EDUCATION HIGH SCHOOL OR LESS
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Response to the query: "Why do you say so?" following the question on Table 43.

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

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
January	1993	14	2	16	2	7	1	32	6	24	4	15
February	1993	10	1	16	2	9	1	32	6	22	5	15
March	1993	9	2	19	1	12	2	31	6	23	5	15
April	1993	10	3	19	1	15	2	30	5	18	5	14
May	1993	13	4	21	1	15	3	29	5	18	5	12
June	1993	14	3	19	1	14	3	30	5	17	5	12
July	1993	12	2	20	1	14	3	32	7	19	6	11
August	1993	12	2	22	1	15	3	31	7	19	5	11
September	1993	11	2	23	2	15	2	29	7	20	5	11
October	1993	12	2	24	1	16	2	27	5	20	5	10
November	1993	11	1	27	1	16	1	28	5	20	5	12
December	1993	11	1	30	0	19	2	25	4	18	5	10
January	1994	9	1	31	0	19	2	23	4	17	4	10
February	1994	9	2	29	1	22	2	21	5	15	4	10
March	1994	11	2	26	2	23	2	25	7	13	3	10
April	1994	10	2	26	4	24	2	23	7	12	3	10
May	1994	11	3	25	5	21	3	23	7	11	2	8
June	1994	11	3	26	4	22	3	19	7	10	1	7
July	1994	12	3	23	4	21	4	19	7	10	1	7
August	1994	11	2	21	4	23	3	21	6	10	1	8
September	1994	11	3	19	4	24	4	23	7	11	2	6
October	1994	10	3	19	4	25	4	25	8	13	2	6
November	1994	11	3	17	4	23	4	22	8	13	2	6
December	1994	12	2	14	5	19	4	21	9	13	3	7
January	1995	13	1	12	5	18	5	19	10	13	3	8
February	1995	11	2	11	7	19	5	21	10	13	3	7
March	1995	9	3	12	6	20	5	20	12	15	3	8
April	1995	7	2	11	5	19	4	23	12	15	3	8
May	1995	9	2	12	4	17	4	21	12	16	4	8
June	1995	9	2	14	3	18	4	21	9	13	3	9
July	1995	11	2	18	2	18	4	19	6	14	3	9
August	1995	13	2	19	2	20	3	23	4	13	2	9
September	1995	14	1	17	2	20	2	26	4	15	2	9
October	1995	14	2	14	2	20	2	27	5	15	2	9
November	1995	11	2	14	2	20	2	25	5	15	3	9
December	1995	10	2	17	1	20	4	24	4	16	4	9
January	1996	10	2	16	1	18	5	23	4	16	5	8
February	1996	11	2	18	1	16	5	22	4	15	5	8
March	1996	11	2	18	1	17	4	22	4	14	6	5
April	1996	10	2	20	2	20	3	23	4	13	4	5
May	1996	10	3	19	2	21	2	23	5	14	4	6
June	1996	11	2	16	2	22	2	21	5	13	3	6
July	1996	12	2	16	2	23	3	21	5	13	3	7
August	1996	12	2	15	2	23	4	22	6	11	2	6

