

AGE 55 AND UP

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 | 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 |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Low</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Investment</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Investment</u> |
| June | 1980 | 3 | 9 | 4 | 1 | 1 | 7 | 37 | 65 | 7 | 4 | 0 |
| July | 1980 | 3 | 11 | 6 | 1 | 0 | 4 | 39 | 62 | 8 | 4 | 0 |
| August | 1980 | 4 | 13 | 10 | 1 | 0 | 6 | 39 | 51 | 8 | 4 | 0 |
| September | 1980 | 5 | 14 | 9 | 2 | 1 | 7 | 41 | 47 | 9 | 3 | 1 |
| October | 1980 | 5 | 16 | 6 | 3 | 1 | 10 | 37 | 45 | 10 | 4 | 1 |
| November | 1980 | 4 | 16 | 2 | 4 | 0 | 9 | 34 | 53 | 9 | 4 | 1 |
| December | 1980 | 2 | 13 | 1 | 4 | 0 | 8 | 34 | 63 | 10 | 5 | 0 |
| January | 1981 | 2 | 11 | 1 | 2 | 0 | 7 | 37 | 69 | 8 | 4 | 1 |
| February | 1981 | 2 | 10 | 1 | 1 | 0 | 8 | 37 | 71 | 11 | 5 | 1 |
| March | 1981 | 3 | 9 | 1 | 1 | 1 | 8 | 37 | 69 | 10 | 6 | 1 |
| April | 1981 | 3 | 9 | 1 | 1 | 1 | 8 | 37 | 67 | 10 | 6 | 1 |
| May | 1981 | 3 | 9 | 1 | 1 | 1 | 6 | 37 | 68 | 9 | 5 | 0 |
| June | 1981 | 2 | 10 | 2 | 1 | 0 | 8 | 36 | 67 | 11 | 3 | 0 |
| July | 1981 | 2 | 8 | 2 | 1 | 0 | 8 | 35 | 68 | 12 | 2 | 0 |
| August | 1981 | 2 | 7 | 2 | 1 | 0 | 8 | 34 | 68 | 13 | 2 | 0 |
| September | 1981 | 3 | 6 | 2 | 2 | 0 | 7 | 34 | 72 | 12 | 3 | 0 |
| October | 1981 | 4 | 7 | 1 | 2 | 1 | 5 | 32 | 75 | 11 | 2 | 0 |
| November | 1981 | 4 | 7 | 2 | 1 | 1 | 5 | 30 | 77 | 13 | 3 | 0 |
| December | 1981 | 5 | 6 | 3 | 1 | 1 | 5 | 29 | 75 | 16 | 3 | 0 |
| January | 1982 | 7 | 5 | 4 | 1 | 0 | 6 | 30 | 70 | 19 | 4 | 0 |
| February | 1982 | 9 | 4 | 3 | 1 | 1 | 6 | 29 | 67 | 20 | 5 | 1 |
| March | 1982 | 10 | 5 | 2 | 2 | 0 | 7 | 30 | 67 | 19 | 6 | 1 |
| April | 1982 | 11 | 5 | 2 | 1 | 0 | 6 | 31 | 72 | 17 | 5 | 1 |
| May | 1982 | 13 | 6 | 3 | 1 | 0 | 6 | 34 | 70 | 15 | 5 | 1 |
| June | 1982 | 14 | 5 | 3 | 1 | 1 | 6 | 32 | 69 | 14 | 6 | 1 |
| July | 1982 | 13 | 5 | 2 | 1 | 2 | 5 | 29 | 72 | 15 | 7 | 1 |
| August | 1982 | 10 | 5 | 2 | 1 | 2 | 4 | 28 | 73 | 15 | 6 | 1 |
| September | 1982 | 9 | 6 | 3 | 2 | 1 | 3 | 28 | 71 | 17 | 4 | 0 |
| October | 1982 | 10 | 6 | 8 | 3 | 0 | 2 | 27 | 63 | 18 | 5 | 0 |
| November | 1982 | 10 | 6 | 13 | 5 | 1 | 3 | 24 | 56 | 20 | 7 | 0 |
| December | 1982 | 11 | 5 | 18 | 5 | 1 | 5 | 22 | 50 | 18 | 10 | 0 |
| January | 1983 | 12 | 5 | 21 | 5 | 1 | 5 | 21 | 47 | 16 | 9 | 0 |
| February | 1983 | 16 | 6 | 23 | 4 | 0 | 5 | 22 | 43 | 14 | 10 | 0 |
| March | 1983 | 15 | 8 | 23 | 3 | 1 | 4 | 22 | 41 | 16 | 7 | 1 |
| April | 1983 | 15 | 9 | 27 | 4 | 2 | 6 | 20 | 36 | 13 | 8 | 0 |
| May | 1983 | 13 | 10 | 30 | 6 | 4 | 6 | 19 | 34 | 14 | 6 | 0 |
| June | 1983 | 13 | 9 | 34 | 8 | 4 | 8 | 18 | 31 | 10 | 6 | 0 |
| July | 1983 | 12 | 10 | 28 | 9 | 5 | 6 | 21 | 30 | 12 | 4 | 0 |
| August | 1983 | 12 | 10 | 24 | 9 | 4 | 8 | 20 | 31 | 11 | 5 | 0 |
| September | 1983 | 13 | 11 | 19 | 10 | 2 | 7 | 22 | 33 | 11 | 6 | 0 |
| October | 1983 | 15 | 12 | 19 | 9 | 2 | 8 | 22 | 32 | 12 | 6 | 0 |
| November | 1983 | 14 | 12 | 17 | 9 | 2 | 6 | 23 | 32 | 13 | 6 | 0 |
| December | 1983 | 11 | 10 | 16 | 8 | 1 | 7 | 23 | 29 | 13 | 5 | 0 |

AGE 55 AND UP

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 | 1984 | 9 | 11 | 16 | 8 | 2 | 7 | 22 | 29 | 12 | 7 | 0 |
| February | 1984 | 10 | 11 | 20 | 10 | 3 | 8 | 21 | 25 | 10 | 5 | 1 |
| March | 1984 | 10 | 13 | 21 | 10 | 4 | 9 | 20 | 25 | 8 | 5 | 1 |
| April | 1984 | 11 | 11 | 21 | 13 | 4 | 8 | 19 | 24 | 7 | 4 | 1 |
| May | 1984 | 10 | 12 | 17 | 12 | 4 | 7 | 18 | 28 | 8 | 5 | 0 |
| June | 1984 | 9 | 10 | 16 | 12 | 5 | 7 | 19 | 31 | 9 | 5 | 0 |
| July | 1984 | 8 | 11 | 13 | 11 | 4 | 7 | 19 | 36 | 9 | 6 | 0 |
| August | 1984 | 8 | 11 | 12 | 10 | 4 | 7 | 21 | 40 | 10 | 6 | 0 |
| September | 1984 | 10 | 10 | 11 | 10 | 3 | 7 | 22 | 42 | 9 | 4 | 0 |
| October | 1984 | 11 | 9 | 11 | 8 | 2 | 7 | 24 | 40 | 8 | 3 | 0 |
| November | 1984 | 10 | 8 | 15 | 7 | 2 | 8 | 23 | 37 | 7 | 3 | 0 |
| December | 1984 | 8 | 10 | 18 | 6 | 2 | 8 | 21 | 34 | 10 | 4 | 0 |
| January | 1985 | 8 | 10 | 24 | 6 | 4 | 9 | 19 | 30 | 10 | 4 | 0 |
| February | 1985 | 10 | 10 | 26 | 6 | 3 | 8 | 19 | 30 | 10 | 4 | 0 |
| March | 1985 | 11 | 12 | 26 | 8 | 3 | 9 | 20 | 27 | 7 | 4 | 0 |
| April | 1985 | 12 | 12 | 23 | 9 | 2 | 8 | 20 | 25 | 9 | 4 | 0 |
| May | 1985 | 12 | 14 | 23 | 8 | 3 | 9 | 19 | 21 | 10 | 5 | 0 |
| June | 1985 | 12 | 11 | 28 | 6 | 4 | 9 | 18 | 21 | 11 | 4 | 0 |
| July | 1985 | 14 | 9 | 35 | 5 | 6 | 9 | 16 | 20 | 9 | 4 | 0 |
| August | 1985 | 15 | 7 | 39 | 4 | 5 | 8 | 15 | 19 | 7 | 5 | 0 |
| September | 1985 | 18 | 7 | 41 | 3 | 5 | 6 | 16 | 16 | 8 | 4 | 0 |
| October | 1985 | 17 | 8 | 37 | 4 | 3 | 7 | 20 | 18 | 8 | 4 | 1 |
| November | 1985 | 18 | 8 | 35 | 4 | 2 | 6 | 21 | 19 | 10 | 3 | 1 |
| December | 1985 | 16 | 9 | 32 | 5 | 2 | 6 | 19 | 20 | 9 | 3 | 1 |
| January | 1986 | 17 | 9 | 35 | 6 | 3 | 6 | 13 | 19 | 10 | 3 | 0 |
| February | 1986 | 18 | 9 | 40 | 4 | 6 | 7 | 14 | 16 | 8 | 3 | 0 |
| March | 1986 | 18 | 7 | 49 | 4 | 5 | 7 | 12 | 13 | 9 | 3 | 0 |
| April | 1986 | 16 | 7 | 58 | 3 | 5 | 5 | 11 | 8 | 7 | 2 | 0 |
| May | 1986 | 15 | 5 | 65 | 4 | 4 | 5 | 8 | 6 | 6 | 2 | 0 |
| June | 1986 | 15 | 5 | 65 | 5 | 4 | 5 | 8 | 6 | 5 | 3 | 0 |
| July | 1986 | 15 | 6 | 61 | 4 | 5 | 6 | 11 | 8 | 6 | 3 | 0 |
| August | 1986 | 15 | 6 | 58 | 5 | 5 | 6 | 12 | 8 | 8 | 2 | 0 |
| September | 1986 | 17 | 7 | 58 | 4 | 5 | 6 | 14 | 7 | 9 | 1 | 1 |
| October | 1986 | 19 | 7 | 60 | 5 | 4 | 5 | 13 | 6 | 9 | 1 | 0 |
| November | 1986 | 21 | 7 | 61 | 6 | 3 | 6 | 12 | 5 | 8 | 2 | 0 |
| December | 1986 | 21 | 7 | 60 | 6 | 2 | 8 | 10 | 6 | 7 | 3 | 0 |
| January | 1987 | 21 | 7 | 56 | 5 | 2 | 9 | 11 | 7 | 6 | 3 | 0 |
| February | 1987 | 18 | 8 | 52 | 5 | 2 | 8 | 11 | 8 | 7 | 2 | 0 |
| March | 1987 | 17 | 8 | 50 | 4 | 4 | 7 | 12 | 8 | 8 | 2 | 0 |
| April | 1987 | 15 | 12 | 53 | 5 | 5 | 6 | 11 | 7 | 7 | 3 | 0 |
| May | 1987 | 18 | 13 | 48 | 8 | 5 | 6 | 11 | 7 | 6 | 3 | 0 |
| June | 1987 | 18 | 14 | 41 | 14 | 3 | 5 | 11 | 9 | 5 | 4 | 0 |
| July | 1987 | 19 | 13 | 32 | 15 | 3 | 5 | 13 | 13 | 5 | 3 | 0 |
| August | 1987 | 16 | 13 | 28 | 14 | 3 | 6 | 15 | 13 | 5 | 4 | 0 |
| September | 1987 | 17 | 12 | 25 | 11 | 3 | 8 | 17 | 14 | 5 | 3 | 0 |
| October | 1987 | 15 | 11 | 24 | 16 | 4 | 8 | 17 | 14 | 6 | 4 | 0 |
| November | 1987 | 12 | 11 | 23 | 14 | 4 | 8 | 16 | 17 | 7 | 7 | 1 |
| December | 1987 | 12 | 11 | 23 | 13 | 4 | 10 | 16 | 17 | 9 | 8 | 1 |

