TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Oct 2021	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022
GO UP	70%	72%	72%	76%	86%	85%	88%	87%	86%	85%	81%	82%	81%
STAY THE SAME	24	20	21	17	10	11	8	9	9	9	12	10	11
GO DOWN	5	7	6	6	4	3	3	4	4	5	6	6	7
DK, NA	1	1	1	1	*	1	1	*	1	1	1	2	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	604	602	603	602	600	602	600	601	602	601	602	601	600
INDEX SCORE	35	35	34	30	18	18	15	17	18	20	25	24	26

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

All	39	37	35	33	27	22	17	17	17	18	21	23	25
Age 18 to 44	39	36	33	34	30	26	21	19	19	21	24	27	28
Age 45 to 64	39	40	38	36	28	21	16	15	14	15	18	22	26
Age 65+	39	36	32	28	21	17	14	16	18	19	20	19	20
Income Bottom Third	44	40	37	33	30	25	25	25	26	23	23	24	29
Income Middle Third	40	37	33	32	26	22	16	14	13	17	22	24	23
Income Top Third	32	33	33	33	25	18	10	10	10	14	17	19	22
Educ High School or Less	40	36	33	31	28	23	21	19	18	17	17	21	24
Educ Some College	41	38	36	34	28	23	18	19	17	19	23	27	27
Educ College Degree	37	37	34	34	27	20	14	14	16	19	21	21	23
Democrat	46	43	42	40	33	24	20	21	21	24	28	29	33
Independent	38	37	34	34	27	23	18	19	17	18	20	23	25
Republican	33	32	27	25	22	16	12	10	11	12	13	12	13

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