EDUCATION HIGH SCHOOL OR LESS
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
September	1996	11	2	15	2	20	3	24	5	11	2	6
October	1996	12	2	13	2	16	3	25	5	12	1	5
November	1996	12	2	14	2	17	3	22	4	14	2	5
December	1996	12	1	14	2	16	3	21	5	14	2	6
January	1997	11	1	13	2	19	3	20	5	12	2	7
February	1997	12	2	11	2	18	3	20	6	13	3	6
March	1997	12	2	11	2	19	4	19	6	13	2	5
April	1997	12	2	11	2	20	5	17	6	12	2	4
May	1997	11	1	13	2	23	5	17	5	10	2	5
June	1997	11	1	12	2	25	5	17	5	8	2	3
July	1997	11	1	12	1	25	5	17	4	7	1	3
August	1997	11	1	12	1	24	5	17	3	7	1	1
September	1997	11	1	13	1	24	4	18	3	5	1	1
October	1997	12	1	13	1	24	4	18	3	5	1	1
November	1997	14	0	13	1	25	3	17	3	4	1	1
December	1997	12	0	12	1	23	3	15	2	5	2	2
January	1998	11	0	13	1	22	3	15	3	5	1	1
February	1998	10	0	15	1	22	2	14	3	5	1	2
March	1998	11	0	19	1	21	3	12	3	5	0	3
April	1998	10	0	21	1	19	3	10	3	5	0	3
May	1998	11	0	20	1	18	3	8	3	5	0	3
June	1998	10	1	19	1	20	1	10	2	5	0	3
July	1998	13	1	20	1	20	0	9	2	5	0	4
August	1998	13	1	20	0	21	1	10	2	5	0	3
September	1998	15	1	21	0	21	2	10	2	5	0	2
October	1998	14	1	22	0	21	2	12	2	5	1	1
November	1998	12	1	25	0	20	1	11	3	4	1	1
December	1998	12	1	26	0	18	1	11	4	4	1	2
January	1999	12	1	25	0	16	1	11	4	5	1	2
February	1999	14	1	25	0	16	1	13	4	4	1	1
March	1999	15	1	24	1	17	2	12	5	4	1	2
April	1999	13	0	25	1	19	2	13	4	5	1	3
May	1999	13	1	22	1	20	3	13	3	6	1	3
June	1999	12	1	21	1	21	4	13	2	6	1	2
July	1999	16	1	20	2	21	4	11	2	4	0	2
August	1999	17	1	20	3	20	3	11	3	3	1	2
September	1999	18	1	22	3	19	2	9	4	5	1	2
October	1999	16	1	18	2	21	3	7	4	5	2	1
November	1999	15	1	16	1	22	4	7	4	7	1	1
December	1999	14	0	13	1	23	3	8	4	5	1	1
January	2000	13	0	13	2	23	3	8	5	5	0	1
February	2000	12	0	12	3	24	2	6	7	5	1	1
March	2000	13	0	11	4	26	2	7	6	6	1	0
April	2000	13	0	11	3	25	2	7	6	8	1	1
May	2000	19	0	10	3	24	2	7	5	6	1	1
June	2000	19	1	9	3	23	1	5	6	6	1	1
July	2000	20	1	11	3	23	1	4	6	4	0	1
August	2000	17	2	10	2	22	2	5	6	7	0	1

EDUCATION HIGH SCHOOL OR LESS
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
September	2000	16	1	10	2	22	3	7	5	7	0	1
October	2000	17	1	7	2	22	2	8	4	10	0	1
November	2000	17	1	7	3	21	1	6	4	8	1	1
December	2000	19	1	7	3	20	1	5	4	8	1	0
January	2001	17	1	9	3	18	2	5	6	7	2	1
February	2001	17	1	12	1	17	3	6	6	8	2	2
March	2001	16	2	17	1	13	3	5	6	11	3	2
April	2001	17	1	22	1	13	3	5	5	13	2	1
May	2001	14	1	26	1	11	2	6	5	14	2	1
June	2001	14	0	29	1	10	1	9	6	12	1	1
July	2001	17	0	27	1	10	2	12	7	8	2	1
August	2001	20	0	25	1	11	3	14	5	7	1	2
September	2001	19	0	20	1	12	3	13	4	8	5	3
October	2001	14	1	21	0	10	3	14	4	11	8	3
November	2001	9	1	22	0	7	2	12	4	15	13	3
December	2001	8	1	29	0	5	2	14	5	16	10	2
January	2002	8	1	33	0	5	1	12	4	16	9	1
February	2002	8	1	33	0	6	1	13	6	16	4	2
March	2002	7	1	30	0	6	1	11	4	19	4	2
April	2002	10	1	26	0	6	1	11	4	20	3	2
May	2002	11	1	29	1	7	2	10	3	17	3	2
June	2002	13	1	28	2	8	2	10	4	15	2	2
July	2002	14	1	27	1	9	3	9	4	14	2	2
August	2002	12	1	22	1	11	4	11	5	13	3	3
September	2002	11	1	23	1	11	5	13	4	14	3	2
October	2002	8	1	23	1	10	4	13	4	16	3	3
November	2002	10	2	24	0	6	2	12	4	19	2	1
December	2002	9	2	24	0	7	1	11	5	18	3	1
January	2003	11	2	26	0	7	1	12	6	18	3	0
February	2003	12	1	28	0	8	2	11	5	16	4	2
March	2003	13	1	27	0	6	3	12	6	15	6	3
April	2003	14	1	25	0	6	3	12	6	14	5	3
May	2003	13	1	26	1	5	2	12	6	16	5	2
June	2003	15	1	26	1	9	2	13	5	16	4	1
July	2003	14	1	30	1	10	3	11	4	14	3	3
August	2003	15	1	28	1	13	5	10	5	12	4	2
September	2003	13	1	27	1	11	5	10	5	14	3	2
October	2003	11	1	26	2	10	5	10	5	15	2	2
November	2003	11	1	27	2	8	4	11	4	16	2	2
December	2003	13	1	27	1	10	4	10	4	14	2	2
January	2004	14	1	24	1	11	3	9	5	15	3	1
February	2004	15	1	23	1	12	3	10	4	16	3	1
March	2004	18	2	24	1	10	4	7	5	16	2	1
April	2004	20	2	24	0	11	4	8	3	13	1	1
May	2004	20	2	26	1	12	3	7	4	13	1	2
June	2004	18	1	28	2	13	4	7	3	13	1	2
July	2004	17	1	29	3	12	5	6	5	13	2	1
August	2004	17	1	29	3	11	5	7	5	12	1	1

