

FEMALE
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?"

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
March	1978	52	32	5	11	100	52	1514
April	1978	54	32	3	11	100	50	1552
May	1978	56	31	4	9	100	48	1580
June	1978	60	29	4	7	100	45	1522
July	1978	63	26	5	6	100	42	1506
August	1978	65	25	5	5	100	41	1210
September	1978	66	22	5	6	100	39	1240
October	1978	63	25	5	7	100	42	1244
November	1978	67	22	5	6	100	38	1396
December	1978	67	22	4	7	100	38	1418
January	1979	71	18	4	7	100	33	1503
February	1979	67	20	6	7	100	39	1634
March	1979	65	22	6	7	100	41	1600
April	1979	62	24	7	7	100	44	1663
May	1979	64	24	5	7	100	42	1623
June	1979	65	23	6	6	100	40	1798
July	1979	65	22	7	6	100	42	1882
August	1979	65	23	7	5	100	42	1869
September	1979	67	22	6	5	100	40	1802
October	1979	68	23	5	4	100	36	1840
November	1979	69	20	7	4	100	38	1893
December	1979	60	22	14	4	100	54	1832
January	1980	54	23	18	4	100	64	1584
February	1980	50	26	20	4	100	69	1427
March	1980	60	22	14	4	100	54	1364
April	1980	63	19	15	3	100	52	1373
May	1980	55	18	25	3	100	70	1220
June	1980	37	23	37	3	100	100	1210
July	1980	25	26	45	4	100	120	1135
August	1980	28	29	37	5	100	109	1090
September	1980	38	29	28	5	100	89	1103
October	1980	45	29	19	6	100	74	1143
November	1980	51	26	17	6	100	66	1172
December	1980	52	23	19	7	100	67	1172
January	1981	48	21	24	7	100	76	1160
February	1981	42	22	28	8	100	86	1133
March	1981	34	25	33	8	100	98	1129
April	1981	36	26	31	8	100	95	1137
May	1981	38	28	28	6	100	90	1146
June	1981	43	29	24	4	100	81	1140
July	1981	45	30	21	4	100	77	1151
August	1981	44	30	22	4	100	78	1157
September	1981	40	32	23	5	100	83	1163
October	1981	38	32	25	4	100	87	1161
November	1981	36	30	29	5	100	93	1163
December	1981	33	27	36	5	100	103	1173
January	1982	30	27	39	5	100	109	1161
February	1982	30	30	36	4	100	106	1162
March	1982	31	33	33	4	100	102	1159

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(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April	1982	30	34	32	4	100	103	1180
May	1982	25	34	36	5	100	110	1151
June	1982	24	36	34	5	100	110	1155
July	1982	23	39	32	6	100	109	1144
August	1982	24	39	32	5	100	108	1154
September	1982	24	34	38	4	100	114	1146
October	1982	23	30	42	5	100	119	1151
November	1982	23	29	44	5	100	121	1178
December	1982	23	31	42	5	100	119	1184
January	1983	23	33	41	3	100	118	1147
February	1983	22	33	42	3	100	120	1140
March	1983	21	36	41	2	100	120	1130
April	1983	21	37	39	3	100	119	1162
May	1983	20	42	35	2	100	115	1172
June	1983	23	42	32	3	100	109	1195
July	1983	31	40	26	3	100	95	1167
August	1983	39	36	21	4	100	83	1157
September	1983	44	33	18	4	100	74	1137
October	1983	46	32	18	5	100	72	1147
November	1983	43	33	19	5	100	76	1141
December	1983	40	36	19	5	100	79	1163
January	1984	35	40	20	4	100	85	1171
February	1984	36	41	18	5	100	82	1174
March	1984	38	41	16	5	100	78	1162
April	1984	48	34	13	5	100	65	1158
May	1984	56	30	10	4	100	54	1164
June	1984	63	26	9	3	100	46	1142
July	1984	60	28	9	3	100	49	1119
August	1984	58	29	10	3	100	52	1099
September	1984	53	31	12	4	100	59	1102
October	1984	50	32	13	4	100	63	1127
November	1984	47	32	16	4	100	69	1164
December	1984	44	30	22	4	100	78	1181
January	1985	41	30	26	3	100	85	1159
February	1985	37	33	27	3	100	90	1114
March	1985	39	35	22	4	100	84	1078
April	1985	42	34	20	4	100	78	1070
May	1985	45	32	18	4	100	73	1073
June	1985	43	33	20	4	100	78	1093
July	1985	39	36	22	4	100	83	1105
August	1985	38	36	22	3	100	84	1114
September	1985	40	37	21	3	100	81	1097
October	1985	43	35	20	2	100	77	1071
November	1985	41	35	20	4	100	79	1056
December	1985	40	36	20	4	100	80	1069
January	1986	38	37	21	4	100	83	1078
February	1986	35	40	22	3	100	87	1092
March	1986	32	39	26	3	100	94	1066
April	1986	31	37	29	3	100	98	1075
May	1986	36	33	28	3	100	92	1063
June	1986	45	31	21	2	100	76	1074
July	1986	50	32	16	2	100	67	1071

