

EDUCATION HIGH SCHOOL OR LESS

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	Prices	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	20	35	0	0	3	0	14	2	6	2	0
April	1978	16	37	0	1	4	0	16	2	4	1	0
May	1978	16	38	0	1	5	0	16	2	3	1	0
June	1978	15	39	1	1	6	0	17	2	2	1	0
July	1978	14	41	1	2	6	0	19	2	2	1	0
August	1978	12	42	1	2	5	0	19	2	2	1	0
September	1978	11	43	1	2	4	0	19	3	2	2	0
October	1978	12	40	1	2	3	0	18	3	3	2	0
November	1978	12	40	0	1	3	0	19	3	3	2	0
December	1978	13	37	0	2	2	0	22	4	3	1	0
January	1979	13	38	0	1	2	0	22	5	4	1	0
February	1979	15	38	0	2	2	0	22	6	4	1	0
March	1979	16	42	0	2	2	0	18	5	4	2	0
April	1979	13	44	0	2	3	0	16	5	6	2	0
May	1979	11	45	1	2	3	0	17	5	7	2	0
June	1979	9	43	1	1	3	0	19	7	7	2	0
July	1979	11	40	0	2	3	0	21	9	5	3	0
August	1979	13	38	0	2	2	0	20	9	5	4	0
September	1979	14	36	0	2	2	0	19	9	5	4	0
October	1979	13	38	1	3	2	0	19	8	7	4	0
November	1979	13	35	1	3	2	0	20	10	7	4	0
December	1979	12	35	1	2	2	0	22	12	9	5	0
January	1980	15	33	1	1	2	1	22	13	10	6	0
February	1980	16	37	1	2	3	1	22	12	11	5	0
March	1980	16	38	1	2	3	1	22	13	9	5	0
April	1980	14	32	0	2	2	1	26	17	7	5	0
May	1980	12	29	0	3	2	0	32	24	7	6	0
June	1980	12	25	1	2	1	0	33	25	8	7	0
July	1980	14	22	2	2	2	0	30	24	10	9	0
August	1980	16	21	2	1	1	0	28	20	10	8	0
September	1980	16	23	2	1	1	0	24	16	9	7	0
October	1980	17	26	2	1	1	0	22	15	8	4	0
November	1980	17	30	1	2	1	0	20	13	8	4	0
December	1980	18	28	1	2	1	0	23	17	8	3	0
January	1981	19	26	0	2	1	0	23	21	9	4	0
February	1981	19	23	1	2	1	0	25	24	9	5	0
March	1981	21	21	1	1	1	0	24	23	10	6	0
April	1981	20	22	1	1	2	0	24	19	9	5	0
May	1981	18	24	1	1	2	0	24	17	10	4	0
June	1981	17	26	0	1	1	0	24	18	11	3	0
July	1981	18	24	0	1	1	0	27	19	10	3	0
August	1981	21	24	1	1	1	0	24	19	9	2	0
September	1981	22	23	1	1	1	0	22	18	7	2	0
October	1981	20	24	0	1	2	0	20	18	8	4	0
November	1981	17	21	0	1	1	0	24	20	9	4	0
December	1981	17	21	0	1	1	0	27	19	11	5	0

