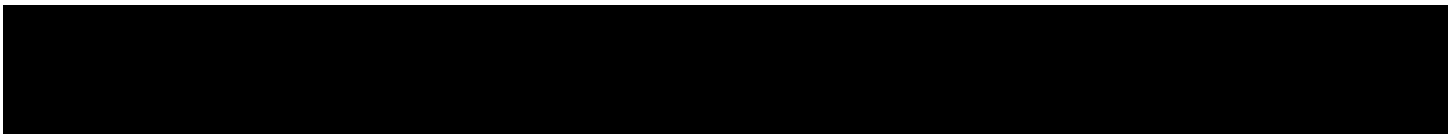




Broad Support for Consumer Protection Policies

2023 Georgia Watch Poll Results



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ACKNOWLEDGMENTS

Liz Coyle, executive director of Georgia Watch, oversaw the development of this poll memorandum. Our policy research associate Rahwa Yehdego, MPH Candidate, Emory University's Rollins School of Public Health, Class of 2024, analyzed and drafted the memorandum. A special thank you to the University of Georgia's School of Public & International Affairs Survey Research Center, which conducted the poll between April 13 to May 1 among 1,152 Georgians.

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EXECUTIVE SUMMARY

Georgians Strongly Support Consumer Protections

A statewide poll commissioned by Georgia Watch and administered by the University of Georgia (UGA) shows that Georgians strongly support increased financial protections for consumers, increased hospital accountability, and equity considerations in the legislative process. Specifically, Georgians support the regulation of car title lenders, instituting a rate cap of 36% for small-dollar loans, wage garnishment protection, and increased hospital financial assistance spending. Overall, this poll among 1,152 respondents shows that Georgians strongly support Georgia Watch's current policy priorities.

At Georgia Watch, we hear directly from consumers about their experiences dealing with predatory title loans, crippling medical debt, skyrocketing energy bills, and burdensome wage garnishments. While the federal COVID-19 Public Health Emergency has ended, the disparities exacerbated and highlighted by the pandemic affecting communities of color, economically distressed communities, and other demographic groups who have historically experienced disinvestment and barriers to opportunity in Georgia have not. This poll's findings provide data showing that most Georgians believe there are longstanding barriers to achieving financial security today. To address these inequities, many Georgians agree that legislators should explore the impacts of their proposed laws and regulations on the various demographic groups they serve.

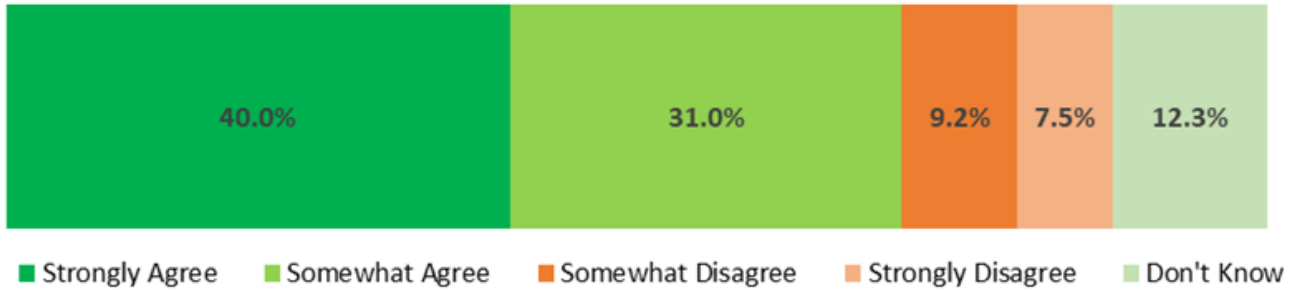
Poll highlights include:

- A majority of Georgians support stronger consumer financial protection laws.
 - 71% believe the Department of Banking and Finance should regulate car title lenders.
 - A strong majority (83.8%) believe that all small-dollar loans in Georgia should be subject to an annual interest rate cap of 36%.
 - 76.7% believe that Georgia law should be changed to prevent medical debt from being subject to wage garnishment or bank levy.
 - Most (67.8%) do not support Georgia Power raising their electricity rates to make up their share of cost overruns to pay for two new nuclear reactors at Plant Vogtle.
- Georgians overwhelmingly support hospital closure accountability and requiring increased financial assistance spending.
 - 82.9% believe that the closure of a hospital should be subject to a six-month review by the Georgia Attorney General and the Department of Community Health.
 - Most (79.2%) believe hospitals should increase financial assistance spending to help low- to middle-income patients avoid medical debt.
- Most Georgians believe there are longstanding barriers in place that prevent certain demographics from achieving financial security.
 - 59.8% believe that longstanding barriers make it harder for minorities to achieve financial security today.
 - A strong majority (81.1%) believes that before a law or regulation is put in place, legislators should examine how such changes might affect particular demographic groups.