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(Three Month Moving Averages)

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August	1986	50	32	17	2	100	67	1069
September	1986	47	31	20	2	100	72	1065
October	1986	48	30	19	3	100	72	1086
November	1986	50	30	18	2	100	68	1103
December	1986	49	33	16	2	100	68	1114
January	1987	45	34	19	2	100	74	1119
February	1987	43	36	18	3	100	75	1105
March	1987	44	35	18	4	100	74	1105
April	1987	50	33	14	3	100	64	1097
May	1987	59	27	12	2	100	53	1100
June	1987	65	24	9	2	100	44	1098
July	1987	66	24	8	2	100	42	1095
August	1987	63	27	8	2	100	45	1106
September	1987	62	28	7	3	100	46	1116
October	1987	63	26	8	3	100	46	1023
November	1987	61	24	12	4	100	51	918
December	1987	58	23	16	3	100	59	796
January	1988	54	26	17	3	100	63	812
February	1988	51	30	17	2	100	66	843
March	1988	50	32	16	3	100	66	874
April	1988	47	34	16	3	100	69	853
May	1988	53	32	12	3	100	59	826
June	1988	59	30	9	3	100	50	791
July	1988	64	26	7	3	100	43	793
August	1988	67	22	7	3	100	40	810
September	1988	67	21	8	4	100	41	845
October	1988	67	21	8	5	100	41	840
November	1988	64	23	9	4	100	44	832
December	1988	67	22	8	4	100	41	822
January	1989	69	21	7	3	100	38	842
February	1989	73	18	6	3	100	33	839
March	1989	73	19	6	2	100	33	846
April	1989	74	18	5	2	100	31	838
May	1989	71	20	6	3	100	35	836
June	1989	66	21	10	3	100	44	851
July	1989	60	23	15	3	100	55	860
August	1989	57	24	17	2	100	60	858
September	1989	56	25	17	2	100	62	836
October	1989	56	26	15	3	100	60	840
November	1989	57	26	13	3	100	56	853
December	1989	57	25	14	4	100	57	862
January	1990	55	25	16	4	100	62	848
February	1990	53	26	18	3	100	64	824
March	1990	53	28	17	2	100	64	830
April	1990	55	29	14	2	100	59	828
May	1990	56	30	12	1	100	56	852
June	1990	60	27	12	1	100	52	829
July	1990	59	26	13	2	100	54	817
August	1990	60	23	15	2	100	56	806
September	1990	60	23	14	3	100	54	832
October	1990	62	21	14	3	100	52	833
November	1990	61	21	15	3	100	54	842

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<u>Date of Survey</u>	<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1990	57	21	20	3	100	63	823
January 1991	48	22	27	4	100	79	833
February 1991	40	23	33	4	100	92	822
March 1991	37	24	35	3	100	98	837
April 1991	39	27	31	3	100	92	818
May 1991	39	29	30	3	100	91	810
June 1991	39	31	27	3	100	89	788
July 1991	40	31	26	3	100	86	805
August 1991	43	32	22	3	100	79	808
September 1991	41	33	23	3	100	82	818
October 1991	37	35	25	3	100	88	798
November 1991	33	33	30	4	100	96	811
December 1991	31	32	33	4	100	101	806
January 1992	29	31	36	4	100	107	835
February 1992	30	34	33	3	100	103	821
March 1992	32	37	28	3	100	95	816
April 1992	37	38	22	3	100	85	803
May 1992	39	38	21	2	100	82	824
June 1992	41	36	20	2	100	79	826
July 1992	40	36	22	2	100	82	834
August 1992	40	34	23	3	100	83	808
September 1992	39	34	25	2	100	86	818
October 1992	42	35	21	2	100	79	814
November 1992	47	33	17	3	100	70	838
December 1992	53	29	14	3	100	61	845
January 1993	55	28	14	3	100	59	837
February 1993	53	29	15	3	100	62	825
March 1993	48	33	16	4	100	68	812
April 1993	45	35	16	4	100	71	804
May 1993	46	36	15	3	100	70	822
June 1993	48	37	12	3	100	64	837
July 1993	47	40	11	2	100	64	836
August 1993	47	41	10	2	100	64	819
September 1993	43	42	13	3	100	70	791
October 1993	45	39	14	3	100	69	796
November 1993	45	39	14	2	100	69	808
December 1993	48	38	12	3	100	64	828
January 1994	49	38	10	3	100	60	832
February 1994	53	34	10	3	100	57	834
March 1994	60	28	9	3	100	49	845
April 1994	68	20	10	2	100	41	851
May 1994	73	16	8	2	100	35	830
June 1994	74	16	8	3	100	34	824
July 1994	74	17	6	3	100	32	825
August 1994	75	17	6	2	100	31	848
September 1994	76	16	6	2	100	30	858
October 1994	76	17	6	2	100	30	873
November 1994	74	19	5	3	100	31	860
December 1994	74	18	5	2	100	31	844
January 1995	74	17	6	3	100	32	811
February 1995	75	17	6	3	100	31	789