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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	22	19	1	1	1	0	27	20	11	5	0
February	1982	27	18	1	1	1	0	24	18	11	6	0
March	1982	29	16	1	1	2	0	22	19	12	6	0
April	1982	28	14	0	0	2	0	25	21	14	7	0
May	1982	25	14	1	1	2	0	26	23	16	8	0
June	1982	23	14	1	1	2	0	27	24	17	7	0
July	1982	23	15	2	1	1	0	24	24	16	7	0
August	1982	23	14	1	1	1	0	23	22	16	7	0
September	1982	23	15	2	1	1	0	21	19	16	7	0
October	1982	22	14	2	1	1	0	21	16	17	7	0
November	1982	24	12	4	1	1	0	22	15	18	8	0
December	1982	25	11	4	1	1	0	21	15	16	9	0
January	1983	26	10	4	1	1	0	21	15	16	10	0
February	1983	28	11	5	1	1	0	21	14	15	8	0
March	1983	29	11	7	1	2	0	23	13	14	7	0
April	1983	30	12	9	1	3	0	21	11	13	6	0
May	1983	30	14	10	1	4	0	18	10	12	7	0
June	1983	31	16	10	2	4	0	15	10	11	6	0
July	1983	31	17	9	2	4	0	15	9	9	5	0
August	1983	28	17	8	1	4	0	17	8	9	4	0
September	1983	28	18	7	1	4	0	17	6	9	4	0
October	1983	28	21	7	1	3	1	18	6	10	4	0
November	1983	30	19	6	1	2	1	17	6	9	3	0
December	1983	31	17	5	1	3	1	18	6	8	3	0
January	1984	36	16	6	1	4	0	16	6	6	3	0
February	1984	37	16	6	1	6	0	15	6	6	3	0
March	1984	39	18	6	1	6	0	13	6	6	3	0
April	1984	33	18	6	3	7	0	14	5	8	2	0
May	1984	30	21	6	4	7	0	13	4	6	1	0
June	1984	27	20	6	5	7	0	14	5	5	2	0
July	1984	28	20	5	3	7	1	12	6	5	2	0
August	1984	30	18	4	3	7	0	13	6	6	2	0
September	1984	31	21	4	2	6	0	12	6	6	2	0
October	1984	31	21	5	2	6	0	13	5	7	3	0
November	1984	27	20	6	2	6	0	14	6	6	3	0
December	1984	25	17	6	2	7	0	15	6	7	2	0
January	1985	31	15	7	1	7	0	13	7	7	3	0
February	1985	36	16	7	1	6	0	12	6	7	3	0
March	1985	38	19	8	1	4	0	11	5	6	2	0
April	1985	34	20	7	1	5	0	12	5	6	2	0
May	1985	31	21	6	2	5	0	12	5	7	2	0
June	1985	34	19	6	2	6	0	11	5	6	3	0
July	1985	34	19	7	1	7	0	12	4	7	3	0
August	1985	36	18	10	0	7	0	12	5	6	2	0
September	1985	34	17	10	0	6	0	14	4	7	1	0
October	1985	34	16	10	1	4	0	14	4	7	1	0
November	1985	33	16	8	1	4	0	14	4	7	2	0
December	1985	34	16	7	1	5	0	15	4	6	3	0

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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	1986	36	15	8	1	6	0	14	4	6	2	0
February	1986	37	15	11	1	6	0	12	4	6	1	0
March	1986	36	14	15	1	7	0	8	3	6	2	0
April	1986	32	15	18	2	7	0	8	3	6	3	0
May	1986	31	13	22	1	7	0	9	2	6	3	0
June	1986	30	14	24	2	7	0	8	3	6	2	0
July	1986	34	13	23	1	8	0	9	3	7	2	0
August	1986	35	13	21	2	9	0	9	3	6	2	0
September	1986	35	13	21	1	8	0	10	2	7	3	0
October	1986	32	13	21	1	6	0	9	2	7	2	0
November	1986	30	14	21	1	5	0	8	2	7	3	0
December	1986	29	14	19	2	4	0	8	3	5	3	0
January	1987	32	15	18	2	4	0	9	2	6	3	0
February	1987	34	15	16	1	4	0	10	3	7	3	0
March	1987	34	14	17	1	5	0	9	3	8	2	0
April	1987	29	16	16	2	6	0	9	4	7	2	0
May	1987	30	17	17	3	6	0	8	3	5	1	0
June	1987	31	18	15	3	4	1	10	3	5	2	0
July	1987	35	16	13	2	3	0	10	2	4	2	0
August	1987	36	17	12	2	4	1	11	3	5	2	0
September	1987	37	19	10	2	5	0	10	3	3	2	0
October	1987	34	19	8	4	7	0	10	4	4	2	0
November	1987	33	20	7	4	6	0	9	4	4	4	0
December	1987	31	19	7	3	6	0	10	5	5	5	0
January	1988	34	19	7	2	5	0	9	5	6	4	0
February	1988	34	17	5	2	6	1	8	4	7	3	0
March	1988	33	16	6	2	7	1	8	3	7	3	0
April	1988	32	17	7	2	8	0	9	3	7	2	0
May	1988	30	20	7	2	8	0	10	2	5	2	0
June	1988	31	21	6	3	8	0	9	2	4	1	0
July	1988	32	20	7	3	8	0	8	1	4	1	0
August	1988	33	21	7	3	7	0	7	2	3	2	0
September	1988	33	21	6	3	6	0	9	2	4	4	0
October	1988	32	23	5	3	6	0	11	2	4	3	0
November	1988	32	22	5	3	5	0	12	2	4	2	0
December	1988	33	21	4	3	6	0	12	2	4	2	0
January	1989	33	20	4	4	6	0	11	3	3	2	0
February	1989	32	21	3	4	7	1	9	4	4	3	0
March	1989	32	20	3	4	7	0	9	4	5	2	0
April	1989	30	20	3	5	7	0	9	6	6	2	0
May	1989	29	21	3	5	6	0	9	6	6	2	0
June	1989	28	21	3	5	5	0	8	6	6	2	0
July	1989	29	23	4	3	4	0	9	5	4	3	0
August	1989	31	21	5	2	3	0	11	5	3	4	0
September	1989	31	21	5	2	4	0	10	4	3	4	0
October	1989	32	19	5	2	5	0	9	4	5	3	0
November	1989	31	19	4	1	6	0	11	3	6	1	0
December	1989	32	18	4	2	4	0	13	3	7	2	0
January	1990	33	17	4	1	3	0	14	2	6	2	0