EDUCATION HIGH SCHOOL OR LESS
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
September	2004	20	1	27	3	12	4	7	5	12	2	1
October	2004	22	0	26	2	11	4	7	3	12	2	1
November	2004	23	0	24	2	13	4	7	2	13	2	1
December	2004	20	0	20	1	14	5	10	2	11	2	1
January	2005	19	1	18	1	16	5	10	2	11	2	1
February	2005	19	2	18	2	17	5	9	2	9	2	1
March	2005	20	2	21	3	17	5	7	2	11	2	1
April	2005	21	2	22	4	14	5	5	3	11	2	1
May	2005	20	2	22	4	13	5	6	4	11	2	1
June	2005	22	3	20	4	14	6	6	5	11	2	1
July	2005	25	3	16	4	15	6	8	4	10	1	2
August	2005	25	3	13	3	15	7	8	3	9	2	2
September	2005	25	3	15	4	11	6	7	2	10	2	2
October	2005	24	3	14	3	10	7	7	2	12	2	1
November	2005	22	4	15	3	8	7	8	4	15	3	1
December	2005	20	3	15	2	11	7	9	5	15	3	1
January	2006	19	3	14	4	12	5	10	5	15	2	1
February	2006	20	3	12	4	13	6	8	4	14	2	0
March	2006	23	4	10	4	12	7	7	4	13	2	0
April	2006	23	4	11	3	10	8	7	3	15	2	1
May	2006	21	5	10	4	10	6	9	4	17	2	1
June	2006	17	4	8	3	11	6	10	5	18	1	2
July	2006	17	3	7	2	12	7	11	5	16	2	2
August	2006	16	3	9	3	11	7	14	6	17	3	1
September	2006	14	3	8	4	10	6	17	7	17	4	1
October	2006	12	4	8	3	10	5	22	8	19	4	2
November	2006	11	5	6	1	9	5	28	8	18	3	2
December	2006	11	4	5	1	7	5	31	8	19	2	2
January	2007	11	3	4	1	6	5	30	8	20	1	2
February	2007	11	3	5	1	10	5	26	8	18	2	3
March	2007	10	2	6	1	9	5	26	7	19	2	3
April	2007	9	2	6	1	12	4	27	8	20	2	3
May	2007	8	3	6	1	10	4	29	7	21	1	3
June	2007	9	4	6	1	10	5	32	8	20	2	4
July	2007	8	3	5	1	9	4	31	7	22	1	5
August	2007	8	3	4	1	7	3	32	8	26	3	5
September	2007	6	2	3	2	6	1	29	11	30	3	4
October	2007	5	3	2	2	4	1	32	15	30	4	5
November	2007	5	2	1	1	4	1	33	15	32	5	5
December	2007	4	2	2	0	3	2	35	14	32	5	5
January	2008	5	1	2	0	2	2	35	12	36	4	3
February	2008	3	1	2	0	2	2	36	11	36	4	4
March	2008	4	1	2	0	1	1	40	11	38	3	5
April	2008	3	1	2	0	1	1	44	11	37	5	7
May	2008	4	1	2	0	1	0	43	11	40	4	7
June	2008	3	1	2	0	1	1	44	9	42	5	8
July	2008	3	1	1	0	1	0	41	7	43	4	8
August	2008	2	1	1	1	3	0	44	8	40	5	8

