

**TABLE 31****EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR**

	May 2017	Jun 2017	Jul 2017	Aug 2017	Sep 2017	Oct 2017	Nov 2017	Dec 2017	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018
GO UP	73%	75%	74%	68%	67%	69%	69%	69%	71%	77%	80%	74%	76%
STAY THE SAME	18	18	21	25	27	24	24	24	21	18	15	19	18
GO DOWN	7	6	4	6	4	5	7	5	6	4	4	6	4
DK, NA	2	1	1	1	2	2	*	2	2	1	1	1	2
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	611	604	603	602	612	604	606	604	622	609	619	604	602
INDEX SCORE	34	31	30	38	37	36	38	36	35	27	24	32	28

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

All	31	31	32	33	35	37	37	37	36	33	29	28	28
Age 18 to 44	36	33	34	35	37	38	39	40	38	35	30	33	33
Age 45 to 64	27	29	29	31	32	37	36	37	36	34	30	26	26
Age 65+	30	31	32	32	35	35	35	33	34	28	24	23	24
Income Bottom Third	39	42	42	40	38	40	41	43	40	38	33	33	34
Income Middle Third	29	28	31	35	38	38	36	36	38	35	30	31	30
Income Top Third	25	24	21	24	28	33	34	31	30	24	22	19	20

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