

The 2026 Political Environment And Public Opinion

Focus Group Methodology



Locations

Phoenix, Arizona - Nov. 4th

Portland, Maine - Nov. 5th

Detroit, Michigan - Nov. 10th

Participants

5:30PM Recruit: Swing women

7:30PM Recruit: Swing men

Format

90-100 minute discussion

Private writing

Worksheet

Moderators

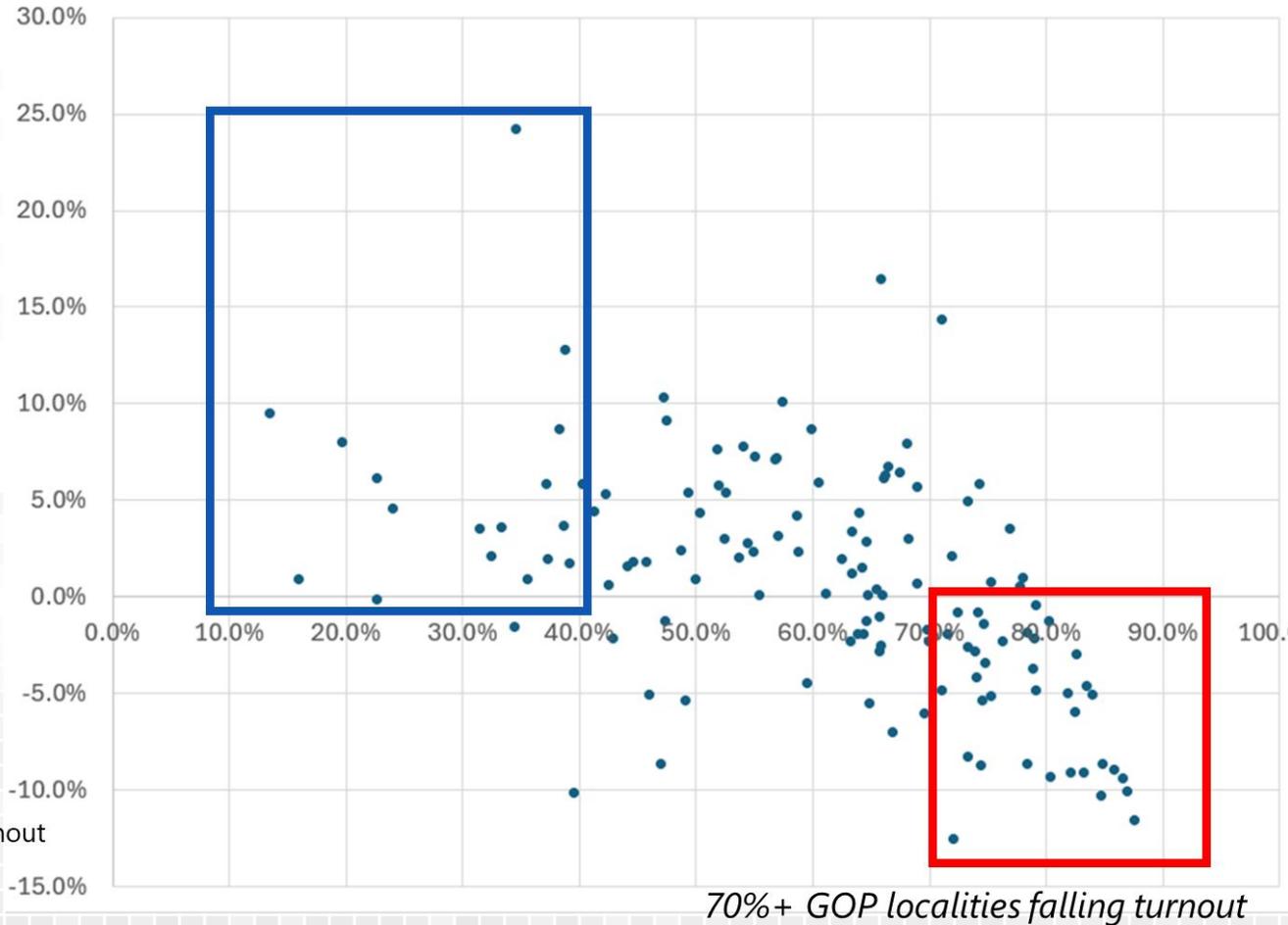
Lauren Hutchinson

Alexi Donovan



Look Back To Look Forward- VA, NJ and TN 2025 Elections

Turnout Change Vs The Youngkin Benchmark



At the local level, results in VA, NJ, and the TN special all show relatively higher turnout from Democratic places than from Republican places.

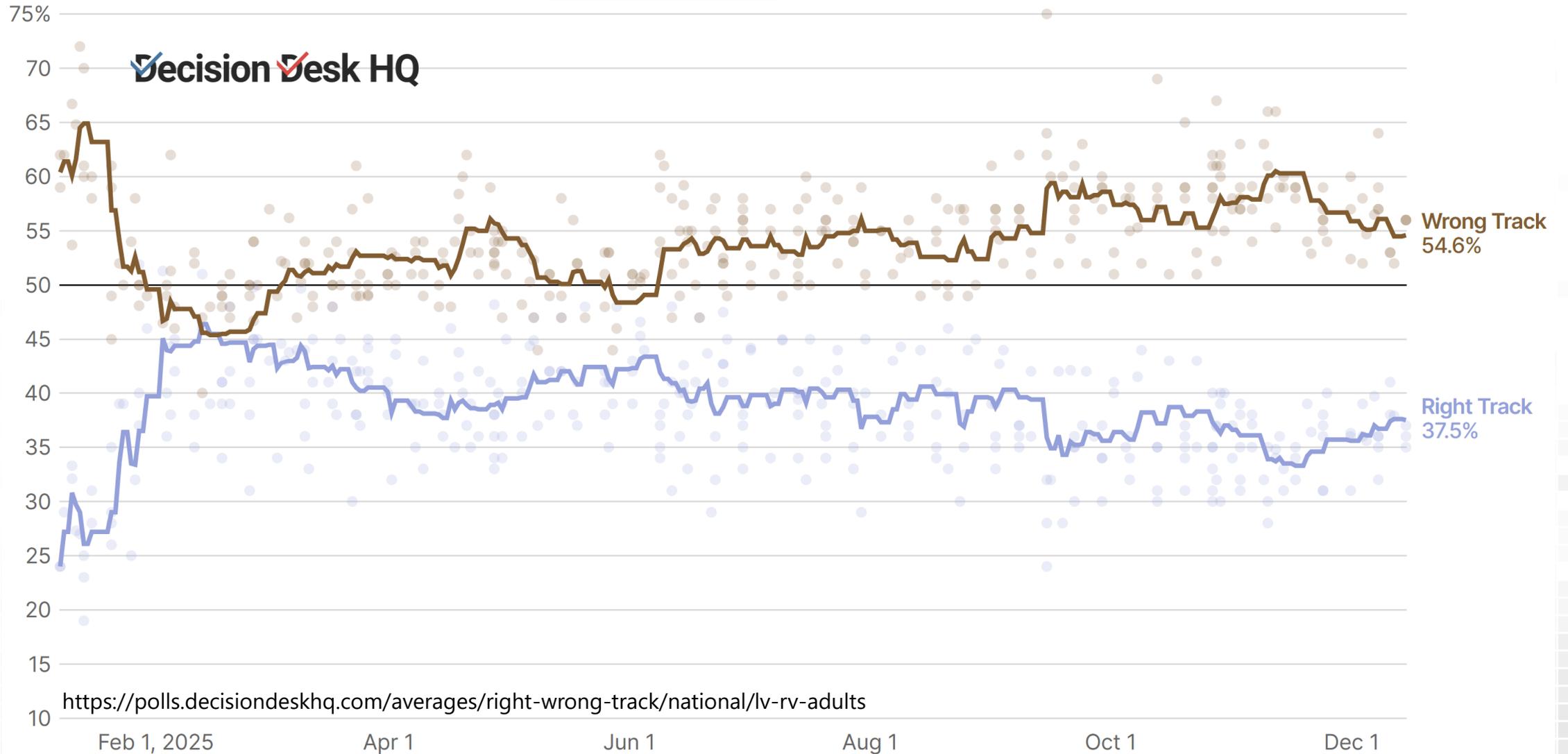
Democratic voters predisposed to show up. Turning out Trump Republicans has been a challenge.

