EDUCATION COLLEGE DEGREE
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	52	32	9	7	100	57	605
April	1978	54	31	7	8	100	53	633
May	1978	57	28	7	8	100	49	652
June	1978	59	28	8	5	100	49	620
July	1978	62	25	8	5	100	46	622
August	1978	62	24	9	5	100	47	581
September	1978	63	23	10	5	100	47	587
October	1978	62	24	10	4	100	48	608
November	1978	68	22	7	3	100	40	678
December	1978	69	22	6	3	100	38	683
January	1979	68	23	7	3	100	39	677
February	1979	59	27	12	2	100	53	629
March	1979	58	26	13	3	100	55	615
April	1979	59	25	14	2	100	55	631
May	1979	62	24	10	4	100	48	667
June	1979	62	24	10	4	100	47	755
July	1979	60	26	10	4	100	50	815
August	1979	61	25	11	4	100	50	754
September	1979	62	23	13	2	100	51	724
October	1979	66	20	12	2	100	46	719
November	1979	66	18	15	1	100	49	788
December	1979	53	20	25	2	100	73	772
January	1980	40	26	32	2	100	92	696
February	1980	34	29	35	2	100	101	589
March	1980	46	26	25	3	100	79	500
April	1980	54	19	24	3	100	70	497
May	1980	47	16	35	2	100	88	448
June	1980	29	20	48	2	100	119	475
July	1980	17	26	53	4	100	136	465
August	1980	23	30	42	5	100	120	443
September	1980	37	31	27	5	100	90	425
October	1980	46	27	21	5	100	75	436
November	1980	49	25	22	5	100	73	449
December	1980	42	21	33	4	100	92	457
January	1981	33	20	45	2	100	112	453
February	1981	27	19	50	4	100	123	446
March	1981	22	21	53	4	100	132	498
April	1981	23	24	49	3	100	126	487
May	1981	29	25	44	1	100	115	492
June	1981	32	24	41	3	100	109	506
July	1981	34	24	39	3	100	105	493
August	1981	28	29	40	3	100	112	488
September	1981	24	34	38	3	100	114	446
October	1981	23	36	38	4	100	115	466
November	1981	20	30	47	3	100	127	485
December	1981	19	27	52	2	100	134	530
January	1982	18	25	55	2	100	137	533
February	1982	24	27	47	3	100	123	536
March	1982	28	29	40	3	100	113	513

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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	33	39	2	100	114	522
May	1982	19	35	44	2	100	125	548
June	1982	17	36	45	2	100	128	575
July	1982	18	37	43	2	100	124	575
August	1982	18	37	43	2	100	125	566
September	1982	17	35	45	2	100	128	543
October	1982	15	30	52	3	100	137	548
November	1982	17	28	52	3	100	135	545
December	1982	17	30	52	2	100	135	565
January	1983	18	33	49	1	100	131	560
February	1983	18	35	46	1	100	129	547
March	1983	20	35	44	2	100	124	516
April	1983	19	38	42	2	100	123	537
May	1983	19	43	37	1	100	118	553
June	1983	21	47	31	1	100	111	603
July	1983	29	47	24	1	100	95	568
August	1983	37	41	20	2	100	83	531
September	1983	44	36	18	2	100	75	514
October	1983	42	35	20	3	100	78	524
November	1983	36	37	24	3	100	88	550
December	1983	34	39	25	2	100	91	529
January	1984	31	42	26	1	100	95	519
February	1984	35	40	23	1	100	88	523
March	1984	40	40	19	1	100	79	540
April	1984	52	32	13	2	100	61	543
May	1984	62	27	9	2	100	47	538
June	1984	68	22	8	1	100	40	537
July	1984	67	22	9	2	100	42	532
August	1984	60	26	11	2	100	51	567
September	1984	54	29	15	3	100	61	559
October	1984	50	31	17	3	100	67	575
November	1984	45	32	21	2	100	76	534
