

MALE
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	33	9	5	100	57	1169
April	1978	55	32	7	6	100	51	1194
May	1978	59	31	6	4	100	47	1215
June	1978	61	29	6	4	100	45	1190
July	1978	61	28	7	4	100	46	1220
August	1978	61	27	8	4	100	48	1407
September	1978	62	26	9	4	100	47	1422
October	1978	63	25	9	4	100	46	1425
November	1978	67	22	7	4	100	41	1548
December	1978	66	22	8	4	100	42	1549
January	1979	65	23	9	3	100	44	1594
February	1979	58	26	12	4	100	54	1349
March	1979	60	25	12	3	100	53	1386
April	1979	58	26	12	3	100	54	1394
May	1979	61	27	9	3	100	48	1337
June	1979	59	28	9	3	100	50	1448
July	1979	58	28	10	3	100	52	1576
August	1979	58	27	12	3	100	54	1539
September	1979	60	26	12	2	100	52	1497
October	1979	66	21	11	2	100	46	1456
November	1979	65	19	14	1	100	49	1529
December	1979	54	18	26	2	100	73	1496
January	1980	42	25	32	2	100	90	1346
February	1980	35	28	34	2	100	99	1195
March	1980	47	28	23	2	100	76	1112
April	1980	52	22	25	2	100	73	1056
May	1980	46	18	35	1	100	89	898
June	1980	30	17	52	1	100	122	884
July	1980	19	24	56	2	100	137	901
August	1980	26	26	46	1	100	120	901
September	1980	37	28	32	3	100	95	884
October	1980	50	23	23	5	100	73	862
November	1980	52	20	23	5	100	71	865
December	1980	50	17	29	5	100	79	870
January	1981	39	15	43	3	100	104	895
February	1981	31	16	49	4	100	118	896
March	1981	23	21	52	3	100	129	917
April	1981	23	26	48	3	100	125	896
May	1981	26	28	43	2	100	117	886
June	1981	28	27	42	3	100	114	859
July	1981	30	27	40	3	100	110	858
August	1981	28	29	39	3	100	111	875
September	1981	30	31	37	3	100	107	882
October	1981	28	32	37	4	100	109	905
November	1981	24	28	45	3	100	121	903
December	1981	20	25	52	3	100	132	908
January	1982	19	24	54	2	100	135	909
February	1982	24	26	47	3	100	124	923
March	1982	25	30	43	2	100	117	915

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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>
April	1982	24	31	43	2	100	119	895
May	1982	18	33	48	1	100	130	911
June	1982	16	33	49	1	100	133	924
July	1982	19	36	44	1	100	125	942
August	1982	19	36	44	2	100	125	927
September	1982	20	34	44	3	100	124	930
October	1982	19	27	50	3	100	131	903
November	1982	23	23	51	3	100	128	873
December	1982	22	24	52	2	100	130	850
January	1983	20	28	50	2	100	130	884
February	1983	20	32	46	2	100	125	922
March	1983	20	33	44	2	100	124	950
April	1983	23	37	39	2	100	116	942
May	1983	20	42	36	1	100	116	921
June	1983	23	47	29	1	100	106	907
July	1983	28	45	25	1	100	97	909
August	1983	39	39	21	2	100	82	895
September	1983	44	35	20	2	100	76	916
October	1983	43	34	22	1	100	78	916
November	1983	36	38	24	1	100	88	947
December	1983	35	38	25	2	100	90	922
January	1984	33	39	25	3	100	92	906
February	1984	39	36	23	2	100	84	890
March	1984	43	36	20	2	100	77	899
April	1984	55	30	13	1	100	58	920
May	1984	63	26	10	1	100	47	919
June	1984	68	21	9	1	100	41	913
July	1984	66	22	10	2	100	45	891
