AGE 55 AND UP
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	48	30	7	15	100	59	746
April	1978	48	33	4	14	100	56	745
May	1978	52	34	3	11	100	51	734
June	1978	57	30	3	10	100	45	732
July	1978	58	28	4	11	100	46	732
August	1978	59	26	6	9	100	46	787
September	1978	60	24	6	11	100	46	795
October	1978	59	25	7	9	100	49	788
November	1978	61	22	7	10	100	45	834
December	1978	58	23	9	10	100	50	837
January	1979	61	20	8	11	100	48	872
February	1979	55	23	11	11	100	56	800
March	1979	57	25	10	8	100	53	809
April	1979	53	30	9	9	100	56	837
May	1979	55	29	8	8	100	53	756
June	1979	54	29	8	9	100	54	816
July	1979	55	25	11	9	100	56	866
August	1979	55	26	10	9	100	54	893
September	1979	57	26	9	8	100	52	871
October	1979	61	25	7	7	100	47	894
November	1979	60	22	11	7	100	50	913
December	1979	51	23	19	7	100	68	861
January	1980	43	27	23	8	100	80	719
February	1980	41	28	23	7	100	82	631
March	1980	52	25	17	6	100	65	638
April	1980	54	19	22	4	100	68	642
May	1980	44	18	35	3	100	91	586
June	1980	26	20	50	4	100	125	546
July	1980	15	23	58	5	100	143	534
August	1980	19	26	49	7	100	130	525
September	1980	32	26	35	8	100	103	539
October	1980	40	27	23	10	100	82	556
November	1980	45	25	20	10	100	75	557
December	1980	43	23	25	9	100	82	563
January	1981	37	19	36	8	100	99	555
February	1981	29	18	43	10	100	114	557
March	1981	21	21	46	11	100	125	577
April	1981	23	24	41	12	100	119	594
May	1981	27	28	37	7	100	110	589
June	1981	29	30	35	6	100	106	567
July	1981	30	31	33	6	100	103	529
August	1981	31	29	34	7	100	103	570
September	1981	28	32	33	7	100	105	574
October	1981	26	29	38	6	100	112	603
November	1981	22	27	44	7	100	122	566
December	1981	20	22	52	6	100	132	582
January	1982	21	22	51	6	100	130	564
February	1982	25	25	43	6	100	118	596
March	1982	27	27	39	6	100	112	562

AGE 55 AND UP
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	25	29	40	6	100	115	578
May	1982	17	31	45	7	100	127	543
June	1982	15	33	45	7	100	130	568
July	1982	18	36	40	7	100	122	549
August	1982	19	34	41	6	100	122	544
September	1982	21	30	43	6	100	122	543
October	1982	20	24	49	7	100	129	554
November	1982	24	21	48	7	100	123	567
December	1982	25	22	47	6	100	122	553
January	1983	24	27	44	6	100	120	538
February	1983	22	28	45	5	100	123	524
March	1983	22	33	40	5	100	118	540
April	1983	23	34	39	4	100	117	564
May	1983	20	40	36	4	100	116	562
June	1983	22	40	34	4	100	111	552
July	1983	30	38	28	4	100	98	572
August	1983	40	33	21	6	100	81	577
September	1983	43	34	17	6	100	75	593
October	1983	42	32	19	7	100	78	574
November	1983	35	36	21	7	100	86	595
December	1983	35	36	22	8	100	87	609
January	1984	32	40	21	8	100	89	642
February	1984	36	38	19	8	100	83	628
March	1984	41	36	16	7	100	75	621
April	1984	51	30	12	6	100	61	588
May	1984	60	26	9	4	100	49	619
June	1984	63	24	9	4	100	46	618
July	1984	59	24	12	5	100	52	619
August	1984	54	26	15	5	100	61	585
September	1984	50	28	16	6	100	66	576
October	1984	47	29	18	6	100	71	568
November	1984	44	28	22	6	100	78	599
December	1984	37	28	29	5	100	92	580
January	1985	33	29	33	5	100	100	576
February	1985	31	31	33	5	100	102	549
March	1985	34	33	27	6	100	93	560
April	1985	39	32	22	7	100	83	575
May	1985	39	33	21	7	100	82	569
June	1985	36	33	25	7	100	89	553
July	1985	31	34	29	6	100	98	550
August	1985	33	34	27	5	100	94	573