December	1984	40	33	25	2	100	85	543
January	1985	35	36	28	1	100	93	505
February	1985	33	36	29	1	100	96	525
March	1985	37	37	23	3	100	86	491
April	1985	43	34	20	2	100	77	535
May	1985	50	32	15	3	100	65	509
June	1985	45	33	21	1	100	77	528
July	1985	40	35	24	1	100	84	489
August	1985	37	36	26	0	100	89	501
September	1985	42	36	21	1	100	79	463
October	1985	46	32	20	1	100	74	494
November	1985	44	33	22	2	100	78	500
December	1985	40	34	25	2	100	85	547
January	1986	33	38	28	2	100	95	550
February	1986	31	38	29	2	100	98	560
March	1986	29	36	33	2	100	103	533
April	1986	29	34	35	2	100	106	538
May	1986	30	34	34	2	100	104	534
June	1986	40	34	25	2	100	85	563
July	1986	45	35	18	1	100	73	574

EDUCATION COLLEGE DEGREE
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	34	18	2	100	71	582
September	1986	44	32	22	2	100	78	565
October	1986	48	30	21	2	100	73	559
November	1986	49	30	20	1	100	71	558
December	1986	45	33	21	1	100	77	590
January	1987	39	36	24	1	100	86	592
February	1987	38	38	22	1	100	84	586
March	1987	44	35	19	1	100	75	568
April	1987	54	31	14	2	100	60	571
May	1987	67	22	10	1	100	44	571
June	1987	74	18	7	1	100	32	585
July	1987	75	16	7	1	100	32	579
August	1987	71	21	7	1	100	36	582
September	1987	68	23	6	2	100	38	561
October	1987	70	23	6	2	100	36	528
November	1987	65	20	13	2	100	48	473
December	1987	58	22	19	2	100	61	462
January	1988	51	26	21	2	100	70	454
February	1988	48	30	21	2	100	73	466
March	1988	46	33	19	2	100	74	459
April	1988	43	35	20	2	100	77	460
May	1988	53	32	13	2	100	60	447
June	1988	63	28	8	1	100	45	443
July	1988	72	21	6	1	100	34	424
August	1988	70	20	7	2	100	37	429
September	1988	67	21	8	3	100	41	423
October	1988	66	23	9	3	100	43	435
November	1988	64	25	8	3	100	43	432
December	1988	68	23	7	2	100	39	421
January	1989	71	21	5	3	100	34	419
February	1989	75	17	7	2	100	32	418
March	1989	74	17	8	1	100	34	418
April	1989	75	15	9	1	100	34	432
May	1989	70	16	12	2	100	41	454
June	1989	61	17	19	3	100	58	454
July	1989	51	21	24	4	100	74	454
August	1989	45	22	30	3	100	85	457
September	1989	45	26	27	2	100	82	459
October	1989	49	26	24	1	100	76	468
November	1989	50	27	22	1	100	72	454
December	1989	48	27	25	1	100	77	460
January	1990	43	29	28	1	100	85	440
February	1990	41	29	28	1	100	87	452
March	1990	44	32	22	2	100	78	464
April	1990	50	28	19	3	100	69	487
May	1990	52	30	15	3	100	63	482
June	1990	53	27	18	2	100	65	477
July	1990	50	30	19	1	100	68	465
August	1990	51	25	23	1	100	73	461
September	1990	54	25	20	1	100	67	455
October	1990	55	23	20	1	100	65	458
November	1990	57	23	19	1	100	63	466

EDUCATION COLLEGE DEGREE
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	49	22	28	1	100	80	459
January	1991	40	19	39	2	100	99	476
February	1991	29	21	48	3	100	119	468
March	1991	27	24	47	2	100	120	496
April	1991	28	29	42	1	100	115	459
May	1991	28	30	40	1	100	112	469
June	1991	26	31	41	2	100	115	443
July	1991	30	31	37	2	100	107	475
August	1991	29	35	34	2	100	105	475
September	1991	30	36	33	2	100	103	508