AGE 55 AND UP

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 | 1988 | 16 | 10 | 25 | 8 | 3 | 11 | 14 | 17 | 10 | 9 | 1 |
| February | 1988 | 17 | 9 | 27 | 8 | 3 | 10 | 15 | 15 | 11 | 6 | 1 |
| March | 1988 | 20 | 7 | 28 | 6 | 3 | 8 | 16 | 15 | 11 | 6 | 0 |
| April | 1988 | 19 | 9 | 29 | 5 | 4 | 7 | 18 | 14 | 10 | 5 | 0 |
| May | 1988 | 19 | 11 | 26 | 6 | 4 | 10 | 18 | 12 | 9 | 5 | 0 |
| June | 1988 | 15 | 14 | 23 | 10 | 5 | 10 | 17 | 11 | 8 | 4 | 0 |
| July | 1988 | 16 | 14 | 19 | 10 | 7 | 10 | 16 | 11 | 7 | 4 | 0 |
| August | 1988 | 17 | 13 | 19 | 11 | 7 | 8 | 16 | 13 | 6 | 3 | 0 |
| September | 1988 | 19 | 15 | 19 | 13 | 6 | 8 | 14 | 13 | 5 | 2 | 0 |
| October | 1988 | 18 | 15 | 17 | 14 | 4 | 10 | 17 | 16 | 6 | 2 | 0 |
| November | 1988 | 17 | 14 | 16 | 14 | 4 | 10 | 17 | 15 | 6 | 2 | 0 |
| December | 1988 | 15 | 12 | 16 | 15 | 2 | 11 | 19 | 17 | 6 | 4 | 0 |
| January | 1989 | 15 | 13 | 16 | 14 | 3 | 8 | 19 | 15 | 6 | 5 | 1 |
| February | 1989 | 16 | 15 | 15 | 16 | 4 | 6 | 18 | 15 | 6 | 4 | 1 |
| March | 1989 | 16 | 14 | 12 | 14 | 5 | 8 | 19 | 16 | 7 | 3 | 0 |
| April | 1989 | 14 | 14 | 11 | 17 | 3 | 9 | 16 | 21 | 8 | 2 | 0 |
| May | 1989 | 14 | 14 | 8 | 15 | 3 | 11 | 17 | 25 | 8 | 3 | 0 |
| June | 1989 | 17 | 15 | 10 | 13 | 3 | 10 | 17 | 26 | 8 | 1 | 0 |
| July | 1989 | 17 | 12 | 12 | 9 | 4 | 10 | 22 | 22 | 7 | 2 | 0 |
| August | 1989 | 18 | 10 | 15 | 7 | 4 | 8 | 22 | 20 | 9 | 2 | 0 |
| September | 1989 | 19 | 8 | 20 | 6 | 6 | 7 | 21 | 18 | 7 | 2 | 0 |
| October | 1989 | 21 | 9 | 22 | 6 | 5 | 6 | 17 | 18 | 9 | 1 | 1 |
| November | 1989 | 20 | 11 | 23 | 5 | 4 | 7 | 18 | 17 | 8 | 1 | 1 |
| December | 1989 | 19 | 13 | 20 | 4 | 4 | 9 | 18 | 18 | 9 | 3 | 1 |
| January | 1990 | 16 | 14 | 19 | 3 | 3 | 10 | 20 | 19 | 8 | 5 | 0 |
| February | 1990 | 17 | 12 | 15 | 4 | 4 | 10 | 22 | 19 | 10 | 5 | 1 |
| March | 1990 | 21 | 12 | 15 | 4 | 4 | 8 | 23 | 18 | 9 | 4 | 1 |
| April | 1990 | 23 | 11 | 16 | 3 | 6 | 8 | 24 | 17 | 11 | 3 | 1 |
| May | 1990 | 26 | 12 | 14 | 3 | 6 | 8 | 21 | 16 | 7 | 3 | 1 |
| June | 1990 | 23 | 13 | 13 | 5 | 4 | 10 | 20 | 16 | 8 | 4 | 1 |
| July | 1990 | 24 | 12 | 12 | 7 | 2 | 7 | 19 | 21 | 6 | 3 | 0 |
| August | 1990 | 23 | 14 | 14 | 7 | 2 | 7 | 19 | 23 | 7 | 5 | 0 |
| September | 1990 | 24 | 14 | 12 | 7 | 2 | 5 | 21 | 25 | 7 | 5 | 0 |
| October | 1990 | 26 | 13 | 10 | 6 | 2 | 6 | 22 | 23 | 9 | 9 | 0 |
| November | 1990 | 26 | 9 | 9 | 5 | 1 | 5 | 22 | 24 | 11 | 10 | 0 |
| December | 1990 | 28 | 6 | 10 | 3 | 1 | 5 | 18 | 23 | 13 | 13 | 0 |
| January | 1991 | 30 | 5 | 18 | 2 | 1 | 6 | 15 | 19 | 12 | 11 | 0 |
| February | 1991 | 36 | 5 | 22 | 1 | 1 | 6 | 12 | 15 | 11 | 9 | 0 |
| March | 1991 | 39 | 7 | 28 | 2 | 2 | 6 | 11 | 11 | 11 | 6 | 1 |
| April | 1991 | 38 | 7 | 29 | 2 | 2 | 6 | 11 | 10 | 14 | 5 | 1 |
| May | 1991 | 38 | 6 | 33 | 3 | 2 | 5 | 10 | 10 | 16 | 3 | 2 |
| June | 1991 | 35 | 8 | 35 | 2 | 1 | 6 | 11 | 11 | 16 | 3 | 1 |
| July | 1991 | 35 | 9 | 34 | 2 | 1 | 7 | 12 | 11 | 13 | 3 | 1 |
| August | 1991 | 34 | 11 | 33 | 1 | 2 | 8 | 13 | 13 | 13 | 4 | 0 |
| September | 1991 | 37 | 8 | 32 | 2 | 3 | 9 | 14 | 13 | 14 | 4 | 1 |
| October | 1991 | 35 | 7 | 33 | 2 | 3 | 9 | 13 | 12 | 18 | 5 | 2 |
| November | 1991 | 37 | 5 | 35 | 2 | 3 | 7 | 14 | 9 | 19 | 6 | 3 |
| December | 1991 | 35 | 5 | 40 | 1 | 3 | 6 | 12 | 7 | 19 | 9 | 2 |

