

REGION NORTH CENTRAL

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TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

Response to the query: "Why do you say so?" following the question on Table 35.

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

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date	of Survey	Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
March	1978	23	33	1	1	3	0	13	2	7	2	0
April	1978	18	36	0	1	5	0	15	2	5	1	0
May	1978	17	36	0	2	6	0	17	2	5	1	0
June	1978	16	41	1	3	5	0	17	3	2	1	0
July	1978	17	42	1	4	5	0	18	4	3	1	0
August	1978	15	44	2	4	5	0	16	4	3	2	0
September	1978	12	44	1	3	4	0	16	5	4	2	0
October	1978	12	44	0	2	2	0	15	5	4	2	0
November	1978	11	44	0	2	1	0	18	5	4	3	0
December	1978	10	41	0	2	1	0	19	5	2	2	0
January	1979	11	41	0	2	2	0	20	6	2	2	0
February	1979	15	41	0	2	2	0	18	6	2	1	0
March	1979	19	44	0	3	3	0	16	5	2	2	0
April	1979	17	47	1	3	3	0	15	5	4	2	0
May	1979	14	47	1	3	3	0	16	6	5	2	0
June	1979	11	44	2	2	3	0	19	6	5	2	0
July	1979	12	39	1	2	2	1	18	8	4	3	0
August	1979	13	38	1	2	2	1	19	9	4	5	0
September	1979	15	36	0	1	3	0	17	11	5	5	0
October	1979	14	37	0	3	3	0	18	11	8	4	0
November	1979	14	36	1	3	3	0	19	13	8	4	0
December	1979	13	36	1	4	4	0	21	14	9	4	0
January	1980	15	34	1	2	3	1	22	15	9	7	0
February	1980	17	34	1	2	3	0	22	13	9	7	0
March	1980	20	33	1	1	2	0	20	15	8	7	0
April	1980	18	28	1	1	3	0	22	21	6	5	0
May	1980	15	26	0	2	2	0	26	27	7	6	0
June	1980	18	21	1	2	1	0	28	27	8	8	0
July	1980	23	18	1	2	1	0	26	21	10	9	0
August	1980	24	18	2	1	1	0	23	17	10	8	0
September	1980	22	20	2	1	1	0	21	15	10	7	0
October	1980	20	23	2	1	1	0	19	17	10	5	0
November	1980	20	28	1	2	1	0	20	16	8	4	0
December	1980	19	25	1	2	1	0	22	20	11	4	0
January	1981	22	26	1	2	1	0	23	21	10	4	0
February	1981	24	22	1	2	2	0	22	27	9	4	0
March	1981	28	23	1	1	1	0	22	27	9	5	0
April	1981	28	23	1	1	1	0	22	23	10	5	0
May	1981	23	23	1	2	1	0	24	20	11	5	0
June	1981	21	24	0	2	1	0	20	21	10	4	0
July	1981	22	21	1	2	1	0	22	23	10	2	0
August	1981	25	21	2	1	1	0	19	25	9	2	0
September	1981	25	20	1	1	1	0	20	23	9	2	0
October	1981	22	22	1	1	1	0	19	23	7	4	0

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SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES (Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
November	1981	23	21	1	2	1	0	20	21	8	4	0
December	1981	27	21	1	2	1	0	21	21	7	4	0
January	1982	31	19	1	2	0	0	21	19	11	4	0
February	1982	33	18	1	1	1	0	22	20	12	6	0
March	1982	33	16	1	1	1	0	21	22	15	7	0
April	1982	32	14	0	0	2	0	22	25	15	8	0
May	1982	33	14	0	1	2	0	20	24	15	8	0
June	1982	32	13	0	1	2	0	19	22	15	8	0
July	1982	33	13	1	1	1	1	19	22	14	9	0
August	1982	31	11	1	1	1	0	19	23	15	9	0
September	1982	30	13	1	1	1	1	20	22	15	8	0
October	1982	28	13	2	1	2	1	19	19	16	7	0
November	1982	29	12	4	1	2	1	21	17	15	8	0
December	1982	31	10	5	0	1	1	19	16	16	10	0
January	1983	34	10	5	0	1	1	21	15	14	10	0
February	1983	38	11	6	0	1	0	20	16	13	7	0
March	1983	37	13	7	1	2	0	21	13	11	7	0
April	1983	36	14	9	1	2	0	20	10	11	5	0
May	1983	36	16	11	1	4	0	16	8	11	6	0
June	1983	35	16	12	2	5	0	14	8	11	5	0
July	1983	35	17	11	2	6	0	11	8	9	5	0
August	1983	34	16	10	1	6	0	14	6	8	4	0
September	1983	37	17	9	1	5	0	15	5	7	4	0
October	1983	35	18	9	1	4	0	15	6	9	3	0
November	1983	31	19	8	2	4	0	14	7	8	2	0
December	1983	31	16	7	2	4	0	14	8	10	3	0
January	1984	36	16	5	1	3	0	14	7	7	3	0
February	1984	40	16	5	1	5	0	11	6	7	4	0
March	1984	41	18	7	1	7	1	10	5	5	3	0
April	1984	37	19	10	4	10	0	9	5	5	2	0
May	1984	36	20	9	5	10	0	9	5	5	2	0
June	1984	32	19	7	5	10	0	11	6	5	2	0
July	1984	32	18	6	3	9	0	11	7	5	3	0
August	1984	33	18	5	3	10	0	12	7	6	3	0
September	1984	35	21	6	2	8	0	9	8	5	3	0
October	1984	34	21	5	2	8	0	9	7	5	3	0
November	1984	32	20	7	2	7	0	11	9	6	4	0
December	1984	32	18	7	2	7	0	13	9	7	3	0
January	1985	37	16	8	1	6	0	13	11	7	3	0
February	1985	43	14	9	1	6	0	11	8	6	3	0
March	1985	44	14	10	1	6	0	9	7	6	3	0
April	1985	42	13	10	2	8	1	9	4	6	3	0
May	1985	37	15	11	2	8	1	10	5	5	3	0
June	1985	37	15	10	2	8	0	12	5	4	3	0
July	1985	37	16	11	2	7	0	14	6	3	3	0
August	1985	41	16	12	1	6	0	15	4	4	2	0

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SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES (Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
September 1985		43	13	13	1	6	0	13	3	4	1	0
October 1985		42	12	17	0	6	0	11	4	6	2	0
November 1985		42	12	15	1	7	0	10	4	6	2	0
December 1985		39	13	14	1	6	1	13	5	6	2	0
January 1986		43	12	12	2	7	0	11	5	4	2	0
February 1986		42	12	15	2	7	0	11	5	5	2	0
March 1986		41	10	20	1	8	1	7	3	5	2	0
April 1986		37	10	24	1	9	1	8	2	6	3	0
May 1986		36	10	27	1	8	1	8	2	6	5	0
June 1986		35	14	28	1	8	0	7	2	6	4	0
July 1986		37	12	27	1	10	0	8	2	6	3	0
August 1986		36	12	25	1	12	0	8	3	4	1	0
September 1986		35	10	26	0	11	1	10	3	6	2	0
October 1986		32	12	27	0	8	1	10	3	6	1	0
November 1986		31	11	23	1	7	0	10	4	8	2	0
December 1986		33	12	20	2	6	0	7	4	5	3	0
January 1987		35	11	20	2	6	0	8	4	6	4	0
February 1987		38	10	23	2	6	0	7	3	6	2	0
March 1987		37	9	24	1	7	0	8	5	8	2	0
April 1987		35	14	22	1	8	0	6	3	6	1	0
May 1987		34	16	20	2	8	0	6	2	5	2	0
June 1987		35	20	17	3	8	0	6	1	3	3	0
July 1987		37	18	15	2	7	0	7	2	2	3	0
August 1987		39	17	15	2	6	0	8	3	5	3	0
September 1987		40	18	14	2	6	0	8	4	4	1	0
October 1987		37	17	12	3	7	0	9	5	6	3	0
November 1987		34	17	11	3	6	0	8	6	4	6	0
December 1987		34	16	10	2	5	0	9	6	5	7	0
January 1988		36	16	9	2	6	0	7	6	4	5	0
February 1988		37	15	7	1	9	1	6	4	5	4	0
March 1988		36	13	7	2	12	1	4	3	4	3	0
April 1988		36	15	7	3	15	1	4	2	4	4	0
May 1988		34	15	8	5	15	0	5	3	3	4	0
June 1988		33	18	6	4	12	1	4	2	3	3	0
July 1988		33	22	5	4	10	0	5	2	2	2	0
August 1988		34	25	7	3	9	0	6	2	3	1	0
September 1988		34	23	7	5	9	0	6	3	3	2	0
October 1988		36	22	9	4	10	0	7	4	3	1	0
November 1988		36	21	7	4	8	0	8	4	3	1	0
December 1988		37	20	8	4	7	0	11	5	2	2	0
January 1989		35	19	6	4	5	0	12	4	2	3	0
February 1989		37	18	5	4	6	0	11	5	2	4	0
March 1989		37	20	5	5	7	0	8	4	4	3	0
April 1989		38	22	4	5	6	0	6	5	4	2	0
May 1989		35	22	4	6	5	0	7	5	4	2	0
June 1989		31	21	4	5	4	0	8	6	4	3	0

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TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES (Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
July 1989		33	19	6	3	4	0	11	6	4	4	0
August 1989		35	17	6	3	4	0	10	5	3	4	0
September 1989		35	16	6	2	4	0	8	3	3	4	0
October 1989		33	17	5	2	4	1	7	4	3	4	0
November 1989		31	21	5	1	5	1	9	4	4	2	0
December 1989		31	22	6	2	4	0	11	3	4	2	0
January 1990		34	21	6	2	5	0	10	1	3	1	0
February 1990		37	21	5	2	5	0	7	2	3	2	0
March 1990		37	19	7	2	7	0	6	3	4	3	0
April 1990		33	21	8	2	7	0	7	4	5	3	0
May 1990		33	18	10	2	7	0	7	5	4	4	0
June 1990		33	22	8	2	5	0	6	4	3	3	0
July 1990		34	21	7	3	4	0	6	3	2	3	0
August 1990		29	24	5	3	6	0	9	1	4	3	0
September 1990		31	25	4	3	4	0	10	3	6	4	0
October 1990		26	24	4	2	5	0	15	5	7	6	0
November 1990		26	25	4	2	2	0	14	5	6	9	0
December 1990		25	21	4	2	3	0	13	4	8	12	0
January 1991		28	19	3	2	2	0	8	3	9	16	0
February 1991		29	13	4	1	3	0	8	4	9	17	0
March 1991		31	13	5	1	2	0	8	6	9	13	0
April 1991		33	16	8	1	4	0	8	6	8	9	0
May 1991		33	20	9	1	3	0	7	6	10	7	0
June 1991		33	17	9	1	3	0	8	6	10	8	0
July 1991		34	14	8	1	3	0	8	6	11	8	0
August 1991		36	13	8	0	3	0	9	6	11	8	0
September 1991		35	13	8	1	3	0	7	5	13	7	0
October 1991		33	15	10	1	2	0	9	5	13	6	0
November 1991		36	13	9	1	2	0	9	4	11	9	0
December 1991		35	14	8	1	2	0	10	6	11	14	0
January 1992		34	10	9	0	2	0	12	7	13	18	0
February 1992		30	8	12	0	2	0	10	7	15	21	0
March 1992		33	7	16	0	1	0	9	5	14	18	0
April 1992		33	8	16	0	2	0	7	4	13	17	0
May 1992		36	9	16	0	2	0	8	4	14	12	0
June 1992		35	9	16	1	3	0	6	4	11	12	0
July 1992		35	10	16	1	3	0	7	3	10	11	0
August 1992		36	11	15	1	4	0	7	3	9	12	0
September 1992		36	10	15	0	4	0	8	4	11	14	0
October 1992		38	12	12	1	3	0	8	5	13	13	0
November 1992		39	9	14	1	2	0	8	4	12	13	0
December 1992		41	8	13	1	4	0	7	3	13	10	0
January 1993		43	6	16	1	5	1	6	1	10	10	0
February 1993		43	9	15	1	6	0	3	2	10	9	0
March 1993		44	10	16	1	6	0	3	2	8	10	0
April 1993		42	13	18	1	7	0	2	2	7	8	0

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
May	1993	38	12	21	1	7	0	4	1	6	8	0
June	1993	33	13	23	1	9	0	4	1	6	7	0
July	1993	32	10	24	1	7	0	5	1	7	9	0
August	1993	33	13	26	1	8	0	4	1	7	9	0
September	1993	34	13	25	1	5	0	6	1	6	10	0
October	1993	33	16	25	0	5	0	7	2	6	8	0
November	1993	35	14	24	1	4	0	9	1	6	7	0
December	1993	35	14	26	1	5	0	9	2	4	6	0
January	1994	41	10	26	1	7	0	7	1	3	6	0
February	1994	41	9	27	1	12	0	5	2	2	6	0
March	1994	38	10	25	1	13	0	3	1	3	5	0
April	1994	33	12	23	2	16	0	3	2	3	4	0
May	1994	30	13	21	2	14	0	3	2	2	2	0
June	1994	31	10	20	3	14	0	5	2	3	3	0
July	1994	34	12	20	2	11	0	6	2	2	2	0
August	1994	35	11	21	3	11	1	6	3	3	3	0
September	1994	34	13	21	2	11	1	6	3	3	3	0
October	1994	30	13	19	1	14	0	6	2	3	4	0
November	1994	31	15	16	1	13	0	8	2	3	4	0
December	1994	34	13	13	2	14	0	9	3	3	2	0
January	1995	38	12	12	4	13	1	9	3	3	2	0
February	1995	38	12	10	5	14	0	8	5	3	2	0
March	1995	37	13	12	4	10	0	7	5	4	2	0
April	1995	34	13	10	2	12	0	6	6	2	2	0
May	1995	35	12	10	2	9	1	7	6	2	3	0
June	1995	33	11	8	3	12	2	8	6	2	3	0
July	1995	35	11	12	2	11	2	8	7	3	3	0
August	1995	36	11	14	1	13	0	8	5	3	3	0
September	1995	40	11	17	1	11	0	6	4	5	4	0
October	1995	41	11	16	1	10	0	5	2	3	2	0
November	1995	37	11	17	1	9	0	6	2	5	2	0
December	1995	34	12	17	1	10	0	7	2	5	2	0
January	1996	35	11	16	1	9	0	9	2	5	3	0
February	1996	38	11	15	1	9	0	7	3	5	4	0
March	1996	41	10	17	1	9	1	6	4	5	5	0
April	1996	37	11	17	2	7	1	5	4	5	5	0
May	1996	36	11	17	2	9	1	7	3	5	4	0
June	1996	33	11	14	2	11	0	7	3	4	3	0
July	1996	38	10	15	2	13	0	7	2	3	3	0
August	1996	41	11	15	3	11	0	7	2	3	2	0
September	1996	43	13	15	2	9	0	8	2	3	1	0
October	1996	40	13	13	1	8	0	9	4	4	1	0
November	1996	36	14	14	1	8	0	8	3	4	2	0
December	1996	38	12	12	2	8	0	9	3	4	2	0
January	1997	39	11	11	2	10	0	10	1	5	3	0
February	1997	40	12	9	2	13	0	8	2	5	3	0

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date of Survey		Available	Down									
March 1997		41	11	11	1	14	0	5	3	5	3	0
April 1997		38	12	13	2	14	1	4	3	3	3	0
May 1997		37	11	14	2	13	1	4	3	2	2	0
June 1997		32	13	14	2	15	0	3	3	2	1	0
July 1997		32	12	13	1	14	0	5	3	2	0	0
August 1997		31	12	14	0	15	0	5	2	2	2	0
September 1997		33	12	15	0	17	0	5	2	2	1	0
October 1997		33	10	15	1	18	0	3	2	2	2	0
November 1997		34	9	15	1	16	0	4	2	2	1	0
December 1997		36	9	13	1	12	0	4	3	1	2	0
January 1998		39	8	14	0	11	0	5	2	1	2	0
February 1998		38	7	17	0	11	0	4	2	1	1	0
March 1998		39	7	19	0	14	0	4	1	1	1	0
April 1998		34	8	18	0	17	0	5	1	1	0	0
May 1998		34	8	14	0	18	0	5	1	1	0	0
June 1998		32	7	15	0	18	0	4	1	1	0	0
July 1998		33	8	16	0	17	0	3	1	1	0	0
August 1998		34	7	19	0	16	0	2	1	1	0	0
September 1998		32	8	18	0	17	0	3	1	1	0	0
October 1998		31	7	21	0	18	0	3	3	1	1	0
November 1998		31	9	22	0	16	0	2	3	1	1	0
December 1998		34	9	27	1	16	0	2	3	1	1	0
January 1999		39	8	23	1	16	0	2	3	1	1	0
February 1999		42	5	19	0	19	0	3	2	1	1	0
March 1999		39	7	15	0	19	0	4	1	1	2	0
April 1999		33	7	17	0	19	1	3	1	1	1	0
May 1999		29	11	19	0	20	1	2	1	2	1	0
June 1999		31	10	18	0	20	1	2	1	2	1	0
July 1999		29	8	18	1	22	1	3	1	1	1	0
August 1999		31	6	17	2	20	0	4	1	1	1	0
September 1999		29	9	18	1	21	1	3	3	1	1	0
October 1999		34	12	16	1	17	1	3	3	2	1	0
November 1999		36	12	14	1	18	1	2	3	1	1	0
December 1999		42	8	12	1	18	1	3	1	1	1	0
January 2000		42	8	9	0	20	1	4	2	0	1	0
February 2000		39	7	10	1	20	1	3	3	0	0	0
March 2000		36	8	12	1	19	1	4	4	0	0	0
April 2000		33	9	14	1	18	1	2	3	0	0	0
May 2000		33	11	13	1	17	0	2	2	0	0	0
June 2000		33	11	11	3	15	0	2	2	1	0	0
July 2000		34	11	9	3	16	0	3	2	1	1	0
August 2000		33	10	9	3	15	0	5	3	1	1	0
September 2000		32	9	10	2	18	0	4	2	2	2	0
October 2000		33	10	9	2	16	1	3	2	2	2	0
November 2000		36	9	11	3	16	1	1	1	1	2	0
December 2000		42	10	8	2	13	1	2	1	1	1	0

REGION NORTH CENTRAL

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TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES (Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
January	2001	43	6	7	1	12	0	3	2	2	4	0
February	2001	38	7	9	1	10	0	4	4	4	7	0
March	2001	34	7	14	1	9	0	4	4	4	10	0
April	2001	31	7	18	0	7	0	5	4	5	10	0
May	2001	29	7	16	0	9	0	5	3	5	8	0
June	2001	28	8	13	0	9	0	6	2	7	5	0
July	2001	26	8	12	1	11	0	6	3	9	5	0
August	2001	33	7	13	0	10	0	6	2	8	7	0
September	2001	31	5	16	0	11	1	5	3	8	9	0
October	2001	34	3	20	0	9	1	3	2	6	13	0
November	2001	33	2	22	0	6	0	3	2	4	15	0
December	2001	36	1	24	0	3	0	2	1	5	14	0
January	2002	40	2	22	0	2	0	2	1	6	10	0
February	2002	43	2	21	0	3	0	3	1	10	6	0
March	2002	42	3	18	0	4	0	3	2	10	7	0
April	2002	38	4	16	0	5	0	2	3	11	7	0
May	2002	33	4	17	0	7	0	2	3	8	8	0
June	2002	32	6	20	1	8	0	3	2	6	6	0
July	2002	36	5	23	0	8	0	3	2	6	4	0
August	2002	35	4	21	0	5	0	2	2	6	5	0
September	2002	32	2	20	0	3	0	2	2	9	7	0
October	2002	26	2	20	0	4	0	3	2	10	10	0
November	2002	25	3	22	0	4	0	3	3	10	11	0
December	2002	31	4	23	0	4	0	3	3	9	10	0
January	2003	40	4	24	0	4	0	4	3	7	9	0
February	2003	40	5	25	1	4	0	4	3	8	11	0
March	2003	36	4	25	1	5	0	3	4	8	13	0
April	2003	29	3	23	1	5	0	2	5	8	14	0
May	2003	32	2	24	0	4	0	2	6	9	11	0
June	2003	33	2	26	0	3	0	2	5	11	9	0
July	2003	35	4	25	0	4	0	2	4	11	5	0
August	2003	31	5	26	0	6	0	3	4	11	6	0
September	2003	28	6	26	0	6	0	4	4	9	7	0
October	2003	30	5	24	1	5	0	5	3	10	9	0
November	2003	32	4	23	1	3	0	4	2	7	9	0
December	2003	35	3	22	1	3	0	5	3	9	6	0
January	2004	37	3	27	0	4	0	4	3	7	5	0
February	2004	33	2	31	1	5	0	4	3	7	5	0
March	2004	32	5	30	1	5	0	2	2	6	6	0
April	2004	27	6	28	1	8	0	3	3	7	6	0
May	2004	30	7	24	0	8	0	4	2	5	7	0
June	2004	29	7	26	1	9	0	5	3	4	7	0
July	2004	30	8	24	1	8	0	6	3	5	7	0
August	2004	28	7	26	1	7	0	5	4	6	7	0
September	2004	29	7	21	0	6	0	6	3	6	8	0
October	2004	29	7	20	0	5	0	7	3	6	8	0
November	2004	32	8	17	1	6	0	7	2	6	6	0

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate	
		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
December	2004	32	8	21	1	8	0	5	2	5	4	0
January	2005	38	7	23	1	9	0	5	3	4	2	0
February	2005	39	8	24	0	10	0	6	3	2	2	0
March	2005	37	9	25	2	8	0	6	4	3	3	0
April	2005	30	12	21	2	7	0	5	3	3	4	0
May	2005	26	12	20	3	6	0	5	4	4	5	0
June	2005	28	12	16	2	7	0	4	3	3	4	0
July	2005	34	10	17	2	6	0	6	2	4	3	0
August	2005	37	11	18	1	6	0	5	1	3	2	0
September	2005	37	10	19	1	4	0	7	1	5	3	0
October	2005	31	13	18	0	4	0	8	1	6	5	0
November	2005	32	14	17	1	4	1	9	2	7	6	0
December	2005	35	12	15	1	6	1	7	2	7	5	0
January	2006	40	9	15	2	6	1	5	2	6	4	0
February	2006	40	9	14	1	7	1	4	2	6	3	0
March	2006	38	11	15	2	7	0	3	3	6	3	0
April	2006	35	13	15	1	8	1	4	3	6	2	0
May	2006	32	13	15	1	7	1	5	4	7	3	0
June	2006	33	11	13	1	6	1	7	4	8	5	0
July	2006	34	9	12	1	5	0	7	3	7	4	0
August	2006	32	8	11	2	5	1	6	3	8	4	0
September	2006	29	8	12	2	6	0	7	3	8	3	0
October	2006	31	6	10	1	7	0	8	3	9	4	0
November	2006	33	7	9	1	9	0	9	3	9	5	0
December	2006	42	7	8	1	8	0	7	2	8	5	0
January	2007	44	8	11	1	8	0	5	2	7	4	0
February	2007	44	6	11	1	7	0	4	2	6	5	0
March	2007	39	6	10	1	8	0	5	2	8	5	0
April	2007	34	7	9	0	7	0	5	2	8	6	0
May	2007	35	10	11	0	6	0	4	2	9	4	0
June	2007	37	11	12	1	6	0	4	2	8	4	0
July	2007	36	10	12	1	6	0	5	2	9	4	0
August	2007	32	9	10	1	6	1	6	3	9	5	0
September	2007	30	8	8	0	4	1	6	4	11	6	0
October	2007	31	8	8	1	3	1	5	6	11	8	0
November	2007	32	7	8	1	2	0	6	6	12	9	0
December	2007	31	7	7	1	1	1	7	6	12	9	0
January	2008	35	6	6	0	2	0	7	4	12	7	0
February	2008	35	6	5	0	3	1	7	4	14	10	0
March	2008	34	6	6	0	3	0	5	4	14	10	0
April	2008	30	7	6	0	3	1	8	5	17	12	0
May	2008	30	7	6	0	2	0	8	4	19	13	0
June	2008	29	6	6	0	2	1	12	3	22	13	0
July	2008	31	6	5	0	2	0	11	4	22	15	0
August	2008	30	7	6	0	2	1	11	5	23	13	0
September	2008	32	8	5	0	2	0	7	5	24	15	0

REGION NORTH CENTRAL

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TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES (Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Supply	Interest	Can't	Uncertain	Supply	
		Good Buys	Won't Come	Rate Low	Advance	Good		Rates High;	Afford			
		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
October	2008	28	6	6	0	2	0	6	6	26	17	0
November	2008	31	5	4	0	1	0	6	6	25	20	0
December	2008	32	2	4	0	2	0	8	7	23	21	0
January	2009	36	2	4	0	1	0	10	8	21	22	0
February	2009	37	2	5	0	1	0	9	7	20	24	0
March	2009	37	2	5	0	0	0	8	7	19	28	0
April	2009	36	1	5	0	0	0	7	7	19	29	0
May	2009	34	1	3	0	0	0	7	7	21	27	0
June	2009	35	2	4	0	0	0	6	6	21	21	0
July	2009	37	3	5	0	0	0	7	6	21	16	0
August	2009	42	4	5	0	1	0	6	6	19	14	0
September	2009	43	3	6	0	1	0	5	6	19	16	0
October	2009	45	4	5	0	2	0	5	4	17	18	0
November	2009	44	4	4	1	1	0	7	5	17	18	0
December	2009	48	4	5	1	1	0	8	5	18	17	0
January	2010	49	5	8	1	0	0	8	5	18	13	0
February	2010	52	4	9	0	0	0	6	5	15	12	0
March	2010	52	5	7	0	0	0	4	3	14	11	0
April	2010	51	4	6	0	2	0	4	4	15	12	0
May	2010	47	5	6	0	2	0	4	3	15	11	0
June	2010	44	6	7	0	3	0	5	4	14	12	0
July	2010	41	5	7	0	1	0	6	4	16	12	0
August	2010	41	4	8	0	1	0	7	3	19	13	0
September	2010	44	3	8	0	1	0	5	3	20	13	0
October	2010	47	3	7	1	2	0	5	3	17	15	0
November	2010	50	2	6	1	1	0	4	2	14	13	0
December	2010	51	4	7	0	2	0	3	3	14	12	0
January	2011	51	5	9	0	2	1	4	5	15	9	0
February	2011	51	7	8	0	3	1	5	5	16	9	0
March	2011	48	8	7	0	2	1	7	4	17	10	0
April	2011	46	9	5	1	2	0	5	3	15	11	0
May	2011	42	7	6	1	4	0	6	3	14	10	0
June	2011	41	7	7	1	4	0	8	4	14	9	0
July	2011	41	5	7	0	3	0	9	3	18	9	0
August	2011	44	5	7	0	1	0	8	3	21	10	0
September	2011	40	4	7	0	1	0	7	4	23	12	0
October	2011	40	4	7	0	1	0	9	4	23	14	0
November	2011	42	4	7	0	1	0	10	5	20	12	0
December	2011	48	4	7	0	2	0	9	4	17	11	0
January	2012	49	4	6	0	2	0	6	5	16	11	0
February	2012	48	5	8	0	2	0	7	4	16	12	0
March	2012	43	5	9	0	3	0	7	3	17	14	0
April	2012	42	6	11	0	4	0	7	3	16	12	0
May	2012	42	7	11	0	4	0	8	4	15	12	0
June	2012	42	7	11	0	4	0	8	4	15	12	0
July	2012	42	6	11	0	2	0	8	4	14	13	0

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
August	2012	41	6	10	0	2	0	5	3	12	14	0
September	2012	42	6	9	0	3	0	5	2	13	12	0
October	2012	44	8	10	0	4	0	5	2	11	10	0
November	2012	47	7	11	0	6	0	6	2	10	10	0
December	2012	45	8	10	0	7	1	6	4	11	10	0
January	2013	43	7	7	0	7	0	6	3	15	11	0
February	2013	38	9	7	0	5	0	7	3	15	10	0
March	2013	39	9	8	0	5	0	6	3	13	9	0
April	2013	38	9	10	0	5	0	6	4	11	9	0
May	2013	39	8	11	0	7	0	4	4	11	8	0
June	2013	36	8	12	0	9	0	5	3	11	8	0
July	2013	34	8	11	1	9	0	6	2	9	8	0
August	2013	32	8	10	1	9	0	8	2	10	8	0
September	2013	32	7	10	1	9	0	6	3	11	8	0
October	2013	32	7	10	1	9	1	5	3	11	10	0
November	2013	35	9	8	0	8	1	6	3	11	10	0
December	2013	37	11	9	0	6	1	6	3	8	9	0
January	2014	40	11	11	0	7	1	7	3	8	6	0
February	2014	36	12	11	0	8	0	7	2	9	5	0
March	2014	35	13	10	0	8	0	6	3	9	7	0
April	2014	32	13	10	0	9	0	5	1	9	8	0
May	2014	35	14	11	0	9	0	6	1	8	8	0
June	2014	34	12	11	0	11	0	8	2	9	7	0
July	2014	36	14	10	1	12	0	10	2	9	5	0
August	2014	34	12	11	1	12	0	10	2	8	7	0
September	2014	35	12	13	1	11	0	9	2	9	6	0
October	2014	35	9	14	1	11	0	8	2	8	6	0
November	2014	39	8	13	0	12	0	5	2	7	6	0
December	2014	42	7	11	0	14	1	5	2	5	6	0
January	2015	46	7	12	0	15	1	4	2	5	5	0
February	2015	45	7	11	0	13	1	7	3	7	4	0
March	2015	39	8	12	0	14	0	9	3	7	4	0
April	2015	35	8	12	0	15	1	10	3	7	4	0
May	2015	32	9	13	0	20	1	8	3	5	5	0
June	2015	34	10	12	0	20	0	8	2	7	5	0
July	2015	36	10	14	1	19	0	6	2	5	6	0
August	2015	34	12	14	2	16	0	6	1	8	6	0
September	2015	34	10	14	2	14	0	7	1	6	6	0
October	2015	33	10	14	1	12	0	9	2	7	6	0
November	2015	38	7	15	1	11	0	9	2	5	5	0
December	2015	44	6	17	1	9	0	7	2	4	5	0
January	2016	44	7	13	3	13	0	4	1	4	5	0
February	2016	44	8	12	3	13	0	6	3	4	5	0
March	2016	39	10	12	2	14	1	6	2	4	4	0
April	2016	40	8	14	1	12	1	7	3	4	3	0
May	2016	36	9	15	1	13	1	6	2	4	4	0

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
June	2016	35	10	15	1	11	0	5	2	5	4	0
July	2016	35	11	13	1	11	0	6	2	5	6	0
August	2016	38	10	15	1	12	1	7	2	6	6	0
September	2016	37	8	14	0	13	1	8	2	6	6	0
October	2016	38	7	15	0	15	0	8	3	6	5	0
November	2016	41	8	14	1	14	0	6	3	6	5	0
December	2016	46	9	13	2	14	0	4	3	5	4	0
January	2017	45	11	12	2	13	0	4	2	4	4	0
February	2017	38	13	9	2	14	0	5	2	4	3	0
March	2017	36	12	10	1	15	0	6	2	5	3	0
April	2017	35	12	13	1	16	1	6	2	4	4	0
May	2017	37	11	14	1	15	0	6	2	5	4	0
June	2017	34	10	13	1	14	0	7	2	5	5	0
July	2017	35	8	10	1	13	1	6	2	5	4	0
August	2017	36	8	10	2	15	1	8	2	5	4	0
September	2017	34	9	11	2	17	1	9	1	3	3	0
October	2017	34	9	11	2	19	1	9	1	2	4	0
November	2017	36	8	11	2	18	1	7	0	2	4	0
December	2017	44	7	10	2	15	1	6	1	2	4	0
January	2018	44	8	10	2	16	0	7	2	2	3	0
February	2018	41	9	10	2	20	0	7	2	3	3	0
March	2018	35	14	10	2	21	0	7	2	3	2	0
April	2018	33	17	9	1	21	0	6	3	3	2	0
May	2018	32	18	9	1	15	0	6	3	4	2	0
June	2018	34	15	9	2	17	1	7	2	4	3	0
July	2018	34	15	8	2	16	1	7	2	4	3	0
August	2018	33	14	8	2	19	1	9	1	4	3	0
September	2018	31	16	7	1	18	1	9	2	4	2	0
October	2018	29	16	9	2	20	2	11	1	3	2	0
November	2018	30	17	9	2	21	1	11	2	3	1	0
December	2018	35	16	9	2	20	1	10	1	3	1	0
January	2019	38	14	8	1	18	1	10	2	4	3	0
February	2019	40	11	9	1	18	1	7	3	4	4	0
March	2019	40	9	8	1	18	0	10	4	4	4	0
April	2019	39	9	8	1	21	0	9	3	3	3	0
May	2019	36	9	9	1	20	0	11	4	4	2	0
June	2019	31	11	8	1	21	1	11	5	4	3	0
July	2019	32	11	8	1	19	1	13	5	6	3	0
August	2019	32	12	8	1	19	1	14	4	6	4	0
September	2019	35	10	7	0	20	0	12	3	6	4	0
October	2019	32	11	8	1	21	1	10	3	4	6	0
November	2019	36	9	8	0	22	1	8	2	3	6	0
December	2019	39	9	9	0	22	0	10	3	1	6	0
January	2020	43	9	8	0	23	0	10	2	3	4	0
February	2020	38	9	9	0	26	0	9	2	3	3	0
March	2020	35	8	9	0	25	1	8	1	5	5	1

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate	
		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
April	2020	32	5	9	0	17	1	7	1	7	17	2
May	2020	34	3	8	0	9	1	5	0	11	24	2
June	2020	36	2	8	0	5	1	5	1	14	28	2
July	2020	37	3	9	0	5	1	6	2	13	23	3
August	2020	33	3	9	0	6	1	7	3	13	22	3
September	2020	28	4	9	0	7	1	7	2	11	20	6
October	2020	27	4	8	0	9	1	8	2	11	19	6
November	2020	26	5	8	0	8	1	11	2	12	17	8
December	2020	29	4	8	0	7	1	11	2	14	16	7
January	2021	27	5	6	0	6	1	13	1	13	18	8
February	2021	28	6	7	0	9	2	10	0	13	16	8
March	2021	24	8	7	0	10	1	12	1	11	14	10
April	2021	22	9	7	0	16	1	11	1	11	12	11
May	2021	19	8	6	0	14	3	17	1	8	10	17
June	2021	19	9	6	0	14	4	19	1	8	9	18
July	2021	19	10	5	0	11	4	25	1	7	5	24
August	2021	20	12	4	0	10	3	25	1	5	5	24
September	2021	18	12	5	0	10	2	27	1	5	5	28
October	2021	16	10	6	0	7	2	27	1	4	6	30
November	2021	14	8	5	0	5	3	33	1	4	6	35
December	2021	16	7	3	0	3	3	37	2	4	5	36
January	2022	17	10	3	0	3	3	39	2	4	5	36
February	2022	17	11	4	0	4	2	38	2	6	5	33
March	2022	14	13	4	0	4	3	37	2	5	6	31
April	2022	12	13	4	0	5	2	40	2	5	6	30
May	2022	11	11	2	0	4	2	43	1	4	7	33
June	2022	9	11	2	1	3	2	45	3	4	7	33
July	2022	10	10	2	0	3	2	45	4	6	9	32
August	2022	12	12	2	1	3	3	45	4	7	8	26
September	2022	14	11	2	1	4	5	41	5	8	8	21
October	2022	16	11	2	1	3	5	39	4	7	9	17
November	2022	17	10	1	1	2	5	37	5	6	11	16
December	2022	19	9	1	1	3	4	39	6	5	12	15
January	2023	20	9	1	1	4	5	38	8	7	11	14
February	2023	21	9	1	1	4	5	35	10	8	11	11
March	2023	19	11	2	1	4	5	31	10	11	10	8
April	2023	19	11	2	1	5	4	31	12	9	10	6
May	2023	20	11	2	1	5	5	33	10	9	10	7
June	2023	19	10	1	0	4	6	32	11	11	9	8
July	2023	19	11	2	0	5	6	30	9	12	8	8
August	2023	20	10	2	0	6	6	30	11	11	7	7
September	2023	24	11	2	0	6	5	32	9	7	6	7
October	2023	24	11	2	0	5	5	34	9	6	5	5
November	2023	26	11	2	0	3	6	35	8	6	6	4
December	2023	26	9	2	0	3	5	34	9	7	6	4
January	2024	27	8	1	0	4	5	34	8	8	6	4

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES

(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good Prosperity	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Adequate</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Inadequate</u>
February	2024	29	10	2	0	5	6	33	8	7	6	3
March	2024	29	14	2	0	5	5	31	10	8	7	2