Financial Protections - Title Loans

An overwhelming majority of Georgians support the regulation of car title lenders.

Regulation of Car Title Lenders



- There is strong bipartisan support for regulating car title lenders, with over 7 in 10 Georgians in favor.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 38.8 | 31.2 | 7.6 | 9.9 | 12.5 |
| Democrat | 44.8 | 31.6 | 10.3 | 3.4 | 9.9 |
| Independent | 33.1 | 33.1 | 11.5 | 8.5 | 13.8 |

- Across racial groups, there is strong support for implementing regulation of car title lenders in Georgia.

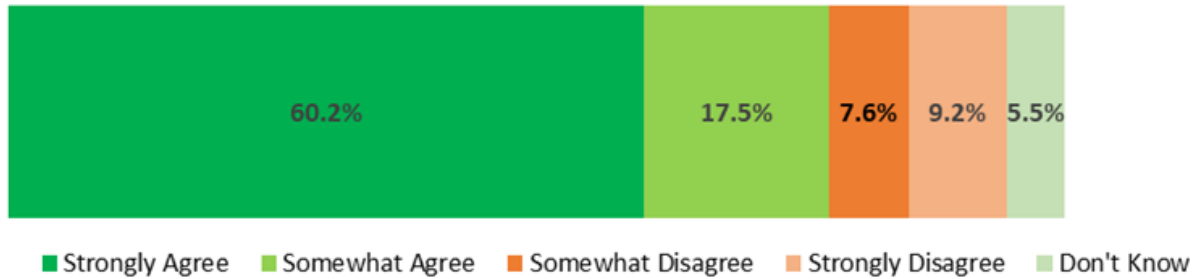
| RACE | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------|----------------|----------------|-------------------|-------------------|------------|
| White | 38.1 | 31.8 | 8.5 | 7.6 | 14.0 |
| Black | 46.7 | 27.1 | 10.9 | 6.1 | 9.3 |
| Other | 28.1 | 40.6 | 7.3 | 12.5 | 11.5 |



Georgians pay **\$199 million in fees** to title lenders each year.

Most Georgians support a 61% rate cap on car title loans, which can currently be as high as 300%.

Support for 61% Rate Cap on Car Title Loans



- Nearly 6 in 10 Republicans and Democrats strongly support the 61% rate cap.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 61.3 | 18.8 | 7.1 | 7.4 | 5.4 |
| Democrat | 59.4 | 17.5 | 9.4 | 9.4 | 4.3 |
| Independent | 54.6 | 16.9 | 5.4 | 14.6 | 8.5 |

A majority of Georgians support all small-dollar loans being subject to an annual interest rate cap of 36% as it is for military service members, their spouses, and dependents through the Military Lending Act.

Support for 36% Rate Cap on Small-Dollar Loans



- Over three-fourths of Georgians believe a 36% rate cap should be instituted. Over 6 in 10 Republicans, Democrats, and Independents strongly support this rate cap on small-dollar loans.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 62.1 | 22.9 | 5.4 | 5.2 | 4.3 |
| Democrat | 62.0 | 21.0 | 5.4 | 6.0 | 5.6 |
| Independent | 61.5 | 20.8 | 7.7 | 3.1 | 6.9 |

Wage Garnishment Protections

Over 75% of Georgians believe that Georgian law should be changed to protect up to \$500 of weekly earnings from wage garnishment compared to the current amount of only \$218.

Believe Up to \$500 of Weekly Earnings Should Be Protected



- There is strong support for protecting earnings from wage garnishment, with over half of Republicans, Democrats, and Independents in favor.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 51.5 | 23.7 | 8.2 | 10.6 | 6.0 |
| Democrat | 62.0 | 18.9 | 8.5 | 7.0 | 3.6 |
| Independent | 69.8 | 12.4 | 6.2 | 5.4 | 6.2 |

- There is widespread support for increased protection of wages from garnishment across income levels, with the strongest proponents being Georgians from low- to middle-income households (\$25,000-\$74,999).

| INCOME LEVEL | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Under \$25,000 | 52.1 | 19.4 | 13.9 | 7.6 | 6.9 |
| \$25,000-49,999 | 65.8 | 19.6 | 6.7 | 4.0 | 4.0 |
| \$50,000-74,999 | 62.9 | 17.1 | 5.4 | 8.3 | 6.3 |
| \$75,000-99,000 | 59.7 | 19.5 | 5.2 | 11.0 | 4.5 |
| \$100,000-149,999 | 55.8 | 26.1 | 8.5 | 7.9 | 1.8 |
| Over \$150,000 | 52.8 | 18.2 | 11.4 | 13.6 | 4.0 |

Georgia's rate of bankruptcy filings is **67% above** the national average.



