TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021	Jul 2021	Aug 2021	Sep 2021	Oct 2021	Nov 2021	Dec 2021
GO UP	39%	44%	46%	57%	60%	67%	73%	68%	68%	66%	70%	72%	72%
STAY THE SAME	45	41	40	35	32	26	20	25	24	25	24	20	21
GO DOWN	13	12	12	6	7	6	6	6	7	8	5	7	6
DK, NA	3	3	2	2	1	1	1	1	1	1	1	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	601	603	604	604	601	606	608	604	600	612	604	602	603
INDEX SCORE	74	68	66	49	47	39	33	38	39	42	35	35	34

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

All	77	73	69	61	54	45	40	37	37	40	39	37	35
Age 18 to 44	76	73	72	65	58	48	39	37	37	42	39	36	33
Age 45 to 64	80	73	69	60	53	44	40	38	37	40	39	40	38
Age 65+	73	71	67	59	50	42	38	33	35	37	39	36	32
Income Bottom Third	76	71	69	63	60	51	45	43	42	45	44	40	37
Income Middle Third	73	73	67	58	49	41	35	34	37	43	40	37	33
Income Top Third	80	75	73	63	55	44	39	33	31	33	32	33	33
Educ High School or Less	70	65	60	55	50	43	37	37	38	43	40	36	33
Educ Some College	73	65	64	56	53	46	40	36	38	39	41	38	36
Educ College Degree	80	80	76	67	56	45	40	37	36	39	37	37	34
Democrat	80	81	80	75	64	56	48	46	46	49	46	43	42
Independent	75	72	69	60	52	41	35	33	34	38	38	37	34
Republican	74	63	58	46	44	35	32	28	29	34	33	32	27

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