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March	1995	74	17	6	3	100	33	797
April	1995	68	20	8	3	100	40	831
May	1995	64	23	11	3	100	47	840
June	1995	58	26	12	3	100	54	817
July	1995	54	27	16	3	100	62	789
August	1995	51	29	18	3	100	67	784
September	1995	49	30	19	2	100	70	785
October	1995	51	32	15	3	100	64	804
November	1995	50	32	14	3	100	64	818
December	1995	49	34	14	3	100	65	828
January	1996	45	34	16	4	100	71	811
February	1996	42	34	20	4	100	79	804
March	1996	42	32	22	4	100	81	807
April	1996	47	30	19	3	100	72	819
May	1996	53	29	15	3	100	62	832
June	1996	58	27	12	3	100	54	842
July	1996	57	27	13	3	100	56	826
August	1996	59	28	10	4	100	51	811
September	1996	61	27	9	3	100	47	807
October	1996	62	27	8	3	100	45	820
November	1996	60	30	8	2	100	48	824
December	1996	57	32	9	2	100	51	845
January	1997	58	31	9	2	100	51	835
February	1997	57	31	10	2	100	54	831
March	1997	60	29	9	3	100	49	782
April	1997	64	26	7	3	100	43	772
May	1997	69	23	4	3	100	35	778
June	1997	67	26	4	3	100	37	840
July	1997	61	30	7	3	100	46	859
August	1997	55	33	8	4	100	53	855
September	1997	52	34	8	6	100	56	806
October	1997	54	34	7	5	100	54	812
November	1997	53	34	7	5	100	54	809
December	1997	55	33	9	4	100	54	841
January	1998	52	34	11	4	100	59	861
February	1998	49	34	12	4	100	63	860
March	1998	45	37	13	5	100	68	839
April	1998	43	38	12	6	100	69	823
May	1998	47	38	10	5	100	63	817
June	1998	49	38	8	5	100	59	811
July	1998	52	37	7	4	100	55	820
August	1998	51	35	8	5	100	57	849
September	1998	50	33	13	5	100	63	850
October	1998	46	29	20	5	100	73	823
November	1998	43	31	22	4	100	80	791
December	1998	43	32	21	3	100	78	800
January	1999	45	37	14	3	100	69	813
February	1999	47	38	12	3	100	66	839
March	1999	50	36	9	4	100	59	828
April	1999	53	34	9	4	100	56	828
May	1999	57	31	8	4	100	51	823
June	1999	57	32	8	3	100	51	821

