TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Jun 2021	Jul 2021	Aug 2021	Sep 2021	Oct 2021	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022
GO UP	73%	68%	68%	66%	70%	72%	72%	76%	86%	85%	88%	87%	86%
STAY THE SAME	20	25	24	25	24	20	21	17	10	11	8	9	9
GO DOWN	6	6	7	8	5	7	6	6	4	3	3	4	4
DK, NA	1	1	1	1	1	1	1	1	*	1	1	*	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	608	604	600	612	604	602	603	602	600	602	600	601	602
INDEX SCORE	33	38	39	42	35	35	34	30	18	18	15	17	18

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

All	40	37	37	40	39	37	35	33	27	22	17	17	17
Age 18 to 44	39	37	37	42	39	36	33	34	30	26	21	19	19
Age 45 to 64	40	38	37	40	39	40	38	36	28	21	16	15	14
Age 65+	38	33	35	37	39	36	32	28	21	17	14	16	18
Income Bottom Third	45	43	42	45	44	40	37	33	30	25	25	25	26
Income Middle Third	35	34	37	43	40	37	33	32	26	22	16	14	13
Income Top Third	39	33	31	33	32	33	33	33	25	18	10	10	10
Educ High School or Less	37	37	38	43	40	36	33	31	28	23	21	19	18
Educ Some College	40	36	38	39	41	38	36	34	28	23	18	19	17
Educ College Degree	40	37	36	39	37	37	34	34	27	20	14	14	16
Democrat	48	46	46	49	46	43	42	40	33	24	20	21	21
Independent	35	33	34	38	38	37	34	34	27	23	18	19	17
Republican	32	28	29	34	33	32	27	25	22	16	12	10	11

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