AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

The question was: "No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months -- will they go up, stay the same, or go down?"

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
March	1978	58	33	6	3	100	48	1153
April	1978	59	32	6	3	100	46	1182
May	1978	62	29	7	2	100	45	1208
June	1978	62	30	7	2	100	45	1169
July	1978	64	28	7	1	100	43	1163
August	1978	65	27	7	2	100	42	996
September	1978	69	22	6	2	100	37	1015
October	1978	69	23	5	2	100	36	1008
November	1978	75	20	4	1	100	29	1137
December	1978	74	21	3	2	100	29	1130
January	1979	75	19	4	2	100	30	1183
February	1979	68	23	7	2	100	38	1232
March	1979	66	23	9	2	100	43	1234
April	1979	67	22	9	2	100	42	1274
May	1979	70	20	7	3	100	36	1250
June	1979	72	21	6	2	100	34	1392
July	1979	69	23	6	2	100	38	1473
August	1979	68	23	7	1	100	39	1438
September	1979	71	21	8	1	100	37	1377
October	1979	74	18	7	0	100	33	1380
November	1979	74	16	10	0	100	36	1451
December	1979	63	17	19	0	100	56	1440
January	1980	56	20	23	1	100	67	1278
February	1980	51	23	25	1	100	75	1149
March	1980	60	22	16	1	100	56	1044
April	1980	61	21	17	1	100	56	1019
May	1980	57	18	24	1	100	68	843
June	1980	40	22	37	1	100	97	877
July	1980	29	28	41	2	100	112	827
August	1980	34	30	34	2	100	100	820
September	1980	44	31	23	2	100	79	789
October	1980	55	26	17	2	100	63	816
November	1980	56	24	18	2	100	61	806
December	1980	57	20	21	2	100	64	789
January	1981	50	20	29	2	100	79	786
February	1981	45	22	32	2	100	87	804
March	1981	37	27	35	2	100	98	810
April	1981	37	28	34	1	100	98	805
May	1981	37	29	34	1	100	97	803
June	1981	40	28	31	1	100	91	802
July	1981	45	27	27	2	100	82	826
August	1981	44	29	26	1	100	81	811
September	1981	44	28	27	1	100	83	813
October	1981	40	32	26	2	100	86	819
November	1981	37	33	28	2	100	91	848
December	1981	31	33	33	2	100	102	841
January	1982	27	30	41	2	100	114	845
February	1982	30	28	40	2	100	111	828
March	1982	30	31	37	1	100	107	853

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
April	1982	30	34	35	1	100	104	846
May	1982	25	35	38	1	100	113	857
June	1982	26	35	37	2	100	111	857
July	1982	26	37	35	2	100	110	876
August	1982	26	37	35	1	100	109	866
September	1982	25	35	40	1	100	115	858
October	1982	23	32	44	1	100	121	836
November	1982	22	31	45	2	100	124	843
December	1982	21	34	44	2	100	123	834
January	1983	20	35	43	2	100	124	834
February	1983	20	36	43	1	100	122	831
March	1983	20	36	43	1	100	124	831
April	1983	21	38	41	1	100	120	836
May	1983	21	42	36	1	100	115	844
June	1983	23	46	29	2	100	106	864
July	1983	28	46	24	1	100	96	823
August	1983	37	41	21	1	100	85	799
September	1983	44	36	20	1	100	76	797
October	1983	46	33	20	1	100	74	824
November	1983	43	35	21	1	100	78	837
December	1983	40	36	23	1	100	82	835
January	1984	36	39	24	1	100	88	801
February	1984	38	39	22	1	100	85	800
March	1984	41	38	19	2	100	79	808
April	1984	51	31	16	2	100	65	843
May	1984	58	27	13	2	100	55	827
June	1984	64	24	11	1	100	47	796
July	1984	63	26	9	2	100	45	751
August	1984	62	27	9	3	100	47	780
September	1984	58	31	8	3	100	50	799
October	1984	54	31	13	2	100	59	844
November	1984	49	34	16	1	100	67	800
December	1984	46	32	22	0	100	75	787
January	1985	44	32	23	1	100	79	736
February	1985	41	34	24	1	100	82	761
March	1985	42	34	22	2	100	80	739
April	1985	44	34	21	2	100	77	746
May	1985	49	30	19	2	100	69	704
June	1985	47	33	19	1	100	73	712
July	1985	43	37	18	1	100	75	696
August	1985	37	39	22	1	100	85	709
September	1985	41	37	20	2	100	79	687
October	1985	46	34	18	1	100	72	715
November	1985	47	35	16	1	100	69	717
December	1985	44	36	19	1	100	75	753
January	1986	42	34	23	1	100	82	754
February	1986	39	35	25	1	100	86	788
March	1986	36	34	29	1	100	93	750
April	1986	33	36	30	1	100	97	753
May	1986	37	34	29	1	100	92	739
June	1986	47	33	19	0	100	72	771
July	1986	50	34	16	0	100	66	766

