AGE 35 TO 54
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	53	35	6	6	100	53	781
April	1978	57	32	4	8	100	47	810
May	1978	59	30	5	6	100	46	845
June	1978	63	27	6	4	100	43	805
July	1978	66	24	7	2	100	41	823
August	1978	66	24	7	3	100	41	827
September	1978	65	25	8	3	100	43	844
October	1978	61	27	7	5	100	46	867
November	1978	65	25	6	4	100	42	962
December	1978	68	22	6	5	100	38	988
January	1979	70	20	6	4	100	36	1027
February	1979	67	22	8	4	100	41	936
March	1979	65	22	8	5	100	42	929
April	1979	63	24	8	4	100	45	936
May	1979	63	27	6	5	100	43	944
June	1979	63	27	7	4	100	44	1022
July	1979	62	26	8	3	100	46	1093
August	1979	63	24	10	3	100	46	1050
September	1979	64	25	10	2	100	46	1024
October	1979	67	23	8	2	100	41	999
November	1979	68	21	10	1	100	42	1041
December	1979	57	21	19	2	100	62	1011
January	1980	48	26	25	2	100	77	915
February	1980	41	30	27	2	100	87	816
March	1980	52	27	19	2	100	67	772
April	1980	60	21	18	2	100	58	749
May	1980	53	16	29	1	100	76	676
June	1980	37	19	42	2	100	105	655
July	1980	24	24	50	3	100	126	654
August	1980	27	29	40	4	100	113	626
September	1980	37	30	30	3	100	93	643
October	1980	46	28	22	4	100	76	625
November	1980	52	24	20	4	100	68	666
December	1980	54	20	22	5	100	68	678
January	1981	47	19	30	5	100	83	702
February	1981	41	19	36	5	100	95	658
March	1981	32	22	42	5	100	110	650
April	1981	32	24	41	3	100	109	628
May	1981	37	26	34	3	100	98	636
June	1981	41	28	29	3	100	88	628
July	1981	43	28	26	4	100	83	648
August	1981	39	31	27	4	100	88	637
September	1981	38	33	26	3	100	88	643
October	1981	35	34	28	3	100	93	627
November	1981	34	27	36	3	100	102	636
December	1981	29	23	44	4	100	115	641
January	1982	27	24	45	4	100	118	653
February	1982	26	31	40	3	100	114	655
March	1982	27	35	35	2	100	108	655

AGE 35 TO 54
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	26	35	37	2	100	111	641
May	1982	23	34	42	2	100	119	647
June	1982	21	36	42	2	100	121	639
July	1982	21	39	39	2	100	118	648
August	1982	21	40	37	2	100	115	666
September	1982	22	35	39	3	100	117	668
October	1982	22	30	45	3	100	122	657
November	1982	23	27	48	3	100	125	632
December	1982	22	29	47	2	100	125	642
January	1983	21	31	47	1	100	126	651
February	1983	21	34	42	2	100	121	699
March	1983	20	35	43	2	100	122	698
April	1983	21	40	37	2	100	115	696
May	1983	20	44	35	1	100	115	680
June	1983	24	46	29	2	100	105	681
July	1983	30	43	25	2	100	94	674
August	1983	38	39	20	2	100	82	667
September	1983	45	34	19	3	100	74	653
October	1983	46	32	19	2	100	73	658
November	1983	41	34	23	2	100	81	652
December	1983	38	38	22	2	100	83	638
January	1984	34	41	22	2	100	88	627
February	1984	38	42	18	3	100	80	631
March	1984	37	44	16	2	100	79	623
April	1984	52	35	11	2	100	59	639
May	1984	59	32	7	2	100	48	627
June	1984	68	24	6	2	100	37	639
July	1984	65	27	7	2	100	42	640
August	1984	62	27	10	1	100	48	638
September	1984	57	29	12	1	100	55	641
October	1984	52	32	14	2	100	62	653
November	1984	49	33	16	2	100	67	686
December	1984	43	35	19	3	100	76	735
January	1985	40	35	23	2	100	83	720
February	1985	36	37	26	2	100	90	672
March	1985	40	35	23	1	100	83	632
April	1985	44	33	21	2	100	76	653
May	1985	48	33	17	1	100	69	705
June	1985	45	34	20	1	100	75	711
July	1985	41	36	22	1	100	81	689
August	1985	42	34	23	0	100	81	646
September	1985	42	36	21	1	100	80	660
