

EDUCATION COLLEGE DEGREE

TABLE 36

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

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

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|------|--------------------------|----------------------|----------------------|----------------------|-------------------|-----------------|-------------------------|---------------------|---------------------|----------------------|-------------------|
| | | Prices Low; Good Buys | Prices Won't Come | Interest Rate Low | Borrow in Advance | Times Good | Supply | Interest Rates High; | Can't Afford | Uncertain Future | Supply Inadequate | |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| March | 1978 | 18 | 45 | 1 | 0 | 2 | 0 | 13 | 2 | 4 | 2 | 0 |
| April | 1978 | 15 | 49 | 1 | 2 | 3 | 0 | 11 | 2 | 3 | 1 | 0 |
| May | 1978 | 15 | 48 | 2 | 3 | 5 | 0 | 11 | 2 | 3 | 1 | 0 |
| June | 1978 | 16 | 51 | 2 | 4 | 6 | 0 | 11 | 3 | 3 | 1 | 0 |
| July | 1978 | 17 | 50 | 1 | 3 | 5 | 0 | 13 | 5 | 3 | 1 | 0 |
| August | 1978 | 17 | 50 | 1 | 3 | 3 | 0 | 13 | 6 | 3 | 1 | 0 |
| September | 1978 | 15 | 50 | 1 | 3 | 2 | 1 | 12 | 7 | 3 | 1 | 0 |
| October | 1978 | 12 | 51 | 1 | 2 | 2 | 1 | 12 | 6 | 2 | 1 | 0 |
| November | 1978 | 8 | 50 | 1 | 2 | 2 | 1 | 12 | 5 | 2 | 1 | 0 |
| December | 1978 | 7 | 45 | 0 | 2 | 2 | 0 | 16 | 8 | 2 | 1 | 0 |
| January | 1979 | 8 | 47 | 1 | 3 | 2 | 0 | 15 | 10 | 2 | 2 | 0 |
| February | 1979 | 11 | 49 | 1 | 2 | 1 | 1 | 15 | 9 | 3 | 2 | 0 |
| March | 1979 | 10 | 52 | 1 | 3 | 1 | 1 | 12 | 8 | 3 | 2 | 0 |
| April | 1979 | 11 | 51 | 1 | 4 | 1 | 1 | 12 | 7 | 3 | 2 | 0 |
| May | 1979 | 10 | 51 | 1 | 4 | 1 | 1 | 12 | 9 | 4 | 2 | 0 |
| June | 1979 | 13 | 51 | 2 | 4 | 1 | 0 | 14 | 7 | 3 | 2 | 0 |
| July | 1979 | 13 | 50 | 1 | 3 | 2 | 0 | 14 | 7 | 3 | 3 | 0 |
| August | 1979 | 13 | 50 | 1 | 3 | 1 | 0 | 14 | 8 | 3 | 4 | 0 |
| September | 1979 | 15 | 48 | 0 | 2 | 1 | 0 | 14 | 10 | 6 | 4 | 0 |
| October | 1979 | 15 | 45 | 1 | 4 | 2 | 0 | 15 | 11 | 8 | 4 | 0 |
| November | 1979 | 14 | 43 | 2 | 3 | 3 | 0 | 18 | 14 | 8 | 3 | 0 |
| December | 1979 | 13 | 43 | 1 | 3 | 4 | 0 | 22 | 17 | 7 | 4 | 0 |
| January | 1980 | 15 | 48 | 2 | 2 | 2 | 0 | 23 | 20 | 7 | 4 | 0 |
| February | 1980 | 15 | 49 | 2 | 2 | 2 | 0 | 20 | 17 | 6 | 5 | 0 |
| March | 1980 | 16 | 47 | 3 | 3 | 3 | 0 | 17 | 18 | 6 | 5 | 0 |
| April | 1980 | 14 | 35 | 1 | 3 | 4 | 0 | 18 | 21 | 6 | 7 | 0 |
| May | 1980 | 13 | 30 | 1 | 2 | 3 | 0 | 25 | 30 | 8 | 8 | 0 |
| June | 1980 | 16 | 26 | 1 | 1 | 1 | 0 | 26 | 31 | 8 | 7 | 0 |
| July | 1980 | 20 | 25 | 3 | 1 | 2 | 0 | 23 | 29 | 9 | 6 | 0 |
| August | 1980 | 23 | 30 | 5 | 1 | 2 | 0 | 16 | 22 | 7 | 5 | 0 |
| September | 1980 | 23 | 32 | 4 | 2 | 3 | 0 | 18 | 18 | 7 | 5 | 0 |
| October | 1980 | 25 | 35 | 2 | 2 | 1 | 0 | 18 | 17 | 5 | 4 | 0 |
| November | 1980 | 25 | 33 | 1 | 2 | 1 | 0 | 21 | 17 | 6 | 3 | 0 |
| December | 1980 | 24 | 30 | 1 | 2 | 0 | 0 | 19 | 20 | 6 | 4 | 0 |
| January | 1981 | 25 | 32 | 1 | 2 | 0 | 0 | 19 | 21 | 5 | 4 | 0 |
| February | 1981 | 28 | 31 | 1 | 2 | 0 | 0 | 16 | 24 | 4 | 5 | 0 |
| March | 1981 | 28 | 34 | 1 | 2 | 0 | 0 | 16 | 25 | 5 | 5 | 0 |
| April | 1981 | 26 | 34 | 1 | 1 | 1 | 0 | 18 | 25 | 6 | 4 | 0 |
| May | 1981 | 23 | 34 | 1 | 1 | 1 | 0 | 20 | 23 | 6 | 3 | 0 |
| June | 1981 | 24 | 32 | 0 | 1 | 1 | 0 | 20 | 21 | 5 | 2 | 0 |
| July | 1981 | 25 | 32 | 0 | 1 | 1 | 0 | 17 | 19 | 5 | 2 | 0 |
| August | 1981 | 27 | 29 | 0 | 1 | 1 | 0 | 15 | 21 | 5 | 2 | 0 |
| September | 1981 | 26 | 29 | 1 | 1 | 2 | 0 | 16 | 23 | 4 | 2 | 0 |
| October | 1981 | 25 | 27 | 1 | 1 | 2 | 0 | 17 | 24 | 3 | 2 | 0 |
| November | 1981 | 25 | 26 | 1 | 2 | 1 | 0 | 17 | 22 | 4 | 2 | 0 |
| December | 1981 | 28 | 24 | 1 | 2 | 1 | 0 | 17 | 23 | 4 | 4 | 0 |

