AGE 35 TO 54
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				
Date of Survey		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	4	6	7	1	0	6	30	81	6	4	1
July	1980	7	6	13	3	0	5	29	72	6	7	1
August	1980	8	10	18	6	1	8	25	57	7	7	1
September	1980	9	13	16	10	0	8	25	52	9	6	1
October	1980	6	15	12	10	1	8	27	54	9	3	1
November	1980	5	15	7	10	0	6	28	63	10	3	0
December	1980	4	13	4	8	0	7	26	72	8	3	0
January	1981	5	12	2	6	0	6	27	76	7	5	0
February	1981	5	10	2	6	0	8	29	77	6	5	0
March	1981	4	8	2	5	0	7	35	77	7	5	1
April	1981	4	9	1	6	0	8	33	73	8	4	1
May	1981	4	9	2	5	0	7	31	72	9	4	1
June	1981	6	10	2	5	0	6	28	69	9	3	0
July	1981	6	8	2	3	0	6	31	73	9	4	0
August	1981	7	8	1	4	0	5	30	77	9	3	0
September	1981	6	8	2	4	0	4	28	80	10	3	0
October	1981	7	9	1	4	0	3	26	83	11	3	0
November	1981	8	8	1	2	0	2	24	86	11	4	1
December	1981	10	8	2	1	0	2	24	87	11	5	0
January	1982	12	7	3	2	0	3	24	86	13	5	0
February	1982	14	7	4	2	1	4	26	83	12	5	1
March	1982	14	6	3	2	1	5	25	83	12	6	1
April	1982	14	6	3	1	1	5	23	81	12	7	1
May	1982	15	5	3	1	0	4	23	80	14	8	1
June	1982	17	4	5	2	1	3	26	76	15	7	1
July	1982	16	4	4	1	1	2	24	81	16	8	1
August	1982	15	4	4	2	0	3	23	79	16	9	1
September	1982	14	4	9	2	0	4	21	76	16	8	1
October	1982	16	5	15	3	0	4	23	67	15	6	1
November	1982	20	6	21	4	0	2	21	61	15	5	1
December	1982	24	7	24	5	0	3	18	52	14	7	1
January	1983	26	6	30	5	1	3	16	46	13	9	0
February	1983	25	5	33	6	1	4	16	41	13	10	0
March	1983	22	6	38	7	1	4	16	38	13	8	0
April	1983	23	7	40	9	1	4	13	32	11	8	0
May	1983	25	8	48	10	2	4	11	25	9	6	0
June	1983	27	8	51	10	2	5	10	22	7	6	0
July	1983	25	8	51	9	3	6	11	24	7	6	0
August	1983	20	10	42	11	3	7	13	28	7	7	0
September	1983	18	9	38	12	3	7	12	28	8	6	1
October	1983	17	9	35	13	2	8	13	28	9	5	1
November	1983	18	8	34	13	3	7	12	28	9	5	1
December	1983	20	8	32	12	3	7	12	28	8	5	1
January	1984	20	10	36	11	3	7	11	28	8	4	0
February	1984	20	10	39	12	4	7	10	25	7	4	0
March	1984	20	10	43	12	5	8	9	25	7	2	0

AGE 35 TO 54
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		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
April	1984	17	10	38	19	5	6	10	22	8	2	0
May	1984	14	11	31	23	3	6	10	23	8	3	0
June	1984	13	13	22	25	2	7	10	26	7	3	0
July	1984	14	11	19	22	3	7	9	31	7	4	0
August	1984	16	10	20	18	3	7	11	36	5	3	1
September	1984	15	10	22	16	3	5	12	38	7	4	1
October	1984	15	11	24	14	2	5	13	36	7	4	1
November	1984	14	10	28	14	2	5	12	34	8	4	0
December	1984	17	9	33	12	2	4	12	30	6	4	0
January	1985	17	7	40	11	3	4	10	29	8	5	0
February	1985	19	7	44	9	4	4	11	26	8	4	0
March	1985	18	7	47	10	4	5	11	25	7	4	0