AGE 55 AND UP
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 | 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 | 1992 | 40 | 3 | 46 | 1 | 3 | 5 | 11 | 6 | 17 | 9 | 1 | |
| February | 1992 | 37 | 2 | 53 | 1 | 1 | 7 | 7 | 5 | 16 | 10 | 0 | |
| March | 1992 | 38 | 2 | 54 | 1 | 1 | 7 | 6 | 6 | 15 | 9 | 0 | |
| April | 1992 | 33 | 4 | 54 | 1 | 2 | 7 | 6 | 7 | 13 | 10 | 0 | |
| May | 1992 | 31 | 6 | 52 | 2 | 3 | 8 | 6 | 9 | 13 | 8 | 0 | |
| June | 1992 | 30 | 7 | 53 | 2 | 3 | 7 | 6 | 7 | 12 | 8 | 0 | |
| July | 1992 | 34 | 5 | 52 | 3 | 2 | 6 | 8 | 6 | 12 | 7 | 0 | |
| August | 1992 | 35 | 4 | 55 | 2 | 3 | 4 | 9 | 4 | 12 | 9 | 1 | |
| September | 1992 | 37 | 4 | 56 | 2 | 2 | 4 | 10 | 5 | 13 | 10 | 1 | |
| October | 1992 | 34 | 2 | 56 | 2 | 2 | 3 | 7 | 5 | 15 | 10 | 0 | |
| November | 1992 | 32 | 3 | 54 | 3 | 2 | 3 | 8 | 5 | 14 | 8 | 0 | |
| December | 1992 | 30 | 5 | 54 | 4 | 4 | 3 | 7 | 5 | 13 | 7 | 0 | |
| January | 1993 | 30 | 7 | 52 | 5 | 4 | 5 | 7 | 5 | 10 | 6 | 1 | |
| February | 1993 | 28 | 7 | 53 | 6 | 5 | 6 | 7 | 5 | 10 | 5 | 1 | |
| March | 1993 | 28 | 7 | 58 | 6 | 4 | 8 | 6 | 4 | 8 | 4 | 1 | |
| April | 1993 | 25 | 7 | 63 | 6 | 5 | 8 | 6 | 4 | 10 | 4 | 1 | |
| May | 1993 | 28 | 8 | 67 | 5 | 5 | 7 | 4 | 6 | 9 | 5 | 0 | |
| June | 1993 | 28 | 10 | 63 | 6 | 5 | 5 | 6 | 6 | 10 | 5 | 0 | |
| July | 1993 | 33 | 10 | 63 | 5 | 5 | 4 | 5 | 5 | 9 | 4 | 1 | |
| August | 1993 | 30 | 9 | 62 | 4 | 7 | 4 | 6 | 4 | 11 | 3 | 1 | |
| September | 1993 | 29 | 7 | 65 | 2 | 7 | 4 | 6 | 5 | 12 | 4 | 1 | |
| October | 1993 | 24 | 6 | 67 | 2 | 7 | 3 | 6 | 5 | 12 | 4 | 1 | |
| November | 1993 | 25 | 4 | 68 | 2 | 7 | 3 | 5 | 4 | 10 | 6 | 0 | |
| December | 1993 | 25 | 4 | 68 | 4 | 7 | 4 | 4 | 2 | 7 | 5 | 0 | |
| January | 1994 | 24 | 4 | 68 | 3 | 10 | 6 | 5 | 1 | 5 | 5 | 0 | |
| February | 1994 | 18 | 6 | 69 | 7 | 11 | 7 | 5 | 2 | 5 | 3 | 0 | |
| March | 1994 | 17 | 7 | 63 | 12 | 11 | 6 | 5 | 3 | 5 | 3 | 1 | |
| April | 1994 | 17 | 7 | 59 | 17 | 9 | 5 | 4 | 5 | 8 | 3 | 0 | |
| May | 1994 | 19 | 8 | 52 | 21 | 7 | 5 | 6 | 4 | 7 | 3 | 0 | |
| June | 1994 | 16 | 8 | 49 | 21 | 6 | 5 | 7 | 5 | 8 | 4 | 0 | |
| July | 1994 | 14 | 9 | 44 | 21 | 7 | 6 | 9 | 6 | 9 | 3 | 0 | |
| August | 1994 | 14 | 9 | 42 | 23 | 7 | 7 | 10 | 10 | 9 | 3 | 0 | |
| September | 1994 | 16 | 9 | 42 | 25 | 8 | 8 | 10 | 10 | 9 | 2 | 0 | |
| October | 1994 | 18 | 11 | 40 | 25 | 9 | 7 | 9 | 8 | 8 | 2 | 0 | |
| November | 1994 | 18 | 11 | 37 | 23 | 8 | 7 | 9 | 9 | 8 | 3 | 1 | |
| December | 1994 | 15 | 13 | 30 | 22 | 8 | 6 | 9 | 13 | 8 | 4 | 1 | |
| January | 1995 | 15 | 14 | 24 | 26 | 7 | 5 | 11 | 17 | 7 | 3 | 1 | |
| February | 1995 | 14 | 14 | 21 | 27 | 8 | 5 | 11 | 18 | 7 | 2 | 0 | |
| March | 1995 | 13 | 13 | 25 | 24 | 8 | 7 | 11 | 18 | 10 | 2 | 1 | |
| April | 1995 | 12 | 11 | 26 | 18 | 9 | 7 | 12 | 18 | 9 | 2 | 1 | |
| May | 1995 | 15 | 11 | 31 | 16 | 8 | 8 | 11 | 16 | 10 | 2 | 1 | |
| June | 1995 | 16 | 9 | 28 | 14 | 8 | 8 | 14 | 16 | 9 | 3 | 1 | |
| July | 1995 | 19 | 9 | 40 | 12 | 8 | 9 | 11 | 13 | 8 | 2 | 0 | |
| August | 1995 | 17 | 7 | 43 | 8 | 9 | 10 | 10 | 10 | 8 | 2 | 1 | |
| September | 1995 | 19 | 10 | 47 | 8 | 10 | 9 | 8 | 7 | 8 | 2 | 1 | |
| October | 1995 | 19 | 9 | 39 | 8 | 8 | 8 | 9 | 7 | 10 | 3 | 1 | |
| November | 1995 | 19 | 10 | 38 | 6 | 8 | 8 | 9 | 8 | 10 | 4 | 1 | |
| December | 1995 | 19 | 9 | 36 | 7 | 7 | 8 | 9 | 7 | 12 | 4 | 0 | |