October	1985	44	34	20	2	100	76	665
November	1985	41	37	21	2	100	80	687
December	1985	41	36	21	2	100	79	666
January	1986	37	38	23	1	100	86	671
February	1986	34	39	25	2	100	91	645
March	1986	29	38	31	3	100	102	659
April	1986	30	36	32	3	100	102	664
May	1986	35	32	30	2	100	95	650
June	1986	44	33	22	1	100	78	651
July	1986	47	34	18	1	100	71	650

AGE 35 TO 54
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	47	35	17	1	100	71	673
September	1986	47	33	19	1	100	72	671
October	1986	48	33	18	1	100	70	665
November	1986	49	32	19	1	100	70	655
December	1986	45	35	20	0	100	75	650
January	1987	40	35	25	0	100	85	650
February	1987	39	37	23	0	100	84	673
March	1987	41	36	22	1	100	81	693
April	1987	46	37	16	1	100	70	703
May	1987	58	28	13	1	100	55	701
June	1987	66	24	9	1	100	42	670
July	1987	71	21	7	1	100	36	669
August	1987	65	26	7	2	100	42	657
September	1987	64	27	7	2	100	42	692
October	1987	65	25	8	2	100	42	649
November	1987	64	24	11	1	100	48	619
December	1987	57	25	17	1	100	60	533
January	1988	55	26	19	0	100	64	532
February	1988	51	29	20	1	100	69	497
March	1988	51	31	18	1	100	67	514
April	1988	48	33	17	1	100	69	512
May	1988	57	29	13	2	100	56	522
June	1988	63	27	8	2	100	45	500
July	1988	67	23	7	2	100	40	490
August	1988	68	22	7	3	100	40	494
September	1988	70	19	8	3	100	38	512
October	1988	69	20	10	2	100	41	529
November	1988	65	24	9	1	100	44	528
December	1988	66	24	9	1	100	44	518
January	1989	70	22	7	1	100	37	510
February	1989	75	18	7	1	100	32	531
March	1989	74	20	6	1	100	32	539
April	1989	77	18	5	0	100	28	538
May	1989	76	17	6	2	100	30	521
June	1989	69	20	9	2	100	40	527
July	1989	59	23	15	2	100	56	524
August	1989	53	26	19	2	100	65	560
September	1989	54	26	19	1	100	66	553
October	1989	55	27	17	1	100	62	564
November	1989	55	27	17	1	100	62	539
December	1989	52	28	18	1	100	66	550
January	1990	48	27	23	2	100	75	549
February	1990	48	27	23	2	100	75	578
March	1990	50	27	21	2	100	71	565
April	1990	54	30	16	1	100	62	551
May	1990	55	31	13	1	100	58	527
June	1990	57	29	13	1	100	57	545
July	1990	55	30	14	2	100	59	559
August	1990	56	26	16	2	100	60	563
September	1990	57	25	16	2	100	58	568
October	1990	60	23	15	2	100	55	559
November	1990	61	22	15	1	100	54	550

AGE 35 TO 54
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	57	23	20	1	100	63	557
January	1991	47	24	28	1	100	81	587
February	1991	36	27	37	0	100	100	604
March	1991	32	29	38	1	100	106	612
April	1991	35	29	34	1	100	99	577
May	1991	37	30	31	2	100	94	578
June	1991	36	33	30	1	100	95	561
July	1991	37	34	28	1	100	91	583
August	1991	37	38	24	0	100	87	574
September	1991	39	37	23	1	100	84	601
October	1991	36	35	28	1	100	92	588
November	1991	33	31	34	2	100	101	593
December	1991	30	30	38	1	100	108	560
January	1992	27	34	38	1	100	112	578
February	1992	27	37	34	2	100	106	587
March	1992	31	39	27	3	100	96	610
April	1992	38	38	21	3	100	82	602
May	1992	41	39	18	2	100	77	590
June	1992	43	38	18	1	100	75	574
July	1992	40	38	20	2	100	80	586
August	1992	39	37	22	2	100	83	594
September	1992	37	39	22	2	100	86	599
October	1992	42	38	19	1	100	77	584
November	1992	50	34	14	2	100	64	604
December	1992	58	29	10	2	100	52	621
January	1993	60	30	10	1	100	50	646
February	1993	57	31	11	1	100	54	648
March	1993	49	35	15	1	100	66	649
April	1993	44	38	16	2	100	72	630