April	1985	20	8	44	13	4	5	12	23	6	3	0
May	1985	20	8	40	13	3	4	12	25	7	5	0
June	1985	22	7	44	11	3	4	12	20	8	5	0
July	1985	21	6	52	7	2	4	12	17	8	5	0
August	1985	22	6	58	5	2	6	12	15	6	3	0
September	1985	23	7	57	5	2	6	12	14	5	4	1
October	1985	25	7	53	6	2	6	11	15	5	4	1
November	1985	25	8	51	7	4	5	9	13	5	5	1
December	1985	25	7	48	8	4	4	12	16	4	4	1
January	1986	25	8	52	7	4	4	11	14	6	3	1
February	1986	24	8	57	5	4	3	14	13	6	2	1
March	1986	25	7	66	5	4	4	8	8	7	2	1
April	1986	25	5	72	5	4	3	8	6	5	2	0
May	1986	24	4	79	5	4	3	4	4	3	2	0
June	1986	22	3	82	6	5	2	5	4	3	1	0
July	1986	21	3	80	7	5	3	5	6	4	1	0
August	1986	22	4	79	7	4	3	5	5	5	1	1
September	1986	24	4	75	7	5	5	6	6	5	1	1
October	1986	25	5	75	5	4	6	7	5	6	1	1
November	1986	25	6	73	6	4	6	8	5	6	1	0
December	1986	25	5	72	6	2	5	8	5	6	2	1
January	1987	26	4	72	5	2	4	6	6	6	2	1
February	1987	25	5	74	5	2	4	6	6	6	2	1
March	1987	22	7	73	6	3	5	6	6	7	1	0
April	1987	22	8	70	8	4	6	6	4	5	2	0
May	1987	21	9	64	12	3	8	7	5	5	1	0
June	1987	23	9	57	16	3	6	7	6	5	1	0
July	1987	21	9	53	19	3	6	8	9	5	1	0
August	1987	24	9	51	17	3	7	10	9	4	2	0
September	1987	21	10	48	19	3	9	12	9	5	2	1
October	1987	23	10	43	19	3	9	12	13	6	4	0
November	1987	19	10	39	20	3	7	10	16	6	7	0
December	1987	23	7	42	16	3	8	8	16	5	9	0
January	1988	20	7	42	15	3	7	11	14	6	9	0
February	1988	25	6	46	12	4	7	12	12	7	6	0
March	1988	26	7	48	11	4	5	13	10	8	4	0
April	1988	27	9	51	11	4	4	11	9	7	3	0
May	1988	23	11	49	15	4	5	9	9	7	3	1
June	1988	20	12	46	17	4	5	9	10	6	4	1

AGE 35 TO 54
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		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
July	1988	19	12	43	15	5	7	11	10	5	3	1
August	1988	19	12	37	16	5	6	13	11	4	3	1
September	1988	19	14	29	20	5	9	13	14	4	2	0
October	1988	18	13	26	22	5	9	13	15	4	2	0
November	1988	19	13	29	19	5	11	13	14	4	2	0
December	1988	19	12	27	18	3	11	14	16	5	4	0
January	1989	20	13	25	20	3	11	13	16	4	4	0
February	1989	19	10	20	24	3	9	13	16	6	4	0
March	1989	20	11	20	22	3	8	14	18	7	3	0
April	1989	21	11	17	22	3	7	18	24	10	4	0
May	1989	23	12	16	19	3	8	19	28	9	4	1
June	1989	20	12	19	16	4	8	18	26	8	3	1
July	1989	22	12	26	11	3	9	14	22	7	3	1
August	1989	21	14	30	8	3	8	14	19	5	3	1
September	1989	24	12	35	8	2	7	13	16	6	3	0
October	1989	27	10	34	7	3	6	15	15	5	2	1
November	1989	26	9	33	9	3	6	14	15	6	2	1
December	1989	25	10	29	10	3	5	14	17	6	2	1
January	1990	24	12	32	8	3	6	12	16	6	4	0
February	1990	27	11	32	8	3	5	13	18	4	3	0
March	1990	31	12	33	7	3	6	12	17	4	3	1
April	1990	34	14	30	9	2	7	13	18	5	2	1
May	1990	34	15	29	10	2	8	14	14	6	1	0