September	1985	37	33	25	5	100	88	583
October	1985	38	33	25	4	100	86	568
November	1985	36	32	27	5	100	91	539
December	1985	31	36	28	5	100	97	524
January	1986	32	36	27	5	100	95	516
February	1986	30	38	27	5	100	97	516
March	1986	29	38	28	5	100	98	542
April	1986	29	38	29	5	100	100	535
May	1986	31	38	26	5	100	95	561
June	1986	40	36	19	5	100	79	532
July	1986	43	36	17	4	100	74	548

AGE 55 AND UP
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	44	33	19	3	100	75	528
September	1986	41	32	23	3	100	82	557
October	1986	44	32	20	4	100	76	569
November	1986	44	33	18	4	100	74	595
December	1986	42	36	18	5	100	76	585
January	1987	36	37	21	5	100	85	574
February	1987	36	37	21	6	100	85	543
March	1987	42	34	18	6	100	75	532
April	1987	52	29	13	6	100	61	523
May	1987	62	25	8	5	100	45	536
June	1987	69	22	5	5	100	36	562
July	1987	69	22	5	4	100	36	575
August	1987	65	25	6	4	100	41	565
September	1987	62	25	8	4	100	46	543
October	1987	63	23	10	4	100	47	485
November	1987	54	22	18	6	100	64	452
December	1987	51	24	20	5	100	69	410
January	1988	47	29	18	6	100	71	431
February	1988	49	29	17	5	100	68	429
March	1988	47	30	18	6	100	71	428
April	1988	44	29	21	6	100	78	424
May	1988	47	32	15	6	100	67	438
June	1988	53	31	11	5	100	58	440
July	1988	57	29	8	5	100	51	432
August	1988	63	23	9	5	100	46	409
September	1988	61	23	9	6	100	48	407
October	1988	63	23	9	6	100	46	409
November	1988	58	25	11	6	100	53	436
December	1988	62	22	10	6	100	47	450
January	1989	64	23	8	5	100	44	433
February	1989	69	19	7	4	100	38	402
March	1989	67	22	7	4	100	40	408
April	1989	70	18	8	4	100	39	407
May	1989	63	22	11	4	100	49	429
June	1989	56	23	17	5	100	61	417
July	1989	48	25	22	5	100	75	427
August	1989	44	25	26	5	100	82	427
September	1989	44	26	25	5	100	81	444
October	1989	44	27	24	5	100	80	449
November	1989	45	27	22	6	100	77	450
December	1989	42	25	27	6	100	85	437
January	1990	40	24	30	6	100	91	436
February	1990	42	24	30	4	100	89	434
March	1990	43	28	25	3	100	82	444
April	1990	47	29	21	3	100	74	469
May	1990	49	31	17	3	100	68	486
June	1990	52	28	16	3	100	64	475
July	1990	50	28	19	4	100	69	436
August	1990	48	24	23	5	100	75	404
September	1990	50	24	22	5	100	72	395
October	1990	51	24	20	4	100	69	436
November	1990	49	25	22	4	100	73	474

AGE 55 AND UP
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	39	27	29	5	100	89	474
January	1991	31	26	37	6	100	106	439
February	1991	25	24	44	6	100	119	391
March	1991	26	24	46	5	100	120	377
April	1991	28	26	41	4	100	113	414
May	1991	28	32	37	3	100	109	434
June	1991	29	32	34	5	100	105	443
July	1991	28	34	32	6	100	103	414
August	1991	34	32	28	7	100	94	389
September	1991	32	35	28	5	100	96	386
October	1991	28	35	33	4	100	105	385
November	1991	25	33	37	4	100	112	403
December	1991	24	32	38	5	100	114	416
January	1992	27	33	35	5	100	108	408
February	1992	33	34	28	4	100	95	397
March	1992	37	37	21	4	100	84	395
April	1992	39	38	17	6	100	78	389
May	1992	37	39	18	6	100	80	393
June	1992	40	37	18	5	100	78	392
July	1992	37	38	21	4	100	85	409
August	1992	36	40	21	4	100	85	406
September	1992	35	39	22	4	100	87	410
October	1992	39	40	18	4	100	79	412
November	1992	45	33	18	5	100	73	404
December	1992	48	31	16	4	100	68	394
January	1993	50	28	17	5	100	66	384
February	1993	44	33	18	5	100	74	386
March	1993	42	35	19	5	100	77	377
