
Employ: Government	10%	(28)	14%	(40)	17%	(46)	48%	(135)	11%	(31)	279
Employ: Self-Employed	12%	(45)	15%	(57)	21%	(78)	33%	(125)	19%	(72)	376
Employ: Homemaker	7%	(21)	16%	(44)	16%	(46)	44%	(124)	17%	(47)	282
Employ: Student	9%	(21)	16%	(36)	14%	(30)	15%	(32)	46%	(100)	220
Employ: Retired	1%	(12)	6%	(56)	16%	(154)	67%	(644)	10%	(96)	962
Employ: Unemployed	5%	(27)	20%	(112)	21%	(118)	30%	(172)	25%	(142)	571
Employ: Other	5%	(15)	19%	(52)	15%	(40)	35%	(95)	26%	(71)	273
Military HH: Yes	4%	(30)	11%	(75)	17%	(115)	58%	(395)	10%	(69)	684
Military HH: No	6%	(224)	15%	(571)	18%	(686)	42%	(1570)	18%	(666)	3716
RD/WT: Right Direction	8%	(146)	16%	(302)	18%	(342)	41%	(772)	17%	(310)	1872
RD/WT: Wrong Track	4%	(108)	14%	(344)	18%	(458)	47%	(1193)	17%	(425)	2528
Biden Job Approve	8%	(187)	16%	(390)	18%	(452)	44%	(1067)	14%	(352)	2448
Biden Job Disapprove	3%	(54)	13%	(204)	19%	(285)	51%	(783)	14%	(214)	1539

Table MCFI13_6: How comfortable would you feel using financial services from the following places? An online payday lender

		⁷ ery		ewhat											
Demographic	comi	fortable	comf	ortable	comf	ortable		all	No o	pinion	Total N				
Adults	6%	(254)	15%	(646)	18%	(800)	45%	(1965)	17%	(735)	4400				
Biden Job Strongly Approve	9%	(138)	13%	(194)	17%	(247)	47%	(690)	14%	(204)	1473				
Biden Job Somewhat Approve	5%	(49)	20%	(196)	21%	(204)	39%	(378)	15%	(148)	975				
Biden Job Somewhat Disapprove	3%	(13)	18%	(72)	25%	(103)	39%	(162)	15%	(62)	412				
Biden Job Strongly Disapprove	4%	(41)	12%	(131)	16%	(182)	55%	(621)	13%	(152)	1127				
Favorable of Biden	7%	(180)	15%	(377)	18%	(447)	45%	(1101)	15%	(359)	2464				
Unfavorable of Biden	4%	(68)	14%	(245)	19%	(319)	48%	(811)	15%	(252)	1695				
Very Favorable of Biden	9%	(136)	13%	(191)	17%	(247)	47%	(678)	14%	(203)	1454				
Somewhat Favorable of Biden	4%	(44)	18%	(186)	20%	(201)	42%	(423)	15%	(156)	1009				
Somewhat Unfavorable of Biden	6%	(25)	17%	(76)	26%	(114)	35%	(157)	17%	(74)	445				
Very Unfavorable of Biden	3%	(43)	14%	(169)	16%	(206)	52%	(654)	14%	(178)	1249				
#1 Issue: Economy	6%	(115)	17%	(315)	20%	(368)	40%	(734)	16%	(284)	1816				
#1 Issue: Security	7%	(34)	12%	(53)	17%	(78)	52%	(238)	13%	(59)	462				
#1 Issue: Health Care	7%	(51)	15%	(111)	18%	(136)	44%	(331)	16%	(117)	747				
#1 Issue: Medicare / Social Security	3%	(16)	7%	(36)	16%	(85)	60%	(316)	14%	(74)	526				
#1 Issue: Women's Issues	5%	(10)	17%	(34)	13%	(26)	25%	(50)	39%	(76)	195				
#1 Issue: Education	7%	(13)	22%	(40)	18%	(33)	33%	(61)	21%	(39)	186				
#1 Issue: Energy	6%	(10)	17%	(26)	18%	(28)	46%	(72)	12%	(19)	155				
#1 Issue: Other	2%	(5)	10%	(30)	15%	(47)	52%	(163)	21%	(66)	312				
2020 Vote: Joe Biden	7%	(143)	13%	(264)	19%	(377)	47%	(954)	14%	(279)	2017				
2020 Vote: Donald Trump	4%	(60)	12%	(168)	17%	(232)	51%	(703)	15%	(206)	1369				
2020 Vote: Other	4%	(6)	14%	(19)	29%	(40)	39%	(53)	14%	(20)	137				
2020 Vote: Didn't Vote	5%	(45)	22%	(195)	17%	(152)	29%	(252)	26%	(231)	875				
2018 House Vote: Democrat	7%	(102)	12%	(182)	18%	(263)	52%	(769)	11%	(168)	1485				
2018 House Vote: Republican	4%	(53)	11%	(131)	17%	(202)	55%	(662)	13%	(159)	1206				
2018 House Vote: Someone else	4%	(5)	9%	(10)	25%	(29)	43%	(50)	19%	(22)	116				
2016 Vote: Hillary Clinton	8%	(110)	12%	(176)	18%	(256)	50%	(715)	11%	(159)	1417				
2016 Vote: Donald Trump	4%	(58)	12%	(158)	16%	(211)	53%	(689)	14%	(177)	1292				
2016 Vote: Other	3%	(8)	8%	(23)	27%	(76)	51%	(141)	10%	(27)	276				
2016 Vote: Didn't Vote	5%	(78)	20%	(288)	18%	(258)	30%	(417)	26%	(371)	1413				

Table MCFI13_6: How comfortable would you feel using financial services from the following places? An online payday lender

Demographic		ery ortable		newhat Fortable		t that ortable	comfo	Not ortable at all		know/ pinion	Total N
Adults	6%	(254)	15%	(646)	18%	(800)	45%	(1965)	17%	(735)	4400
Voted in 2014: Yes	5%	(125)	10%	(255)	18%	(436)	55%	(1335)	12%	(296)	2448
Voted in 2014: No	7%	(129)	20%	(391)	19%	(364)	32%	(630)	22%	(439)	1952
4-Region: Northeast	5%	(35)	14%	(107)	19%	(149)	42%	(330)	21%	(165)	787
4-Region: Midwest	4%	(39)	13%	(123)	18%	(164)	50%	(466)	14%	(133)	925
4-Region: South	7%	(113)	15%	(247)	18%	(305)	43%	(709)	17%	(275)	1648
4-Region: West	6%	(67)	16%	(169)	18%	(182)	44%	(460)	16%	(162)	1040
210261	6%	(130)	15%	(331)	19%	(412)	44%	(972)	16%	(364)	2210
210264	6%	(124)	14%	(315)	18%	(388)	45%	(993)	17%	(370)	2190
Taken out fintech loan	19%	(101)	24%	(127)	18%	(93)	25%	(132)	13%	(70)	523
Have not take out fintech loan	4%	(153)	13%	(519)	18%	(707)	47%	(1833)	17%	(665)	3877

Table MCFI13_7: How comfortable would you feel using financial services from the following places? A brick-and-mortar payday lender

		Not Very Somewhat Not that comfortable at Don't know /									
		•									
Demographic	comi	fortable	comi	fortable	comf	ortable		all	No o	pinion	Total N
Adults	13%	(584)	22%	(956)	16%	(717)	31%	(1353)	18%	(790)	4400
Gender: Male	15%	(322)	22%	(459)	17%	(360)	33%	(700)	13%	(282)	2124
Gender: Female	12%	(263)	22%	(496)	16%	(357)	29%	(653)	22%	(507)	2276
Age: 18-34	13%	(165)	27%	(357)	13%	(176)	19%	(244)	28%	(369)	1310
Age: 35-44	15%	(110)	25%	(179)	18%	(128)	26%	(184)	16%	(115)	715
Age: 45-64	14%	(214)	20%	(296)	18%	(267)	34%	(516)	14%	(209)	1502
Age: 65+	11%	(96)	14%	(124)	17%	(146)	47%	(409)	11%	(97)	873
GenZers: 1997-2012	10%	(50)	23%	(112)	12%	(61)	13%	(66)	41%	(202)	492
Millennials: 1981-1996	14%	(180)	29%	(374)	16%	(201)	22%	(289)	19%	(240)	1283
GenXers: 1965-1980	15%	(154)	23%	(243)	16%	(173)	30%	(323)	16%	(166)	1059
Baby Boomers: 1946-1964	13%	(188)	15%	(216)	19%	(266)	42%	(598)	11%	(165)	1434
PID: Dem (no lean)	14%	(244)	22%	(370)	16%	(276)	31%	(529)	17%	(296)	1715
PID: Ind (no lean)	11%	(165)	22%	(312)	17%	(239)	30%	(431)	20%	(293)	1441
PID: Rep (no lean)	14%	(175)	22%	(274)	16%	(201)	32%	(393)	16%	(201)	1244
PID/Gender: Dem Men	15%	(122)	24%	(189)	16%	(126)	32%	(253)	13%	(105)	795
PID/Gender: Dem Women	13%	(122)	20%	(181)	16%	(151)	30%	(276)	21%	(191)	920
PID/Gender: Ind Men	14%	(95)	19%	(127)	19%	(127)	36%	(246)	13%	(90)	684
PID/Gender: Ind Women	9%	(70)	24%	(185)	15%	(112)	25%	(185)	27%	(204)	757
PID/Gender: Rep Men	16%	(105)	22%	(143)	17%	(107)	31%	(201)	14%	(88)	645
PID/Gender: Rep Women	12%	(71)	22%	(130)	16%	(94)	32%	(192)	19%	(113)	600
Ideo: Liberal (1-3)	13%	(167)	22%	(285)	18%	(236)	34%	(432)	13%	(162)	1282
Ideo: Moderate (4)	15%	(178)	24%	(286)	16%	(189)	27%	(325)	18%	(219)	1197
Ideo: Conservative (5-7)	15%	(214)	20%	(300)	17%	(243)	34%	(497)	14%	(212)	1466
Educ: < College	12%	(370)	22%	(669)	16%	(471)	29%	(869)	21%	(644)	3024
Educ: Bachelors degree	16%	(141)	22%	(197)	16%	(141)	35%	(311)	11%	(98)	888
Educ: Post-grad	15%	(73)	18%	(90)	22%	(105)	35%	(172)	10%	(48)	488
Income: Under 50k	11%	(242)	23%	(519)	15%	(345)	28%	(637)	23%	(519)	2261
Income: 50k-100k	16%	(228)	21%	(302)	17%	(244)	33%	(466)	13%	(189)	1429
Income: 100k+	16%	(115)	19%	(135)	18%	(128)	35%	(250)	12%	(82)	710
Ethnicity: White	14%	(473)	20%	(706)	17%	(590)	32%	(1112)	16%	(563)	3443

Table MCFI13_7: How comfortable would you feel using financial services from the following places? A brick-and-mortar payday lender

								Not			
	V	⁷ ery	Son	newhat	No	t that	comfo	ortable at	Don't	t know /	
Demographic	comf	fortable	comf	ortable	comf	fortable		all	No o	pinion	Total N
Adults	13%	(584)	22%	(956)	16%	(717)	31%	(1353)	18%	(790)	4400
Ethnicity: Hispanic	13%	(91)	26%	(181)	15%	(105)	21%	(145)	25%	(176)	699
Ethnicity: Black	14%	(77)	27%	(149)	12%	(65)	26%	(145)	21%	(113)	549
Ethnicity: Other	9%	(35)	25%	(101)	15%	(62)	23%	(96)	28%	(114)	408
All Christian	15%	(301)	19%	(402)	17%	(345)	35%	(720)	14%	(297)	2067
All Non-Christian	15%	(28)	21%	(39)	13%	(24)	32%	(61)	19%	(37)	189
Atheist	13%	(28)	21%	(45)	14%	(29)	35%	(74)	17%	(36)	212
Agnostic/Nothing in particular	12%	(137)	24%	(271)	16%	(186)	27%	(312)	21%	(237)	1143
Something Else	11%	(90)	25%	(198)	17%	(132)	24%	(186)	23%	(182)	789
Religious Non-Protestant/Catholic	15%	(35)	19%	(45)	14%	(32)	33%	(79)	19%	(46)	236
Evangelical	15%	(176)	22%	(258)	17%	(196)	30%	(346)	16%	(183)	1160
Non-Evangelical	13%	(203)	20%	(330)	16%	(267)	33%	(537)	17%	(280)	1616
Community: Urban	15%	(175)	24%	(272)	17%	(194)	25%	(289)	19%	(217)	1147
Community: Suburban	13%	(268)	21%	(436)	16%	(347)	33%	(701)	17%	(354)	2105
Community: Rural	12%	(141)	22%	(248)	15%	(177)	32%	(363)	19%	(219)	1148
Employ: Private Sector	16%	(227)	24%	(341)	18%	(261)	30%	(436)	12%	(171)	1436
Employ: Government	17%	(48)	28%	(79)	17%	(46)	24%	(68)	14%	(38)	279
Employ: Self-Employed	14%	(52)	24%	(91)	16%	(60)	27%	(100)	20%	(74)	376
Employ: Homemaker	13%	(38)	25%	(70)	13%	(38)	29%	(83)	19%	(54)	282
Employ: Student	12%	(27)	24%	(53)	9%	(19)	8%	(19)	47%	(103)	220
Employ: Retired	13%	(126)	14%	(137)	17%	(162)	45%	(432)	11%	(105)	962
Employ: Unemployed	6%	(35)	24%	(136)	15%	(87)	25%	(145)	29%	(167)	571
Employ: Other	12%	(32)	18%	(49)	16%	(45)	25%	(69)	29%	(78)	273
Military HH: Yes	12%	(85)	20%	(135)	17%	(117)	39%	(265)	12%	(81)	684
Military HH: No	13%	(499)	22%	(820)	16%	(601)	29%	(1087)	19%	(708)	3716
RD/WT: Right Direction	15%	(280)	22%	(406)	16%	(308)	29%	(545)	18%	(332)	1872
RD/WT: Wrong Track	12%	(305)	22%	(550)	16%	(409)	32%	(807)	18%	(458)	2528
Biden Job Approve	14%	(352)	23%	(556)	17%	(413)	31%	(756)	15%	(371)	2448
Biden Job Disapprove	14%	(208)	21%	(322)	17%	(254)	33%	(504)	16%	(251)	1539

Table MCFI13_7: How comfortable would you feel using financial services from the following places? A brick-and-mortar payday lender