Exit polling in the statewide also show a portion of voters who were Trump 2024, but breaking for a Democrat in 2025

The Mood Of The Electorate- Direction Of The Country

Wrong Track 54.6%

Right Track 37.5%



The Mood Of The Electorate- Direction Of The Country

These focus groups of independents reflected that majority view that things are “wrong track.” While the focus groups were held during the shutdown, these attitudes have existed prior in the polling.

Driving Wrong Track Sentiments:

1. Economic anxiety
2. Political division and dysfunction
3. Americans not being helped
4. Loss of trust
5. Concern for the future

“Cost of living. Food, housing, everything just going up.” (ME woman)

“Too divided... the country’s being split and there’s not a willingness to cooperate.” (AZ man)

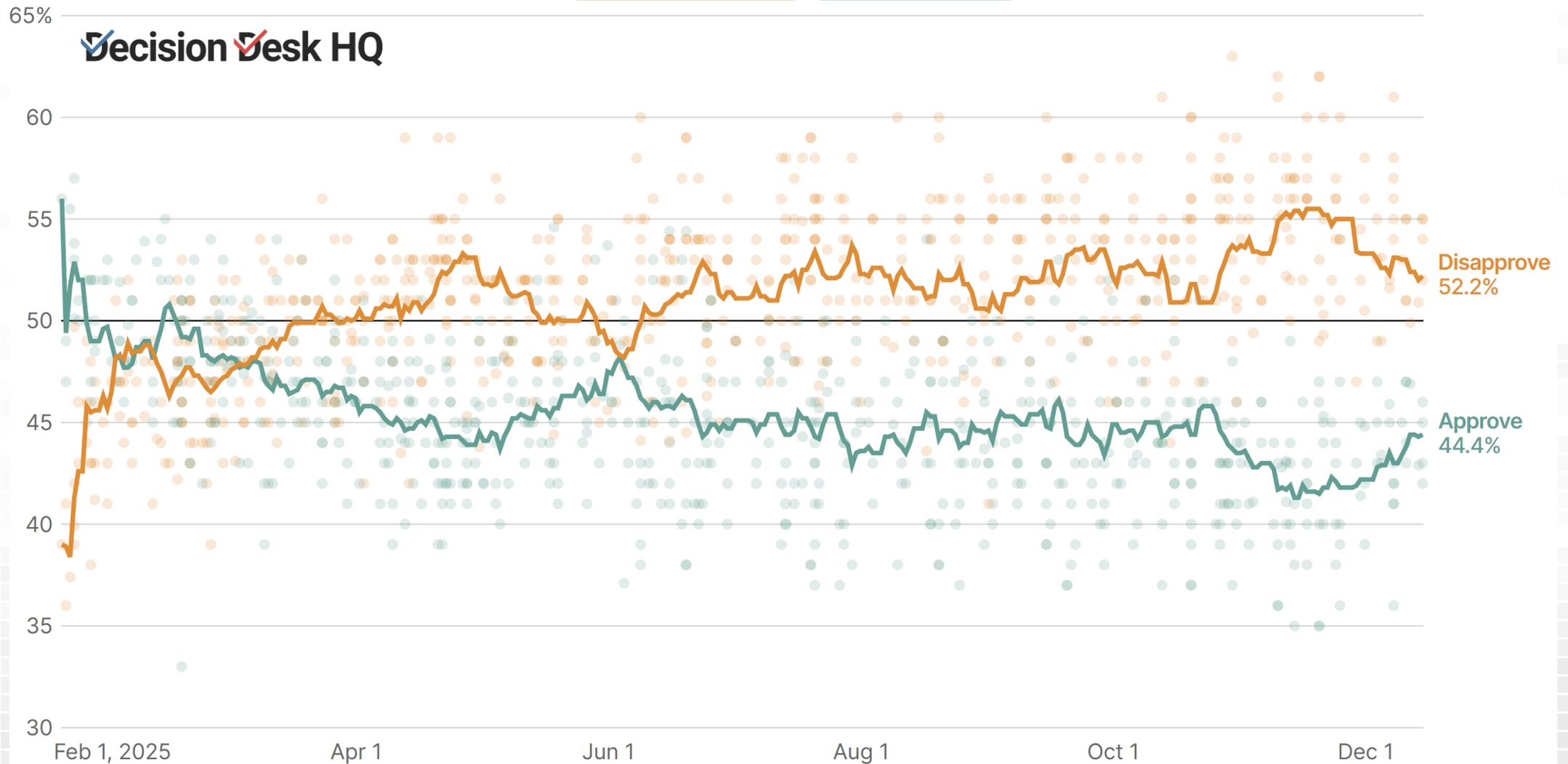
“The people that are elected to represent us are no longer representing the normal working person in this country... they’re there for themselves.” (ME man)

“The system kind of feels a little broken.” (AZ woman)

The Mood Of The Electorate- President Trump Approval

Disapprove 52.2%

Approve 44.4%



In Context- The Issues

	Total	Income			
		Less than \$25k	\$25k to \$49k	\$50k to \$99k	Over \$100k
Unweighted	2098	461	485	676	441
Weighted	2098	543	470	634	415
Which, if any, of the following do you think are the top issues facing the US at the moment? Select up to three of the following					
BASE: All Respondents					
Cost of living is too high	56%	61%	61%	52%	48%
The poor state of the economy	32%	33%	33%	31%	32%
Taxes are too high	24%	22%	22%	24%	28%
Healthcare is too hard to access	23%	19%	23%	25%	26%
US Democracy is under threat	21%	13%	24%	23%	23%
Crime is too high	20%	21%	21%	21%	17%
Illegal immigration is too high	19%	17%	17%	23%	17%
Climate change	14%	11%	14%	15%	21%
Racism/Discrimination	14%	17%	10%	12%	17%
Threat of global instability and war	12%	11%	14%	12%	12%
Women's rights are under threat	9%	7%	9%	9%	10%
Education is low quality	9%	8%	8%	12%	8%
Wokeism	8%	3%	9%	10%	9%
Gun rights are under threat	6%	5%	6%	5%	7%
Opioid abuse	5%	6%	5%	4%	5%
Gay/transgender rights are under threat	5%	5%	5%	5%	5%
Don't Know	3%	6%	2%	1%	2%

In Context- Cost of Living/Affordability

	Income				
	Total	Less than \$25k	\$25k to \$49k	\$50k to \$99k	Over \$100k
Unweighted	2098	461	485	676	441
Weighted	2098	543	470	634	415

Which of the following, if any, would you say are the most challenging things to afford? Select up to three of the following

BASE: All Respondents

	Total	Less than \$25k	\$25k to \$49k	\$50k to \$99k	Over \$100k
Grocery costs	45%	52%	55%	42%	27%
Housing costs e.g. rent, mortgages	38%	38%	45%	39%	29%
Healthcare costs e.g. insurance costs, prescription medication	34%	27%	34%	37%	38%
Utility bills e.g. water, energy, internet	31%	37%	37%	28%	23%
Debt repayments e.g. credit cards, loans, overdrafts	17%	16%	17%	18%	14%
Vacation e.g. flights, hotels	15%	11%	13%	17%	22%
Luxury goods	14%	13%	10%	17%	18%
Everyday transportation costs e.g. car insurance, gas, public transportation	13%	18%	14%	10%	11%
Clothes, and other everyday goods	11%	17%	13%	9%	7%
Going out to eat e.g. restaurants, cafes, bars	11%	13%	11%	9%	10%
Education costs e.g. student loans, tuition	10%	8%	8%	10%	15%
Childcare costs e.g. daycare, supplies	8%	5%	6%	7%	14%
Entertainment and socializing e.g. theater, movies, sporting events	6%	7%	5%	6%	7%
None of the above are challenging to afford	6%	2%	3%	8%	11%
Home entertainment e.g. streaming services, gaming subscriptions	3%	3%	3%	2%	5%
Don't Know	2%	4%	2%	1%	1%

Focus Groups- Important Issues

Economic concerns was the most consistent theme. Participants focused on what they experience personally: everyday expenses like groceries, housing, and healthcare costs, along with stagnant wages preventing many from catching up. Even retirees wonder if their savings will be enough.