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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>				
	<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	34	17	4	2	3	0	12	2	6	2	0	
March 1990	34	18	5	2	5	0	10	2	5	2	0	
April 1990	30	20	5	2	5	0	10	3	6	2	0	
May 1990	30	21	6	2	5	0	10	3	4	2	0	
June 1990	28	21	5	2	4	0	10	3	5	2	0	
July 1990	31	21	4	3	3	0	9	3	4	2	0	
August 1990	32	23	4	3	3	0	9	3	5	2	0	
September 1990	30	24	4	2	2	0	11	4	6	4	0	
October 1990	26	25	4	1	3	0	13	4	7	7	0	
November 1990	24	26	2	1	2	0	13	5	8	9	0	
December 1990	24	22	2	1	2	0	12	6	9	12	0	
January 1991	27	17	1	1	1	0	10	5	10	14	0	
February 1991	27	11	2	1	2	1	9	6	13	15	0	
March 1991	28	12	3	1	2	1	9	5	12	12	0	
April 1991	29	15	4	1	4	0	10	5	12	9	0	
May 1991	29	16	6	0	3	0	10	5	11	7	0	
June 1991	29	15	7	1	3	0	9	5	12	9	0	
July 1991	32	13	7	1	3	0	7	5	11	9	0	
August 1991	33	14	6	1	3	0	10	5	12	8	0	
September 1991	34	14	5	0	3	0	10	4	12	7	0	
October 1991	30	15	5	1	2	0	10	4	14	8	0	
November 1991	29	13	6	1	2	0	9	3	15	13	0	
December 1991	28	13	7	1	2	0	10	5	15	18	0	
January 1992	29	10	9	1	1	0	12	6	16	20	0	
February 1992	29	9	9	0	2	0	10	7	15	21	0	
March 1992	32	8	10	0	1	0	10	5	14	19	0	
April 1992	33	10	10	1	2	0	9	3	12	16	0	
May 1992	33	11	12	1	2	0	9	3	15	11	0	
June 1992	31	12	13	1	2	0	7	3	13	9	0	
July 1992	28	13	15	0	2	0	8	3	13	8	0	
August 1992	31	12	15	0	4	0	9	3	10	10	0	
September 1992	29	11	13	0	4	0	12	4	11	11	0	
October 1992	29	10	13	1	4	0	12	4	12	12	0	
November 1992	28	9	12	1	4	0	12	3	12	12	0	
December 1992	31	8	14	1	4	0	10	2	13	9	0	
January 1993	35	7	12	1	5	0	9	2	12	10	0	
February 1993	35	9	11	1	5	0	8	2	13	8	0	
March 1993	35	10	11	0	6	0	8	3	12	9	0	
April 1993	34	11	13	0	7	0	7	2	11	8	0	
May 1993	32	12	15	0	7	0	9	2	9	8	0	
June 1993	33	14	14	1	7	0	9	2	9	7	0	
July 1993	32	14	15	1	5	0	8	2	10	9	0	
August 1993	34	14	15	1	6	0	7	2	10	8	0	
September 1993	32	13	17	0	6	0	7	3	11	9	0	
October 1993	33	14	18	0	6	0	8	3	10	6	0	
November 1993	32	13	17	0	6	0	9	3	10	6	0	
December 1993	33	13	17	1	5	0	11	2	9	5	0	
January 1994	36	10	17	1	7	0	10	2	7	6	0	
February 1994	38	10	19	1	9	0	9	2	5	5	0	