April	1993	41	36	16	6	100	75	391
May	1993	43	37	14	6	100	70	405
June	1993	46	38	10	6	100	64	410
July	1993	44	41	11	4	100	67	398
August	1993	46	40	10	4	100	64	399
September	1993	42	42	12	4	100	71	403
October	1993	41	44	12	3	100	72	410
November	1993	38	47	11	4	100	74	412
December	1993	41	45	9	5	100	68	407
January	1994	44	43	7	6	100	63	401
February	1994	53	35	6	6	100	54	394
March	1994	60	29	6	5	100	46	425
April	1994	71	19	6	4	100	35	435
May	1994	73	15	7	5	100	35	436
June	1994	74	14	8	4	100	34	416
July	1994	71	18	7	4	100	37	413
August	1994	73	18	7	2	100	34	405
September	1994	74	18	5	3	100	31	400
October	1994	76	17	5	3	100	29	389
November	1994	76	16	4	4	100	28	395
December	1994	75	16	5	3	100	30	409
January	1995	74	17	6	3	100	31	401
February	1995	72	18	8	2	100	35	399

AGE 55 AND UP
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	68	19	9	4	100	41	384
April	1995	62	22	11	5	100	49	385
May	1995	58	25	13	4	100	55	383
June	1995	52	27	17	4	100	65	391
July	1995	46	28	23	3	100	77	390
August	1995	42	31	23	4	100	81	406
September	1995	40	35	22	3	100	81	404
October	1995	43	35	18	3	100	75	415
November	1995	42	35	19	4	100	77	410
December	1995	42	34	21	4	100	79	420
January	1996	38	36	23	4	100	85	408
February	1996	33	38	26	4	100	93	432
March	1996	32	37	27	4	100	94	418
April	1996	39	34	23	4	100	84	445
May	1996	48	31	16	4	100	68	408
June	1996	51	33	11	5	100	60	420
July	1996	49	36	10	5	100	61	397
August	1996	47	37	9	6	100	62	415
September	1996	52	34	8	6	100	56	411
October	1996	55	32	7	5	100	52	436
November	1996	56	33	7	4	100	50	432
December	1996	49	39	10	3	100	61	412
January	1997	49	36	10	4	100	61	392
February	1997	50	35	11	4	100	61	375
March	1997	58	30	7	5	100	48	388
April	1997	65	25	6	4	100	41	403
May	1997	69	24	4	4	100	35	419
June	1997	66	25	5	3	100	39	420
July	1997	57	33	6	4	100	48	410
August	1997	52	36	6	6	100	54	429
September	1997	48	39	5	7	100	57	424
October	1997	50	38	5	7	100	55	426
November	1997	49	39	6	6	100	57	415
December	1997	52	36	7	5	100	55	421
January	1998	46	39	10	5	100	64	430
February	1998	45	36	12	6	100	67	439
March	1998	39	40	13	8	100	74	447
April	1998	39	41	12	9	100	73	439
May	1998	43	41	9	7	100	66	440
June	1998	47	39	8	6	100	61	442
July	1998	47	39	8	6	100	61	443
August	1998	46	39	8	7	100	63	432
September	1998	41	37	14	8	100	73	426
October	1998	40	30	23	7	100	83	446
November	1998	34	33	27	6	100	93	450
December	1998	33	37	25	5	100	92	439
January	1999	34	44	18	4	100	83	408
February	1999	36	43	17	4	100	81	404
March	1999	44	39	13	4	100	69	412
April	1999	49	36	11	4	100	62	422
May	1999	54	34	8	4	100	54	416
June	1999	54	34	8	4	100	53	412

AGE 55 AND UP
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	59	30	8	4	100	49	396
August	1999	64	25	6	5	100	42	401
September	1999	68	22	5	4	100	37	414
October	1999	68	23	4	6	100	36	445
November	1999	67	20	6	6	100	39	454
December	1999	67	20	7	6	100	40	457
January	2000	69	19	8	5	100	39	449
February	2000	72	20	5	3	100	32	455
March	2000	76	17	3	3	100	27	462
April	2000	77	16	3	4	100	26	476
May	2000	77	15	4	4	100	27	472
June	2000	72	18	5	4	100	33	467
July	2000	68	23	5	4	100	37	469
August	2000	60	27	7	6	100	47	475
September	2000	56	30	8	6	100	51	478
October	2000	55	31	8	6	100	53	473
November	2000	56	30	8	6	100	52	464
