

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Dec 2016	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017	Oct 2017	Nov 2017	Dec 2017
GO UP	67%	74%	71%	75%	77%	73%	75%	74%	68%	67%	69%	69%	69%
STAY THE SAME	24	17	22	18	17	18	18	21	25	27	24	24	24
GO DOWN	7	8	6	6	5	7	6	4	6	4	5	7	5
DK, NA	2	1	1	1	1	2	1	1	1	2	2	*	2
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	601	602	603	602	611	604	603	602	612	604	606	604
INDEX SCORE	40	34	35	31	28	34	31	30	38	37	36	38	36

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

All	43	38	36	33	31	31	31	32	33	35	37	37	37
Age 18 to 44	43	43	42	41	36	36	33	34	35	37	38	39	40
Age 45 to 64	44	36	33	29	28	27	29	29	31	32	37	36	37
Age 65+	40	32	31	27	29	30	31	32	32	35	35	35	33
Income Bottom Third	48	46	43	38	37	39	42	42	40	38	40	41	43
Income Middle Third	42	36	39	36	32	29	28	31	35	38	38	36	36
Income Top Third	37	30	26	24	24	25	24	21	24	28	33	34	31

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