June	1990	33	16	26	10	1	8	15	15	6	2	0
July	1990	32	14	25	11	2	7	14	14	5	3	0
August	1990	32	12	24	11	2	7	15	17	5	4	1
September	1990	33	11	22	10	2	6	15	19	6	4	1
October	1990	34	9	16	8	1	5	15	24	9	7	1
November	1990	37	10	13	7	1	5	14	26	9	9	1
December	1990	39	7	15	6	1	3	12	26	10	11	1
January	1991	41	6	22	4	1	3	12	21	10	12	1
February	1991	43	5	29	2	1	3	10	19	12	13	1
March	1991	48	6	37	2	1	3	10	13	11	11	1
April	1991	51	6	44	2	1	3	8	9	12	9	1
May	1991	53	6	46	3	1	4	8	7	10	6	1
June	1991	51	5	43	4	1	6	7	9	10	5	0
July	1991	49	5	43	4	2	6	8	9	9	5	1
August	1991	49	5	42	3	2	7	10	10	9	5	1
September	1991	48	5	46	3	2	6	10	9	10	5	1
October	1991	47	6	46	2	2	6	10	9	9	5	1
November	1991	48	5	47	2	1	5	8	9	11	6	2
December	1991	47	3	50	2	0	5	9	9	11	7	1
January	1992	45	2	57	2	0	4	6	8	13	8	1
February	1992	44	2	67	3	1	4	5	5	9	7	1
March	1992	43	2	71	3	1	4	4	2	8	7	1
April	1992	45	3	71	3	1	4	5	3	6	7	1
May	1992	43	4	66	3	1	5	6	4	8	8	1
June	1992	44	5	66	3	1	5	6	4	8	6	0
July	1992	42	4	66	4	1	5	7	4	9	7	1
August	1992	42	4	69	3	2	5	6	4	10	6	1
September	1992	41	3	72	3	2	5	4	4	9	6	1

AGE 35 TO 54
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		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
October	1992	39	3	69	3	2	5	3	4	9	6	1
November	1992	35	4	68	6	2	5	4	3	8	6	1
December	1992	36	5	66	7	3	6	4	3	9	8	1
January	1993	41	5	69	8	4	4	3	3	7	6	1
February	1993	44	4	69	7	4	3	3	3	7	7	0
March	1993	41	5	75	5	3	3	3	3	5	6	0
April	1993	37	6	76	5	4	4	4	4	5	6	0
May	1993	33	7	76	3	5	4	5	3	5	6	1
June	1993	32	6	73	3	5	5	8	4	7	6	1
July	1993	30	5	73	4	4	5	7	4	8	7	1
August	1993	30	4	77	4	4	4	8	4	8	6	0
September	1993	31	4	78	4	5	3	5	4	8	7	0
October	1993	30	5	77	3	5	4	5	3	7	6	0
November	1993	29	4	77	4	4	5	4	4	6	5	0
December	1993	27	3	77	4	5	5	5	5	7	4	0
January	1994	28	3	77	5	6	4	4	4	8	5	0
February	1994	29	3	79	6	7	4	4	3	7	4	0
March	1994	29	5	78	10	9	4	2	2	5	3	0
April	1994	27	5	74	16	9	5	4	3	4	1	0
May	1994	22	6	66	20	8	5	4	5	3	1	0
June	1994	19	5	61	22	6	5	6	8	4	1	0
July	1994	17	6	58	23	6	4	6	9	4	1	0
August	1994	21	7	56	23	7	5	6	9	5	2	0
September	1994	21	9	54	24	7	5	5	9	7	2	0
October	1994	22	9	52	23	7	5	5	9	7	3	0
November	1994	19	11	46	25	8	4	6	11	8	4	0
December	1994	19	9	38	27	8	5	6	16	6	3	1
January	1995	17	8	34	26	8	5	9	21	6	3	1
February	1995	17	7	33	25	6	5	8	24	6	3	1
March	1995	16	8	34	23	7	6	9	23	6	3	1
April	1995	17	10	34	21	7	7	7	21	7	4	1
May	1995	18	9	36	19	8	7	9	19	7	4	0
June	1995	21	8	43	13	8	5	9	16	8	4	0
July	1995	20	6	51	10	8	5	9	14	7	3	0
August	1995	22	5	60	7	9	6	8	11	5	3	0
September	1995	24	4	62	6	9	7	8	8	6	2	0
