

MALE
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Response to the query: "Why do you say so?" following the question on Table 43.

May add to more than 100% due to multiple mentions.

		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
January	1993	16	4	15	1	7	2	44	5	15	4	16
February	1993	14	3	18	1	11	2	46	5	14	4	16
March	1993	13	3	19	1	13	2	46	5	15	4	16
April	1993	13	3	20	1	16	2	43	5	13	4	15
May	1993	16	3	23	1	16	3	38	6	10	5	14
June	1993	16	3	24	1	15	3	38	6	9	6	12
July	1993	16	2	23	1	15	2	42	7	11	7	11
August	1993	14	2	25	1	16	2	42	7	12	6	10
September	1993	13	1	29	0	17	1	41	7	12	5	12
October	1993	13	1	32	1	18	2	38	5	13	4	12
November	1993	12	1	34	0	18	2	35	5	15	3	13
December	1993	13	1	33	0	20	3	31	5	13	3	13
January	1994	14	2	33	0	20	3	30	5	11	3	13
February	1994	12	2	31	1	21	3	32	5	9	3	12
March	1994	12	2	28	1	20	3	33	7	9	3	11
April	1994	10	2	28	4	21	2	30	7	10	3	8
May	1994	12	4	27	7	20	3	27	7	9	3	6
June	1994	13	4	29	7	23	3	24	6	8	2	6
July	1994	15	4	25	6	23	4	26	7	6	2	7
August	1994	16	2	25	5	23	4	28	7	6	1	7
September	1994	17	3	23	6	22	4	28	8	7	1	7
October	1994	16	3	25	6	22	5	27	8	7	2	8
November	1994	16	4	20	6	20	6	27	9	8	3	9
December	1994	15	3	19	7	20	5	26	12	9	3	8
January	1995	15	3	14	7	19	5	25	15	11	3	8
February	1995	13	3	15	8	21	4	22	17	11	3	8
March	1995	12	3	14	6	20	4	23	19	10	3	8
April	1995	10	4	14	7	22	3	25	17	9	4	8
May	1995	11	3	15	4	21	4	26	15	9	4	8
June	1995	13	2	18	4	21	5	25	11	10	3	10
July	1995	15	2	23	2	21	6	26	8	9	2	9
August	1995	16	2	24	2	24	5	27	5	8	2	9
September	1995	15	3	24	2	24	4	29	4	8	2	9
October	1995	17	2	23	2	22	4	29	4	8	1	10
November	1995	15	2	21	2	21	4	29	4	9	2	9
December	1995	15	1	20	1	21	4	30	4	9	2	8
January	1996	13	1	19	1	20	5	30	5	11	3	7
February	1996	14	1	23	2	18	4	29	5	10	3	7
March	1996	13	2	27	2	18	3	28	5	8	3	7
April	1996	13	2	29	2	20	3	29	5	6	3	7
May	1996	11	1	28	2	22	4	26	6	5	2	7
June	1996	13	1	25	2	23	4	24	4	7	1	7
July	1996	13	1	23	2	24	4	24	4	8	2	8
August	1996	16	1	21	2	24	4	27	4	8	2	7

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(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Prices	Interest	Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good			Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	1996	15	1	20	3	22	4	27	5	7	2	6
October	1996	16	1	21	3	19	4	24	5	7	1	6
November	1996	16	2	22	3	18	3	21	4	8	1	7
December	1996	16	2	19	2	18	4	21	4	7	1	8
January	1997	15	2	18	2	21	4	22	4	6	2	8
February	1997	15	1	16	1	22	5	24	4	7	2	6
March	1997	14	1	17	1	25	6	24	4	8	2	4
April	1997	14	0	17	2	27	7	21	5	8	2	4
May	1997	14	0	18	2	27	5	20	4	7	2	3
June	1997	15	1	19	2	27	5	20	5	6	2	3
July	1997	14	2	16	1	27	4	20	3	5	1	2
August	1997	12	2	15	1	27	6	20	4	4	1	2