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(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>
March	1994	37	11	18	1	10	0	8	3	5	3	0
April	1994	33	13	17	2	10	0	8	2	5	1	0
May	1994	29	14	15	2	9	1	8	1	6	2	0
June	1994	30	12	15	2	9	0	9	2	5	3	0
July	1994	32	12	14	2	8	1	9	2	4	3	0
August	1994	33	13	12	2	8	0	8	3	4	3	0
September	1994	32	14	11	2	8	1	6	2	4	2	0
October	1994	31	15	11	1	7	0	7	2	4	2	0
November	1994	31	15	12	1	7	0	9	3	4	2	0
December	1994	32	14	11	3	8	0	10	3	5	3	0
January	1995	32	14	12	3	10	0	9	2	6	3	0
February	1995	33	15	10	3	10	0	8	2	6	3	0
March	1995	34	15	10	2	9	0	6	3	7	2	0
April	1995	35	14	7	2	10	0	7	3	6	2	0
May	1995	37	14	7	3	8	0	8	4	5	3	0
June	1995	36	13	7	2	9	0	9	4	5	3	0
July	1995	36	12	9	2	8	0	9	4	5	3	0
August	1995	38	11	10	1	8	0	8	3	6	3	0
September	1995	38	13	11	0	7	0	7	4	5	3	0
October	1995	40	13	10	0	7	0	7	3	5	2	0
November	1995	37	14	9	1	7	0	7	3	6	2	0
December	1995	36	13	9	1	6	0	9	2	6	3	0
January	1996	35	12	10	2	5	0	9	2	7	3	0
February	1996	35	13	12	1	6	0	9	3	8	4	0
March	1996	36	13	14	1	7	1	6	3	9	4	0
April	1996	35	15	13	2	7	1	6	4	7	4	0
May	1996	36	14	12	2	6	1	6	4	6	3	0
June	1996	36	13	8	1	8	0	7	3	4	3	0
July	1996	38	13	7	1	9	0	8	2	4	2	0
August	1996	37	14	7	2	10	0	9	2	4	1	0
September	1996	37	16	9	2	7	0	11	2	5	0	0
October	1996	34	16	9	2	6	0	10	3	6	1	0
November	1996	34	14	11	1	6	0	9	3	7	2	0
December	1996	37	12	10	1	7	0	10	2	7	3	0
January	1997	40	10	8	1	9	0	9	2	7	3	0
February	1997	42	11	7	1	10	0	8	1	8	2	0
March	1997	41	11	8	1	11	0	7	2	8	1	0
April	1997	37	12	9	1	12	0	6	2	6	1	0
May	1997	35	13	9	2	12	0	5	2	4	1	0
June	1997	32	13	9	2	13	0	4	2	3	1	0
July	1997	32	12	9	1	12	0	5	2	3	1	0
August	1997	31	11	7	0	11	0	5	2	3	1	0
September	1997	32	13	8	0	11	0	5	1	2	1	0
October	1997	30	13	9	0	10	0	4	1	2	1	0
November	1997	31	12	12	1	10	0	4	1	2	1	0
December	1997	35	10	11	1	8	0	4	1	2	1	0
January	1998	41	8	11	0	7	0	4	1	2	1	0
February	1998	39	9	11	1	9	0	4	1	2	1	0
March	1998	35	9	11	1	11	0	4	1	2	0	0

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		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>
April	1998	31	10	10	1	14	0	4	1	2	0	0
May	1998	33	9	9	0	12	0	5	2	2	0	0
June	1998	34	9	10	0	11	1	3	2	2	0	0
July	1998	32	9	11	0	8	1	4	2	3	1	0
August	1998	29	7	11	0	10	1	6	2	3	2	0
September	1998	26	10	11	0	10	0	6	2	3	2	0
October	1998	29	10	13	0	11	0	5	2	2	1	0
November	1998	31	11	16	0	10	0	3	2	2	1	0
December	1998	34	11	17	0	11	0	3	2	2	1	0
January	1999	36	9	15	0	9	0	3	2	2	1	0
February	1999	37	9	14	0	11	0	3	2	2	1	0
March	1999	34	9	13	0	13	0	3	1	2	1	0
April	1999	31	9	13	0	17	0	4	1	2	1	0
May	1999	32	10	12	0	16	0	3	0	2	1	0
June	1999	34	11	12	0	15	0	2	0	1	0	0
July	1999	36	10	12	1	15	0	2	0	0	0	0
August	1999	33	10	12	1	14	0	4	1	1	1	0
September	1999	28	10	11	1	14	0	6	2	1	2	0
October	1999	29	12	10	1	12	0	5	2	2	2	0
November	1999	29	12	9	1	11	0	3	2	2	1	0
December	1999	34	10	8	1	11	0	3	1	2	1	0
January	2000	35	10	7	1	11	0	4	2	2	1	0
February	2000	35	9	7	1	14	0	5	3	1	1	0
March	2000	33	12	8	0	14	0	6	3	1	1	0
April	2000	32	13	8	1	15	0	5	2	1	0	0
May	2000	32	14	8	1	15	0	5	2	1	1	0
June	2000	32	12	7	2	13	0	5	1	2	1	0
July	2000	33	10	7	1	13	0	5	2	1	1	0
August	2000	33	9	7	1	11	0	7	2	1	1	0
September	2000	32	10	7	1	13	0	7	2	2	1	0
October	2000	31	12	7	1	13	0	7	2	2	1	0
November	2000	29	11	8	1	16	0	5	2	2	2	0
December	2000	34	9	8	1	15	0	4	2	2	1	0
January	2001	35	7	8	1	13	0	4	2	3	3	0
February	2001	35	8	8	0	9	0	5	2	5	3	0
March	2001	31	8	10	1	8	0	5	2	6	4	0
April	2001	28	8	10	1	8	0	5	2	7	4	0
May	2001	27	6	11	1	7	0	4	2	6	4	0
June	2001	27	5	11	1	7	1	5	3	7	4	0
July	2001	28	6	11	0	7	1	6	2	6	4	0
August	2001	30	6	10	0	8	0	7	2	7	4	0
September	2001	28	7	11	0	9	0	5	2	7	8	0
October	2001	26	6	11	0	8	1	4	2	7	13	0
November	2001	25	5	14	0	5	1	4	1	6	16	0
December	2001	27	3	17	0	3	1	5	1	8	13	0
January	2002	30	4	18	0	4	0	4	2	10	11	0
February	2002	31	4	15	0	4	0	4	2	13	8	0
March	2002	31	4	14	0	4	0	4	2	11	10	0
April	2002	29	4	14	0	4	0	4	1	10	9	0