August	1984	61	24	13	2	100	52	904
September	1984	58	27	14	2	100	56	919
October	1984	52	29	17	1	100	65	944
November	1984	47	31	21	1	100	74	933
December	1984	40	32	26	1	100	86	931
January	1985	37	33	29	1	100	92	884
February	1985	36	33	30	1	100	94	873
March	1985	39	32	27	1	100	88	859
April	1985	43	31	24	2	100	81	905
May	1985	46	33	20	2	100	74	909
June	1985	42	34	23	1	100	82	886
July	1985	38	36	26	1	100	88	843
August	1985	36	36	27	1	100	92	822
September	1985	40	33	25	2	100	85	842
October	1985	43	32	24	2	100	81	880
November	1985	41	33	24	2	100	83	897
December	1985	36	35	27	2	100	90	884
January	1986	34	36	28	1	100	94	877
February	1986	34	35	30	1	100	96	868
March	1986	30	35	33	2	100	103	897
April	1986	30	36	32	2	100	102	889
May	1986	32	37	29	2	100	97	901
June	1986	42	38	18	2	100	76	892
July	1986	43	38	17	2	100	74	900

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August 1986	44	37	18	1	100	74	898
September 1986	43	33	23	1	100	80	901
October 1986	45	33	20	1	100	75	871
November 1986	43	35	20	2	100	77	858
December 1986	39	39	20	2	100	81	842
January 1987	35	39	25	1	100	90	840
February 1987	37	39	24	1	100	87	857
March 1987	42	37	21	0	100	79	858
April 1987	49	34	15	1	100	66	864
May 1987	60	28	11	1	100	52	851
June 1987	67	24	8	1	100	40	853
July 1987	71	22	6	1	100	35	852
August 1987	69	23	7	1	100	39	844
September 1987	68	23	9	1	100	41	830
October 1987	68	22	9	1	100	41	775
November 1987	61	23	15	1	100	54	731
December 1987	55	25	19	1	100	65	700
January 1988	50	28	20	1	100	70	686
February 1988	50	28	20	2	100	69	654
March 1988	49	29	20	2	100	71	623
April 1988	48	29	20	3	100	73	645
May 1988	55	28	15	2	100	60	671
June 1988	60	28	10	2	100	50	707
July 1988	66	23	9	2	100	43	703
August 1988	68	21	9	2	100	40	687
September 1988	69	20	9	2	100	40	656
October 1988	67	21	10	2	100	43	661
November 1988	63	25	10	1	100	47	677
December 1988	65	23	10	1	100	45	687
January 1989	67	23	9	1	100	42	667
February 1989	72	19	8	1	100	36	662
March 1989	72	20	8	1	100	36	657
April 1989	74	18	7	1	100	33	664
May 1989	70	19	9	2	100	39	669
June 1989	62	21	15	2	100	53	659
July 1989	51	25	22	3	100	71	651
August 1989	43	26	28	3	100	85	652
September 1989	42	29	27	3	100	85	673
October 1989	45	28	25	2	100	80	668
November 1989	45	30	23	2	100	78	655
December 1989	43	28	28	2	100	85	640
January 1990	38	28	33	1	100	94	654
February 1990	38	28	33	1	100	94	687
March 1990	43	30	27	1	100	84	684
April 1990	48	30	21	1	100	73	690
May 1990	53	30	16	1	100	62	659
June 1990	54	27	18	2	100	64	679
July 1990	51	28	19	2	100	68	687
August 1990	50	25	22	2	100	72	694
September 1990	55	23	21	2	100	66	670
October 1990	57	22	19	2	100	62	672
November 1990	57	22	20	1	100	63	664

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December 1990	47	24	28	1	100	80	685
January 1991	40	21	38	1	100	97	703
February 1991	30	22	47	1	100	117	717
March 1991	28	24	47	2	100	119	702