December	2000	53	28	13	6	100	60	462
January	2001	45	24	24	7	100	79	464
February	2001	35	21	38	6	100	103	489
March	2001	27	21	47	5	100	120	473
April	2001	23	24	48	5	100	126	465
May	2001	25	29	41	6	100	116	436
June	2001	28	29	37	6	100	109	452
July	2001	29	31	32	8	100	103	462
August	2001	26	33	34	8	100	108	467
September	2001	23	35	33	9	100	110	478
October	2001	24	34	34	8	100	109	486
November	2001	26	33	34	7	100	107	498
December	2001	29	36	29	6	100	100	473
January	2002	34	36	24	7	100	90	483
February	2002	37	39	17	8	100	80	460
March	2002	44	37	12	7	100	68	483
April	2002	52	35	8	6	100	56	481
May	2002	58	30	7	5	100	49	501
June	2002	56	31	7	6	100	51	482
July	2002	50	36	9	5	100	58	475
August	2002	45	40	11	5	100	66	467
September	2002	42	43	12	3	100	70	499
October	2002	38	44	14	4	100	75	510
November	2002	39	44	13	4	100	74	519
December	2002	37	45	14	5	100	77	501
January	2003	38	46	12	4	100	75	481
February	2003	37	47	11	4	100	74	478
March	2003	40	46	11	3	100	71	470
April	2003	42	43	12	3	100	70	476
May	2003	43	40	15	2	100	72	488
June	2003	45	38	15	2	100	69	503
July	2003	47	38	13	2	100	66	501
August	2003	51	36	10	3	100	59	496
September	2003	56	32	9	3	100	53	487
October	2003	59	31	8	2	100	49	473

AGE 55 AND UP
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	34	6	1	100	46	478
December	2003	58	35	5	2	100	46	470
January	2004	58	35	5	3	100	47	488
February	2004	58	34	5	3	100	46	502
March	2004	56	35	6	3	100	50	527
April	2004	56	35	5	3	100	49	531
May	2004	66	27	4	2	100	38	532
June	2004	76	19	3	2	100	27	548
July	2004	83	12	2	2	100	19	572
August	2004	81	15	3	2	100	22	576
September	2004	77	19	3	1	100	25	567
October	2004	73	21	3	2	100	30	560
November	2004	73	22	3	2	100	31	551
December	2004	74	20	3	3	100	30	562
January	2005	74	20	4	3	100	30	579
February	2005	74	20	3	3	100	29	580
March	2005	75	18	4	3	100	29	600
April	2005	77	18	3	2	100	26	582
May	2005	77	17	5	2	100	28	584
June	2005	72	22	5	1	100	32	555
July	2005	73	21	4	1	100	31	571
August	2005	73	22	2	2	100	29	596
September	2005	77	18	3	2	100	26	640
October	2005	75	18	4	3	100	29	634
November	2005	75	18	5	2	100	29	633
December	2005	75	19	4	2	100	30	602
January	2006	72	22	4	1	100	32	615
February	2006	70	24	5	2	100	35	606
March	2006	70	23	5	2	100	35	617
April	2006	73	20	6	2	100	33	614
May	2006	76	18	6	1	100	30	626
June	2006	77	18	5	1	100	28	634
July	2006	78	17	4	1	100	26	634
August	2006	76	18	4	2	100	28	640
September	2006	72	21	6	2	100	34	661
October	2006	64	26	9	1	100	45	683
November	2006	57	31	11	2	100	54	674
December	2006	57	30	12	2	100	55	671
January	2007	57	30	11	2	100	54	650
February	2007	58	30	11	2	100	53	676
March	2007	55	32	12	2	100	57	682
April	2007	55	32	11	2	100	56	701
May	2007	53	34	11	2	100	57	683
June	2007	53	36	9	2	100	56	667
July	2007	53	38	7	2	100	54	665
August	2007	56	32	9	2	100	53	687
September	2007	54	29	15	2	100	62	702
October	2007	48	25	24	3	100	75	712
November	2007	44	26	28	2	100	84	702
December	2007	43	27	27	2	100	84	705
January	2008	41	27	30	1	100	89	715

AGE 55 AND UP
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	36	29	34	2	100	98	712
March	2008	32	28	38	2	100	107	702
April	2008	33	32	33	3	100	100	695
May	2008	37	34	28	2	100	91	726
June	2008	42	35	22	2	100	80	730
July	2008	45	34	20	1	100	75	754
August	2008	49	32	17	2	100	68	734