AGE 55 AND UP
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 | 1996 | 16 | 8 | 39 | 6 | 7 | 9 | 11 | 6 | 11 | 6 | 0 |
| February | 1996 | 18 | 8 | 43 | 6 | 6 | 8 | 10 | 5 | 12 | 5 | 0 |
| March | 1996 | 16 | 7 | 47 | 5 | 6 | 8 | 10 | 5 | 10 | 4 | 0 |
| April | 1996 | 18 | 7 | 46 | 6 | 8 | 9 | 10 | 6 | 9 | 2 | 0 |
| May | 1996 | 16 | 8 | 44 | 9 | 8 | 10 | 10 | 6 | 7 | 4 | 0 |
| June | 1996 | 16 | 10 | 42 | 9 | 9 | 9 | 11 | 7 | 7 | 4 | 0 |
| July | 1996 | 14 | 12 | 42 | 10 | 11 | 9 | 8 | 6 | 7 | 3 | 0 |
| August | 1996 | 14 | 13 | 38 | 7 | 12 | 11 | 10 | 6 | 7 | 1 | 0 |
| September | 1996 | 15 | 12 | 35 | 9 | 10 | 10 | 11 | 5 | 9 | 1 | 0 |
| October | 1996 | 18 | 11 | 34 | 10 | 7 | 10 | 13 | 4 | 8 | 1 | 0 |
| November | 1996 | 17 | 10 | 36 | 10 | 8 | 8 | 13 | 5 | 8 | 2 | 0 |
| December | 1996 | 17 | 10 | 37 | 7 | 9 | 9 | 11 | 6 | 7 | 3 | 1 |
| January | 1997 | 14 | 12 | 36 | 5 | 11 | 9 | 9 | 7 | 7 | 3 | 1 |
| February | 1997 | 16 | 12 | 34 | 6 | 13 | 10 | 10 | 7 | 7 | 3 | 1 |
| March | 1997 | 16 | 14 | 34 | 6 | 15 | 11 | 10 | 4 | 8 | 2 | 0 |
| April | 1997 | 15 | 12 | 32 | 8 | 14 | 10 | 11 | 6 | 8 | 2 | 1 |
| May | 1997 | 14 | 13 | 32 | 10 | 14 | 10 | 11 | 6 | 8 | 1 | 0 |
| June | 1997 | 14 | 13 | 30 | 11 | 13 | 9 | 10 | 8 | 7 | 1 | 1 |
| July | 1997 | 16 | 14 | 34 | 8 | 15 | 10 | 10 | 5 | 7 | 1 | 1 |
| August | 1997 | 17 | 13 | 35 | 7 | 13 | 9 | 8 | 4 | 4 | 1 | 1 |
| September | 1997 | 17 | 13 | 39 | 6 | 13 | 9 | 7 | 2 | 2 | 0 | 1 |
| October | 1997 | 16 | 12 | 39 | 5 | 10 | 10 | 6 | 3 | 3 | 2 | 1 |
| November | 1997 | 16 | 12 | 40 | 3 | 12 | 10 | 8 | 4 | 3 | 2 | 1 |
| December | 1997 | 15 | 11 | 35 | 2 | 10 | 10 | 9 | 4 | 6 | 3 | 0 |
| January | 1998 | 14 | 11 | 38 | 2 | 10 | 9 | 8 | 4 | 6 | 2 | 0 |
| February | 1998 | 13 | 10 | 43 | 3 | 10 | 8 | 7 | 3 | 6 | 1 | 0 |
| March | 1998 | 12 | 8 | 52 | 3 | 11 | 8 | 6 | 4 | 3 | 1 | 0 |
| April | 1998 | 13 | 7 | 55 | 3 | 10 | 7 | 7 | 4 | 1 | 1 | 0 |
| May | 1998 | 13 | 9 | 54 | 3 | 11 | 7 | 6 | 3 | 2 | 1 | 0 |
| June | 1998 | 13 | 7 | 50 | 2 | 13 | 6 | 8 | 3 | 3 | 2 | 0 |
| July | 1998 | 13 | 8 | 50 | 2 | 14 | 5 | 10 | 3 | 3 | 2 | 0 |
| August | 1998 | 11 | 6 | 49 | 2 | 13 | 7 | 11 | 3 | 4 | 2 | 0 |
| September | 1998 | 10 | 8 | 49 | 3 | 11 | 7 | 11 | 2 | 3 | 1 | 0 |
| October | 1998 | 11 | 7 | 55 | 2 | 10 | 5 | 7 | 3 | 4 | 1 | 0 |
| November | 1998 | 12 | 7 | 62 | 1 | 11 | 4 | 5 | 3 | 4 | 1 | 0 |
| December | 1998 | 12 | 5 | 69 | 0 | 10 | 7 | 4 | 3 | 4 | 1 | 0 |
| January | 1999 | 12 | 7 | 65 | 1 | 10 | 9 | 5 | 2 | 3 | 2 | 0 |
| February | 1999 | 12 | 8 | 62 | 2 | 11 | 8 | 6 | 2 | 2 | 3 | 0 |
| March | 1999 | 12 | 8 | 58 | 3 | 14 | 6 | 8 | 3 | 2 | 2 | 1 |
| April | 1999 | 11 | 9 | 58 | 4 | 15 | 4 | 8 | 4 | 2 | 3 | 0 |
| May | 1999 | 9 | 9 | 57 | 4 | 14 | 6 | 10 | 3 | 4 | 2 | 0 |
| June | 1999 | 10 | 9 | 55 | 5 | 13 | 7 | 10 | 3 | 5 | 1 | 0 |
| July | 1999 | 12 | 7 | 50 | 6 | 14 | 9 | 9 | 3 | 4 | 1 | 0 |
| August | 1999 | 11 | 7 | 43 | 10 | 16 | 8 | 8 | 6 | 3 | 1 | 0 |
| September | 1999 | 8 | 8 | 39 | 11 | 15 | 7 | 7 | 8 | 4 | 3 | 0 |
| October | 1999 | 7 | 10 | 34 | 11 | 15 | 8 | 8 | 10 | 5 | 3 | 0 |
| November | 1999 | 8 | 12 | 35 | 8 | 12 | 9 | 11 | 8 | 6 | 3 | 0 |
| December | 1999 | 9 | 12 | 33 | 9 | 12 | 11 | 12 | 7 | 4 | 2 | 1 |

AGE 55 AND UP

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 | Prices | Interest Rates High; Credit Tight | Can't Afford | Uncertain Future | Bad Investment |
| | | Available | Down | Low | Rising Rates | Prosperity | Investment | High | | To Buy | | |
| January | 2000 | 8 | 13 | 34 | 8 | 13 | 10 | 14 | 7 | 3 | 1 | 1 |
| February | 2000 | 9 | 11 | 33 | 13 | 15 | 8 | 12 | 7 | 1 | 1 | 0 |
| March | 2000 | 7 | 12 | 32 | 13 | 15 | 7 | 11 | 10 | 2 | 1 | 0 |
| April | 2000 | 8 | 11 | 29 | 15 | 15 | 9 | 10 | 11 | 3 | 1 | 0 |
| May | 2000 | 8 | 11 | 24 | 11 | 15 | 10 | 12 | 14 | 4 | 1 | 0 |
| June | 2000 | 9 | 10 | 22 | 12 | 13 | 10 | 16 | 12 | 3 | 1 | 0 |
| July | 2000 | 9 | 11 | 20 | 12 | 11 | 9 | 19 | 13 | 3 | 1 | 0 |
| August | 2000 | 8 | 10 | 21 | 13 | 11 | 8 | 19 | 13 | 3 | 1 | 0 |
| September | 2000 | 8 | 10 | 23 | 11 | 14 | 8 | 16 | 12 | 4 | 1 | 0 |
| October | 2000 | 9 | 11 | 24 | 10 | 13 | 7 | 14 | 9 | 4 | 1 | 0 |
| November | 2000 | 10 | 14 | 25 | 10 | 13 | 9 | 12 | 8 | 5 | 2 | 0 |
| December | 2000 | 9 | 12 | 25 | 9 | 10 | 9 | 12 | 7 | 6 | 2 | 0 |
| January | 2001 | 7 | 10 | 32 | 6 | 11 | 9 | 10 | 8 | 5 | 3 | 0 |
| February | 2001 | 5 | 8 | 39 | 4 | 9 | 6 | 11 | 7 | 5 | 3 | 0 |
| March | 2001 | 8 | 8 | 44 | 2 | 8 | 5 | 12 | 9 | 6 | 4 | 0 |
| April | 2001 | 10 | 7 | 48 | 2 | 6 | 5 | 12 | 8 | 7 | 4 | 0 |
| May | 2001 | 9 | 7 | 50 | 2 | 5 | 5 | 10 | 7 | 9 | 4 | 0 |
| June | 2001 | 7 | 6 | 56 | 3 | 3 | 6 | 8 | 6 | 8 | 2 | 0 |
| July | 2001 | 11 | 6 | 54 | 3 | 5 | 5 | 10 | 5 | 8 | 2 | 0 |
| August | 2001 | 16 | 4 | 52 | 2 | 9 | 6 | 12 | 4 | 8 | 2 | 0 |
| September | 2001 | 18 | 5 | 48 | 1 | 9 | 5 | 13 | 3 | 9 | 5 | 0 |
| October | 2001 | 15 | 5 | 53 | 1 | 7 | 6 | 10 | 2 | 9 | 7 | 0 |
| November | 2001 | 16 | 5 | 56 | 1 | 2 | 6 | 8 | 2 | 9 | 9 | 0 |
| December | 2001 | 17 | 2 | 64 | 1 | 1 | 6 | 7 | 2 | 6 | 8 | 0 |
| January | 2002 | 18 | 2 | 62 | 1 | 1 | 7 | 7 | 2 | 7 | 8 | 0 |
| February | 2002 | 16 | 4 | 62 | 1 | 2 | 8 | 8 | 2 | 7 | 5 | 0 |
| March | 2002 | 14 | 8 | 57 | 2 | 4 | 9 | 7 | 2 | 9 | 5 | 0 |
| April | 2002 | 13 | 8 | 57 | 3 | 4 | 9 | 7 | 3 | 10 | 3 | 0 |
| May | 2002 | 12 | 10 | 54 | 4 | 5 | 10 | 6 | 2 | 9 | 2 | 0 |
| June | 2002 | 11 | 9 | 54 | 4 | 5 | 11 | 7 | 2 | 9 | 3 | 0 |
| July | 2002 | 10 | 10 | 53 | 3 | 5 | 12 | 9 | 3 | 8 | 2 | 0 |
| August | 2002 | 11 | 8 | 54 | 3 | 5 | 11 | 9 | 3 | 7 | 3 | 0 |
| September | 2002 | 13 | 7 | 57 | 2 | 5 | 11 | 10 | 3 | 6 | 2 | 0 |
| October | 2002 | 13 | 5 | 61 | 2 | 5 | 9 | 9 | 2 | 6 | 4 | 0 |
| November | 2002 | 11 | 4 | 65 | 2 | 4 | 9 | 10 | 3 | 6 | 4 | 0 |
| December | 2002 | 10 | 3 | 69 | 2 | 3 | 9 | 10 | 4 | 6 | 5 | 0 |
| January | 2003 | 10 | 3 | 68 | 1 | 2 | 11 | 10 | 4 | 6 | 3 | 0 |
| February | 2003 | 11 | 3 | 66 | 2 | 2 | 11 | 9 | 3 | 7 | 4 | 0 |
| March | 2003 | 11 | 4 | 64 | 2 | 3 | 12 | 9 | 2 | 9 | 5 | 0 |
| April | 2003 | 12 | 4 | 64 | 3 | 3 | 9 | 9 | 2 | 8 | 5 | 0 |
| May | 2003 | 13 | 5 | 66 | 2 | 3 | 10 | 9 | 2 | 7 | 5 | 0 |
| June | 2003 | 14 | 6 | 67 | 2 | 2 | 10 | 8 | 3 | 6 | 3 | 0 |
| July | 2003 | 14 | 6 | 70 | 1 | 2 | 10 | 9 | 2 | 5 | 2 | 0 |
| August | 2003 | 12 | 5 | 66 | 3 | 4 | 10 | 10 | 3 | 5 | 1 | 0 |
| September | 2003 | 11 | 5 | 65 | 6 | 4 | 11 | 11 | 3 | 5 | 2 | 0 |
| October | 2003 | 10 | 6 | 65 | 7 | 5 | 11 | 10 | 4 | 5 | 2 | 0 |
| November | 2003 | 10 | 8 | 67 | 6 | 4 | 10 | 9 | 3 | 5 | 3 | 0 |
| December | 2003 | 11 | 9 | 65 | 6 | 4 | 10 | 8 | 4 | 5 | 2 | 0 |