				Not ewhat Not that comfortable at Don't know /									
		⁷ ery											
Demographic	comf	fortable	comf	ortable	comf	ortable		all	No o	pinion	Total N		
Adults	13%	(584)	22%	(956)	16%	(717)	31%	(1353)	18%	(790)	4400		
Biden Job Strongly Approve	16%	(233)	19%	(281)	16%	(234)	34%	(503)	15%	(223)	1473		
Biden Job Somewhat Approve	12%	(118)	28%	(275)	18%	(179)	26%	(254)	15%	(148)	975		
Biden Job Somewhat Disapprove	12%	(48)	27%	(110)	21%	(85)	25%	(105)	16%	(65)	412		
Biden Job Strongly Disapprove	14%	(160)	19%	(213)	15%	(169)	35%	(399)	16%	(185)	1127		
Favorable of Biden	14%	(339)	23%	(555)	17%	(408)	31%	(771)	16%	(390)	2464		
Unfavorable of Biden	14%	(236)	21%	(357)	17%	(280)	32%	(538)	17%	(283)	1695		
Very Favorable of Biden	16%	(231)	19%	(280)	16%	(237)	33%	(478)	16%	(228)	1454		
Somewhat Favorable of Biden	11%	(109)	27%	(275)	17%	(171)	29%	(292)	16%	(162)	1009		
Somewhat Unfavorable of Biden	15%	(66)	24%	(105)	22%	(97)	23%	(102)	17%	(76)	445		
Very Unfavorable of Biden	14%	(170)	20%	(252)	15%	(183)	35%	(436)	17%	(208)	1249		
#1 Issue: Economy	15%	(276)	23%	(412)	17%	(304)	28%	(504)	18%	(319)	1816		
#1 Issue: Security	14%	(64)	21%	(97)	15%	(70)	35%	(162)	15%	(70)	462		
#1 Issue: Health Care	14%	(107)	24%	(181)	16%	(118)	30%	(223)	16%	(118)	747		
#1 Issue: Medicare / Social Security	9%	(47)	16%	(85)	19%	(98)	42%	(219)	15%	(77)	526		
#1 Issue: Women's Issues	11%	(21)	24%	(47)	11%	(21)	17%	(32)	38%	(73)	195		
#1 Issue: Education	11%	(20)	21%	(40)	18%	(34)	21%	(39)	28%	(53)	186		
#1 Issue: Energy	14%	(22)	22%	(34)	15%	(23)	35%	(54)	15%	(23)	155		
#1 Issue: Other	9%	(28)	19%	(59)	16%	(49)	38%	(119)	18%	(57)	312		
2020 Vote: Joe Biden	14%	(284)	21%	(417)	17%	(334)	34%	(683)	15%	(299)	2017		
2020 Vote: Donald Trump	15%	(200)	20%	(277)	16%	(220)	32%	(445)	17%	(227)	1369		
2020 Vote: Other	12%	(17)	24%	(32)	24%	(33)	24%	(33)	16%	(22)	137		
2020 Vote: Didn't Vote	10%	(84)	26%	(229)	15%	(131)	22%	(190)	28%	(242)	875		
2018 House Vote: Democrat	15%	(225)	20%	(300)	17%	(250)	36%	(535)	12%	(175)	1485		
2018 House Vote: Republican	14%	(174)	18%	(212)	17%	(199)	37%	(444)	15%	(176)	1206		
2018 House Vote: Someone else	9%	(10)	22%	(25)	20%	(23)	25%	(29)	24%	(28)	116		
2016 Vote: Hillary Clinton	14%	(199)	21%	(300)	17%	(245)	36%	(509)	12%	(164)	1417		
2016 Vote: Donald Trump	15%	(196)	19%	(252)	17%	(217)	34%	(445)	14%	(183)	1292		
2016 Vote: Other	14%	(38)	18%	(49)	19%	(53)	36%	(99)	13%	(36)	276		
2016 Vote: Didn't Vote	11%	(151)	25%	(354)	14%	(203)	21%	(298)	29%	(406)	1413		

Table MCFI13_7: How comfortable would you feel using financial services from the following places? A brick-and-mortar payday lender

Demographic		ery fortable		newhat fortable		t that Fortable	comfo	Not ortable at all		t know / opinion	Total N
Adults	13%	(584)	22%	(956)	16%	(717)	31%	(1353)	18%	(790)	4400
Voted in 2014: Yes	15%	(365)	18%	(435)	17%	(428)	37%	(917)	12%	(303)	2448
Voted in 2014: No	11%	(219)	27%	(521)	15%	(289)	22%	(436)	25%	(487)	1952
4-Region: Northeast	13%	(101)	22%	(176)	15%	(117)	27%	(210)	23%	(183)	787
4-Region: Midwest	14%	(130)	21%	(191)	15%	(143)	34%	(317)	16%	(144)	925
4-Region: South	13%	(218)	23%	(373)	17%	(273)	30%	(487)	18%	(297)	1648
4-Region: West	13%	(135)	21%	(216)	18%	(184)	33%	(339)	16%	(166)	1040
210261	12%	(276)	22%	(492)	17%	(365)	31%	(692)	17%	(385)	2210
210264	14%	(309)	21%	(464)	16%	(352)	30%	(660)	18%	(405)	2190
Taken out fintech loan	21%	(110)	31%	(160)	15%	(78)	21%	(108)	13%	(67)	523
Have not take out fintech loan	12%	(475)	21%	(795)	16%	(639)	32%	(1245)	19%	(723)	3877

Table MCFI14_1: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Transferring money to another person via your smartphone

			So	mewhat	No	ot that	Not cor	nfortable at	
Demographic	Very c	omfortable	com	ıfortable	com	fortable		all	Total N
Adults	29%	(1260)	33%	(1469)	18%	(803)	20%	(868)	4400
Gender: Male	30%	(631)	33%	(709)	19%	(398)	18%	(385)	2124
Gender: Female	28%	(629)	33%	(759)	18%	(405)	21%	(483)	2276
Age: 18-34	38%	(494)	37%	(489)	15%	(196)	10%	(131)	1310
Age: 35-44	41%	(296)	39%	(276)	11%	(81)	9%	(62)	715
Age: 45-64	25%	(370)	33%	(502)	21%	(312)	21%	(318)	1502
Age: 65+	12%	(101)	23%	(201)	24%	(213)	41%	(357)	873
GenZers: 1997-2012	36%	(176)	32%	(157)	18%	(90)	14%	(69)	492
Millennials: 1981-1996	40%	(510)	40%	(514)	13%	(161)	8%	(98)	1283
GenXers: 1965-1980	32%	(337)	38%	(398)	16%	(172)	14%	(151)	1059
Baby Boomers: 1946-1964	16%	(232)	26%	(375)	25%	(352)	33%	(475)	1434
PID: Dem (no lean)	32%	(550)	34%	(575)	17%	(290)	17%	(299)	1715
PID: Ind (no lean)	29%	(418)	36%	(514)	17%	(245)	18%	(263)	1441
PID: Rep (no lean)	24%	(293)	30%	(379)	21%	(267)	25%	(306)	1244
PID/Gender: Dem Men	33%	(262)	33%	(261)	17%	(136)	17%	(135)	795
PID/Gender: Dem Women	31%	(287)	34%	(314)	17%	(154)	18%	(164)	920
PID/Gender: Ind Men	29%	(199)	35%	(243)	18%	(124)	17%	(119)	684
PID/Gender: Ind Women	29%	(219)	36%	(272)	16%	(121)	19%	(145)	757
PID/Gender: Rep Men	26%	(170)	32%	(206)	21%	(138)	20%	(131)	645
PID/Gender: Rep Women	20%	(122)	29%	(173)	22%	(130)	29%	(174)	600
Ideo: Liberal (1-3)	37%	(469)	33%	(417)	18%	(228)	13%	(168)	1282
Ideo: Moderate (4)	28%	(333)	36%	(434)	18%	(214)	18%	(216)	1197
Ideo: Conservative (5-7)	23%	(336)	32%	(464)	19%	(280)	26%	(385)	1466
Educ: < College	27%	(807)	33%	(995)	19%	(565)	22%	(657)	3024
Educ: Bachelors degree	33%	(289)	34%	(304)	17%	(148)	16%	(146)	888
Educ: Post-grad	34%	(164)	35%	(169)	18%	(89)	13%	(66)	488
Income: Under 50k	26%	(582)	33%	(751)	17%	(395)	24%	(533)	2261
Income: 50k-100k	30%	(428)	33%	(469)	20%	(283)	17%	(249)	1429
Income: 100k+	35%	(250)	35%	(249)	18%	(124)	12%	(87)	710
Ethnicity: White	28%	(958)	33%	(1132)	18%	(624)	21%	(729)	3443

Table MCFI14_1: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Transferring money to another person via your smartphone

D	W	f t - l . l .		mewhat		ot that	Not con	nfortable at	Total N
Demographic	very c	omfortable	con	nfortable	com	fortable		all	10tai N
Adults	29%	(1260)	33%	(1469)	18%	(803)	20%	(868)	4400
Ethnicity: Hispanic	36%	(251)	38%	(265)	17%	(117)	9%	(65)	699
Ethnicity: Black	33%	(179)	34%	(186)	16%	(90)	17%	(93)	549
Ethnicity: Other	30%	(124)	37%	(150)	22%	(88)	11%	(46)	408
All Christian	25%	(509)	32%	(664)	20%	(414)	23%	(479)	2067
All Non-Christian	37%	(71)	29%	(55)	20%	(39)	13%	(25)	189
Atheist	36%	(75)	31%	(66)	21%	(44)	12%	(26)	212
Agnostic/Nothing in particular	31%	(359)	35%	(400)	15%	(174)	18%	(210)	1143
Something Else	31%	(246)	36%	(283)	17%	(132)	16%	(128)	789
Religious Non-Protestant/Catholic	40%	(94)	28%	(66)	19%	(44)	14%	(32)	236
Evangelical	25%	(287)	36%	(415)	18%	(204)	22%	(253)	1160
Non-Evangelical	27%	(435)	31%	(508)	20%	(330)	21%	(343)	1616
Community: Urban	33%	(378)	33%	(384)	16%	(187)	17%	(199)	1147
Community: Suburban	28%	(585)	34%	(723)	18%	(382)	20%	(414)	2105
Community: Rural	26%	(297)	31%	(361)	20%	(234)	22%	(256)	1148
Employ: Private Sector	35%	(504)	35%	(505)	17%	(238)	13%	(190)	1436
Employ: Government	35%	(99)	40%	(113)	14%	(40)	10%	(28)	279
Employ: Self-Employed	37%	(139)	33%	(124)	15%	(55)	16%	(58)	376
Employ: Homemaker	30%	(86)	29%	(81)	18%	(49)	23%	(65)	282
Employ: Student	30%	(67)	35%	(76)	22%	(48)	13%	(29)	220
Employ: Retired	14%	(135)	25%	(241)	25%	(236)	36%	(351)	962
Employ: Unemployed	29%	(165)	40%	(227)	15%	(87)	16%	(93)	571
Employ: Other	24%	(67)	38%	(103)	18%	(50)	20%	(54)	273
Military HH: Yes	22%	(149)	28%	(193)	22%	(151)	28%	(192)	684
Military HH: No	30%	(1111)	34%	(1276)	18%	(652)	18%	(677)	3716
RD/WT: Right Direction	31%	(576)	35%	(648)	17%	(311)	18%	(336)	1872
RD/WT: Wrong Track	27%	(684)	32%	(821)	19%	(492)	21%	(532)	2528
Biden Job Approve	31%	(763)	35%	(854)	17%	(413)	17%	(418)	2448
Biden Job Disapprove	24%	(363)	31%	(481)	21%	(328)	24%	(367)	1539

Table MCFI14_1: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Transferring money to another person via your smartphone

				mewhat		ot that	Not con	nfortable at	
Demographic	Very c	omfortable	con	ıfortable	com	fortable		all	Total N
Adults	29%	(1260)	33%	(1469)	18%	(803)	20%	(868)	4400
Biden Job Strongly Approve	32%	(472)	30%	(448)	17%	(248)	21%	(306)	1473
Biden Job Somewhat Approve	30%	(291)	42%	(406)	17%	(165)	12%	(112)	975
Biden Job Somewhat Disapprove	31%	(126)	36%	(147)	18%	(73)	16%	(65)	412
Biden Job Strongly Disapprove	21%	(236)	30%	(334)	23%	(255)	27%	(302)	1127
Favorable of Biden	32%	(782)	35%	(857)	16%	(395)	17%	(429)	2464
Unfavorable of Biden	25%	(417)	32%	(543)	20%	(343)	23%	(392)	1695
Very Favorable of Biden	31%	(458)	31%	(451)	17%	(246)	21%	(300)	1454
Somewhat Favorable of Biden	32%	(325)	40%	(406)	15%	(149)	13%	(129)	1009
Somewhat Unfavorable of Biden	33%	(149)	36%	(159)	17%	(74)	14%	(63)	445
Very Unfavorable of Biden	21%	(268)	31%	(384)	21%	(268)	26%	(329)	1249
#1 Issue: Economy	33%	(597)	35%	(632)	16%	(290)	16%	(296)	1816
#1 Issue: Security	25%	(114)	30%	(140)	21%	(96)	24%	(112)	462
#1 Issue: Health Care	28%	(207)	36%	(268)	20%	(151)	16%	(121)	747
#1 Issue: Medicare / Social Security	17%	(91)	24%	(127)	22%	(117)	36%	(191)	526
#1 Issue: Women's Issues	36%	(71)	29%	(57)	20%	(39)	14%	(28)	195
#1 Issue: Education	33%	(62)	44%	(82)	15%	(27)	8%	(15)	186
#1 Issue: Energy	30%	(46)	40%	(62)	16%	(24)	15%	(23)	155
#1 Issue: Other	23%	(72)	32%	(100)	18%	(57)	27%	(83)	312
2020 Vote: Joe Biden	32%	(643)	32%	(644)	17%	(352)	19%	(378)	2017
2020 Vote: Donald Trump	23%	(319)	31%	(421)	22%	(295)	24%	(334)	1369
2020 Vote: Other	29%	(40)	39%	(53)	17%	(24)	15%	(21)	137
2020 Vote: Didn't Vote	30%	(259)	40%	(350)	15%	(132)	15%	(135)	875
2018 House Vote: Democrat	32%	(468)	34%	(498)	17%	(251)	18%	(268)	1485
2018 House Vote: Republican	24%	(295)	28%	(341)	22%	(268)	25%	(302)	1206
2018 House Vote: Someone else	22%	(25)	30%	(34)	23%	(27)	25%	(29)	116
2016 Vote: Hillary Clinton	32%	(452)	32%	(456)	17%	(246)	19%	(264)	1417
2016 Vote: Donald Trump	24%	(311)	30%	(382)	21%	(277)	25%	(322)	1292
2016 Vote: Other	31%	(87)	29%	(79)	19%	(53)	21%	(57)	276
2016 Vote: Didn't Vote	29%	(410)	39%	(552)	16%	(227)	16%	(224)	1413

Table MCFI14_1: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Transferring money to another person via your smartphone

Demographic	Verv c	omfortable		mewhat nfortable		ot that fortable	Not con	nfortable at all	Total N
	<u> </u>			nortubic .		101 tubic			
Adults	29%	(1260)	33%	(1469)	18%	(803)	20%	(868)	4400
Voted in 2014: Yes	26%	(647)	30%	(747)	21%	(507)	22%	(547)	2448
Voted in 2014: No	31%	(613)	37%	(722)	15%	(295)	16%	(322)	1952
4-Region: Northeast	27%	(213)	35%	(272)	19%	(148)	20%	(154)	787
4-Region: Midwest	26%	(241)	30%	(274)	21%	(194)	23%	(214)	925
4-Region: South	29%	(484)	34%	(563)	17%	(276)	20%	(326)	1648
4-Region: West	31%	(322)	35%	(359)	18%	(185)	17%	(174)	1040
210261	30%	(659)	33%	(736)	19%	(421)	18%	(395)	2210
210264	27%	(602)	33%	(733)	17%	(382)	22%	(473)	2190
Taken out fintech loan	44%	(228)	33%	(172)	15%	(79)	9%	(45)	523
Have not take out fintech loan	27%	(1032)	33%	(1297)	19%	(724)	21%	(824)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI14_2: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Purchasing products via your smartphone