October	1995	27	4	60	7	8	6	7	6	7	2	0
November	1995	27	4	59	6	7	5	7	7	9	2	0
December	1995	28	5	57	5	7	6	8	8	9	2	0
January	1996	27	5	58	4	5	6	7	8	9	4	1
February	1996	26	5	62	4	5	7	5	7	7	4	1
March	1996	25	6	67	5	4	6	3	6	7	3	1
April	1996	23	6	65	8	5	7	5	8	8	2	0
May	1996	23	7	60	9	5	7	8	9	7	1	0
June	1996	22	6	52	10	6	7	9	11	7	3	0
July	1996	26	7	51	9	8	5	9	9	7	2	1
August	1996	26	6	49	11	7	6	8	9	9	3	1
September	1996	25	7	50	12	7	7	7	9	8	3	0
October	1996	24	7	49	14	5	8	7	9	7	3	0
November	1996	24	7	50	11	7	9	6	7	8	3	1
December	1996	25	8	52	10	7	8	6	6	8	2	1

AGE 35 TO 54
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

	GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey	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 1997	25	7	55	8	10	8	4	5	7	2	1
February 1997	26	7	55	8	11	7	5	5	6	1	0
March 1997	22	6	56	9	12	8	5	5	6	1	0
April 1997	21	7	48	11	10	9	8	7	6	1	0
May 1997	20	8	47	12	10	9	8	10	6	1	0
June 1997	21	8	43	13	10	9	7	9	5	0	0
July 1997	21	7	47	10	12	8	7	7	5	0	0
August 1997	21	6	52	8	12	6	5	5	3	1	0
September 1997	21	6	55	5	12	7	5	5	3	1	0
October 1997	21	5	57	5	11	7	5	4	2	1	1
November 1997	20	5	57	5	12	7	6	4	3	1	1
December 1997	18	6	58	4	11	6	6	5	2	1	1
January 1998	15	6	61	3	11	6	5	5	2	1	0
February 1998	13	5	65	2	9	6	5	4	3	1	0
March 1998	13	4	68	2	12	5	4	2	3	1	0
April 1998	14	4	69	3	12	4	3	2	3	1	1
May 1998	18	5	68	4	11	3	4	1	2	1	1
June 1998	19	5	67	4	12	4	5	1	2	1	0
July 1998	18	6	68	4	12	5	6	2	2	0	0
August 1998	15	6	69	3	14	6	6	2	2	1	0
September 1998	14	5	71	2	12	6	6	2	3	1	0
October 1998	15	3	75	2	11	5	6	2	3	1	0
November 1998	14	3	78	2	9	5	5	1	3	1	0
December 1998	15	2	83	2	10	4	4	1	2	1	0
January 1999	14	3	79	2	9	4	5	1	2	1	0
February 1999	14	4	81	3	11	4	5	2	2	1	0
March 1999	14	5	76	3	11	5	6	4	2	1	0
April 1999	16	4	76	3	11	7	8	3	2	1	0
May 1999	16	5	70	4	11	7	9	3	2	1	1
June 1999	15	6	70	6	11	6	7	2	2	1	0
July 1999	12	6	67	8	14	5	7	4	2	2	0
August 1999	12	6	63	10	13	4	7	6	2	2	0
September 1999	12	5	56	10	15	6	9	7	2	1	0
October 1999	12	5	52	11	13	7	9	10	2	1	0
November 1999	14	5	53	11	13	7	9	10	1	1	0
December 1999	14	6	53	9	13	6	9	11	2	1	0
January 2000	13	6	49	10	14	7	10	11	2	1	0
February 2000	10	8	43	11	17	8	10	12	3	1	0
March 2000	10	8	40	14	16	8	10	13	3	1	0
April 2000	10	10	38	15	15	6	8	11	3	0	1
May 2000	12	8	36	18	13	5	10	12	2	1	0
June 2000	11	8	32	16	11	5	13	16	3	1	0
July 2000	11	8	31	15	11	7	16	19	3	1	0
August 2000	9	9	32	11	10	8	16	20	3	2	0
September 2000	11	8	37	10	11	10	15	15	2	1	0
October 2000	9	7	37	9	12	9	16	13	3	2	0
November 2000	10	7	41	10	13	9	14	10	3	0	0