Hospital Financial Assistance

A strong majority of Georgians believe that hospitals should be required to increase financial assistance spending to help low- to middle-income patients avoid medical debt.

- Nearly 80% of Georgians support increased financial assistance spending from hospitals.

Believe Hospitals Should Increase Financial Assistance Spending



- A large majority of Democrats, Republicans, and Independents all support increased financial assistance spending. More than half of Democrats and Independents expressed strong support for instating this policy.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 47.9 | 22.8 | 11.6 | 9.5 | 8.2 |
| Democrat | 70.0 | 20.4 | 5.6 | 1.6 | 2.5 |
| Independent | 60.0 | 20.0 | 9.2 | 5.4 | 5.4 |

- Over 50% of individuals strongly support this across income levels and racial groups. The strongest support is among Black Georgians and those who make under \$25,000.

| INCOME LEVEL | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Under \$25,000 | 67.4 | 16.0 | 10.4 | 0.7 | 5.6 |
| \$25,000-49,999 | 61.9 | 19.0 | 8.4 | 4.0 | 6.6 |
| \$50,000-74,999 | 61.7 | 23.3 | 3.9 | 5.8 | 5.3 |
| \$75,000-99,000 | 60.0 | 22.6 | 11.0 | 3.2 | 3.2 |
| \$100,000-149,999 | 50.6 | 25.0 | 12.8 | 8.5 | 3.0 |
| Over \$150,000 | 50.9 | 22.3 | 8.0 | 12.6 | 6.3 |
| RACE | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
| White | 52.9 | 21.9 | 9.4 | 8.4 | 7.4 |
| Black | 66.6 | 20.4 | 7.4 | 1.9 | 3.7 |
| Other | 61.5 | 18.8 | 9.4 | 6.3 | 4.2 |

Medical Debt Protections

Nearly 8 in 10 Georgians believe that Georgia law should be amended to prevent medical debt from being subject to wage garnishment or bank levy.

Believe Medical Debt Should Not Be Subject to Garnishment



- Among Democrats, over 83% support changing the law. Over 7 in 10 Republicans and Independents also favor the change.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 47.9 | 22.4 | 10.8 | 15.1 | 3.7 |
| Democrat | 65.2 | 18.6 | 6.7 | 6.3 | 3.1 |
| Independent | 58.9 | 19.4 | 12.4 | 4.7 | 4.7 |

- Over half of all Georgians making under \$150,000 strongly support this law.

| INCOME LEVEL | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Under \$25,000 | 60.8 | 17.5 | 11.9 | 5.6 | 4.2 |
| \$25,000-49,999 | 58.8 | 22.6 | 4.9 | 11.1 | 2.7 |
| \$50,000-74,999 | 58.7 | 18.9 | 8.3 | 11.7 | 2.4 |
| \$75,000-99,000 | 60.4 | 20.1 | 11.7 | 5.8 | 1.9 |
| \$100,000-149,999 | 55.8 | 26.1 | 7.9 | 7.9 | 2.4 |
| Over \$150,000 | 48.3 | 19.0 | 13.8 | 14.4 | 4.6 |

Georgia ranks **9th** in medical debt nationally.



Hospital Closure Accountability

A sizable majority of Georgians believe that hospital closures should be subject to a six-month review by the Georgia Attorney General and the Department of Community Health.

Believe Hospital Closures Should be Subject to Six-Month Review



- There is strong bipartisan support for implementing a six-month review, with nearly 8 in 10 Republicans & Independents in favor and nearly 9 in 10 Democrats supporting this .