Demographic	Very c	omfortable		mewhat nfortable		ot that fortable	Not cor	nfortable at all	Total N
Adults	32%	(1413)	37%	(1629)	15%	(676)	16%	(682)	4400
Gender: Male	34%	(732)	37%	(777)	14%	(303)	15%	(311)	2124
Gender: Female	30%	(682)	37%	(851)	16%	(372)	16%	(371)	2276
Age: 18-34	42%	(554)	38%	(493)	13%	(168)	7%	(95)	1310
Age: 35-44	46%	(332)	40%	(283)	7%	(53)	7%	(47)	715
Age: 45-64	27%	(410)	38%	(572)	18%	(274)	16%	(246)	1502
Age: 65+	13%	(118)	32%	(280)	21%	(181)	34%	(294)	873
GenZers: 1997-2012	43%	(210)	33%	(163)	18%	(86)	7%	(33)	492
Millennials: 1981-1996	44%	(565)	40%	(509)	9%	(118)	7%	(90)	1283
GenXers: 1965-1980	35%	(370)	40%	(424)	14%	(152)	11%	(112)	1059
Baby Boomers: 1946-1964	19%	(265)	35%	(495)	20%	(293)	27%	(381)	1434
PID: Dem (no lean)	34%	(590)	38%	(651)	13%	(229)	14%	(245)	1715
PID: Ind (no lean)	34%	(484)	36%	(521)	16%	(227)	14%	(209)	1441
PID: Rep (no lean)	27%	(340)	37%	(456)	18%	(220)	18%	(228)	1244
PID/Gender: Dem Men	36%	(286)	36%	(290)	13%	(107)	14%	(112)	795
PID/Gender: Dem Women	33%	(304)	39%	(361)	13%	(122)	14%	(133)	920
PID/Gender: Ind Men	36%	(248)	35%	(241)	15%	(100)	14%	(96)	684
PID/Gender: Ind Women	31%	(236)	37%	(280)	17%	(127)	15%	(113)	757
PID/Gender: Rep Men	31%	(198)	38%	(246)	15%	(97)	16%	(103)	645
PID/Gender: Rep Women	24%	(142)	35%	(209)	21%	(123)	21%	(125)	600
Ideo: Liberal (1-3)	40%	(508)	35%	(454)	15%	(187)	10%	(133)	1282
Ideo: Moderate (4)	32%	(377)	39%	(466)	16%	(194)	13%	(160)	1197
Ideo: Conservative (5-7)	25%	(368)	38%	(556)	16%	(239)	21%	(303)	1466
Educ: < College	30%	(899)	38%	(1138)	16%	(481)	17%	(507)	3024
Educ: Bachelors degree	37%	(326)	36%	(317)	14%	(125)	14%	(120)	888
Educ: Post-grad	39%	(189)	36%	(173)	14%	(71)	11%	(55)	488
Income: Under 50k	29%	(653)	37%	(840)	16%	(353)	18%	(416)	2261
Income: 50k-100k	34%	(485)	36%	(520)	16%	(224)	14%	(201)	1429
Income: 100k+	39%	(276)	38%	(269)	14%	(99)	9%	(66)	710
Ethnicity: White	32%	(1099)	36%	(1244)	16%	(538)	16%	(562)	3443

Table MCFI14_2: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Purchasing products via your smartphone

Demographic	Very c	omfortable		mewhat nfortable		ot that fortable	Not con	nfortable at all	Total N
	<u> </u>						1 COY		
Adults	32%	(1413)	37%	(1629)	15%	(676)	16%	(682)	4400
Ethnicity: Hispanic	42%	(291)	36%	(252)	15%	(104)	7%	(52)	699
Ethnicity: Black	32%	(175)	42%	(228)	14%	(76)	13%	(69)	549
Ethnicity: Other	34%	(139)	38%	(156)	15%	(61)	13%	(52)	408
All Christian	27%	(565)	37%	(772)	16%	(341)	19%	(389)	2067
All Non-Christian	41%	(77)	34%	(65)	12%	(22)	13%	(25)	189
Atheist	39%	(83)	32%	(68)	19%	(41)	9%	(19)	212
Agnostic/Nothing in particular	35%	(405)	37%	(424)	13%	(150)	14%	(164)	1143
Something Else	36%	(283)	38%	(298)	15%	(121)	11%	(86)	789
Religious Non-Protestant/Catholic	40%	(94)	35%	(82)	12%	(29)	13%	(31)	236
Evangelical	29%	(341)	37%	(432)	16%	(191)	17%	(196)	1160
Non-Evangelical	30%	(479)	37%	(606)	16%	(262)	17%	(270)	1616
Community: Urban	36%	(413)	37%	(422)	13%	(152)	14%	(159)	1147
Community: Suburban	32%	(671)	37%	(778)	16%	(338)	15%	(317)	2105
Community: Rural	29%	(329)	37%	(428)	16%	(185)	18%	(206)	1148
Employ: Private Sector	39%	(562)	39%	(559)	13%	(181)	9%	(135)	1436
Employ: Government	36%	(100)	45%	(126)	11%	(31)	8%	(22)	279
Employ: Self-Employed	40%	(149)	34%	(127)	14%	(52)	13%	(48)	376
Employ: Homemaker	34%	(97)	31%	(88)	17%	(49)	17%	(48)	282
Employ: Student	45%	(99)	30%	(66)	17%	(37)	8%	(17)	220
Employ: Retired	16%	(153)	33%	(315)	21%	(203)	30%	(290)	962
Employ: Unemployed	32%	(185)	43%	(245)	12%	(68)	13%	(74)	571
Employ: Other	25%	(68)	38%	(103)	20%	(55)	17%	(47)	273
Military HH: Yes	27%	(183)	35%	(236)	17%	(119)	21%	(145)	684
Military HH: No	33%	(1231)	37%	(1392)	15%	(557)	14%	(537)	3716
RD/WT: Right Direction	35%	(651)	37%	(687)	14%	(258)	15%	(275)	1872
RD/WT: Wrong Track	30%	(762)	37%	(942)	17%	(418)	16%	(407)	2528
Biden Job Approve	35%	(853)	37%	(914)	14%	(348)	14%	(334)	2448
Biden Job Disapprove	27%	(414)	38%	(579)	18%	(272)	18%	(275)	1539

Table MCFI14_2: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Purchasing products via your smartphone

			So	mewhat	No	ot that	Not con	nfortable at	
Demographic	Very c	omfortable	com	ıfortable	com	fortable		all	Total N
Adults	32%	(1413)	37%	(1629)	15%	(676)	16%	(682)	4400
Biden Job Strongly Approve	36%	(527)	34%	(507)	13%	(188)	17%	(251)	1473
Biden Job Somewhat Approve	33%	(326)	42%	(406)	16%	(160)	9%	(83)	975
Biden Job Somewhat Disapprove	35%	(145)	41%	(167)	14%	(58)	10%	(42)	412
Biden Job Strongly Disapprove	24%	(269)	37%	(412)	19%	(214)	21%	(233)	1127
Favorable of Biden	35%	(866)	37%	(918)	14%	(334)	14%	(346)	2464
Unfavorable of Biden	28%	(483)	37%	(629)	17%	(289)	17%	(294)	1695
Very Favorable of Biden	34%	(500)	35%	(514)	14%	(198)	17%	(242)	1454
Somewhat Favorable of Biden	36%	(366)	40%	(404)	13%	(135)	10%	(104)	1009
Somewhat Unfavorable of Biden	37%	(166)	39%	(174)	14%	(61)	10%	(44)	445
Very Unfavorable of Biden	25%	(317)	36%	(455)	18%	(228)	20%	(250)	1249
#1 Issue: Economy	36%	(662)	37%	(680)	15%	(266)	11%	(209)	1816
#1 Issue: Security	29%	(134)	33%	(154)	17%	(79)	21%	(95)	462
#1 Issue: Health Care	32%	(238)	39%	(288)	17%	(124)	13%	(97)	747
#1 Issue: Medicare / Social Security	16%	(85)	36%	(190)	18%	(94)	30%	(157)	526
#1 Issue: Women's Issues	42%	(82)	36%	(70)	13%	(25)	10%	(19)	195
#1 Issue: Education	37%	(68)	43%	(80)	10%	(19)	10%	(19)	186
#1 Issue: Energy	35%	(54)	38%	(58)	17%	(26)	10%	(16)	155
#1 Issue: Other	29%	(90)	35%	(108)	14%	(43)	23%	(71)	312
2020 Vote: Joe Biden	36%	(719)	35%	(707)	15%	(296)	15%	(296)	2017
2020 Vote: Donald Trump	26%	(361)	37%	(513)	18%	(243)	18%	(252)	1369
2020 Vote: Other	34%	(46)	39%	(53)	14%	(19)	14%	(19)	137
2020 Vote: Didn't Vote	33%	(287)	41%	(355)	14%	(118)	13%	(114)	875
2018 House Vote: Democrat	35%	(515)	36%	(534)	14%	(213)	15%	(222)	1485
2018 House Vote: Republican	27%	(326)	36%	(436)	18%	(213)	19%	(231)	1206
2018 House Vote: Someone else	25%	(29)	32%	(37)	16%	(19)	27%	(31)	116
2016 Vote: Hillary Clinton	36%	(504)	34%	(485)	15%	(216)	15%	(213)	1417
2016 Vote: Donald Trump	27%	(345)	37%	(480)	17%	(216)	19%	(250)	1292
2016 Vote: Other	33%	(91)	33%	(92)	17%	(46)	17%	(46)	276
2016 Vote: Didn't Vote	33%	(473)	40%	(571)	14%	(197)	12%	(171)	1413

Table MCFI14_2: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Purchasing products via your smartphone

Demographic	Verv c	omfortable		mewhat nfortable		ot that fortable	Not con	nfortable at all	Total N
	·				~	(>	~		
Adults	32%	(1413)	37%	(1629)	15%	(676)	16%	(682)	4400
Voted in 2014: Yes	29%	(721)	37%	(894)	16%	(396)	18%	(437)	2448
Voted in 2014: No	35%	(692)	38%	(735)	14%	(280)	13%	(246)	1952
4-Region: Northeast	29%	(228)	38%	(302)	17%	(133)	16%	(124)	787
4-Region: Midwest	32%	(291)	34%	(312)	18%	(162)	17%	(159)	925
4-Region: South	32%	(532)	39%	(640)	14%	(238)	14%	(238)	1648
4-Region: West	35%	(361)	36%	(375)	14%	(142)	16%	(161)	1040
210261	33%	(730)	38%	(848)	15%	(328)	14%	(303)	2210
210264	31%	(683)	36%	(780)	16%	(348)	17%	(379)	2190
Taken out fintech loan	45%	(236)	35%	(184)	13%	(67)	7%	(37)	523
Have not take out fintech loan	30%	(1178)	37%	(1445)	16%	(609)	17%	(645)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI14_3: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Paying for services via your smartphone

Demographic	Very c	omfortable		mewhat nfortable		ot that fortable	Not cor	nfortable at all	Total N
Adults	29%	(1282)	36%	(1600)	17%	(755)	17%	(763)	4400
Gender: Male	31%	(657)	36%	(766)	17%	(354)	16%	(347)	2124
Gender: Female	27%	(626)	37%	(834)	18%	(401)	18%	(415)	2276
Age: 18-34	38%	(496)	40%	(519)	14%	(179)	9%	(116)	1310
Age: 35-44	42%	(301)	40%	(290)	10%	(73)	7%	(52)	715
Age: 45-64	26%	(388)	36%	(547)	19%	(288)	19%	(279)	1502
Age: 65+	11%	(98)	28%	(243)	25%	(215)	36%	(316)	873
GenZers: 1997-2012	36%	(176)	37%	(184)	17%	(83)	10%	(49)	492
Millennials: 1981-1996	40%	(519)	41%	(522)	11%	(145)	8%	(97)	1283
GenXers: 1965-1980	33%	(347)	40%	(428)	15%	(162)	11%	(121)	1059
Baby Boomers: 1946-1964	16%	(235)	31%	(438)	24%	(337)	30%	(423)	1434
PID: Dem (no lean)	32%	(550)	36%	(624)	15%	(255)	17%	(287)	1715
PID: Ind (no lean)	30%	(434)	37%	(527)	18%	(263)	15%	(217)	1441
PID: Rep (no lean)	24%	(298)	36%	(449)	19%	(238)	21%	(259)	1244
PID/Gender: Dem Men	33%	(260)	36%	(285)	15%	(121)	16%	(129)	795
PID/Gender: Dem Women	32%	(290)	37%	(339)	15%	(134)	17%	(157)	920
PID/Gender: Ind Men	33%	(225)	34%	(236)	18%	(122)	15%	(102)	684
PID/Gender: Ind Women	28%	(209)	38%	(291)	19%	(141)	15%	(115)	757
PID/Gender: Rep Men	27%	(172)	38%	(245)	17%	(111)	18%	(116)	645
PID/Gender: Rep Women	21%	(126)	34%	(204)	21%	(127)	24%	(143)	600
Ideo: Liberal (1-3)	37%	(478)	34%	(434)	17%	(214)	12%	(156)	1282
Ideo: Moderate (4)	29%	(346)	40%	(475)	16%	(197)	15%	(179)	1197
Ideo: Conservative (5-7)	23%	(334)	35%	(515)	19%	(280)	23%	(337)	1466
Educ: < College	27%	(804)	37%	(1112)	18%	(534)	19%	(574)	3024
Educ: Bachelors degree	35%	(307)	35%	(309)	16%	(142)	15%	(129)	888
Educ: Post-grad	35%	(171)	37%	(179)	16%	(78)	12%	(60)	488
Income: Under 50k	25%	(577)	37%	(837)	17%	(389)	20%	(459)	2261
Income: 50k-100k	31%	(442)	36%	(511)	17%	(249)	16%	(227)	1429
Income: 100k+	37%	(263)	36%	(252)	17%	(118)	11%	(76)	710
Ethnicity: White	29%	(988)	35%	(1215)	18%	(615)	18%	(626)	3443

Table MCFI14_3: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Paying for services via your smartphone

