

**TO: Interested Parties**  
**FROM: Hart Research Associates**  
**DATE: March 24, 2021**  
**RE: Key Findings from Tennessee Voter Survey**

---

*On behalf of ThinkTennessee, Hart Research Associates conducted an online survey of 504 Tennesseans who are registered voters from February 3 to 11, 2021. This memorandum highlights the key findings from the poll.*

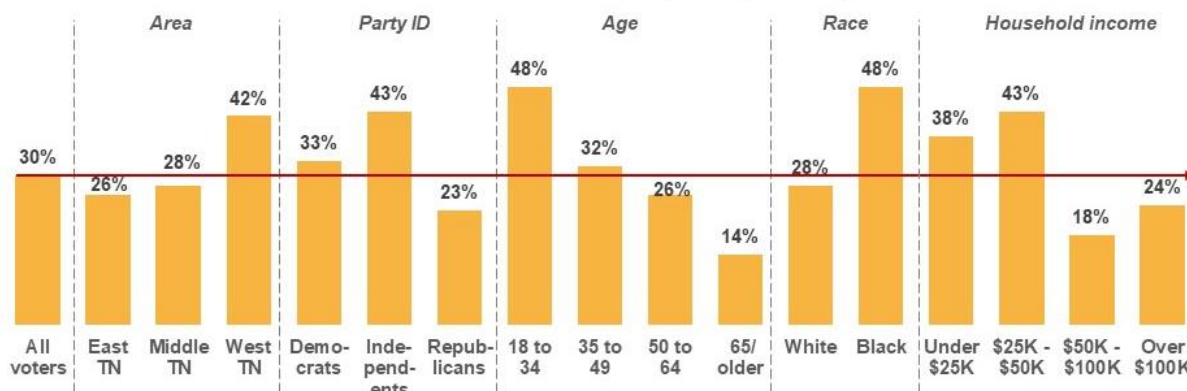
**COVID-19 is having a profound impact across Tennessee.** When asked to name the most important issues facing Tennessee, 35% of voters say COVID-19, which is the top issue, followed by issues impacted by COVID-19, including the loss of jobs/unemployment (21%) and the economy/economic issues (20%). Reinforcing the pain that COVID-19 has inflicted, 85% of Tennesseans say that it has impacted their personal financial situation a great deal or a fair amount.

**When it comes to assessing their own and neighbor's financial situation, most Tennesseans report that they are at least holding ground, but believe most Tennesseans are slipping behind or falling backwards.** Most Tennesseans report that they are getting ahead or staying the same financially (68%) and feel similarly about their neighbors (71%). Still, this means that, overall, three in 10 voters (32%) say their financial situation is deteriorating. And the general feeling of financial satisfaction is not uniformly felt, with 18- to 34-year-olds and Black voters less likely to say their situation is getting ahead or staying the same (56% and 50% respectively).

When voters assess the financial standing of most Tennesseans, 55% believe that most residents are slipping behind or falling backwards. So, for Tennesseans, there is a sense that those they know best are doing okay financially, but also an acknowledgement that many Tennesseans across the state are hurting.

**While most Tennesseans say they are currently doing alright economically, three in 10 Tennesseans have experienced at least two forms of financial distress in the past five years.** Three in 10 voters (30%) say they have experienced at least two forms of financial difficulties in the past five years. Notably, nearly half (48%) of younger Tennesseans (18- to 34-year-olds) and Black voters report experiencing at least two types of financial distress. And even among those with household incomes of more than \$100,000, nearly one in four Tennesseans (24%) have experienced at least two forms of financial difficulties. Medical debt in collections (30%) and credit card debt that is delinquent (20%) are the most common financial challenges faced by Tennesseans.

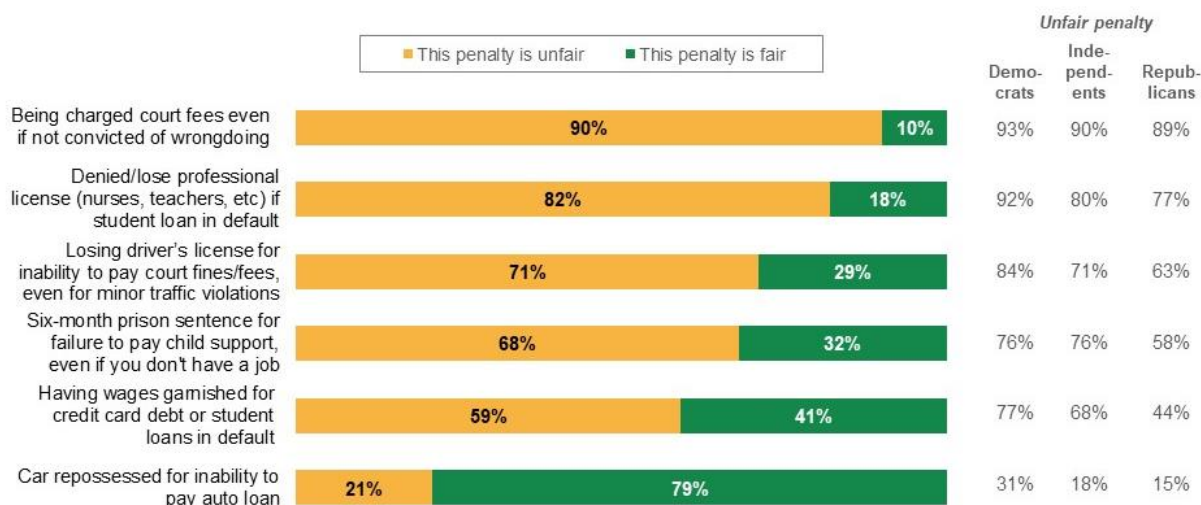
Proportions who say they or someone in their immediate family has experienced at least two forms of financial difficulty in the past five years



**When voters learn about the fact that 37% of Tennesseans have debt in collections, a majority are concerned, with this concern expressed across party lines.** After reading that 22% of Tennesseans have medical debt in collections, 15% are in default on student loans, and 5% in either auto/retail or credit card debt, seven in 10 voters (72%) say they are very or fairly concerned about this. Concern spans across party lines and includes 85% of Democrats, 68% of independents, and 65% of Republicans.