September	1997	11	1	16	2	27	6	18	3	4	1	2
October	1997	13	1	19	2	28	6	18	3	4	1	2
November	1997	15	1	18	2	28	4	17	3	4	1	2
December	1997	13	1	17	1	26	3	19	3	3	1	2
January	1998	11	1	19	1	25	3	18	3	2	1	2
February	1998	11	1	23	1	24	3	19	3	3	0	2
March	1998	13	0	27	0	24	3	16	2	3	0	2
April	1998	13	0	28	0	22	4	15	2	3	0	3
May	1998	13	0	27	0	22	4	11	2	3	0	4
June	1998	14	0	25	0	24	3	10	2	3	0	4
July	1998	18	1	28	0	25	3	9	1	2	0	2
August	1998	19	1	28	0	26	2	11	1	2	0	1
September	1998	20	1	27	0	25	3	13	2	2	0	1
October	1998	17	1	27	0	24	3	16	2	2	0	1
November	1998	16	2	31	0	21	4	14	2	2	1	1
December	1998	15	2	34	0	19	4	13	3	2	1	1
January	1999	14	1	33	0	19	4	11	3	2	1	2
February	1999	14	0	31	0	21	2	13	3	3	1	1
March	1999	17	0	30	1	23	2	13	2	2	1	2
April	1999	18	0	29	1	24	3	14	3	2	1	1
May	1999	20	1	27	2	24	4	12	2	2	1	1
June	1999	19	2	24	1	25	5	12	2	2	1	1
July	1999	22	2	25	2	25	4	10	2	1	1	1
August	1999	22	2	25	3	23	4	10	3	1	0	1
September	1999	27	1	26	4	24	4	8	4	1	1	1
October	1999	27	1	20	4	23	4	9	4	1	1	1
November	1999	26	0	19	2	23	4	9	4	2	1	1
December	1999	20	1	16	2	24	4	12	3	2	1	2
January	2000	20	0	17	2	25	5	12	4	2	1	2
February	2000	19	1	17	3	27	4	10	6	2	1	1
March	2000	20	0	15	4	27	4	9	6	4	1	0
April	2000	21	0	14	4	29	3	8	5	5	1	0
May	2000	24	0	13	4	27	3	7	5	4	1	0
June	2000	27	1	12	4	27	3	7	6	3	1	1
July	2000	29	1	12	4	24	3	6	7	2	0	1
August	2000	29	2	12	3	25	4	7	8	2	0	1

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Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest	Can't	Uncertain	Lose	
		Good Sales	Won't Go	Rate	Advance	Good		Rates High;	Afford			
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2000	27	1	12	2	25	4	8	6	3	0	1
October	2000	26	1	12	2	24	3	8	6	5	0	1
November	2000	25	1	12	3	23	3	7	5	5	0	1
December	2000	27	2	11	3	20	3	7	6	5	1	0
January	2001	24	2	14	2	19	3	8	6	4	1	1
February	2001	21	2	18	2	17	3	10	6	6	2	1
March	2001	19	2	25	2	15	3	9	6	7	3	1
April	2001	18	2	30	1	12	3	10	5	9	3	1
May	2001	19	2	32	1	11	3	10	4	9	4	1
June	2001	19	2	33	1	10	3	13	3	8	2	1
July	2001	24	2	31	1	10	5	13	3	6	2	1
August	2001	25	1	28	0	11	6	16	3	6	2	1
September	2001	24	1	26	0	12	6	15	3	7	3	2
October	2001	18	1	27	0	10	3	17	4	8	6	2
November	2001	14	2	27	0	7	2	18	5	11	9	2
December	2001	12	2	31	0	4	3	20	5	12	9	2
January	2002	11	2	32	0	4	2	22	5	13	6	1
February	2002	12	1	32	0	5	2	22	5	13	4	1
March	2002	12	1	31	0	7	1	20	3	13	4	1
April	2002	14	1	30	1	7	2	18	3	13	3	0
May	2002	14	1	33	1	7	2	17	4	12	3	1
June	2002	16	1	32	1	8	2	16	4	11	3	1
July	2002	17	1	33	1	8	2	15	3	12	3	2
August	2002	19	2	29	1	11	4	14	3	9	3	4
September	2002	19	2	28	1	9	5	15	3	10	3	4
October	2002	20	2	27	1	9	5	15	3	11	2	4
November	2002	20	2	29	0	5	4	14	3	14	2	1