EDUCATION COLLEGE DEGREE

TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|--|--------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|-----------------|---|---------------------------|---------------------|----------------------|
| | | Prices Low; Good Buys | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| January 1982 | | 32 | 23 | 1 | 1 | 1 | 0 | 16 | 23 | 7 | 4 | 0 |
| February 1982 | | 35 | 23 | 1 | 1 | 2 | 0 | 16 | 22 | 7 | 5 | 0 |
| March 1982 | | 39 | 21 | 1 | 1 | 1 | 0 | 15 | 22 | 9 | 5 | 0 |
| April 1982 | | 38 | 19 | 1 | 1 | 2 | 0 | 16 | 26 | 7 | 6 | 0 |
| May 1982 | | 40 | 16 | 0 | 0 | 1 | 0 | 15 | 29 | 7 | 5 | 0 |
| June 1982 | | 39 | 16 | 1 | 1 | 1 | 0 | 15 | 28 | 8 | 5 | 0 |
| July 1982 | | 40 | 17 | 1 | 1 | 0 | 0 | 14 | 27 | 9 | 6 | 0 |
| August 1982 | | 34 | 18 | 1 | 1 | 0 | 0 | 14 | 28 | 9 | 7 | 0 |
| September 1982 | | 33 | 18 | 2 | 1 | 1 | 0 | 14 | 30 | 8 | 5 | 0 |
| October 1982 | | 32 | 16 | 3 | 1 | 1 | 0 | 14 | 29 | 8 | 6 | 0 |
| November 1982 | | 36 | 14 | 4 | 0 | 2 | 0 | 13 | 25 | 8 | 6 | 0 |
| December 1982 | | 40 | 12 | 6 | 1 | 2 | 0 | 12 | 19 | 10 | 7 | 0 |
| January 1983 | | 44 | 12 | 9 | 1 | 2 | 0 | 11 | 14 | 10 | 7 | 0 |
| February 1983 | | 44 | 12 | 10 | 1 | 1 | 1 | 11 | 15 | 10 | 5 | 0 |
| March 1983 | | 41 | 15 | 12 | 1 | 1 | 0 | 10 | 15 | 7 | 7 | 0 |
| April 1983 | | 41 | 17 | 13 | 1 | 2 | 0 | 11 | 16 | 5 | 7 | 0 |
| May 1983 | | 41 | 19 | 14 | 2 | 3 | 0 | 11 | 12 | 5 | 8 | 0 |
| June 1983 | | 43 | 20 | 15 | 2 | 5 | 0 | 10 | 8 | 6 | 6 | 0 |
| July 1983 | | 40 | 19 | 15 | 3 | 6 | 1 | 9 | 6 | 5 | 4 | 0 |
| August 1983 | | 42 | 21 | 16 | 4 | 5 | 0 | 9 | 5 | 5 | 3 | 0 |
| September 1983 | | 39 | 21 | 12 | 4 | 4 | 0 | 11 | 8 | 3 | 3 | 0 |
| October 1983 | | 40 | 21 | 9 | 3 | 6 | 0 | 11 | 7 | 6 | 3 | 0 |
| November 1983 | | 38 | 20 | 8 | 4 | 8 | 0 | 11 | 7 | 5 | 3 | 0 |
| December 1983 | | 39 | 17 | 8 | 3 | 7 | 0 | 12 | 4 | 7 | 3 | 0 |
| January 1984 | | 44 | 18 | 9 | 3 | 7 | 0 | 12 | 4 | 5 | 3 | 0 |
| February 1984 | | 45 | 18 | 10 | 3 | 6 | 0 | 9 | 6 | 4 | 4 | 0 |
| March 1984 | | 43 | 23 | 12 | 3 | 11 | 0 | 5 | 6 | 2 | 4 | 0 |
| April 1984 | | 37 | 22 | 12 | 4 | 12 | 0 | 6 | 7 | 1 | 4 | 0 |
| May 1984 | | 35 | 23 | 12 | 5 | 12 | 0 | 6 | 6 | 1 | 4 | 0 |
| June 1984 | | 37 | 20 | 9 | 6 | 10 | 1 | 7 | 6 | 2 | 3 | 0 |
| July 1984 | | 38 | 20 | 9 | 7 | 8 | 1 | 5 | 6 | 1 | 2 | 0 |
| August 1984 | | 39 | 20 | 7 | 6 | 9 | 1 | 6 | 6 | 2 | 1 | 0 |
| September 1984 | | 40 | 22 | 9 | 5 | 8 | 1 | 6 | 7 | 2 | 2 | 0 |
| October 1984 | | 40 | 23 | 9 | 6 | 8 | 0 | 7 | 6 | 3 | 2 | 0 |
| November 1984 | | 38 | 21 | 10 | 6 | 7 | 0 | 8 | 6 | 4 | 2 | 0 |
| December 1984 | | 38 | 20 | 11 | 6 | 9 | 0 | 10 | 6 | 3 | 2 | 0 |
| January 1985 | | 41 | 18 | 12 | 3 | 8 | 0 | 11 | 7 | 4 | 1 | 0 |
| February 1985 | | 46 | 17 | 14 | 2 | 9 | 0 | 9 | 5 | 2 | 1 | 0 |
| March 1985 | | 49 | 18 | 13 | 1 | 8 | 0 | 6 | 4 | 3 | 1 | 0 |
| April 1985 | | 47 | 18 | 13 | 4 | 9 | 0 | 4 | 3 | 3 | 1 | 0 |
| May 1985 | | 43 | 20 | 12 | 5 | 9 | 0 | 5 | 4 | 3 | 2 | 0 |
| June 1985 | | 41 | 19 | 15 | 5 | 9 | 0 | 7 | 4 | 3 | 2 | 0 |
| July 1985 | | 41 | 20 | 16 | 4 | 8 | 0 | 8 | 4 | 3 | 2 | 0 |
| August 1985 | | 41 | 19 | 20 | 3 | 8 | 1 | 10 | 4 | 3 | 2 | 0 |
| September 1985 | | 41 | 19 | 21 | 3 | 6 | 1 | 11 | 4 | 2 | 1 | 0 |
| October 1985 | | 40 | 18 | 22 | 2 | 7 | 2 | 10 | 3 | 3 | 1 | 0 |
| November 1985 | | 42 | 16 | 19 | 3 | 7 | 1 | 8 | 3 | 3 | 1 | 0 |
| December 1985 | | 44 | 14 | 18 | 1 | 8 | 1 | 8 | 3 | 3 | 1 | 0 |

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TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|------|------------------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|-----------------|---|---------------------------|---------------------|----------------------|
| | | Prices Low; Good Buys Available | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| January | 1986 | 46 | 14 | 20 | 2 | 9 | 0 | 6 | 2 | 3 | 0 | 0 |
| February | 1986 | 45 | 15 | 22 | 2 | 8 | 0 | 7 | 3 | 3 | 0 | 0 |
| March | 1986 | 43 | 16 | 26 | 2 | 8 | 1 | 5 | 3 | 3 | 1 | 0 |
| April | 1986 | 41 | 14 | 29 | 2 | 11 | 1 | 7 | 3 | 2 | 2 | 0 |
| May | 1986 | 39 | 13 | 34 | 2 | 13 | 1 | 6 | 2 | 1 | 3 | 0 |
| June | 1986 | 38 | 13 | 36 | 2 | 14 | 0 | 6 | 1 | 1 | 2 | 0 |
| July | 1986 | 37 | 12 | 38 | 1 | 15 | 0 | 5 | 2 | 2 | 1 | 0 |
| August | 1986 | 38 | 13 | 34 | 1 | 12 | 1 | 6 | 3 | 2 | 1 | 0 |
| September | 1986 | 37 | 12 | 35 | 1 | 10 | 1 | 6 | 4 | 2 | 1 | 0 |
| October | 1986 | 36 | 15 | 33 | 1 | 6 | 1 | 7 | 4 | 2 | 1 | 0 |
| November | 1986 | 35 | 13 | 33 | 1 | 7 | 0 | 7 | 3 | 3 | 1 | 0 |
| December | 1986 | 36 | 13 | 26 | 2 | 6 | 1 | 6 | 2 | 3 | 1 | 0 |
| January | 1987 | 38 | 12 | 22 | 2 | 7 | 1 | 6 | 3 | 4 | 1 | 0 |
| February | 1987 | 38 | 14 | 22 | 2 | 7 | 1 | 6 | 3 | 3 | 2 | 0 |
| March | 1987 | 38 | 15 | 25 | 2 | 7 | 1 | 6 | 5 | 3 | 2 | 0 |
| April | 1987 | 34 | 18 | 26 | 3 | 6 | 1 | 6 | 4 | 2 | 2 | 0 |
| May | 1987 | 32 | 19 | 23 | 4 | 7 | 1 | 4 | 5 | 2 | 2 | 0 |
| June | 1987 | 34 | 23 | 18 | 5 | 7 | 0 | 4 | 4 | 1 | 2 | 0 |
| July | 1987 | 36 | 23 | 14 | 4 | 7 | 0 | 5 | 4 | 2 | 2 | 0 |
| August | 1987 | 38 | 24 | 13 | 3 | 5 | 0 | 7 | 3 | 3 | 1 | 0 |
| September | 1987 | 37 | 22 | 13 | 4 | 5 | 0 | 7 | 5 | 3 | 2 | 0 |
| October | 1987 | 35 | 19 | 14 | 4 | 4 | 1 | 7 | 5 | 5 | 3 | 0 |
| November | 1987 | 29 | 16 | 13 | 4 | 5 | 1 | 6 | 7 | 4 | 8 | 0 |
| December | 1987 | 29 | 17 | 12 | 3 | 5 | 1 | 8 | 7 | 5 | 10 | 0 |
| January | 1988 | 30 | 19 | 10 | 2 | 5 | 0 | 7 | 7 | 5 | 10 | 0 |
| February | 1988 | 36 | 20 | 10 | 2 | 5 | 0 | 6 | 6 | 6 | 6 | 0 |
| March | 1988 | 34 | 17 | 11 | 2 | 6 | 0 | 5 | 5 | 5 | 5 | 0 |
| April | 1988 | 35 | 17 | 11 | 2 | 8 | 0 | 4 | 4 | 4 | 4 | 0 |
| May | 1988 | 33 | 17 | 12 | 5 | 8 | 0 | 4 | 4 | 3 | 4 | 0 |
| June | 1988 | 31 | 17 | 11 | 5 | 10 | 0 | 3 | 5 | 3 | 4 | 0 |
| July | 1988 | 30 | 19 | 11 | 6 | 10 | 0 | 4 | 4 | 2 | 3 | 0 |
| August | 1988 | 35 | 19 | 9 | 5 | 11 | 0 | 5 | 5 | 3 | 2 | 0 |
| September | 1988 | 37 | 19 | 9 | 7 | 11 | 1 | 4 | 4 | 2 | 2 | 0 |
| October | 1988 | 36 | 18 | 9 | 6 | 9 | 0 | 4 | 5 | 2 | 2 | 0 |
| November | 1988 | 33 | 19 | 10 | 6 | 8 | 0 | 6 | 5 | 2 | 2 | 0 |
| December | 1988 | 35 | 21 | 8 | 6 | 8 | 0 | 6 | 6 | 2 | 1 | 0 |
| January | 1989 | 34 | 23 | 8 | 7 | 7 | 0 | 7 | 5 | 3 | 2 | 0 |
| February | 1989 | 36 | 23 | 7 | 8 | 8 | 1 | 6 | 6 | 3 | 2 | 0 |
| March | 1989 | 35 | 23 | 8 | 7 | 7 | 1 | 6 | 7 | 4 | 3 | 0 |
| April | 1989 | 34 | 24 | 8 | 7 | 7 | 1 | 6 | 9 | 3 | 3 | 0 |
| May | 1989 | 30 | 25 | 7 | 5 | 6 | 1 | 6 | 8 | 2 | 3 | 0 |
| June | 1989 | 28 | 25 | 8 | 4 | 7 | 1 | 7 | 6 | 1 | 4 | 0 |
| July | 1989 | 31 | 23 | 10 | 2 | 6 | 0 | 7 | 5 | 1 | 3 | 0 |
| August | 1989 | 34 | 20 | 10 | 2 | 5 | 0 | 8 | 4 | 1 | 3 | 0 |
| September | 1989 | 38 | 17 | 11 | 3 | 5 | 0 | 6 | 4 | 2 | 2 | 0 |
| October | 1989 | 37 | 14 | 8 | 3 | 4 | 1 | 6 | 3 | 2 | 3 | 0 |
| November | 1989 | 36 | 16 | 9 | 3 | 5 | 1 | 8 | 3 | 3 | 2 | 0 |
| December | 1989 | 34 | 17 | 8 | 3 | 4 | 0 | 12 | 4 | 2 | 3 | 0 |
| January | 1990 | 38 | 18 | 8 | 3 | 5 | 0 | 10 | 4 | 2 | 3 | 0 |