October	1991	25	36	37	2	100	112	498
November	1991	27	31	39	2	100	112	500
December	1991	25	31	42	2	100	117	460
January	1992	25	32	42	1	100	117	468
February	1992	28	35	36	2	100	108	476
March	1992	35	35	28	2	100	93	519
April	1992	43	34	21	2	100	78	516
May	1992	42	37	19	1	100	77	506
June	1992	42	37	20	1	100	79	487
July	1992	35	42	22	1	100	87	499
August	1992	34	42	23	1	100	89	509
September	1992	35	42	23	1	100	88	527
October	1992	41	38	20	0	100	79	531
November	1992	49	33	17	1	100	67	538
December	1992	57	28	14	1	100	57	542
January	1993	59	28	11	1	100	52	550
February	1993	55	32	11	1	100	56	557
March	1993	47	37	14	2	100	67	538
April	1993	44	38	15	2	100	71	528
May	1993	46	38	15	2	100	69	511
June	1993	52	36	10	1	100	58	524
July	1993	50	38	11	1	100	61	538
August	1993	50	38	11	1	100	62	556
September	1993	42	43	14	1	100	72	551
October	1993	42	43	14	1	100	72	536
November	1993	40	44	14	1	100	74	518
December	1993	46	40	12	1	100	66	521
January	1994	52	37	10	1	100	58	515
February	1994	60	31	8	1	100	48	534
March	1994	65	28	6	1	100	41	540
April	1994	72	22	5	1	100	33	552
May	1994	76	19	4	1	100	28	547
June	1994	76	17	5	1	100	29	544
July	1994	79	16	4	1	100	25	535
August	1994	79	15	4	2	100	26	541
September	1994	81	14	3	1	100	22	546
October	1994	81	15	3	1	100	22	552
November	1994	81	15	4	0	100	23	556
December	1994	83	12	4	1	100	21	570
January	1995	81	14	5	1	100	24	566
February	1995	77	16	5	2	100	29	559

EDUCATION COLLEGE DEGREE
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	71	20	7	1	100	36	546
April	1995	64	23	11	2	100	47	555
May	1995	58	26	14	2	100	56	541
June	1995	50	28	19	2	100	69	548
July	1995	44	29	25	2	100	81	561
August	1995	40	32	26	2	100	86	588
September	1995	39	34	26	2	100	87	593
October	1995	43	35	21	2	100	78	576
November	1995	42	33	23	2	100	81	539
December	1995	41	35	22	2	100	81	523
January	1996	35	38	25	2	100	89	516
February	1996	31	37	29	3	100	98	534
March	1996	29	36	32	3	100	103	551
April	1996	36	34	27	3	100	91	546
May	1996	45	32	21	2	100	77	529
June	1996	50	32	16	2	100	66	508
July	1996	54	30	15	1	100	61	526
August	1996	53	34	11	2	100	57	529
September	1996	59	30	9	2	100	50	540
October	1996	60	30	9	2	100	49	530
November	1996	61	29	9	1	100	49	516
December	1996	56	35	9	1	100	53	509
January	1997	53	36	10	1	100	57	535
February	1997	52	37	10	2	100	58	559
March	1997	54	34	11	1	100	57	550
April	1997	61	30	7	2	100	46	527
May	1997	67	24	6	2	100	39	513
June	1997	67	25	5	3	100	37	513
July	1997	58	33	6	3	100	48	490
August	1997	54	36	8	2	100	55	512
September	1997	52	37	8	3	100	56	527
October	1997	52	37	9	2	100	57	545
November	1997	51	37	9	3	100	58	529
December	1997	50	37	10	3	100	61	518
January	1998	47	38	13	3	100	66	522
February	1998	43	40	13	4	100	70	537
March	1998	42	43	13	2	100	71	550
April	1998	43	42	12	3	100	69	562
May	1998	47	40	10	3	100	62	547
June	1998	49	37	10	4	100	61	531
July	1998	50	38	10	3	100	60	557
August	1998	47	38	12	2	100	65	569
September	1998	41	39	18	2	100	77	589
October	1998	36	34	27	3	100	90	553