December	2002	19	3	29	0	7	3	14	3	13	2	1
January	2003	20	2	32	1	6	3	15	2	12	2	1
February	2003	22	2	33	1	7	2	16	2	10	3	2
March	2003	21	2	35	1	4	3	17	3	11	4	2
April	2003	19	2	33	0	6	3	16	4	10	5	2
May	2003	17	1	36	1	6	4	17	4	10	5	2
June	2003	18	1	36	1	8	4	16	4	10	3	1
July	2003	21	1	38	1	7	5	16	4	10	3	2
August	2003	22	2	36	1	10	5	15	4	9	2	2
September	2003	21	1	34	0	10	6	14	3	9	2	2
October	2003	20	2	33	1	11	6	13	3	8	2	2
November	2003	20	2	35	1	8	5	13	3	8	1	2
December	2003	22	3	36	2	10	5	12	3	7	1	2
January	2004	22	3	37	1	11	5	11	3	8	2	2
February	2004	22	3	35	1	11	6	11	3	8	2	2
March	2004	24	3	37	1	11	6	11	3	9	1	1
April	2004	25	2	36	1	13	6	13	4	8	0	1
May	2004	26	3	36	3	12	6	10	3	8	1	1
June	2004	27	2	34	3	13	7	9	3	7	2	1
July	2004	26	3	32	5	11	8	9	3	7	2	1
August	2004	25	3	34	4	13	7	12	4	6	1	1

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		Prices High	Prices	Interest	Sell in	Times	Make	Prices	Interest	Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good			Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2004	25	3	35	4	12	5	12	4	6	1	1
October	2004	26	2	34	2	13	6	12	2	5	1	1
November	2004	28	2	31	2	11	6	12	2	6	2	0
December	2004	25	2	27	3	13	8	12	3	6	1	0
January	2005	24	2	27	3	14	8	11	3	7	1	0
February	2005	26	2	28	2	18	8	10	3	5	1	0
March	2005	28	4	27	3	18	7	9	2	5	1	0
April	2005	29	4	27	4	15	7	8	2	4	1	0
May	2005	29	5	26	4	12	8	9	3	6	1	1
June	2005	31	4	25	4	11	9	10	3	6	1	1
July	2005	34	4	21	3	11	7	10	3	6	0	1
August	2005	34	5	19	3	12	9	9	2	3	0	1
September	2005	36	6	20	4	9	8	8	1	4	0	1
October	2005	35	7	20	4	9	10	8	2	5	1	1
November	2005	35	7	19	5	7	10	8	3	7	1	1
December	2005	32	6	19	4	10	9	10	3	7	1	0
January	2006	31	7	17	4	10	7	12	4	6	1	0
February	2006	30	7	16	4	11	7	12	3	6	1	0
March	2006	29	7	13	4	9	8	13	5	5	1	1
April	2006	28	7	13	4	8	9	13	5	7	1	1
May	2006	26	6	9	4	10	9	15	7	8	1	1
June	2006	26	6	10	5	10	9	14	6	8	1	1
July	2006	25	5	9	6	11	8	16	7	7	2	1
August	2006	21	6	11	5	10	7	20	9	7	2	2
September	2006	17	6	9	4	9	6	27	11	9	3	2
October	2006	14	8	8	2	8	6	36	12	11	2	2
November	2006	14	8	6	1	6	6	42	11	11	2	2
December	2006	13	7	6	1	6	6	46	10	11	1	3
January	2007	12	5	6	1	5	5	46	8	11	1	3
February	2007	11	3	7	1	6	5	46	8	12	1	4
March	2007	11	3	8	1	6	5	44	8	13	2	4
April	2007	10	3	7	1	9	5	45	8	14	2	4
May	2007	9	4	6	1	9	5	46	7	14	2	4
June	2007	9	5	4	0	10	5	50	6	14	2	4
July	2007	8	5	4	1	8	5	51	6	14	2	5
August	2007	7	5	5	1	6	3	51	10	15	2	4
September	2007	5	4	4	1	6	3	51	13	16	2	4
October	2007	4	3	3	1	4	2	54	15	17	2	5
November	2007	4	3	2	0	3	2	57	14	18	3	5
December	2007	3	3	2	0	1	1	60	13	20	3	5
January	2008	3	3	2	0	1	1	61	13	23	3	5
February	2008	2	2	2	0	1	1	62	12	24	4	5
March	2008	2	1	1	0	1	0	64	11	25	4	4