EDUCATION COLLEGE DEGREE

TABLE 36

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

| <u>Date of Survey</u> | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | | |
|-----------------------|--|-------------------------------|--------------------------------------|---------------------------------------|------------------------------|------------------------|--------------------|--|----------------------------|-------------------------|--------------------------|--|
| | <u>Prices Low; Good Buys Available</u> | <u>Prices Won't Come Down</u> | <u>Interest Rate Low Credit Easy</u> | <u>Borrow in Advance Rising Rates</u> | <u>Times Good Prosperity</u> | <u>Supply Adequate</u> | <u>Prices High</u> | <u>Interest Rates High; Credit Tight</u> | <u>Can't Afford To Buy</u> | <u>Uncertain Future</u> | <u>Supply Inadequate</u> | |
| February 1990 | 41 | 17 | 7 | 3 | 5 | 0 | 8 | 4 | 3 | 3 | 0 | |
| March 1990 | 43 | 16 | 7 | 2 | 6 | 0 | 5 | 3 | 3 | 3 | 0 | |
| April 1990 | 42 | 16 | 6 | 2 | 6 | 0 | 7 | 2 | 3 | 3 | 0 | |
| May 1990 | 41 | 15 | 7 | 2 | 7 | 0 | 8 | 4 | 2 | 3 | 0 | |
| June 1990 | 39 | 18 | 7 | 3 | 4 | 0 | 8 | 5 | 2 | 3 | 0 | |
| July 1990 | 37 | 18 | 6 | 3 | 4 | 0 | 8 | 5 | 2 | 3 | 0 | |
| August 1990 | 32 | 20 | 7 | 1 | 3 | 0 | 10 | 3 | 4 | 7 | 0 | |
| September 1990 | 30 | 19 | 6 | 1 | 3 | 0 | 13 | 4 | 5 | 8 | 0 | |
| October 1990 | 29 | 18 | 5 | 1 | 2 | 0 | 15 | 5 | 7 | 11 | 0 | |
| November 1990 | 30 | 18 | 3 | 1 | 2 | 0 | 15 | 6 | 7 | 12 | 0 | |
| December 1990 | 33 | 17 | 2 | 1 | 3 | 0 | 13 | 5 | 8 | 18 | 0 | |
| January 1991 | 33 | 15 | 3 | 1 | 2 | 0 | 10 | 6 | 9 | 22 | 0 | |
| February 1991 | 38 | 12 | 3 | 1 | 2 | 0 | 8 | 6 | 11 | 21 | 0 | |
| March 1991 | 40 | 11 | 5 | 1 | 2 | 0 | 7 | 7 | 12 | 16 | 0 | |
| April 1991 | 45 | 13 | 7 | 1 | 3 | 0 | 6 | 5 | 11 | 11 | 0 | |
| May 1991 | 46 | 15 | 9 | 1 | 2 | 0 | 7 | 7 | 11 | 11 | 0 | |
| June 1991 | 45 | 14 | 8 | 1 | 2 | 0 | 8 | 6 | 11 | 12 | 0 | |
| July 1991 | 43 | 13 | 7 | 0 | 2 | 0 | 9 | 6 | 11 | 13 | 0 | |
| August 1991 | 42 | 13 | 7 | 0 | 3 | 0 | 9 | 5 | 9 | 13 | 0 | |
| September 1991 | 43 | 12 | 9 | 1 | 3 | 0 | 8 | 5 | 11 | 13 | 0 | |
| October 1991 | 46 | 11 | 10 | 1 | 2 | 0 | 8 | 6 | 11 | 14 | 0 | |
| November 1991 | 47 | 11 | 11 | 1 | 2 | 0 | 8 | 6 | 11 | 15 | 0 | |
| December 1991 | 44 | 11 | 9 | 0 | 1 | 0 | 10 | 7 | 11 | 17 | 0 | |
| January 1992 | 43 | 10 | 11 | 0 | 0 | 0 | 8 | 7 | 12 | 19 | 0 | |
| February 1992 | 41 | 6 | 15 | 0 | 1 | 0 | 6 | 7 | 14 | 21 | 0 | |
| March 1992 | 42 | 6 | 16 | 0 | 1 | 0 | 5 | 6 | 15 | 21 | 0 | |
| April 1992 | 38 | 9 | 16 | 0 | 2 | 0 | 7 | 4 | 16 | 22 | 0 | |
| May 1992 | 40 | 11 | 14 | 0 | 3 | 0 | 7 | 3 | 12 | 19 | 0 | |
| June 1992 | 43 | 11 | 15 | 0 | 3 | 0 | 7 | 3 | 10 | 19 | 0 | |
| July 1992 | 45 | 10 | 16 | 0 | 4 | 0 | 6 | 3 | 10 | 16 | 0 | |
| August 1992 | 47 | 10 | 16 | 0 | 3 | 0 | 8 | 5 | 13 | 17 | 0 | |
| September 1992 | 44 | 9 | 15 | 1 | 3 | 0 | 8 | 6 | 15 | 18 | 0 | |
| October 1992 | 42 | 9 | 15 | 1 | 1 | 0 | 7 | 6 | 16 | 18 | 0 | |
| November 1992 | 39 | 9 | 16 | 1 | 1 | 0 | 6 | 4 | 17 | 17 | 0 | |
| December 1992 | 40 | 9 | 18 | 1 | 3 | 0 | 4 | 2 | 15 | 16 | 0 | |
| January 1993 | 44 | 8 | 19 | 1 | 4 | 0 | 5 | 2 | 12 | 12 | 0 | |
| February 1993 | 43 | 8 | 17 | 1 | 5 | 0 | 6 | 2 | 9 | 11 | 0 | |
| March 1993 | 45 | 10 | 17 | 1 | 4 | 0 | 6 | 3 | 8 | 10 | 0 | |
| April 1993 | 44 | 12 | 18 | 1 | 5 | 0 | 5 | 2 | 6 | 11 | 0 | |
| May 1993 | 43 | 12 | 21 | 1 | 6 | 0 | 4 | 3 | 8 | 10 | 0 | |
| June 1993 | 40 | 10 | 22 | 1 | 7 | 0 | 5 | 2 | 9 | 12 | 0 | |
| July 1993 | 36 | 10 | 21 | 1 | 6 | 0 | 5 | 3 | 10 | 13 | 0 | |
| August 1993 | 33 | 11 | 22 | 0 | 6 | 0 | 6 | 2 | 10 | 17 | 0 | |
| September 1993 | 33 | 11 | 24 | 0 | 6 | 0 | 5 | 2 | 9 | 17 | 0 | |
| October 1993 | 34 | 12 | 27 | 0 | 6 | 0 | 4 | 2 | 10 | 15 | 0 | |
| November 1993 | 37 | 10 | 28 | 0 | 6 | 0 | 4 | 3 | 8 | 11 | 0 | |
| December 1993 | 36 | 10 | 27 | 0 | 8 | 0 | 6 | 4 | 8 | 8 | 0 | |
| January 1994 | 38 | 6 | 27 | 1 | 11 | 0 | 6 | 3 | 6 | 8 | 0 | |
| February 1994 | 40 | 6 | 28 | 1 | 12 | 0 | 4 | 2 | 6 | 7 | 0 | |

