

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
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

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TABLE 31
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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>
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
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

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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
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

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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
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

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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
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

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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
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

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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
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

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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
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

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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>
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
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

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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>
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
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

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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>
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