Demographic	Vous	amfautabla		mewhat nfortable		ot that fortable	Not con	nfortable at all	Total N
	<u> </u>	omfortable							10tai N
Adults	29%	(1282)	36%	(1600)	17%	(755)	17%	(763)	4400
Ethnicity: Hispanic	36%	(252)	42%	(296)	13%	(92)	8%	(59)	699
Ethnicity: Black	33%	(181)	37%	(202)	14%	(75)	16%	(90)	549
Ethnicity: Other	28%	(113)	45%	(183)	16%	(65)	12%	(47)	408
All Christian	25%	(521)	36%	(737)	19%	(391)	20%	(417)	2067
All Non-Christian	38%	(71)	32%	(60)	16%	(31)	14%	(27)	189
Atheist	38%	(80)	31%	(66)	20%	(42)	11%	(24)	212
Agnostic/Nothing in particular	32%	(369)	37%	(423)	15%	(170)	16%	(182)	1143
Something Else	31%	(242)	40%	(314)	15%	(121)	14%	(112)	789
Religious Non-Protestant/Catholic	39%	(91)	30%	(70)	18%	(42)	14%	(33)	236
Evangelical	26%	(306)	37%	(430)	17%	(192)	20%	(232)	1160
Non-Evangelical	26%	(425)	37%	(599)	19%	(307)	18%	(286)	1616
Community: Urban	34%	(395)	37%	(428)	13%	(148)	15%	(177)	1147
Community: Suburban	28%	(593)	37%	(781)	18%	(379)	17%	(351)	2105
Community: Rural	26%	(295)	34%	(391)	20%	(228)	20%	(235)	1148
Employ: Private Sector	36%	(512)	38%	(552)	15%	(217)	11%	(156)	1436
Employ: Government	36%	(101)	44%	(124)	11%	(30)	9%	(25)	279
Employ: Self-Employed	37%	(138)	37%	(138)	14%	(51)	13%	(49)	376
Employ: Homemaker	28%	(80)	34%	(95)	19%	(53)	19%	(55)	282
Employ: Student	34%	(75)	34%	(75)	21%	(46)	11%	(23)	220
Employ: Retired	14%	(134)	29%	(277)	24%	(235)	33%	(316)	962
Employ: Unemployed	31%	(175)	41%	(232)	14%	(79)	15%	(86)	571
Employ: Other	25%	(67)	39%	(108)	16%	(44)	20%	(54)	273
Military HH: Yes	22%	(147)	33%	(227)	22%	(150)	23%	(160)	684
Military HH: No	31%	(1135)	37%	(1373)	16%	(605)	16%	(603)	3716
RD/WT: Right Direction	32%	(599)	36%	(679)	16%	(293)	16%	(301)	1872
RD/WT: Wrong Track	27%	(683)	36%	(921)	18%	(462)	18%	(462)	2528
Biden Job Approve	32%	(790)	36%	(886)	16%	(396)	15%	(376)	2448
Biden Job Disapprove	23%	(354)	38%	(580)	19%	(298)	20%	(307)	1539

Table MCFI14_3: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Paying for services via your smartphone

Demographic	Very c	omfortable		mewhat 1fortable		ot that fortable	Not con	nfortable at all	Total N
Adults	29%	(1282)	36%	(1600)	17%	(755)	17%	(763)	4400
Biden Job Strongly Approve	33%	(488)	33%	(494)	14%	(210)	19%	(281)	1473
Biden Job Somewhat Approve	31%	(302)	40%	(393)	19%	(186)	10%	(95)	975
Biden Job Somewhat Disapprove	28%	(114)	45%	(184)	15%	(64)	12%	(50)	412
Biden Job Strongly Disapprove	21%	(239)	35%	(397)	21%	(234)	23%	(257)	1127
Favorable of Biden	33%	(810)	36%	(887)	15%	(376)	16%	(391)	2464
Unfavorable of Biden	25%	(420)	37%	(627)	19%	(322)	19%	(326)	1695
Very Favorable of Biden	33%	(480)	33%	(484)	15%	(211)	19%	(279)	1454
Somewhat Favorable of Biden	33%	(330)	40%	(403)	16%	(165)	11%	(111)	1009
Somewhat Unfavorable of Biden	31%	(139)	42%	(187)	16%	(70)	11%	(50)	445
Very Unfavorable of Biden	23%	(281)	35%	(440)	20%	(251)	22%	(276)	1249
#1 Issue: Economy	35%	(631)	36%	(651)	16%	(294)	13%	(241)	1816
#1 Issue: Security	28%	(128)	34%	(155)	17%	(80)	22%	(99)	462
#1 Issue: Health Care	27%	(199)	42%	(310)	17%	(125)	15%	(113)	747
#1 Issue: Medicare / Social Security	15%	(81)	30%	(156)	23%	(122)	32%	(168)	526
#1 Issue: Women's Issues	36%	(71)	32%	(62)	20%	(40)	12%	(23)	195
#1 Issue: Education	31%	(57)	45%	(83)	16%	(29)	9%	(16)	186
#1 Issue: Energy	29%	(45)	41%	(64)	15%	(23)	15%	(23)	155
#1 Issue: Other	23%	(71)	38%	(119)	14%	(43)	25%	(79)	312
2020 Vote: Joe Biden	33%	(660)	34%	(693)	16%	(324)	17%	(340)	2017
2020 Vote: Donald Trump	24%	(322)	36%	(488)	20%	(277)	21%	(282)	1369
2020 Vote: Other	33%	(45)	39%	(54)	14%	(20)	14%	(19)	137
2020 Vote: Didn't Vote	29%	(255)	42%	(365)	15%	(134)	14%	(120)	875
2018 House Vote: Democrat	32%	(471)	36%	(536)	16%	(231)	17%	(246)	1485
2018 House Vote: Republican	24%	(287)	34%	(414)	20%	(241)	22%	(264)	1206
2018 House Vote: Someone else	22%	(25)	32%	(37)	20%	(23)	27%	(31)	116
2016 Vote: Hillary Clinton	33%	(463)	34%	(478)	17%	(242)	17%	(234)	1417
2016 Vote: Donald Trump	24%	(304)	35%	(457)	19%	(248)	22%	(282)	1292
2016 Vote: Other	32%	(87)	30%	(84)	19%	(53)	19%	(52)	276
2016 Vote: Didn't Vote	30%	(428)	41%	(581)	15%	(211)	14%	(192)	1413

Table MCFI14_3: As you may know, there's been significant growth in fintech payment services, such as options to pay another person through an app or buy a product from a business using your smartphone. Which of the following best describes your comfort level with the following? Paying for services via your smartphone

Demographic	Very c	Very comfortable		Somewhat comfortable		Not that comfortable		nfortable at all	Total N	
Adults	29%	(1282)	36%	(1600)	17%	(755)	17%	(763)	4400	
Voted in 2014: Yes	27%	(654)	34%	(842)	19%	(458)	20%	(495)	2448	
Voted in 2014: No	32%	(629)	39%	(758)	15%	(297)	14%	(268)	1952	
4-Region: Northeast	27%	(215)	38%	(297)	18%	(138)	17%	(138)	787	
4-Region: Midwest	27%	(251)	35%	(324)	20%	(183)	18%	(166)	925	
4-Region: South	29%	(480)	37%	(608)	16%	(267)	18%	(294)	1648	
4-Region: West	32%	(336)	36%	(371)	16%	(167)	16%	(166)	1040	
210261	31%	(680)	37%	(814)	17%	(376)	15%	(339)	2210	
210264	28%	(602)	36%	(785)	17%	(379)	19%	(423)	2190	
Taken out fintech loan	45%	(235)	36%	(187)	11%	(57)	8%	(44)	523	
Have not take out fintech loan	27%	(1047)	36%	(1413)	18%	(698)	19%	(719)	3877	

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI15_1: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	19%	(854)	47%	(2089)	33%	(1457)	4400
Gender: Male	21%	(442)	49%	(1032)	31%	(650)	2124
Gender: Female	18%	(412)	46%	(1057)	35%	(807)	2276
Age: 18-34	30%	(399)	29%	(379)	41%	(532)	1310
Age: 35-44	25%	(182)	33%	(235)	42%	(298)	715
Age: 45-64	15%	(223)	54%	(809)	31%	(470)	1502
Age: 65+	6%	(50)	76%	(667)	18%	(156)	873
GenZers: 1997-2012	31%	(152)	30%	(146)	40%	(195)	492
Millennials: 1981-1996	30%	(378)	30%	(385)	41%	(520)	1283
GenXers: 1965-1980	19%	(205)	43%	(458)	37%	(396)	1059
Baby Boomers: 1946-1964	8%	(110)	69%	(987)	23%	(337)	1434
PID: Dem (no lean)	24%	(412)	45%	(780)	30%	(523)	1715
PID: Ind (no lean)	18%	(256)	43%	(622)	39%	(563)	1441
PID: Rep (no lean)	15%	(186)	55%	(688)	30%	(371)	1244
PID/Gender: Dem Men	27%	(212)	48%	(379)	26%	(203)	795
PID/Gender: Dem Women	22%	(200)	44%	(400)	35%	(320)	920
PID/Gender: Ind Men	19%	(128)	46%	(312)	36%	(244)	684
PID/Gender: Ind Women	17%	(128)	41%	(310)	42%	(319)	757
PID/Gender: Rep Men	16%	(101)	53%	(340)	31%	(203)	645
PID/Gender: Rep Women	14%	(84)	58%	(347)	28%	(168)	600
Ideo: Liberal (1-3)	23%	(293)	40%	(507)	38%	(483)	1282
Ideo: Moderate (4)	21%	(255)	44%	(531)	34%	(411)	1197
Ideo: Conservative (5-7)	15%	(223)	58%	(849)	27%	(394)	1466
Educ: < College	18%	(548)	49%	(1496)	32%	(980)	3024
Educ: Bachelors degree	22%	(197)	44%	(391)	34%	(300)	888
Educ: Post-grad	22%	(109)	41%	(202)	36%	(177)	488

Table MCFI15_1: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app Demographic or my phone		using ph debit car	e comfortable ysical cash, a d, credit card, check	using a pa my phon- using ph debit card	lly comfortable syments app or e compared to sysical cash, a , credit card or check	Total N
Adults	19%	(854)	47%	(2089)	33%	(1457)	4400
Income: Under 50k	18%	(414)	49%	(1110)	33%	(737)	2261
Income: 50k-100k	20%	(282)	47%	(679)	33%	(469)	1429
Income: 100k+	22%	(158)	42%	(300)	35%	(251)	710
Ethnicity: White	18%	(603)	50%	(1711)	33%	(1129)	3443
Ethnicity: Hispanic	31%	(218)	33%	(233)	35%	(247)	699
Ethnicity: Black	29%	(159)	40%	(222)	31%	(168)	549
Ethnicity: Other	22%	(92)	38%	(157)	39%	(159)	408
All Christian	18%	(370)	54%	(1111)	28%	(585)	2067
All Non-Christian	26%	(49)	37%	(71)	37%	(70)	189
Atheist	22%	(46)	40%	(84)	39%	(82)	212
Agnostic/Nothing in particular	20%	(226)	43%	(489)	37%	(429)	1143
Something Else	21%	(163)	42%	(335)	37%	(291)	789
Religious Non-Protestant/Catholic	23%	(54)	41%	(97)	36%	(85)	236
Evangelical	20%	(232)	50%	(581)	30%	(347)	1160
Non-Evangelical	18%	(286)	51%	(825)	31%	(505)	1616
Community: Urban	27%	(315)	41%	(471)	31%	(361)	1147
Community: Suburban	18%	(389)	47%	(985)	35%	(731)	2105
Community: Rural	13%	(150)	55%	(633)	32%	(365)	1148

Table MCFI15_1: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N	
Adults	19%	(854)	47%	(2089)	33%	(1457)	4400	0
Employ: Private Sector	24%	(349)	41%	(588)	35%	(500)	1430	6
Employ: Government	25%	(71)	31%	(86)	44%	(123)	279	9
Employ: Self-Employed	23%	(87)	37%	(140)	40%	(150)	370	6
Employ: Homemaker	16%	(46)	49%	(138)	35%	(98)	283	2
Employ: Student	31%	(69)	29%	(63)	40%	(87)	220	.0
Employ: Retired	7%	(71)	71%	(683)	22%	(208)	963	2
Employ: Unemployed	21%	(122)	42%	(241)	36%	(208)	57	71
Employ: Other	14%	(39)	55%	(151)	31%	(84)	273	'3
Military HH: Yes	16%	(107)	58%	(395)	27%	(182)	684	4
Military HH: No	20%	(746)	46%	(1695)	34%	(1275)	3710	6
RD/WT: Right Direction	25%	(464)	44%	(824)	31%	(584)	1872	2
RD/WT: Wrong Track	15%	(390)	50%	(1265)	35%	(873)	2528	8
Biden Job Approve	23%	(570)	45%	(1096)	32%	(782)	2448	8
Biden Job Disapprove	14%	(217)	54%	(829)	32%	(493)	1539	9
Biden Job Strongly Approve	23%	(332)	49%	(717)	29%	(424)	147	'3
Biden Job Somewhat Approve	24%	(238)	39%	(378)	37%	(358)	97.	'5
Biden Job Somewhat Disapprove	16%	(66)	42%	(173)	42%	(173)	41:	2
Biden Job Strongly Disapprove	13%	(151)	58%	(656)	28%	(321)	112	.7
Favorable of Biden	23%	(572)	44%	(1087)	33%	(804)	2464	4
Unfavorable of Biden	14%	(242)	53%	(903)	32%	(550)	169	5
Very Favorable of Biden	23%	(334)	49%	(717)	28%	(404)	1454	4
Somewhat Favorable of Biden	24%	(238)	37%	(371)	40%	(400)	1009	9
Somewhat Unfavorable of Biden	19%	(83)	43%	(190)	39%	(172)	44	:5
Very Unfavorable of Biden	13%	(159)	57%	(712)	30%	(378)	1249	9

Table MCFI15_1: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	19%	(854)	47%	(2089)	33%	(1457)	4400
#1 Issue: Economy	20%	(368)	43%	(782)	37%	(665)	1816
#1 Issue: Security	18%	(84)	53%	(245)	29%	(133)	462
#1 Issue: Health Care	23%	(171)	42%	(318)	35%	(259)	747
#1 Issue: Medicare / Social Security	8%	(44)	70%	(369)	22%	(114)	526
#1 Issue: Women's Issues	26%	(51)	38%	(74)	36%	(71)	195
#1 Issue: Education	27%	(51)	38%	(71)	34%	(63)	186
#1 Issue: Energy	27%	(42)	41%	(63)	32%	(50)	155
#1 Issue: Other	14%	(43)	54%	(167)	33%	(102)	312
2020 Vote: Joe Biden	23%	(461)	45%	(902)	32%	(654)	2017
2020 Vote: Donald Trump	14%	(195)	56%	(761)	30%	(413)	1369
2020 Vote: Other	15%	(21)	49%	(67)	36%	(49)	137
2020 Vote: Didn't Vote	20%	(177)	41%	(358)	39%	(341)	875
2018 House Vote: Democrat	22%	(323)	46%	(690)	32%	(472)	1485
2018 House Vote: Republican	15%	(178)	56%	(674)	29%	(354)	1206
2018 House Vote: Someone else	11%	(13)	52%	(60)	37%	(42)	116
2016 Vote: Hillary Clinton	23%	(320)	46%	(656)	31%	(441)	1417
2016 Vote: Donald Trump	14%	(187)	57%	(732)	29%	(374)	1292
2016 Vote: Other	10%	(28)	49%	(136)	41%	(112)	276
2016 Vote: Didn't Vote	23%	(319)	40%	(564)	38%	(530)	1413
Voted in 2014: Yes	17%	(423)	52%	(1279)	30%	(745)	2448
Voted in 2014: No	22%	(431)	41%	(810)	36%	(712)	1952
4-Region: Northeast	22%	(171)	47%	(367)	32%	(250)	787
4-Region: Midwest	16%	(146)	54%	(497)	30%	(282)	925
4-Region: South	21%	(338)	46%	(751)	34%	(559)	1648
4-Region: West	19%	(199)	46%	(474)	35%	(367)	1040