"I felt like I was the average, live somewhat comfortable with my two kids. Now I need to balance out what can I buy to put in a fridge for them and what not." (AZ woman)

"My 19-year-old is never going to be able to afford his own place, ever. He lives with me, and thank God he does." (ME woman)

"I was renting a house at 45 years old. I'm like, why the hell do I have a landlord?" (ME man)

"I'm looking for a job right now... And if I have one more person tell me that I'm an educated person and you really need a degree for this job, but we're going to start you at \$15 an hour, I'm going to scream." (MI woman)

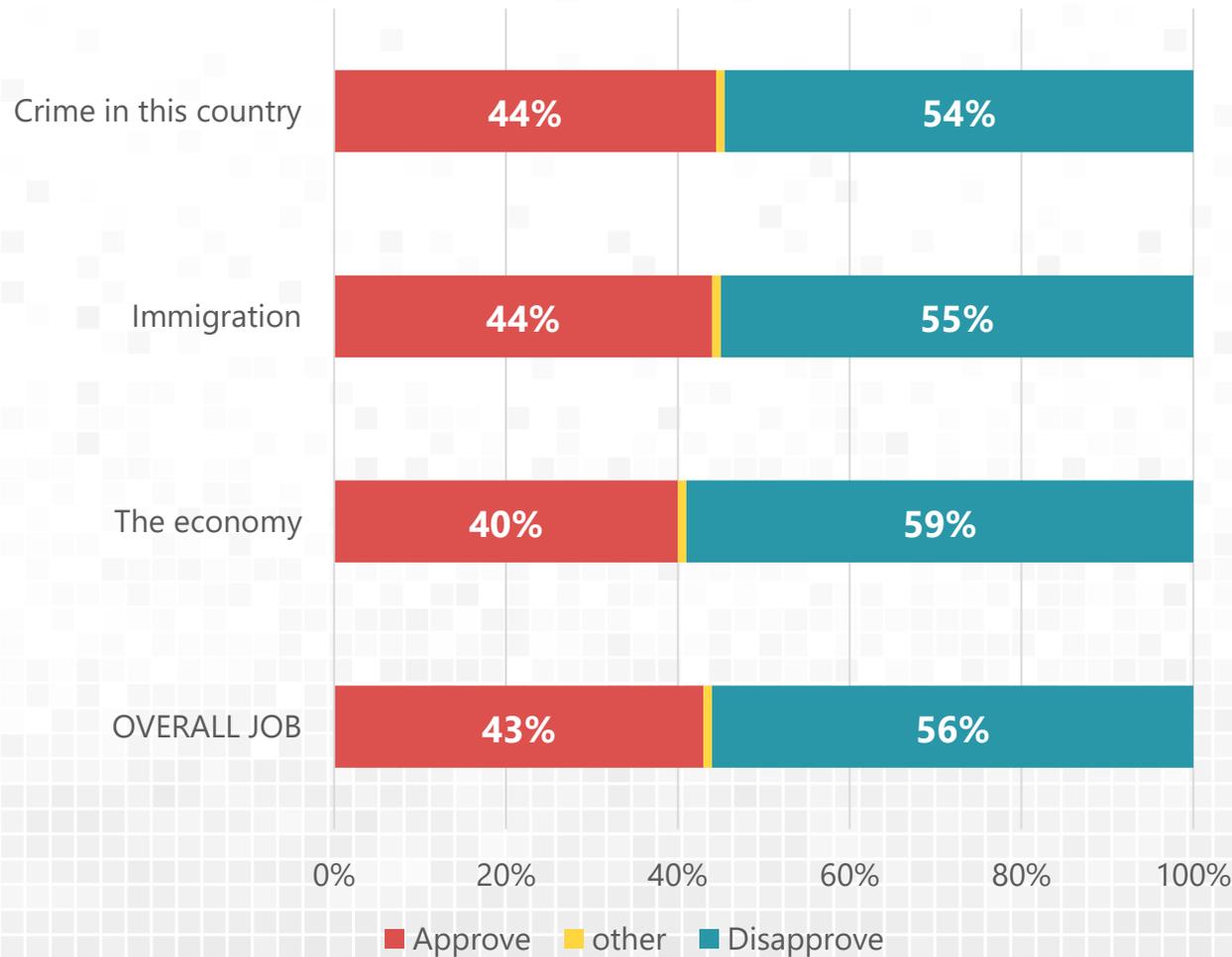
"The problem in the country is not Democrats or Republicans. Because on both sides, there's people [who] have plenty of money. It's the haves and the have-nots, and there's no way to get those to intersect again." (ME man)

Factors for 2026

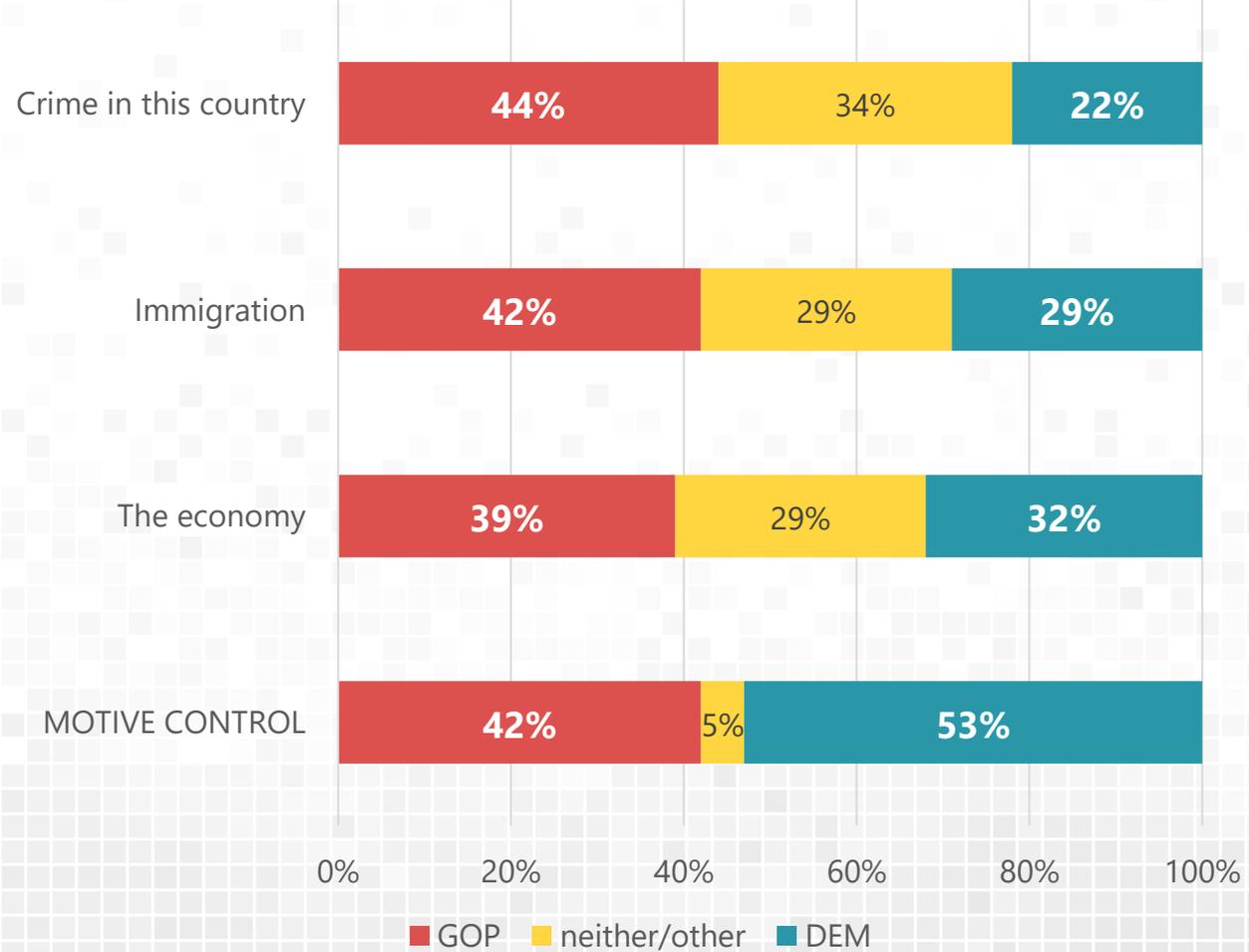
Americans favor Republicans on key issues, but prefer Democrats to control next Congress



