

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017	Oct 2017	Nov 2017	Dec 2017	Jan 2018	Feb 2018
GO UP	71%	75%	77%	73%	75%	74%	68%	67%	69%	69%	69%	71%	77%
STAY THE SAME	22	18	17	18	18	21	25	27	24	24	24	21	18
GO DOWN	6	6	5	7	6	4	6	4	5	7	5	6	4
DK, NA	1	1	1	2	1	1	1	2	2	*	2	2	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	602	611	604	603	602	612	604	606	604	622	609
INDEX SCORE	35	31	28	34	31	30	38	37	36	38	36	35	27

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

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

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