May	1993	44	39	16	1	100	73	620
June	1993	47	40	13	1	100	66	616
July	1993	47	41	12	0	100	65	646
August	1993	45	44	10	1	100	65	654
September	1993	41	45	12	1	100	71	660
October	1993	42	44	14	1	100	72	638
November	1993	44	41	13	1	100	69	637
December	1993	48	39	11	1	100	63	646
January	1994	52	38	8	2	100	56	655
February	1994	55	34	9	2	100	54	644
March	1994	63	27	8	2	100	45	635
April	1994	70	21	7	1	100	37	623
May	1994	76	18	5	1	100	29	628
June	1994	75	19	4	1	100	29	626
July	1994	78	18	3	1	100	26	638
August	1994	78	16	5	1	100	27	636
September	1994	79	15	5	1	100	26	638
October	1994	79	15	5	1	100	26	636
November	1994	78	17	4	1	100	26	633
December	1994	79	15	4	2	100	25	617
January	1995	78	15	5	2	100	27	615
February	1995	78	14	6	2	100	29	622

AGE 35 TO 54
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	74	17	7	2	100	33	629
April	1995	71	18	9	2	100	38	630
May	1995	64	23	10	2	100	46	624
June	1995	57	25	15	2	100	58	624
July	1995	49	27	21	3	100	73	620
August	1995	44	28	26	2	100	82	616
September	1995	44	30	24	1	100	80	612
October	1995	46	32	20	1	100	74	621
November	1995	47	33	18	2	100	71	623
December	1995	44	35	19	2	100	75	624
January	1996	41	36	21	3	100	80	603
February	1996	39	33	25	3	100	86	597
March	1996	36	34	27	3	100	91	594
April	1996	42	33	23	2	100	81	613
May	1996	47	33	18	2	100	70	639
June	1996	56	28	14	2	100	58	646
July	1996	57	27	14	2	100	58	639
August	1996	58	28	12	2	100	54	618
September	1996	59	29	10	2	100	51	613
October	1996	61	28	9	2	100	48	636
November	1996	61	29	9	1	100	48	647
December	1996	60	30	9	1	100	49	679
January	1997	58	32	9	0	100	51	651
February	1997	54	34	11	0	100	57	646
March	1997	56	34	9	1	100	53	632
April	1997	62	28	9	1	100	47	647
May	1997	71	22	5	2	100	34	646
June	1997	70	23	5	2	100	35	662
July	1997	64	27	7	2	100	42	657
August	1997	58	32	9	1	100	51	651
September	1997	56	33	9	2	100	54	638
October	1997	56	34	9	2	100	53	642
November	1997	54	35	9	2	100	55	640
December	1997	52	36	11	1	100	59	659
January	1998	48	37	13	2	100	65	659
February	1998	47	38	13	2	100	66	682
March	1998	44	40	13	2	100	69	648
April	1998	45	41	11	2	100	66	649
May	1998	48	40	10	2	100	62	630
June	1998	51	37	10	2	100	59	638
July	1998	52	38	8	1	100	56	639
August	1998	52	37	10	1	100	58	664
September	1998	47	37	15	1	100	68	654
October	1998	45	32	22	1	100	77	637
November	1998	41	32	27	0	100	86	632
December	1998	42	34	23	1	100	81	637
January	1999	42	40	17	1	100	76	656
February	1999	44	42	12	2	100	68	642
March	1999	48	40	10	2	100	61	634
April	1999	51	38	8	3	100	56	627
May	1999	54	38	7	2	100	53	653
June	1999	56	36	7	1	100	51	669

AGE 35 TO 54
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	62	30	7	1	100	45	698
August	1999	68	23	7	2	100	39	681
September	1999	68	22	8	2	100	39	658
October	1999	69	21	7	2	100	38	634
November	1999	68	21	8	2	100	40	630
December	1999	70	21	6	2	100	36	643
January	2000	70	21	7	2	100	36	656
February	2000	74	20	5	2	100	31	665
March	2000	76	17	5	2	100	29	662
April	2000	77	17	4	2	100	27	642
May	2000	78	16	5	1	100	27	623
June	2000	78	16	5	1	100	27	616
July	2000	74	18	6	1	100	32	604
August	2000	70	23	6	1	100	36	610
September	2000	67	26	6	1	100	40	638
October	2000	64	27	8	1	100	43	662
November	2000	64	25	9	2	100	45	678
December	2000	62	23	13	2	100	51	661