EDUCATION COLLEGE DEGREE

TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|------|------------------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|-----------------|---|---------------------------|---------------------|----------------------|
| | | Prices Low; Good Buys Available | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| March | 1994 | 41 | 8 | 28 | 2 | 13 | 0 | 3 | 1 | 6 | 6 | 0 |
| April | 1994 | 38 | 11 | 30 | 3 | 13 | 0 | 2 | 1 | 4 | 5 | 0 |
| May | 1994 | 34 | 14 | 28 | 3 | 13 | 0 | 4 | 2 | 2 | 5 | 0 |
| June | 1994 | 33 | 14 | 25 | 3 | 12 | 0 | 5 | 2 | 3 | 4 | 0 |
| July | 1994 | 34 | 13 | 23 | 3 | 11 | 0 | 6 | 3 | 5 | 5 | 0 |
| August | 1994 | 36 | 11 | 21 | 3 | 11 | 0 | 5 | 3 | 6 | 4 | 0 |
| September | 1994 | 38 | 13 | 20 | 3 | 12 | 0 | 5 | 3 | 6 | 4 | 0 |
| October | 1994 | 39 | 14 | 18 | 2 | 13 | 0 | 4 | 3 | 5 | 4 | 0 |
| November | 1994 | 39 | 16 | 18 | 4 | 11 | 0 | 4 | 2 | 5 | 5 | 0 |
| December | 1994 | 37 | 14 | 16 | 5 | 11 | 0 | 4 | 3 | 4 | 4 | 0 |
| January | 1995 | 39 | 13 | 16 | 6 | 10 | 0 | 5 | 4 | 4 | 3 | 0 |
| February | 1995 | 40 | 13 | 13 | 4 | 12 | 0 | 5 | 6 | 3 | 3 | 0 |
| March | 1995 | 44 | 13 | 14 | 3 | 13 | 1 | 4 | 5 | 2 | 1 | 0 |
| April | 1995 | 42 | 13 | 13 | 3 | 14 | 1 | 3 | 6 | 2 | 3 | 0 |
| May | 1995 | 42 | 11 | 11 | 3 | 14 | 1 | 5 | 5 | 3 | 4 | 0 |
| June | 1995 | 37 | 10 | 12 | 2 | 15 | 0 | 7 | 5 | 4 | 5 | 0 |
| July | 1995 | 37 | 10 | 14 | 2 | 12 | 0 | 8 | 4 | 4 | 5 | 0 |
| August | 1995 | 36 | 12 | 18 | 1 | 11 | 0 | 7 | 4 | 4 | 5 | 0 |
| September | 1995 | 40 | 13 | 19 | 1 | 10 | 0 | 5 | 3 | 3 | 4 | 0 |
| October | 1995 | 40 | 13 | 18 | 1 | 10 | 0 | 4 | 2 | 3 | 4 | 0 |
| November | 1995 | 43 | 10 | 20 | 1 | 10 | 0 | 4 | 1 | 5 | 4 | 0 |
| December | 1995 | 42 | 9 | 20 | 0 | 7 | 0 | 5 | 2 | 4 | 3 | 0 |
| January | 1996 | 45 | 9 | 21 | 0 | 6 | 0 | 6 | 3 | 4 | 3 | 0 |
| February | 1996 | 45 | 8 | 19 | 0 | 7 | 0 | 5 | 4 | 4 | 5 | 0 |
| March | 1996 | 45 | 8 | 20 | 0 | 8 | 0 | 5 | 4 | 4 | 6 | 0 |
| April | 1996 | 42 | 7 | 20 | 1 | 11 | 0 | 6 | 3 | 5 | 5 | 0 |
| May | 1996 | 40 | 9 | 20 | 2 | 9 | 0 | 7 | 2 | 3 | 5 | 0 |
| June | 1996 | 38 | 9 | 17 | 2 | 11 | 0 | 7 | 3 | 5 | 4 | 0 |
| July | 1996 | 39 | 10 | 17 | 2 | 11 | 0 | 6 | 3 | 5 | 4 | 0 |
| August | 1996 | 39 | 9 | 18 | 2 | 11 | 0 | 7 | 4 | 6 | 3 | 0 |
| September | 1996 | 38 | 10 | 18 | 3 | 10 | 0 | 7 | 4 | 4 | 4 | 0 |
| October | 1996 | 39 | 10 | 17 | 2 | 10 | 0 | 8 | 5 | 4 | 3 | 0 |
| November | 1996 | 42 | 9 | 18 | 1 | 11 | 0 | 8 | 3 | 3 | 3 | 0 |
| December | 1996 | 42 | 8 | 19 | 1 | 12 | 0 | 8 | 3 | 3 | 3 | 0 |
| January | 1997 | 42 | 8 | 17 | 1 | 14 | 0 | 7 | 3 | 3 | 2 | 0 |
| February | 1997 | 42 | 9 | 16 | 1 | 15 | 0 | 6 | 3 | 4 | 3 | 0 |
| March | 1997 | 44 | 11 | 14 | 1 | 16 | 0 | 4 | 3 | 5 | 2 | 0 |
| April | 1997 | 42 | 10 | 14 | 2 | 15 | 0 | 4 | 4 | 5 | 2 | 0 |
| May | 1997 | 39 | 9 | 16 | 3 | 18 | 0 | 4 | 4 | 3 | 1 | 0 |
| June | 1997 | 38 | 8 | 17 | 2 | 18 | 0 | 3 | 3 | 2 | 1 | 0 |
| July | 1997 | 35 | 8 | 19 | 0 | 20 | 0 | 2 | 2 | 1 | 1 | 0 |
| August | 1997 | 36 | 8 | 20 | 0 | 18 | 0 | 3 | 2 | 2 | 1 | 0 |
| September | 1997 | 39 | 7 | 21 | 0 | 18 | 0 | 4 | 2 | 2 | 1 | 0 |
| October | 1997 | 40 | 7 | 19 | 1 | 17 | 1 | 4 | 1 | 2 | 0 | 0 |
| November | 1997 | 42 | 7 | 16 | 1 | 16 | 1 | 4 | 1 | 1 | 1 | 0 |
| December | 1997 | 40 | 7 | 14 | 1 | 14 | 0 | 4 | 2 | 1 | 1 | 0 |
| January | 1998 | 46 | 6 | 15 | 0 | 12 | 0 | 4 | 1 | 1 | 1 | 0 |
| February | 1998 | 44 | 6 | 18 | 0 | 11 | 1 | 5 | 1 | 1 | 1 | 0 |
| March | 1998 | 44 | 6 | 21 | 0 | 14 | 1 | 5 | 0 | 1 | 1 | 0 |

EDUCATION COLLEGE DEGREE

TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|------|------------------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|-----------------|---|---------------------------|---------------------|----------------------|
| | | Prices Low; Good Buys Available | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| April | 1998 | 36 | 7 | 20 | 0 | 17 | 1 | 3 | 1 | 1 | 1 | 0 |
| May | 1998 | 31 | 8 | 17 | 1 | 20 | 0 | 3 | 1 | 1 | 1 | 0 |
| June | 1998 | 32 | 8 | 17 | 1 | 20 | 0 | 3 | 2 | 0 | 0 | 0 |
| July | 1998 | 34 | 7 | 17 | 1 | 19 | 0 | 4 | 2 | 0 | 1 | 0 |
| August | 1998 | 37 | 7 | 20 | 1 | 20 | 0 | 3 | 2 | 0 | 0 | 0 |
| September | 1998 | 34 | 5 | 21 | 1 | 21 | 0 | 3 | 2 | 1 | 2 | 0 |
| October | 1998 | 33 | 5 | 23 | 1 | 20 | 1 | 4 | 2 | 1 | 3 | 0 |
| November | 1998 | 34 | 5 | 24 | 1 | 16 | 1 | 4 | 2 | 1 | 3 | 0 |
| December | 1998 | 35 | 5 | 25 | 1 | 16 | 1 | 4 | 2 | 1 | 2 | 0 |
| January | 1999 | 39 | 5 | 24 | 1 | 18 | 1 | 3 | 2 | 1 | 1 | 0 |
| February | 1999 | 39 | 5 | 26 | 0 | 21 | 0 | 3 | 3 | 1 | 1 | 0 |
| March | 1999 | 39 | 5 | 25 | 0 | 22 | 0 | 3 | 2 | 2 | 1 | 0 |
| April | 1999 | 33 | 5 | 26 | 0 | 23 | 1 | 4 | 2 | 2 | 1 | 0 |
| May | 1999 | 32 | 5 | 23 | 0 | 25 | 1 | 4 | 0 | 2 | 1 | 0 |
| June | 1999 | 32 | 5 | 22 | 1 | 26 | 1 | 3 | 0 | 1 | 1 | 0 |
| July | 1999 | 34 | 6 | 19 | 1 | 26 | 1 | 3 | 1 | 0 | 1 | 0 |
| August | 1999 | 36 | 5 | 19 | 1 | 25 | 0 | 3 | 1 | 0 | 1 | 0 |
| September | 1999 | 35 | 6 | 17 | 1 | 27 | 1 | 3 | 2 | 0 | 1 | 0 |
| October | 1999 | 35 | 7 | 17 | 2 | 25 | 1 | 4 | 2 | 1 | 1 | 0 |
| November | 1999 | 35 | 9 | 16 | 2 | 23 | 1 | 3 | 1 | 1 | 1 | 0 |
| December | 1999 | 37 | 9 | 16 | 1 | 21 | 1 | 3 | 0 | 1 | 1 | 0 |
| January | 2000 | 39 | 9 | 14 | 0 | 21 | 1 | 2 | 1 | 1 | 1 | 0 |
| February | 2000 | 38 | 8 | 14 | 2 | 23 | 1 | 1 | 1 | 1 | 1 | 0 |
| March | 2000 | 36 | 8 | 14 | 2 | 23 | 1 | 2 | 3 | 0 | 1 | 0 |
| April | 2000 | 33 | 8 | 14 | 3 | 27 | 1 | 1 | 4 | 0 | 1 | 0 |
| May | 2000 | 36 | 9 | 13 | 3 | 23 | 0 | 2 | 4 | 1 | 1 | 0 |
| June | 2000 | 36 | 10 | 11 | 3 | 24 | 0 | 1 | 4 | 1 | 1 | 0 |
| July | 2000 | 36 | 10 | 11 | 2 | 21 | 1 | 4 | 4 | 2 | 1 | 0 |
| August | 2000 | 33 | 9 | 9 | 1 | 23 | 1 | 4 | 4 | 1 | 1 | 0 |
| September | 2000 | 32 | 7 | 11 | 1 | 22 | 1 | 4 | 4 | 1 | 1 | 0 |
| October | 2000 | 33 | 9 | 11 | 2 | 23 | 1 | 2 | 3 | 1 | 2 | 0 |
| November | 2000 | 32 | 11 | 12 | 2 | 22 | 0 | 2 | 2 | 1 | 1 | 0 |
| December | 2000 | 36 | 11 | 9 | 1 | 19 | 0 | 2 | 2 | 1 | 2 | 0 |
| January | 2001 | 39 | 7 | 8 | 1 | 17 | 0 | 3 | 2 | 1 | 4 | 0 |
| February | 2001 | 36 | 5 | 10 | 0 | 13 | 0 | 4 | 2 | 2 | 8 | 0 |
| March | 2001 | 31 | 5 | 13 | 0 | 11 | 1 | 5 | 4 | 4 | 10 | 0 |
| April | 2001 | 28 | 5 | 16 | 0 | 9 | 1 | 5 | 5 | 6 | 11 | 0 |
| May | 2001 | 29 | 6 | 15 | 0 | 10 | 1 | 5 | 4 | 7 | 10 | 0 |
| June | 2001 | 31 | 5 | 14 | 0 | 10 | 1 | 5 | 3 | 7 | 9 | 0 |
| July | 2001 | 34 | 6 | 13 | 0 | 9 | 0 | 5 | 3 | 8 | 9 | 0 |
| August | 2001 | 37 | 4 | 13 | 0 | 8 | 0 | 5 | 3 | 9 | 8 | 0 |
| September | 2001 | 34 | 4 | 14 | 0 | 7 | 0 | 4 | 3 | 8 | 11 | 0 |
| October | 2001 | 33 | 3 | 18 | 0 | 6 | 0 | 4 | 2 | 6 | 13 | 0 |
| November | 2001 | 34 | 3 | 21 | 0 | 5 | 0 | 4 | 2 | 4 | 16 | 0 |
| December | 2001 | 40 | 2 | 26 | 0 | 2 | 0 | 5 | 2 | 5 | 14 | 0 |
| January | 2002 | 46 | 2 | 22 | 0 | 3 | 0 | 3 | 3 | 6 | 12 | 0 |
| February | 2002 | 45 | 2 | 23 | 0 | 3 | 0 | 3 | 3 | 8 | 11 | 0 |
| March | 2002 | 40 | 3 | 22 | 0 | 6 | 0 | 3 | 3 | 8 | 10 | 0 |
| April | 2002 | 35 | 4 | 24 | 0 | 6 | 0 | 3 | 4 | 8 | 9 | 0 |