April	2008	2	1	2	0	1	0	66	11	24	5	5
May	2008	2	1	1	0	1	0	65	10	26	4	6
June	2008	2	2	1	0	1	1	63	9	29	5	7
July	2008	2	2	0	0	2	1	63	7	30	5	8
August	2008	1	1	1	0	3	1	65	10	27	5	9

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		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2008	1	1	1	0	3	0	69	11	24	5	10
October	2008	1	1	1	0	2	0	70	15	24	6	10
November	2008	1	2	0	0	1	0	70	16	25	6	11
December	2008	1	2	1	0	0	0	66	17	25	6	12
January	2009	1	1	1	0	0	0	68	16	27	6	13
February	2009	1	1	1	0	1	0	70	14	26	5	13
March	2009	0	1	0	0	1	0	75	13	25	4	12
April	2009	1	1	1	0	1	0	76	12	22	4	13
May	2009	1	1	1	0	2	0	76	11	20	4	15
June	2009	1	1	1	0	2	0	76	10	20	4	15
July	2009	1	1	1	0	2	0	74	10	20	3	15
August	2009	0	1	1	0	1	0	74	10	22	3	16
September	2009	1	1	1	0	1	0	72	9	23	4	17
October	2009	1	1	1	0	1	0	74	7	24	5	18
November	2009	1	1	0	0	2	0	72	8	23	5	16
December	2009	1	1	1	0	1	0	73	9	21	5	16
January	2010	1	1	2	0	2	0	71	9	21	4	15
February	2010	1	1	2	0	2	0	72	9	22	4	15
March	2010	1	1	2	0	3	1	70	8	22	4	15
April	2010	2	1	1	0	2	1	74	7	19	4	16
May	2010	1	2	2	0	2	1	74	6	20	4	16
June	2010	1	2	2	0	2	1	73	6	21	2	15
July	2010	1	2	3	0	4	1	68	6	24	3	13
August	2010	1	2	3	0	3	1	69	7	24	4	13
September	2010	1	1	2	0	3	1	72	7	25	5	15
October	2010	0	1	1	0	1	0	75	8	25	5	18
November	2010	0	1	1	0	1	1	75	10	25	3	18
December	2010	0	0	1	0	1	1	74	9	23	5	17
January	2011	0	1	2	0	1	1	73	9	23	4	16
February	2011	1	1	2	0	2	1	71	8	21	6	15
March	2011	1	1	2	0	3	0	72	7	22	4	16
April	2011	1	1	1	0	3	0	70	8	23	4	17
May	2011	0	1	1	0	2	0	70	8	26	3	18
June	2011	1	1	2	0	1	0	68	10	25	3	18
July	2011	1	1	3	0	2	0	68	9	25	3	17
August	2011	1	1	3	0	2	1	68	9	22	3	17
September	2011	1	1	2	0	3	1	68	9	24	3	16
October	2011	0	1	2	1	2	0	70	10	24	3	18
November	2011	1	1	1	0	2	0	70	10	27	2	20
December	2011	1	1	2	0	2	0	73	8	23	2	19
January	2012	1	1	2	0	3	0	74	6	21	4	18
February	2012	1	1	3	0	3	0	75	8	19	4	17
March	2012	1	0	2	0	3	0	73	8	23	5	19
April	2012	1	0	3	0	3	0	71	9	21	4	19
May	2012	1	0	3	0	3	1	72	7	20	5	19
June	2012	2	1	4	0	4	1	73	9	16	4	19
July	2012	2	1	4	0	3	0	72	8	18	4	18
August	2012	2	1	5	0	4	1	69	7	20	3	18

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		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2012	2	1	5	0	5	1	67	6	21	3	18
October	2012	2	0	6	0	7	1	66	7	20	3	18
November	2012	3	0	5	0	6	0	64	9	18	4	19
December	2012	4	1	5	0	7	1	65	9	19	4	17
January	2013	4	2	7	0	8	1	64	7	20	3	17
February	2013	5	2	7	0	10	1	64	5	20	3	17
March	2013	6	2	7	0	10	0	62	4	18	3	18
April	2013	9	3	8	1	11	0	57	5	15	3	15
May	2013	11	2	10	0	11	1	53	5	14	2	12
June	2013	14	2	11	1	13	2	50	6	13	3	11
July	2013	12	1	11	2	13	2	52	5	13	3	11
August	2013	13	2	10	2	14	1	50	5	13	2	10