Table MCFI15_1: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone	I am more comfortable using physical cash, a debit card, credit card, or check	I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check	Total N
Adults	19% (854)	47% (2089)	33% (1457)	4400
210261	20% (435)	45% (997)	35% (779)	2210
210264	19% (419)	50% (1092)	31% (678)	2190
Taken out fintech loan	33% (174)	30% (158)	36% (191)	523
Have not take out fintech loan	18% (680)	50% (1931)	33% (1266)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI15_2: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N	
Adults	18%	(800)	49%	(2171)	32%	(1428)	4400	
Gender: Male	19%	(414)	49%	(1046)	31%	(663)	2124	
Gender: Female	17%	(386)	49%	(1125)	34%	(765)	2276	
Age: 18-34	26%	(347)	35%	(463)	38%	(501)	1310	
Age: 35-44	23%	(166)	34%	(247)	42%	(302)	715	
Age: 45-64	15%	(233)	53%	(799)	31%	(470)	1502	2
Age: 65+	6%	(55)	76%	(663)	18%	(155)	873	'3
GenZers: 1997-2012	26%	(129)	35%	(172)	39%	(191)	492	2
Millennials: 1981-1996	26%	(337)	35%	(448)	39%	(498)	1283	3
GenXers: 1965-1980	19%	(203)	44%	(466)	37%	(390)	1059	9
Baby Boomers: 1946-1964	8%	(121)	68%	(973)	24%	(340)	1434	4
PID: Dem (no lean)	23%	(388)	46%	(792)	31%	(535)	1715	.5
PID: Ind (no lean)	16%	(229)	48%	(691)	36%	(521)	144	1 1
PID: Rep (no lean)	15%	(184)	55%	(688)	30%	(372)	1244	4
PID/Gender: Dem Men	24%	(193)	48%	(382)	28%	(220)	795	5
PID/Gender: Dem Women	21%	(195)	45%	(410)	34%	(316)	920	.0
PID/Gender: Ind Men	17%	(118)	47%	(324)	35%	(242)	684	4
PID/Gender: Ind Women	15%	(111)	49%	(367)	37%	(279)	757	7
PID/Gender: Rep Men	16%	(102)	53%	(340)	31%	(202)	645	:5
PID/Gender: Rep Women	14%	(81)	58%	(348)	28%	(171)	600	0
Ideo: Liberal (1-3)	21%	(273)	42%	(535)	37%	(474)	1282	2
Ideo: Moderate (4)	19%	(231)	48%	(572)	33%	(394)	1197	7
Ideo: Conservative (5-7)	15%	(220)	58%	(853)	27%	(393)	1466	6
Educ: < College	17%	(514)	51%	(1557)	32%	(953)	3024	4
Educ: Bachelors degree	22%	(192)	44%	(395)	34%	(301)	888	8
Educ: Post-grad	19%	(94)	45%	(220)	36%	(174)	488	8

Table MCFI15_2: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		using a pa my phono using ph debit card	ly comfortable yments app or e compared to ysical cash, a , credit card or check	Total N
Adults	18%	(800)	49%	(2171)	32%	(1428)	4400
Income: Under 50k	17%	(376)	52%	(1187)	31%	(699)	2261
Income: 50k-100k	19%	(278)	48%	(685)	33%	(466)	1429
Income: 100k+	21%	(147)	42%	(299)	37%	(264)	710
Ethnicity: White	17%	(579)	51%	(1740)	33%	(1124)	3443
Ethnicity: Hispanic	27%	(192)	40%	(280)	32%	(227)	699
Ethnicity: Black	28%	(156)	42%	(232)	29%	(160)	549
Ethnicity: Other	16%	(65)	49%	(199)	35%	(144)	408
All Christian	16%	(321)	56%	(1153)	29%	(592)	2067
All Non-Christian	20%	(38)	42%	(80)	38%	(71)	189
Atheist	23%	(49)	40%	(84)	37%	(79)	212
Agnostic/Nothing in particular	20%	(228)	45%	(514)	35%	(401)	1143
Something Else	21%	(164)	43%	(340)	36%	(285)	789
Religious Non-Protestant/Catholic	19%	(45)	44%	(104)	37%	(87)	236
Evangelical	19%	(222)	53%	(610)	28%	(328)	1160
Non-Evangelical	15%	(249)	52%	(845)	32%	(523)	1616
Community: Urban	26%	(295)	41%	(471)	33%	(382)	1147
Community: Suburban	17%	(354)	50%	(1053)	33%	(698)	2105
Community: Rural	13%	(152)	56%	(647)	30%	(349)	1148

Table MCFI15_2: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	18%	(800)	49%	(2171)	32%	(1428)	4400
Employ: Private Sector	23%	(323)	42%	(604)	35%	(509)	1436
Employ: Government	20%	(55)	36%	(102)	44%	(123)	279
Employ: Self-Employed	23%	(85)	38%	(143)	39%	(147)	376
Employ: Homemaker	13%	(38)	54%	(153)	32%	(91)	282
Employ: Student	24%	(53)	34%	(75)	42%	(92)	220
Employ: Retired	8%	(80)	71%	(681)	21%	(201)	962
Employ: Unemployed	23%	(129)	47%	(270)	30%	(172)	571
Employ: Other	13%	(36)	53%	(144)	34%	(93)	273
Military HH: Yes	12%	(81)	64%	(434)	25%	(168)	684
Military HH: No	19%	(719)	47%	(1737)	34%	(1260)	3716
RD/WT: Right Direction	22%	(403)	47%	(877)	32%	(592)	1872
RD/WT: Wrong Track	16%	(398)	51%	(1294)	33%	(837)	2528
Biden Job Approve	21%	(524)	47%	(1141)	32%	(783)	2448
Biden Job Disapprove	14%	(210)	55%	(848)	31%	(481)	1539
Biden Job Strongly Approve	21%	(313)	49%	(717)	30%	(443)	1473
Biden Job Somewhat Approve	22%	(210)	44%	(425)	35%	(340)	975
Biden Job Somewhat Disapprove	16%	(68)	45%	(187)	38%	(158)	412
Biden Job Strongly Disapprove	13%	(142)	59%	(662)	29%	(323)	1127
Favorable of Biden	21%	(526)	46%	(1139)	32%	(799)	2464
Unfavorable of Biden	14%	(236)	54%	(921)	32%	(537)	1695
Very Favorable of Biden	22%	(320)	49%	(718)	29%	(416)	1454
Somewhat Favorable of Biden	20%	(206)	42%	(420)	38%	(383)	1009
Somewhat Unfavorable of Biden	18%	(79)	45%	(201)	37%	(166)	445
Very Unfavorable of Biden	13%	(158)	58%	(720)	30%	(371)	1249

Table MCFI15_2: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	18%	(800)	49%	(2171)	32%	(1428)	4400
#1 Issue: Economy	20%	(355)	45%	(808)	36%	(653)	1816
#1 Issue: Security	16%	(74)	56%	(258)	28%	(131)	462
#1 Issue: Health Care	20%	(151)	46%	(345)	34%	(251)	747
#1 Issue: Medicare / Social Security	10%	(51)	68%	(358)	22%	(117)	526
#1 Issue: Women's Issues	25%	(49)	39%	(77)	36%	(70)	195
#1 Issue: Education	24%	(44)	40%	(74)	36%	(67)	186
#1 Issue: Energy	26%	(40)	43%	(67)	31%	(48)	155
#1 Issue: Other	12%	(37)	59%	(184)	29%	(91)	312
2020 Vote: Joe Biden	21%	(422)	46%	(932)	33%	(662)	2017
2020 Vote: Donald Trump	14%	(192)	56%	(762)	30%	(415)	1369
2020 Vote: Other	14%	(19)	44%	(61)	42%	(57)	137
2020 Vote: Didn't Vote	19%	(167)	47%	(415)	34%	(294)	875
2018 House Vote: Democrat	20%	(302)	47%	(701)	32%	(482)	1485
2018 House Vote: Republican	14%	(167)	57%	(689)	29%	(351)	1206
2018 House Vote: Someone else	7%	(8)	55%	(64)	38%	(44)	116
2016 Vote: Hillary Clinton	21%	(298)	47%	(672)	32%	(448)	1417
2016 Vote: Donald Trump	14%	(180)	57%	(734)	29%	(377)	1292
2016 Vote: Other	12%	(33)	49%	(135)	39%	(108)	276
2016 Vote: Didn't Vote	20%	(288)	45%	(630)	35%	(495)	1413
Voted in 2014: Yes	16%	(398)	53%	(1295)	31%	(755)	2448
Voted in 2014: No	21%	(403)	45%	(876)	35%	(674)	1952
4-Region: Northeast	21%	(165)	47%	(374)	32%	(249)	787
4-Region: Midwest	15%	(139)	55%	(506)	30%	(279)	925
4-Region: South	19%	(312)	47%	(776)	34%	(560)	1648
4-Region: West	18%	(184)	50%	(515)	33%	(341)	1040

Table MCFI15_2: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone	I am more comfortable using physical cash, a debit card, credit card, or check	I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check	Total N
Adults	18% (800)	49% (2171)	32% (1428)	4400
210261	19% (410)	48% (1054)	34% (745)	2210
210264	18% (390)	51% (1117)	31% (683)	2190
Taken out fintech loan	32% (166)	32% (169)	36% (188)	523
Have not take out fintech loan	16% (635)	52% (2002)	32% (1240)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI15_3: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		using ph debit car	I am more comfortable using physical cash, a debit card, credit card, or check		lly comfortable yments app or e compared to ysical cash, a , credit card or check	Total N	
Adults	16%	(703)	57%	(2529)	27%	(1168)	440	00
Gender: Male	18%	(385)	57%	(1204)	25%	(534)	212	24
Gender: Female	14%	(318)	58%	(1325)	28%	(633)	227	76
Age: 18-34	24%	(315)	45%	(590)	31%	(405)	131	10
Age: 35-44	20%	(146)	44%	(317)	35%	(252)	71	'15
Age: 45-64	12%	(182)	63%	(940)	25%	(380)	150	02
Age: 65+	7%	(60)	78%	(682)	15%	(131)	87	73
GenZers: 1997-2012	25%	(123)	45%	(221)	30%	(148)	49	92
Millennials: 1981-1996	23%	(291)	45%	(575)	32%	(417)	128	83
GenXers: 1965-1980	15%	(161)	54%	(570)	31%	(328)	105	59
Baby Boomers: 1946-1964	8%	(118)	74%	(1054)	18%	(262)	143	34
PID: Dem (no lean)	19%	(322)	55%	(952)	26%	(441)	171	15
PID: Ind (no lean)	15%	(210)	55%	(799)	30%	(432)	144	41
PID: Rep (no lean)	14%	(171)	63%	(778)	24%	(294)	124	44
PID/Gender: Dem Men	21%	(169)	55%	(439)	23%	(186)	79	95
PID/Gender: Dem Women	17%	(153)	56%	(512)	28%	(255)	92	20
PID/Gender: Ind Men	15%	(104)	55%	(378)	30%	(203)	68	84
PID/Gender: Ind Women	14%	(106)	56%	(421)	30%	(230)	75	57
PID/Gender: Rep Men	17%	(113)	60%	(387)	23%	(145)	64	45
PID/Gender: Rep Women	10%	(59)	65%	(392)	25%	(149)	60	00
Ideo: Liberal (1-3)	20%	(251)	52%	(668)	28%	(363)	128	82
Ideo: Moderate (4)	15%	(174)	54%	(642)	32%	(380)	119	97
Ideo: Conservative (5-7)	13%	(186)	66%	(974)	21%	(307)	146	56
Educ: < College	15%	(465)	57%	(1738)	27%	(822)	302	24
Educ: Bachelors degree	18%	(156)	58%	(511)	25%	(220)	88	88
Educ: Post-grad	17%	(82)	57%	(280)	26%	(126)	48	88

Table MCFI15_3: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app Demographic or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		using a pa my phone using ph debit card	ly comfortable yments app or e compared to ysical cash, a , credit card or check	Total N
Adults	16%	(703)	57%	(2529)	27%	(1168)	4400
Income: Under 50k	16%	(368)	57%	(1289)	27%	(605)	2261
Income: 50k-100k	15%	(209)	60%	(857)	25%	(363)	1429
Income: 100k+	18%	(126)	54%	(384)	28%	(200)	710
Ethnicity: White	15%	(519)	59%	(2039)	26%	(885)	3443
Ethnicity: Hispanic	23%	(162)	44%	(310)	32%	(226)	699
Ethnicity: Black	20%	(111)	49%	(271)	30%	(167)	549
Ethnicity: Other	18%	(74)	54%	(219)	28%	(116)	408
All Christian	14%	(289)	64%	(1322)	22%	(455)	2067
All Non-Christian	23%	(43)	50%	(95)	27%	(52)	189
Atheist	19%	(40)	52%	(110)	29%	(61)	212
Agnostic/Nothing in particular	17%	(191)	52%	(594)	31%	(357)	1143
Something Else	18%	(139)	52%	(408)	31%	(242)	789
Religious Non-Protestant/Catholic	20%	(47)	53%	(125)	27%	(64)	236
Evangelical	17%	(193)	59%	(687)	24%	(280)	1160
Non-Evangelical	14%	(223)	62%	(996)	25%	(398)	1616
Community: Urban	21%	(238)	51%	(589)	28%	(320)	1147
Community: Suburban	15%	(320)	58%	(1216)	27%	(569)	2105
Community: Rural	13%	(145)	63%	(724)	24%	(279)	1148

Table MCFI15_3: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N	
Adults	16%	(703)	57%	(2529)	27%	(1168)	440	00
Employ: Private Sector	19%	(272)	53%	(762)	28%	(402)	143	36
Employ: Government	18%	(50)	47%	(132)	35%	(98)	27	79
Employ: Self-Employed	19%	(71)	51%	(192)	30%	(114)	37	76
Employ: Homemaker	12%	(35)	61%	(173)	26%	(74)	28	82
Employ: Student	27%	(59)	40%	(87)	34%	(74)	22	20
Employ: Retired	9%	(87)	73%	(707)	18%	(168)	96	52
Employ: Unemployed	17%	(99)	55%	(312)	28%	(161)	57	71
Employ: Other	11%	(31)	61%	(165)	28%	(77)	27	73
Military HH: Yes	12%	(80)	69%	(469)	20%	(134)	68	34
Military HH: No	17%	(623)	55%	(2060)	28%	(1033)	371	16
RD/WT: Right Direction	19%	(353)	55%	(1030)	26%	(488)	187	72
RD/WT: Wrong Track	14%	(350)	59%	(1499)	27%	(680)	252	28
Biden Job Approve	19%	(461)	54%	(1331)	27%	(655)	244	48
Biden Job Disapprove	12%	(188)	63%	(970)	25%	(381)	153	39
Biden Job Strongly Approve	19%	(275)	55%	(808)	26%	(390)	147	73
Biden Job Somewhat Approve	19%	(186)	54%	(524)	27%	(265)	97	75
Biden Job Somewhat Disapprove	15%	(61)	55%	(226)	31%	(126)	41	12
Biden Job Strongly Disapprove	11%	(128)	66%	(744)	23%	(255)	112	27
Favorable of Biden	18%	(449)	55%	(1345)	27%	(670)	246	54
Unfavorable of Biden	13%	(226)	62%	(1052)	25%	(416)	169	95
Very Favorable of Biden	19%	(272)	56%	(814)	25%	(368)	145	54
Somewhat Favorable of Biden	18%	(177)	53%	(530)	30%	(302)	100)9
Somewhat Unfavorable of Biden	18%	(82)	54%	(240)	28%	(123)	44	45
Very Unfavorable of Biden	12%	(144)	65%	(812)	23%	(293)	124	49

