# 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?"

| Date of Survey | | Go Up | Same | Go Down | DK, NA | Total | Relative | Cases |
|---|---|---|---|---|---|---|---|---|
| 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 |

# MALE
# 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 | 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 |

# MALE
# 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 | 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 |

# MALE
# 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 | 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 |

# MALE
# 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 | 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 |

# MALE
# 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 | 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 |

# MALE
# 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 | 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 |

# MALE
# 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 | 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)

| Date of Survey | | Go Up | Same | Go Down | DK, NA | Total | Relative | Cases |
|---|---|---|---|---|---|---|---|---|
| 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)

| Date of Survey | | Go Up | Same | Go Down | DK, NA | Total | Relative | Cases |
|---|---|---|---|---|---|---|---|---|
| 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 |
| June | 2018 | 76 | 17 | 5 | 1 | 100 | 29 | 1096 |
| July | 2018 | 76 | 17 | 5 | 2 | 100 | 29 | 1091 |
| August | 2018 | 76 | 18 | 5 | 2 | 100 | 29 | 1100 |
| September | 2018 | 77 | 17 | 5 | 1 | 100 | 28 | 1115 |
| October | 2018 | 77 | 16 | 5 | 1 | 100 | 28 | 1112 |
| November | 2018 | 80 | 15 | 5 | 1 | 100 | 25 | 1112 |
| December | 2018 | 79 | 15 | 4 | 2 | 100 | 25 | 1111 |
| January | 2019 | 76 | 18 | 4 | 2 | 100 | 28 | 1117 |
| February | 2019 | 70 | 23 | 5 | 2 | 100 | 34 | 1112 |
| March | 2019 | 67 | 24 | 7 | 2 | 100 | 39 | 1117 |
| April | 2019 | 61 | 30 | 8 | 1 | 100 | 46 | 1132 |
| May | 2019 | 57 | 33 | 8 | 1 | 100 | 51 | 1123 |
| June | 2019 | 50 | 38 | 11 | 1 | 100 | 61 | 1126 |
| July | 2019 | 46 | 39 | 15 | 1 | 100 | 69 | 1114 |
| August | 2019 | 38 | 40 | 21 | 1 | 100 | 82 | 1123 |
| September | 2019 | 35 | 38 | 26 | 2 | 100 | 91 | 1106 |
| October | 2019 | 33 | 38 | 27 | 1 | 100 | 94 | 1185 |
| November | 2019 | 34 | 39 | 26 | 1 | 100 | 93 | 1208 |
| December | 2019 | 35 | 42 | 21 | 2 | 100 | 86 | 1254 |
| January | 2020 | 36 | 44 | 18 | 2 | 100 | 82 | 1207 |
| February | 2020 | 38 | 45 | 15 | 2 | 100 | 76 | 1209 |
| March | 2020 | 37 | 41 | 21 | 1 | 100 | 84 | 1212 |
| April | 2020 | 34 | 39 | 26 | 1 | 100 | 92 | 1212 |
| May | 2020 | 31 | 37 | 31 | 1 | 100 | 99 | 1226 |
| June | 2020 | 31 | 40 | 28 | 2 | 100 | 97 | 1187 |
| July | 2020 | 31 | 43 | 24 | 2 | 100 | 93 | 1169 |
| August | 2020 | 31 | 46 | 21 | 2 | 100 | 90 | 1151 |
| September | 2020 | 33 | 47 | 18 | 2 | 100 | 85 | 1125 |
| October | 2020 | 32 | 50 | 16 | 2 | 100 | 84 | 1127 |
| November | 2020 | 34 | 50 | 14 | 2 | 100 | 80 | 1122 |
| December | 2020 | 35 | 50 | 12 | 2 | 100 | 77 | 1129 |