September	2008	48	34	16	3	100	68	722
October	2008	46	34	17	4	100	71	694
November	2008	39	36	21	4	100	82	707
December	2008	36	34	28	2	100	92	718
January	2009	31	38	30	2	100	99	740
February	2009	28	39	31	2	100	103	729
March	2009	27	42	28	3	100	101	751
April	2009	31	41	26	3	100	95	742
May	2009	36	42	19	3	100	83	765
June	2009	43	39	15	3	100	72	771
July	2009	43	42	12	3	100	69	766
August	2009	46	40	11	3	100	65	759
September	2009	44	43	10	3	100	67	754
October	2009	46	41	11	2	100	65	782
November	2009	46	42	11	1	100	65	784
December	2009	45	42	11	2	100	66	801
January	2010	48	40	10	2	100	61	797
February	2010	51	38	8	3	100	57	798
March	2010	53	37	7	3	100	53	796
April	2010	53	39	6	2	100	53	809
May	2010	52	40	6	2	100	54	817
June	2010	52	40	7	1	100	55	801
July	2010	48	42	8	1	100	60	796
August	2010	46	42	10	2	100	63	803
September	2010	42	44	12	2	100	70	826
October	2010	40	46	11	2	100	71	819
November	2010	38	49	11	2	100	73	821
December	2010	42	48	9	2	100	67	809
January	2011	47	44	7	2	100	61	826
February	2011	51	39	7	2	100	56	840
March	2011	55	36	7	2	100	52	874
April	2011	53	38	7	2	100	55	856
May	2011	52	40	6	2	100	53	850
June	2011	48	42	8	2	100	59	830
July	2011	48	42	8	2	100	59	835
August	2011	50	39	9	1	100	59	841
September	2011	47	43	9	1	100	62	860
October	2011	42	46	11	1	100	69	860
November	2011	35	52	11	2	100	75	881
December	2011	36	52	10	2	100	74	878
January	2012	39	51	7	3	100	68	901
February	2012	36	52	8	3	100	72	862
March	2012	35	54	8	3	100	74	864
April	2012	36	53	8	3	100	73	838
May	2012	39	51	7	2	100	68	862

AGE 55 AND UP
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	41	51	6	2	100	65	865
July	2012	36	55	7	2	100	71	897
August	2012	35	56	7	3	100	72	886
September	2012	32	56	9	3	100	77	891
October	2012	33	55	9	3	100	77	873
November	2012	31	56	9	4	100	77	864
December	2012	35	54	7	4	100	73	869
January	2013	38	52	8	3	100	70	874
February	2013	41	50	7	2	100	67	862
March	2013	41	49	8	3	100	67	822
April	2013	41	49	6	3	100	65	825
May	2013	39	51	7	3	100	67	831
June	2013	44	48	6	2	100	62	851
July	2013	53	39	6	2	100	53	819
August	2013	62	32	5	1	100	43	816
September	2013	64	30	5	1	100	41	794
October	2013	60	33	5	2	100	46	833
November	2013	56	37	5	2	100	49	839
December	2013	55	38	5	2	100	50	867
January	2014	56	37	4	2	100	48	862
February	2014	59	35	4	2	100	45	885
March	2014	58	37	4	1	100	45	875
April	2014	56	39	4	1	100	48	858
May	2014	56	40	3	1	100	46	845
June	2014	54	40	3	2	100	49	857
July	2014	56	39	3	2	100	48	872
August	2014	54	39	5	2	100	50	867
September	2014	56	38	5	1	100	49	838
October	2014	51	42	5	2	100	53	801
November	2014	49	46	4	1	100	55	783
December	2014	48	46	4	2	100	56	789
January	2015	51	42	5	2	100	55	765
February	2015	51	40	7	2	100	56	753
March	2015	55	36	7	2	100	52	697
April	2015	60	33	6	1	100	46	691
May	2015	63	32	4	1	100	41	655
June	2015	62	34	3	1	100	42	684
July	2015	60	35	4	1	100	44	687
August	2015	63	32	4	1	100	41	733
September	2015	65	30	4	1	100	39	699
October	2015	65	30	4	1	100	38	687
November	2015	63	32	4	1	100	41	648
December	2015	65	30	3	1	100	38	657
January	2016	68	27	4	1	100	36	671
February	2016	68	27	4	2	100	36	667
March	2016	63	30	5	2	100	42	701
April	2016	61	33	4	2	100	43	718
May	2016	58	36	4	1	100	46	776
June	2016	59	35	5	1	100	46	752