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
August	1986	50	34	15	1	100	65	761
September	1986	47	30	22	1	100	74	732
October	1986	49	29	21	1	100	73	712
November	1986	49	31	20	0	100	71	698
December	1986	47	37	16	0	100	69	709
January	1987	45	37	18	0	100	73	724
February	1987	45	37	17	0	100	72	740
March	1987	45	37	17	1	100	72	730
April	1987	51	34	14	1	100	64	723
May	1987	57	28	13	1	100	56	699
June	1987	63	25	11	1	100	47	706
July	1987	66	25	9	0	100	43	692
August	1987	65	25	9	1	100	44	716
September	1987	66	25	8	1	100	42	698
October	1987	67	24	8	2	100	41	649
November	1987	64	24	11	2	100	47	566
December	1987	60	21	17	2	100	57	542
January	1988	54	26	19	2	100	65	529
February	1988	51	30	17	2	100	66	563
March	1988	50	32	17	1	100	67	545
April	1988	49	34	16	2	100	67	554
May	1988	56	29	13	1	100	57	528
June	1988	62	28	10	0	100	47	548
July	1988	70	21	9	0	100	40	565
August	1988	71	20	8	1	100	37	586
September	1988	70	20	8	2	100	38	575
October	1988	69	21	8	1	100	39	555
November	1988	67	23	8	1	100	41	537
December	1988	70	21	8	1	100	38	533
January	1989	70	21	7	2	100	38	559
February	1989	73	18	7	2	100	33	561
March	1989	75	18	6	1	100	31	552
April	1989	76	17	6	1	100	29	551
May	1989	73	19	7	1	100	33	549
June	1989	68	19	12	1	100	44	559
July	1989	61	22	16	1	100	55	556
August	1989	56	22	21	1	100	64	522
September	1989	52	28	19	1	100	67	511
October	1989	55	26	17	1	100	62	493
November	1989	56	29	14	1	100	58	517
December	1989	58	26	15	1	100	57	514
January	1990	54	29	17	1	100	63	516
February	1990	49	30	19	2	100	70	497
March	1990	51	32	16	2	100	65	502
April	1990	54	31	13	2	100	59	492
May	1990	60	29	10	1	100	49	493
June	1990	61	24	13	2	100	51	483
July	1990	60	25	14	1	100	54	506
August	1990	61	22	16	2	100	55	530
September	1990	64	21	13	1	100	49	537
October	1990	68	18	13	1	100	46	508
November	1990	68	18	14	1	100	46	479

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
December	1990	62	18	20	1	100	58	473
January	1991	55	15	29	1	100	74	506
February	1991	45	17	36	2	100	91	539
March	1991	40	20	38	2	100	97	546
April	1991	42	25	32	1	100	90	512
May	1991	44	26	29	1	100	85	484
June	1991	44	29	26	1	100	82	485
July	1991	45	30	23	2	100	77	497
August	1991	44	30	24	1	100	80	532
September	1991	40	33	25	1	100	85	510
October	1991	38	32	29	1	100	91	525
November	1991	36	34	29	1	100	93	509
December	1991	36	31	33	1	100	97	530
January	1992	31	29	39	2	100	108	526
February	1992	32	29	38	1	100	107	525
March	1992	37	28	33	2	100	96	511
April	1992	41	31	28	0	100	88	517
May	1992	42	32	26	0	100	84	525
June	1992	41	34	24	1	100	83	534
July	1992	42	34	23	1	100	80	510
August	1992	42	34	23	1	100	81	505
September	1992	42	34	23	0	100	81	500
October	1992	44	34	22	0	100	78	507
November	1992	51	33	16	1	100	65	499
December	1992	58	27	14	1	100	56	491
January	1993	64	25	11	1	100	47	476
February	1993	62	26	12	1	100	50	466
March	1993	56	30	13	1	100	57	480
April	1993	48	34	16	1	100	68	485
May	1993	49	34	16	2	100	67	489
June	1993	53	32	14	1	100	61	477
July	1993	53	31	15	1	100	62	460
August	1993	54	29	16	1	100	62	454
September	1993	50	33	16	1	100	67	447
October	1993	50	33	16	1	100	66	464
November	1993	47	34	18	1	100	71	466
December	1993	48	32	18	2	100	69	470
January	1994	53	30	16	1	100	63	467
February	1994	59	27	14	1	100	55	476
March	1994	65	23	11	0	100	46	453
April	1994	69	21	10	0	100	41	451
May	1994	72	20	8	0	100	36	441
June	1994	73	18	8	1	100	35	463
July	1994	74	18	7	1	100	33	481
August	1994	73	18	7	1	100	34	496
September	1994	74	18	7	2	100	33	496
October	1994	75	17	6	2	100	31	483
November	1994	77	16	6	1	100	29	475
December	1994	80	14	6	0	100	26	476
January	1995	80	12	7	0	100	27	491
February	1995	81	13	6	0	100	26	484