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 54.6 | 24.6 | 8.4 | 6.3 | 6.1 |
| Democrat | 62.6 | 25.7 | 4.9 | 2.7 | 4.0 |
| Independent | 64.6 | 15.4 | 8.5 | 5.4 | 6.2 |

- There is strong majority support among those from higher socioeconomic backgrounds (some college education or higher and income level of \$75,000+).

| INCOME LEVEL | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|---------------------|----------------|----------------|-------------------|-------------------|------------|
| Under \$25,000 | 52.1 | 26.4 | 7.6 | 4.9 | 9.0 |
| \$25,000-49,999 | 57.3 | 24.9 | 11.1 | 2.2 | 4.4 |
| \$50,000-74,999 | 56.3 | 26.2 | 6.3 | 3.4 | 7.8 |
| \$75,000-99,000 | 63.9 | 21.3 | 7.7 | 3.9 | 3.2 |
| \$100,000-149,999 | 60.4 | 28.0 | 5.5 | 4.9 | 1.2 |
| Over \$150,000 | 63.6 | 19.9 | 4.0 | 8.5 | 4.0 |
| EDUCATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
| High School or less | 56.2 | 24.4 | 9.4 | 3.9 | 6.0 |
| Some College | 60.3 | 23.1 | 4.1 | 5.5 | 6.9 |
| BA/Graduate | 60.8 | 23.9 | 7.0 | 4.5 | 3.8 |

Barriers to Financial Security

8 in 10 Georgians believe that Georgia legislators should examine how state laws and regulations can have differing effects on various demographic groups.



- An overwhelming majority of Democrats (92.4%), Independents (81.5%), and Republicans (72%) support this policy.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 42.9 | 29.1 | 9.7 | 12.5 | 5.8 |
| Democrat | 71.5 | 20.9 | 3.4 | 1.6 | 2.7 |
| Independent | 51.5 | 30.0 | 5.4 | 8.5 | 4.6 |

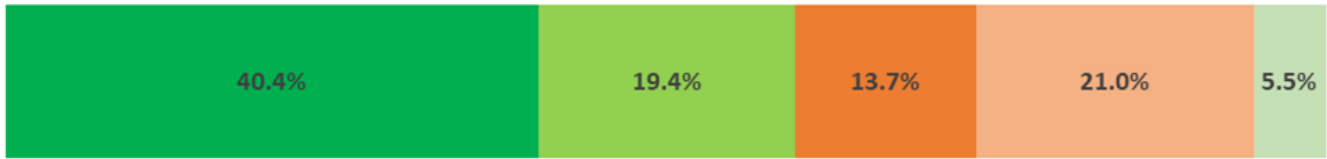
- Support for this policy is strong across racial lines, with 9 in 10 Black Georgians and 7 in 10 White Georgians in favor of this proposal.

| RACE | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------|----------------|----------------|-------------------|-------------------|------------|
| White | 47.5 | 28.8 | 8.5 | 10.0 | 5.1 |
| Black | 68.9 | 21.3 | 3.2 | 2.7 | 4.0 |
| Other | 61.5 | 16.7 | 6.3 | 4.2 | 4.2 |



Most Georgians agree that there are longstanding barriers that make it harder for minorities to achieve financial security.

Believe There Are Longstanding Barriers to Financial Security for Minorities



■ Strongly Agree ■ Somewhat Agree ■ Somewhat Disagree ■ Strongly Disagree ■ Don't Know

- A majority of Democrats (86.5%) and Independents (66.9%) believe that minorities in Georgia face more obstacles to achieving financial security. However, there is a bipartisan divide, as only 36% of Republicans agree.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 18.8 | 17.2 | 20.0 | 37.5 | 6.5 |
| Democrat | 63.9 | 22.6 | 6.7 | 3.8 | 2.9 |
| Independent | 46.9 | 20.0 | 12.3 | 13.1 | 7.7 |

- 84.1% of Black Georgians agree with this statement, while only 45.9% of White Georgians feel similarly.

| RACE | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------|----------------|----------------|-------------------|-------------------|------------|
| White | 26.7 | 19.2 | 17.3 | 30.8 | 6.0 |
| Black | 64.7 | 19.4 | 7.4 | 4.0 | 4.5 |
| Other | 41.7 | 21.9 | 13.5 | 18.8 | 4.2 |



Electric Rate Increases

A majority of Georgians disagree with Georgia Power being allowed to increase electricity rates to cover cost overruns for two new nuclear reactors at Plant Vogtle.

Believe Georgia Power Should Be Able to Increase Electricity Rates



- 67.8% of Georgians do not support Georgia Power raising utility rates to cover cost overruns. This opinion is bipartisan and consistent across racial and socioeconomic groups.

| PARTY AFFILIATION | STRONGLY AGREE | SOMEWHAT AGREE | SOMEWHAT DISAGREE | STRONGLY DISAGREE | DON'T KNOW |
|-------------------|----------------|----------------|-------------------|-------------------|------------|
| Republican | 8.4 | 16.6 | 12.3 | 56.0 | 6.7 |
| Democrat | 14.1 | 13.9 | 10.5 | 56.7 | 4.7 |
| Independent | 15.4 | 15.4 | 14.6 | 49.2 | 5.4 |





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