

TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023
GO UP	82%	81%	79%	74%	70%	67%	72%	70%	67%	61%	61%	64%	59%
STAY THE SAME	10	11	12	15	18	20	16	19	21	24	25	23	27
GO DOWN	6	7	8	11	11	11	11	10	11	13	12	13	13
DK, NA	2	1	1	*	1	2	1	1	1	2	2	*	1
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	601	600	602	600	600	602	603	601	605	600	601	604	603
INDEX SCORE	24	26	29	38	41	44	39	40	44	52	51	49	54

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

All	23	25	26	31	36	41	41	41	41	45	49	51	51
Age 18 to 44	27	28	27	31	35	41	41	42	42	44	45	45	48
Age 45 to 64	22	26	27	30	34	39	42	41	43	47	51	55	54
Age 65+	19	20	24	31	40	42	41	39	38	46	53	55	53
Income Bottom Third	24	29	31	35	35	37	38	40	39	42	41	43	41
Income Middle Third	24	23	22	27	35	42	42	40	39	41	47	47	51
Income Top Third	19	22	24	31	38	44	44	43	44	53	60	62	63
Educ High School or Less	21	24	29	31	36	38	39	36	35	33	35	35	36
Educ Some College	27	27	27	29	31	35	35	38	38	42	41	44	41
Educ College Degree	21	23	24	32	39	46	47	46	46	53	59	62	64
Democrat	29	33	36	47	53	61	61	58	53	58	66	71	74
Independent	23	25	26	28	32	36	36	38	41	45	46	48	49
Republican	12	13	14	17	22	26	28	27	27	31	33	34	32

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