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
March	1995	78	15	7	0	100	29	488
April	1995	71	20	9	0	100	39	478
May	1995	66	23	11	1	100	45	488
June	1995	60	27	13	1	100	53	482
July	1995	57	26	16	1	100	59	490
August	1995	53	27	18	1	100	65	478
September	1995	55	25	19	2	100	64	478
October	1995	56	28	14	2	100	58	459
November	1995	58	27	14	1	100	55	464
December	1995	54	31	13	1	100	59	454
January	1996	54	30	15	1	100	61	481
February	1996	49	30	19	2	100	70	462
March	1996	50	28	21	1	100	72	481
April	1996	50	28	20	2	100	70	434
May	1996	56	26	17	1	100	61	443
June	1996	60	24	15	2	100	55	422
July	1996	62	21	15	1	100	53	455
August	1996	65	22	11	2	100	47	456
September	1996	66	23	10	2	100	44	467
October	1996	65	25	9	1	100	44	421
November	1996	63	27	9	1	100	47	418
December	1996	63	28	8	1	100	44	407
January	1997	63	26	9	1	100	46	453
February	1997	63	27	9	1	100	45	473
March	1997	62	27	11	1	100	49	476
April	1997	64	28	7	1	100	43	448
May	1997	66	27	7	1	100	41	433
June	1997	67	27	5	1	100	38	415
July	1997	66	25	8	1	100	42	428
August	1997	64	27	8	1	100	44	410
September	1997	60	29	9	3	100	49	421
October	1997	58	31	8	3	100	50	407
November	1997	60	29	9	3	100	49	421
December	1997	61	27	11	1	100	50	395
January	1998	59	29	11	1	100	52	390
February	1998	53	33	14	0	100	60	353
March	1998	50	35	14	1	100	65	386
April	1998	49	34	14	2	100	65	395
May	1998	53	32	12	3	100	58	415
June	1998	59	28	9	3	100	50	404
July	1998	62	27	9	2	100	47	402
August	1998	61	27	11	2	100	50	390
September	1998	55	28	15	2	100	59	413
October	1998	51	29	18	2	100	67	410
November	1998	49	29	20	2	100	71	417
December	1998	50	29	19	2	100	69	416
January	1999	51	30	18	1	100	66	423
February	1999	52	32	15	1	100	63	439
March	1999	54	33	12	1	100	58	439
April	1999	54	32	13	1	100	59	443
May	1999	60	28	11	1	100	51	422
June	1999	62	26	10	2	100	47	410

