

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

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>Year</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>
1967	30	39	10	21	100	80	2633
1969	44	34	8	14	100	64	7025
1970	25	34	28	13	100	103	5315
1971	22	37	29	12	100	107	5216
1972	26	43	12	19	100	86	4939
1973	52	25	11	12	100	59	4154
1974	44	29	17	10	100	73	5817
1975	28	35	28	9	100	100	5575
1976	34	38	17	11	100	83	5443
1977	41	40	12	7	100	71	5067
1978	60	27	6	7	100	46	11186
1979	62	23	11	4	100	49	12960
1980	45	23	28	4	100	83	8675
1981	32	27	36	5	100	104	8273
1982	23	32	41	4	100	118	8318
1983	31	38	28	3	100	97	8356
1984	50	31	15	4	100	65	8301
1985	40	34	23	3	100	83	7836
1986	41	35	22	2	100	81	7878
1987	57	28	13	2	100	56	7377
1988	61	25	11	3	100	50	6016
1989	59	24	15	2	100	56	6024
1990	54	25	19	2	100	65	6032
1991	34	30	33	3	100	99	6053
1992	43	34	21	2	100	78	6040
1993	47	37	14	2	100	67	6058
1994	73	18	7	2	100	34	6069
1995	56	26	16	2	100	60	6024
1996	52	31	14	3	100	62	6008
1997	59	30	8	3	100	49	6002
1998	46	36	15	3	100	69	6011
1999	61	28	8	3	100	47	5995
2000	69	21	8	2	100	39	6020
2001	32	28	36	4	100	104	6013
2002	46	36	14	4	100	68	6011
2003	49	37	12	2	100	63	6014
2004	71	23	5	1	100	34	6040
2005	76	19	4	1	100	28	6029
2006	70	22	7	1	100	37	6015
2007	54	29	16	1	100	62	6045
2008	38	32	28	2	100	90	6044
2009	40	40	18	2	100	78	6054
2010	47	42	10	1	100	63	6067
2011	46	43	9	2	100	63	6013
2012	36	53	8	3	100	72	6054
2013	54	38	7	1	100	53	6036
2014	57	36	6	1	100	49	6047
2015	60	33	6	1	100	46	6107
2016	60	32	7	1	100	47	6593
2017	72	21	6	1	100	34	7254
2018	74	20	5	1	100	31	1231