December 2000	10	7	39	10	13	7	15	12	3	1	0
January 2001	12	8	44	9	12	6	12	11	3	2	0
February 2001	12	7	48	8	9	5	11	10	4	4	0

AGE 35 TO 54
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		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
March	2001	14	6	58	5	8	6	9	8	4	4	0
April	2001	12	5	62	4	7	5	9	8	4	5	0
May	2001	13	4	63	3	6	5	10	7	5	3	0
June	2001	11	5	62	3	5	5	11	5	6	3	0
July	2001	13	4	61	2	5	5	11	3	6	2	0
August	2001	15	4	62	3	6	7	11	3	5	3	0
September	2001	17	4	63	3	6	6	10	3	5	5	0
October	2001	20	3	69	3	4	5	8	2	6	7	0
November	2001	21	2	73	2	2	3	6	2	5	8	0
December	2001	23	1	77	1	2	4	4	1	5	7	0
January	2002	23	1	77	1	2	4	4	2	6	5	0
February	2002	22	1	72	2	2	6	4	2	7	4	0
March	2002	20	2	70	3	4	6	5	2	7	5	1
April	2002	19	3	70	5	4	6	5	2	6	5	1
May	2002	19	4	71	6	5	5	5	3	4	4	1
June	2002	18	4	67	6	4	6	7	3	5	4	0
July	2002	17	4	65	5	3	7	10	3	5	4	0
August	2002	14	3	65	4	2	9	11	2	7	3	0
September	2002	13	3	69	2	2	9	11	3	7	4	0
October	2002	14	2	71	2	3	8	11	2	6	3	0
November	2002	13	3	72	1	3	8	10	3	5	5	0
December	2002	14	3	72	2	3	9	9	3	4	6	0
January	2003	14	3	74	1	3	9	9	3	4	5	0
February	2003	17	3	75	2	2	9	8	2	4	5	0
March	2003	17	3	74	2	2	8	8	3	6	5	0
April	2003	16	4	74	2	2	7	9	4	6	5	0
May	2003	15	3	75	2	2	7	8	4	6	4	0
June	2003	16	4	77	1	2	6	8	3	6	3	0
July	2003	16	4	79	1	1	6	8	2	6	3	0
August	2003	15	4	79	3	2	5	9	2	7	4	0
September	2003	15	4	75	5	3	6	10	3	7	3	0
October	2003	15	4	71	6	4	6	10	4	7	3	0
November	2003	14	5	70	5	3	6	9	5	6	3	0
December	2003	16	3	75	5	4	6	7	3	5	2	0
January	2004	16	4	75	4	5	8	8	2	5	2	1
February	2004	17	4	76	3	5	9	8	2	4	2	1
March	2004	14	5	73	4	4	10	9	3	5	3	1
April	2004	11	5	71	6	4	8	9	3	6	4	0
May	2004	11	6	69	11	3	8	9	3	6	4	0
June	2004	11	6	68	16	3	9	10	3	5	3	0
July	2004	11	7	66	16	4	11	12	5	3	3	0
August	2004	11	8	65	15	4	9	12	6	3	3	0
September	2004	11	7	67	13	5	7	11	6	3	3	0
October	2004	12	6	69	12	4	6	11	5	5	3	0
November	2004	12	6	66	11	4	6	15	6	5	3	0
December	2004	12	7	60	11	5	8	16	6	5	2	0
January	2005	12	9	56	12	7	10	14	7	4	2	0
February	2005	11	9	56	11	8	11	13	7	5	2	0
March	2005	11	9	56	10	7	10	14	8	5	3	0
April	2005	10	9	56	13	6	11	16	8	4	2	0
May	2005	8	10	53	15	6	11	16	7	4	2	0

AGE 35 TO 54
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		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	2005	9	9	53	14	6	12	19	6	4	3	0
July	2005	9	10	51	10	6	12	22	7	5	2	0
August	2005	11	10	49	8	4	11	24	7	5	2	0
September	2005	10	10	45	8	4	12	26	8	6	2	0
October	2005	11	9	42	10	4	12	26	7	7	4	1
November	2005	12	8	42	11	3	12	26	7	8	4	1
December	2005	14	9	41	13	4	10	24	8	7	4	1