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
July	1999	67	25	6	2	100	39	391
August	1999	68	24	5	2	100	37	406
September	1999	71	23	5	1	100	35	412
October	1999	71	22	5	1	100	34	412
November	1999	67	24	9	0	100	42	397
December	1999	65	25	8	1	100	43	387
January	2000	68	21	10	1	100	42	387
February	2000	72	19	8	1	100	36	384
March	2000	75	16	9	0	100	33	377
April	2000	74	18	8	1	100	34	380
May	2000	75	19	6	1	100	31	396
June	2000	74	19	5	2	100	31	409
July	2000	72	20	5	2	100	33	416
August	2000	67	21	9	3	100	42	412
September	2000	64	24	9	3	100	45	382
October	2000	67	22	9	2	100	42	364
November	2000	70	21	7	1	100	37	350
December	2000	69	21	8	2	100	39	368
January	2001	61	20	17	2	100	56	373
February	2001	48	20	30	2	100	82	370
March	2001	39	21	40	0	100	101	352
April	2001	36	22	41	1	100	104	348
May	2001	41	23	34	1	100	93	347
June	2001	45	21	32	3	100	87	354
July	2001	47	22	29	2	100	83	341
August	2001	47	24	27	2	100	80	357
September	2001	47	28	24	2	100	77	332
October	2001	41	27	28	3	100	87	345
November	2001	39	25	33	3	100	95	335
December	2001	34	25	38	3	100	103	367
January	2002	39	28	31	2	100	92	361
February	2002	40	32	25	2	100	85	371
March	2002	47	31	19	2	100	72	361
April	2002	53	31	14	2	100	61	352
May	2002	56	29	12	3	100	56	356
June	2002	55	29	12	3	100	57	362
July	2002	51	29	17	3	100	65	368
August	2002	50	30	18	2	100	67	357
September	2002	47	33	18	2	100	71	335
October	2002	43	36	18	3	100	75	328
November	2002	44	35	18	4	100	74	340
December	2002	46	34	17	2	100	71	358
January	2003	47	32	18	3	100	71	373
February	2003	46	34	19	1	100	74	344
March	2003	45	33	20	2	100	74	337
April	2003	46	34	19	1	100	73	336
May	2003	45	35	18	2	100	73	340
June	2003	44	36	19	1	100	75	348
July	2003	45	34	19	2	100	73	351
August	2003	51	31	17	1	100	66	335
September	2003	58	28	14	1	100	56	322
October	2003	62	27	11	0	100	49	324

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
November	2003	60	31	9	0	100	49	346
December	2003	59	31	9	1	100	51	351
January	2004	58	33	8	1	100	50	337
February	2004	60	29	9	2	100	50	327
March	2004	61	29	8	2	100	48	315
April	2004	63	27	8	1	100	45	323
May	2004	70	24	5	2	100	35	332
June	2004	73	21	5	1	100	33	323
July	2004	77	17	5	1	100	28	300
August	2004	77	16	7	1	100	30	282
September	2004	78	15	7	1	100	29	293
October	2004	74	18	7	1	100	32	302
November	2004	73	19	7	1	100	34	296
December	2004	74	18	6	2	100	32	295
January	2005	77	14	7	2	100	30	292
February	2005	76	17	6	1	100	31	292
March	2005	75	18	6	0	100	31	276
April	2005	74	21	5	0	100	31	275
May	2005	75	20	5	0	100	30	287
June	2005	74	19	6	1	100	31	321
July	2005	78	17	4	1	100	26	315
August	2005	79	17	3	1	100	24	299
September	2005	83	14	3	1	100	20	251
October	2005	81	14	5	1	100	24	251
November	2005	77	16	6	1	100	28	263
December	2005	74	18	7	1	100	34	285
January	2006	73	20	7	1	100	34	272
February	2006	75	19	6	0	100	32	256
March	2006	78	19	4	0	100	26	230
April	2006	78	19	3	0	100	25	240
May	2006	78	18	3	1	100	26	251
June	2006	75	19	4	1	100	29	270
July	2006	75	18	4	2	100	29	263
August	2006	79	15	4	1	100	25	241
September	2006	75	18	6	1	100	31	221
October	2006	71	21	7	0	100	36	229
November	2006	62	26	12	0	100	49	235
December	2006	66	23	11	0	100	46	238
January	2007	63	24	14	0	100	51	233
February	2007	62	25	13	0	100	50	224
March	2007	59	26	15	0	100	56	228
April	2007	57	27	16	0	100	60	223
May	2007	59	26	14	0	100	55	247
June	2007	62	26	11	1	100	49	239
July	2007	64	26	9	1	100	46	234
August	2007	64	25	10	1	100	46	218
September	2007	57	27	15	1	100	58	217
October	2007	57	23	19	1	100	63	204
November	2007	51	23	26	1	100	75	211
December	2007	53	19	26	1	100	73	221
January	2008	49	21	29	0	100	80	229