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July	1999	62	27	8	3	100	47	826
August	1999	65	24	7	3	100	42	827
September	1999	68	22	8	3	100	40	844
October	1999	68	23	6	3	100	38	820
November	1999	65	23	8	4	100	44	832
December	1999	66	22	7	5	100	41	814
January	2000	67	21	8	4	100	42	842
February	2000	71	20	6	3	100	34	838
March	2000	75	18	5	3	100	30	857
April	2000	76	18	4	3	100	28	831
May	2000	76	18	3	3	100	28	825
June	2000	75	18	5	2	100	30	818
July	2000	72	21	6	2	100	34	835
August	2000	68	23	6	3	100	38	835
September	2000	65	25	6	4	100	42	849
October	2000	67	24	6	3	100	39	848
November	2000	68	22	6	3	100	38	835
December	2000	67	21	8	4	100	41	822
January	2001	59	19	17	5	100	57	820
February	2001	48	20	27	5	100	80	834
March	2001	38	22	36	4	100	98	829
April	2001	34	26	36	4	100	102	844
May	2001	37	26	32	4	100	95	818
June	2001	40	25	30	5	100	90	839
July	2001	41	27	27	5	100	85	835
August	2001	38	30	27	5	100	89	854
September	2001	36	31	28	5	100	92	825
October	2001	33	29	33	5	100	99	846
November	2001	30	29	37	5	100	107	844
December	2001	27	31	36	5	100	109	879
January	2002	31	33	31	5	100	100	847
February	2002	35	36	24	6	100	89	850
March	2002	43	35	18	5	100	75	814
April	2002	49	35	12	4	100	63	821
May	2002	54	32	10	4	100	57	818
June	2002	53	33	10	4	100	58	832
July	2002	50	33	14	4	100	64	829
August	2002	46	36	15	3	100	69	846
September	2002	44	37	16	2	100	72	843
October	2002	42	39	16	3	100	74	837
November	2002	45	37	15	3	100	69	827
December	2002	43	39	15	3	100	73	831
January	2003	41	39	16	4	100	75	832
February	2003	37	41	18	3	100	81	836
March	2003	39	39	19	3	100	80	851
April	2003	41	40	17	2	100	77	857
May	2003	42	39	17	2	100	75	851
June	2003	42	41	15	2	100	73	837
July	2003	42	40	16	2	100	74	832
August	2003	46	38	14	3	100	68	829
September	2003	53	33	12	3	100	59	827
October	2003	56	32	9	2	100	53	845

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November 2003	56	34	8	2	100	53	839
December 2003	53	37	8	2	100	55	827
January 2004	53	38	7	2	100	54	820
February 2004	54	37	6	2	100	52	841
March 2004	54	36	7	3	100	52	842
April 2004	56	34	7	3	100	51	849
May 2004	65	26	6	2	100	41	814
June 2004	73	21	5	2	100	32	811
July 2004	80	15	4	1	100	24	808
August 2004	76	18	4	1	100	28	845
September 2004	74	20	4	1	100	30	857
October 2004	71	22	5	2	100	34	851
November 2004	70	22	5	2	100	35	804
December 2004	70	22	5	3	100	34	794
January 2005	73	20	4	3	100	32	794
February 2005	73	19	5	3	100	32	831
March 2005	75	18	5	2	100	30	857
April 2005	74	20	5	1	100	31	840
May 2005	74	20	5	1	100	31	821
June 2005	71	22	6	1	100	35	828
July 2005	73	21	5	1	100	32	842
August 2005	75	20	4	1	100	28	858
September 2005	78	17	4	1	100	26	860
October 2005	78	15	5	2	100	27	857
November 2005	77	17	5	2	100	28	862
December 2005	76	17	5	1	100	29	861
January 2006	74	20	5	1	100	31	851
February 2006	72	22	5	1	100	33	849
March 2006	71	23	4	2	100	33	835
April 2006	73	21	5	1	100	33	841
May 2006	75	19	5	1	100	30	823
June 2006	76	18	6	1	100	30	831
July 2006	76	19	5	1	100	29	838
August 2006	75	20	4	1	100	29	863
September 2006	71	22	5	1	100	34	848
October 2006	68	25	6	1	100	38	840
November 2006	63	28	8	1	100	45	802
December 2006	63	26	10	1	100	46	796
January 2007	62	26	10	2	100	48	806
February 2007	61	28	9	2	100	48	837
March 2007	60	31	8	2	100	48	850
April 2007	58	33	8	1	100	50	837
May 2007	60	31	8	1	100	48	841
June 2007	61	30	8	1	100	47	824
July 2007	63	28	8	1	100	45	831
August 2007	64	26	10	0	100	46	812
September 2007	59	28	13	0	100	54	832
October 2007	54	27	18	1	100	65	824
November 2007	48	28	23	1	100	74	841
December 2007	50	25	23	1	100	73	849
January 2008	49	25	25	1	100	76	871