Trump Job



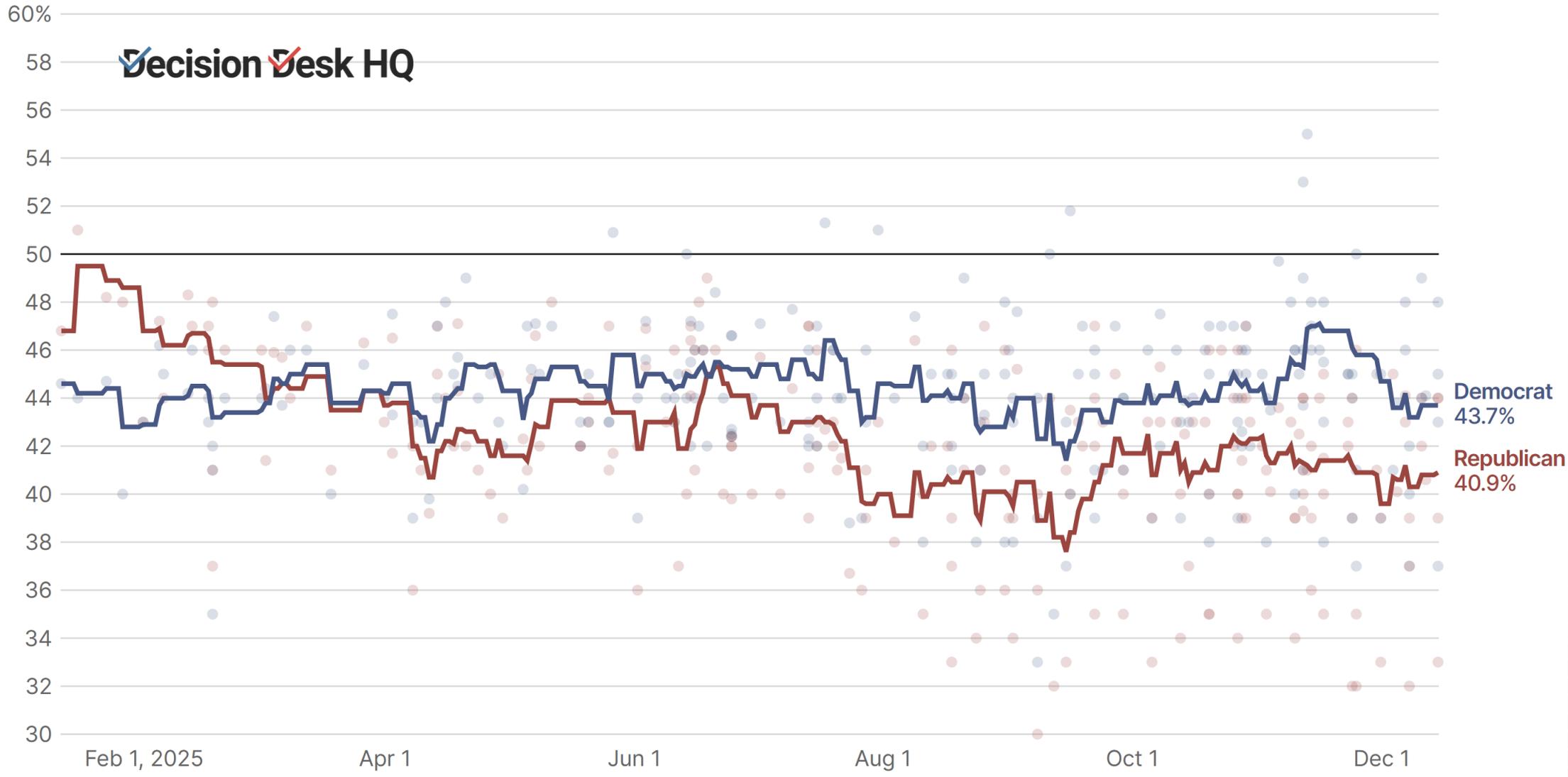
Congress



The Partisan Tide – The Generic Ballot

Democrat 43.7%

Republican 40.9%



Focus Groups – Generic Ballot

On average in the polls, Democrats currently hold a 4-point edge on the generic ballot, slightly larger among independents with a greater share saying they are “unsure.”

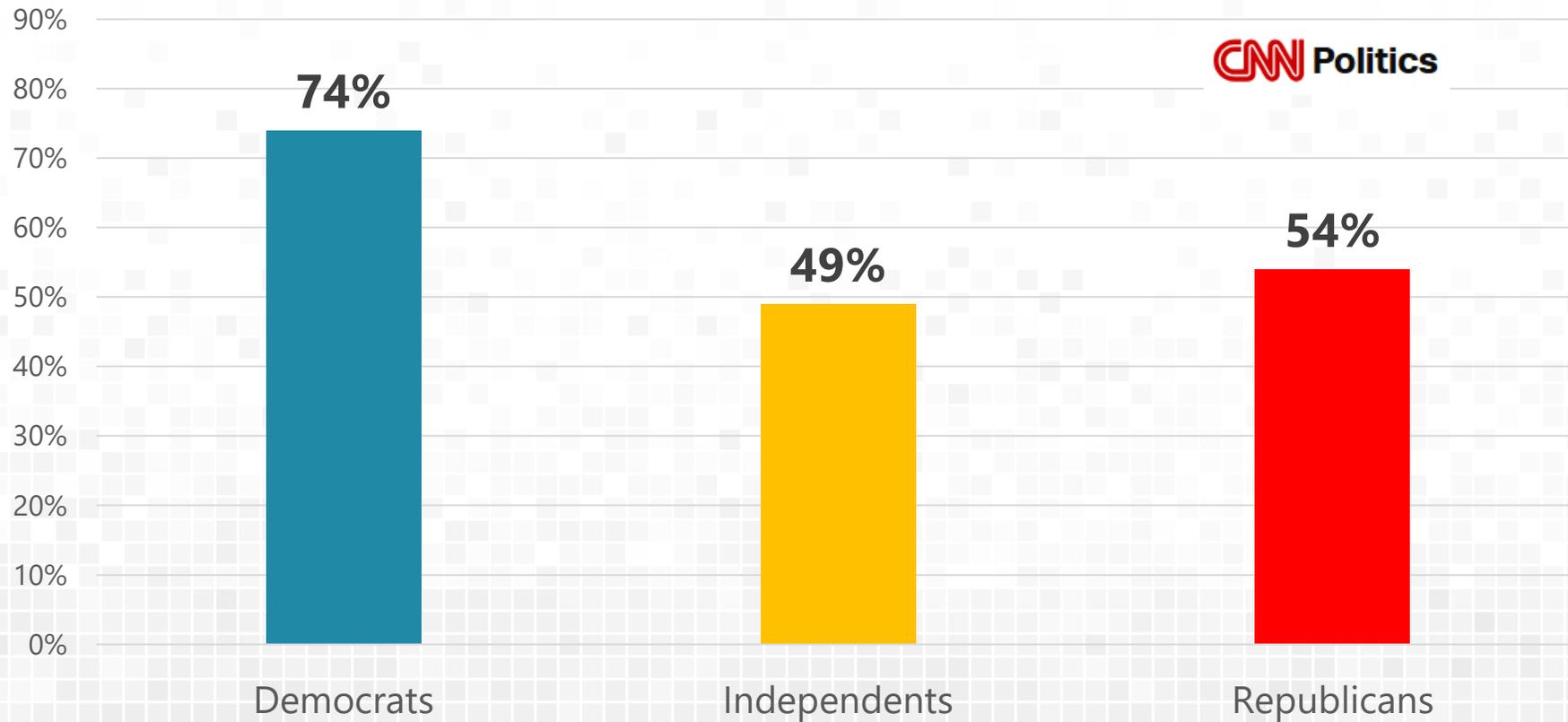
By their nature, these independent/swing voters in the groups are not locked in for either party and expressed dissatisfaction with both. Despite the ambivalence and frustration, some preferences showed. For many, it is a “lesser of two evils” decision.