April 1991	30	27	41	2	100	111	691
May 1991	32	31	36	2	100	104	695
June 1991	32	32	34	2	100	102	714
July 1991	33	36	29	2	100	97	698
August 1991	33	36	30	2	100	97	695
September 1991	32	36	30	1	100	98	684
October 1991	30	32	36	2	100	106	706
November 1991	29	31	38	2	100	109	698
December 1991	28	29	41	2	100	113	704
January 1992	27	32	39	1	100	112	681
February 1992	31	32	34	2	100	103	691
March 1992	38	33	27	2	100	89	702
April 1992	42	33	22	3	100	81	706
May 1992	42	35	20	3	100	78	684
June 1992	42	36	20	2	100	78	675
July 1992	39	38	20	3	100	81	673
August 1992	38	41	20	2	100	82	700
September 1992	37	42	19	2	100	82	695
October 1992	41	40	18	1	100	76	692
November 1992	50	33	15	1	100	65	671
December 1992	58	28	12	2	100	55	663
January 1993	61	27	10	1	100	49	672
February 1993	56	30	12	2	100	55	683
March 1993	50	34	15	1	100	65	700
April 1993	44	38	16	2	100	72	708
May 1993	45	38	15	2	100	70	693
June 1993	49	36	13	2	100	63	670
July 1993	50	34	15	1	100	66	672
August 1993	50	35	15	1	100	65	694
September 1993	45	39	15	0	100	70	722
October 1993	43	42	15	0	100	72	719
November 1993	41	44	15	1	100	74	708
December 1993	44	40	14	2	100	70	698
January 1994	51	36	11	2	100	61	693
February 1994	59	29	10	2	100	51	683
March 1994	67	24	8	1	100	41	670
April 1994	73	19	6	1	100	33	662
May 1994	75	18	5	1	100	30	679
June 1994	75	18	6	1	100	31	685
July 1994	75	18	6	2	100	31	712
August 1994	74	19	6	1	100	31	694
September 1994	76	18	5	1	100	29	683
October 1994	79	16	5	0	100	25	640
November 1994	82	13	5	0	100	23	648
December 1994	84	11	5	0	100	21	660
January 1995	82	12	5	0	100	23	699
February 1995	79	13	7	0	100	28	723

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March 1995	73	17	9	1	100	36	713
April 1995	67	20	11	2	100	44	672
May 1995	62	25	12	1	100	51	663
June 1995	53	26	19	1	100	66	686
July 1995	45	28	25	2	100	80	718
August 1995	40	29	28	2	100	88	721
September 1995	44	30	25	1	100	81	719
October 1995	46	32	21	1	100	75	702
November 1995	48	31	21	1	100	73	689
December 1995	44	32	23	1	100	79	679
January 1996	43	32	23	1	100	80	690
February 1996	38	33	27	2	100	89	700
March 1996	36	34	29	2	100	93	698
April 1996	38	34	27	1	100	88	686
May 1996	46	32	20	2	100	74	669
June 1996	52	30	15	3	100	63	658
July 1996	54	29	14	3	100	60	675
August 1996	53	31	12	3	100	59	690
September 1996	56	31	11	2	100	54	694
October 1996	58	30	10	2	100	52	680
November 1996	60	29	9	2	100	49	677
December 1996	57	33	9	1	100	52	657
January 1997	54	34	10	2	100	56	667
February 1997	53	35	10	1	100	57	670
March 1997	57	32	9	2	100	53	719
April 1997	63	28	8	1	100	45	729
May 1997	68	24	6	1	100	38	723
June 1997	70	23	6	1	100	37	661
July 1997	65	28	7	1	100	42	642
August 1997	60	30	7	2	100	47	646
September 1997	56	34	7	2	100	51	694
October 1997	55	35	8	2	100	52	688
November 1997	55	35	9	1	100	54	691
December 1997	54	34	11	1	100	57	659
January 1998	49	37	13	2	100	64	639
