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				
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	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)

		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	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 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)

		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	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)

		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	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)

		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	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)

		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	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)

		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	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)

		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	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)

		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	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)

		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	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

AGE 55 AND UP
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	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
March	2026	8	2	10	1	1	3	41	39	11	10	1
April	2026	7	3	9	1	1	3	41	39	11	11	1
May	2026	6	4	8	1	1	3	40	38	11	11	1
June	2026	6	4	5	2	1	3	41	41	11	11	1
July	2026	5	4	4	2	1	4	42	41	11	10	0