November	1998	33	33	31	3	100	98	555
December	1998	35	34	28	3	100	93	554
January	1999	37	40	20	3	100	84	569
February	1999	40	43	16	2	100	76	560
March	1999	46	40	12	2	100	66	555
April	1999	50	39	9	2	100	59	544
May	1999	54	37	7	2	100	53	574
June	1999	55	36	7	3	100	52	584

EDUCATION COLLEGE DEGREE
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	29	6	3	100	44	602
August	1999	70	22	5	3	100	36	589
September	1999	72	20	5	2	100	33	576
October	1999	72	22	5	2	100	33	565
November	1999	71	22	5	2	100	35	578
December	1999	72	22	4	2	100	32	573
January	2000	74	19	5	2	100	31	571
February	2000	77	17	4	2	100	27	569
March	2000	81	12	5	1	100	24	598
April	2000	81	13	5	1	100	24	592
May	2000	82	12	4	2	100	23	599
June	2000	81	12	5	3	100	24	570
July	2000	76	16	5	2	100	29	573
August	2000	65	25	7	3	100	42	572
September	2000	60	30	8	2	100	47	603
October	2000	59	31	8	2	100	49	621
November	2000	62	28	9	1	100	47	626
December	2000	58	26	14	2	100	56	611
January	2001	46	24	27	2	100	81	600
February	2001	31	24	42	3	100	111	586
March	2001	23	23	52	3	100	129	616
April	2001	21	23	53	2	100	132	626
May	2001	25	24	49	2	100	124	636
June	2001	24	29	45	2	100	121	593
July	2001	26	32	39	3	100	113	585
August	2001	26	35	36	3	100	110	585
September	2001	27	33	37	3	100	110	610
October	2001	25	35	37	3	100	112	625
November	2001	24	35	38	3	100	114	613
December	2001	25	39	33	3	100	108	589
January	2002	31	39	27	3	100	96	569
February	2002	37	40	21	3	100	84	588
March	2002	46	35	16	2	100	70	601
April	2002	54	31	12	2	100	58	625
May	2002	60	28	10	2	100	51	605
June	2002	55	31	10	4	100	55	617
July	2002	48	36	13	3	100	65	605
August	2002	40	42	16	2	100	75	615
September	2002	38	44	16	1	100	78	626
October	2002	38	43	17	2	100	79	623
November	2002	41	41	16	3	100	75	621
December	2002	39	42	17	2	100	78	602
January	2003	39	44	15	2	100	76	618
February	2003	38	47	15	1	100	77	629
March	2003	39	45	15	1	100	76	643
April	2003	41	43	15	1	100	74	646
May	2003	44	40	14	2	100	71	656
June	2003	44	42	13	1	100	69	654
July	2003	43	42	13	1	100	70	655
August	2003	48	40	12	1	100	64	637
September	2003	54	35	9	1	100	55	647
October	2003	59	33	6	2	100	47	652

EDUCATION COLLEGE DEGREE
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	58	34	7	1	100	49	670
December	2003	57	35	7	1	100	50	676
January	2004	57	36	7	1	100	50	652
February	2004	59	35	5	1	100	46	603
March	2004	59	36	5	1	100	46	564
April	2004	62	33	4	1	100	43	530
May	2004	71	24	4	1	100	33	528
June	2004	80	16	4	1	100	24	537
July	2004	85	11	3	1	100	18	537
August	2004	79	17	3	1	100	23	524
September	2004	79	18	2	1	100	23	518
October	2004	76	20	2	2	100	26	517
November	2004	79	17	3	2	100	24	546
December	2004	79	16	3	2	100	23	551
January	2005	81	15	3	2	100	22	557
February	2005	81	15	3	2	100	22	534
March	2005	82	14	2	2	100	21	519
April	2005	83	13	3	1	100	19	523
May	2005	83	13	3	1	100	20	562
June	2005	80	15	4	1	100	24	574
July	2005	81	15	4	1	100	23	589
August	2005	81	15	3	1	100	22	585
September	2005	83	13	3	1	100	21	586