February 1998	46	39	14	2	100	68	636
March 1998	43	40	15	3	100	72	660
April 1998	45	40	12	3	100	67	676
May 1998	49	39	10	2	100	61	686
June 1998	55	33	9	2	100	54	689
July 1998	54	34	9	2	100	55	680
August 1998	53	35	11	2	100	58	651
September 1998	45	37	17	2	100	72	658
October 1998	43	32	23	2	100	80	685
November 1998	39	31	29	1	100	90	720
December 1998	39	35	25	1	100	86	704
January 1999	38	39	21	1	100	83	688
February 1999	40	41	18	1	100	78	659
March 1999	46	39	14	1	100	68	669
April 1999	50	38	12	0	100	62	672
May 1999	54	37	8	1	100	54	677
June 1999	57	33	8	2	100	51	679

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July 1999	63	29	6	2	100	42	674
August 1999	70	23	5	2	100	35	674
September 1999	71	23	4	2	100	33	657
October 1999	72	21	5	2	100	33	681
November 1999	71	21	7	2	100	36	660
December 1999	70	21	7	2	100	37	683
January 2000	72	19	8	1	100	36	661
February 2000	75	19	5	1	100	31	676
March 2000	78	15	6	2	100	28	652
April 2000	77	15	5	3	100	29	674
May 2000	78	14	6	2	100	29	678
June 2000	76	16	6	2	100	31	685
July 2000	73	19	7	1	100	34	668
August 2000	64	25	9	2	100	45	672
September 2000	60	28	9	2	100	49	659
October 2000	57	30	11	2	100	54	658
November 2000	57	29	11	3	100	54	666
December 2000	53	28	16	3	100	63	678
January 2001	45	24	28	3	100	83	680
February 2001	34	21	43	3	100	109	667
March 2001	25	20	52	3	100	126	672
April 2001	23	21	54	2	100	131	657
May 2001	25	25	49	2	100	124	683
June 2001	27	28	43	2	100	116	662
July 2001	29	32	37	3	100	108	667
August 2001	29	34	33	3	100	104	647
September 2001	28	33	36	4	100	108	676
October 2001	27	34	36	3	100	109	660
November 2001	26	32	39	2	100	113	666
December 2001	30	36	32	1	100	102	631
January 2002	38	34	25	3	100	87	657
February 2002	43	36	17	3	100	74	650
March 2002	50	32	15	3	100	65	686
April 2002	56	30	12	2	100	56	681
May 2002	61	27	10	2	100	48	684
June 2002	58	30	9	3	100	51	671
July 2002	50	37	11	2	100	61	673
August 2002	44	41	14	2	100	70	656
September 2002	40	43	16	2	100	76	659
October 2002	40	39	18	3	100	78	666
November 2002	39	40	18	3	100	78	680
December 2002	44	38	16	3	100	72	675
January 2003	44	39	14	2	100	70	673
February 2003	45	40	13	1	100	68	666
March 2003	43	42	14	1	100	70	655
April 2003	45	41	13	0	100	68	648
May 2003	47	39	14	0	100	67	653
June 2003	48	37	15	0	100	67	663
July 2003	48	36	15	1	100	66	670
August 2003	53	34	12	1	100	59	674
September 2003	59	31	9	1	100	50	676
October 2003	62	30	7	1	100	45	656

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November 2003	61	31	7	1	100	46	666
December 2003	62	30	7	1	100	45	678
January 2004	61	31	7	1	100	45	694
February 2004	63	29	7	1	100	43	668
March 2004	60	32	7	1	100	46	668
April 2004	62	31	6	1	100	44	652
May 2004	69	25	5	1	100	36	687
June 2004	78	18	3	1	100	25	703
July 2004	84	12	3	1	100	19	715
August 2004	83	13	4	0	100	21	680
September 2004	81	14	5	0	100	24	654