September	2013	13	3	11	3	11	1	49	6	13	2	11
October	2013	14	3	12	2	12	1	47	6	14	2	9
November	2013	14	3	12	2	13	2	46	6	18	3	10
December	2013	15	2	13	1	14	2	44	6	17	3	10
January	2014	16	1	12	2	13	2	44	5	17	3	10
February	2014	16	1	14	2	13	2	39	4	15	4	9
March	2014	14	1	13	2	14	2	40	4	15	4	8
April	2014	15	1	14	3	15	2	36	4	15	4	9
May	2014	15	1	12	2	15	2	38	4	14	2	9
June	2014	19	2	13	2	15	2	36	4	13	2	8
July	2014	20	2	12	1	15	2	35	5	14	2	7
August	2014	20	2	14	2	15	2	33	6	14	2	6
September	2014	18	2	14	2	18	2	33	5	15	2	7
October	2014	17	2	14	2	18	3	34	4	12	3	7
November	2014	17	2	13	2	19	3	34	5	12	3	7
December	2014	18	2	13	1	20	4	34	4	11	3	6
January	2015	19	2	15	1	22	5	34	3	10	2	7
February	2015	20	2	16	1	23	4	32	3	9	2	6
March	2015	20	3	16	2	21	5	32	4	9	1	6
April	2015	21	3	14	3	20	4	30	5	9	2	5
May	2015	20	3	14	3	20	4	30	4	9	2	5
June	2015	20	2	16	2	21	4	27	3	10	3	5
July	2015	21	3	16	1	20	4	27	4	11	2	6
August	2015	23	2	17	2	20	5	26	4	10	2	5
September	2015	24	3	16	2	21	5	28	4	9	2	6
October	2015	24	3	17	2	22	4	28	3	8	2	6
November	2015	23	3	17	2	21	4	28	3	8	1	7
December	2015	23	3	16	2	21	3	28	4	9	1	6
January	2016	24	4	16	2	20	3	28	4	10	1	6
February	2016	23	4	18	2	24	3	27	4	11	1	4
March	2016	24	4	17	2	23	2	27	3	10	2	4
April	2016	23	3	16	2	23	3	28	3	10	3	5
May	2016	25	3	17	2	21	3	28	2	10	3	6
June	2016	27	3	16	1	20	5	25	3	11	2	5
July	2016	29	2	16	1	19	5	24	3	11	2	4
August	2016	27	2	17	1	21	5	23	3	10	2	3

MALE
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest	Can't	Uncertain	Lose	
		Good Sales	Won't Go	Rate	Advance	Good		Rates High;	Afford			
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2016	26	2	18	1	21	5	23	3	9	3	3
October	2016	27	3	20	1	22	5	21	3	9	3	4
November	2016	27	3	19	1	20	5	22	3	8	3	4
December	2016	27	3	19	2	19	6	22	4	8	3	3
January	2017	27	3	17	3	20	5	22	3	7	2	2
February	2017	28	3	15	4	21	5	21	4	6	2	3
March	2017	28	3	13	5	25	5	19	4	6	2	3
April	2017	30	3	14	5	25	5	18	4	6	3	3
May	2017	33	3	15	5	26	5	16	4	5	3	2
June	2017	35	3	14	4	25	5	17	3	5	3	2
July	2017	36	2	13	3	25	6	18	3	5	3	2
August	2017	35	2	15	3	24	6	19	2	6	3	2
September	2017	36	3	15	2	25	6	17	1	6	3	2
October	2017	36	3	15	2	26	6	16	1	6	2	2
November	2017	36	4	13	2	26	6	16	1	6	2	2
December	2017	37	3	13	2	25	5	17	2	6	1	2
January	2018	37	4	12	2	25	5	16	2	7	2	2
February	2018	39	4	12	3	26	5	14	2	6	2	2
March	2018	38	4	11	4	28	4	12	2	5	1	2
April	2018	38	3	12	5	31	3	12	3	5	1	2
May	2018	39	2	11	5	30	4	12	3	5	1	1
June	2018	40	3	12	4	30	5	13	2	5	0	1
July	2018	41	4	11	3	28	8	12	2	5	1	1
August	2018	40	4	10	3	29	8	12	2	5	1	2
September	2018	39	3	11	3	27	6	11	2	5	1	3
October	2018	40	5	10	5	28	5	10	2	5	1	3
November	2018	40	6	11	5	27	5	10	2	4	1	2