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TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(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 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
May	2002	28	5	15	0	5	1	3	1	7	8	0
June	2002	29	6	15	0	5	1	3	1	7	6	0
July	2002	31	5	17	1	5	1	2	2	5	4	0
August	2002	33	4	17	1	4	0	4	2	6	4	0
September	2002	33	4	16	0	5	0	4	3	7	5	0
October	2002	29	4	15	1	5	0	6	2	8	7	0
November	2002	26	5	15	1	5	0	5	3	8	9	0
December	2002	29	5	17	1	4	0	4	3	8	9	0
January	2003	33	4	16	0	4	0	3	3	9	9	0
February	2003	36	3	17	0	4	0	2	2	8	8	0
March	2003	33	4	18	0	3	0	3	3	8	10	0
April	2003	29	4	17	0	3	0	4	4	6	10	0
May	2003	27	5	16	1	4	0	5	5	7	10	0
June	2003	28	5	15	1	5	0	4	4	8	7	0
July	2003	33	5	16	0	5	0	5	3	9	5	0
August	2003	32	5	19	0	4	0	6	2	10	4	0
September	2003	31	6	20	0	3	0	5	1	10	4	0
October	2003	29	6	20	0	3	0	5	1	10	6	0
November	2003	30	6	18	0	2	0	3	1	11	7	0
December	2003	33	5	18	0	3	0	3	2	11	6	0
January	2004	35	5	19	1	4	1	3	2	10	4	0
February	2004	35	6	19	1	5	1	4	2	9	4	0
March	2004	32	7	19	1	5	1	4	2	8	4	0
April	2004	28	6	20	0	6	0	4	2	7	4	0
May	2004	27	6	20	1	7	0	5	2	6	4	0
June	2004	27	8	22	1	7	0	5	3	6	4	0
July	2004	27	10	22	1	6	0	6	3	6	5	0
August	2004	30	10	19	1	5	0	5	4	7	4	0
September	2004	30	9	18	1	5	0	7	3	6	4	0
October	2004	29	10	18	1	4	0	7	2	7	3	0
November	2004	29	10	20	2	6	0	7	1	7	3	0
December	2004	31	12	17	2	7	0	5	1	5	3	0
January	2005	35	12	16	1	9	0	6	2	3	2	0
February	2005	36	11	15	1	8	0	6	2	4	2	0
March	2005	35	12	13	2	7	1	6	3	5	2	0
April	2005	33	13	12	2	7	0	6	3	5	1	0
May	2005	31	15	11	2	7	0	5	3	4	1	0
June	2005	31	13	11	1	7	0	5	2	4	2	0
July	2005	31	12	10	1	7	0	5	2	3	1	0
August	2005	32	12	11	1	6	0	6	1	5	2	0
September	2005	28	13	12	1	6	0	7	1	5	1	0
October	2005	25	15	12	1	6	1	8	1	8	2	0
November	2005	26	14	12	1	6	1	9	2	8	3	0
December	2005	31	11	11	1	6	1	8	3	9	3	0
January	2006	37	9	9	1	5	0	7	3	6	4	0
February	2006	39	8	9	1	6	1	6	2	6	3	0
March	2006	38	11	10	1	7	1	5	2	5	3	0
April	2006	33	13	10	1	7	1	4	2	7	3	0
May	2006	28	15	8	1	6	1	6	2	7	3	0