AGE 55 AND UP

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 | Prices | Interest Rates High; Credit Tight | Can't Afford | Uncertain Future | Bad Investment |
| | | Available | Down | Low | Rising Rates | Prosperity | Investment | High | | To Buy | | |
| January | 2004 | 10 | 8 | 63 | 6 | 5 | 10 | 10 | 4 | 6 | 2 | 0 |
| February | 2004 | 9 | 8 | 59 | 7 | 5 | 9 | 13 | 4 | 8 | 3 | 0 |
| March | 2004 | 8 | 7 | 61 | 5 | 5 | 8 | 14 | 3 | 7 | 4 | 0 |
| April | 2004 | 8 | 8 | 63 | 6 | 3 | 11 | 12 | 3 | 6 | 4 | 0 |
| May | 2004 | 6 | 8 | 63 | 9 | 2 | 11 | 12 | 3 | 4 | 3 | 0 |
| June | 2004 | 6 | 9 | 60 | 12 | 2 | 12 | 13 | 5 | 4 | 4 | 0 |
| July | 2004 | 5 | 10 | 54 | 16 | 4 | 11 | 14 | 5 | 5 | 3 | 0 |
| August | 2004 | 6 | 9 | 53 | 14 | 5 | 10 | 13 | 6 | 7 | 2 | 0 |
| September | 2004 | 8 | 8 | 54 | 13 | 7 | 11 | 12 | 6 | 7 | 1 | 0 |
| October | 2004 | 9 | 8 | 57 | 9 | 7 | 11 | 12 | 6 | 6 | 2 | 0 |
| November | 2004 | 9 | 8 | 54 | 9 | 7 | 12 | 14 | 5 | 4 | 3 | 0 |
| December | 2004 | 9 | 10 | 50 | 10 | 7 | 11 | 14 | 4 | 4 | 3 | 0 |
| January | 2005 | 10 | 11 | 48 | 11 | 6 | 11 | 16 | 4 | 5 | 3 | 0 |
| February | 2005 | 9 | 11 | 49 | 11 | 7 | 12 | 16 | 5 | 6 | 2 | 0 |
| March | 2005 | 8 | 13 | 47 | 11 | 5 | 11 | 17 | 6 | 7 | 2 | 0 |
| April | 2005 | 7 | 15 | 45 | 13 | 6 | 10 | 17 | 6 | 8 | 2 | 0 |
| May | 2005 | 8 | 17 | 42 | 14 | 6 | 12 | 16 | 6 | 7 | 2 | 0 |
| June | 2005 | 8 | 16 | 41 | 13 | 6 | 13 | 17 | 6 | 5 | 1 | 0 |
| July | 2005 | 8 | 14 | 38 | 10 | 6 | 14 | 18 | 5 | 4 | 1 | 0 |
| August | 2005 | 8 | 13 | 37 | 7 | 6 | 12 | 21 | 6 | 5 | 1 | 0 |
| September | 2005 | 8 | 12 | 36 | 7 | 5 | 13 | 23 | 8 | 6 | 2 | 1 |
| October | 2005 | 8 | 12 | 35 | 8 | 5 | 12 | 27 | 9 | 7 | 2 | 1 |
| November | 2005 | 8 | 11 | 32 | 10 | 4 | 12 | 29 | 12 | 9 | 2 | 1 |
| December | 2005 | 7 | 10 | 30 | 11 | 6 | 12 | 29 | 11 | 11 | 2 | 1 |
| January | 2006 | 9 | 11 | 26 | 11 | 6 | 12 | 28 | 12 | 11 | 2 | 1 |
| February | 2006 | 10 | 12 | 23 | 10 | 6 | 12 | 29 | 10 | 11 | 2 | 0 |
| March | 2006 | 12 | 12 | 21 | 10 | 5 | 12 | 28 | 9 | 9 | 2 | 0 |
| April | 2006 | 13 | 11 | 21 | 11 | 4 | 12 | 28 | 10 | 8 | 3 | 1 |
| May | 2006 | 14 | 10 | 20 | 11 | 4 | 13 | 28 | 11 | 8 | 2 | 1 |
| June | 2006 | 15 | 10 | 21 | 12 | 5 | 11 | 26 | 14 | 9 | 3 | 0 |
| July | 2006 | 14 | 12 | 19 | 14 | 5 | 10 | 25 | 15 | 9 | 3 | 0 |
| August | 2006 | 17 | 12 | 17 | 14 | 4 | 10 | 22 | 16 | 11 | 2 | 0 |
| September | 2006 | 23 | 11 | 13 | 11 | 3 | 8 | 24 | 17 | 12 | 2 | 1 |
| October | 2006 | 31 | 7 | 16 | 8 | 4 | 8 | 25 | 15 | 12 | 3 | 1 |
| November | 2006 | 40 | 6 | 19 | 5 | 3 | 7 | 24 | 13 | 11 | 3 | 1 |
| December | 2006 | 43 | 5 | 23 | 4 | 4 | 8 | 20 | 10 | 10 | 3 | 1 |
| January | 2007 | 43 | 5 | 22 | 5 | 4 | 7 | 15 | 9 | 11 | 3 | 1 |
| February | 2007 | 38 | 5 | 22 | 6 | 6 | 7 | 16 | 9 | 11 | 3 | 1 |
| March | 2007 | 35 | 7 | 22 | 6 | 6 | 6 | 16 | 8 | 11 | 4 | 2 |
| April | 2007 | 38 | 7 | 22 | 5 | 4 | 7 | 16 | 11 | 14 | 3 | 2 |
| May | 2007 | 42 | 7 | 24 | 5 | 3 | 7 | 15 | 11 | 13 | 2 | 1 |
| June | 2007 | 46 | 6 | 23 | 4 | 3 | 7 | 14 | 11 | 12 | 1 | 1 |
| July | 2007 | 46 | 6 | 23 | 5 | 3 | 7 | 17 | 10 | 12 | 2 | 1 |
| August | 2007 | 45 | 5 | 20 | 4 | 3 | 5 | 17 | 13 | 15 | 2 | 1 |
| September | 2007 | 45 | 4 | 16 | 3 | 2 | 4 | 17 | 17 | 17 | 3 | 1 |
| October | 2007 | 47 | 3 | 15 | 3 | 2 | 4 | 14 | 20 | 16 | 3 | 1 |
| November | 2007 | 50 | 2 | 15 | 2 | 1 | 5 | 14 | 19 | 16 | 3 | 1 |
| December | 2007 | 50 | 2 | 17 | 2 | 2 | 5 | 13 | 17 | 16 | 3 | 1 |