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
February	2008	44	19	35	2	100	91	215
March	2008	39	21	38	1	100	99	208
April	2008	36	20	43	1	100	107	206
May	2008	36	25	38	0	100	102	201
June	2008	37	25	38	0	100	101	210
July	2008	40	32	28	0	100	87	216
August	2008	44	36	20	0	100	76	209
September	2008	45	37	17	1	100	72	213
October	2008	47	30	22	1	100	76	211
November	2008	48	21	29	1	100	81	213
December	2008	47	20	31	2	100	83	196
January	2009	44	25	30	1	100	86	185
February	2009	40	31	28	1	100	88	180
March	2009	38	34	27	1	100	89	195
April	2009	38	34	26	2	100	87	200
May	2009	39	33	26	2	100	87	195
June	2009	45	34	20	2	100	75	169
July	2009	43	37	19	1	100	76	161
August	2009	48	38	14	1	100	66	173
September	2009	45	40	15	0	100	70	174
October	2009	53	39	8	0	100	55	181
November	2009	51	35	13	1	100	63	173
December	2009	57	30	12	2	100	55	181
January	2010	51	33	14	2	100	63	176
February	2010	55	34	9	2	100	55	191
March	2010	56	33	10	1	100	54	177
April	2010	56	31	11	1	100	55	176
May	2010	61	28	11	1	100	50	177
June	2010	56	31	11	2	100	55	190
July	2010	56	29	12	2	100	56	179
August	2010	50	36	12	2	100	63	177
September	2010	46	37	17	0	100	71	162
October	2010	44	38	18	0	100	74	173
November	2010	41	38	21	0	100	80	161
December	2010	47	35	18	0	100	72	175
January	2011	49	36	14	1	100	65	170
February	2011	51	36	10	2	100	59	164
March	2011	46	40	12	2	100	66	157
April	2011	53	33	12	2	100	58	155
May	2011	61	27	12	0	100	51	162
June	2011	60	26	13	0	100	53	171
July	2011	57	32	11	0	100	55	169
August	2011	55	31	13	0	100	58	160
September	2011	61	31	8	0	100	48	153
October	2011	53	35	12	0	100	59	156
November	2011	48	39	13	0	100	65	156
December	2011	42	41	17	0	100	75	160
January	2012	45	37	18	0	100	73	155
February	2012	40	46	14	1	100	74	162
March	2012	41	49	8	2	100	67	151
April	2012	40	53	4	3	100	64	155
May	2012	41	50	6	2	100	65	144

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
June	2012	45	48	7	1	100	62	133
July	2012	41	48	10	1	100	69	125
August	2012	43	46	9	1	100	66	143
September	2012	42	45	12	1	100	71	162
October	2012	46	42	12	1	100	66	174
November	2012	47	43	9	1	100	62	169
December	2012	44	46	9	1	100	65	168
January	2013	47	46	7	0	100	60	166
February	2013	49	38	11	1	100	62	181
March	2013	56	32	12	1	100	56	186
April	2013	56	31	12	1	100	57	199
May	2013	53	37	10	0	100	57	207
June	2013	51	41	8	0	100	58	214
July	2013	55	36	9	0	100	54	213
August	2013	59	30	10	1	100	52	216
September	2013	66	24	9	1	100	43	231
October	2013	68	22	8	1	100	40	229
November	2013	68	25	6	1	100	38	226
December	2013	65	27	7	1	100	42	210
January	2014	62	30	8	1	100	46	219
February	2014	63	28	9	1	100	46	207
March	2014	63	29	8	0	100	45	219
April	2014	63	28	8	1	100	44	231
May	2014	65	27	7	1	100	42	239
June	2014	67	27	6	0	100	39	230
July	2014	66	28	6	0	100	40	217
August	2014	63	30	7	0	100	44	217
September	2014	59	33	8	0	100	49	239
October	2014	60	31	9	0	100	50	262
November	2014	57	33	10	1	100	53	281
December	2014	57	29	13	1	100	57	281
January	2015	53	33	14	1	100	61	291
February	2015	54	32	13	1	100	59	294
March	2015	55	35	9	1	100	54	320
April	2015	64	28	7	1	100	44	325
May	2015	65	27	7	1	100	42	358
June	2015	66	25	9	0	100	44	347
July	2015	58	31	10	1	100	53	346
August	2015	58	30	11	1	100	53	349
September	2015	55	33	11	1	100	55	375
October	2015	58	31	10	2	100	52	382
November	2015	57	33	9	1	100	52	366
December	2015	61	30	8	1	100	47	338
January	2016	63	28	8	0	100	45	332
February	2016	60	29	10	1	100	50	337
March	2016	62	27	10	1	100	49	353
April	2016	61	27	11	1	100	50	360
May	2016	62	28	10	0	100	48	363
June	2016	59	31	10	0	100	51	354
July	2016	59	32	9	0	100	50	358
August	2016	63	28	9	1	100	46	348
September	2016	63	29	7	1	100	44	356