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TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(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 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
June	2006	27	15	7	2	5	0	8	3	7	3	0
July	2006	26	14	7	1	5	0	8	3	7	3	0
August	2006	27	13	9	2	5	0	8	4	7	4	0
September	2006	26	12	8	2	6	1	8	3	7	4	0
October	2006	28	10	7	1	7	1	8	3	6	4	0
November	2006	34	10	5	1	7	1	7	2	6	3	0
December	2006	41	9	6	1	7	1	6	2	5	3	0
January	2007	42	10	6	1	5	0	6	2	6	2	0
February	2007	39	10	8	1	6	0	7	1	6	3	0
March	2007	36	10	8	1	5	0	6	2	8	3	0
April	2007	32	10	8	0	5	0	6	2	8	3	0
May	2007	32	10	9	0	4	0	7	3	8	2	0
June	2007	29	12	9	0	6	0	9	3	9	2	0
July	2007	30	11	10	1	7	0	10	2	11	2	0
August	2007	30	10	8	1	7	0	8	2	10	3	0
September	2007	29	8	8	1	5	0	6	2	11	4	0
October	2007	30	9	7	1	3	1	6	4	11	5	0
November	2007	28	9	7	1	3	1	8	4	14	5	0
December	2007	31	10	6	1	2	1	8	5	13	6	0
January	2008	34	9	6	0	3	0	8	4	12	5	0
February	2008	35	8	6	0	4	0	7	2	12	7	0
March	2008	31	8	6	0	4	0	6	2	15	8	0
April	2008	27	7	6	0	3	0	8	4	19	11	0
May	2008	23	8	6	0	2	0	9	5	22	12	0
June	2008	21	9	5	0	1	0	11	5	24	14	0
July	2008	23	8	4	1	1	0	10	4	24	11	0
August	2008	25	7	3	0	1	1	8	4	23	11	0
September	2008	28	7	3	0	2	1	7	5	23	9	0
October	2008	26	5	3	0	2	0	6	6	26	15	0
November	2008	25	4	2	0	2	0	9	6	30	16	0
December	2008	24	3	3	0	1	0	9	8	31	17	0
January	2009	25	3	2	0	1	0	8	8	31	15	0
February	2009	29	3	3	0	1	0	7	9	28	18	0
March	2009	28	2	2	0	1	0	9	6	28	20	0
April	2009	29	2	3	0	0	0	9	6	29	22	0
May	2009	29	2	3	0	1	0	9	5	28	19	0
June	2009	35	4	2	0	1	0	8	6	25	18	0
July	2009	36	4	3	0	1	0	8	5	22	17	0
August	2009	39	4	4	0	1	0	6	4	22	16	0
September	2009	35	4	5	0	1	0	4	4	23	18	0
October	2009	35	4	5	0	1	0	5	5	25	17	0
November	2009	35	3	4	0	1	0	7	5	25	17	0
December	2009	42	3	4	0	1	0	10	4	23	14	0
January	2010	43	4	5	1	1	0	8	3	21	13	0
February	2010	46	4	6	1	1	0	8	3	18	11	0
March	2010	42	4	7	0	1	0	5	4	19	11	0
April	2010	41	4	6	0	1	0	6	5	19	10	0
May	2010	35	4	5	0	1	0	6	5	21	11	0
June	2010	34	4	4	0	2	0	7	3	21	10	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	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	35	3	3	0	2	0	7	2	22	8	0
August	2010	36	4	4	0	2	0	7	3	23	9	0
September	2010	35	4	4	0	1	0	7	4	23	12	0
October	2010	36	3	5	0	1	0	6	4	21	14	0
November	2010	39	4	4	0	1	1	6	3	21	13	0
December	2010	40	5	4	0	2	1	6	2	20	10	0
January	2011	40	6	4	0	2	1	7	3	22	9	0
February	2011	37	5	3	0	2	0	7	5	23	10	0
March	2011	35	4	3	0	1	0	7	5	23	12	0
April	2011	34	7	2	0	2	0	6	4	20	13	0
May	2011	34	7	2	0	4	0	8	2	18	12	0
June	2011	33	7	2	0	4	0	9	3	18	12	0
July	2011	33	4	5	0	3	0	9	3	24	10	0
August	2011	33	4	6	0	2	0	7	4	26	11	0
September	2011	33	3	5	0	1	0	8	4	28	10	0
October	2011	33	4	4	0	1	0	9	4	27	12	0
November	2011	33	5	5	0	1	0	11	3	23	12	0
December	2011	37	5	6	0	2	0	9	4	22	12	0
January	2012	39	5	6	0	3	0	7	5	20	11	0
February	2012	42	4	5	0	3	0	6	5	19	10	0
March	2012	37	4	5	0	3	1	8	5	19	11	0
April	2012	37	4	6	0	3	1	8	4	21	11	0
May	2012	34	5	6	0	4	1	8	4	21	11	0
June	2012	35	7	7	0	4	0	7	4	22	11	0
July	2012	35	7	5	0	3	0	8	6	19	11	0
August	2012	37	7	6	0	3	0	7	5	20	9	0
September	2012	37	6	6	0	5	1	8	4	17	9	0
October	2012	37	8	9	0	5	1	8	2	16	9	0
November	2012	36	7	9	0	5	1	8	1	14	11	0
December	2012	37	7	8	0	4	0	8	2	16	10	0
January	2013	38	7	6	0	4	0	8	2	16	10	0
February	2013	34	8	6	0	4	0	9	3	18	8	0
March	2013	33	9	6	0	3	0	7	3	18	9	0
April	2013	35	8	8	0	4	0	6	3	16	8	0
May	2013	40	7	8	0	5	0	5	3	14	7	0
June	2013	39	7	9	1	8	0	7	2	12	6	0
July	2013	37	9	7	1	7	0	6	2	11	7	0
August	2013	32	9	8	1	8	0	10	3	10	7	0
September	2013	30	10	9	1	7	0	9	2	10	8	0
October	2013	30	9	9	1	7	0	8	2	12	9	0
November	2013	30	10	8	1	6	0	6	2	15	10	0
December	2013	33	8	6	0	5	0	7	3	15	9	0
January	2014	33	8	5	0	5	0	9	4	15	8	0
February	2014	35	10	6	0	6	0	8	3	13	8	0
March	2014	31	11	6	0	7	0	8	3	11	7	0
April	2014	28	10	6	0	9	0	5	2	13	8	0
May	2014	25	10	5	0	9	0	7	2	14	8	0
June	2014	23	10	6	0	9	0	8	2	14	8	0
July	2014	25	12	5	1	9	0	9	3	11	7	0

