

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021	Jul 2021
GO UP	31%	31%	35%	35%	37%	39%	44%	46%	57%	60%	67%	73%	68%
STAY THE SAME	44	47	44	49	45	45	41	40	35	32	26	20	25
GO DOWN	23	19	19	14	14	13	12	12	6	7	6	6	6
DK, NA	2	3	2	2	4	3	3	2	2	1	1	1	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	603	660	601	605	604	601	603	604	604	601	606	608	604
INDEX SCORE	92	88	84	79	77	74	68	66	49	47	39	33	38

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

All	96	93	88	84	80	77	73	69	61	54	45	40	37
Age 18 to 44	101	95	86	81	76	76	73	72	65	58	48	39	37
Age 45 to 64	98	95	93	90	87	80	73	69	60	53	44	40	38
Age 65+	86	86	85	81	76	73	71	67	59	50	42	38	33
Income Bottom Third	89	86	76	75	72	76	71	69	63	60	51	45	43
Income Middle Third	92	89	89	83	80	73	73	67	58	49	41	35	34
Income Top Third	106	102	99	93	87	80	75	73	63	55	44	39	33
Educ High School or Less	85	80	75	74	74	70	65	60	55	50	43	37	37
Educ Some College	94	91	81	78	69	73	65	64	56	53	46	40	36
Educ College Degree	101	99	96	89	86	80	80	76	67	56	45	40	37

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