January	2006	15	7	39	13	4	10	25	11	8	3	1
February	2006	13	7	37	12	4	10	26	13	8	3	0
March	2006	14	6	34	11	4	10	27	13	9	3	0
April	2006	15	7	34	11	5	9	26	11	8	3	1
May	2006	17	7	32	12	6	8	25	12	9	3	1
June	2006	18	7	30	13	5	7	24	16	9	2	1
July	2006	20	6	27	14	4	9	22	19	9	2	0
August	2006	23	7	24	13	3	10	21	19	9	2	1
September	2006	28	4	26	11	4	10	20	18	8	2	1
October	2006	37	3	27	9	3	7	22	17	7	2	2
November	2006	43	2	30	6	3	6	21	16	7	2	1
December	2006	43	2	29	6	1	7	22	14	8	2	1
January	2007	40	3	31	5	2	7	20	12	8	2	1
February	2007	40	4	32	5	3	7	19	13	8	1	1
March	2007	39	5	33	3	3	6	17	13	8	1	1
April	2007	42	4	31	4	3	6	15	13	9	1	1
May	2007	40	5	29	4	2	7	18	14	10	1	1
June	2007	41	4	28	5	2	7	19	16	13	2	1
July	2007	39	4	26	5	2	7	20	17	13	2	1
August	2007	41	3	25	5	2	6	16	19	14	3	2
September	2007	42	3	23	4	2	5	15	20	14	2	1
October	2007	46	2	23	3	2	4	11	22	15	3	1
November	2007	49	1	22	1	2	4	13	22	14	3	0
December	2007	54	1	22	2	1	3	11	20	14	3	1
January	2008	54	1	21	2	1	2	13	20	14	3	1
February	2008	57	1	29	2	0	2	10	16	16	2	1
March	2008	57	1	32	1	0	2	11	16	15	3	1
April	2008	61	1	36	0	0	3	9	13	14	3	0
May	2008	63	2	32	1	0	4	9	13	14	3	1
June	2008	63	2	32	0	0	3	7	12	15	4	1
July	2008	61	2	28	1	1	2	9	11	17	5	1
August	2008	63	2	28	1	1	1	8	10	16	5	1
September	2008	65	2	28	1	1	1	8	9	14	5	1
October	2008	65	2	25	1	0	2	7	14	12	6	1
November	2008	64	2	22	1	0	3	6	17	12	6	2
December	2008	64	2	24	0	0	2	6	19	13	6	2
January	2009	67	1	31	0	0	2	6	15	14	7	1
February	2009	67	2	38	0	0	2	6	13	13	9	1
March	2009	68	1	38	0	0	2	5	12	12	10	1
April	2009	70	1	41	1	0	2	4	11	11	9	1
May	2009	72	1	42	1	1	2	3	11	11	9	0
June	2009	73	1	45	1	1	2	3	9	10	7	0
July	2009	71	2	43	1	1	1	3	9	11	7	1
August	2009	70	2	41	1	0	2	4	8	12	6	1

AGE 35 TO 54
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		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
September	2009	70	2	38	0	1	3	4	7	12	6	1
October	2009	70	1	39	0	1	3	3	5	11	6	0
November	2009	68	2	38	1	1	3	2	6	12	5	0
December	2009	67	2	40	1	1	2	3	7	12	6	1
January	2010	66	2	38	1	1	2	3	8	14	6	1
February	2010	67	1	38	1	2	2	3	7	14	6	2
March	2010	67	1	35	1	1	3	3	6	13	6	2
April	2010	67	2	35	1	2	3	4	7	12	7	1
May	2010	64	2	37	1	2	3	5	7	14	7	1
June	2010	62	1	42	1	2	2	5	7	15	6	1
July	2010	62	1	48	1	1	3	5	7	13	6	1
August	2010	68	2	51	0	1	3	4	6	9	6	1
September	2010	70	2	51	0	0	2	3	6	9	7	1
October	2010	68	1	50	0	0	1	3	6	11	7	1
November	2010	63	2	51	0	1	1	3	8	12	8	1
December	2010	62	2	50	1	1	2	5	9	14	6	1
January	2011	64	2	50	1	1	2	5	8	13	6	0
February	2011	65	1	46	2	1	2	5	7	13	6	1