October 2004	77	18	4	1	100	28	653
November 2004	75	20	4	1	100	29	700
December 2004	76	19	3	1	100	27	711
January 2005	76	18	5	1	100	28	703
February 2005	78	18	4	1	100	26	661
March 2005	78	18	3	1	100	26	630
April 2005	81	16	2	1	100	21	652
May 2005	81	15	3	1	100	22	676
June 2005	78	18	3	1	100	25	674
July 2005	76	20	3	1	100	27	667
August 2005	75	21	3	1	100	27	654
September 2005	77	19	3	1	100	26	664
October 2005	77	18	4	1	100	28	671
November 2005	76	18	5	1	100	28	664
December 2005	75	19	5	1	100	29	655
January 2006	74	21	4	0	100	30	655
February 2006	74	21	5	0	100	31	654
March 2006	75	19	6	0	100	31	661
April 2006	75	19	6	0	100	31	653
May 2006	75	19	5	0	100	30	668
June 2006	77	19	4	1	100	27	674
July 2006	79	16	4	1	100	25	669
August 2006	77	17	5	1	100	28	648
September 2006	72	19	9	0	100	36	660
October 2006	65	23	12	0	100	47	672
November 2006	59	27	14	0	100	55	701
December 2006	58	28	14	0	100	56	710
January 2007	54	32	13	0	100	59	701
February 2007	54	32	13	1	100	59	686
March 2007	53	32	14	1	100	61	666
April 2007	55	30	14	1	100	60	682
May 2007	54	32	14	1	100	60	670
June 2007	54	33	12	1	100	58	686
July 2007	55	32	11	1	100	56	678
August 2007	55	31	12	2	100	58	702
September 2007	49	29	20	2	100	72	684
October 2007	44	27	26	2	100	82	685
November 2007	42	25	31	2	100	89	664
December 2007	42	26	31	1	100	89	654
January 2008	39	24	37	0	100	98	636

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February 2008	32	25	42	0	100	110	650
March 2008	27	25	48	0	100	121	678
April 2008	26	30	43	1	100	117	681
May 2008	29	35	35	1	100	106	661
June 2008	35	38	25	1	100	90	632
July 2008	42	37	20	0	100	78	626
August 2008	45	37	18	0	100	72	639
September 2008	46	36	18	0	100	72	666
October 2008	42	35	23	1	100	81	670
November 2008	39	32	27	1	100	88	648
December 2008	32	33	33	2	100	101	627
January 2009	28	36	34	2	100	106	616
February 2009	26	41	32	2	100	106	630
March 2009	29	43	27	1	100	97	661
April 2009	34	42	23	1	100	89	680
May 2009	38	41	20	1	100	82	672
June 2009	44	38	18	1	100	74	640
July 2009	45	38	16	0	100	71	614
August 2009	50	34	15	0	100	65	619
September 2009	46	40	14	0	100	68	639
October 2009	48	41	11	1	100	63	654
November 2009	46	43	10	1	100	64	682
December 2009	46	42	11	1	100	64	670
January 2010	48	40	11	1	100	62	665
February 2010	53	37	9	1	100	56	622
March 2010	54	37	8	1	100	53	633
April 2010	55	38	7	1	100	52	658
May 2010	53	41	5	1	100	52	694
June 2010	53	40	6	1	100	52	686
July 2010	49	43	6	2	100	57	667
August 2010	44	45	9	2	100	64	629
September 2010	39	48	11	1	100	72	610
October 2010	39	48	12	1	100	73	638
November 2010	36	50	13	1	100	77	674
December 2010	42	46	11	1	100	68	723
January 2011	45	44	10	1	100	65	694
February 2011	53	39	7	1	100	54	675
March 2011	55	37	7	1	100	52	640
April 2011	57	34	8	1	100	51	641
May 2011	58	33	9	1	100	51	641
June 2011	52	38	10	1	100	58	649
July 2011	51	40	9	1	100	58	629
August 2011	49	43	8	1	100	59	637