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
October	2016	60	32	7	1	100	47	366
November	2016	61	31	6	2	100	45	393
December	2016	61	30	7	2	100	47	414
January	2017	63	25	9	3	100	46	410
February	2017	63	25	10	2	100	47	405
March	2017	66	22	10	2	100	45	390
April	2017	69	22	7	1	100	38	383
May	2017	72	20	7	1	100	35	395
June	2017	71	22	6	1	100	35	423
July	2017	70	22	8	1	100	38	434
August	2017	69	23	8	1	100	39	419
September	2017	67	24	8	1	100	40	386
October	2017	68	24	8	1	100	40	373
November	2017	66	25	8	0	100	42	385
December	2017	66	24	9	1	100	43	392
January	2018	66	24	9	1	100	43	420
February	2018	69	22	7	1	100	38	403
March	2018	73	21	5	1	100	32	397
April	2018	69	23	7	1	100	37	377
May	2018	69	22	7	1	100	38	358
June	2018	68	24	8	1	100	40	361
July	2018	72	20	7	1	100	34	352
August	2018	71	20	7	2	100	35	385
September	2018	74	17	7	2	100	33	390
October	2018	75	16	6	3	100	31	388
November	2018	77	16	5	2	100	29	358
December	2018	74	18	5	3	100	30	367
January	2019	73	20	5	2	100	32	368
February	2019	70	22	6	2	100	35	377
March	2019	68	23	9	1	100	41	352
April	2019	65	24	9	2	100	44	369
May	2019	62	26	10	2	100	47	376
June	2019	60	28	10	3	100	50	382
July	2019	56	30	12	2	100	57	359
August	2019	52	30	16	2	100	63	349
September	2019	51	30	18	2	100	67	337
October	2019	52	27	19	2	100	67	369
November	2019	50	28	20	2	100	70	362
December	2019	52	28	19	1	100	67	374
January	2020	48	33	18	1	100	70	348
February	2020	52	32	15	1	100	63	350
March	2020	49	32	18	1	100	69	365
April	2020	48	26	25	1	100	77	386
May	2020	43	24	33	1	100	90	416
June	2020	38	25	36	1	100	99	397
July	2020	38	27	34	1	100	96	386
August	2020	36	32	30	2	100	93	377
September	2020	45	30	24	1	100	79	371
October	2020	47	33	19	2	100	72	371
November	2020	48	34	17	1	100	69	363
December	2020	45	36	18	1	100	73	385

AGE 18 TO 34
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
January	2021	44	37	18	1	100	73	389
February	2021	48	33	17	2	100	69	392
March	2021	52	31	15	2	100	63	370
April	2021	57	26	14	2	100	57	365
May	2021	63	25	11	2	100	48	365
June	2021	67	24	8	2	100	41	395
July	2021	68	24	7	1	100	39	414
August	2021	69	22	7	2	100	38	402
September	2021	68	21	8	2	100	40	371
October	2021	71	20	7	3	100	36	351
November	2021	73	19	7	2	100	34	349
December	2021	74	18	7	1	100	33	376
January	2022	74	18	7	1	100	33	372
February	2022	78	17	5	1	100	27	364
March	2022	81	14	4	1	100	23	336
April	2022	85	11	4	1	100	19	340
May	2022	84	10	5	1	100	20	357
June	2022	85	9	5	0	100	20	366
July	2022	84	10	6	0	100	22	359
August	2022	83	9	8	0	100	25	332
September	2022	82	9	9	0	100	28	339
October	2022	79	10	9	1	100	30	359
November	2022	79	11	8	2	100	29	395
December	2022	77	12	9	2	100	31	384
January	2023	76	15	9	1	100	33	351
February	2023	70	18	11	1	100	42	322
March	2023	67	19	12	2	100	45	323
April	2023	66	18	14	2	100	48	336
May	2023	69	17	12	2	100	44	364
June	2023	67	18	13	1	100	46	366
July	2023	66	20	12	2	100	45	368
August	2023	65	21	13	1	100	48	348
September	2023	64	23	12	1	100	47	336
October	2023	63	21	15	1	100	52	342
November	2023	62	24	13	1	100	51	345
December	2023	60	21	18	1	100	58	355
January	2024	56	22	20	2	100	64	354
February	2024	49	22	27	2	100	78	356
March	2024	47	24	27	3	100	80	348