October	2005	80	16	4	1	100	24	574
November	2005	78	17	4	1	100	25	587
December	2005	80	17	3	1	100	23	577
January	2006	78	19	2	1	100	24	579
February	2006	77	19	3	1	100	25	537
March	2006	75	20	4	1	100	29	533
April	2006	76	19	5	1	100	29	534
May	2006	76	19	5	1	100	29	567
June	2006	77	18	4	1	100	27	577
July	2006	77	18	4	1	100	27	572
August	2006	77	18	5	0	100	28	537
September	2006	71	21	8	0	100	37	530
October	2006	63	26	11	0	100	48	534
November	2006	58	30	12	0	100	55	550
December	2006	57	30	12	1	100	55	541
January	2007	57	31	11	1	100	54	540
February	2007	57	31	11	1	100	54	547
March	2007	54	34	11	1	100	57	546
April	2007	51	38	10	1	100	59	543
May	2007	50	38	11	0	100	61	540
June	2007	54	36	9	1	100	56	548
July	2007	58	31	10	1	100	52	555
August	2007	58	30	11	1	100	53	546
September	2007	49	31	20	1	100	71	546
October	2007	43	29	27	1	100	84	552
November	2007	37	28	35	1	100	98	567
December	2007	38	27	34	1	100	96	568
January	2008	36	27	37	0	100	101	570

EDUCATION COLLEGE DEGREE
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	31	28	41	0	100	110	570
March	2008	29	26	45	1	100	116	595
April	2008	28	30	41	1	100	113	586
May	2008	30	35	33	1	100	103	593
June	2008	34	38	26	1	100	92	567
July	2008	41	35	22	1	100	81	570
August	2008	48	33	18	1	100	69	575
September	2008	48	34	17	1	100	69	606
October	2008	44	35	20	1	100	75	604
November	2008	36	36	27	1	100	90	598
December	2008	32	34	32	2	100	100	572
January	2009	25	36	37	2	100	112	563
February	2009	25	38	35	1	100	110	560
March	2009	24	44	31	1	100	107	590
April	2009	29	46	24	1	100	95	625
May	2009	32	45	21	2	100	90	619
June	2009	40	41	17	2	100	76	629
July	2009	42	43	15	1	100	73	590
August	2009	46	41	12	1	100	66	589
September	2009	41	46	13	1	100	72	576
October	2009	45	44	10	1	100	66	616
November	2009	45	44	10	1	100	66	643
December	2009	48	41	10	1	100	62	650
January	2010	47	41	10	1	100	63	604
February	2010	50	40	8	2	100	58	572
March	2010	50	42	7	2	100	57	567
April	2010	54	40	5	1	100	52	593
May	2010	53	41	6	0	100	53	613
June	2010	54	41	5	0	100	52	585
July	2010	48	44	7	1	100	59	586
August	2010	45	46	8	2	100	63	566
September	2010	39	49	10	2	100	71	593
October	2010	39	50	9	2	100	71	592
November	2010	36	51	11	1	100	75	613
December	2010	41	49	10	1	100	69	600
January	2011	42	47	10	1	100	67	606
February	2011	47	44	8	1	100	61	588
March	2011	48	43	8	1	100	60	589
April	2011	51	41	8	1	100	57	597
May	2011	54	39	6	1	100	51	602
June	2011	51	40	7	1	100	56	620
July	2011	47	45	7	1	100	60	598
August	2011	44	47	8	1	100	64	599
September	2011	41	51	7	1	100	67	592
October	2011	36	54	9	1	100	73	610
November	2011	30	58	10	1	100	80	618
December	2011	31	57	11	1	100	79	597
January	2012	36	54	9	1	100	74	585
February	2012	33	58	8	2	100	75	580
March	2012	30	63	5	3	100	75	606
April	2012	30	62	3	4	100	73	615
May	2012	33	61	4	3	100	71	624

EDUCATION COLLEGE DEGREE
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	58	5	2	100	70	598
July	2012	32	61	7	1	100	75	603
August	2012	32	58	9	1	100	77	597