March	2011	69	2	47	1	1	2	3	8	10	7	0
April	2011	69	2	47	1	1	2	3	9	10	9	0
May	2011	70	2	46	1	1	2	3	10	10	7	0
June	2011	68	2	42	1	1	3	4	9	13	7	1
July	2011	67	2	39	1	1	3	4	8	14	5	1
August	2011	64	1	40	1	1	3	6	9	15	6	1
September	2011	66	0	40	1	1	4	7	11	14	6	1
October	2011	63	1	43	1	1	5	7	12	13	7	1
November	2011	65	1	45	1	0	5	6	10	12	7	2
December	2011	63	1	47	1	1	4	5	9	13	9	2
January	2012	66	1	49	1	1	3	5	7	11	9	3
February	2012	65	2	51	1	2	3	4	7	11	8	2
March	2012	66	2	51	1	2	2	3	7	11	7	1
April	2012	66	1	50	1	3	3	3	7	12	5	2
May	2012	66	1	50	1	2	3	4	7	11	5	3
June	2012	65	2	52	1	3	3	6	8	10	4	4
July	2012	67	3	52	0	2	3	5	7	7	4	3
August	2012	66	3	51	0	3	2	4	9	8	5	3
September	2012	66	4	52	0	3	2	2	8	8	5	1
October	2012	64	4	55	0	4	1	4	9	10	6	1
November	2012	65	4	57	0	3	2	3	7	8	5	0
December	2012	63	4	57	1	4	3	4	7	10	5	0
January	2013	61	4	56	1	5	4	3	6	8	6	1
February	2013	59	4	55	2	5	4	4	6	10	6	1
March	2013	55	5	56	3	5	3	3	6	10	7	1
April	2013	53	6	57	3	5	4	3	6	10	6	1
May	2013	51	6	58	2	6	4	4	6	7	5	1
June	2013	53	7	58	3	7	5	4	6	7	4	1
July	2013	51	8	54	5	8	4	5	7	8	3	1
August	2013	49	9	52	6	8	4	7	7	9	3	1
September	2013	46	8	50	7	7	5	8	6	10	4	1
October	2013	44	7	50	7	5	4	8	8	10	5	2
November	2013	46	7	51	6	5	4	6	8	10	6	2

AGE 35 TO 54
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		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
December	2013	47	8	52	6	5	4	5	9	8	5	1
January	2014	47	7	54	7	5	5	8	7	9	6	1
February	2014	47	6	53	8	4	4	7	7	8	5	2
March	2014	46	5	54	6	3	5	9	5	9	6	3
April	2014	47	7	54	5	3	5	7	5	10	5	3
May	2014	46	7	55	5	5	5	8	5	11	4	2
June	2014	43	9	54	5	6	5	9	7	10	3	3
July	2014	40	8	53	5	6	6	9	6	9	3	2
August	2014	39	9	52	4	6	7	9	6	9	4	2
September	2014	39	7	50	5	6	7	6	6	10	4	1
October	2014	41	9	49	5	7	7	5	5	11	4	2
November	2014	40	9	51	6	7	8	5	5	11	5	1
December	2014	41	9	53	5	9	9	5	4	9	5	1
January	2015	36	8	57	6	11	7	7	5	8	4	0
February	2015	34	9	56	5	12	6	8	5	7	4	1
March	2015	32	8	55	6	11	5	9	6	7	6	1
April	2015	34	9	52	6	12	7	7	6	6	7	1
May	2015	35	9	53	7	11	6	7	7	6	5	1
June	2015	35	11	51	7	11	8	7	6	7	5	1
July	2015	36	11	51	6	10	6	9	5	7	5	1
August	2015	36	10	50	6	10	7	10	3	7	6	2
September	2015	35	11	49	7	11	6	11	5	8	4	1
October	2015	33	9	49	8	10	5	11	5	9	3	1
November	2015	30	9	48	9	10	5	11	7	9	2	1
December	2015	31	8	50	10	9	6	10	7	8	3	1
January	2016	32	8	50	9	8	8	11	7	8	3	1
February	2016	35	7	52	8	9	6	11	6	7	4	1
March	2016	32	6	51	7	9	7	14	6	8	4	1
April	2016	31	9	50	7	11	8	12	4	5	6	0
May	2016	28	11	48	8	12	9	13	5	4	6	1
June	2016	26	12	47	9	15	7	12	5	6	6	0
