

# EDUCATION HIGH SCHOOL OR LESS

1

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.

Date of Survey		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good; Prosperity	Interest Rates High;	Can't Afford	Uncertain	
		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>		<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
March	1978	20	35	0	0	3	14	2	6	2
April	1978	16	37	0	1	4	16	2	4	1
May	1978	16	38	0	1	5	16	2	3	1
June	1978	15	39	1	1	6	17	2	2	1
July	1978	14	41	1	2	6	19	2	2	1
August	1978	12	42	1	2	5	19	2	2	1
September	1978	11	43	1	2	4	19	3	2	2
October	1978	12	40	1	2	3	18	3	3	2
November	1978	12	40	0	1	3	19	3	3	2
December	1978	13	37	0	2	2	22	4	3	1
January	1979	13	38	0	1	2	22	5	4	1
February	1979	15	38	0	2	2	22	6	4	1
March	1979	16	42	0	2	2	18	5	4	2
April	1979	13	44	0	2	3	16	5	6	2
May	1979	11	45	1	2	3	17	5	7	2
June	1979	9	43	1	1	3	19	7	7	2
July	1979	11	40	0	2	3	21	9	5	3
August	1979	13	38	0	2	2	20	9	5	4
September	1979	14	36	0	2	2	19	9	5	4
October	1979	13	38	1	3	2	19	8	7	4
November	1979	13	35	1	3	2	20	10	7	4
December	1979	12	35	1	2	2	22	12	9	5
January	1980	15	33	1	1	2	22	13	10	6
February	1980	16	37	1	2	3	22	12	11	5
March	1980	16	38	1	2	3	22	13	9	5
April	1980	14	32	0	2	2	26	17	7	5
May	1980	12	29	0	3	2	32	24	7	6
June	1980	12	25	1	2	1	33	25	8	7
July	1980	14	22	2	2	2	30	24	10	9
August	1980	16	21	2	1	1	28	20	10	8
September	1980	16	23	2	1	1	24	16	9	7
October	1980	17	26	2	1	1	22	15	8	4
November	1980	17	30	1	2	1	20	13	8	4
December	1980	18	28	1	2	1	23	17	8	3
January	1981	19	26	0	2	1	23	21	9	4
February	1981	19	23	1	2	1	25	24	9	5
March	1981	21	21	1	1	1	24	23	10	6
April	1981	20	22	1	1	2	24	19	9	5
May	1981	18	24	1	1	2	24	17	10	4
June	1981	17	26	0	1	1	24	18	11	3
July	1981	18	24	0	1	1	27	19	10	3
August	1981	21	24	1	1	1	24	19	9	2
September	1981	22	23	1	1	1	22	18	7	2
October	1981	20	24	0	1	2	20	18	8	4
November	1981	17	21	0	1	1	24	20	9	4
December	1981	17	21	0	1	1	27	19	11	5