Table MCFI15_3: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	16%	(703)	57%	(2529)	27%	(1168)	4400
#1 Issue: Economy	16%	(290)	54%	(976)	30%	(550)	1816
#1 Issue: Security	12%	(56)	64%	(298)	23%	(108)	462
#1 Issue: Health Care	19%	(144)	54%	(402)	27%	(201)	747
#1 Issue: Medicare / Social Security	10%	(53)	71%	(375)	19%	(99)	526
#1 Issue: Women's Issues	25%	(49)	42%	(83)	33%	(64)	195
#1 Issue: Education	20%	(37)	49%	(92)	31%	(57)	186
#1 Issue: Energy	21%	(32)	58%	(91)	21%	(32)	155
#1 Issue: Other	13%	(42)	68%	(213)	18%	(57)	312
2020 Vote: Joe Biden	17%	(350)	56%	(1138)	26%	(529)	2017
2020 Vote: Donald Trump	12%	(163)	63%	(865)	25%	(341)	1369
2020 Vote: Other	16%	(22)	57%	(79)	26%	(36)	137
2020 Vote: Didn't Vote	19%	(168)	51%	(446)	30%	(261)	875
2018 House Vote: Democrat	17%	(256)	57%	(841)	26%	(388)	1485
2018 House Vote: Republican	12%	(151)	63%	(758)	25%	(297)	1206
2018 House Vote: Someone else	7%	(8)	65%	(76)	27%	(32)	116
2016 Vote: Hillary Clinton	17%	(241)	58%	(815)	26%	(362)	1417
2016 Vote: Donald Trump	12%	(158)	63%	(814)	25%	(320)	1292
2016 Vote: Other	11%	(29)	59%	(162)	31%	(85)	276
2016 Vote: Didn't Vote	19%	(274)	52%	(738)	28%	(401)	1413
Voted in 2014: Yes	14%	(338)	61%	(1494)	25%	(616)	2448
Voted in 2014: No	19%	(365)	53%	(1035)	28%	(551)	1952
4-Region: Northeast	16%	(130)	58%	(456)	26%	(201)	787
4-Region: Midwest	13%	(121)	63%	(579)	24%	(224)	925
4-Region: South	16%	(260)	56%	(925)	28%	(463)	1648
4-Region: West	19%	(193)	55%	(568)	27%	(279)	1040

Table MCFI15_3: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone	I am more comfortable using physical cash, a debit card, credit card, or check	I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check	Total N
Adults	16% (703)	57% (2529)	27% (1168)	4400
210261	15% (333)	57% (1261)	28% (615)	2210
210264	17% (370)	58% (1268)	25% (552)	2190
Taken out fintech loan	28% (146)	38% (199)	34% (179)	523
Have not take out fintech loan	14% (557)	60% (2331)	26% (989)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI15_4: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$10

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	18%	(814)	46%	(2019)	36%	(1567)	4400
Gender: Male	20%	(422)	45%	(961)	35%	(740)	2124
Gender: Female	17%	(392)	46%	(1058)	36%	(827)	2276
Age: 18-34	26%	(339)	32%	(423)	42%	(548)	1310
Age: 35-44	25%	(176)	31%	(218)	45%	(321)	715
Age: 45-64	15%	(222)	51%	(761)	35%	(519)	1502
Age: 65+	9%	(78)	71%	(616)	20%	(179)	873
GenZers: 1997-2012	23%	(113)	35%	(174)	42%	(206)	492
Millennials: 1981-1996	27%	(341)	31%	(394)	43%	(547)	1283
GenXers: 1965-1980	19%	(201)	42%	(442)	39%	(415)	1059
Baby Boomers: 1946-1964	10%	(150)	63%	(899)	27%	(385)	1434
PID: Dem (no lean)	22%	(374)	43%	(737)	35%	(604)	1715
PID: Ind (no lean)	17%	(249)	43%	(623)	39%	(569)	1441
PID: Rep (no lean)	15%	(191)	53%	(659)	32%	(395)	1244
PID/Gender: Dem Men	24%	(189)	44%	(350)	32%	(256)	795
PID/Gender: Dem Women	20%	(185)	42%	(387)	38%	(348)	920
PID/Gender: Ind Men	19%	(127)	42%	(287)	40%	(271)	684
PID/Gender: Ind Women	16%	(122)	44%	(337)	39%	(298)	757
PID/Gender: Rep Men	16%	(106)	50%	(325)	33%	(214)	645
PID/Gender: Rep Women	14%	(85)	56%	(334)	30%	(181)	600
Ideo: Liberal (1-3)	22%	(278)	39%	(497)	40%	(507)	1282
Ideo: Moderate (4)	18%	(221)	43%	(514)	39%	(462)	1197
Ideo: Conservative (5-7)	14%	(212)	56%	(824)	29%	(430)	1466
Educ: < College	18%	(539)	47%	(1435)	35%	(1050)	3024
Educ: Bachelors degree	20%	(173)	44%	(387)	37%	(327)	888
Educ: Post-grad	21%	(101)	40%	(197)	39%	(190)	488

Table MCFI15_4: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$10

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	18%	(814)	46%	(2019)	36%	(1567)	4400
Income: Under 50k	17%	(385)	47%	(1073)	35%	(803)	2261
Income: 50k-100k	19%	(277)	46%	(660)	34%	(492)	1429
Income: 100k+	21%	(152)	40%	(286)	38%	(272)	710
Ethnicity: White	17%	(579)	48%	(1654)	35%	(1211)	3443
Ethnicity: Hispanic	28%	(193)	35%	(245)	37%	(261)	699
Ethnicity: Black	25%	(136)	39%	(212)	37%	(201)	549
Ethnicity: Other	24%	(99)	37%	(153)	38%	(156)	408
All Christian	16%	(333)	51%	(1062)	32%	(671)	2067
All Non-Christian	25%	(48)	36%	(68)	39%	(74)	189
Atheist	20%	(43)	38%	(81)	41%	(87)	212
Agnostic/Nothing in particular	21%	(243)	41%	(470)	38%	(430)	1143
Something Else	19%	(146)	43%	(338)	39%	(305)	789
Religious Non-Protestant/Catholic	26%	(60)	37%	(86)	38%	(90)	236
Evangelical	18%	(208)	49%	(564)	33%	(388)	1160
Non-Evangelical	16%	(252)	50%	(803)	35%	(562)	1616
Community: Urban	23%	(262)	41%	(471)	36%	(414)	1147
Community: Suburban	18%	(384)	45%	(945)	37%	(776)	2105
Community: Rural	15%	(168)	53%	(603)	33%	(377)	1148

Table MCFI15_4: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$10

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	18%	(814)	46%	(2019)	36%	(1567)	4400
Employ: Private Sector	21%	(305)	39%	(563)	40%	(568)	1436
Employ: Government	22%	(61)	36%	(101)	42%	(117)	279
Employ: Self-Employed	25%	(93)	34%	(129)	41%	(155)	376
Employ: Homemaker	18%	(50)	47%	(132)	35%	(100)	282
Employ: Student	20%	(44)	41%	(90)	39%	(86)	220
Employ: Retired	10%	(96)	66%	(632)	24%	(234)	962
Employ: Unemployed	22%	(125)	39%	(224)	39%	(222)	571
Employ: Other	15%	(40)	54%	(148)	31%	(86)	273
Military HH: Yes	17%	(117)	54%	(371)	29%	(195)	684
Military HH: No	19%	(697)	44%	(1648)	37%	(1372)	3716
RD/WT: Right Direction	23%	(427)	42%	(789)	35%	(655)	1872
RD/WT: Wrong Track	15%	(386)	49%	(1230)	36%	(912)	2528
Biden Job Approve	22%	(529)	43%	(1042)	36%	(876)	2448
Biden Job Disapprove	15%	(226)	52%	(800)	33%	(514)	1539
Biden Job Strongly Approve	20%	(300)	46%	(678)	34%	(495)	1473
Biden Job Somewhat Approve	23%	(229)	37%	(365)	39%	(381)	975
Biden Job Somewhat Disapprove	19%	(77)	40%	(167)	41%	(168)	412
Biden Job Strongly Disapprove	13%	(148)	56%	(633)	31%	(346)	1127
Favorable of Biden	22%	(540)	42%	(1026)	36%	(897)	2464
Unfavorable of Biden	14%	(237)	52%	(884)	34%	(574)	1695
Very Favorable of Biden	21%	(310)	46%	(663)	33%	(481)	1454
Somewhat Favorable of Biden	23%	(231)	36%	(363)	41%	(416)	1009
Somewhat Unfavorable of Biden	17%	(77)	44%	(196)	39%	(172)	445
Very Unfavorable of Biden	13%	(160)	55%	(687)	32%	(402)	1249

Table MCFI15_4: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$10

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	18%	(814)	46%	(2019)	36%	(1567)	4400
#1 Issue: Economy	19%	(352)	41%	(748)	39%	(716)	1816
#1 Issue: Security	16%	(75)	51%	(235)	33%	(152)	462
#1 Issue: Health Care	21%	(156)	44%	(332)	35%	(259)	747
#1 Issue: Medicare / Social Security	12%	(62)	64%	(334)	25%	(129)	526
#1 Issue: Women's Issues	21%	(41)	41%	(80)	38%	(74)	195
#1 Issue: Education	27%	(50)	33%	(61)	40%	(75)	186
#1 Issue: Energy	23%	(35)	42%	(66)	35%	(54)	155
#1 Issue: Other	14%	(42)	52%	(162)	34%	(108)	312
2020 Vote: Joe Biden	21%	(420)	43%	(877)	36%	(720)	2017
2020 Vote: Donald Trump	14%	(188)	53%	(724)	33%	(458)	1369
2020 Vote: Other	18%	(25)	45%	(62)	36%	(50)	137
2020 Vote: Didn't Vote	21%	(181)	41%	(355)	39%	(339)	875
2018 House Vote: Democrat	20%	(299)	45%	(663)	35%	(523)	1485
2018 House Vote: Republican	14%	(165)	53%	(643)	33%	(397)	1206
2018 House Vote: Someone else	9%	(10)	53%	(61)	38%	(44)	116
2016 Vote: Hillary Clinton	20%	(283)	45%	(643)	35%	(491)	1417
2016 Vote: Donald Trump	13%	(170)	54%	(699)	33%	(423)	1292
2016 Vote: Other	13%	(35)	49%	(136)	38%	(105)	276
2016 Vote: Didn't Vote	23%	(324)	38%	(540)	39%	(549)	1413
Voted in 2014: Yes	16%	(388)	50%	(1229)	34%	(831)	2448
Voted in 2014: No	22%	(426)	40%	(790)	38%	(737)	1952
4-Region: Northeast	20%	(157)	47%	(368)	33%	(262)	787
4-Region: Midwest	13%	(125)	52%	(484)	34%	(316)	925
4-Region: South	20%	(327)	44%	(726)	36%	(596)	1648
4-Region: West	20%	(206)	42%	(441)	38%	(393)	1040

Table MCFI15_4: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$10

Demographic	I am more comfortable using a payments app or my phone	I am more comfortable using physical cash, a debit card, credit card, or check	I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check	Total N
Adults	18% (814)	46% (2019)	36% (1567)	4400
210261	18% (404)	45% (986)	37% (819)	2210
210264	19% (409)	47% (1033)	34% (748)	2190
Taken out fintech loan	29% (150)	29% (153)	42% (219)	523
Have not take out fintech loan	17% (663)	48% (1866)	35% (1348)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI15_5: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$100

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N	
Adults	18% (774	4)	48%	(2094)	35%	(1532)	44	400
Gender: Male	19% (39)	5)	47%	(994)	35%	(734)	21	124
Gender: Female	17% (378	8)	48%	(1100)	35%	(798)	22	276
Age: 18-34	25% (33	1)	35%	(465)	39%	(515)	13	.310
Age: 35-44	23% (163	2)	32%	(229)	45%	(324)	,	715
Age: 45-64	14% (209	9)	51%	(773)	35%	(520)	15	502
Age: 65+	8% (7	1)	72%	(627)	20%	(174)	8	873
GenZers: 1997-2012	24% (11)	7)	38%	(186)	38%	(189)	4	492
Millennials: 1981-1996	25% (31)	7)	34%	(431)	42%	(535)	12	283
GenXers: 1965-1980	17% (183	3)	43%	(454)	40%	(422)	10	059
Baby Boomers: 1946-1964	10% (148	8)	64%	(913)	26%	(373)	14	434
PID: Dem (no lean)	21% (36	1)	46%	(793)	33%	(561)	1	715
PID: Ind (no lean)	16% (23)	3)	44%	(641)	39%	(567)	14	441
PID: Rep (no lean)	14% (186	0)	53%	(660)	33%	(405)	12	244
PID/Gender: Dem Men	22% (17)	7)	47%	(370)	31%	(248)	7	795
PID/Gender: Dem Women	20% (184	4)	46%	(423)	34%	(313)	ç	920
PID/Gender: Ind Men	16% (113	2)	44%	(300)	40%	(272)	ϵ	684
PID/Gender: Ind Women	16% (12	1)	45%	(340)	39%	(295)	7	757
PID/Gender: Rep Men	16% (100	5)	50%	(323)	33%	(215)	ϵ	645
PID/Gender: Rep Women	12% (73	3)	56%	(336)	32%	(190)	6	600
Ideo: Liberal (1-3)	20% (25)	5)	43%	(550)	37%	(477)	12	282
Ideo: Moderate (4)	19% (22)	2)	44%	(526)	37%	(449)	11	197
Ideo: Conservative (5-7)	14% (21	1)	56%	(819)	30%	(436)	14	466
Educ: < College	17% (52)	2)	49%	(1468)	34%	(1035)	30	024
Educ: Bachelors degree	18% (163	2)	47%	(413)	35%	(313)	8	888
Educ: Post-grad	18% (89	9)	44%	(213)	38%	(185)	4	488

