

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024
GO UP	67%	61%	62%	64%	59%	61%	55%	46%	34%	34%	33%	34%	36%
STAY THE SAME	21	24	25	23	27	25	32	26	27	28	29	33	37
GO DOWN	11	13	12	13	13	12	12	26	37	35	35	32	26
DK, NA	1	2	1	*	1	2	1	2	2	3	3	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	605	600	601	604	602	605	600	600	601	602	602	801	991
INDEX SCORE	44	52	50	49	54	51	57	80	103	101	102	98	90

**EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR - INDEX SCORE
THREE MONTH MOVING AVERAGES**

All	41	45	49	50	51	51	54	63	80	95	102	100	97
Age 18 to 44	42	44	45	45	48	50	53	58	71	85	90	88	84
Age 45 to 64	43	47	50	54	54	55	55	65	85	100	107	106	102
Age 65+	38	46	53	54	52	50	56	65	85	102	111	109	106
Income Bottom Third	39	41	40	43	41	43	42	45	52	61	67	71	69
Income Middle Third	39	41	46	47	51	49	55	66	85	99	106	103	99
Income Top Third	45	54	60	63	62	64	67	79	104	124	132	126	122
Educ High School or Less	36	33	36	35	36	33	36	40	52	61	68	67	67
Educ Some College	37	42	41	43	41	42	43	54	69	85	90	89	83
Educ College Degree	46	53	58	61	64	66	69	77	97	114	125	121	115
Democrat	53	58	66	71	74	75	80	87	101	113	120	121	118
Independent	41	45	46	48	48	47	46	55	75	91	99	99	93
Republican	27	31	32	34	32	36	40	49	66	81	88	84	81

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?"

Index Score is the percent favorable minus the percent unfavorable plus 100