# EDUCATION HIGH SCHOOL OR LESS

2

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
January	1982	22	19	1	1	1	27	20	11	5
February	1982	27	18	1	1	1	24	18	11	6
March	1982	29	16	1	1	2	22	19	12	6
April	1982	28	14	0	0	2	25	21	14	7
May	1982	25	14	1	1	2	26	23	16	8
June	1982	23	14	1	1	2	27	24	17	7
July	1982	23	15	2	1	1	24	24	16	7
August	1982	23	14	1	1	1	23	22	16	7
September	1982	23	15	2	1	1	21	19	16	7
October	1982	22	14	2	1	1	21	16	17	7
November	1982	24	12	4	1	1	22	15	18	8
December	1982	25	11	4	1	1	21	15	16	9
January	1983	26	10	4	1	1	21	15	16	10
February	1983	28	11	5	1	1	21	14	15	8
March	1983	29	11	7	1	2	23	13	14	7
April	1983	30	12	9	1	3	21	11	13	6
May	1983	30	14	10	1	4	18	10	12	7
June	1983	31	16	10	2	4	15	10	11	6
July	1983	31	17	9	2	4	15	9	9	5
August	1983	28	17	8	1	4	17	8	9	4
September	1983	28	18	7	1	4	17	6	9	4
October	1983	28	21	7	1	3	18	6	10	4
November	1983	30	19	6	1	2	17	6	9	3
December	1983	31	17	5	1	3	18	6	8	3
January	1984	36	16	6	1	4	16	6	6	3
February	1984	37	16	6	1	6	15	6	6	3
March	1984	39	18	6	1	6	13	6	6	3
April	1984	33	18	6	3	7	14	5	8	2
May	1984	30	21	6	4	7	13	4	6	1
June	1984	27	20	6	5	7	14	5	5	2
July	1984	28	20	5	3	7	12	6	5	2
August	1984	30	18	4	3	7	13	6	6	2
September	1984	31	21	4	2	6	12	6	6	2
October	1984	31	21	5	2	6	13	5	7	3
November	1984	27	20	6	2	6	14	6	6	3
December	1984	25	17	6	2	7	15	6	7	2
January	1985	31	15	7	1	7	13	7	7	3
February	1985	36	16	7	1	6	12	6	7	3
March	1985	38	19	8	1	4	11	5	6	2
April	1985	34	20	7	1	5	12	5	6	2
May	1985	31	21	6	2	5	12	5	7	2
June	1985	34	19	6	2	6	11	5	6	3
July	1985	34	19	7	1	7	12	4	7	3
August	1985	36	18	10	0	7	12	5	6	2
September	1985	34	17	10	0	6	14	4	7	1
October	1985	34	16	10	1	4	14	4	7	1
November	1985	33	16	8	1	4	14	4	7	2
December	1985	34	16	7	1	5	15	4	6	3

# EDUCATION HIGH SCHOOL OR LESS

3

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
January	1986	36	15	8	1	6	14	4	6	2
February	1986	37	15	11	1	6	12	4	6	1
March	1986	36	14	15	1	7	8	3	6	2
April	1986	32	15	18	2	7	8	3	6	3
May	1986	31	13	22	1	7	9	2	6	3
June	1986	30	14	24	2	7	8	3	6	2
July	1986	34	13	23	1	8	9	3	7	2
August	1986	35	13	21	2	9	9	3	6	2
September	1986	35	13	21	1	8	10	2	7	3
October	1986	32	13	21	1	6	9	2	7	2
November	1986	30	14	21	1	5	8	2	7	3
December	1986	29	14	19	2	4	8	3	5	3
January	1987	32	15	18	2	4	9	2	6	3
February	1987	34	15	16	1	4	10	3	7	3
March	1987	34	14	17	1	5	9	3	8	2
April	1987	29	16	16	2	6	9	4	7	2
May	1987	30	17	17	3	6	8	3	5	1
June	1987	31	18	15	3	4	10	3	5	2
July	1987	35	16	13	2	3	10	2	4	2
August	1987	36	17	12	2	4	11	3	5	2
September	1987	37	19	10	2	5	10	3	3	2
October	1987	34	19	8	4	7	10	4	4	2
November	1987	33	20	7	4	6	9	4	4	4
December	1987	31	19	7	3	6	10	5	5	5
January	1988	34	19	7	2	5	9	5	6	4
February	1988	34	17	5	2	6	8	4	7	3
March	1988	33	16	6	2	7	8	3	7	3
April	1988	32	17	7	2	8	9	3	7	2
May	1988	30	20	7	2	8	10	2	5	2
June	1988	31	21	6	3	8	9	2	4	1
July	1988	32	20	7	3	8	8	1	4	1
August	1988	33	21	7	3	7	7	2	3	2
September	1988	33	21	6	3	6	9	2	4	4
October	1988	32	23	5	3	6	11	2	4	3
November	1988	32	22	5	3	5	12	2	4	2
December	1988	33	21	4	3	6	12	2	4	2
January	1989	33	20	4	4	6	11	3	3	2
February	1989	32	21	3	4	7	9	4	4	3
March	1989	32	20	3	4	7	9	4	5	2
April	1989	30	20	3	5	7	9	6	6	2
May	1989	29	21	3	5	6	9	6	6	2
June	1989	28	21	3	5	5	8	6	6	2
July	1989	29	23	4	3	4	9	5	4	3
August	1989	31	21	5	2	3	11	5	3	4
September	1989	31	21	5	2	4	10	4	3	4
October	1989	32	19	5	2	5	9	4	5	3
November	1989	31	19	4	1	6	11	3	6	1
December	1989	32	18	4	2	4	13	3	7	2
January	1990	33	17	4	1	3	14	2	6	2