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February	2008	43	26	29	2	100	86	856
March	2008	39	27	32	2	100	93	830
April	2008	38	28	31	3	100	93	828
May	2008	41	29	28	2	100	87	852
June	2008	42	30	27	1	100	85	882
July	2008	42	34	22	1	100	80	889
August	2008	46	34	18	2	100	73	874
September	2008	44	37	16	3	100	71	839
October	2008	46	33	18	2	100	72	837
November	2008	40	34	24	2	100	84	857
December	2008	39	31	28	1	100	89	890
January	2009	33	34	31	2	100	99	897
February	2009	30	35	33	2	100	102	883
March	2009	27	39	32	2	100	105	852
April	2009	30	39	29	2	100	98	830
May	2009	33	41	24	2	100	90	848
June	2009	41	37	19	2	100	78	879
July	2009	43	39	16	2	100	73	909
August	2009	46	39	13	2	100	68	900
September	2009	42	43	13	2	100	71	876
October	2009	42	43	13	2	100	71	853
November	2009	42	42	13	2	100	71	827
December	2009	46	40	12	2	100	67	837
January	2010	48	39	12	2	100	64	848
February	2010	49	39	10	2	100	60	885
March	2010	49	39	10	2	100	60	877
April	2010	50	39	9	2	100	59	855
May	2010	52	36	10	1	100	58	826
June	2010	50	38	11	1	100	61	830
July	2010	49	38	12	1	100	63	846
August	2010	45	42	12	1	100	66	888
September	2010	43	43	13	2	100	70	906
October	2010	41	46	12	2	100	71	884
November	2010	41	45	12	1	100	71	843
December	2010	44	45	10	1	100	66	802
January	2011	47	42	9	2	100	63	827
February	2011	48	40	9	2	100	61	842
March	2011	49	39	9	2	100	60	873
April	2011	50	38	10	2	100	60	869
May	2011	50	40	8	2	100	58	867
June	2011	47	40	10	2	100	63	859
July	2011	44	44	10	2	100	65	857
August	2011	48	40	11	1	100	63	853
September	2011	47	43	9	1	100	62	865
October	2011	46	43	10	1	100	64	868
November	2011	39	50	10	1	100	70	865
December	2011	38	51	9	1	100	71	855
January	2012	39	51	8	2	100	68	858
February	2012	39	50	8	3	100	70	849
March	2012	38	51	9	3	100	71	842
April	2012	38	50	9	3	100	71	824
May	2012	37	52	9	3	100	72	824

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

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June	2012	39	51	7	3	100	68	817
July	2012	37	53	8	3	100	71	833
August	2012	39	50	8	3	100	69	846
September	2012	37	51	10	2	100	73	844
October	2012	38	49	11	3	100	73	836
November	2012	37	51	9	3	100	73	822
December	2012	37	50	10	3	100	72	817
January	2013	40	49	9	2	100	68	797
February	2013	43	46	9	1	100	66	789
March	2013	48	42	9	1	100	61	777
April	2013	48	42	8	1	100	60	790
May	2013	44	46	9	1	100	65	804
June	2013	45	46	8	2	100	63	824
July	2013	52	39	8	1	100	56	806
August	2013	61	32	6	1	100	45	780
September	2013	64	30	5	1	100	42	756
October	2013	60	32	6	2	100	46	738
November	2013	58	34	5	2	100	47	740
December	2013	56	35	6	2	100	50	726
January	2014	58	34	6	2	100	48	716
February	2014	58	34	6	1	100	48	698
March	2014	60	34	5	0	100	45	704
April	2014	57	37	5	0	100	48	716
May	2014	59	35	5	1	100	46	729
June	2014	55	37	6	2	100	51	723
July	2014	58	36	5	1	100	48	699
August	2014	56	37	6	1	100	50	675
September	2014	57	37	5	1	100	48	646
October	2014	53	39	6	2	100	53	631
November	2014	51	42	6	2	100	55	612
December	2014	51	41	7	1	100	56	611
January	2015	52	38	8	1	100	56	608
February	2015	54	35	10	1	100	56	595
March	2015	56	33	9	2	100	53	596
April	2015	58	33	7	2	100	49	578
May	2015	58	36	5	1	100	46	586
June	2015	58	36	5	1	100	46	584
July	2015	57	36	7	0	100	49	611
August	2015	59	33	7	1	100	48	609
September	2015	60	32	7	1	100	48	622
October	2015	62	31	6	1	100	45	598
November	2015	59	34	6	1	100	47	598
December	2015	61	32	5	2	100	45	562
January	2016	62	31	5	2	100	43	589
February	2016	62	29	6	2	100	44	574
March	2016	61	29	8	2	100	46	615
April	2016	60	30	8	2	100	47	607
May	2016	60	32	7	2	100	47	619
June	2016	58	34	6	1	100	48	588
July	2016	55	38	6	2	100	51	581
August	2016	54	39	6	1	100	52	598
September	2016	53	39	7	1	100	53	619