AGE 55 AND UP

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 | 2008 | 50 | 2 | 16 | 1 | 1 | 3 | 12 | 17 | 17 | 2 | 1 |
| February | 2008 | 52 | 2 | 18 | 1 | 1 | 3 | 11 | 16 | 16 | 2 | 2 |
| March | 2008 | 52 | 1 | 19 | 0 | 0 | 3 | 10 | 16 | 18 | 3 | 1 |
| April | 2008 | 52 | 1 | 23 | 0 | 0 | 3 | 10 | 15 | 19 | 3 | 2 |
| May | 2008 | 53 | 1 | 21 | 0 | 0 | 3 | 9 | 15 | 22 | 4 | 2 |
| June | 2008 | 54 | 2 | 22 | 1 | 0 | 3 | 10 | 14 | 19 | 4 | 2 |
| July | 2008 | 57 | 2 | 19 | 1 | 0 | 3 | 10 | 14 | 19 | 5 | 1 |
| August | 2008 | 58 | 2 | 18 | 1 | 0 | 3 | 9 | 12 | 18 | 5 | 1 |
| September | 2008 | 59 | 2 | 16 | 0 | 1 | 3 | 8 | 13 | 20 | 5 | 1 |
| October | 2008 | 56 | 2 | 14 | 0 | 0 | 3 | 8 | 17 | 19 | 5 | 1 |
| November | 2008 | 58 | 2 | 16 | 0 | 1 | 4 | 8 | 18 | 19 | 6 | 1 |
| December | 2008 | 57 | 2 | 17 | 0 | 1 | 3 | 7 | 18 | 18 | 7 | 2 |
| January | 2009 | 60 | 2 | 25 | 0 | 1 | 3 | 5 | 14 | 17 | 8 | 1 |
| February | 2009 | 59 | 1 | 28 | 0 | 1 | 3 | 5 | 14 | 17 | 8 | 1 |
| March | 2009 | 63 | 2 | 30 | 0 | 0 | 3 | 6 | 13 | 17 | 8 | 0 |
| April | 2009 | 64 | 2 | 31 | 0 | 0 | 3 | 5 | 11 | 16 | 7 | 0 |
| May | 2009 | 67 | 2 | 33 | 0 | 0 | 4 | 4 | 9 | 15 | 6 | 0 |
| June | 2009 | 68 | 2 | 37 | 0 | 1 | 3 | 3 | 7 | 13 | 5 | 1 |
| July | 2009 | 67 | 2 | 36 | 0 | 1 | 3 | 3 | 8 | 14 | 5 | 1 |
| August | 2009 | 64 | 2 | 35 | 0 | 1 | 2 | 4 | 7 | 14 | 7 | 1 |
| September | 2009 | 65 | 2 | 34 | 1 | 1 | 2 | 4 | 7 | 14 | 6 | 1 |
| October | 2009 | 67 | 2 | 35 | 1 | 1 | 3 | 5 | 7 | 12 | 6 | 1 |
| November | 2009 | 64 | 3 | 36 | 1 | 1 | 4 | 4 | 8 | 12 | 6 | 1 |
| December | 2009 | 64 | 3 | 34 | 1 | 1 | 4 | 4 | 8 | 13 | 6 | 1 |
| January | 2010 | 60 | 4 | 33 | 0 | 1 | 3 | 4 | 8 | 14 | 7 | 1 |
| February | 2010 | 60 | 3 | 33 | 0 | 1 | 3 | 5 | 8 | 15 | 6 | 1 |
| March | 2010 | 61 | 3 | 33 | 1 | 1 | 2 | 5 | 9 | 14 | 7 | 2 |
| April | 2010 | 64 | 4 | 34 | 1 | 1 | 2 | 4 | 9 | 13 | 7 | 1 |
| May | 2010 | 65 | 5 | 33 | 1 | 2 | 2 | 4 | 8 | 12 | 8 | 1 |
| June | 2010 | 63 | 4 | 34 | 1 | 2 | 3 | 3 | 7 | 13 | 6 | 1 |
| July | 2010 | 61 | 3 | 35 | 1 | 2 | 3 | 4 | 6 | 14 | 7 | 2 |
| August | 2010 | 60 | 3 | 38 | 1 | 2 | 3 | 3 | 7 | 16 | 8 | 1 |
| September | 2010 | 58 | 3 | 39 | 1 | 2 | 3 | 4 | 8 | 18 | 9 | 1 |
| October | 2010 | 60 | 3 | 39 | 1 | 2 | 3 | 4 | 9 | 17 | 9 | 1 |
| November | 2010 | 61 | 3 | 38 | 1 | 2 | 4 | 4 | 10 | 15 | 8 | 2 |
| December | 2010 | 63 | 2 | 40 | 0 | 1 | 3 | 3 | 9 | 13 | 7 | 2 |
| January | 2011 | 64 | 2 | 41 | 1 | 0 | 2 | 5 | 9 | 13 | 6 | 2 |
| February | 2011 | 65 | 2 | 41 | 1 | 1 | 2 | 4 | 7 | 14 | 6 | 2 |
| March | 2011 | 64 | 2 | 37 | 1 | 1 | 3 | 4 | 8 | 15 | 5 | 1 |
| April | 2011 | 64 | 3 | 33 | 1 | 2 | 2 | 4 | 9 | 15 | 5 | 2 |
| May | 2011 | 63 | 3 | 31 | 1 | 2 | 2 | 5 | 9 | 15 | 6 | 2 |
| June | 2011 | 62 | 3 | 31 | 2 | 1 | 1 | 5 | 8 | 15 | 6 | 3 |
| July | 2011 | 60 | 3 | 32 | 1 | 1 | 3 | 5 | 7 | 16 | 6 | 2 |
| August | 2011 | 59 | 3 | 32 | 1 | 1 | 2 | 5 | 9 | 18 | 6 | 2 |
| September | 2011 | 58 | 2 | 33 | 1 | 1 | 4 | 5 | 10 | 19 | 7 | 1 |
| October | 2011 | 60 | 1 | 36 | 1 | 1 | 3 | 5 | 13 | 19 | 7 | 2 |
| November | 2011 | 60 | 1 | 40 | 1 | 1 | 4 | 4 | 11 | 17 | 7 | 2 |
| December | 2011 | 61 | 1 | 42 | 0 | 1 | 4 | 4 | 12 | 17 | 6 | 1 |

AGE 55 AND UP

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 | 2012 | 61 | 2 | 41 | 1 | 1 | 3 | 3 | 11 | 16 | 5 | 1 |
| February | 2012 | 61 | 3 | 41 | 0 | 1 | 3 | 3 | 10 | 16 | 5 | 2 |
| March | 2012 | 62 | 2 | 43 | 0 | 1 | 2 | 4 | 8 | 14 | 5 | 2 |
| April | 2012 | 62 | 2 | 44 | 0 | 2 | 2 | 4 | 9 | 13 | 6 | 2 |
| May | 2012 | 63 | 2 | 44 | 1 | 3 | 3 | 4 | 8 | 13 | 6 | 1 |
| June | 2012 | 62 | 3 | 45 | 1 | 3 | 4 | 3 | 9 | 12 | 5 | 1 |
| July | 2012 | 60 | 4 | 46 | 1 | 3 | 4 | 3 | 7 | 14 | 6 | 0 |
| August | 2012 | 60 | 4 | 48 | 1 | 3 | 4 | 3 | 8 | 12 | 6 | 0 |
| September | 2012 | 60 | 5 | 50 | 1 | 4 | 4 | 2 | 7 | 11 | 6 | 1 |
| October | 2012 | 59 | 6 | 50 | 1 | 4 | 4 | 2 | 9 | 11 | 6 | 1 |
| November | 2012 | 58 | 6 | 49 | 1 | 5 | 4 | 3 | 7 | 12 | 5 | 1 |
| December | 2012 | 55 | 6 | 48 | 1 | 5 | 4 | 3 | 7 | 13 | 6 | 2 |
| January | 2013 | 55 | 5 | 50 | 2 | 7 | 4 | 3 | 5 | 12 | 5 | 1 |
| February | 2013 | 52 | 7 | 52 | 3 | 6 | 3 | 3 | 6 | 12 | 5 | 1 |
| March | 2013 | 52 | 9 | 52 | 2 | 6 | 3 | 4 | 6 | 12 | 5 | 1 |
| April | 2013 | 49 | 11 | 50 | 2 | 5 | 3 | 5 | 6 | 11 | 5 | 1 |
| May | 2013 | 47 | 11 | 49 | 2 | 6 | 4 | 5 | 6 | 10 | 5 | 1 |
| June | 2013 | 43 | 10 | 50 | 4 | 7 | 4 | 5 | 5 | 9 | 4 | 1 |
| July | 2013 | 41 | 11 | 51 | 7 | 8 | 4 | 5 | 5 | 10 | 3 | 1 |
| August | 2013 | 39 | 12 | 51 | 9 | 7 | 4 | 4 | 5 | 10 | 4 | 1 |
| September | 2013 | 39 | 11 | 48 | 10 | 6 | 6 | 5 | 7 | 12 | 4 | 1 |
| October | 2013 | 40 | 10 | 48 | 8 | 5 | 6 | 5 | 8 | 11 | 4 | 1 |
| November | 2013 | 41 | 9 | 49 | 8 | 7 | 6 | 5 | 7 | 12 | 3 | 2 |
| December | 2013 | 42 | 11 | 50 | 8 | 8 | 5 | 4 | 6 | 10 | 3 | 2 |
| January | 2014 | 41 | 11 | 50 | 7 | 8 | 6 | 4 | 7 | 10 | 3 | 1 |
| February | 2014 | 40 | 11 | 50 | 9 | 7 | 5 | 4 | 7 | 10 | 4 | 1 |
| March | 2014 | 39 | 9 | 47 | 9 | 6 | 6 | 6 | 6 | 12 | 4 | 1 |
| April | 2014 | 37 | 10 | 45 | 9 | 7 | 7 | 7 | 5 | 12 | 5 | 1 |
| May | 2014 | 37 | 11 | 44 | 7 | 7 | 8 | 7 | 5 | 11 | 4 | 1 |
| June | 2014 | 36 | 12 | 45 | 6 | 8 | 8 | 8 | 6 | 11 | 4 | 2 |
| July | 2014 | 37 | 11 | 45 | 5 | 10 | 8 | 8 | 7 | 10 | 3 | 2 |
| August | 2014 | 37 | 10 | 45 | 4 | 11 | 8 | 8 | 6 | 10 | 3 | 2 |
| September | 2014 | 35 | 11 | 45 | 4 | 11 | 8 | 8 | 7 | 12 | 4 | 2 |
| October | 2014 | 34 | 10 | 47 | 6 | 10 | 8 | 7 | 7 | 12 | 4 | 1 |
| November | 2014 | 35 | 10 | 48 | 7 | 11 | 7 | 7 | 7 | 12 | 4 | 2 |
| December | 2014 | 37 | 10 | 52 | 7 | 10 | 9 | 6 | 5 | 8 | 3 | 1 |
| January | 2015 | 37 | 11 | 58 | 6 | 10 | 8 | 4 | 4 | 7 | 3 | 2 |
| February | 2015 | 36 | 11 | 60 | 4 | 9 | 10 | 3 | 4 | 7 | 3 | 1 |
| March | 2015 | 33 | 11 | 58 | 6 | 9 | 8 | 4 | 6 | 8 | 5 | 2 |
| April | 2015 | 31 | 10 | 54 | 7 | 9 | 8 | 5 | 7 | 9 | 5 | 1 |
| May | 2015 | 31 | 10 | 53 | 9 | 10 | 8 | 6 | 7 | 10 | 5 | 1 |
| June | 2015 | 32 | 10 | 55 | 7 | 11 | 8 | 5 | 5 | 9 | 3 | 1 |
| July | 2015 | 32 | 12 | 53 | 8 | 11 | 8 | 5 | 5 | 8 | 3 | 1 |
| August | 2015 | 30 | 13 | 53 | 7 | 11 | 8 | 5 | 6 | 8 | 4 | 1 |
| September | 2015 | 29 | 13 | 50 | 8 | 9 | 10 | 7 | 7 | 9 | 6 | 1 |
| October | 2015 | 28 | 12 | 49 | 8 | 10 | 10 | 8 | 7 | 9 | 5 | 1 |
| November | 2015 | 28 | 10 | 51 | 8 | 9 | 10 | 9 | 6 | 8 | 4 | 1 |
| December | 2015 | 30 | 10 | 51 | 7 | 11 | 8 | 8 | 5 | 9 | 2 | 1 |