January	2001	54	20	24	2	100	70	656
February	2001	42	21	35	2	100	93	637
March	2001	32	22	43	2	100	111	673
April	2001	30	24	44	3	100	114	682
May	2001	31	25	41	3	100	110	709
June	2001	33	28	36	3	100	103	685
July	2001	34	31	32	3	100	97	676
August	2001	34	35	29	2	100	95	643
September	2001	32	32	33	2	100	101	657
October	2001	30	32	37	2	100	107	654
November	2001	24	31	42	2	100	118	669
December	2001	26	36	37	2	100	111	660
January	2002	32	36	30	3	100	98	648
February	2002	39	37	22	3	100	83	657
March	2002	46	34	18	3	100	72	644
April	2002	51	33	14	2	100	63	659
May	2002	57	31	11	1	100	54	634
June	2002	54	34	9	2	100	55	643
July	2002	49	37	13	2	100	64	640
August	2002	42	40	16	2	100	73	662
September	2002	39	41	18	2	100	79	656
October	2002	41	38	18	2	100	77	658
November	2002	44	36	17	3	100	73	642
December	2002	46	36	16	2	100	69	640
January	2003	44	38	16	3	100	72	643
February	2003	41	40	17	2	100	76	673
March	2003	39	41	19	2	100	80	695
April	2003	41	42	16	1	100	74	687
May	2003	44	40	14	1	100	70	668
June	2003	45	41	13	1	100	69	640
July	2003	43	41	15	2	100	72	644
August	2003	47	39	13	1	100	67	664
September	2003	54	34	10	1	100	56	689
October	2003	58	33	8	1	100	50	693

AGE 35 TO 54
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	56	33	9	1	100	53	671
December	2003	56	34	9	1	100	53	673
January	2004	56	35	8	1	100	52	682
February	2004	57	36	6	0	100	49	672
March	2004	56	37	7	1	100	51	659
April	2004	59	33	7	1	100	49	638
May	2004	68	24	7	1	100	40	631
June	2004	76	18	5	1	100	29	637
July	2004	83	13	4	0	100	21	648
August	2004	78	18	4	0	100	25	664
September	2004	77	18	5	1	100	28	646
October	2004	73	21	5	0	100	32	634
November	2004	73	22	5	1	100	32	648
December	2004	72	23	4	1	100	32	643
January	2005	73	22	4	1	100	31	624
February	2005	76	19	5	1	100	29	620
March	2005	78	17	4	1	100	26	611
April	2005	79	16	3	1	100	24	635
May	2005	79	17	3	1	100	24	626
June	2005	76	20	4	1	100	28	626
July	2005	74	22	4	1	100	30	623
August	2005	75	21	4	0	100	28	617
September	2005	76	19	5	0	100	28	633
October	2005	78	16	5	0	100	27	640
November	2005	78	17	5	0	100	27	627
December	2005	78	17	4	1	100	26	625
January	2006	76	20	3	1	100	27	614
February	2006	75	20	5	1	100	30	635
March	2006	73	21	6	0	100	32	641
April	2006	73	19	7	0	100	34	633
May	2006	74	19	6	1	100	31	607
June	2006	77	17	5	1	100	29	596
July	2006	77	18	4	1	100	28	603
August	2006	74	20	6	0	100	32	623
September	2006	70	22	8	0	100	38	619
October	2006	67	23	9	1	100	42	594
November	2006	65	24	10	1	100	46	588
December	2006	62	25	11	1	100	49	592
January	2007	58	30	11	1	100	53	623
February	2007	56	32	11	1	100	54	619
March	2007	58	33	8	1	100	51	601
April	2007	58	34	8	0	100	51	590
May	2007	59	31	9	1	100	49	579
June	2007	60	29	10	1	100	50	602
July	2007	63	24	11	1	100	48	606
August	2007	60	26	12	1	100	52	603
September	2007	53	29	17	1	100	64	589
October	2007	47	31	20	1	100	73	586
November	2007	45	29	25	1	100	80	586
December	2007	47	26	26	1	100	79	571
January	2008	45	23	31	0	100	86	557

AGE 35 TO 54
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	39	25	36	0	100	97	575
March	2008	33	26	40	0	100	107	591
April	2008	31	29	39	1	100	107	600
May	2008	34	32	33	1	100	99	576
June	2008	37	35	27	1	100	90	568
July	2008	40	39	21	1	100	81	540
August	2008	42	40	18	0	100	76	567
September	2008	42	41	17	0	100	75	568