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

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
October	2016	54	38	7	1	100	52	649
November	2016	59	33	7	1	100	48	639
December	2016	60	31	7	2	100	47	661
January	2017	66	25	7	2	100	41	661
February	2017	69	23	7	2	100	38	685
March	2017	72	20	6	1	100	34	705
April	2017	72	21	7	1	100	35	702
May	2017	72	20	7	1	100	36	699
June	2017	71	21	7	1	100	36	662
July	2017	72	21	6	1	100	35	670
August	2017	70	22	6	1	100	36	668
September	2017	68	25	5	2	100	38	690
October	2017	66	27	5	2	100	39	690
November	2017	67	26	5	2	100	38	699
December	2017	69	24	5	1	100	36	692
January	2018	69	23	6	1	100	37	693
February	2018	72	21	5	1	100	33	699
March	2018	74	19	5	1	100	31	724
April	2018	75	19	5	1	100	30	732
May	2018	74	20	5	1	100	31	728
June	2018	74	20	5	1	100	30	718
July	2018	76	20	4	1	100	28	719
August	2018	76	20	4	1	100	28	713
September	2018	74	21	3	1	100	29	708
October	2018	75	21	3	1	100	29	712
November	2018	73	21	4	2	100	30	711
December	2018	73	22	4	2	100	31	696
January	2019	70	24	4	2	100	33	690
February	2019	67	26	5	2	100	37	692
March	2019	64	30	5	1	100	42	685
April	2019	60	34	5	1	100	46	670
May	2019	60	34	4	2	100	44	680
June	2019	57	35	6	2	100	49	679
July	2019	55	34	10	1	100	55	692
August	2019	50	35	14	1	100	65	682
September	2019	44	37	17	1	100	73	698
October	2019	41	39	17	2	100	76	667
November	2019	41	40	17	3	100	76	674
December	2019	43	40	14	3	100	71	661
January	2020	43	42	13	3	100	70	679
February	2020	44	44	11	2	100	67	666
March	2020	39	43	16	1	100	77	721
April	2020	37	38	24	1	100	87	720
May	2020	32	34	32	2	100	101	731
June	2020	31	35	32	1	100	101	693
July	2020	31	38	30	1	100	99	694
August	2020	31	42	26	1	100	95	727
September	2020	33	42	23	2	100	90	739
October	2020	36	43	19	3	100	83	739
November	2020	38	42	17	3	100	78	688
December	2020	40	42	15	3	100	75	681

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

<u>Date of Survey</u>		<u>Go Up</u>	<u>Same</u>	<u>Go Down</u>	<u>DK, NA</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January	2021	42	39	15	4	100	73	700
February	2021	44	38	14	4	100	70	722
March	2021	50	35	11	4	100	61	715
April	2021	55	34	9	2	100	54	691
May	2021	63	29	6	2	100	43	671
June	2021	68	24	6	1	100	38	660
July	2021	69	23	6	1	100	37	663
August	2021	69	23	7	1	100	38	672
September	2021	65	26	8	1	100	43	698
October	2021	65	26	7	1	100	42	701
November	2021	66	25	8	1	100	42	714
December	2021	68	24	7	1	100	39	667
January	2022	70	21	8	1	100	38	655
February	2022	75	17	7	1	100	32	622
March	2022	80	14	5	1	100	26	670
April	2022	85	10	4	1	100	18	677
May	2022	86	10	3	1	100	16	697
June	2022	86	9	4	1	100	17	645
July	2022	84	10	5	1	100	21	632
August	2022	82	12	5	1	100	23	618
September	2022	80	12	6	2	100	26	652
October	2022	79	12	7	2	100	28	651
November	2022	79	11	8	2	100	29	660
December	2022	76	13	9	1	100	33	644
January	2023	74	15	9	1	100	35	653
February	2023	70	18	11	1	100	41	659
March	2023	70	18	10	2	100	40	665
April	2023	68	20	10	2	100	42	662
May	2023	71	19	9	1	100	38	679
June	2023	67	21	10	2	100	43	686
July	2023	65	22	11	1	100	46	688
August	2023	63	22	13	1	100	50	658
September	2023	63	24	12	1	100	49	641
October	2023	63	24	12	1	100	49	633
November	2023	61	27	11	1	100	50	661
December	2023	58	26	14	2	100	57	654
January	2024	51	28	19	2	100	68	650
February	2024	44	27	26	3	100	82	635
March	2024	39	29	30	2	100	91	639