Driving their thought processes:

- Neither paying attention to their needs
- A desire for balance
- Economic/affordability concerns
- Anti- extreme
- Anti- old guard/establishment

"It All Comes Down To Turnout"

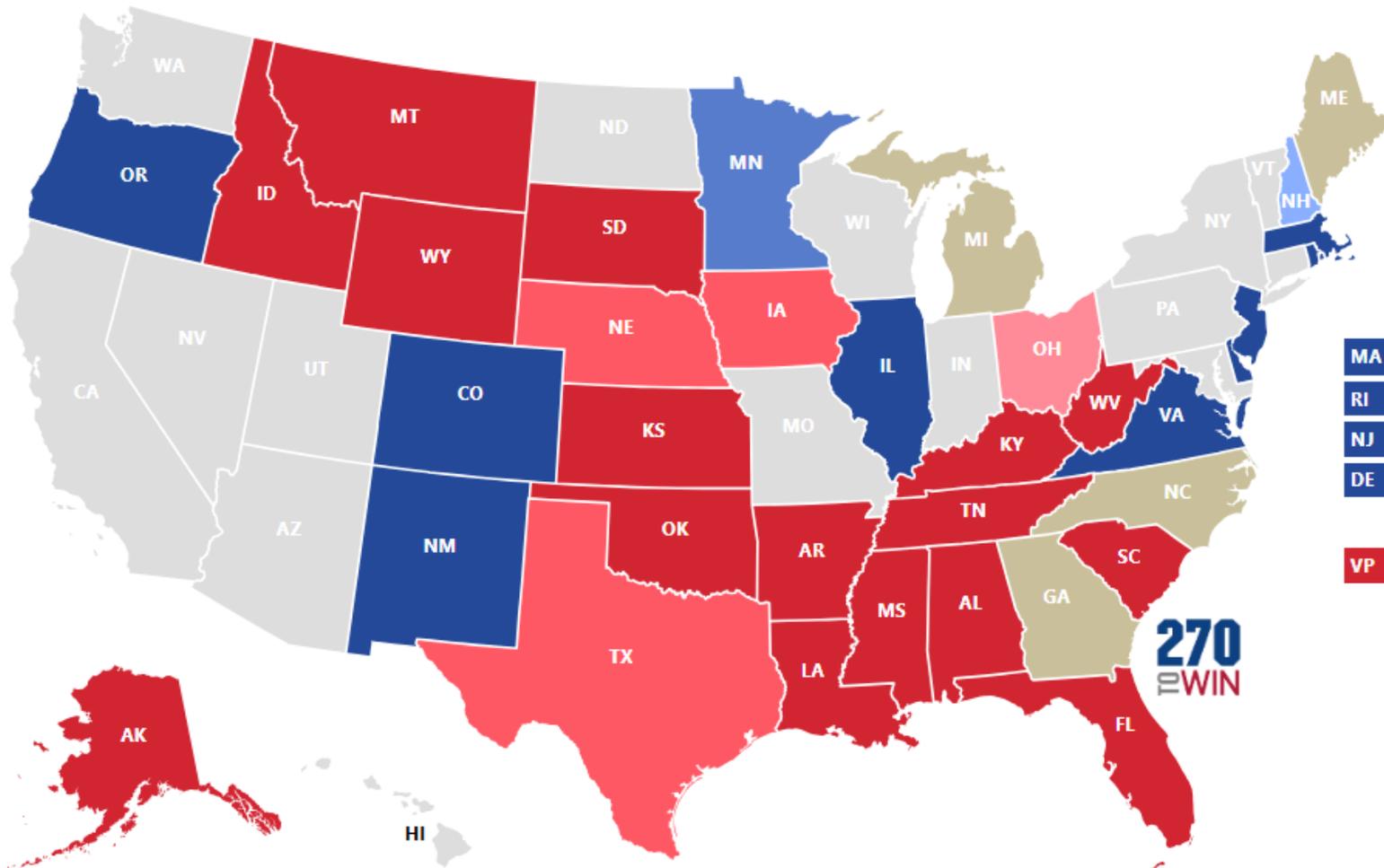
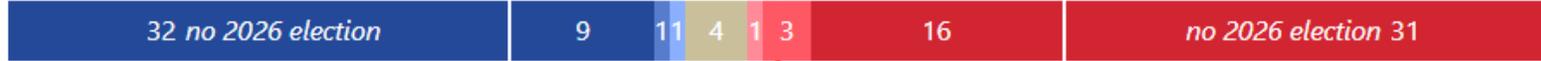
Extremely Motivated to Vote in Next Year's Congressional Elections



2026 Election Preview: The Senate

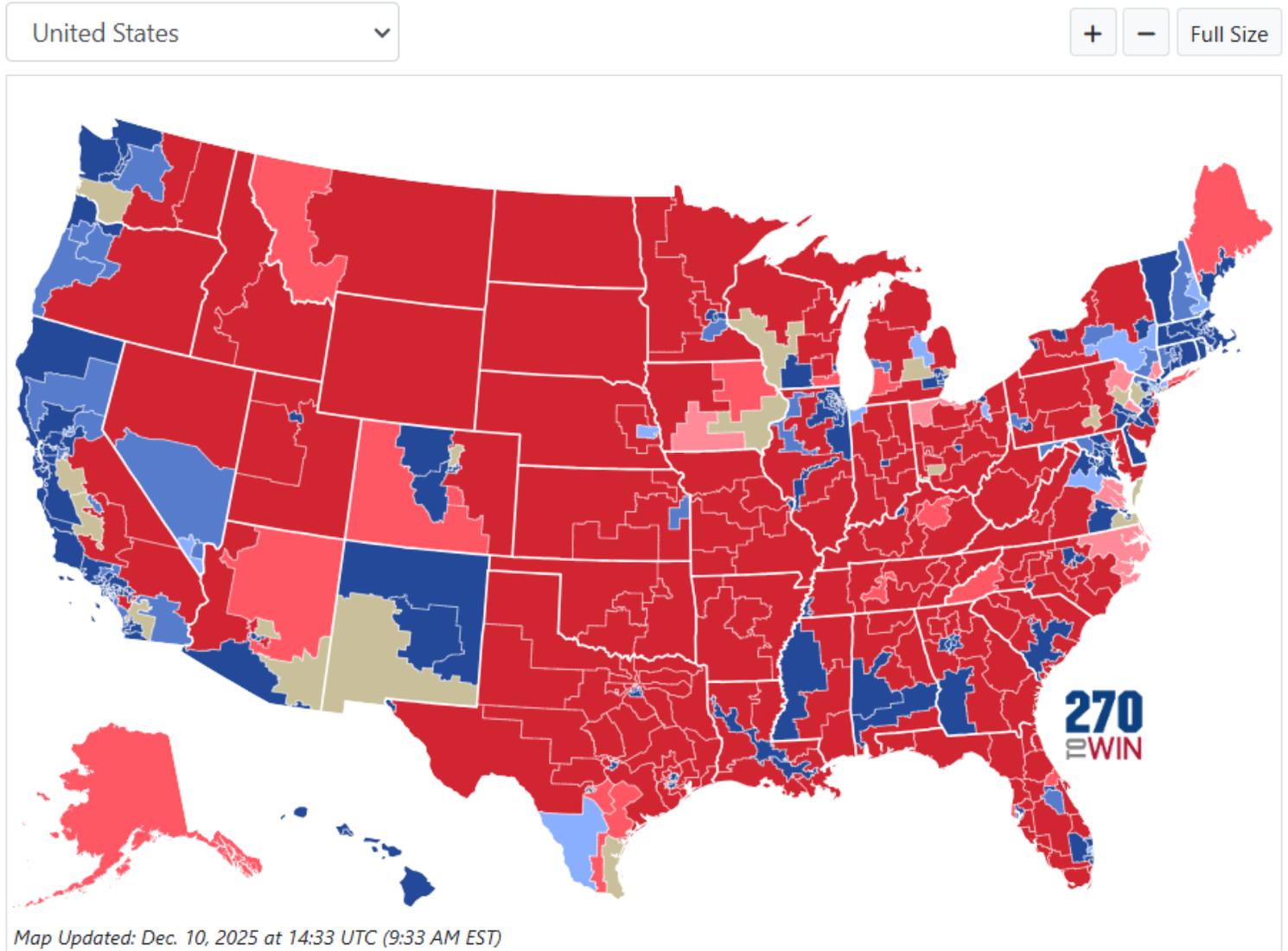
Democrats 45 **43** 2

51 **Republicans**



Map Updated: Dec. 5, 2025 at 20:51 UTC (3:51 PM EST)