October	2008	41	36	22	1	100	81	600
November	2008	36	35	28	1	100	92	582
December	2008	31	35	33	1	100	102	601
January	2009	26	36	37	1	100	111	586
February	2009	25	38	35	2	100	110	602
March	2009	26	41	32	1	100	105	563
April	2009	31	42	26	1	100	95	565
May	2009	34	42	24	0	100	90	555
June	2009	41	38	21	0	100	80	576
July	2009	44	37	19	0	100	75	589
August	2009	48	35	17	0	100	69	581
September	2009	43	40	16	0	100	73	578
October	2009	41	45	14	1	100	73	538
November	2009	40	45	13	2	100	73	545
December	2009	44	42	12	1	100	68	520
January	2010	47	40	12	1	100	65	535
February	2010	49	40	11	0	100	61	514
March	2010	48	41	11	0	100	62	530
April	2010	50	40	10	0	100	60	522
May	2010	50	40	9	0	100	59	522
June	2010	49	41	10	0	100	61	522
July	2010	47	43	10	0	100	62	532
August	2010	42	46	11	0	100	69	531
September	2010	40	49	11	0	100	71	523
October	2010	39	50	11	0	100	72	527
November	2010	39	49	12	0	100	73	532
December	2010	44	46	10	0	100	67	537
January	2011	43	45	10	1	100	67	520
February	2011	48	42	8	1	100	60	505
March	2011	50	41	8	1	100	58	476
April	2011	54	36	10	1	100	56	493
May	2011	53	36	10	1	100	57	493
June	2011	48	40	12	1	100	64	505
July	2011	43	46	10	1	100	67	478
August	2011	43	47	9	1	100	66	482
September	2011	44	47	9	1	100	65	469
October	2011	41	49	9	1	100	68	489
November	2011	34	54	10	2	100	76	465
December	2011	34	55	9	2	100	75	456
January	2012	35	54	9	2	100	74	438
February	2012	35	54	9	1	100	74	468
March	2012	35	55	9	1	100	74	486
April	2012	35	54	9	2	100	74	509
May	2012	35	55	9	1	100	75	499

AGE 35 TO 54
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	35	54	10	1	100	75	495
July	2012	33	57	9	2	100	76	480
August	2012	37	51	10	2	100	73	478
September	2012	36	51	11	2	100	75	470
October	2012	37	51	11	1	100	74	478
November	2012	35	54	10	1	100	75	485
December	2012	35	53	9	2	100	74	474
January	2013	38	52	8	2	100	71	459
February	2013	40	50	9	1	100	69	451
March	2013	44	48	8	0	100	64	483
April	2013	43	47	9	1	100	66	472
May	2013	43	47	8	1	100	65	465
June	2013	47	44	7	2	100	60	440
July	2013	55	38	6	1	100	50	470
August	2013	63	31	5	1	100	42	471
September	2013	63	30	6	1	100	42	475
October	2013	62	31	5	1	100	43	436
November	2013	61	33	5	2	100	44	430
December	2013	63	32	4	1	100	41	421
January	2014	64	30	5	1	100	42	418
February	2014	63	30	6	1	100	43	410
March	2014	61	32	6	1	100	45	410
April	2014	59	35	5	1	100	46	414
May	2014	61	34	4	1	100	43	417
June	2014	61	33	5	1	100	44	415
July	2014	61	31	6	2	100	45	412
August	2014	57	33	8	1	100	51	413
September	2014	56	36	7	1	100	51	420
October	2014	53	39	6	2	100	53	434
November	2014	53	40	5	2	100	51	433
December	2014	53	40	6	2	100	53	425
January	2015	54	38	7	1	100	53	443
February	2015	53	39	8	0	100	56	456
March	2015	55	37	7	1	100	51	487
April	2015	55	39	5	1	100	51	484
May	2015	57	37	5	1	100	49	486
June	2015	58	36	5	1	100	47	467
July	2015	59	34	7	0	100	47	465
August	2015	60	34	6	0	100	46	474
September	2015	60	32	7	0	100	47	477
October	2015	62	32	6	1	100	44	484
November	2015	62	31	5	1	100	43	488
December	2015	63	31	5	2	100	42	516
January	2016	65	28	5	1	100	40	508
February	2016	62	30	7	1	100	45	499
March	2016	60	31	9	0	100	48	485
April	2016	58	34	8	0	100	49	486
May	2016	62	31	6	1	100	43	469
June	2016	61	34	5	1	100	44	467
July	2016	57	36	6	1	100	49	471