EDUCATION COLLEGE DEGREE

TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|------|------------------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|-----------------|---|---------------------------|---------------------|----------------------|
| | | Prices Low; Good Buys Available | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| May | 2002 | 33 | 4 | 23 | 0 | 8 | 0 | 3 | 3 | 7 | 7 | 0 |
| June | 2002 | 35 | 5 | 21 | 0 | 7 | 0 | 3 | 2 | 6 | 9 | 0 |
| July | 2002 | 36 | 4 | 20 | 0 | 6 | 0 | 3 | 2 | 5 | 9 | 0 |
| August | 2002 | 36 | 4 | 22 | 0 | 4 | 0 | 2 | 3 | 8 | 11 | 0 |
| September | 2002 | 34 | 3 | 27 | 0 | 3 | 0 | 3 | 3 | 10 | 10 | 0 |
| October | 2002 | 33 | 4 | 30 | 0 | 3 | 0 | 3 | 3 | 12 | 10 | 0 |
| November | 2002 | 34 | 3 | 31 | 0 | 3 | 1 | 4 | 4 | 11 | 10 | 0 |
| December | 2002 | 36 | 3 | 29 | 0 | 5 | 1 | 4 | 4 | 11 | 11 | 0 |
| January | 2003 | 38 | 3 | 29 | 0 | 4 | 0 | 4 | 3 | 9 | 12 | 0 |
| February | 2003 | 36 | 3 | 27 | 0 | 4 | 0 | 4 | 3 | 10 | 14 | 0 |
| March | 2003 | 35 | 3 | 27 | 0 | 3 | 0 | 4 | 4 | 10 | 16 | 0 |
| April | 2003 | 32 | 3 | 27 | 0 | 3 | 0 | 3 | 4 | 10 | 17 | 0 |
| May | 2003 | 32 | 3 | 26 | 0 | 3 | 0 | 4 | 5 | 10 | 15 | 0 |
| June | 2003 | 34 | 3 | 27 | 0 | 3 | 0 | 3 | 4 | 10 | 12 | 0 |
| July | 2003 | 35 | 4 | 27 | 0 | 3 | 1 | 4 | 4 | 9 | 9 | 0 |
| August | 2003 | 36 | 5 | 28 | 0 | 5 | 1 | 4 | 3 | 9 | 7 | 0 |
| September | 2003 | 34 | 5 | 29 | 0 | 6 | 1 | 4 | 3 | 8 | 6 | 0 |
| October | 2003 | 33 | 5 | 28 | 0 | 6 | 0 | 5 | 3 | 8 | 6 | 0 |
| November | 2003 | 33 | 5 | 29 | 0 | 5 | 0 | 4 | 2 | 6 | 6 | 0 |
| December | 2003 | 35 | 5 | 28 | 0 | 5 | 0 | 5 | 2 | 5 | 7 | 0 |
| January | 2004 | 38 | 5 | 31 | 1 | 7 | 0 | 4 | 2 | 4 | 6 | 0 |
| February | 2004 | 37 | 5 | 32 | 1 | 7 | 0 | 4 | 3 | 4 | 5 | 0 |
| March | 2004 | 34 | 6 | 33 | 1 | 8 | 0 | 3 | 2 | 5 | 4 | 0 |
| April | 2004 | 28 | 7 | 31 | 1 | 9 | 0 | 3 | 2 | 6 | 5 | 0 |
| May | 2004 | 28 | 10 | 31 | 1 | 7 | 0 | 4 | 3 | 5 | 6 | 0 |
| June | 2004 | 30 | 10 | 33 | 2 | 8 | 0 | 4 | 3 | 4 | 7 | 0 |
| July | 2004 | 32 | 9 | 33 | 2 | 8 | 0 | 4 | 3 | 5 | 6 | 0 |
| August | 2004 | 34 | 7 | 32 | 2 | 9 | 0 | 4 | 3 | 5 | 6 | 0 |
| September | 2004 | 32 | 6 | 28 | 2 | 9 | 0 | 3 | 4 | 6 | 7 | 0 |
| October | 2004 | 33 | 7 | 26 | 2 | 7 | 1 | 3 | 4 | 3 | 8 | 0 |
| November | 2004 | 33 | 9 | 23 | 2 | 8 | 1 | 4 | 4 | 4 | 7 | 0 |
| December | 2004 | 36 | 10 | 24 | 2 | 9 | 1 | 4 | 4 | 3 | 6 | 0 |
| January | 2005 | 38 | 9 | 23 | 3 | 10 | 1 | 5 | 3 | 3 | 5 | 0 |
| February | 2005 | 37 | 8 | 25 | 2 | 11 | 1 | 5 | 3 | 2 | 3 | 0 |
| March | 2005 | 33 | 9 | 27 | 2 | 10 | 0 | 6 | 3 | 2 | 3 | 0 |
| April | 2005 | 30 | 11 | 26 | 1 | 9 | 0 | 5 | 3 | 3 | 3 | 0 |
| May | 2005 | 29 | 13 | 22 | 2 | 8 | 0 | 5 | 4 | 4 | 4 | 0 |
| June | 2005 | 32 | 12 | 23 | 2 | 6 | 0 | 4 | 3 | 4 | 3 | 0 |
| July | 2005 | 35 | 11 | 23 | 2 | 7 | 0 | 4 | 3 | 4 | 2 | 0 |
| August | 2005 | 35 | 11 | 22 | 1 | 6 | 0 | 4 | 2 | 4 | 2 | 0 |
| September | 2005 | 33 | 13 | 20 | 2 | 6 | 0 | 5 | 3 | 4 | 3 | 0 |
| October | 2005 | 30 | 14 | 17 | 2 | 5 | 0 | 7 | 4 | 6 | 5 | 0 |
| November | 2005 | 30 | 13 | 18 | 3 | 5 | 0 | 7 | 5 | 7 | 5 | 0 |
| December | 2005 | 36 | 11 | 16 | 2 | 6 | 0 | 6 | 4 | 6 | 4 | 0 |
| January | 2006 | 40 | 10 | 17 | 2 | 6 | 0 | 4 | 3 | 5 | 4 | 0 |
| February | 2006 | 42 | 11 | 15 | 3 | 7 | 0 | 4 | 2 | 3 | 4 | 0 |
| March | 2006 | 35 | 11 | 14 | 3 | 7 | 0 | 4 | 4 | 4 | 4 | 0 |
| April | 2006 | 31 | 13 | 13 | 3 | 9 | 0 | 4 | 4 | 5 | 4 | 0 |
| May | 2006 | 30 | 12 | 14 | 2 | 8 | 0 | 7 | 5 | 5 | 5 | 0 |

EDUCATION COLLEGE DEGREE

TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|------|------------------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|-----------------|---|---------------------------|---------------------|----------------------|
| | | Prices Low; Good Buys Available | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| June | 2006 | 35 | 13 | 13 | 3 | 8 | 0 | 7 | 4 | 4 | 4 | 0 |
| July | 2006 | 35 | 11 | 13 | 3 | 7 | 1 | 7 | 3 | 3 | 4 | 0 |
| August | 2006 | 37 | 12 | 12 | 3 | 7 | 1 | 4 | 4 | 4 | 3 | 0 |
| September | 2006 | 35 | 11 | 14 | 3 | 7 | 1 | 5 | 5 | 4 | 3 | 0 |
| October | 2006 | 36 | 10 | 15 | 2 | 7 | 0 | 5 | 5 | 6 | 3 | 0 |
| November | 2006 | 40 | 7 | 13 | 1 | 7 | 0 | 6 | 5 | 7 | 3 | 0 |
| December | 2006 | 46 | 8 | 12 | 1 | 7 | 0 | 5 | 4 | 6 | 2 | 0 |
| January | 2007 | 48 | 8 | 13 | 1 | 8 | 0 | 5 | 4 | 5 | 2 | 0 |
| February | 2007 | 46 | 9 | 15 | 0 | 7 | 0 | 4 | 3 | 3 | 3 | 0 |
| March | 2007 | 41 | 8 | 16 | 0 | 8 | 0 | 4 | 3 | 4 | 4 | 0 |
| April | 2007 | 39 | 8 | 16 | 0 | 7 | 0 | 5 | 4 | 6 | 4 | 0 |
| May | 2007 | 39 | 8 | 14 | 1 | 7 | 0 | 4 | 4 | 7 | 3 | 0 |
| June | 2007 | 40 | 10 | 14 | 1 | 6 | 1 | 5 | 4 | 7 | 4 | 0 |
| July | 2007 | 39 | 10 | 12 | 1 | 7 | 1 | 5 | 3 | 7 | 4 | 0 |
| August | 2007 | 35 | 8 | 12 | 2 | 8 | 1 | 5 | 3 | 7 | 4 | 0 |
| September | 2007 | 32 | 7 | 12 | 1 | 6 | 1 | 5 | 5 | 8 | 5 | 0 |
| October | 2007 | 33 | 8 | 12 | 1 | 4 | 1 | 5 | 6 | 8 | 7 | 0 |
| November | 2007 | 35 | 7 | 12 | 0 | 3 | 1 | 4 | 7 | 8 | 9 | 0 |
| December | 2007 | 40 | 6 | 11 | 0 | 3 | 1 | 4 | 5 | 8 | 9 | 0 |
| January | 2008 | 42 | 5 | 9 | 0 | 3 | 0 | 4 | 4 | 9 | 10 | 0 |
| February | 2008 | 42 | 4 | 9 | 0 | 3 | 1 | 5 | 3 | 11 | 11 | 0 |
| March | 2008 | 37 | 4 | 9 | 0 | 2 | 1 | 5 | 4 | 14 | 12 | 0 |
| April | 2008 | 35 | 4 | 9 | 0 | 2 | 1 | 8 | 6 | 17 | 14 | 0 |
| May | 2008 | 33 | 4 | 7 | 0 | 1 | 1 | 10 | 5 | 18 | 15 | 0 |
| June | 2008 | 33 | 6 | 6 | 0 | 1 | 1 | 13 | 4 | 17 | 16 | 0 |
| July | 2008 | 32 | 7 | 6 | 0 | 0 | 0 | 11 | 3 | 17 | 18 | 0 |
| August | 2008 | 33 | 7 | 5 | 0 | 1 | 0 | 10 | 4 | 19 | 16 | 0 |
| September | 2008 | 34 | 6 | 5 | 0 | 2 | 0 | 5 | 5 | 23 | 16 | 0 |
| October | 2008 | 34 | 5 | 4 | 0 | 2 | 0 | 6 | 9 | 23 | 16 | 0 |
| November | 2008 | 34 | 3 | 5 | 0 | 2 | 0 | 8 | 10 | 22 | 22 | 0 |
| December | 2008 | 42 | 2 | 5 | 0 | 1 | 0 | 9 | 9 | 18 | 23 | 0 |
| January | 2009 | 50 | 1 | 6 | 0 | 1 | 0 | 8 | 7 | 14 | 26 | 0 |
| February | 2009 | 54 | 1 | 7 | 1 | 1 | 0 | 7 | 6 | 12 | 23 | 0 |
| March | 2009 | 49 | 1 | 7 | 1 | 1 | 0 | 7 | 6 | 11 | 26 | 0 |
| April | 2009 | 48 | 2 | 8 | 0 | 1 | 0 | 6 | 5 | 11 | 25 | 0 |
| May | 2009 | 48 | 3 | 8 | 0 | 0 | 0 | 5 | 5 | 12 | 24 | 0 |
| June | 2009 | 51 | 3 | 7 | 0 | 0 | 0 | 4 | 5 | 14 | 20 | 0 |
| July | 2009 | 50 | 3 | 5 | 0 | 0 | 0 | 5 | 6 | 14 | 20 | 0 |
| August | 2009 | 49 | 3 | 5 | 0 | 0 | 0 | 4 | 7 | 13 | 22 | 0 |
| September | 2009 | 49 | 3 | 6 | 0 | 1 | 0 | 5 | 7 | 12 | 22 | 0 |
| October | 2009 | 52 | 4 | 6 | 0 | 1 | 0 | 5 | 6 | 12 | 20 | 0 |
| November | 2009 | 52 | 4 | 7 | 1 | 1 | 0 | 5 | 5 | 13 | 18 | 0 |
| December | 2009 | 53 | 4 | 8 | 1 | 0 | 0 | 4 | 5 | 13 | 19 | 0 |
| January | 2010 | 51 | 4 | 11 | 0 | 0 | 0 | 4 | 6 | 12 | 18 | 0 |
| February | 2010 | 53 | 4 | 10 | 0 | 1 | 0 | 4 | 7 | 11 | 16 | 0 |
| March | 2010 | 52 | 5 | 9 | 0 | 1 | 0 | 4 | 6 | 12 | 15 | 0 |
| April | 2010 | 53 | 4 | 9 | 0 | 1 | 0 | 3 | 6 | 13 | 14 | 0 |
| May | 2010 | 50 | 4 | 8 | 0 | 1 | 0 | 3 | 4 | 12 | 15 | 0 |
| June | 2010 | 48 | 4 | 9 | 0 | 1 | 0 | 3 | 3 | 11 | 15 | 0 |

EDUCATION COLLEGE DEGREE

TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|------|------------------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|-----------------|---|---------------------------|---------------------|----------------------|
| | | Prices Low; Good Buys Available | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| July | 2010 | 44 | 4 | 8 | 0 | 1 | 0 | 4 | 3 | 12 | 17 | 0 |
| August | 2010 | 47 | 4 | 9 | 0 | 1 | 0 | 4 | 4 | 13 | 18 | 0 |
| September | 2010 | 49 | 4 | 8 | 0 | 1 | 0 | 5 | 4 | 13 | 19 | 0 |
| October | 2010 | 50 | 4 | 7 | 1 | 1 | 0 | 5 | 3 | 15 | 18 | 0 |
| November | 2010 | 50 | 4 | 7 | 0 | 1 | 0 | 5 | 3 | 14 | 18 | 0 |
| December | 2010 | 52 | 3 | 11 | 1 | 2 | 0 | 4 | 4 | 14 | 16 | 0 |
| January | 2011 | 53 | 3 | 11 | 1 | 2 | 0 | 3 | 5 | 12 | 14 | 0 |
| February | 2011 | 54 | 5 | 12 | 1 | 3 | 0 | 4 | 4 | 12 | 12 | 0 |
| March | 2011 | 49 | 7 | 10 | 0 | 3 | 0 | 5 | 4 | 12 | 12 | 0 |
| April | 2011 | 48 | 9 | 12 | 0 | 2 | 0 | 6 | 4 | 11 | 10 | 0 |
| May | 2011 | 46 | 8 | 10 | 1 | 2 | 0 | 7 | 5 | 12 | 10 | 0 |
| June | 2011 | 45 | 7 | 9 | 1 | 2 | 0 | 8 | 4 | 16 | 9 | 0 |
| July | 2011 | 44 | 5 | 7 | 1 | 2 | 0 | 8 | 5 | 19 | 9 | 0 |
| August | 2011 | 43 | 6 | 7 | 0 | 1 | 0 | 8 | 6 | 20 | 12 | 0 |
| September | 2011 | 43 | 6 | 8 | 0 | 1 | 0 | 6 | 6 | 18 | 15 | 0 |
| October | 2011 | 44 | 6 | 9 | 0 | 0 | 0 | 6 | 6 | 17 | 18 | 0 |
| November | 2011 | 45 | 5 | 11 | 0 | 1 | 0 | 5 | 5 | 16 | 18 | 0 |
| December | 2011 | 48 | 5 | 11 | 0 | 1 | 0 | 5 | 6 | 19 | 16 | 0 |
| January | 2012 | 50 | 5 | 12 | 0 | 2 | 0 | 5 | 4 | 18 | 13 | 0 |
| February | 2012 | 49 | 6 | 10 | 0 | 3 | 1 | 6 | 4 | 18 | 12 | 0 |
| March | 2012 | 47 | 7 | 11 | 0 | 4 | 0 | 6 | 3 | 16 | 13 | 0 |
| April | 2012 | 43 | 9 | 11 | 0 | 5 | 0 | 6 | 4 | 14 | 14 | 0 |
| May | 2012 | 44 | 8 | 14 | 0 | 5 | 0 | 6 | 4 | 13 | 13 | 0 |
| June | 2012 | 41 | 7 | 13 | 0 | 5 | 0 | 6 | 5 | 13 | 13 | 0 |
| July | 2012 | 43 | 6 | 13 | 0 | 3 | 0 | 6 | 4 | 13 | 12 | 0 |
| August | 2012 | 44 | 6 | 12 | 0 | 3 | 0 | 4 | 5 | 12 | 13 | 0 |
| September | 2012 | 47 | 7 | 14 | 0 | 3 | 0 | 4 | 4 | 12 | 12 | 0 |
| October | 2012 | 43 | 7 | 13 | 0 | 4 | 0 | 4 | 5 | 11 | 14 | 0 |
| November | 2012 | 43 | 8 | 12 | 0 | 5 | 0 | 4 | 5 | 11 | 13 | 0 |
| December | 2012 | 43 | 7 | 11 | 0 | 6 | 0 | 5 | 5 | 11 | 13 | 0 |
| January | 2013 | 44 | 7 | 12 | 0 | 5 | 0 | 4 | 6 | 13 | 12 | 0 |
| February | 2013 | 43 | 7 | 12 | 0 | 5 | 0 | 5 | 5 | 12 | 13 | 0 |
| March | 2013 | 40 | 10 | 12 | 1 | 7 | 0 | 5 | 5 | 12 | 11 | 0 |
| April | 2013 | 38 | 11 | 13 | 1 | 8 | 0 | 7 | 4 | 10 | 10 | 0 |
| May | 2013 | 38 | 10 | 14 | 0 | 10 | 0 | 6 | 4 | 11 | 8 | 0 |
| June | 2013 | 37 | 9 | 13 | 1 | 11 | 0 | 5 | 4 | 11 | 8 | 0 |
| July | 2013 | 38 | 10 | 12 | 1 | 12 | 0 | 5 | 3 | 8 | 10 | 0 |
| August | 2013 | 38 | 12 | 13 | 2 | 10 | 0 | 5 | 3 | 7 | 10 | 0 |
| September | 2013 | 38 | 12 | 14 | 1 | 9 | 0 | 6 | 4 | 6 | 11 | 0 |
| October | 2013 | 36 | 12 | 15 | 1 | 9 | 0 | 6 | 4 | 7 | 11 | 0 |
| November | 2013 | 36 | 10 | 13 | 0 | 9 | 0 | 7 | 4 | 8 | 13 | 0 |
| December | 2013 | 37 | 11 | 14 | 0 | 9 | 1 | 5 | 4 | 8 | 11 | 0 |
| January | 2014 | 40 | 10 | 14 | 1 | 10 | 0 | 5 | 4 | 7 | 9 | 0 |
| February | 2014 | 40 | 11 | 16 | 1 | 9 | 0 | 6 | 4 | 7 | 8 | 0 |
| March | 2014 | 39 | 11 | 15 | 1 | 9 | 0 | 6 | 3 | 8 | 8 | 0 |
| April | 2014 | 38 | 10 | 14 | 1 | 9 | 0 | 5 | 3 | 9 | 8 | 0 |
| May | 2014 | 39 | 10 | 14 | 0 | 11 | 0 | 5 | 2 | 9 | 7 | 0 |
| June | 2014 | 38 | 9 | 13 | 1 | 13 | 0 | 7 | 3 | 10 | 7 | 0 |
| July | 2014 | 37 | 11 | 12 | 1 | 13 | 0 | 8 | 3 | 9 | 7 | 0 |

EDUCATION COLLEGE DEGREE

TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------------------|------|------------------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|-----------------|---|---------------------------|---------------------|----------------------|
| | | Prices Low; Good Buys Available | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate |
| <u>Date of Survey</u> | | <u>Available</u> | <u>Down</u> | <u>Credit Easy</u> | <u>Rising Rates</u> | <u>Prosperity</u> | <u>Adequate</u> | <u>High</u> | <u>Credit Tight</u> | <u>To Buy</u> | <u>Future</u> | <u>Inadequate</u> |
| August | 2014 | 35 | 11 | 12 | 1 | 12 | 0 | 7 | 4 | 9 | 8 | 0 |
| September | 2014 | 35 | 12 | 14 | 1 | 11 | 0 | 7 | 3 | 9 | 8 | 0 |
| October | 2014 | 35 | 11 | 15 | 1 | 12 | 0 | 6 | 3 | 7 | 7 | 0 |
| November | 2014 | 37 | 9 | 15 | 1 | 14 | 1 | 6 | 2 | 8 | 7 | 0 |
| December | 2014 | 40 | 8 | 14 | 1 | 16 | 1 | 5 | 3 | 8 | 6 | 0 |
| January | 2015 | 43 | 8 | 15 | 1 | 18 | 0 | 5 | 2 | 7 | 5 | 0 |
| February | 2015 | 45 | 9 | 15 | 1 | 19 | 0 | 4 | 2 | 7 | 5 | 0 |
| March | 2015 | 42 | 11 | 16 | 0 | 19 | 0 | 5 | 2 | 5 | 5 | 0 |
| April | 2015 | 38 | 12 | 17 | 1 | 17 | 0 | 5 | 3 | 6 | 6 | 0 |
| May | 2015 | 33 | 11 | 17 | 1 | 17 | 0 | 7 | 3 | 5 | 6 | 0 |
| June | 2015 | 34 | 10 | 16 | 1 | 17 | 0 | 6 | 3 | 4 | 7 | 0 |
| July | 2015 | 35 | 10 | 15 | 1 | 18 | 0 | 5 | 2 | 4 | 8 | 0 |
| August | 2015 | 36 | 10 | 17 | 2 | 16 | 0 | 4 | 2 | 4 | 8 | 0 |
| September | 2015 | 35 | 10 | 16 | 3 | 15 | 0 | 5 | 2 | 4 | 7 | 0 |
| October | 2015 | 35 | 11 | 19 | 3 | 14 | 0 | 5 | 2 | 5 | 6 | 0 |
| November | 2015 | 39 | 9 | 19 | 3 | 15 | 0 | 5 | 2 | 5 | 5 | 0 |
| December | 2015 | 44 | 9 | 20 | 3 | 15 | 0 | 4 | 2 | 5 | 4 | 0 |
| January | 2016 | 46 | 8 | 18 | 4 | 16 | 0 | 4 | 2 | 5 | 4 | 0 |
| February | 2016 | 45 | 8 | 17 | 3 | 16 | 0 | 5 | 3 | 6 | 4 | 0 |
| March | 2016 | 40 | 9 | 17 | 2 | 15 | 0 | 6 | 3 | 6 | 4 | 0 |
| April | 2016 | 36 | 10 | 17 | 1 | 14 | 0 | 7 | 4 | 5 | 4 | 0 |
| May | 2016 | 33 | 10 | 18 | 1 | 13 | 0 | 6 | 3 | 5 | 4 | 0 |
| June | 2016 | 35 | 10 | 20 | 1 | 15 | 0 | 6 | 3 | 5 | 3 | 0 |
| July | 2016 | 40 | 8 | 19 | 1 | 15 | 1 | 4 | 1 | 3 | 6 | 0 |
| August | 2016 | 43 | 7 | 19 | 1 | 17 | 1 | 4 | 1 | 3 | 6 | 0 |
| September | 2016 | 41 | 7 | 18 | 0 | 17 | 1 | 5 | 2 | 3 | 7 | 0 |
| October | 2016 | 37 | 9 | 18 | 1 | 17 | 1 | 6 | 3 | 4 | 5 | 0 |
| November | 2016 | 35 | 9 | 19 | 1 | 15 | 1 | 6 | 3 | 4 | 6 | 0 |
| December | 2016 | 40 | 10 | 17 | 2 | 14 | 1 | 5 | 2 | 3 | 5 | 0 |
| January | 2017 | 43 | 11 | 16 | 2 | 16 | 0 | 5 | 2 | 3 | 6 | 0 |
| February | 2017 | 39 | 14 | 12 | 3 | 16 | 0 | 5 | 2 | 3 | 6 | 0 |
| March | 2017 | 35 | 16 | 12 | 3 | 18 | 1 | 5 | 2 | 4 | 6 | 0 |
| April | 2017 | 31 | 16 | 14 | 3 | 17 | 1 | 5 | 2 | 4 | 5 | 0 |
| May | 2017 | 34 | 14 | 14 | 3 | 18 | 0 | 5 | 2 | 3 | 6 | 0 |
| June | 2017 | 35 | 12 | 15 | 3 | 17 | 0 | 5 | 3 | 4 | 6 | 0 |
| July | 2017 | 37 | 12 | 13 | 2 | 16 | 0 | 5 | 3 | 3 | 6 | 0 |
| August | 2017 | 40 | 10 | 14 | 2 | 17 | 1 | 5 | 3 | 3 | 5 | 0 |
| September | 2017 | 39 | 9 | 15 | 2 | 17 | 1 | 5 | 2 | 2 | 5 | 0 |
| October | 2017 | 39 | 9 | 15 | 2 | 18 | 1 | 5 | 2 | 3 | 5 | 0 |
| November | 2017 | 39 | 11 | 14 | 2 | 17 | 1 | 5 | 1 | 2 | 4 | 0 |
| December | 2017 | 44 | 10 | 13 | 2 | 17 | 0 | 5 | 2 | 2 | 4 | 0 |
| January | 2018 | 44 | 9 | 12 | 1 | 17 | 0 | 5 | 2 | 2 | 4 | 0 |
| February | 2018 | 40 | 10 | 11 | 2 | 20 | 0 | 6 | 3 | 2 | 5 | 0 |
| March | 2018 | 32 | 16 | 10 | 2 | 20 | 0 | 6 | 2 | 1 | 4 | 0 |
| April | 2018 | 30 | 19 | 11 | 2 | 21 | 1 | 6 | 2 | 1 | 4 | 0 |
| May | 2018 | 30 | 20 | 11 | 2 | 18 | 1 | 7 | 2 | 2 | 3 | 0 |
| June | 2018 | 31 | 16 | 11 | 2 | 19 | 1 | 7 | 2 | 3 | 4 | 0 |
| July | 2018 | 29 | 17 | 10 | 2 | 17 | 1 | 7 | 2 | 3 | 5 | 0 |
| August | 2018 | 28 | 17 | 9 | 2 | 19 | 1 | 8 | 2 | 3 | 5 | 0 |