2026 Election Preview: The House



2026 Election Preview: The House

Democrats

TOSS-UP (2)	LEANS DEMOCRATIC (17)	LIKELY DEMOCRATIC (24)
Greg Landsman (OH-1)	Adam Gray (CA-13)	Jim Costa (CA-21)
Vicente Gonzalez (TX-34)	Derek Tran (CA-45)	Josh Harder (CA-9)
	Jared Moskowitz (FL-23)	Kevin Kiley (CA-3)
	Frank Mrvan (IN-1)	Doug LaMalfa (CA-1)
	K. McDonald Rivet (MI-8)	Mike Levin (CA-49)
	MN-2 Open (Craig)	Dave Min (CA-47)
	NE-2 Open (Bacon)	Raul Ruiz (CA-25)
	NH-1 Open (Pappas)	George Whitesides (CA-27)
	Nellie Pou (NJ-9)	Jahana Hayes (CT-5)
	Gabe Vasquez (NM-2)	Darren Soto (FL-9)
	Susie Lee (NV-3)	Eric Sorensen (IL-17)
	Laura Gillen (NY-4)	Sharice Davids (KS-3)
	Josh Riley (NY-19)	April McClain Delaney (MD-6)
	Tom Suozzi (NY-3)	Maggie Goodlander (NH-2)
	Emilia Sykes (OH-13)	Josh Gottheimer (NJ-5)
	Henry Cuellar (TX-28)	Steven Horsford (NV-4)
	M. Gluesenkamp Perez (WA-3)	Dina Titus (NV-1)
		John Mannion (NY-22)
		Pat Ryan (NY-18)
		Chris Deluzio (PA-17)
		Janelle Bynum (OR-5)
		Val Hoyle (OR-4)
		Andrea Salinas (OR-6)
		Eugene Vindman (VA-7)

SAFE DEM PICKUP (2)

CA-41 New
UT-1 New

Total seats rated Safe Democratic: 170

Total seats rated Safe, Likely, or Leans D: 211

Republicans

TOSS-UP (14)	LEANS REPUBLICAN (6)	LIKELY REPUBLICAN (14)
Juan Ciscomani (AZ-6)	ME-2 Open (Golden)	Nick Begich (AK-AL)
AZ-1 Open (Schweikert)	Don Davis (NC-1)	Eli Crane (AZ-2)
Darrell Issa (CA-48)	Mike Lawler (NY-17)	Jeff Crank (CO-5)
David Valadao (CA-22)	Marcy Kaptur (OH-9)	Jeff Hurd (CO-3)
Gabe Evans (CO-8)	Rob Bresnahan (PA-8)	Anna Paulina Luna (FL-13)
M. Miller-Meeks (IA-1)	Brian Fitzpatrick (PA-1)	IA-2 Open (Hinson)
Zach Nunn (IA-3)		KY-6 Open (Barr)
Tom Barrett (MI-7)		Bill Huizenga (MI-4)
MI-10 Open (James)		Ryan Zinke (MT-1)
Tom Kean Jr. (NJ-7)		Nick LaLota (NY-1)
Ryan Mackenzie (PA-7)		Monica De La Cruz (TX-15)
Scott Perry (PA-10)		TX-35 New
Jen Kiggans (VA-2)		Rob Wittman (VA-1)
Derrick Van Orden (WI-3)		Bryan Steil (WI-1)

SAFE GOP PICKUP (3)