# EDUCATION HIGH SCHOOL OR LESS

4

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
February	1990	34	17	4	2	3	12	2	6	2
March	1990	34	18	5	2	5	10	2	5	2
April	1990	30	20	5	2	5	10	3	6	2
May	1990	30	21	6	2	5	10	3	4	2
June	1990	28	21	5	2	4	10	3	5	2
July	1990	31	21	4	3	3	9	3	4	2
August	1990	32	23	4	3	3	9	3	5	2
September	1990	30	24	4	2	2	11	4	6	4
October	1990	26	25	4	1	3	13	4	7	7
November	1990	24	26	2	1	2	13	5	8	9
December	1990	24	22	2	1	2	12	6	9	12
January	1991	27	17	1	1	1	10	5	10	14
February	1991	27	11	2	1	2	9	6	13	15
March	1991	28	12	3	1	2	9	5	12	12
April	1991	29	15	4	1	4	10	5	12	9
May	1991	29	16	6	0	3	10	5	11	7
June	1991	29	15	7	1	3	9	5	12	9
July	1991	32	13	7	1	3	7	5	11	9
August	1991	33	14	6	1	3	10	5	12	8
September	1991	34	14	5	0	3	10	4	12	7
October	1991	30	15	5	1	2	10	4	14	8
November	1991	29	13	6	1	2	9	3	15	13
December	1991	28	13	7	1	2	10	5	15	18
January	1992	29	10	9	1	1	12	6	16	20
February	1992	29	9	9	0	2	10	7	15	21
March	1992	32	8	10	0	1	10	5	14	19
April	1992	33	10	10	1	2	9	3	12	16
May	1992	33	11	12	1	2	9	3	15	11
June	1992	31	12	13	1	2	7	3	13	9
July	1992	28	13	15	0	2	8	3	13	8
August	1992	31	12	15	0	4	9	3	10	10
September	1992	29	11	13	0	4	12	4	11	11
October	1992	29	10	13	1	4	12	4	12	12
November	1992	28	9	12	1	4	12	3	12	12
December	1992	31	8	14	1	4	10	2	13	9
January	1993	35	7	12	1	5	9	2	12	10
February	1993	35	9	11	1	5	8	2	13	8
March	1993	35	10	11	0	6	8	3	12	9
April	1993	34	11	13	0	7	7	2	11	8
May	1993	32	12	15	0	7	9	2	9	8
June	1993	33	14	14	1	7	9	2	9	7
July	1993	32	14	15	1	5	8	2	10	9
August	1993	34	14	15	1	6	7	2	10	8
September	1993	32	13	17	0	6	7	3	11	9
October	1993	33	14	18	0	6	8	3	10	6
November	1993	32	13	17	0	6	9	3	10	6
December	1993	33	13	17	1	5	11	2	9	5
January	1994	36	10	17	1	7	10	2	7	6
February	1994	38	10	19	1	9	9	2	5	5

# EDUCATION HIGH SCHOOL OR LESS

5

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity	High	Credit Tight	To Buy	Future
March	1994	37	11	18	1	10	8	3	5	3
April	1994	33	13	17	2	10	8	2	5	1
May	1994	29	14	15	2	9	8	1	6	2
June	1994	30	12	15	2	9	9	2	5	3
July	1994	32	12	14	2	8	9	2	4	3
August	1994	33	13	12	2	8	8	3	4	3
September	1994	32	14	11	2	8	6	2	4	2
October	1994	31	15	11	1	7	7	2	4	2
November	1994	31	15	12	1	7	9	3	4	2
December	1994	32	14	11	3	8	10	3	5	3
January	1995	32	14	12	3	10	9	2	6	3
February	1995	33	15	10	3	10	8	2	6	3
March	1995	34	15	10	2	9	6	3	7	2
April	1995	35	14	7	2	10	7	3	6	2
May	1995	37	14	7	3	8	8	4	5	3
June	1995	36	13	7	2	9	9	4	5	3
July	1995	36	12	9	2	8	9	4	5	3
August	1995	38	11	10	1	8	8	3	6	3
September	1995	38	13	11	0	7	7	4	5	3
October	1995	40	13	10	0	7	7	3	5	2
November	1995	37	14	9	1	7	7	3	6	2
December	1995	36	13	9	1	6	9	2	6	3
January	1996	35	12	10	2	5	9	2	7	3
February	1996	35	13	12	1	6	9	3	8	4
March	1996	36	13	14	1	7	6	3	9	4
April	1996	35	15	13	2	7	6	4	7	4
May	1996	36	14	12	2	6	6	4	6	3
June	1996	36	13	8	1	8	7	3	4	3
July	1996	38	13	7	1	9	8	2	4	2
August	1996	37	14	7	2	10	9	2	4	1
September	1996	37	16	9	2	7	11	2	5	0
October	1996	34	16	9	2	6	10	3	6	1
November	1996	34	14	11	1	6	9	3	7	2
December	1996	37	12	10	1	7	10	2	7	3
January	1997	40	10	8	1	9	9	2	7	3
February	1997	42	11	7	1	10	8	1	8	2
March	1997	41	11	8	1	11	7	2	8	1
April	1997	37	12	9	1	12	6	2	6	1
May	1997	35	13	9	2	12	5	2	4	1
June	1997	32	13	9	2	13	4	2	3	1
July	1997	32	12	9	1	12	5	2	3	1
August	1997	31	11	7	0	11	5	2	3	1
September	1997	32	13	8	0	11	5	1	2	1
October	1997	30	13	9	0	10	4	1	2	1
November	1997	31	12	12	1	10	4	1	2	1
December	1997	35	10	11	1	8	4	1	2	1
January	1998	41	8	11	0	7	4	1	2	1
February	1998	39	9	11	1	9	4	1	2	1
March	1998	35	9	11	1	11	4	1	2	0

# EDUCATION HIGH SCHOOL OR LESS

6

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
April	1998	31	10	10	1	14	4	1	2	0
May	1998	33	9	9	0	12	5	2	2	0
June	1998	34	9	10	0	11	3	2	2	0
July	1998	32	9	11	0	8	4	2	3	1
August	1998	29	7	11	0	10	6	2	3	2
September	1998	26	10	11	0	10	6	2	3	2
October	1998	29	10	13	0	11	5	2	2	1
November	1998	31	11	16	0	10	3	2	2	1
December	1998	34	11	17	0	11	3	2	2	1
January	1999	36	9	15	0	9	3	2	2	1
February	1999	37	9	14	0	11	3	2	2	1
March	1999	34	9	13	0	13	3	1	2	1
April	1999	31	9	13	0	17	4	1	2	1
May	1999	32	10	12	0	16	3	0	2	1
June	1999	34	11	12	0	15	2	0	1	0
July	1999	36	10	12	1	15	2	0	0	0
August	1999	33	10	12	1	14	4	1	1	1
September	1999	28	10	11	1	14	6	2	1	2
October	1999	29	12	10	1	12	5	2	2	2
November	1999	29	12	9	1	11	3	2	2	1
December	1999	34	10	8	1	11	3	1	2	1
January	2000	35	10	7	1	11	4	2	2	1
February	2000	35	9	7	1	14	5	3	1	1
March	2000	33	12	8	0	14	6	3	1	1
April	2000	32	13	8	1	15	5	2	1	0
May	2000	32	14	8	1	15	5	2	1	1
June	2000	32	12	7	2	13	5	1	2	1
July	2000	33	10	7	1	13	5	2	1	1
August	2000	33	9	7	1	11	7	2	1	1
September	2000	32	10	7	1	13	7	2	2	1
October	2000	31	12	7	1	13	7	2	2	1
November	2000	29	11	8	1	16	5	2	2	2
December	2000	34	9	8	1	15	4	2	2	1
January	2001	35	7	8	1	13	4	2	3	3
February	2001	35	8	8	0	9	5	2	5	3
March	2001	31	8	10	1	8	5	2	6	4
April	2001	28	8	10	1	8	5	2	7	4
May	2001	27	6	11	1	7	4	2	6	4
June	2001	27	5	11	1	7	5	3	7	4
July	2001	28	6	11	0	7	6	2	6	4
August	2001	30	6	10	0	8	7	2	7	4
September	2001	28	7	11	0	9	5	2	7	8
October	2001	26	6	11	0	8	4	2	7	13
November	2001	25	5	14	0	5	4	1	6	16
December	2001	27	3	17	0	3	5	1	8	13
January	2002	30	4	18	0	4	4	2	10	11
February	2002	31	4	15	0	4	4	2	13	8
March	2002	31	4	14	0	4	4	2	11	10
April	2002	29	4	14	0	4	4	1	10	9

# EDUCATION HIGH SCHOOL OR LESS

7

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
May	2002	28	5	15	0	5	3	1	7	8
June	2002	29	6	15	0	5	3	1	7	6
July	2002	31	5	17	1	5	2	2	5	4
August	2002	33	4	17	1	4	4	2	6	4
September	2002	33	4	16	0	5	4	3	7	5
October	2002	29	4	15	1	5	6	2	8	7
November	2002	26	5	15	1	5	5	3	8	9
December	2002	29	5	17	1	4	4	3	8	9
January	2003	33	4	16	0	4	3	3	9	9
February	2003	36	3	17	0	4	2	2	8	8
March	2003	33	4	18	0	3	3	3	8	10
April	2003	29	4	17	0	3	4	4	6	10
May	2003	27	5	16	1	4	5	5	7	10
June	2003	28	5	15	1	5	4	4	8	7
July	2003	33	5	16	0	5	5	3	9	5
August	2003	32	5	19	0	4	6	2	10	4
September	2003	31	6	20	0	3	5	1	10	4
October	2003	29	6	20	0	3	5	1	10	6
November	2003	30	6	18	0	2	3	1	11	7
December	2003	33	5	18	0	3	3	2	11	6
January	2004	35	5	19	1	4	3	2	10	4
February	2004	35	6	19	1	5	4	2	9	4
March	2004	32	7	19	1	5	4	2	8	4
April	2004	28	6	20	0	6	4	2	7	4
May	2004	27	6	20	1	7	5	2	6	4
June	2004	27	8	22	1	7	5	3	6	4
July	2004	27	10	22	1	6	6	3	6	5
August	2004	30	10	19	1	5	5	4	7	4
September	2004	30	9	18	1	5	7	3	6	4
October	2004	29	10	18	1	4	7	2	7	3
November	2004	29	10	20	2	6	7	1	7	3
December	2004	31	12	17	2	7	5	1	5	3
January	2005	35	12	16	1	9	6	2	3	2
February	2005	36	11	15	1	8	6	2	4	2
March	2005	35	12	13	2	7	6	3	5	2
April	2005	33	13	12	2	7	6	3	5	1
May	2005	31	15	11	2	7	5	3	4	1
June	2005	31	13	11	1	7	5	2	4	2
July	2005	31	12	10	1	7	5	2	3	1
August	2005	32	12	11	1	6	6	1	5	2
September	2005	28	13	12	1	6	7	1	5	1
October	2005	25	15	12	1	6	8	1	8	2
November	2005	26	14	12	1	6	9	2	8	3
December	2005	31	11	11	1	6	8	3	9	3
January	2006	37	9	9	1	5	7	3	6	4
February	2006	39	8	9	1	6	6	2	6	3
March	2006	38	11	10	1	7	5	2	5	3
April	2006	33	13	10	1	7	4	2	7	3
May	2006	28	15	8	1	6	6	2	7	3

# EDUCATION HIGH SCHOOL OR LESS

8

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
June	2006	27	15	7	2	5	8	3	7	3
July	2006	26	14	7	1	5	8	3	7	3
August	2006	27	13	9	2	5	8	4	7	4
September	2006	26	12	8	2	6	8	3	7	4
October	2006	28	10	7	1	7	8	3	6	4
November	2006	34	10	5	1	7	7	2	6	3
December	2006	41	9	6	1	7	6	2	5	3
January	2007	42	10	6	1	5	6	2	6	2
February	2007	39	10	8	1	6	7	1	6	3
March	2007	36	10	8	1	5	6	2	8	3
April	2007	32	10	8	0	5	6	2	8	3
May	2007	32	10	9	0	4	7	3	8	2
June	2007	29	12	9	0	6	9	3	9	2
July	2007	30	11	10	1	7	10	2	11	2
August	2007	30	10	8	1	7	8	2	10	3
September	2007	29	8	8	1	5	6	2	11	4
October	2007	30	9	7	1	3	6	4	11	5
November	2007	28	9	7	1	3	8	4	14	5
December	2007	31	10	6	1	2	8	5	13	6
January	2008	34	9	6	0	3	8	4	12	5
February	2008	35	8	6	0	4	7	2	12	7
March	2008	31	8	6	0	4	6	2	15	8
April	2008	27	7	6	0	3	8	4	19	11
May	2008	23	8	6	0	2	9	5	22	12
June	2008	21	9	5	0	1	11	5	24	14
July	2008	23	8	4	1	1	10	4	24	11
August	2008	25	7	3	0	1	8	4	23	11
September	2008	28	7	3	0	2	7	5	23	9
October	2008	26	5	3	0	2	6	6	26	15
November	2008	25	4	2	0	2	9	6	30	16
December	2008	24	3	3	0	1	9	8	31	17
January	2009	25	3	2	0	1	8	8	31	15
February	2009	29	3	3	0	1	7	9	28	18
March	2009	28	2	2	0	1	9	6	28	20
April	2009	29	2	3	0	0	9	6	29	22
May	2009	29	2	3	0	1	9	5	28	19
June	2009	35	4	2	0	1	8	6	25	18
July	2009	36	4	3	0	1	8	5	22	17
August	2009	39	4	4	0	1	6	4	22	16
September	2009	35	4	5	0	1	4	4	23	18
October	2009	35	4	5	0	1	5	5	25	17
November	2009	35	3	4	0	1	7	5	25	17
December	2009	42	3	4	0	1	10	4	23	14
January	2010	43	4	5	1	1	8	3	21	13
February	2010	46	4	6	1	1	8	3	18	11
March	2010	42	4	7	0	1	5	4	19	11
April	2010	41	4	6	0	1	6	5	19	10
May	2010	35	4	5	0	1	6	5	21	11
June	2010	34	4	4	0	2	7	3	21	10



# EDUCATION HIGH SCHOOL OR LESS

9

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
July	2010	35	3	3	0	2	7	2	22	8
August	2010	36	4	4	0	2	7	3	23	9
September	2010	35	4	4	0	1	7	4	23	12
October	2010	36	3	5	0	1	6	4	21	14
November	2010	39	4	4	0	1	6	3	21	13
December	2010	40	5	4	0	2	6	2	20	10
January	2011	40	6	4	0	2	7	3	22	9
February	2011	37	5	3	0	2	7	5	23	10
March	2011	35	4	3	0	1	7	5	23	12
April	2011	34	7	2	0	2	6	4	20	13
May	2011	34	7	2	0	4	8	2	18	12
June	2011	33	7	2	0	4	9	3	18	12
July	2011	33	4	5	0	3	9	3	24	10
August	2011	33	4	6	0	2	7	4	26	11
September	2011	33	3	5	0	1	8	4	28	10
October	2011	33	4	4	0	1	9	4	27	12
November	2011	33	5	5	0	1	11	3	23	12
December	2011	37	5	6	0	2	9	4	22	12
January	2012	39	5	6	0	3	7	5	20	11
February	2012	42	4	5	0	3	6	5	19	10
March	2012	37	4	5	0	3	8	5	19	11
April	2012	37	4	6	0	3	8	4	21	11
May	2012	34	5	6	0	4	8	4	21	11
June	2012	35	7	7	0	4	7	4	22	11
July	2012	35	7	5	0	3	8	6	19	11
August	2012	37	7	6	0	3	7	5	20	9
September	2012	37	6	6	0	5	8	4	17	9
October	2012	37	8	9	0	5	8	2	16	9
November	2012	36	7	9	0	5	8	1	14	11
December	2012	37	7	8	0	4	8	2	16	10
January	2013	38	7	6	0	4	8	2	16	10
February	2013	34	8	6	0	4	9	3	18	8
March	2013	33	9	6	0	3	7	3	18	9
April	2013	35	8	8	0	4	6	3	16	8
May	2013	40	7	8	0	5	5	3	14	7
June	2013	39	7	9	1	8	7	2	12	6
July	2013	37	9	7	1	7	6	2	11	7
August	2013	32	9	8	1	8	10	3	10	7
September	2013	30	10	9	1	7	9	2	10	8
October	2013	30	9	9	1	7	8	2	12	9
November	2013	30	10	8	1	6	6	2	15	10
December	2013	33	8	6	0	5	7	3	15	9
January	2014	33	8	5	0	5	9	4	15	8
February	2014	35	10	6	0	6	8	3	13	8
March	2014	31	11	6	0	7	8	3	11	7
April	2014	28	10	6	0	9	5	2	13	8
May	2014	25	10	5	0	9	7	2	14	8
June	2014	23	10	6	0	9	8	2	14	8
July	2014	25	12	5	1	9	9	3	11	7

# EDUCATION HIGH SCHOOL OR LESS

10

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
August	2014	30	11	5	1	9	9	4	10	6
September	2014	32	10	6	1	9	8	4	10	5
October	2014	34	9	6	0	7	9	3	11	5
November	2014	37	10	9	0	8	8	3	8	6
December	2014	40	10	8	0	9	8	2	7	6
January	2015	42	10	9	0	9	9	1	6	4
February	2015	40	8	8	0	8	9	1	9	5
March	2015	37	8	9	0	10	9	2	10	5
April	2015	33	8	10	0	12	7	3	10	5
May	2015	29	8	7	1	14	9	4	9	5
June	2015	29	8	7	1	14	10	4	10	5
July	2015	28	8	8	1	12	8	3	9	7
August	2015	26	7	11	1	13	6	3	10	7
September	2015	26	7	12	1	11	6	2	9	7
October	2015	26	7	10	1	12	8	3	9	7
November	2015	34	9	9	0	9	9	3	8	7
December	2015	39	8	9	0	8	8	3	7	7
January	2016	43	9	9	1	10	4	3	8	6
February	2016	41	8	11	1	10	5	3	6	5
March	2016	35	11	9	1	11	7	3	6	6
April	2016	32	10	9	1	10	8	2	6	6
May	2016	29	11	5	1	13	8	1	6	7
June	2016	32	10	7	1	13	8	2	6	6
July	2016	34	9	10	1	12	8	2	6	5
August	2016	37	6	11	0	12	9	3	6	6
September	2016	34	7	10	0	14	9	2	8	7
October	2016	35	7	8	0	14	9	3	8	7
November	2016	36	9	7	0	12	7	3	8	6
December	2016	41	7	9	0	12	7	3	7	5
January	2017	40	8	7	0	13	8	2	7	5
February	2017	38	10	6	1	13	8	2	7	5
March	2017	32	11	5	1	13	9	2	8	4
April	2017	32	11	7	1	14	9	2	6	4
May	2017	31	10	8	2	16	9	2	7	4
June	2017	32	9	8	1	15	7	1	6	4
July	2017	32	9	6	1	17	5	1	7	3
August	2017	31	9	6	1	16	7	1	6	4
September	2017	31	11	5	1	16	9	1	7	5
October	2017	29	10	6	1	17	8	1	6	7
November	2017	33	10	6	1	16	6	1	5	6
December	2017	38	9	7	1	16	6	1	5	5
January	2018	38	11	7	1	13	8	2	5	5
February	2018	36	11	6	1	14	8	2	7	5
March	2018	30	13	6	1	14	7	2	6	4
April	2018	29	14	7	0	15	5	2	7	3
May	2018	28	14	6	0	14	7	2	6	4
June	2018	29	14	7	1	16	8	2	6	5
July	2018	32	14	6	1	17	9	2	5	4
August	2018	34	14	6	1	17	7	2	6	3

# EDUCATION HIGH SCHOOL OR LESS

11

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	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
September	2018	35	12	4	1	18	8	3	7	2
October	2018	34	13	4	1	18	8	2	6	2
November	2018	31	13	5	2	20	9	2	6	2
December	2018	34	13	4	2	18	7	1	4	3
January	2019	35	10	6	1	18	7	1	6	4
February	2019	39	9	5	0	15	7	4	5	7
March	2019	37	7	6	0	16	10	4	6	5
April	2019	36	5	5	0	17	10	4	5	4
May	2019	33	7	6	0	19	10	2	6	1
June	2019	32	10	6	0	21	9	1	5	2
July	2019	33	13	6	0	20	9	1	7	1
August	2019	32	11	6	0	21	9	3	6	3
September	2019	30	8	6	0	20	10	3	8	4
October	2019	29	8	5	0	23	11	3	6	5
November	2019	31	10	6	0	20	10	2	5	4
December	2019	40	8	6	1	19	11	2	4	2
January	2020	46	6	5	1	19	10	2	4	2
February	2020	42	6	4	0	23	11	1	6	2
March	2020	37	8	5	0	27	9	1	6	5
April	2020	28	5	5	0	19	7	1	14	12
May	2020	28	3	6	0	12	4	2	21	20
June	2020	30	2	5	0	4	4	2	25	22
July	2020	32	4	5	0	5	6	2	20	21
August	2020	33	4	5	0	4	9	2	17	19
September	2020	30	3	5	0	5	11	2	16	22
October	2020	27	1	4	0	5	10	2	19	21
November	2020	26	3	4	0	6	9	3	18	20
December	2020	27	2	4	0	5	9	3	22	17
January	2021	28	4	5	0	8	9	2	20	17
February	2021	26	4	6	0	7	8	3	22	17
March	2021	21	6	5	0	11	7	2	19	18
April	2021	21	9	4	0	13	9	2	18	15
May	2021	18	10	3	0	20	12	2	13	14
June	2021	19	11	5	0	18	16	2	13	13
July	2021	19	10	6	1	18	17	1	11	12
August	2021	22	10	5	0	12	22	1	11	10