July	2016	26	9	48	8	13	6	14	6	6	5	0
August	2016	25	8	51	7	12	6	14	4	6	5	1
September	2016	25	8	54	6	9	8	15	4	5	5	1
October	2016	25	8	51	7	11	7	14	4	6	5	1
November	2016	25	8	48	7	11	9	12	4	7	6	1
December	2016	24	8	46	11	12	8	12	5	7	7	1
January	2017	23	10	46	16	11	8	11	4	6	6	1
February	2017	23	11	42	20	11	8	13	5	6	5	1
March	2017	23	12	39	21	11	8	12	6	5	5	1
April	2017	19	12	35	19	12	9	15	8	6	7	1
May	2017	18	11	36	17	15	10	13	8	6	5	0
June	2017	18	10	36	16	13	10	16	8	6	6	0
July	2017	19	9	39	14	12	10	18	6	6	5	0
August	2017	21	9	37	11	11	9	22	7	5	5	0
September	2017	20	9	38	11	12	9	23	7	6	4	0
October	2017	19	10	39	8	12	10	22	8	6	4	1
November	2017	16	12	42	10	14	10	19	8	6	4	0
December	2017	18	12	39	9	15	10	19	9	7	4	1
January	2018	18	11	36	10	16	10	20	8	6	5	1

AGE 35 TO 54
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
February	2018	20	10	34	10	13	10	21	9	6	5	1
March	2018	18	11	35	14	13	9	21	9	4	5	1
April	2018	18	11	34	15	13	8	21	11	4	4	1
May	2018	15	12	35	16	13	8	22	11	4	3	1
June	2018	15	12	34	15	15	8	24	11	5	3	1
July	2018	15	13	33	13	15	8	25	12	6	3	1
August	2018	15	11	28	12	17	9	27	12	6	3	1
September	2018	14	11	28	11	17	11	25	13	6	3	1
October	2018	12	10	26	13	18	11	25	13	6	3	1
November	2018	15	11	26	14	16	10	25	14	6	3	1
December	2018	17	9	25	13	15	9	27	15	6	3	1
January	2019	18	9	26	13	13	10	25	16	6	5	1
February	2019	17	8	28	11	13	10	25	13	6	6	1
March	2019	16	9	31	11	14	9	24	13	6	6	1
April	2019	16	8	33	9	17	8	26	11	6	6	1
May	2019	14	8	30	9	16	10	25	11	8	5	1
June	2019	14	9	27	6	17	12	24	10	7	5	2
July	2019	14	10	31	6	18	12	21	7	6	4	1
August	2019	16	7	37	3	19	11	23	7	4	5	1
September	2019	15	6	40	3	18	10	25	7	5	6	0
October	2019	15	5	40	2	15	10	30	7	5	7	0
November	2019	15	5	40	2	14	10	29	6	6	7	1
December	2019	15	6	38	2	16	11	30	6	6	6	1
January	2020	14	7	38	3	18	11	26	5	7	6	0
February	2020	12	9	41	2	20	10	26	5	6	7	0
March	2020	12	8	44	1	18	8	25	4	6	11	0
April	2020	17	6	43	0	12	4	24	5	11	14	1
May	2020	24	3	40	0	6	3	21	6	16	16	1
June	2020	28	2	42	0	3	3	17	6	20	15	1
July	2020	27	2	46	0	4	5	16	7	20	14	0
August	2020	23	2	48	1	5	5	17	6	17	15	0
September	2020	22	2	47	1	5	4	20	5	16	14	0
October	2020	21	3	49	1	6	5	19	4	13	14	1
November	2020	20	4	50	1	8	7	22	3	13	12	1
December	2020	18	5	50	1	7	6	23	3	14	10	1
January	2021	16	4	48	1	6	6	25	4	14	10	0
February	2021	14	4	46	1	5	4	27	5	14	11	1
March	2021	12	4	43	2	5	5	31	6	11	11	1
April	2021	13	6	43	3	6	6	35	5	9	9	1
May	2021	12	6	38	3	8	5	44	5	8	7	1
June	2021	11	6	32	2	8	4	54	6	8	5	1
July	2021	7	6	24	1	6	3	64	7	9	4	1
August	2021	6	6	21	2	4	3	69	7	9	4	1