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SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES
(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 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
August	2014	30	11	5	1	9	0	9	4	10	6	0
September	2014	32	10	6	1	9	0	8	4	10	5	0
October	2014	34	9	6	0	7	0	9	3	11	5	0
November	2014	37	10	9	0	8	0	8	3	8	6	0
December	2014	40	10	8	0	9	0	8	2	7	6	0
January	2015	42	10	9	0	9	0	9	1	6	4	0
February	2015	40	8	8	0	8	0	9	1	9	5	0
March	2015	37	8	9	0	10	0	9	2	10	5	0
April	2015	33	8	10	0	12	0	7	3	10	5	0
May	2015	29	8	7	1	14	0	9	4	9	5	0
June	2015	29	8	7	1	14	0	10	4	10	5	0
July	2015	28	8	8	1	12	0	8	3	9	7	0
August	2015	26	7	11	1	13	1	6	3	10	7	0
September	2015	26	7	12	1	11	1	6	2	9	7	0
October	2015	26	7	10	1	12	1	8	3	9	7	0
November	2015	34	9	9	0	9	0	9	3	8	7	0
December	2015	39	8	9	0	8	0	8	3	7	7	0
January	2016	43	9	9	1	10	0	4	3	8	6	0
February	2016	41	8	11	1	10	0	5	3	6	5	0
March	2016	35	11	9	1	11	0	7	3	6	6	0
April	2016	32	10	9	1	10	0	8	2	6	6	0
May	2016	29	11	5	1	13	1	8	1	6	7	0
June	2016	32	10	7	1	13	1	8	2	6	6	0
July	2016	34	9	10	1	12	1	8	2	6	5	0
August	2016	37	6	11	0	12	0	9	3	6	6	0
September	2016	34	7	10	0	14	0	9	2	8	7	0
October	2016	35	7	8	0	14	0	9	3	8	7	0
November	2016	36	9	7	0	12	0	7	3	8	6	0
December	2016	41	7	9	0	12	0	7	3	7	5	0
January	2017	40	8	7	0	13	0	8	2	7	5	0
February	2017	38	10	6	1	13	0	8	2	7	5	0
March	2017	32	11	5	1	13	0	9	2	8	4	0
April	2017	32	11	7	1	14	1	9	2	6	4	0
May	2017	31	10	8	2	16	1	9	2	7	4	0
June	2017	32	9	8	1	15	1	7	1	6	4	0
July	2017	32	9	6	1	17	0	5	1	7	3	0
August	2017	31	9	6	1	16	0	7	1	6	4	0
September	2017	31	11	5	1	16	0	9	1	7	5	0
October	2017	29	10	6	1	17	0	8	1	6	7	0
November	2017	33	10	6	1	16	0	6	1	5	6	0
December	2017	38	9	7	1	16	0	6	1	5	5	0
January	2018	38	11	7	1	13	0	8	2	5	5	0
February	2018	36	11	6	1	14	0	8	2	7	5	0
March	2018	30	13	6	1	14	0	7	2	6	4	0
April	2018	29	14	7	0	15	0	5	2	7	3	0
May	2018	28	14	6	0	14	0	7	2	6	4	0
June	2018	29	14	7	1	16	0	8	2	6	5	0
July	2018	32	14	6	1	17	0	9	2	5	4	0
August	2018	34	14	6	1	17	1	7	2	6	3	0