AGE 55 AND UP

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 | 2016 | 31 | 9 | 52 | 10 | 10 | 8 | 8 | 4 | 9 | 2 | 1 |
| February | 2016 | 31 | 9 | 50 | 10 | 11 | 10 | 6 | 5 | 8 | 4 | 1 |
| March | 2016 | 28 | 10 | 52 | 11 | 11 | 10 | 6 | 4 | 7 | 5 | 0 |
| April | 2016 | 26 | 12 | 50 | 9 | 11 | 10 | 8 | 4 | 7 | 6 | 1 |
| May | 2016 | 25 | 12 | 49 | 9 | 10 | 7 | 10 | 4 | 9 | 5 | 1 |
| June | 2016 | 25 | 12 | 49 | 7 | 10 | 9 | 11 | 5 | 8 | 4 | 1 |
| July | 2016 | 26 | 11 | 52 | 5 | 11 | 8 | 11 | 5 | 8 | 3 | 1 |
| August | 2016 | 27 | 11 | 57 | 5 | 11 | 10 | 9 | 5 | 7 | 3 | 1 |
| September | 2016 | 27 | 10 | 57 | 5 | 11 | 8 | 9 | 4 | 7 | 4 | 1 |
| October | 2016 | 25 | 10 | 56 | 7 | 10 | 8 | 8 | 5 | 8 | 4 | 1 |
| November | 2016 | 23 | 11 | 52 | 8 | 11 | 8 | 9 | 6 | 8 | 4 | 1 |
| December | 2016 | 19 | 11 | 50 | 10 | 13 | 9 | 11 | 7 | 9 | 3 | 0 |
| January | 2017 | 21 | 12 | 47 | 14 | 14 | 9 | 10 | 6 | 8 | 4 | 0 |
| February | 2017 | 20 | 13 | 45 | 17 | 12 | 9 | 9 | 6 | 7 | 4 | 1 |
| March | 2017 | 21 | 13 | 43 | 20 | 12 | 9 | 8 | 6 | 6 | 4 | 1 |
| April | 2017 | 20 | 13 | 43 | 19 | 12 | 12 | 9 | 6 | 6 | 3 | 1 |
| May | 2017 | 17 | 14 | 40 | 18 | 14 | 12 | 10 | 6 | 6 | 4 | 0 |
| June | 2017 | 16 | 15 | 41 | 13 | 14 | 14 | 11 | 6 | 6 | 3 | 0 |
| July | 2017 | 16 | 16 | 39 | 11 | 13 | 12 | 11 | 6 | 5 | 3 | 0 |
| August | 2017 | 18 | 13 | 40 | 11 | 17 | 12 | 13 | 4 | 6 | 3 | 1 |
| September | 2017 | 19 | 13 | 41 | 12 | 17 | 10 | 13 | 5 | 5 | 4 | 1 |
| October | 2017 | 18 | 12 | 42 | 11 | 18 | 11 | 13 | 4 | 6 | 4 | 1 |
| November | 2017 | 17 | 13 | 40 | 10 | 15 | 12 | 13 | 5 | 6 | 4 | 0 |
| December | 2017 | 18 | 13 | 40 | 8 | 15 | 13 | 14 | 4 | 6 | 4 | 0 |
| January | 2018 | 18 | 13 | 38 | 8 | 16 | 11 | 15 | 5 | 7 | 5 | 0 |
| February | 2018 | 16 | 13 | 36 | 11 | 17 | 11 | 16 | 6 | 7 | 4 | 0 |
| March | 2018 | 13 | 13 | 33 | 16 | 16 | 11 | 14 | 6 | 6 | 4 | 1 |
| April | 2018 | 12 | 15 | 34 | 19 | 16 | 11 | 14 | 7 | 5 | 3 | 1 |
| May | 2018 | 13 | 16 | 33 | 18 | 16 | 10 | 14 | 7 | 6 | 4 | 0 |
| June | 2018 | 14 | 16 | 34 | 15 | 17 | 10 | 17 | 9 | 5 | 3 | 0 |
| July | 2018 | 13 | 15 | 32 | 13 | 17 | 12 | 20 | 10 | 5 | 3 | 0 |
| August | 2018 | 12 | 13 | 32 | 13 | 19 | 13 | 21 | 10 | 5 | 3 | 0 |
| September | 2018 | 11 | 13 | 30 | 13 | 21 | 13 | 19 | 8 | 6 | 4 | 0 |
| October | 2018 | 11 | 13 | 28 | 15 | 23 | 13 | 17 | 7 | 7 | 3 | 1 |
| November | 2018 | 12 | 12 | 28 | 17 | 22 | 12 | 15 | 8 | 6 | 3 | 1 |
| December | 2018 | 14 | 12 | 29 | 16 | 20 | 12 | 17 | 10 | 6 | 3 | 1 |
| January | 2019 | 14 | 10 | 31 | 14 | 18 | 14 | 18 | 10 | 6 | 3 | 0 |
| February | 2019 | 15 | 10 | 32 | 11 | 16 | 15 | 20 | 10 | 6 | 4 | 0 |
| March | 2019 | 16 | 9 | 35 | 10 | 17 | 15 | 18 | 9 | 6 | 4 | 1 |
| April | 2019 | 17 | 10 | 36 | 8 | 19 | 14 | 20 | 8 | 6 | 3 | 0 |
| May | 2019 | 16 | 11 | 37 | 6 | 19 | 13 | 20 | 8 | 6 | 1 | 0 |
| June | 2019 | 16 | 10 | 38 | 4 | 20 | 14 | 21 | 8 | 7 | 2 | 0 |
| July | 2019 | 16 | 9 | 41 | 3 | 20 | 14 | 20 | 8 | 8 | 3 | 1 |
| August | 2019 | 14 | 9 | 44 | 3 | 20 | 15 | 18 | 7 | 7 | 5 | 1 |
| September | 2019 | 14 | 9 | 45 | 4 | 19 | 14 | 19 | 6 | 6 | 6 | 1 |
| October | 2019 | 13 | 10 | 45 | 4 | 19 | 13 | 20 | 6 | 5 | 6 | 1 |
| November | 2019 | 15 | 9 | 46 | 4 | 18 | 12 | 21 | 5 | 6 | 6 | 1 |
| December | 2019 | 14 | 10 | 45 | 3 | 20 | 12 | 19 | 5 | 6 | 5 | 1 |