July	2016	54	40	5	2	100	51	754
August	2016	52	40	6	2	100	54	728
September	2016	52	40	6	2	100	54	767

AGE 55 AND UP
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	37	6	2	100	50	789
November	2016	62	31	6	1	100	44	808
December	2016	65	27	6	2	100	41	796
January	2017	71	21	6	2	100	34	807
February	2017	74	19	5	2	100	32	811
March	2017	78	17	4	2	100	26	824
April	2017	77	17	4	1	100	27	835
May	2017	78	16	6	1	100	28	841
June	2017	76	16	7	1	100	31	819
July	2017	75	18	6	1	100	31	804
August	2017	72	22	4	1	100	32	799
September	2017	70	26	2	2	100	32	818
October	2017	69	26	3	2	100	34	839
November	2017	70	25	3	2	100	33	860
December	2017	70	25	3	1	100	33	863
January	2018	71	24	4	1	100	32	863
February	2018	75	21	3	1	100	29	863
March	2018	78	17	4	1	100	25	886
April	2018	80	15	4	1	100	23	879
May	2018	80	15	4	1	100	24	897
June	2018	79	16	4	1	100	25	883
July	2018	80	15	3	2	100	23	876
August	2018	80	16	3	1	100	23	854
September	2018	79	18	2	1	100	23	861
October	2018	78	19	2	1	100	24	859
November	2018	78	18	2	2	100	24	877
December	2018	77	19	2	2	100	26	852
January	2019	73	22	2	3	100	29	854
February	2019	68	26	3	2	100	35	841
March	2019	64	30	4	2	100	40	838
April	2019	58	36	5	1	100	47	816
May	2019	55	40	5	1	100	50	794
June	2019	48	43	8	1	100	60	832
July	2019	45	41	13	2	100	68	863
August	2019	38	42	18	1	100	80	864
September	2019	34	43	21	2	100	88	855
October	2019	30	47	21	2	100	91	862
November	2019	30	46	21	3	100	90	921
December	2019	33	47	16	3	100	83	957
January	2020	35	48	14	3	100	78	974
February	2020	38	50	10	2	100	72	941
March	2020	35	47	17	1	100	82	959
April	2020	33	45	22	1	100	89	943
May	2020	29	43	26	2	100	97	939
June	2020	31	47	21	1	100	91	902
July	2020	29	50	19	2	100	89	889
August	2020	29	53	16	3	100	87	888
September	2020	29	53	15	3	100	86	874
October	2020	30	53	13	3	100	83	881
November	2020	31	53	12	3	100	81	868
December	2020	33	53	11	3	100	77	867

AGE 55 AND UP
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	37	49	10	4	100	74	838
February	2021	40	48	9	3	100	68	847
March	2021	47	42	7	4	100	60	838
April	2021	53	40	5	3	100	52	848
May	2021	60	34	4	2	100	44	831
June	2021	65	29	5	1	100	40	835
July	2021	69	26	5	1	100	36	802
August	2021	69	25	5	1	100	35	817
September	2021	67	26	5	1	100	38	814
October	2021	68	26	6	1	100	38	828
November	2021	68	25	5	1	100	37	830
December	2021	71	23	4	2	100	34	846
January	2022	75	19	4	2	100	29	846
February	2022	81	14	4	2	100	23	841
March	2022	85	11	3	1	100	18	824
April	2022	89	8	3	0	100	14	856
May	2022	88	9	3	0	100	15	852
June	2022	89	7	4	1	100	15	867
July	2022	88	8	4	0	100	16	850
August	2022	87	9	3	1	100	16	862
September	2022	85	11	3	1	100	19	848
October	2022	83	12	4	1	100	21	858
November	2022	80	12	6	1	100	26	826
December	2022	78	12	9	1	100	31	856
January	2023	73	15	11	1	100	37	864
February	2023	71	16	11	1	100	40	911
March	2023	70	19	10	2	100	40	881
April	2023	70	19	9	2	100	38	889
May	2023	70	20	8	2	100	38	866
June	2023	65	23	10	2	100	45	876
July	2023	60	25	13	2	100	52	884
August	2023	59	25	15	1	100	56	919
September	2023	60	25	14	1	100	54	911
October	2023	61	25	13	1	100	52	913
November	2023	58	28	13	1	100	55	889
December	2023	52	30	16	1	100	64	897
January	2024	41	31	26	2	100	85	894
February	2024	33	30	34	2	100	101	908
March	2024	29	30	38	3	100	110	918