Table MCFI15_5: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$100

Demographic	I am more comfortable using a payments app Demographic or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	18%	(774)	48%	(2094)	35%	(1532)	4400
Income: Under 50k	17%	(388)	48%	(1089)	35%	(784)	2261
Income: 50k-100k	18%	(258)	49%	(698)	33%	(473)	1429
Income: 100k+	18%	(127)	43%	(307)	39%	(275)	710
Ethnicity: White	16%	(544)	50%	(1707)	35%	(1193)	3443
Ethnicity: Hispanic	27%	(186)	36%	(255)	37%	(258)	699
Ethnicity: Black	25%	(139)	39%	(212)	36%	(197)	549
Ethnicity: Other	22%	(90)	43%	(175)	35%	(143)	408
All Christian	16%	(331)	53%	(1094)	31%	(642)	2067
All Non-Christian	23%	(44)	40%	(75)	37%	(70)	189
Atheist	22%	(47)	44%	(94)	33%	(71)	212
Agnostic/Nothing in particular	18%	(201)	42%	(485)	40%	(458)	1143
Something Else	19%	(151)	44%	(346)	37%	(292)	789
Religious Non-Protestant/Catholic	23%	(54)	40%	(95)	37%	(87)	236
Evangelical	20%	(229)	49%	(571)	31%	(360)	1160
Non-Evangelical	15%	(235)	52%	(835)	34%	(546)	1616
Community: Urban	22%	(256)	43%	(491)	35%	(400)	1147
Community: Suburban	16%	(347)	47%	(988)	37%	(769)	2105
Community: Rural	15%	(170)	54%	(615)	32%	(363)	1148

Table MCFI15_5: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$100

Demographic	I am more comfortable using a payments app or my phone	I am more comfortable using physical cash, a debit card, credit card, or check	I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check	Total N
Adults	18% (774)	48% (2094)	35% (1532)	4400
Employ: Private Sector	19% (277)	41% (594)	39% (565)	1436
Employ: Government	21% (58)	36% (102)	43% (119)	279
Employ: Self-Employed	21% (81)	40% (149)	39% (147)	376
Employ: Homemaker	19% (55)	49% (138)	32% (89)	282
Employ: Student	23% (51)	39% (86)	38% (83)	220
Employ: Retired	10% (99)	66% (636)	24% (228)	962
Employ: Unemployed	20% (114)	42% (240)	38% (217)	571
Employ: Other	14% (39)	54% (148)	31% (85)	273
Military HH: Yes	15% (105)	56% (385)	28% (194)	684
Military HH: No	18% (668)	46% (1709)	36% (1339)	3716
RD/WT: Right Direction	22% (406)	44% (825)	34% (641)	1872
RD/WT: Wrong Track	15% (368)	50% (1269)	35% (892)	2528
Biden Job Approve	21% (517)	45% (1091)	34% (841)	2448
Biden Job Disapprove	13% (204)	53% (823)	33% (512)	1539
Biden Job Strongly Approve	21% (303)	47% (689)	33% (482)	1473
Biden Job Somewhat Approve	22% (214)	41% (402)	37% (359)	975
Biden Job Somewhat Disapprove	17% (70)	43% (177)	40% (165)	412
Biden Job Strongly Disapprove	12% (134)	57% (647)	31% (347)	1127
Favorable of Biden	20% (500)	45% (1106)	35% (857)	2464
Unfavorable of Biden	14% (237)	52% (883)	34% (575)	1695
Very Favorable of Biden	21% (306)	48% (703)	31% (445)	1454
Somewhat Favorable of Biden	19% (194)	40% (403)	41% (412)	1009
Somewhat Unfavorable of Biden	19% (86)	43% (193)	37% (167)	445
Very Unfavorable of Biden	12% (151)	55% (690)	33% (408)	1249

Table MCFI15_5: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$100

Demographic	I am more comfortable using a payments app or my phone		I am more comfortable using physical cash, a debit card, credit card, or check		I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check		Total N
Adults	18%	(774)	48%	(2094)	35%	(1532)	4400
#1 Issue: Economy	18%	(327)	43%	(779)	39%	(710)	1816
#1 Issue: Security	14%	(65)	55%	(256)	31%	(141)	462
#1 Issue: Health Care	22%	(161)	44%	(330)	34%	(256)	747
#1 Issue: Medicare / Social Security	11%	(56)	64%	(336)	25%	(134)	526
#1 Issue: Women's Issues	22%	(43)	42%	(83)	35%	(69)	195
#1 Issue: Education	25%	(47)	34%	(63)	41%	(75)	186
#1 Issue: Energy	22%	(34)	48%	(74)	30%	(47)	155
#1 Issue: Other	13%	(40)	55%	(173)	32%	(99)	312
2020 Vote: Joe Biden	20%	(406)	46%	(936)	33%	(674)	2017
2020 Vote: Donald Trump	13%	(174)	53%	(725)	34%	(469)	1369
2020 Vote: Other	17%	(23)	44%	(60)	39%	(54)	137
2020 Vote: Didn't Vote	19%	(170)	42%	(371)	38%	(334)	875
2018 House Vote: Democrat	19%	(279)	48%	(713)	33%	(492)	1485
2018 House Vote: Republican	13%	(161)	53%	(640)	34%	(405)	1206
2018 House Vote: Someone else	7%	(9)	57%	(66)	36%	(41)	116
2016 Vote: Hillary Clinton	19%	(276)	48%	(678)	33%	(463)	1417
2016 Vote: Donald Trump	13%	(168)	54%	(698)	33%	(426)	1292
2016 Vote: Other	12%	(33)	51%	(141)	37%	(102)	276
2016 Vote: Didn't Vote	21%	(297)	41%	(575)	38%	(541)	1413
Voted in 2014: Yes	16%	(382)	52%	(1268)	33%	(798)	2448
Voted in 2014: No	20%	(392)	42%	(826)	38%	(734)	1952
4-Region: Northeast	20%	(160)	48%	(378)	32%	(249)	787
4-Region: Midwest	13%	(122)	55%	(512)	31%	(290)	925
4-Region: South	19%	(307)	45%	(741)	36%	(600)	1648
4-Region: West	18%	(184)	44%	(462)	38%	(393)	1040

Table MCFI15_5: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Pay a business \$100

Demographic	I am more comfortable using a payments app or my phone	I am more comfortable using physical cash, a debit card, credit card, or check	I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check	Total N
Adults	18% (774)	48% (2094)	35% (1532)	4400
210261	17% (385)	47% (1030)	36% (795)	2210
210264	18% (388)	49% (1064)	34% (738)	2190
Taken out fintech loan	29% (150)	31% (165)	40% (209)	523
Have not take out fintech loan	16% (624)	50% (1929)	34% (1324)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI15_6: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more o using a pay or my	ments app	using ph debit card	e comfortable ysical cash, a l, credit card, check	using a pa my phone using ph debit card	ly comfortable yments app or compared to ysical cash, a credit card or heck	Total N	
Adults	15%	(671)	56%	(2451)	29%	(1279)	440	00
Gender: Male	17%	(366)	53%	(1125)	30%	(632)	212	24
Gender: Female	13%	(304)	58%	(1326)	28%	(646)	227	76
Age: 18-34	23%	(297)	45%	(586)	33%	(428)	13	310
Age: 35-44	18%	(130)	42%	(302)	40%	(284)	7	715
Age: 45-64	12%	(176)	60%	(908)	28%	(418)	150	02
Age: 65+	8%	(68)	75%	(655)	17%	(150)	87	73
GenZers: 1997-2012	24%	(117)	49%	(239)	28%	(137)	49	92
Millennials: 1981-1996	20%	(262)	43%	(553)	36%	(467)	128	83
GenXers: 1965-1980	14%	(144)	53%	(561)	33%	(354)	105	59
Baby Boomers: 1946-1964	10%	(140)	69%	(987)	21%	(307)	143	34
PID: Dem (no lean)	19%	(331)	52%	(896)	28%	(488)	17	715
PID: Ind (no lean)	13%	(186)	55%	(799)	32%	(455)	14	141
PID: Rep (no lean)	12%	(154)	61%	(756)	27%	(335)	124	44
PID/Gender: Dem Men	23%	(180)	49%	(390)	28%	(225)	79	95
PID/Gender: Dem Women	16%	(151)	55%	(506)	29%	(263)	92	20
PID/Gender: Ind Men	13%	(89)	54%	(366)	33%	(229)	68	84
PID/Gender: Ind Women	13%	(98)	57%	(433)	30%	(226)	75	57
PID/Gender: Rep Men	15%	(98)	57%	(369)	28%	(178)	64	45
PID/Gender: Rep Women	9%	(56)	65%	(387)	26%	(157)	60	00
Ideo: Liberal (1-3)	18%	(227)	52%	(664)	31%	(391)	128	82
Ideo: Moderate (4)	15%	(177)	52%	(624)	33%	(395)	119	97
Ideo: Conservative (5-7)	12%	(178)	63%	(926)	25%	(361)	146	66
Educ: < College	15%	(448)	56%	(1695)	29%	(881)	302	24
Educ: Bachelors degree	16%	(141)	56%	(496)	28%	(250)	88	88
Educ: Post-grad	17%	(81)	53%	(259)	30%	(148)	48	88

Table MCFI15_6: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	using a p	e comfortable ayments app y phone	using ph debit car	e comfortable hysical cash, a d, credit card, check	using a pa my phon- using ph debit card	lly comfortable yments app or e compared to ysical cash, a , credit card or check	Total N
Adults	15%	(671)	56%	(2451)	29%	(1279)	4400
Income: Under 50k	15%	(350)	55%	(1250)	29%	(661)	2261
Income: 50k-100k	14%	(202)	58%	(826)	28%	(401)	1429
Income: 100k+	17%	(118)	53%	(375)	31%	(217)	710
Ethnicity: White	13%	(459)	58%	(1989)	29%	(995)	3443
Ethnicity: Hispanic	26%	(179)	42%	(297)	32%	(223)	699
Ethnicity: Black	23%	(128)	47%	(260)	29%	(160)	549
Ethnicity: Other	20%	(83)	49%	(202)	30%	(123)	408
All Christian	14%	(280)	62%	(1271)	25%	(515)	2067
All Non-Christian	23%	(43)	45%	(86)	32%	(61)	189
Atheist	19%	(41)	49%	(104)	32%	(67)	212
Agnostic/Nothing in particular	14%	(165)	51%	(582)	35%	(396)	1143
Something Else	18%	(141)	52%	(408)	30%	(240)	789
Religious Non-Protestant/Catholic	23%	(55)	47%	(111)	30%	(71)	236
Evangelical	17%	(202)	55%	(640)	27%	(317)	1160
Non-Evangelical	12%	(201)	62%	(999)	26%	(417)	1616
Community: Urban	20%	(230)	50%	(570)	30%	(347)	1147
Community: Suburban	15%	(308)	56%	(1175)	30%	(621)	2105
Community: Rural	12%	(133)	61%	(705)	27%	(310)	1148

Table MCFI15_6: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	using a pa	comfortable ayments app y phone	using ph debit car	e comfortable ysical cash, a d, credit card, check	using a pa my phone using ph debit card	lly comfortable syments app or e compared to sysical cash, a , credit card or check	Total N	
Adults	15%	(671)	56%	(2451)	29%	(1279)	440	00
Employ: Private Sector	17%	(237)	51%	(733)	32%	(466)	143	36
Employ: Government	18%	(50)	48%	(133)	34%	(96)	27	79
Employ: Self-Employed	19%	(71)	47%	(175)	35%	(130)	37	76
Employ: Homemaker	12%	(35)	61%	(171)	27%	(75)	28	82
Employ: Student	28%	(63)	42%	(92)	30%	(65)	22	20
Employ: Retired	9%	(86)	71%	(682)	20%	(194)	96	62
Employ: Unemployed	16%	(92)	52%	(299)	32%	(180)	5'	571
Employ: Other	13%	(37)	60%	(164)	26%	(72)	27	.73
Military HH: Yes	14%	(99)	64%	(439)	21%	(146)	68	84
Military HH: No	15%	(572)	54%	(2012)	30%	(1132)	37.	16
RD/WT: Right Direction	20%	(369)	52%	(965)	29%	(537)	187	72
RD/WT: Wrong Track	12%	(302)	59%	(1485)	29%	(741)	252	28
Biden Job Approve	19%	(458)	52%	(1279)	29%	(712)	244	48
Biden Job Disapprove	11%	(171)	62%	(948)	27%	(419)	153	39
Biden Job Strongly Approve	19%	(273)	53%	(778)	29%	(422)	147	73
Biden Job Somewhat Approve	19%	(185)	51%	(501)	30%	(289)	97	75
Biden Job Somewhat Disapprove	15%	(62)	54%	(224)	30%	(125)	4	12
Biden Job Strongly Disapprove	10%	(109)	64%	(724)	26%	(294)	112	27
Favorable of Biden	18%	(439)	53%	(1300)	29%	(725)	246	64
Unfavorable of Biden	12%	(209)	60%	(1021)	27%	(464)	169	95
Very Favorable of Biden	19%	(281)	54%	(781)	27%	(393)	145	54
Somewhat Favorable of Biden	16%	(158)	51%	(519)	33%	(332)	100	09
Somewhat Unfavorable of Biden	18%	(79)	55%	(243)	28%	(124)	44	45
Very Unfavorable of Biden	10%	(130)	62%	(778)	27%	(341)	124	49

Table MCFI15_6: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	using a pa	e comfortable ayments app y phone	using ph debit car	e comfortable ysical cash, a d, credit card, check	using a pa my phono using ph debit card	lly comfortable yments app or e compared to ysical cash, a , credit card or check	Total N	
Adults	15%	(671)	56%	(2451)	29%	(1279)	4400	0
#1 Issue: Economy	14%	(255)	53%	(966)	33%	(595)	1816	6
#1 Issue: Security	12%	(58)	60%	(279)	27%	(126)	462	2
#1 Issue: Health Care	19%	(140)	52%	(392)	29%	(215)	747	7
#1 Issue: Medicare / Social Security	12%	(62)	67%	(354)	21%	(110)	526	6
#1 Issue: Women's Issues	27%	(52)	46%	(89)	28%	(54)	195	5
#1 Issue: Education	23%	(42)	47%	(88)	30%	(56)	186	6
#1 Issue: Energy	18%	(28)	54%	(84)	28%	(43)	155	5
#1 Issue: Other	11%	(33)	64%	(199)	26%	(80)	312	2
2020 Vote: Joe Biden	17%	(346)	55%	(1103)	28%	(568)	2017	.7
2020 Vote: Donald Trump	11%	(145)	61%	(840)	28%	(384)	1369	9
2020 Vote: Other	13%	(17)	59%	(81)	28%	(38)	137	7
2020 Vote: Didn't Vote	19%	(162)	49%	(425)	33%	(288)	875	5
2018 House Vote: Democrat	17%	(252)	56%	(825)	27%	(407)	1485	5
2018 House Vote: Republican	12%	(139)	61%	(730)	28%	(336)	1200	6
2018 House Vote: Someone else	4%	(5)	67%	(78)	29%	(33)	116	6
2016 Vote: Hillary Clinton	17%	(247)	55%	(782)	27%	(389)	1417	.7
2016 Vote: Donald Trump	11%	(143)	61%	(789)	28%	(359)	1292	2
2016 Vote: Other	11%	(30)	59%	(162)	30%	(83)	276	6
2016 Vote: Didn't Vote	18%	(251)	51%	(715)	32%	(447)	1413	.3
Voted in 2014: Yes	14%	(335)	59%	(1445)	27%	(667)	2448	8
Voted in 2014: No	17%	(335)	51%	(1005)	31%	(612)	1952	2
4-Region: Northeast	16%	(124)	56%	(440)	28%	(224)	787	7
4-Region: Midwest	12%	(109)	62%	(577)	26%	(239)	925	.5
4-Region: South	16%	(271)	54%	(884)	30%	(493)	1648	8
4-Region: West	16%	(167)	53%	(550)	31%	(323)	1040	0

Table MCFI15_6: For the following situations, please choose the statement that best fits your preferred payment method, even if none of the options are entirely correct:

Demographic	I am more comfortable using a payments app or my phone	I am more comfortable using physical cash, a debit card, credit card, or check	I am equally comfortable using a payments app or my phone compared to using physical cash, a debit card, credit card or check	Total N
Adults	15% (671)	56% (2451)	29% (1279)	4400
210261	15% (328)	54% (1201)	31% (681)	2210
210264	16% (342)	57% (1250)	27% (598)	2190
Taken out fintech loan	27% (143)	36% (186)	37% (195)	523
Have not take out fintech loan	14% (528)	58% (2265)	28% (1084)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Table MCFI16: How would you say the coronavirus pandemic has impacted your willingness to use fintech services, if at all? As a reminder, fintech services could include payments, any loans, insurance products, or investments that can be made or purchased using an app, on your computer or your phone.