# MALE
# 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 | 39 | 48 | 11 | 2 | 100 | 72 | 1108 |
| February | 2021 | 42 | 46 | 10 | 2 | 100 | 68 | 1086 |
| March | 2021 | 48 | 42 | 9 | 1 | 100 | 61 | 1096 |
| April | 2021 | 54 | 37 | 8 | 1 | 100 | 54 | 1118 |
| May | 2021 | 60 | 32 | 7 | 1 | 100 | 46 | 1140 |
| June | 2021 | 66 | 27 | 6 | 1 | 100 | 40 | 1155 |
| July | 2021 | 69 | 24 | 5 | 1 | 100 | 36 | 1155 |
| August | 2021 | 70 | 24 | 5 | 1 | 100 | 35 | 1140 |
| September | 2021 | 69 | 24 | 6 | 1 | 100 | 37 | 1118 |
| October | 2021 | 70 | 23 | 6 | 1 | 100 | 36 | 1115 |
| November | 2021 | 73 | 21 | 6 | 1 | 100 | 33 | 1104 |
| December | 2021 | 74 | 20 | 5 | 1 | 100 | 31 | 1142 |
| January | 2022 | 76 | 18 | 5 | 1 | 100 | 29 | 1152 |
| February | 2022 | 80 | 15 | 4 | 1 | 100 | 24 | 1183 |
| March | 2022 | 85 | 11 | 3 | 1 | 100 | 18 | 1134 |
| April | 2022 | 88 | 9 | 3 | 0 | 100 | 16 | 1125 |
| May | 2022 | 87 | 9 | 4 | 0 | 100 | 17 | 1106 |
| June | 2022 | 87 | 9 | 4 | 0 | 100 | 16 | 1158 |
| July | 2022 | 87 | 9 | 4 | 0 | 100 | 17 | 1172 |
| August | 2022 | 85 | 9 | 5 | 1 | 100 | 19 | 1187 |
| September | 2022 | 84 | 10 | 5 | 1 | 100 | 21 | 1152 |
| October | 2022 | 83 | 11 | 5 | 1 | 100 | 23 | 1152 |
| November | 2022 | 82 | 11 | 6 | 1 | 100 | 24 | 1143 |
| December | 2022 | 80 | 12 | 8 | 1 | 100 | 28 | 1158 |
| January | 2023 | 74 | 15 | 10 | 1 | 100 | 36 | 1149 |
| February | 2023 | 71 | 17 | 11 | 1 | 100 | 40 | 1143 |
| March | 2023 | 69 | 19 | 11 | 1 | 100 | 43 | 1140 |
| April | 2023 | 70 | 18 | 11 | 1 | 100 | 41 | 1144 |
| May | 2023 | 69 | 18 | 12 | 1 | 100 | 44 | 1130 |
| June | 2023 | 65 | 22 | 13 | 1 | 100 | 48 | 1120 |
| July | 2023 | 62 | 24 | 13 | 1 | 100 | 51 | 1118 |
| August | 2023 | 62 | 25 | 13 | 1 | 100 | 51 | 1147 |
| September | 2023 | 61 | 25 | 13 | 1 | 100 | 53 | 1166 |
| October | 2023 | 60 | 25 | 14 | 1 | 100 | 54 | 1178 |
| November | 2023 | 56 | 29 | 14 | 1 | 100 | 58 | 1146 |
| December | 2023 | 51 | 29 | 19 | 1 | 100 | 68 | 1151 |
| January | 2024 | 41 | 28 | 30 | 1 | 100 | 89 | 1151 |
| February | 2024 | 34 | 26 | 38 | 2 | 100 | 104 | 1168 |
| March | 2024 | 30 | 27 | 41 | 2 | 100 | 110 | 1166 |
| April | 2024 | 32 | 28 | 38 | 2 | 100 | 106 | 1266 |
| May | 2024 | 33 | 30 | 35 | 1 | 100 | 102 | 1471 |
| June | 2024 | 31 | 33 | 36 | 1 | 100 | 105 | 1628 |
| July | 2024 | 26 | 34 | 39 | 1 | 100 | 112 | 1614 |
| August | 2024 | 22 | 29 | 48 | 1 | 100 | 126 | 1639 |
| September | 2024 | 19 | 24 | 56 | 1 | 100 | 137 | 1568 |
| October | 2024 | 17 | 20 | 62 | 1 | 100 | 145 | 1585 |
| November | 2024 | 18 | 23 | 58 | 1 | 100 | 140 | 1421 |
| December | 2024 | 20 | 25 | 54 | 1 | 100 | 134 | 1378 |
| January | 2025 | 23 | 31 | 45 | 1 | 100 | 121 | 1437 |
| February | 2025 | 25 | 33 | 40 | 1 | 100 | 115 | 1490 |
| March | 2025 | 30 | 36 | 33 | 1 | 100 | 103 | 1829 |
| April | 2025 | 32 | 35 | 32 | 1 | 100 | 100 | 1886 |

# MALE
# 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 | 34 | 36 | 29 | 1 | 100 | 96 | 2002 |
| June | 2025 | 33 | 37 | 29 | 1 | 100 | 96 | 1782 |
| July | 2025 | 31 | 37 | 31 | 1 | 100 | 100 | 1860 |
| August | 2025 | 27 | 34 | 37 | 1 | 100 | 110 | 1805 |
| September | 2025 | 21 | 30 | 47 | 1 | 100 | 126 | 1906 |
| October | 2025 | 17 | 28 | 53 | 2 | 100 | 135 | 1826 |
| November | 2025 | 16 | 27 | 56 | 1 | 100 | 140 | 1836 |
| December | 2025 | 18 | 28 | 52 | 1 | 100 | 134 | 1760 |
| January | 2026 | 19 | 28 | 53 | 1 | 100 | 134 | 1840 |
| February | 2026 | 18 | 32 | 50 | 0 | 100 | 132 | 1985 |
| March | 2026 | 20 | 34 | 45 | 1 | 100 | 125 | 2202 |
| April | 2026 | 26 | 39 | 35 | 0 | 100 | 108 | 2151 |
| May | 2026 | 34 | 38 | 28 | 0 | 100 | 94 | 2030 |
| June | 2026 | 42 | 36 | 22 | 0 | 100 | 80 | 1926 |
| July | 2026 | 44 | 37 | 19 | 1 | 100 | 75 | 1966 |
| August | 2026 | 46 | 37 | 15 | 2 | 100 | 69 | 1947 |