September	2012	28	60	11	1	100	82	614
October	2012	28	58	11	2	100	83	627
November	2012	28	60	9	3	100	81	619
December	2012	32	57	8	3	100	76	616
January	2013	35	56	7	2	100	73	613
February	2013	37	55	7	1	100	70	628
March	2013	41	51	7	1	100	66	628
April	2013	41	52	6	1	100	65	640
May	2013	39	54	6	1	100	66	632
June	2013	42	51	5	2	100	63	631
July	2013	54	40	5	1	100	51	638
August	2013	66	29	4	1	100	38	654
September	2013	69	28	3	1	100	34	677
October	2013	64	31	4	1	100	40	682
November	2013	60	35	4	1	100	43	697
December	2013	60	35	4	1	100	44	708
January	2014	62	33	4	1	100	42	709
February	2014	66	30	4	0	100	38	713
March	2014	64	32	4	0	100	39	710
April	2014	60	36	4	0	100	44	713
May	2014	60	36	4	0	100	44	728
June	2014	58	37	5	1	100	47	748
July	2014	60	35	4	1	100	44	758
August	2014	58	37	5	1	100	47	750
September	2014	59	37	3	1	100	45	735
October	2014	55	40	4	2	100	49	725
November	2014	53	42	4	2	100	51	728
December	2014	50	44	5	1	100	55	746
January	2015	50	44	6	1	100	56	760
February	2015	51	42	6	1	100	55	770
March	2015	58	36	5	1	100	48	763
April	2015	61	33	5	1	100	44	757
May	2015	61	34	4	1	100	43	729
June	2015	60	34	5	1	100	44	720
July	2015	58	36	5	0	100	47	718
August	2015	63	32	5	1	100	42	762
September	2015	64	31	4	1	100	40	749
October	2015	66	30	3	1	100	37	754
November	2015	64	32	4	0	100	40	716
December	2015	64	31	4	0	100	40	710
January	2016	68	27	4	0	100	36	704
February	2016	66	28	5	1	100	38	707
March	2016	65	29	4	1	100	39	730
April	2016	62	32	5	1	100	43	727
May	2016	62	32	4	1	100	42	758
June	2016	61	34	4	1	100	44	762
July	2016	54	38	6	2	100	51	749
August	2016	52	41	6	2	100	54	752
September	2016	52	40	7	1	100	55	771

EDUCATION COLLEGE DEGREE
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	1	100	50	819
November	2016	62	30	6	2	100	45	856
December	2016	66	27	6	2	100	40	889
January	2017	72	20	6	2	100	34	904
February	2017	76	17	5	2	100	29	904
March	2017	78	16	4	1	100	26	893
April	2017	80	15	4	1	100	24	906
May	2017	80	15	5	1	100	25	917
June	2017	82	13	5	0	100	23	931
July	2017	80	15	5	0	100	24	952
August	2017	77	18	5	1	100	28	944
September	2017	72	22	4	1	100	32	956
October	2017	71	24	4	1	100	34	939
November	2017	71	23	4	1	100	33	943
December	2017	73	22	4	1	100	32	956
January	2018	72	21	6	1	100	34	974
February	2018	77	17	5	1	100	28	954
March	2018	81	14	4	1	100	23	924
April	2018	83	13	3	1	100	20	885
May	2018	83	13	3	1	100	20	892
June	2018	81	15	4	1	100	23	905
July	2018	82	14	3	2	100	21	937
August	2018	79	17	2	2	100	23	928
September	2018	78	17	2	2	100	24	918
October	2018	78	17	3	2	100	24	911
November	2018	81	15	3	1	100	23	908
December	2018	79	17	3	1	100	24	905
January	2019	76	19	3	2	100	28	911
February	2019	70	25	4	1	100	33	931
March	2019	67	26	5	1	100	38	952
April	2019	61	32	6	1	100	45	943
May	2019	57	35	6	2	100	49	924
June	2019	50	39	10	1	100	60	925
July	2019	46	39	15	1	100	69	929
August	2019	39	38	22	1	100	83	955
September	2019	34	39	26	1	100	92	951
October	2019	31	41	27	1	100	96	988
November	2019	30	43	26	1	100	95	985