**Voters are much more likely to believe that those who are struggling financially are doing so due to circumstances beyond their control.** Overall, by 72% to 28%, Tennesseans believe that those who are struggling financially fall into this by circumstance rather than a lack of effort on their part. Voters across the political spectrum believe this to be the case, including Democrats (94%), independents (68%), and Republicans (60%).

**Most voters believe that many penalties imposed for financial struggles are unfair.** Nine in 10 voters (90%) say that being charged court fees, even if not convicted of wrongdoing, is an unfair penalty, followed by eight in 10 (82%) for being denied or losing a professional license if student loans are in default, seven in 10 (71%) for losing a driver’s license for the inability to pay court fines or fees, even if for a minor traffic violation, and 68% for a six-month prison sentence for failure to pay child support. On each of these penalties that are currently imposed, majorities of Democrats, independents, and Republicans believe them to be unfair.

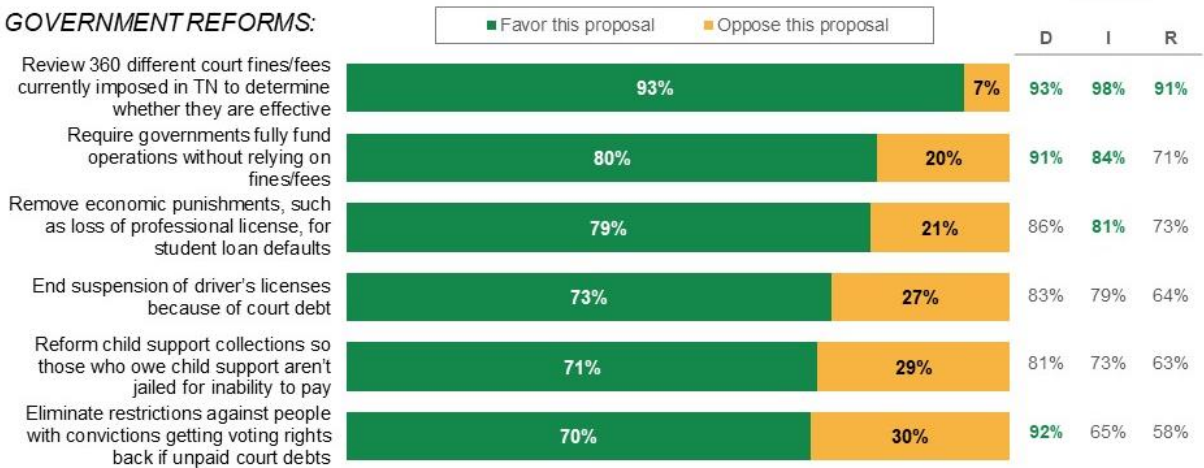


**Large majorities of voters, including Republicans, believe that the loss of voting rights due to financial challenges is unfair for felons who would otherwise be able to vote after serving their time.** Under Tennessee law, after someone serves a sentence for committing a felony, in many instances they are eligible to vote once their sentence is completed. However, they lose their right to vote if the otherwise eligible voter faces financial challenges and is unable to pay court-imposed fines and fees. Large majorities of Tennesseans find these penalties that take away the right to vote to be unfair for the inability to pay court fines (84% of all voters, 77% of Republicans), the inability to pay child support, even though non-felons do not lose their right to vote (83% of all voters, 75% of Republicans), and the inability to pay court-imposed fees, such as a drug test (79% of all voters, 70% of Republicans).

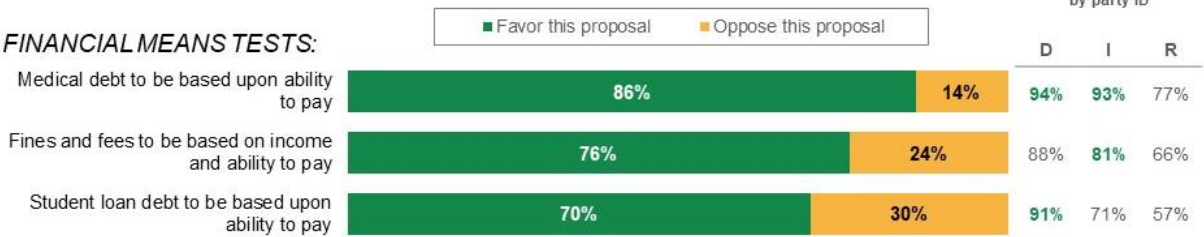
**Majorities of Tennessee voters, overall and across the political spectrum, support a number of government proposals that would reform government penalties imposed upon those in financial distress or otherwise provide them with assistance.** The proposals with the strongest support are reviewing 360 different court fines or fees currently imposed in Tennessee to determine whether they are effective (93%), a financial means test through which medical debt is based upon ability to pay (86%), and requiring a financial literacy program if a citizen receives assistance in resolving debt (86%). Across the 12 proposals tested, majorities of Democrats, independents, and Republicans favor each of these steps to reduce the negative impact of fines and fees on Tennesseans facing financial challenges.

## Support for Proposals for State/Local Government to Address Debt

### GOVERNMENT REFORMS:



### FINANCIAL MEANS TESTS:



### CONSUMER ASSISTANCE/PROTECTIONS:

