

MALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Response to the query: "Why do you say so?" following the question on Table 41.

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

		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
June	1980	6	10	6	2	0	10	30	72	6	3	1
July	1980	8	12	13	4	0	9	28	64	5	4	0
August	1980	10	16	19	6	1	9	27	51	6	4	0
September	1980	10	17	19	10	1	9	25	45	8	3	1
October	1980	10	19	15	11	1	9	23	46	8	3	1
November	1980	8	18	8	11	0	9	22	55	8	3	1
December	1980	6	16	4	9	0	10	22	65	7	4	1
January	1981	5	14	2	5	0	9	25	73	6	3	1
February	1981	5	12	2	4	0	9	28	77	6	3	1
March	1981	6	12	2	3	0	9	31	76	6	3	1
April	1981	7	12	3	4	0	9	31	72	7	4	1
May	1981	8	12	4	4	0	8	29	69	6	4	1
June	1981	8	13	4	4	0	8	28	69	8	3	1
July	1981	8	11	3	4	0	8	27	73	7	3	0
August	1981	8	11	3	4	0	7	26	77	8	2	0
September	1981	8	9	3	5	0	6	27	77	8	3	0
October	1981	7	9	3	4	0	4	25	77	8	3	0
November	1981	8	8	2	3	0	5	26	78	10	4	0
December	1981	10	9	3	3	0	4	24	82	11	3	0
January	1982	13	7	5	2	0	5	26	81	14	5	0
February	1982	14	7	5	2	1	5	25	78	13	5	0
March	1982	16	7	4	2	0	5	25	77	13	6	1
April	1982	16	7	3	2	1	5	24	78	14	5	1
May	1982	19	6	4	1	1	4	25	77	13	5	1
June	1982	20	5	6	2	1	5	25	75	12	5	2
July	1982	19	5	5	2	1	4	24	76	12	6	2
August	1982	17	6	5	2	1	4	23	74	13	6	2
September	1982	17	6	8	3	1	4	23	71	14	6	1
October	1982	18	7	14	4	0	4	22	61	13	7	1
November	1982	20	6	22	5	0	3	18	54	14	7	0
December	1982	21	7	28	6	1	5	15	45	12	7	0
January	1983	23	7	32	6	1	5	14	40	11	7	0
February	1983	26	6	36	6	1	6	15	38	10	8	0
March	1983	27	7	38	6	1	5	15	37	9	9	0
April	1983	28	7	43	7	1	6	14	32	7	8	0
May	1983	29	8	49	8	1	5	12	25	8	5	0
June	1983	28	9	53	11	3	6	10	20	7	5	0
July	1983	24	8	49	10	4	5	12	22	7	4	0
August	1983	21	10	43	12	4	7	13	24	6	4	1
September	1983	21	9	39	12	3	7	15	26	7	4	1
October	1983	24	10	35	12	3	10	13	26	7	5	1
November	1983	23	10	33	12	3	8	14	28	8	5	0
December	1983	22	10	30	13	2	8	12	27	7	5	1

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Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Prices	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good						
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January	1984	19	11	32	12	3	8	13	26	7	5	0
February	1984	21	11	35	13	5	7	12	22	6	4	1
March	1984	20	11	39	13	6	8	12	20	6	3	1
April	1984	18	12	37	20	6	8	10	17	6	2	1
May	1984	14	13	33	23	4	8	9	21	6	3	0
June	1984	13	12	26	23	4	8	10	27	6	3	0
July	1984	14	11	23	20	3	7	11	33	6	3	0
August	1984	15	11	24	18	3	7	12	37	5	2	0
September	1984	15	12	25	17	3	6	12	34	6	3	0
October	1984	17	12	26	14	3	7	13	33	5	3	0
November	1984	16	11	28	12	3	9	12	30	6	6	0
December	1984	18	9	31	10	3	8	12	29	6	5	0
January	1985	18	9	38	9	5	7	11	26	6	5	0
February	1985	21	9	44	9	4	6	10	23	6	2	1
March	1985	22	11	46	9	4	6	12	20	4	2	1
April	1985	23	12	43	12	3	7	11	19	5	2	0
May	1985	22	13	38	13	5	7	13	19	6	3	0
June	1985	21	10	45	12	5	7	11	17	7	3	0
July	1985	22	8	51	9	6	6	12	14	6	4	0
August	1985	24	7	57	6	5	7	12	14	4	3	0
September	1985	27	7	55	6	4	6	12	13	4	3	0
October	1985	26	8	55	6	3	6	12	13	4	3	0
November	1985	25	8	54	8	4	5	11	12	6	3	1
December	1985	25	9	54	7	5	5	10	14	5	2	1
January	1986	27	9	56	7	5	5	8	14	6	2	1
February	1986	28	9	61	6	5	5	9	12	5	1	0
March	1986	27	8	70	5	6	5	6	8	5	2	0
April	1986	26	6	77	4	6	4	6	6	4	1	0
May	1986	25	5	81	4	5	3	4	4	3	1	0
June	1986	24	5	80	5	5	3	5	4	3	1	0
July	1986	23	5	79	6	5	4	6	4	3	1	0
August	1986	23	5	77	6	5	4	8	4	4	1	1
September	1986	26	4	77	5	5	5	9	4	4	1	1
October	1986	26	5	77	6	5	6	8	4	4	1	0
November	1986	28	6	75	6	4	7	7	4	4	1	0
December	1986	26	6	71	6	2	8	7	5	5	1	0
January	1987	28	7	70	5	2	8	7	4	5	2	0
February	1987	27	8	72	6	2	7	7	4	5	2	0
March	1987	26	9	72	6	3	7	6	3	4	1	0
April	1987	23	10	69	11	3	6	6	3	3	2	0
May	1987	24	11	59	15	3	8	7	5	2	2	0
June	1987	23	13	51	19	2	8	8	7	3	2	0
July	1987	26	12	48	19	2	7	8	9	4	2	0
August	1987	26	12	49	17	2	7	9	8	4	1	0
September	1987	25	13	47	15	4	7	11	8	4	2	1
October	1987	23	13	43	19	4	8	11	11	4	2	0
November	1987	19	11	37	18	5	8	11	14	4	6	0
December	1987	22	9	39	18	3	9	9	15	5	7	0

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Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY					
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Good	Prices	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good							
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment			
January	1988	23	7	40	14	4	9	9	15	6	8	0	
February	1988	27	7	47	13	4	7	11	12	7	4	0	
March	1988	29	7	50	11	5	6	12	10	5	3	0	
April	1988	29	10	50	10	5	6	12	8	4	3	0	
May	1988	27	13	45	12	5	10	9	8	5	3	0	
June	1988	23	14	39	15	5	8	9	10	4	3	0	
July	1988	23	14	35	15	6	8	11	11	3	3	0	
August	1988	22	13	33	17	6	8	12	13	2	1	0	
September	1988	23	15	30	19	7	10	13	13	3	1	0	
October	1988	21	14	29	20	6	11	12	14	3	1	0	
November	1988	23	13	32	17	5	12	13	12	4	3	0	
December	1988	21	13	30	17	5	12	13	13	4	3	0	
January	1989	21	13	29	18	4	12	12	13	5	4	0	
February	1989	20	13	25	22	4	10	11	14	5	3	0	
March	1989	20	11	23	21	3	11	13	16	5	2	0	
April	1989	19	12	19	21	4	10	16	22	6	1	0	
May	1989	20	13	17	18	4	10	16	26	5	2	1	
June	1989	22	15	18	15	4	10	14	25	4	2	1	
July	1989	23	13	24	11	5	11	14	20	3	2	0	
August	1989	23	13	28	9	4	11	14	16	4	2	1	
September	1989	25	12	34	8	4	9	14	13	5	1	1	
October	1989	28	13	33	8	3	8	11	12	5	1	1	
November	1989	29	14	35	7	3	7	10	12	3	0	1	
December	1989	28	14	33	8	3	9	11	12	4	2	1	
January	1990	29	13	37	7	2	9	12	12	4	3	0	
February	1990	30	12	33	7	3	9	14	13	4	3	0	
March	1990	31	11	32	7	5	7	16	14	3	3	0	
April	1990	30	14	29	9	5	9	15	13	4	2	0	
May	1990	30	14	28	8	5	10	15	13	3	3	1	
June	1990	31	14	26	8	3	10	15	14	4	3	0	
July	1990	32	13	25	9	2	9	16	15	3	3	0	
August	1990	32	15	25	9	1	8	16	17	4	5	0	
September	1990	33	14	22	10	1	7	17	20	5	4	0	
October	1990	33	11	17	8	1	5	18	20	7	7	1	
November	1990	35	9	16	7	1	6	19	20	8	9	1	
December	1990	38	8	17	5	1	5	17	18	9	11	1	
January	1991	43	7	26	4	1	4	14	16	8	10	1	
February	1991	46	6	31	3	1	2	9	13	8	8	2	
March	1991	52	6	40	2	2	3	8	9	7	7	3	
April	1991	52	6	43	3	2	4	7	8	8	5	2	
May	1991	53	6	47	3	2	5	8	8	8	4	2	
June	1991	51	7	48	3	2	5	8	8	8	3	1	
July	1991	51	8	46	3	2	6	8	8	8	3	1	
August	1991	50	9	46	2	2	5	8	8	8	3	0	
September	1991	50	8	47	2	2	7	9	8	8	3	0	
October	1991	48	8	47	2	2	7	7	9	8	3	1	
November	1991	51	5	48	2	2	7	8	8	9	5	2	
December	1991	49	4	50	2	1	6	8	7	9	7	2	

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	Good Buys	Won't Come	Rate	Advance	Good							Rates High;
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January 1992	50	3	57	2	1	5	7	5	10	8	1	
February 1992	46	3	65	3	1	6	5	4	9	8	0	
March 1992	46	3	68	3	1	6	4	3	8	8	0	
April 1992	45	4	70	2	1	6	5	4	6	8	0	
May 1992	46	6	67	2	2	6	5	4	6	7	1	
June 1992	44	6	67	2	3	6	5	3	6	5	0	
July 1992	43	5	67	3	3	6	4	4	8	7	1	
August 1992	40	4	67	2	2	6	6	4	9	7	1	
September 1992	43	4	70	2	2	5	5	4	9	6	1	
October 1992	41	4	69	3	2	5	5	4	8	5	1	
November 1992	41	4	69	5	3	4	4	4	7	6	1	
December 1992	40	5	67	6	4	5	4	3	7	7	1	
January 1993	41	6	65	7	4	5	3	2	6	6	1	
February 1993	40	6	66	7	5	4	4	3	5	5	0	
March 1993	36	7	68	7	4	5	3	3	5	5	1	
April 1993	33	8	71	7	6	5	5	4	5	6	1	
May 1993	32	8	73	6	5	5	5	4	5	6	1	
June 1993	34	9	73	6	5	4	5	4	5	5	0	
July 1993	35	8	73	7	3	4	5	4	6	4	0	
August 1993	33	8	74	8	3	3	4	3	7	4	1	
September 1993	32	6	77	7	4	3	4	4	8	5	1	
October 1993	31	5	78	4	5	2	4	4	9	4	1	
November 1993	31	4	79	3	5	3	4	3	8	4	0	
December 1993	30	5	77	4	5	4	4	2	7	4	0	
January 1994	30	6	75	6	7	5	4	1	5	3	0	
February 1994	30	6	73	10	8	5	4	2	5	3	0	
March 1994	29	7	72	13	11	5	4	2	4	2	0	
April 1994	25	7	72	16	10	5	4	3	4	1	0	
May 1994	22	7	65	20	10	5	4	4	3	2	1	
June 1994	18	7	61	21	8	5	5	6	3	2	0	
July 1994	17	8	55	22	8	5	5	7	4	2	0	
August 1994	22	8	54	22	9	5	5	9	5	2	0	
September 1994	26	10	51	23	8	7	5	9	6	1	0	
October 1994	26	12	49	24	8	8	4	7	6	2	1	
November 1994	21	13	43	26	8	8	6	7	6	2	1	
December 1994	18	13	37	28	8	8	7	13	4	2	1	
January 1995	18	12	31	27	6	6	9	20	6	2	1	
February 1995	17	12	29	26	6	6	8	23	6	3	1	
March 1995	17	12	32	23	6	6	9	22	7	2	1	
April 1995	17	12	33	21	7	8	8	19	6	2	1	
May 1995	18	12	39	17	7	8	8	17	7	2	0	
June 1995	21	10	43	13	6	8	9	16	6	2	1	
July 1995	21	9	55	9	7	8	8	11	6	2	0	
August 1995	22	7	59	7	7	9	7	9	6	2	1	
September 1995	23	7	62	6	9	8	6	5	6	2	0	
October 1995	25	7	54	6	8	7	6	6	7	1	1	
November 1995	25	8	54	6	9	7	6	6	7	1	1	
December 1995	26	8	52	6	8	8	6	7	7	1	1	

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		Prices Low;	Prices	Interest	Borrow in	Times	Good	Prices	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good						
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January	1996	24	7	57	5	7	7	6	7	6	2	0
February	1996	25	6	58	7	6	7	5	6	6	3	0
March	1996	25	6	62	6	6	7	5	5	6	2	0