December	2019	33	44	21	2	100	87	993
January	2020	34	47	17	2	100	83	976
February	2020	38	47	13	1	100	75	996
March	2020	35	44	20	1	100	86	1049
April	2020	31	41	27	1	100	95	1068
May	2020	27	40	32	1	100	105	1065
June	2020	27	43	29	1	100	103	1015
July	2020	26	45	27	1	100	101	987
August	2020	25	50	24	1	100	99	1029
September	2020	25	52	21	1	100	96	1037
October	2020	28	54	17	2	100	89	1058
November	2020	29	54	15	2	100	86	1011
December	2020	32	54	12	2	100	80	980

EDUCATION COLLEGE DEGREE
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	33	52	12	3	100	80	952
February	2021	36	48	12	3	100	76	940
March	2021	44	43	10	3	100	67	961
April	2021	52	38	8	2	100	56	989
May	2021	60	34	5	2	100	45	983
June	2021	65	29	5	1	100	40	976
July	2021	68	26	5	1	100	37	924
August	2021	69	26	5	1	100	36	928
September	2021	67	27	6	1	100	39	941
October	2021	68	26	5	1	100	37	961
November	2021	69	24	6	0	100	37	971
December	2021	72	22	6	1	100	34	943
January	2022	73	18	7	2	100	34	937
February	2022	78	15	5	2	100	27	915
March	2022	84	11	4	1	100	20	933
April	2022	88	9	3	0	100	14	932
May	2022	88	9	2	0	100	14	949
June	2022	87	9	3	1	100	16	935
July	2022	86	9	4	1	100	19	928
August	2022	84	10	5	1	100	21	900
September	2022	84	9	5	1	100	21	896
October	2022	82	11	5	2	100	23	876
November	2022	82	11	6	1	100	24	885
December	2022	77	14	9	1	100	32	875
January	2023	72	17	10	1	100	39	908
February	2023	66	21	12	1	100	46	914
March	2023	66	21	12	1	100	47	909
April	2023	67	20	13	1	100	46	886
May	2023	66	22	12	1	100	46	889
June	2023	60	25	13	1	100	53	896
July	2023	56	28	14	2	100	58	931
August	2023	55	28	16	1	100	61	931
September	2023	53	30	17	1	100	64	935
October	2023	52	30	17	1	100	66	912
November	2023	49	33	17	1	100	69	905
December	2023	45	32	21	2	100	77	925
January	2024	35	31	32	2	100	97	940
February	2024	27	29	41	2	100	114	953
March	2024	22	29	47	2	100	125	939
April	2024	24	31	45	1	100	121	1035
May	2024	25	33	41	1	100	115	1289
June	2024	27	34	38	1	100	112	1526
July	2024	25	35	39	1	100	114	1598
August	2024	20	30	49	1	100	129	1723
September	2024	17	25	57	1	100	140	1720
October	2024	15	20	64	1	100	149	1784
November	2024	18	22	60	1	100	142	1591
December	2024	21	24	54	1	100	132	1550
January	2025	27	29	43	1	100	117	1624
February	2025	31	33	35	1	100	104	1700
March	2025	35	37	27	1	100	93	2100
April	2025	38	37	24	1	100	86	2187

EDUCATION COLLEGE DEGREE
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
May	2025	38	37	23	2	100	85	2338
June	2025	37	39	23	1	100	86	2114
July	2025	33	40	26	1	100	93	2257
August	2025	29	38	32	1	100	103	2195
September	2025	23	33	42	1	100	119	2298
October	2025	20	31	47	2	100	126	2180
November	2025	19	30	50	1	100	131	2254
December	2025	19	33	48	1	100	129	2136
January	2026	19	33	48	0	100	129	2220
February	2026	19	36	44	1	100	125	2322
March	2026	22	38	39	1	100	116	2572
April	2026	28	41	29	1	100	101	2506
May	2026	34	42	23	1	100	89	2382
June	2026	40	41	18	1	100	78	2320
July	2026	42	42	16	1	100	74	2370
August	2026	46	40	13	1	100	67	2325