AGE 55 AND UP

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 | Prices | Interest Rates High; Credit Tight | Can't Afford | Uncertain Future | Bad Investment |
| | | Available | Down | Low | Rising Rates | Prosperity | Investment | High | | To Buy | | |
| January | 2020 | 16 | 9 | 45 | 3 | 20 | 13 | 19 | 4 | 5 | 4 | 1 |
| February | 2020 | 16 | 9 | 45 | 3 | 22 | 13 | 18 | 3 | 5 | 3 | 0 |
| March | 2020 | 18 | 8 | 47 | 3 | 20 | 12 | 16 | 3 | 5 | 5 | 0 |
| April | 2020 | 19 | 6 | 45 | 2 | 14 | 9 | 14 | 3 | 10 | 11 | 1 |
| May | 2020 | 25 | 4 | 44 | 0 | 9 | 7 | 12 | 3 | 14 | 15 | 1 |
| June | 2020 | 28 | 4 | 43 | 1 | 5 | 5 | 11 | 5 | 16 | 19 | 1 |
| July | 2020 | 29 | 5 | 47 | 1 | 7 | 6 | 10 | 4 | 14 | 15 | 0 |
| August | 2020 | 24 | 6 | 49 | 1 | 8 | 8 | 10 | 4 | 11 | 13 | 1 |
| September | 2020 | 23 | 6 | 51 | 1 | 8 | 9 | 11 | 3 | 10 | 12 | 1 |
| October | 2020 | 21 | 5 | 52 | 1 | 9 | 8 | 12 | 3 | 9 | 10 | 1 |
| November | 2020 | 20 | 6 | 51 | 0 | 11 | 9 | 12 | 3 | 8 | 11 | 0 |
| December | 2020 | 19 | 6 | 51 | 1 | 11 | 8 | 14 | 3 | 9 | 9 | 0 |
| January | 2021 | 16 | 6 | 50 | 1 | 10 | 9 | 14 | 3 | 11 | 10 | 0 |
| February | 2021 | 15 | 7 | 49 | 2 | 9 | 8 | 15 | 3 | 11 | 9 | 0 |
| March | 2021 | 13 | 9 | 49 | 3 | 9 | 7 | 17 | 3 | 11 | 8 | 0 |
| April | 2021 | 12 | 9 | 45 | 4 | 8 | 7 | 25 | 4 | 9 | 7 | 1 |
| May | 2021 | 10 | 12 | 39 | 5 | 10 | 7 | 35 | 4 | 8 | 4 | 0 |
| June | 2021 | 9 | 10 | 32 | 5 | 9 | 7 | 47 | 4 | 7 | 4 | 0 |
| July | 2021 | 7 | 11 | 28 | 4 | 7 | 6 | 56 | 4 | 7 | 3 | 0 |
| August | 2021 | 6 | 8 | 27 | 3 | 6 | 6 | 59 | 5 | 7 | 5 | 0 |
| September | 2021 | 4 | 7 | 26 | 2 | 6 | 7 | 59 | 6 | 8 | 6 | 0 |
| October | 2021 | 4 | 6 | 27 | 2 | 7 | 7 | 56 | 8 | 11 | 7 | 0 |
| November | 2021 | 4 | 7 | 26 | 2 | 6 | 7 | 58 | 8 | 11 | 6 | 1 |
| December | 2021 | 4 | 8 | 26 | 3 | 6 | 8 | 58 | 8 | 12 | 5 | 2 |
| January | 2022 | 4 | 10 | 24 | 3 | 7 | 9 | 58 | 7 | 10 | 5 | 2 |
| February | 2022 | 4 | 11 | 26 | 8 | 6 | 8 | 55 | 7 | 10 | 5 | 2 |
| March | 2022 | 4 | 11 | 23 | 10 | 5 | 9 | 53 | 10 | 10 | 5 | 1 |
| April | 2022 | 4 | 10 | 21 | 12 | 4 | 8 | 54 | 14 | 11 | 4 | 1 |
| May | 2022 | 3 | 10 | 14 | 10 | 5 | 8 | 60 | 22 | 11 | 3 | 1 |
| June | 2022 | 3 | 9 | 11 | 10 | 5 | 5 | 65 | 31 | 10 | 3 | 2 |
| July | 2022 | 3 | 8 | 8 | 9 | 4 | 6 | 65 | 38 | 10 | 4 | 2 |
| August | 2022 | 4 | 8 | 9 | 8 | 3 | 6 | 63 | 42 | 10 | 5 | 1 |
| September | 2022 | 6 | 7 | 9 | 7 | 3 | 8 | 57 | 41 | 12 | 4 | 1 |
| October | 2022 | 7 | 6 | 7 | 7 | 3 | 8 | 54 | 45 | 11 | 4 | 1 |
| November | 2022 | 6 | 5 | 4 | 7 | 3 | 8 | 52 | 54 | 12 | 4 | 2 |
| December | 2022 | 6 | 3 | 3 | 6 | 2 | 5 | 52 | 63 | 10 | 5 | 2 |
| January | 2023 | 7 | 3 | 3 | 4 | 2 | 4 | 53 | 65 | 11 | 4 | 1 |
| February | 2023 | 8 | 4 | 5 | 4 | 2 | 5 | 49 | 60 | 12 | 4 | 1 |
| March | 2023 | 8 | 5 | 5 | 4 | 2 | 6 | 47 | 56 | 14 | 5 | 1 |
| April | 2023 | 8 | 6 | 6 | 5 | 3 | 7 | 43 | 54 | 15 | 5 | 1 |
| May | 2023 | 7 | 7 | 4 | 4 | 4 | 9 | 43 | 55 | 16 | 4 | 1 |
| June | 2023 | 7 | 7 | 4 | 5 | 5 | 9 | 42 | 55 | 15 | 4 | 1 |
| July | 2023 | 6 | 7 | 4 | 4 | 4 | 9 | 47 | 55 | 13 | 4 | 1 |
| August | 2023 | 7 | 6 | 4 | 4 | 4 | 8 | 47 | 54 | 12 | 4 | 1 |
| September | 2023 | 6 | 6 | 4 | 4 | 3 | 7 | 47 | 58 | 10 | 3 | 1 |
| October | 2023 | 5 | 7 | 4 | 5 | 3 | 7 | 43 | 60 | 12 | 2 | 1 |
| November | 2023 | 4 | 6 | 4 | 5 | 2 | 6 | 45 | 64 | 12 | 2 | 0 |
| December | 2023 | 4 | 6 | 4 | 4 | 1 | 6 | 48 | 65 | 12 | 2 | 1 |

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 | 2024 | 5 | 4 | 5 | 2 | 2 | 5 | 51 | 66 | 10 | 3 | 0 |
| February | 2024 | 6 | 5 | 6 | 2 | 3 | 5 | 50 | 65 | 9 | 3 | 0 |
| March | 2024 | 6 | 7 | 6 | 2 | 4 | 7 | 48 | 61 | 9 | 3 | 0 |
| April | 2024 | 6 | 8 | 6 | 2 | 3 | 7 | 49 | 59 | 9 | 3 | 0 |
| May | 2024 | 5 | 6 | 5 | 2 | 3 | 6 | 49 | 59 | 9 | 2 | 1 |
| June | 2024 | 4 | 4 | 4 | 2 | 2 | 4 | 50 | 63 | 9 | 2 | 0 |
| July | 2024 | 4 | 3 | 4 | 1 | 1 | 3 | 50 | 65 | 8 | 2 | 0 |
| August | 2024 | 3 | 3 | 4 | 1 | 1 | 3 | 50 | 65 | 7 | 2 | 0 |
| September | 2024 | 3 | 3 | 5 | 1 | 1 | 3 | 51 | 61 | 6 | 2 | 0 |
| October | 2024 | 3 | 3 | 8 | 1 | 1 | 3 | 51 | 58 | 6 | 2 | 0 |
| November | 2024 | 3 | 3 | 9 | 1 | 1 | 3 | 49 | 53 | 7 | 2 | 0 |
| December | 2024 | 3 | 4 | 8 | 1 | 2 | 3 | 46 | 50 | 8 | 2 | 0 |
| January | 2025 | 3 | 5 | 6 | 2 | 2 | 4 | 43 | 48 | 6 | 4 | 0 |
| February | 2025 | 3 | 6 | 5 | 2 | 1 | 4 | 43 | 48 | 7 | 5 | 0 |
| March | 2025 | 3 | 5 | 5 | 3 | 1 | 4 | 43 | 46 | 7 | 8 | 0 |
| April | 2025 | 3 | 5 | 4 | 2 | 1 | 4 | 43 | 45 | 9 | 12 | 1 |
| May | 2025 | 4 | 5 | 4 | 2 | 1 | 3 | 42 | 43 | 8 | 13 | 1 |
| June | 2025 | 4 | 4 | 4 | 2 | 1 | 3 | 42 | 44 | 7 | 13 | 1 |
| July | 2025 | 6 | 4 | 4 | 2 | 1 | 3 | 42 | 46 | 6 | 11 | 1 |
| August | 2025 | 7 | 3 | 4 | 2 | 1 | 3 | 41 | 48 | 7 | 10 | 1 |
| September | 2025 | 7 | 3 | 5 | 1 | 1 | 2 | 40 | 47 | 9 | 11 | 1 |
| October | 2025 | 6 | 4 | 6 | 1 | 1 | 3 | 39 | 46 | 10 | 12 | 0 |
| November | 2025 | 5 | 4 | 7 | 1 | 1 | 3 | 40 | 43 | 11 | 12 | 0 |
| December | 2025 | 6 | 3 | 7 | 1 | 0 | 3 | 41 | 43 | 11 | 12 | 0 |
| January | 2026 | 6 | 2 | 8 | 1 | 0 | 3 | 42 | 43 | 11 | 11 | 0 |
| February | 2026 | 8 | 2 | 9 | 1 | 0 | 3 | 42 | 41 | 11 | 10 | 0 |