September 2011	48	44	8	0	100	60	627
October 2011	39	50	10	1	100	71	646
November 2011	33	54	11	2	100	79	645
December 2011	33	53	12	2	100	79	645
January 2012	37	51	11	1	100	74	641
February 2012	33	55	11	1	100	78	649
March 2012	33	58	8	1	100	75	665
April 2012	34	57	8	2	100	74	687
May 2012	38	54	7	1	100	69	687

MALE
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	38	54	7	1	100	70	684
July 2012	34	58	7	1	100	74	673
August 2012	34	56	9	1	100	75	669
September 2012	32	55	10	2	100	78	687
October 2012	33	55	10	2	100	77	697
November 2012	31	58	8	3	100	77	702
December 2012	35	56	7	2	100	72	698
January 2013	38	53	7	2	100	70	708
February 2013	40	50	8	2	100	67	714
March 2013	40	50	8	2	100	68	725
April 2013	40	49	8	3	100	68	715
May 2013	42	49	7	2	100	65	706
June 2013	47	45	5	2	100	58	687
July 2013	57	38	4	1	100	48	705
August 2013	62	32	5	1	100	43	732
September 2013	65	28	6	1	100	42	757
October 2013	63	29	6	2	100	42	772
November 2013	61	32	5	2	100	43	769
December 2013	62	34	4	1	100	42	784
January 2014	61	34	4	1	100	43	797
February 2014	64	30	5	1	100	41	817
March 2014	61	33	5	1	100	44	811
April 2014	60	34	5	1	100	44	800
May 2014	61	35	3	1	100	42	784
June 2014	62	34	3	1	100	41	792
July 2014	61	34	4	1	100	43	812
August 2014	58	35	6	1	100	49	833
September 2014	56	36	7	1	100	51	865
October 2014	55	38	7	1	100	52	880
November 2014	54	40	5	1	100	52	900
December 2014	52	40	6	1	100	54	895
January 2015	52	40	7	1	100	55	902
February 2015	51	41	8	0	100	57	919
March 2015	55	39	6	0	100	51	918
April 2015	60	35	5	0	100	45	930
May 2015	63	31	5	1	100	42	920
June 2015	64	29	6	1	100	42	925
July 2015	61	32	6	1	100	45	899
August 2015	62	32	5	1	100	43	962
September 2015	62	31	6	1	100	44	943
October 2015	62	31	5	1	100	43	969
November 2015	63	31	5	1	100	42	913
December 2015	66	29	5	1	100	39	957
January 2016	69	25	6	0	100	37	930
February 2016	65	28	6	1	100	41	942
March 2016	62	30	7	1	100	45	938
April 2016	60	33	6	1	100	46	971
May 2016	61	33	6	0	100	44	1001
June 2016	61	33	6	0	100	45	997
July 2016	57	35	6	1	100	49	1014
August 2016	56	35	7	2	100	51	1000
September 2016	56	35	7	2	100	51	1049

MALE
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	58	33	7	2	100	48	1056
November	2016	63	30	6	1	100	44	1126
December	2016	66	27	5	2	100	40	1126
January	2017	71	22	6	1	100	35	1152
February	2017	73	19	7	1	100	34	1120
March	2017	74	18	7	1	100	32	1101
April	2017	76	18	5	1	100	29	1105
May	2017	77	16	5	1	100	28	1117
June	2017	78	16	5	1	100	27	1155
July	2017	76	18	5	1	100	29	1148
August	2017	74	21	4	1	100	30	1141
September	2017	71	24	3	1	100	32	1127
October	2017	70	24	5	1	100	35	1128
November	2017	70	24	6	1	100	36	1123
December	2017	69	23	6	1	100	37	1122
January	2018	70	23	6	1	100	36	1139
February	2018	72	21	5	1	100	33	1136
March	2018	77	18	4	1	100	27	1126
April	2018	79	16	4	1	100	25	1100
May	2018	79	15	5	1	100	25	1097