Demographic	I am more likely to use fintech services since Covid-19	No difference	I am less likely to use fintech services since Covid-19	
Adults	16% (710)	74% (3253)	10% (438)	4400
Gender: Male	19% (403)	71% (1516)	10% (205)	2124
Gender: Female	13% (307)	76% (1737)	10% (233)	2276
Age: 18-34	25% (330)	65% (853)	10% (127)	1310
Age: 35-44	20% (144)	71% (510)	9% (61)	715
Age: 45-64	12% (180)	79% (1184)	9% (137)	1502
Age: 65+	6% (55)	81% (705)	13% (112)	873
GenZers: 1997-2012	20% (96)	70% (346)	10% (50)	492
Millennials: 1981-1996	26% (331)	64% (821)	10% (130)	1283
GenXers: 1965-1980	16% (168)	78% (821)	7% (70)	1059
Baby Boomers: 1946-1964	8% (112)	80% (1154)	12% (168)	1434
PID: Dem (no lean)	20% (341)	69% (1187)	11% (187)	1715
PID: Ind (no lean)	16% (227)	76% (1096)	8% (118)	1441
PID: Rep (no lean)	11% (141)	78% (970)	11% (132)	1244
PID/Gender: Dem Men	24% (189)	66% (522)	11% (84)	795
PID/Gender: Dem Women	17% (152)	72% (665)	11% (103)	920
PID/Gender: Ind Men	19% (130)	72% (494)	9% (60)	684
PID/Gender: Ind Women	13% (97)	79% (601)	8% (58)	757
PID/Gender: Rep Men	13% (84)	78% (500)	9% (61)	645
PID/Gender: Rep Women	10% (58)	78% (470)	12% (72)	600
Ideo: Liberal (1-3)	23% (293)	68% (873)	9% (117)	1282
Ideo: Moderate (4)	16% (189)	75% (901)	9% (107)	1197
Ideo: Conservative (5-7)	12% (174)	77% (1127)	11% (165)	1466
Educ: < College	13% (404)	76% (2304)	10% (317)	3024
Educ: Bachelors degree	22% (194)	68% (606)	10% (87)	888
Educ: Post-grad	23% (112)	70% (342)	7% (34)	488
Income: Under 50k	14% (313)	74% (1667)	12% (282)	2261
Income: 50k-100k	17% (240)	75% (1070)	8% (118)	1429
Income: 100k+	22% (156)	73% (516)	5% (38)	710

Table MCFI16: How would you say the coronavirus pandemic has impacted your willingness to use fintech services, if at all? As a reminder, fintech services could include payments, any loans, insurance products, or investments that can be made or purchased using an app, on your computer or your phone.

Domographic	I am more li fintech serv Covid	vices since	No á	lifference	fintech s	likely to use ervices since vid-19	Total N
Demographic							
Adults		(710)	74%	(3253)	10%	(438)	4400
Ethnicity: White	,	(539)	75%	(2588)	9%	(317)	3443
Ethnicity: Hispanic		(154)	70%	(492)	8%	(53)	699
Ethnicity: Black	18%	(99)	70%	(385)	12%	(65)	549
Ethnicity: Other	18%	(72)	69%	(280)	14%	(56)	408
All Christian	15%	(301)	75%	(1548)	11%	(217)	2067
All Non-Christian	22%	(42)	67%	(128)	10%	(20)	189
Atheist	22%	(46)	74%	(156)	5%	(10)	212
Agnostic/Nothing in particular	17%	(198)	75%	(862)	7%	(84)	1143
Something Else	16%	(123)	71%	(559)	14%	(107)	789
Religious Non-Protestant/Catholic	22%	(52)	67%	(157)	12%	(27)	236
Evangelical	17%	(198)	71%	(819)	12%	(142)	1160
Non-Evangelical		(207)	77%	(1239)	11%	(170)	1616
Community: Urban	22%	254)	68%	(779)	10%	(114)	1147
Community: Suburban	15%	(314)	76%	(1594)	9%	(197)	2105
Community: Rural	12%	(142)	77%	(880)	11%	(127)	1148
Employ: Private Sector	19% (274)	72%	(1038)	9%	(124)	1436
Employ: Government	25%	(69)	67%	(188)	8%	(22)	279
Employ: Self-Employed	24%	(90)	65%	(246)	11%	(40)	376
Employ: Homemaker	14%	(39)	76%	(215)	10%	(28)	282
Employ: Student	18%	(40)	74%	(163)	8%	(17)	220
Employ: Retired	7%	(64)	81%	(782)	12%	(117)	962
Employ: Unemployed	16%	(90)	74%	(423)	10%	(58)	571
Employ: Other	16%	(45)	73%	(198)	11%	(30)	273
Military HH: Yes		(104)	77%	(524)	8%	(56)	684
Military HH: No	· ·	(605)	73%	(2729)	10%	(382)	3716
RD/WT: Right Direction	`	(389)	69%	(1300)	10%	(183)	1872
RD/WT: Wrong Track	,	(321)	77%	(1953)	10%	(255)	2528

Table MCFI16: How would you say the coronavirus pandemic has impacted your willingness to use fintech services, if at all? As a reminder, fintech services could include payments, any loans, insurance products, or investments that can be made or purchased using an app, on your computer or your phone.

Demographic	I am more likely fintech services Covid-19	s since	lifference	fintech s	likely to use ervices since vid-19	Total N
Adults	16% (710	74%	(3253)	10%	(438)	4400
Biden Job Approve	21% (513	/	(1692)	10%	(243)	2448
Biden Job Disapprove	10% (146	/	(1232)	10%	(161)	1539
Biden Job Strongly Approve	21% (316	/	(985)	12%	(173)	1473
Biden Job Somewhat Approve	20% (197	/	(707)	7%	(70)	975
Biden Job Somewhat Disapprove	16% (64	/	(306)	10%	(42)	412
Biden Job Strongly Disapprove	7% (82	/	(925)	11%	(119)	1127
Favorable of Biden	21% (515	/	(1701)	10%	(248)	2464
Unfavorable of Biden	10% (177	/	(1349)	10%	(169)	1695
Very Favorable of Biden	21% (301	/	(974)	12%	(180)	1454
Somewhat Favorable of Biden	21% (214	/	(727)	7%	(68)	1009
Somewhat Unfavorable of Biden	16% (73	/	(340)	7%	(32)	445
Very Unfavorable of Biden	8% (103	/	(1009)	11%	(137)	1249
#1 Issue: Economy	19% (339	/	(1320)	9%	(158)	1816
#1 Issue: Security	15% (70	/	(345)	10%	(48)	462
#1 Issue: Health Care	17% (126	/	(542)	11%	(79)	747
#1 Issue: Medicare / Social Security	8% (42	/	(413)	14%	(71)	526
#1 Issue: Women's Issues	14% (28)	/	(146)	11%	(21)	195
#1 Issue: Education	21% (40	/	(128)	10%	(18)	186
#1 Issue: Energy	21% (33	/	(108)	9%	(14)	155
#1 Issue: Other	11% (33)	/	(251)	9%	(28)	312
2020 Vote: Joe Biden	21% (427	/	(1393)	10%	(197)	2017
2020 Vote: Donald Trump	10% (131	/	(1106)	10%	(132)	1369
2020 Vote: Other	15% (21	/	(105)	8%	(11)	137
2020 Vote: Didn't Vote	15% (131	/	(647)	11%	(97)	875
2018 House Vote: Democrat	20% (302)	/	(1042)	9%	(140)	1485
2018 House Vote: Republican	10% (126	/	(956)	10%	(125)	1206
2018 House Vote: Someone else	11% (12)	/	(97)	6%	(7)	116

Table MCFI16: How would you say the coronavirus pandemic has impacted your willingness to use fintech services, if at all? As a reminder, fintech services could include payments, any loans, insurance products, or investments that can be made or purchased using an app, on your computer or your phone.

Demographic	I am more likel fintech service Covid-19	s since	difference	fintech se	likely to use ervices since vid-19	Total N
Adults	16% (710	74%	(3253)	10%	(438)	4400
2016 Vote: Hillary Clinton	20% (289	70%	(995)	9%	(134)	1417
2016 Vote: Donald Trump	12% (149	79%	(1017)	10%	(126)	1292
2016 Vote: Other	16% (45	5) 75%	(207)	9%	(23)	276
2016 Vote: Didn't Vote	16% (227	73%	(1031)	11%	(154)	1413
Voted in 2014: Yes	15% (355	76%	(1856)	10%	(236)	2448
Voted in 2014: No	18% (354	72%	(1397)	10%	(202)	1952
4-Region: Northeast	17% (130	74%	(583)	9%	(74)	787
4-Region: Midwest	13% (119	79%	(726)	9%	(79)	925
4-Region: South	16% (258	74%	(1225)	10%	(165)	1648
4-Region: West	19% (202	69%	(719)	11%	(119)	1040
210261	16% (353	75%	(1648)	9%	(208)	2210
210264	16% (356	5) 73%	(1605)	10%	(229)	2190
Taken out fintech loan	41% (213	51%	(267)	8%	(43)	523
Have not take out fintech loan	13% (497	77%	(2986)	10%	(394)	3877

Note: Row proportions may total to larger than one-hundred percent due to rounding. For more information visit MorningConsultIntelligence.com.

Respondent Demographics Summary

Summary Statistics of Survey Respondent Demographics

Demographic	Group	Frequency	Percentage
xdemAll	Adults	4400	100%
xdemGender	Gender: Male Gender: Female N	2124 2276 4400	48% 52%
age	Age: 18-34 Age: 35-44 Age: 45-64 Age: 65+	1310 715 1502 873 4400	30% 16% 34% 20%
demAgeGeneration	GenZers: 1997-2012 Millennials: 1981-1996 GenXers: 1965-1980 Baby Boomers: 1946-1964 <i>N</i>	492 1283 1059 1434 4267	11% 29% 24% 33%
xpid3	PID: Dem (no lean) PID: Ind (no lean) PID: Rep (no lean) N	1715 1441 1244 4400	39% 33% 28%
xpidGender	PID/Gender: Dem Men PID/Gender: Dem Women PID/Gender: Ind Men PID/Gender: Ind Women PID/Gender: Rep Men PID/Gender: Rep Women N	795 920 684 757 645 600 4400	18% 21% 16% 17% 15% 14%
xdemIdeo3	Ideo: Liberal (1-3) Ideo: Moderate (4) Ideo: Conservative (5-7) N	1282 1197 1466 3945	29% 27% 33%
xeduc3	Educ: $<$ College Educ: Bachelors degree Educ: Post-grad N	3024 888 488 4400	69% 20% 11%

Summary Statistics of Survey Respondent Demographics

Demographic	Group	Frequency	Percentage
xdemInc3	Income: Under 50k Income: 50k-100k Income: 100k+ N	2261 1429 710 4400	51% 32% 16%
xdemWhite	Ethnicity: White	3443	78%
xdemHispBin	Ethnicity: Hispanic	699	16%
demBlackBin	Ethnicity: Black	549	12%
demRaceOther	Ethnicity: Other	408	9%
xdemReligion	All Christian All Non-Christian Atheist Agnostic/Nothing in particular Something Else N	2067 189 212 1143 789 4400	47% 4% 5% 26% 18%
xdemReligOther	Religious Non-Protestant/Catholic	236	5%
xdemEvang	Evangelical Non-Evangelical N	1160 1616 2777	26% 37%
xdemUsr	Community: Urban Community: Suburban Community: Rural N	1147 2105 1148 4400	26% 48% 26%
xdemEmploy	Employ: Private Sector Employ: Government Employ: Self-Employed Employ: Homemaker Employ: Student Employ: Retired Employ: Unemployed Employ: Other N	1436 279 376 282 220 962 571 273 4400	33% 6% 9% 6% 5% 22% 13% 6%
xdemMilHH1	Military HH: Yes Military HH: No <i>N</i>	684 3716 4400	16% 84%

Summary Statistics of Survey Respondent Demographics

Demographic	Group	Frequency	Percentage
xnrl	RD/WT: Right Direction RD/WT: Wrong Track N	1872 2528 4400	43% 57%
xdemBidenApprove	Biden Job Approve Biden Job Disapprove N	2448 1539 3987	56% 35%
xdemBidenApprove2	Biden Job Strongly Approve Biden Job Somewhat Approve Biden Job Somewhat Disapprove Biden Job Strongly Disapprove N	1473 975 412 1127 3987	33% 22% 9% 26%
xdemBidenFav	Favorable of Biden Unfavorable of Biden N	2464 1695 4158	56% 39%
xdemBidenFavFull	Very Favorable of Biden Somewhat Favorable of Biden Somewhat Unfavorable of Biden Very Unfavorable of Biden N	1454 1009 445 1249 4158	33% 23% 10% 28%
xnr3	#1 Issue: Economy #1 Issue: Security #1 Issue: Health Care #1 Issue: Medicare / Social Security #1 Issue: Women's Issues #1 Issue: Education #1 Issue: Energy #1 Issue: Other N	1816 462 747 526 195 186 155 312 4400	41% 11% 17% 12% 4% 4% 4% 7%
xsubVote20O	2020 Vote: Joe Biden 2020 Vote: Donald Trump 2020 Vote: Other 2020 Vote: Didn't Vote N	2017 1369 137 875 4398	46% 31% 3% 20%
xsubVote18O	2018 House Vote: Democrat 2018 House Vote: Republican 2018 House Vote: Someone else <i>N</i>	1485 1206 116 2807	34% 27% 3%

Summary Statistics of Survey Respondent Demographics

Demographic	Group	Frequency	Percentage
xsubVote16O	2016 Vote: Hillary Clinton 2016 Vote: Donald Trump 2016 Vote: Other 2016 Vote: Didn't Vote N	1417 1292 276 1413 4398	32% 29% 6% 32%
xsubVote14O	Voted in 2014: Yes Voted in 2014: No N	2448 1952 4400	56% 44%
xreg4	4-Region: Northeast 4-Region: Midwest 4-Region: South 4-Region: West N	787 925 1648 1040 4400	18% 21% 37% 24%
poll	210261 210264 <i>N</i>	2210 2190 4400	50% 50%
MCFIxdem1	Taken out fintech loan Have not take out fintech loan N	523 3877 4400	12% 88%

Note: Group proportions may total to larger than one-hundred percent due to rounding. All statistics are calculated with demographic post-stratification weights applied.