Emanuel Cleaver (MO-5)
TX-9 New
TX-32 New

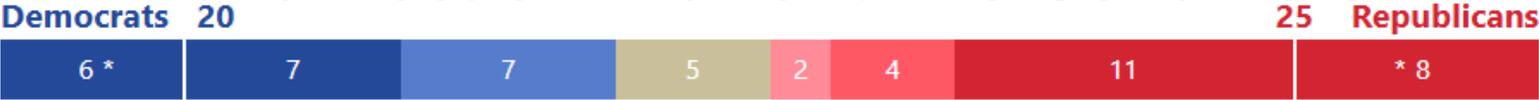
Total seats rated Safe Republican: 188

Total seats rated Safe, Likely, or Leans R: 208

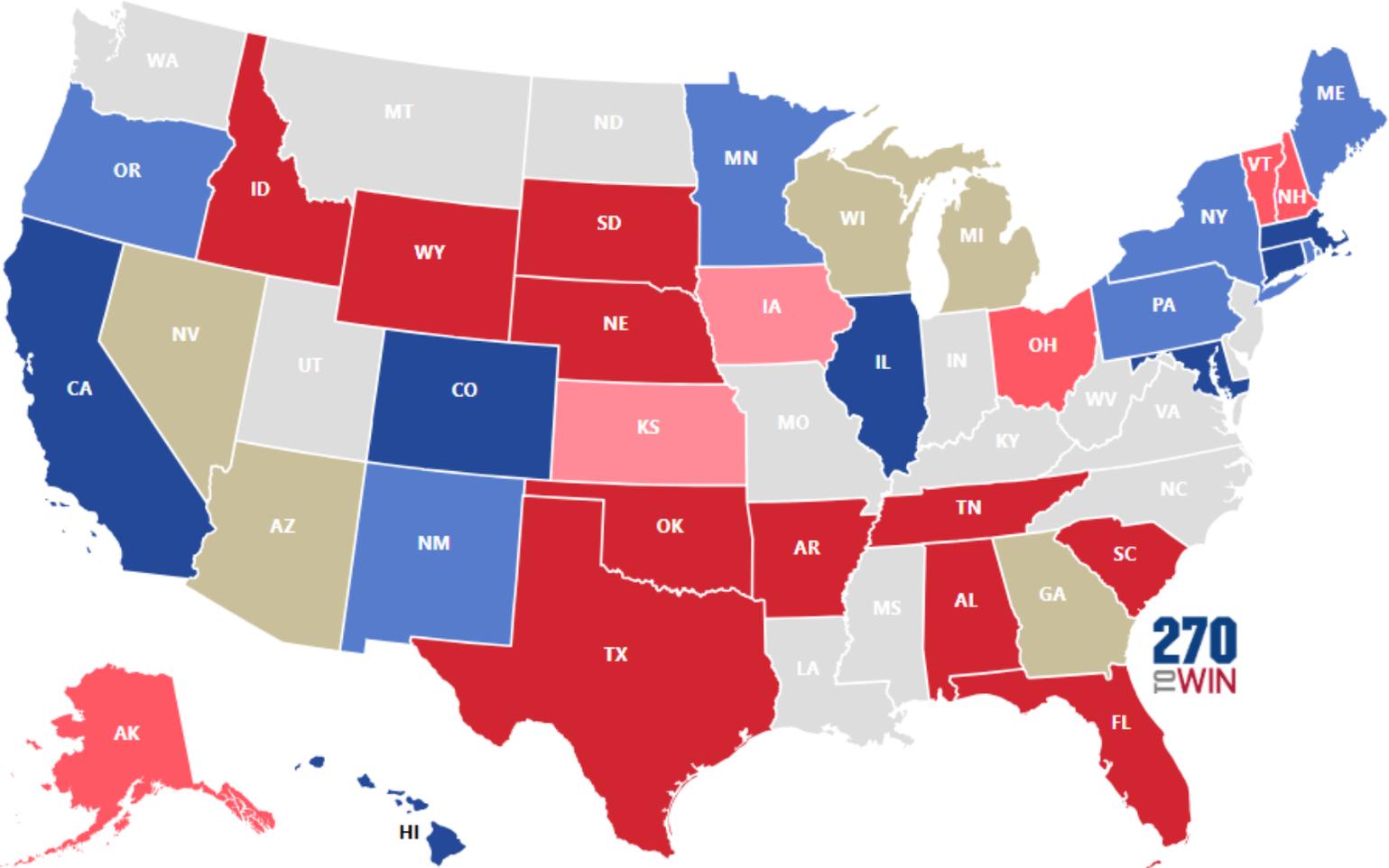
2026 Election Preview: The House

Year	Lame Duck?	President	President's Party	President's Job Approval Percentage (Gallup) As of:						President's Party		Seat Change, President's Party	
				Early Aug	Late Aug	Early Sep	Late Sep	Early Oct	Late Oct	House Seats to Defend	Senate Seats to Defend	House Seats	Senate Seats
1994		William J. Clinton	D	43	40	40	44	43	48	258	17	-52	-8
1998	LD	William J. Clinton	D	65	62	63	66	65	65	207	18	+5	0
2002		George W. Bush	R	--	66	66	66	68	67	220	20	+8	+2
2006	LD	George W. Bush	R	37	42	39	44	37	37	233	15	-30	-6
2010		Barack Obama	D	44	44	45	45	45	45	257	15	-63	-6
2014	LD	Barack Obama	D	42	42	41	43	42	41	201	20	-13	-9
2018		Donald J. Trump	R	41	41	39	41	44	44	241	9	-40	+2
2022		Joseph R. Biden, Jr.	D	38	44	44	42	42	40	222	14	-9	+1

2026 Election Preview: The Governors



*no 2026 election



Map Updated: Dec. 5, 2025 at 20:52 UTC (3:52 PM EST)

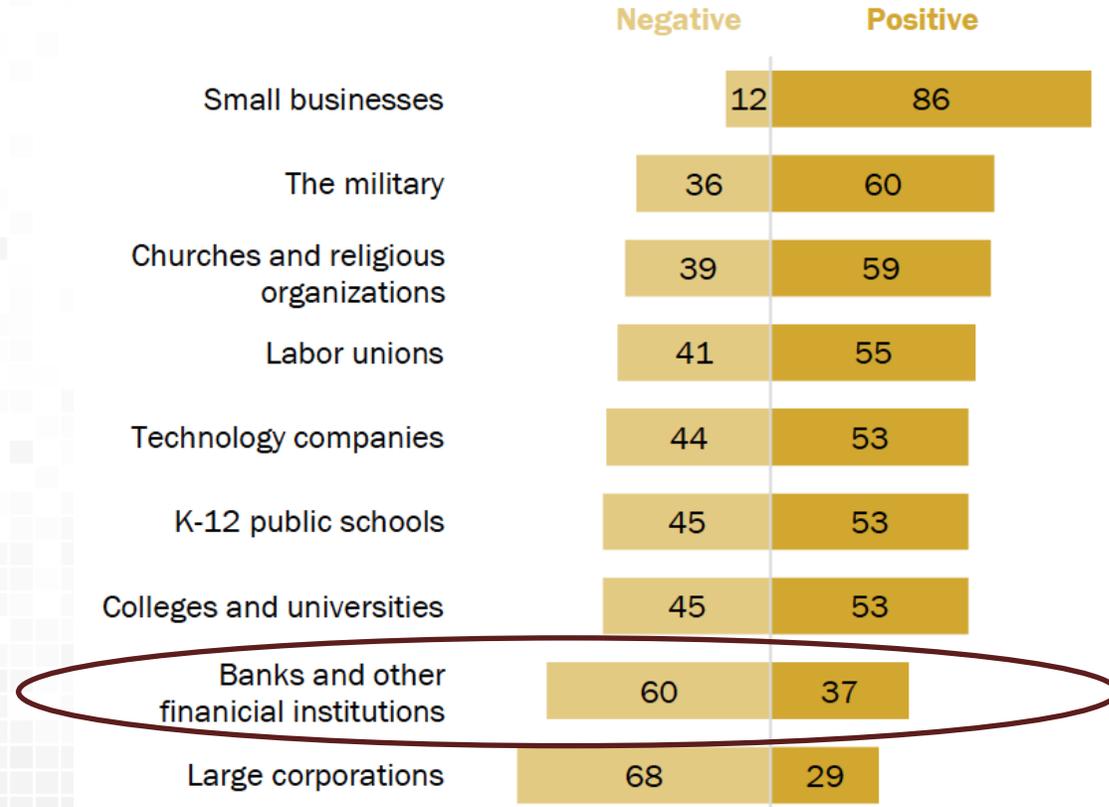
Focus Groups: Banking Issues

From the Polls: Views of “Banks and other financial institutions”

Lumped in with “other financial institutions,” banks have a net 23-point negative view among adults.

Most Americans say small businesses have a positive impact; large corporations, banks viewed negatively

% who say each of the following has a ____ effect on the way things are going in the country these days



Note: No answer responses are not shown.

Source: Survey of U.S. adults conducted Jan. 16-21, 2024.

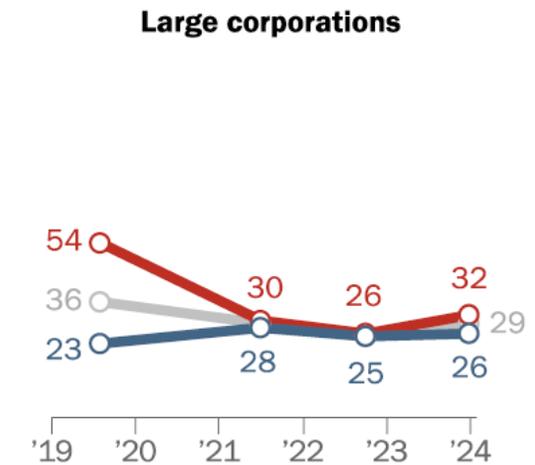
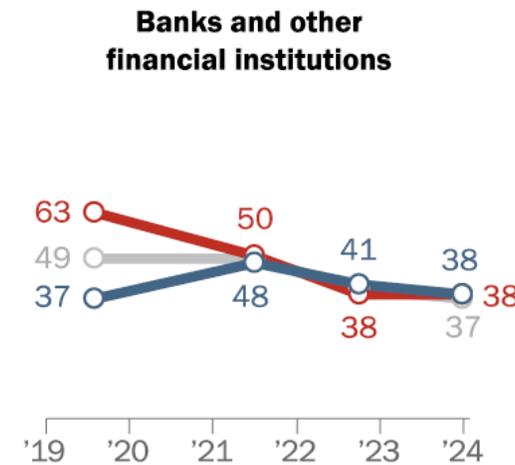
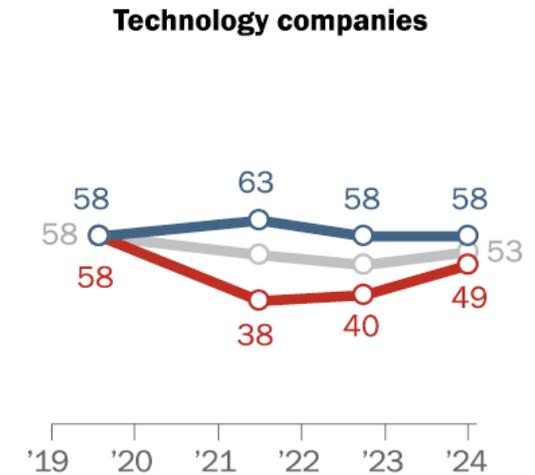
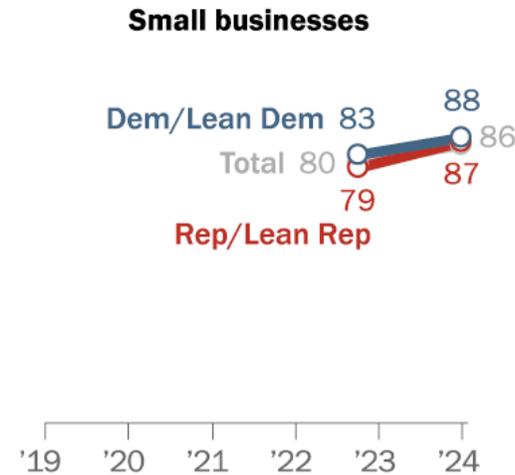
PEW RESEARCH CENTER

<https://pewrsr.ch/493Gjik>

From the Polls: Views of “Banks and other financial institutions”

While the erosion among Republicans appears to have stopped, the positive view among Republicans remains 25-points lower than it was back in 2019.