TABLE 36

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

| <u>Date of Survey</u> | <u>GOOD TIME TO BUY</u> | | | | | | <u>BAD TIME TO BUY</u> | | | | | |
|-----------------------|--------------------------|------------------------------|-------------------------------------|--------------------------------------|-----------------------------|--------------------|------------------------|---|---------------------------|---------------------|----------------------|--|
| | Prices Low; Good Buys | Prices Won't Come Down | Interest Rate Low Credit Easy | Borrow in Advance Rising Rates | Times Good Prosperity | Supply Adequate | Prices High | Interest Rates High; Credit Tight | Can't Afford To Buy | Uncertain Future | Supply Inadequate | |
| | Available | Down | Credit Easy | Rising Rates | Prosperity | Adequate | High | Credit Tight | To Buy | Future | Inadequate | |
| September 2018 | 26 | 20 | 8 | 2 | 21 | 1 | 7 | 2 | 4 | 3 | 0 | |
| October 2018 | 26 | 20 | 7 | 2 | 23 | 1 | 8 | 2 | 4 | 2 | 0 | |
| November 2018 | 29 | 19 | 7 | 2 | 22 | 1 | 7 | 3 | 3 | 2 | 0 | |
| December 2018 | 35 | 16 | 6 | 2 | 21 | 1 | 8 | 2 | 2 | 3 | 0 | |
| January 2019 | 37 | 13 | 7 | 2 | 19 | 0 | 9 | 2 | 3 | 4 | 0 | |
| February 2019 | 37 | 12 | 7 | 2 | 20 | 0 | 9 | 2 | 2 | 5 | 0 | |
| March 2019 | 33 | 12 | 8 | 2 | 20 | 1 | 10 | 3 | 2 | 5 | 0 | |
| April 2019 | 33 | 12 | 9 | 1 | 22 | 1 | 9 | 3 | 2 | 5 | 0 | |
| May 2019 | 32 | 13 | 11 | 1 | 21 | 1 | 11 | 2 | 2 | 5 | 0 | |
| June 2019 | 31 | 15 | 11 | 1 | 22 | 1 | 11 | 2 | 3 | 5 | 0 | |
| July 2019 | 32 | 15 | 10 | 0 | 21 | 1 | 12 | 2 | 3 | 5 | 0 | |
| August 2019 | 31 | 16 | 10 | 1 | 20 | 0 | 12 | 2 | 2 | 4 | 0 | |
| September 2019 | 31 | 16 | 11 | 0 | 18 | 0 | 13 | 3 | 2 | 4 | 0 | |
| October 2019 | 29 | 17 | 12 | 0 | 18 | 0 | 13 | 3 | 2 | 6 | 0 | |
| November 2019 | 32 | 14 | 11 | 0 | 17 | 0 | 11 | 3 | 2 | 6 | 0 | |
| December 2019 | 40 | 12 | 11 | 0 | 19 | 0 | 10 | 2 | 1 | 6 | 0 | |
| January 2020 | 43 | 10 | 11 | 0 | 20 | 0 | 10 | 1 | 1 | 4 | 0 | |
| February 2020 | 40 | 11 | 12 | 0 | 21 | 1 | 10 | 2 | 2 | 4 | 0 | |
| March 2020 | 33 | 10 | 12 | 0 | 19 | 1 | 10 | 2 | 4 | 9 | 1 | |
| April 2020 | 31 | 8 | 11 | 0 | 12 | 1 | 8 | 3 | 10 | 19 | 2 | |
| May 2020 | 35 | 4 | 9 | 0 | 7 | 1 | 6 | 2 | 14 | 27 | 3 | |
| June 2020 | 40 | 3 | 8 | 0 | 4 | 1 | 6 | 2 | 15 | 29 | 2 | |
| July 2020 | 41 | 3 | 9 | 0 | 4 | 1 | 7 | 2 | 14 | 27 | 3 | |
| August 2020 | 36 | 3 | 10 | 0 | 4 | 1 | 9 | 3 | 13 | 26 | 4 | |
| September 2020 | 33 | 3 | 11 | 0 | 5 | 1 | 9 | 3 | 12 | 26 | 6 | |
| October 2020 | 30 | 4 | 11 | 0 | 6 | 1 | 10 | 3 | 12 | 23 | 7 | |
| November 2020 | 33 | 4 | 11 | 0 | 7 | 1 | 9 | 2 | 12 | 21 | 7 | |
| December 2020 | 35 | 3 | 11 | 0 | 9 | 1 | 9 | 3 | 12 | 18 | 7 | |
| January 2021 | 37 | 4 | 11 | 0 | 8 | 2 | 9 | 2 | 10 | 17 | 7 | |
| February 2021 | 33 | 5 | 10 | 0 | 10 | 2 | 10 | 2 | 8 | 17 | 7 | |
| March 2021 | 29 | 8 | 10 | 0 | 10 | 2 | 12 | 1 | 8 | 16 | 9 | |
| April 2021 | 24 | 9 | 10 | 0 | 13 | 1 | 13 | 1 | 8 | 13 | 10 | |
| May 2021 | 23 | 11 | 9 | 0 | 13 | 2 | 16 | 1 | 8 | 9 | 14 | |
| June 2021 | 21 | 10 | 8 | 0 | 14 | 3 | 22 | 1 | 6 | 8 | 18 | |
| July 2021 | 20 | 10 | 7 | 0 | 11 | 3 | 28 | 1 | 6 | 6 | 22 | |
| August 2021 | 19 | 9 | 6 | 0 | 10 | 3 | 31 | 1 | 4 | 6 | 25 | |
| September 2021 | 17 | 9 | 6 | 0 | 8 | 2 | 32 | 1 | 4 | 6 | 30 | |
| October 2021 | 17 | 8 | 6 | 0 | 6 | 2 | 33 | 2 | 3 | 6 | 35 | |
| November 2021 | 14 | 9 | 6 | 0 | 5 | 2 | 37 | 2 | 3 | 6 | 39 | |
| December 2021 | 14 | 9 | 5 | 0 | 4 | 2 | 41 | 2 | 3 | 4 | 41 | |
| January 2022 | 12 | 11 | 3 | 0 | 4 | 2 | 44 | 2 | 3 | 4 | 40 | |
| February 2022 | 12 | 11 | 3 | 1 | 4 | 2 | 44 | 2 | 4 | 3 | 40 | |
| March 2022 | 11 | 11 | 3 | 1 | 3 | 3 | 45 | 2 | 3 | 4 | 38 | |
| April 2022 | 11 | 12 | 3 | 1 | 4 | 3 | 44 | 2 | 4 | 5 | 40 | |
| May 2022 | 10 | 13 | 2 | 1 | 3 | 2 | 46 | 2 | 4 | 6 | 39 | |
| June 2022 | 10 | 13 | 1 | 1 | 3 | 2 | 45 | 3 | 5 | 7 | 38 | |
| July 2022 | 12 | 13 | 1 | 0 | 3 | 2 | 47 | 5 | 5 | 8 | 34 | |
| August 2022 | 13 | 12 | 1 | 1 | 2 | 3 | 48 | 7 | 5 | 8 | 30 | |
| September 2022 | 14 | 11 | 1 | 1 | 3 | 4 | 47 | 7 | 5 | 8 | 28 | |

TABLE 36

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

| | | GOOD TIME TO BUY | | | | | | BAD TIME TO BUY | | | | |
|-----------|------|--|-------------------------------------|--|---|------------------------------------|---------------------------|-----------------------|--|----------------------------------|----------------------------|-----------------------------|
| | | Prices Low; Good Buys <u>Available</u> | Prices Won't Come <u>Down</u> | Interest Rate Low <u>Credit Easy</u> | Borrow in Advance <u>Rising Rates</u> | Times Good <u>Prosperity</u> | Supply <u>Adequate</u> | Prices <u>High</u> | Interest Rates High; <u>Credit Tight</u> | Can't Afford <u>To Buy</u> | Uncertain <u>Future</u> | Supply <u>Inadequate</u> |
| October | 2022 | 15 | 11 | 1 | 1 | 2 | 5 | 46 | 6 | 5 | 8 | 25 |
| November | 2022 | 16 | 11 | 1 | 1 | 2 | 5 | 44 | 7 | 6 | 10 | 23 |
| December | 2022 | 17 | 10 | 1 | 1 | 3 | 5 | 46 | 8 | 6 | 9 | 19 |
| January | 2023 | 18 | 9 | 1 | 1 | 3 | 5 | 44 | 8 | 6 | 9 | 19 |
| February | 2023 | 19 | 11 | 1 | 1 | 3 | 5 | 39 | 9 | 6 | 9 | 15 |
| March | 2023 | 18 | 12 | 1 | 1 | 4 | 4 | 37 | 10 | 8 | 9 | 12 |
| April | 2023 | 17 | 12 | 1 | 1 | 4 | 5 | 37 | 13 | 8 | 10 | 10 |
| May | 2023 | 17 | 10 | 1 | 0 | 5 | 6 | 40 | 14 | 9 | 11 | 10 |
| June | 2023 | 18 | 9 | 2 | 0 | 4 | 7 | 37 | 14 | 10 | 10 | 9 |
| July | 2023 | 21 | 10 | 2 | 1 | 5 | 8 | 35 | 12 | 12 | 9 | 8 |
| August | 2023 | 22 | 12 | 2 | 1 | 6 | 7 | 31 | 12 | 10 | 7 | 5 |
| September | 2023 | 24 | 12 | 2 | 1 | 5 | 6 | 32 | 12 | 7 | 7 | 6 |