EDUCATION HIGH SCHOOL OR LESS

TABLE 36

SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE HOUSEHOLD DURABLES (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 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	
September 2018	35	12	4	1	18	1	8	3	7	2	0	
October 2018	34	13	4	1	18	1	8	2	6	2	0	
November 2018	31	13	5	2	20	1	9	2	6	2	0	
December 2018	34	13	4	2	18	1	7	1	4	3	0	
January 2019	35	10	6	1	18	1	7	1	6	4	0	
February 2019	39	9	5	0	15	1	7	4	5	7	0	
March 2019	37	7	6	0	16	0	10	4	6	5	0	
April 2019	36	5	5	0	17	0	10	4	5	4	0	
May 2019	33	7	6	0	19	0	10	2	6	1	0	
June 2019	32	10	6	0	21	0	9	1	5	2	0	
July 2019	33	13	6	0	20	0	9	1	7	1	0	
August 2019	32	11	6	0	21	0	9	3	6	3	0	
September 2019	30	8	6	0	20	1	10	3	8	4	0	
October 2019	29	8	5	0	23	1	11	3	6	5	0	
November 2019	31	10	6	0	20	1	10	2	5	4	0	
December 2019	40	8	6	1	19	0	11	2	4	2	0	
January 2020	46	6	5	1	19	0	10	2	4	2	0	
February 2020	42	6	4	0	23	0	11	1	6	2	0	
March 2020	37	8	5	0	27	0	9	1	6	5	0	
April 2020	28	5	5	0	19	0	7	1	14	12	1	
May 2020	28	3	6	0	12	0	4	2	21	20	1	
June 2020	30	2	5	0	4	1	4	2	25	22	1	
July 2020	32	4	5	0	5	1	6	2	20	21	3	
August 2020	33	4	5	0	4	1	9	2	17	19	3	
September 2020	30	3	5	0	5	0	11	2	16	22	4	
October 2020	27	1	4	0	5	0	10	2	19	21	5	
November 2020	26	3	4	0	6	0	9	3	18	20	6	
December 2020	27	2	4	0	5	1	9	3	22	17	6	
January 2021	28	4	5	0	8	2	9	2	20	17	5	
February 2021	26	4	6	0	7	2	8	3	22	17	5	
March 2021	21	6	5	0	11	1	7	2	19	18	5	
April 2021	21	9	4	0	13	1	9	2	18	15	5	
May 2021	18	10	3	0	20	1	12	2	13	14	7	
June 2021	19	11	5	0	18	1	16	2	13	13	9	
July 2021	19	10	6	1	18	2	17	1	11	12	9	
August 2021	22	10	5	0	12	2	22	1	11	10	11	
September 2021	22	8	5	0	12	2	20	1	12	10	12	
October 2021	20	9	4	0	7	2	23	1	12	9	18	
November 2021	20	8	4	0	7	3	25	2	11	7	22	
December 2021	19	10	4	0	5	3	30	2	9	5	24	
January 2022	18	9	4	0	7	3	32	2	8	8	25	
February 2022	15	13	4	0	7	2	32	2	8	8	21	
March 2022	12	14	4	0	7	2	32	2	6	10	22	
April 2022	12	15	3	0	5	2	34	3	7	8	21	
May 2022	13	12	3	1	4	2	34	3	7	8	23	
June 2022	14	10	2	1	4	2	37	3	9	8	20	
July 2022	11	9	2	1	4	3	39	4	9	13	17	
August 2022	11	9	1	0	5	3	43	5	10	15	12	
September 2022	13	9	1	1	3	2	42	6	10	16	11	

EDUCATION HIGH SCHOOL OR LESS

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>
October	2022	15	11	1	0	3	2	40	5	11	13	8
November	2022	16	11	0	1	2	2	38	5	13	12	8
December	2022	16	10	1	0	1	2	38	4	14	13	8
January	2023	17	10	1	0	2	1	37	5	17	12	7
February	2023	16	10	1	0	2	1	35	7	16	14	5
March	2023	17	10	1	0	4	2	33	9	20	12	3
April	2023	17	11	1	0	6	3	31	9	17	13	3
May	2023	16	10	1	1	6	3	33	8	17	12	4
June	2023	16	11	0	1	6	3	32	8	16	11	4
July	2023	16	11	1	1	4	2	32	6	15	9	5
August	2023	17	10	1	0	4	2	32	7	15	9	4
September	2023	18	10	2	1	4	2	32	7	14	10	3
October	2023	21	9	2	1	3	3	33	8	14	9	3
November	2023	23	8	2	0	3	2	34	6	14	9	1
December	2023	23	7	1	0	2	3	36	7	13	8	2
January	2024	22	8	1	0	4	2	34	6	11	8	2
February	2024	22	10	1	0	4	3	33	9	11	7	3