% who say each of the following has a **positive** effect on the way things are going in the country these days



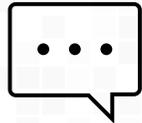
Message Testing

Three Key Guidelines For Communication:



Align Interests:

Establish shared values and goals / acknowledge the problem.



Be Plainspoken:

Don't get lost in weeds of policy, process or jargon.



Personalize/Localize:

Clearly highlight impact on people and their community.

“America's banks support small businesses and American families. ABA supports policies that benefit the financial well-being of American households and businesses.”

OVERALL: Generally positive but skeptical response. While the goals of supporting small businesses and American families were widely shared, not surprisingly there was reluctance in believing or trusting that banks actually do this. The natural question they are left with is “how?” While a strong lead-in, this statement must be supported.



WHAT WORKED: “Small businesses” (86% have a positive effect on the country in polling)
“American families”
Clear, understandable language.
Connects to their underlying values



WHAT DIDN'T: Believability, given existing impressions of the banking industry writ large
Empty rhetoric, unless credibly supported or backed up with example

“America's banks support small businesses and American families. ABA supports policies that benefit the financial well-being of American households and businesses.”

“It sounds good on paper if that’s really what they’re doing.” (ME woman)

“It’s in their name, the American Bankers Association, not the American Consumer Association. They’re not doing anything for consumers.” (AZ man)

“I like the ideas, if it really would do that... I crossed out the whole second sentence because I don’t believe it.” (ME women)

“I liked everything about number one. I come from a family of small businesses and am in big support of that.” (MI man)

Having a bank account is important for long-term financial well-being. To ensure that more individuals have the advantages of a bank account, ABA is working with policymakers and community organizations to increase access to basic banking accounts and services.

OVERALL: Broad agreement with the first sentence, with only a couple exceptions. While not explicitly stated, participants mentioned safety and security, especially women. Many were tripped when bringing policymakers into the statement. While a necessary partner, a distrust in government's ability to get it exists. There was some opinion that banks could simply do this on their own, if they really wanted to



WHAT WORKED: "long-term financial well-being"
"community"
"access to basic banking accounts and services"



WHAT DIDN'T: "policymakers"

Having a bank account is important for long-term financial well-being. To ensure that more individuals have the advantages of a bank account, ABA is working with policymakers and community organizations to increase access to basic banking accounts and services

"I don't understand why policymakers have to be involved in that. If banks want to make it easier for people to open accounts, they can just do that. They don't need Congress for that." (MI women)

"There's a good portion of the population that don't have bank accounts. Some people just don't trust banks or can't meet all the requirements to open one." (AZ man)

The ABA supports pro-growth tax policies that encourage investment and opportunity for all Americans. A tax reform law was enacted earlier this year, making permanent key changes to the tax code for millions of American households and businesses. This certainty enables banks to provide even more support to the economy.

OVERALL: One of the coolest and most skeptical reactions from participants. It comes across as political, insider, and perhaps favoring big business. It had only a weak linkage to personal relevance.



WHAT WORKED: "encourage investment and opportunity"



WHAT DIDN'T: "pro-growth tax policies"
"support to the economy" (not regular people)
"permanent"

The ABA supports pro-growth tax policies that encourage investment and opportunity for all Americans. A tax reform law was enacted earlier this year, making permanent key changes to the tax code for millions of American households and businesses. This certainty enables banks to provide even more support to the economy.

"I liked the 'encourage investment and opportunity' part... It just sounds like something that would help the economy, if it really worked that way." (AZ woman)

"It's a grifter talking to me... the moment they kicked in with 'pro-growth tax policies'" (AZ women)

"I crossed out pro-growth tax policies, because it feels, like, political and gimmicky to say that.." (ME woman)

"I crossed through 'enables banks to provide even more support to the economy'... the banks are interested more in profits and their shareholders than... helping the common person." (AZ man)

With consumer fraud on the rise, ABA is partnering with policymakers to develop a national strategy that combats fraud and safeguards consumers. Laws like the Homebuyers Privacy Protection Act, which curbs the sale of mortgage applicant information, reduce unwanted solicitations and enhance privacy. ABA will continue advocating for policies that strengthen consumer privacy and protection.

OVERALL: A highly rated statement from participants, it was clear and relatable to the concerns about privacy and security that are important to them. It is credible because fraud prevention is one obvious example where the interests of consumers and banks align, and cited a tangible piece of legislation. While not relevant to all, housing costs are a driving economic concern.



WHAT WORKED: "combats fraud and safeguards consumers"
"reduce unwanted solicitations and enhance privacy"



WHAT DIDN'T: If not a homebuyer, message can lose relevance
"policymakers" (although buoyed here by the overall message strength)

With consumer fraud on the rise, ABA is partnering with policymakers to develop a national strategy that combats fraud and safeguards consumers. Laws like the Homebuyers Privacy Protection Act, which curbs the sale of mortgage applicant information, reduce unwanted solicitations and enhance privacy. ABA will continue advocating for policies that strengthen consumer privacy and protection.

“Consumer privacy and protection... businesses are just all too easy to sell our information off to high bidder and what are they doing with it?” (MI woman)

“ I circled the law... I’m tired of getting phone calls all the time.” (AZ woman)

“They keep saying they’re going to... protect your privacy... but it keeps happening. I don’t see it slowing down at all.” (AZ woman)

Congress is considering a proposal that would change how banks process credit card transactions and allow big-box retailers to increase profits. This change could eliminate credit card rewards programs and compromise the security of the payments system. Consumers value the convenience, security, and rewards of credit cards, and the ABA is fighting to stop legislation that would compromise these features.

OVERALL: Many respondents use and like their credit card rewards, and do not want them taken away. While aware that banks want this for their own reasons, these voters want it too, and once again the interests align. Some confusion existed on scoring as multiple respondents were rating the potential loss of rewards negatively. Must be explicit and up front that the banks are on their side.



WHAT WORKED: Personal relevance
"ABA is fighting"
Security concerns
Big-box retailers to increase profits (playing into populism)



WHAT DIDN'T: Potential confusion of ABA's position
Longer process discussion only buries the lede

Congress is considering a proposal that would change how banks process credit card transactions and allow big-box retailers to increase profits. This change could eliminate credit card rewards programs and compromise the security of the payments system. Consumers value the convenience, security, and rewards of credit cards, and the ABA is fighting to stop legislation that would compromise these features.

"I would probably have to say the rewards only because so many, most of us use it... I'm using this to travel. I'm using this to help with gas for everyday things." (MI woman)

"I like the fact that the ABA is fighting to keep our credit card rewards. Don't take those away from me!" (AZ woman)

"I also value the security, convenience, and rewards credit cards, and I like that they're fighting." (ME woman)

"On the flip side, the ABA, they're just protecting the banks' profit.." (AZ man)

Conclusions

- ❑ Independent/swing voters are stuck in affordability concerns.
- ❑ Everything comes down to “What does it mean for me?” especially economically.
- ❑ These voters will assume that banks take a policy position because it will benefit banks. However, where their interests clearly align with banks, then that assumption is more acceptable.
- ❑ Those alignments can be communicated not only on affordability, but also on security, rewards, and safety.
- ❑ Use plain English. When translating policy proposals to public statements, even seemingly innocuous phrases as “regulatory reform,” “policymakers” or “tax certainty” can open the door to skepticism about a hidden agenda.

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