December	2018	37	7	9	5	26	7	12	3	5	1	1
January	2019	33	7	9	3	26	7	13	3	7	2	1
February	2019	31	7	10	2	25	7	14	4	8	2	2
March	2019	33	6	12	2	26	7	13	3	7	2	2
April	2019	36	6	11	2	27	7	12	3	6	2	2
May	2019	40	5	12	2	29	7	12	3	5	1	1
June	2019	41	6	13	2	32	7	11	2	4	1	1
July	2019	42	6	16	1	33	7	10	1	4	1	1
August	2019	39	6	17	1	33	6	10	1	4	2	2
September	2019	39	6	18	1	31	6	10	1	5	2	2
October	2019	39	8	17	1	30	6	11	2	5	2	1
November	2019	38	9	16	1	29	7	11	3	6	2	1
December	2019	38	8	15	1	29	7	10	2	5	2	0
January	2020	36	6	16	1	29	9	12	2	5	1	1
February	2020	37	5	17	1	30	9	10	1	5	1	1
March	2020	36	5	18	1	28	8	12	1	6	2	1
April	2020	28	5	15	0	21	6	16	2	14	8	2
May	2020	20	6	13	0	13	3	23	3	21	13	2
June	2020	14	6	11	0	8	2	29	3	27	15	3
July	2020	17	5	12	0	10	2	29	3	25	12	3
August	2020	21	5	15	0	14	3	26	2	20	10	2

MALE
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest	Can't	Uncertain	Lose	
		Good Sales	Won't Go	Rate	Advance	Good		Rates High;	Afford			
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2020	25	5	17	0	18	4	24	1	15	8	1
October	2020	29	5	18	0	20	4	21	1	15	6	1
November	2020	32	4	18	0	20	4	19	2	15	5	1
December	2020	34	3	18	0	18	3	18	2	15	5	2
January	2021	37	3	18	0	18	2	16	2	14	4	2
February	2021	40	3	19	1	17	3	16	2	13	3	1
March	2021	44	3	17	1	19	3	14	2	13	4	1
April	2021	48	3	15	1	18	4	14	2	10	4	1
May	2021	54	3	13	1	17	4	12	2	9	3	1
June	2021	60	3	11	1	15	5	11	1	7	2	1
July	2021	65	3	11	0	14	6	8	1	6	2	1
August	2021	67	3	10	0	13	6	6	1	5	1	1
September	2021	68	3	10	0	14	8	5	1	6	1	1
October	2021	65	4	10	0	13	10	6	1	5	2	1
November	2021	65	3	10	0	14	10	7	1	5	2	1
December	2021	66	3	10	0	13	10	6	0	4	2	1
January	2022	67	3	9	1	13	9	6	0	4	2	1
February	2022	66	3	8	2	13	9	5	1	4	2	1
March	2022	65	3	8	2	12	8	5	1	3	2	1
April	2022	66	3	7	2	11	9	5	2	3	1	1
May	2022	66	4	5	2	10	10	5	2	3	1	1
June	2022	66	4	4	3	11	11	5	3	4	1	1
July	2022	62	6	3	4	11	12	6	5	5	2	1
August	2022	57	7	4	3	10	10	8	8	7	2	1
September	2022	53	8	4	3	9	11	9	10	9	2	1
October	2022	49	8	3	2	9	10	10	13	9	3	1
November	2022	46	9	2	2	9	9	12	17	8	2	1
December	2022	40	9	1	2	10	7	15	21	9	3	2
January	2023	40	8	2	2	9	7	17	22	10	2	1
February	2023	38	8	2	2	8	6	17	23	11	3	1
March	2023	40	8	2	2	8	7	16	21	12	2	1
April	2023	40	7	2	2	9	7	15	18	13	2	1
May	2023	42	7	2	1	10	9	15	17	12	1	1
June	2023	44	6	2	1	10	9	14	17	11	2	1
July	2023	47	6	2	1	9	10	14	19	11	2	1
August	2023	47	5	2	0	9	8	13	18	10	2	1
September	2023	46	5	1	1	8	8	13	18	10	1	1
October	2023	43	5	2	1	8	8	12	21	11	1	1
November	2023	40	5	2	1	7	9	13	25	13	1	1
December	2023	40	5	2	1	6	8	13	26	13	1	1
January	2024	40	4	2	1	6	8	12	26	12	1	1
February	2024	42	4	2	0	8	7	12	23	12	2	1
March	2024	42	4	2	0	10	8	11	22	13	2	1