August	2016	53	40	7	1	100	54	511
September	2016	53	37	8	1	100	55	533

AGE 35 TO 54
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	56	34	8	1	100	52	538
November	2016	61	31	7	1	100	47	547
December	2016	64	30	5	1	100	41	560
January	2017	69	25	5	1	100	36	580
February	2017	72	21	6	1	100	34	575
March	2017	72	20	7	1	100	34	576
April	2017	73	20	7	0	100	34	572
May	2017	73	20	6	1	100	33	563
June	2017	77	16	5	1	100	28	559
July	2017	77	17	4	1	100	27	562
August	2017	76	19	4	1	100	29	572
September	2017	71	24	4	1	100	34	592
October	2017	67	27	5	1	100	39	588
November	2017	68	25	7	1	100	39	562
December	2017	70	23	7	1	100	37	548
January	2018	70	21	7	2	100	38	537
February	2018	71	20	6	2	100	35	552
March	2018	74	18	6	2	100	32	545
April	2018	78	17	5	1	100	27	553
May	2018	77	17	4	1	100	27	547
June	2018	76	19	4	1	100	29	554
July	2018	73	21	4	2	100	31	565
August	2018	74	21	4	1	100	30	562
September	2018	72	22	5	1	100	32	553
October	2018	74	20	5	0	100	31	558
November	2018	75	19	6	0	100	31	570
December	2018	77	18	5	0	100	28	572
January	2019	74	21	4	1	100	30	568
February	2019	69	24	5	1	100	36	572
March	2019	66	26	7	1	100	40	599
April	2019	61	30	7	1	100	46	602
May	2019	62	31	6	1	100	44	616
June	2019	56	34	9	0	100	53	574
July	2019	52	35	12	0	100	60	570
August	2019	45	36	19	0	100	75	578
September	2019	39	36	25	0	100	85	599
October	2019	36	36	27	1	100	90	603
November	2019	36	39	24	1	100	88	579
December	2019	36	42	20	1	100	84	565
January	2020	38	43	18	1	100	80	553
February	2020	38	45	16	1	100	78	577
March	2020	35	41	22	1	100	87	601
April	2020	31	37	30	2	100	99	591
May	2020	27	35	37	2	100	110	586
June	2020	27	34	37	1	100	110	565
July	2020	28	38	34	0	100	105	576
August	2020	29	41	30	0	100	101	602
September	2020	29	44	26	1	100	96	607
October	2020	29	47	22	2	100	93	596
November	2020	34	44	19	3	100	85	564
December	2020	37	45	15	3	100	78	545

AGE 35 TO 54
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	42	41	13	4	100	71	575
February	2021	42	41	13	3	100	71	559
March	2021	48	39	11	2	100	63	591
April	2021	53	37	9	1	100	56	580
May	2021	62	32	6	1	100	44	601
June	2021	69	24	6	1	100	38	573
July	2021	71	21	7	1	100	35	587
August	2021	70	22	7	0	100	37	574
September	2021	66	26	8	1	100	42	611
October	2021	65	27	7	1	100	42	613
November	2021	68	23	8	1	100	39	616
December	2021	70	22	7	1	100	37	563
January	2022	70	21	8	1	100	37	573
February	2022	74	19	7	1	100	33	588
March	2022	79	14	6	1	100	26	634
April	2022	85	10	4	1	100	20	594
May	2022	86	10	3	1	100	17	580
June	2022	85	11	3	1	100	18	551
July	2022	84	11	4	1	100	20	579
August	2022	81	12	5	2	100	25	594
September	2022	80	12	6	2	100	26	607
October	2022	80	12	7	2	100	27	575
November	2022	82	10	7	1	100	25	572
December	2022	78	13	8	1	100	30	550
January	2023	74	16	10	1	100	36	570
February	2023	69	20	11	0	100	41	550
March	2023	70	18	12	0	100	42	580
April	2023	70	19	11	0	100	42	566
May	2023	68	19	13	0	100	46	566
June	2023	66	22	11	1	100	46	553
July	2023	65	23	11	1	100	46	542
August	2023	66	24	10	1	100	44	526
September	2023	62	25	12	0	100	50	549
October	2023	60	27	12	1	100	51	542
November	2023	56	31	12	1	100	55	559
December	2023	53	29	17	1	100	64	538
January	2024	43	28	28	1	100	84	542
February	2024	38	25	35	2	100	97	529
March	2024	33	28	38	2	100	105	528