April	1996	24	6	59	8	8	8	6	5	7	2	1
May	1996	22	9	58	9	8	7	7	6	5	2	0
June	1996	21	10	52	12	7	7	7	8	6	2	0
July	1996	22	12	50	12	9	6	6	7	5	1	1
August	1996	20	12	47	12	9	8	7	8	6	2	1
September	1996	20	10	49	11	9	10	8	7	4	2	1
October	1996	19	10	51	11	7	11	7	7	4	2	0
November	1996	20	8	53	10	9	9	6	5	5	1	1
December	1996	22	11	51	10	10	7	7	5	6	1	1
January	1997	23	11	50	8	11	7	6	4	6	1	1
February	1997	23	12	50	8	11	9	7	5	5	1	1
March	1997	21	11	50	7	13	10	7	5	6	1	0
April	1997	18	11	47	9	12	10	8	8	7	1	1
May	1997	18	10	45	10	13	9	9	8	6	1	1
June	1997	19	10	42	13	12	9	8	8	6	1	1
July	1997	20	10	44	10	12	8	8	5	4	0	1
August	1997	21	9	46	8	11	7	6	4	3	0	1
September	1997	21	9	51	6	10	7	6	4	2	0	1
October	1997	21	7	55	5	11	8	5	4	3	1	0
November	1997	21	9	54	5	11	7	5	4	3	1	1
December	1997	21	10	52	4	10	8	5	4	3	2	0
January	1998	20	10	52	3	9	7	5	3	3	1	0
February	1998	20	8	56	2	10	7	4	2	2	1	0
March	1998	18	5	61	1	11	7	5	2	2	1	1
April	1998	18	5	65	1	11	6	4	3	1	1	1
May	1998	21	6	64	2	11	5	5	3	1	1	1
June	1998	20	6	63	2	14	5	5	2	2	1	0
July	1998	18	7	65	3	15	5	7	3	2	1	0
August	1998	15	8	63	2	15	7	8	2	2	1	0
September	1998	14	8	62	3	12	6	9	2	2	1	0
October	1998	15	6	64	3	11	6	7	2	3	1	0
November	1998	16	5	70	2	10	5	6	2	3	1	0
December	1998	15	4	77	1	11	6	5	1	2	1	0
January	1999	16	6	75	1	11	6	5	1	1	2	0
February	1999	16	6	75	1	14	6	3	2	1	2	0
March	1999	17	6	72	2	15	6	4	3	2	1	0
April	1999	16	6	71	3	15	7	7	3	2	1	0
May	1999	14	5	67	4	14	8	9	3	3	1	1
June	1999	14	7	65	6	12	7	9	2	3	1	0
July	1999	12	7	62	7	14	6	7	3	3	1	0
August	1999	11	7	59	8	13	5	7	4	3	2	0
September	1999	10	6	54	9	15	7	8	6	2	2	0
October	1999	12	6	51	10	14	8	10	7	3	2	0
November	1999	13	6	52	10	12	8	10	7	2	2	1
December	1999	13	7	53	10	13	8	10	7	2	1	1

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		Good Buys	Won't Come	Rate	Advance	Good						
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January	2000	13	8	50	10	14	7	10	8	2	1	1
February	2000	11	9	43	13	17	8	11	9	1	1	1
March	2000	12	10	40	16	15	7	10	12	1	1	0
April	2000	11	11	36	16	16	8	10	12	2	1	0
May	2000	12	10	32	14	15	8	11	14	2	1	0
June	2000	12	10	27	13	13	8	13	17	2	2	0
July	2000	12	10	28	12	11	7	15	20	1	2	0
August	2000	10	10	30	11	12	8	15	19	1	2	0
September	2000	10	11	34	9	13	9	13	15	1	1	0
October	2000	10	9	35	8	12	10	13	12	2	1	0
November	2000	11	10	36	9	10	10	12	10	3	1	0
December	2000	10	8	36	9	10	9	15	10	4	1	0
January	2001	11	8	42	8	11	7	11	11	4	2	0
February	2001	11	6	49	7	9	6	10	9	4	3	0
March	2001	14	6	58	5	8	6	9	9	4	2	0
April	2001	13	6	61	2	6	6	10	8	4	3	0
May	2001	12	6	60	2	5	6	11	7	5	2	0
June	2001	11	5	62	1	4	6	10	4	6	2	0
July	2001	15	5	61	2	5	5	12	4	7	2	0
August	2001	18	4	63	2	7	8	11	3	7	2	0
September	2001	19	4	60	2	6	7	11	3	7	4	0
October	2001	21	4	66	2	4	8	8	2	7	4	0
November	2001	22	3	69	1	2	5	7	2	5	6	0
December	2001	23	1	76	1	1	6	6	2	5	4	0
January	2002	23	1	74	1	1	7	5	2	7	5	0
February	2002	24	2	74	1	2	7	5	2	7	4	0
March	2002	23	4	67	2	4	7	5	2	7	3	0
April	2002	21	4	67	3	5	8	6	3	6	3	1
May	2002	19	6	64	4	5	7	6	4	6	3	1
June	2002	16	7	65	4	5	8	8	3	7	3	0
July	2002	15	7	63	4	4	8	9	3	7	3	0
August	2002	15	5	64	4	3	10	10	3	7	3	0
September	2002	15	4	66	3	3	10	10	3	6	2	0
October	2002	16	2	67	1	3	11	10	3	5	2	0
November	2002	13	3	67	1	2	10	11	3	5	3	0
December	2002	17	3	69	1	3	9	9	4	4	3	0
January	2003	16	4	73	1	3	9	8	3	4	4	0
February	2003	17	4	75	2	4	10	8	2	4	3	0
March	2003	15	3	75	2	3	11	9	2	4	3	0
April	2003	16	3	75	3	3	9	10	2	4	3	0
May	2003	17	4	77	2	3	9	9	2	3	2	0
June	2003	16	5	79	2	3	8	8	2	3	3	0
July	2003	15	5	79	1	3	7	9	1	3	3	0
August	2003	15	4	77	3	3	7	11	2	4	3	0
September	2003	15	6	73	4	4	7	12	3	4	3	0
October	2003	16	5	72	7	4	7	12	4	4	2	0
November	2003	16	6	69	7	3	7	12	4	4	2	0
December	2003	15	5	72	7	4	7	10	4	4	1	1

MALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Prices	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good						
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January	2004	13	5	71	5	6	9	10	3	4	1	1
February	2004	13	6	71	5	6	9	10	3	4	3	1
March	2004	12	6	71	5	5	9	11	3	4	3	0
April	2004	12	7	73	7	4	9	9	2	4	3	0
May	2004	11	7	71	12	4	9	9	3	4	3	0
June	2004	11	8	69	14	3	10	10	3	4	3	0
July	2004	10	8	63	17	4	10	13	5	4	2	0
August	2004	10	8	64	14	5	10	15	5	5	1	0
September	2004	11	7	63	14	6	10	14	5	5	1	1
October	2004	12	7	66	11	5	10	13	4	5	2	1
November	2004	11	8	65	13	5	12	13	4	4	2	1
December	2004	10	10	62	13	5	10	13	5	3	2	0
January	2005	11	10	61	14	6	11	13	5	3	1	0
February	2005	11	11	59	12	8	11	13	5	4	2	0
March	2005	10	13	57	12	6	12	13	5	4	2	0
April	2005	10	14	54	13	6	12	13	6	4	2	0
May	2005	9	14	53	15	5	12	13	6	4	1	0
June	2005	9	13	52	14	5	13	17	5	4	2	0
July	2005	9	12	49	11	5	12	21	4	4	1	0
August	2005	11	13	46	9	5	12	25	5	4	1	0
September	2005	10	12	44	9	5	11	27	7	4	1	0
October	2005	10	13	41	10	4	13	30	6	5	3	0
November	2005	9	12	38	11	3	15	30	8	6	3	1
December	2005	9	11	36	11	4	15	30	8	7	2	1
January	2006	11	10	35	11	4	13	29	11	7	1	1
February	2006	12	8	32	11	4	11	31	12	7	2	0
March	2006	14	8	30	12	4	12	31	12	6	2	0
April	2006	15	8	27	11	4	11	31	12	7	3	0
May	2006	15	8	27	11	5	12	29	12	6	3	1
June	2006	15	8	27	12	5	11	29	15	7	3	0
July	2006	18	9	26	14	5	11	26	17	5	3	0
August	2006	21	10	24	14	4	12	24	17	6	3	0
September	2006	27	8	22	12	4	10	24	17	7	2	1
October	2006	33	7	25	9	3	10	25	16	9	2	1
November	2006	41	4	27	6	2	8	25	15	9	2	1
December	2006	44	5	30	6	2	8	22	12	8	3	1
January	2007	45	5	30	6	3	5	20	10	7	3	1
February	2007	41	6	29	6	4	6	20	10	8	3	1
March	2007	40	6	30	5	3	7	20	9	10	3	2
April	2007	40	5	28	5	3	8	19	10	12	3	1
May	2007	43	6	27	4	2	7	18	11	12	2	1
June	2007	45	5	25	4	3	7	18	12	11	2	1
July	2007	46	6	24	4	2	6	20	13	10	2	1
August	2007	46	5	22	6	2	5	19	14	12	2	1
September	2007	47	4	21	5	1	4	18	15	12	2	1
October	2007	51	2	21	4	2	4	14	17	13	3	1
November	2007	55	2	22	2	1	4	14	17	12	3	1
December	2007	56	2	23	2	1	4	13	16	13	3	2

MALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	2008	56	2	22	1	1	4	13	15	13	4	2
February	2008	58	1	27	1	1	3	10	14	13	3	2
March	2008	58	1	28	0	0	3	11	14	12	4	2
April	2008	60	1	32	0	0	3	10	11	12	4	2
May	2008	59	2	29	0	0	3	10	12	14	5	2
June	2008	63	2	29	1	0	3	9	10	13	6	2
July	2008	63	2	26	1	1	3	9	11	15	6	1
August	2008	65	3	26	1	1	2	10	11	13	5	1
September	2008	66	4	24	1	1	3	9	11	14	5	1
October	2008	64	4	22	1	0	3	10	14	11	5	2
November	2008	66	3	20	0	1	3	9	15	10	4	2
December	2008	65	3	25	0	1	3	9	16	10	5	1
January	2009	68	2	33	0	1	2	7	12	12	6	1
February	2009	68	2	38	0	0	3	7	12	12	6	1
March	2009	69	2	39	0	0	3	5	11	12	6	1
April	2009	69	2	40	0	0	3	5	12	11	7	1
May	2009	71	2	41	0	0	2	3	10	11	6	1
June	2009	72	2	46	1	1	2	3	8	9	6	1
July	2009	70	3	43	1	1	3	4	8	11	5	2
August	2009	69	3	41	1	1	3	5	7	12	7	2
September	2009	69	3	38	0	1	3	6	7	13	7	1
October	2009	71	3	40	0	1	3	5	5	11	7	1
November	2009	69	3	41	1	1	3	4	6	11	6	1
December	2009	68	3	42	1	1	3	4	6	9	6	1
January	2010	69	4	39	1	2	2	4	5	9	5	2
February	2010	69	4	41	1	2	2	6	5	10	5	1
March	2010	71	4	38	2	1	3	6	5	9	6	1
April	2010	71	4	38	2	2	3	5	7	10	6	0
May	2010	71	4	37	2	2	3	5	6	10	7	1
June	2010	68	3	41	2	2	2	4	5	12	5	1
July	2010	67	3	44	1	1	3	5	4	10	6	2
August	2010	67	4	48	1	1	4	4	5	8	6	1
September	2010	68	4	49	1	1	3	4	5	9	7	1
October	2010	69	3	49	1	1	3	4	4	9	8	1
November	2010	68	3	50	1	1	3	3	6	10	6	2
December	2010	69	3	51	1	1	2	4	7	8	5	2
January	2011	67	3	51	1	1	1	5	9	10	5	2
February	2011	69	2	50	2	1	2	5	7	10	5	1
March	2011	69	3	47	1	1	2	4	8	11	5	1
April	2011	70	5	45	1	1	3	3	7	10	6	2
May	2011	68	5	40	2	1	3	3	9	11	6	3
June	2011	67	4	38	2	1	2	4	8	12	6	3
July	2011	66	3	38	2	1	2	4	7	13	6	2
August	2011	67	3	39	2	1	2	6	7	14	6	1
September	2011	65	2	37	2	1	5	7	9	14	7	1
October	2011	63	2	41	2	1	5	7	11	13	6	2
November	2011	63	2	44	1	1	4	6	12	13	5	3
December	2011	65	2	49	1	1	3	4	11	12	5	3

MALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Prices	Interest	Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good			Rates High;	Afford		
Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment		
January	2012	68	3	48	1	1	2	4	9	12	4	2
February	2012	68	3	48	1	1	2	3	8	11	5	3
March	2012	67	3	49	1	2	2	4	7	11	5	2
April	2012	65	2	49	1	3	3	4	8	11	4	2
May	2012	65	2	49	1	3	4	6	7	10	5	2
June	2012	66	3	51	1	3	4	5	7	8	4	3
July	2012	67	4	51	1	2	4	4	7	9	4	2
August	2012	64	4	51	1	2	3	3	8	11	4	2
September	2012	63	6	52	1	3	3	3	8	11	4	1
October	2012	63	7	54	1	4	3	3	8	10	5	1
November	2012	64	7	55	1	4	4	3	6	10	4	1
December	2012	62	6	53	1	4	5	4	6	11	5	2
January	2013	59	6	53	2	6	5	4	5	11	5	1
February	2013	58	8	52	3	6	4	5	7	9	4	1
March	2013	59	10	52	3	6	4	4	5	9	3	1
April	2013	56	12	51	3	5	5	5	6	8	4	1
May	2013	53	12	52	3	6	6	4	5	7	4	2
June	2013	49	12	53	3	6	6	5	5	6	4	2
July	2013	50	12	54	6	6	5	4	5	6	3	1
August	2013	48	13	51	7	6	5	6	5	6	3	1
September	2013	47	12	49	8	6	5	8	7	7	3	2
October	2013	43	12	47	8	7	6	8	7	8	4	2
November	2013	45	10	48	7	7	6	6	8	10	5	2
December	2013	47	11	50	8	8	5	4	8	9	4	2
January	2014	47	11	51	8	7	6	5	7	9	4	1
February	2014	45	11	51	8	7	5	5	6	7	5	2
March	2014	43	9	50	8	6	5	6	5	8	6	2
April	2014	42	10	47	7	6	5	7	5	9	6	3
May	2014	45	10	47	6	7	5	8	6	9	4	2
June	2014	44	11	47	5	7	6	8	7	8	3	2
July	2014	44	10	47	4	7	7	9	6	7	3	2
August	2014	41	10	46	4	7	8	10	5	8	4	2
September	2014	40	11	46	5	7	8	9	4	9	4	2
October	2014	40	10	46	5	7	9	8	5	9	5	2
November	2014	40	10	46	6	8	9	8	5	9	5	2
December	2014	39	10	47	6	9	10	8	4	8	4	2
January	2015	38	10	52	5	11	9	7	5	8	3	2
February	2015	36	11	53	4	13	9	6	5	8	4	1
March	2015	35	12	52	5	12	7	7	6	8	5	2
April	2015	34	12	49	5	12	7	8	5	7	5	2
May	2015	34	12	49	6	11	8	9	6	7	4	2
June	2015	35	12	49	6	12	9	8	5	6	3	1
July	2015	35	12	49	6	11	8	8	5	7	4	2
August	2015	34	12	49	7	11	8	7	5	7	5	2
September	2015	33	14	47	8	10	9	8	5	7	4	1
October	2015	30	14	47	7	12	8	9	5	7	3	1
November	2015	28	13	47	8	12	7	11	6	7	3	1
December	2015	32	10	50	8	12	7	11	5	7	3	1

MALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	2016	34	10	49	10	10	8	10	5	7	3	1
February	2016	36	8	51	9	11	9	11	4	6	4	1
March	2016	32	9	51	9	11	8	13	5	6	4	1
April	2016	30	11	51	8	11	8	12	5	5	5	0
May	2016	28	12	50	8	10	7	13	5	6	4	1
June	2016	27	12	46	7	11	7	14	4	7	3	1
July	2016	27	10	45	6	11	7	15	5	8	3	2
August	2016	27	10	47	5	13	7	13	5	8	3	1
September	2016	27	9	49	5	11	8	13	4	8	4	1
October	2016	27	9	50	7	10	9	12	4	7	5	1
November	2016	24	10	49	8	10	9	12	4	7	5	1
December	2016	22	10	46	11	10	9	12	5	7	5	2
January	2017	21	12	42	15	11	9	12	4	6	5	1
February	2017	21	13	39	18	11	10	13	5	6	5	1
March	2017	22	14	38	19	12	10	13	5	5	5	1
April	2017	21	15	38	18	13	11	13	6	5	4	1
May	2017	19	14	37	17	13	11	14	6	5	4	0
June	2017	19	14	38	14	12	12	16	6	5	4	1
July	2017	20	13	38	13	11	11	18	7	5	4	1
August	2017	23	13	37	11	13	11	19	6	4	4	1
September	2017	23	13	38	10	15	11	19	6	5	3	1
October	2017	23	12	39	8	16	11	18	5	6	2	1
November	2017	21	12	39	8	17	12	17	5	5	3	1
December	2017	20	12	38	8	17	11	19	5	5	3	1
January	2018	20	12	35	8	17	11	22	5	5	4	1
February	2018	18	13	34	10	16	11	22	6	6	4	1
March	2018	16	13	32	14	15	11	21	7	5	4	1
April	2018	16	15	33	17	16	10	19	8	4	3	1
May	2018	15	16	32	17	16	9	20	9	4	3	1
June	2018	16	16	31	15	17	10	21	10	4	3	1
July	2018	14	14	28	13	16	12	24	11	4	3	1
August	2018	15	12	25	11	19	13	26	10	5	3	1
September	2018	14	13	25	12	19	12	25	10	5	3	1
October	2018	13	13	24	14	20	11	26	9	6	3	1
November	2018	15	13	26	16	19	10	26	9	5	2	1
December	2018	15	13	23	15	17	12	26	11	5	3	1
January	2019	17	11	25	13	16	13	24	11	6	3	1
February	2019	16	10	27	10	15	14	23	12	6	5	1
March	2019	17	9	29	9	15	13	24	10	6	4	1
April	2019	16	10	29	7	16	13	26	9	5	4	1
May	2019	16	11	29	6	17	13	27	8	6	3	1
June	2019	15	11	31	4	20	15	26	7	5	3	1
July	2019	15	11	35	3	20	14	25	6	5	4	1
August	2019	14	9	38	3	20	14	24	5	4	5	1
September	2019	14	8	40	2	19	13	26	5	5	7	1
October	2019	14	9	39	2	18	13	27	5	4	8	1
November	2019	15	9	40	2	17	12	27	5	5	8	1
December	2019	16	9	40	3	18	11	26	5	4	6	1

MALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low; Good Buys	Prices Won't Come	Interest Rate	Borrow in Advance	Times Good	Good	Interest Rates High;	Can't Afford	Uncertain	Bad	
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	2020	16	9	41	3	19	12	26	5	5	4	1
February	2020	16	9	42	2	20	12	25	4	5	5	0
March	2020	15	7	44	1	19	11	24	3	7	6	0
April	2020	19	5	42	1	13	9	21	4	10	11	0
May	2020	25	3	40	0	8	7	19	5	15	14	1
June	2020	30	3	40	0	4	6	16	5	18	16	1
July	2020	30	4	44	1	6	5	15	5	17	13	1
August	2020	27	5	47	1	6	6	14	4	14	12	1
September	2020	26	5	48	1	6	7	15	3	11	11	1
October	2020	24	5	49	1	6	8	16	3	9	10	1
November	2020	22	5	50	1	8	9	18	3	9	9	1
December	2020	19	6	50	1	9	9	19	3	9	8	0
January	2021	17	6	49	2	9	8	21	3	9	8	0
February	2021	16	6	47	2	8	7	24	3	9	8	0
March	2021	15	7	44	3	7	8	27	4	9	8	1
April	2021	15	8	40	3	7	9	33	4	8	7	1
May	2021	12	8	35	3	8	8	42	4	7	5	1
June	2021	9	8	30	3	8	6	54	4	6	5	1
July	2021	6	8	25	3	7	5	65	5	6	4	1
August	2021	6	7	22	2	5	5	69	6	7	5	1
September	2021	4	7	21	2	5	6	70	6	7	5	1
October	2021	4	6	23	2	5	7	66	6	9	6	1
November	2021	4	7	24	2	5	7	65	7	9	5	1
December	2021	3	9	25	3	4	8	64	6	8	4	1
January	2022	4	11	22	4	5	9	63	6	7	5	1
February	2022	4	12	20	7	5	8	61	8	9	5	1
March	2022	4	11	18	8	4	9	60	12	9	5	1
April	2022	3	11	16	10	3	7	63	16	10	5	2
May	2022	3	10	11	7	3	8	67	23	8	5	2
June	2022	2	9	8	6	3	6	70	33	8	4	2
July	2022	3	8	6	6	3	6	71	39	7	4	2
August	2022	4	6	6	6	2	6	68	43	8	4	1
September	2022	6	5	6	6	2	7	66	43	10	3	1
October	2022	6	5	5	6	2	8	62	48	10	4	1
November	2022	6	4	4	5	1	7	61	53	10	4	2
December	2022	5	4	3	4	2	6	59	60	8	5	2
January	2023	6	4	3	3	2	5	58	60	9	4	1
February	2023	8	5	5	3	2	5	53	58	10	5	1
March	2023	9	5	5	4	2	6	53	56	11	5	1
April	2023	8	5	5	3	3	6	51	56	11	5	1
May	2023	7	6	3	3	4	8	53	56	12	4	2
June	2023	7	6	3	3	4	7	52	57	14	3	2
July	2023	7	7	3	4	3	7	52	57	13	3	2
August	2023	7	6	3	3	3	7	54	56	11	3	1
September	2023	6	7	3	3	2	7	54	56	9	2	1
October	2023	5	7	3	3	2	6	56	59	9	2	1
November	2023	4	7	3	3	2	6	55	64	10	3	1
December	2023	4	7	3	2	2	6	56	66	10	3	1

MALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>GOOD TIME TO BUY</u>						<u>BAD TIME TO BUY</u>				
		<u>Prices Low; Good Buys Available</u>	<u>Prices Won't Come Down</u>	<u>Interest Rate Low</u>	<u>Borrow in Advance Rising Rates</u>	<u>Times Good Prosperity</u>	<u>Good Investment</u>	<u>Prices High</u>	<u>Interest Rates High; Credit Tight</u>	<u>Can't Afford To Buy</u>	<u>Uncertain Future</u>	<u>Bad Investment</u>
January	2024	4	6	4	2	2	6	57	67	9	3	1
February	2024	5	6	5	1	2	5	56	65	8	3	1
March	2024	5	7	5	1	2	6	55	61	9	3	1
April	2024	5	8	5	2	2	6	56	58	10	2	1
May	2024	4	7	3	1	2	6	57	58	10	2	1