TABLE 31

EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
GO UP	67%	72%	70%	67%	61%	62%	64%	59%	61%	55%	46%	34%	34%
STAY THE SAME	20	16	19	21	24	25	23	27	25	32	26	27	28
GO DOWN	11	11	10	11	13	12	13	13	12	12	26	37	35
DK, NA	2	1	1	1	2	1	*	1	2	1	2	2	3
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
CASES	602	603	601	605	600	601	604	603	605	600	600	601	602
INDEX SCORE	44	39	40	44	52	50	49	54	51	57	80	103	101

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

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
All	41	41	41	41	45	49	50	51	51	54	63	80	95
Age 18 to 44	41	41	43	42	44	45	45	48	50	52	58	71	85
Age 45 to 64	39	42	41	43	47	50	54	54	55	55	65	85	100
Age 65+	43	42	39	38	46	53	54	52	50	56	65	85	102
Income Bottom Third	38	39	40	39	41	40	43	41	42	42	45	52	61
Income Middle Third	42	42	40	39	41	46	47	51	49	55	66	85	99
Income Top Third	44	44	44	45	54	60	63	62	64	67	79	104	124
Educ High School or Less	38	39	37	36	33	36	35	36	33	36	40	52	61
Educ Some College	35	35	38	37	42	41	43	41	42	43	54	69	85
Educ College Degree	46	47	46	46	53	58	61	64	66	69	77	97	114
Democrat	62	61	58	53	58	66	71	74	75	80	87	101	113
Independent	36	36	38	41	45	46	48	48	47	46	55	75	91
Republican	26	28	27	27	31	32	34	32	36	40	49	66	81

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