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TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
September	2008	2	1	1	0	3	0	44	9	40	4	8
October	2008	1	1	2	0	3	0	48	12	35	7	9
November	2008	1	1	1	0	1	0	46	16	40	7	8
December	2008	1	1	1	0	1	0	46	14	39	7	10
January	2009	1	1	1	0	0	0	45	13	45	5	10
February	2009	1	1	1	0	0	0	49	10	41	5	12
March	2009	0	1	0	0	1	0	51	11	43	5	13
April	2009	0	1	1	0	1	0	56	9	37	5	13
May	2009	1	0	1	0	2	0	55	8	37	4	13
June	2009	1	1	2	0	3	0	58	7	32	4	11
July	2009	1	1	2	0	2	0	55	7	35	5	11
August	2009	1	1	1	0	2	0	56	7	36	5	13
September	2009	1	1	1	0	2	0	55	7	38	5	14
October	2009	1	1	1	0	2	0	57	8	41	4	15
November	2009	2	1	1	0	2	0	53	10	38	5	14
December	2009	2	1	1	0	2	0	51	10	40	5	15
January	2010	1	1	1	0	2	0	51	8	38	4	16
February	2010	0	1	1	0	2	0	53	6	39	3	15
March	2010	0	0	2	0	2	0	55	6	36	4	12
April	2010	1	0	2	0	3	1	53	6	35	3	11
May	2010	1	0	2	0	4	1	52	6	36	4	11
June	2010	1	1	2	0	5	1	48	5	39	2	11
July	2010	2	1	3	0	5	0	49	6	39	3	11
August	2010	1	1	2	0	5	0	49	6	39	4	11
September	2010	2	0	2	0	3	0	55	6	38	3	12
October	2010	1	0	1	1	2	0	54	5	40	4	13
November	2010	1	0	1	1	1	0	56	4	41	3	13
December	2010	1	0	1	0	2	0	53	5	39	3	14
January	2011	1	0	2	0	2	0	55	5	36	2	14
February	2011	1	0	2	0	2	0	51	7	37	4	14
March	2011	1	1	3	0	2	0	50	6	40	5	14
April	2011	1	1	2	0	2	0	51	7	41	6	16
May	2011	1	1	3	0	2	0	54	8	38	5	16
June	2011	1	0	3	0	1	0	53	8	37	5	16
July	2011	1	0	3	0	2	0	49	8	38	4	14
August	2011	1	1	3	0	2	0	49	7	38	3	16
September	2011	0	1	2	0	4	1	49	7	40	2	16
October	2011	1	1	2	0	2	1	52	8	39	2	18
November	2011	1	1	1	0	2	1	51	8	42	2	15
December	2011	1	0	3	0	2	0	54	8	38	2	17
January	2012	1	0	3	0	3	0	52	6	38	3	15
February	2012	1	0	3	0	4	0	52	7	35	4	14
March	2012	1	0	3	0	3	0	50	8	36	5	15
April	2012	1	0	4	0	3	0	51	8	36	4	15
May	2012	1	0	4	0	3	1	53	7	36	5	17
June	2012	1	1	5	0	4	1	54	8	37	4	14
July	2012	1	1	4	0	5	0	56	7	34	5	14
August	2012	1	0	4	0	6	0	58	7	33	3	13

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TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
September	2012	3	0	3	0	9	0	54	6	30	4	14
October	2012	4	1	3	0	9	1	50	8	32	3	12
November	2012	4	1	4	0	9	0	46	9	33	3	13
December	2012	4	1	4	0	8	1	50	9	34	2	12
January	2013	2	1	5	0	9	0	51	7	34	2	13
February	2013	4	1	5	1	9	0	49	5	33	3	14
March	2013	3	1	6	1	8	0	46	3	31	3	15
April	2013	6	1	7	1	8	1	41	4	27	3	15
May	2013	6	1	7	0	10	1	40	5	27	2	11
June	2013	8	1	8	1	14	1	39	7	26	2	9
July	2013	8	1	7	1	16	1	42	7	24	1	8
August	2013	9	1	8	2	17	2	41	7	21	2	8
September	2013	7	1	8	1	15	2	39	8	23	3	9
October	2013	7	0	9	1	13	1	36	7	28	3	6
November	2013	6	0	8	1	10	0	36	7	36	3	6
December	2013	6	0	7	1	10	0	37	6	34	3	7
January	2014	5	0	8	1	10	0	36	6	33	3	8
February	2014	7	0	10	1	13	0	33	5	28	3	8
March	2014	7	1	10	1	14	1	32	5	26	4	8
April	2014	7	0	8	1	14	1	31	6	26	5	11
May	2014	5	1	7	1	13	1	33	5	28	4	11
June	2014	8	1	9	2	14	1	29	2	26	4	8
July	2014	10	2	8	2	16	1	26	3	27	3	5
August	2014	11	2	8	2	17	1	25	5	25	3	2
September	2014	11	1	7	1	19	0	27	7	27	2	4
October	2014	8	0	7	0	18	1	30	7	22	5	7
November	2014	7	1	7	0	17	2	27	5	20	6	10
December	2014	9	1	7	0	17	3	27	4	18	6	10
January	2015	10	1	10	1	17	3	29	4	19	3	9
February	2015	10	1	12	2	20	2	31	3	18	2	7
March	2015	11	1	13	2	20	3	28	3	18	2	5
April	2015	12	1	10	2	24	4	24	3	16	2	5
May	2015	12	1	9	2	23	4	23	2	17	2	4
June	2015	9	0	10	1	23	4	21	4	19	2	5
July	2015	10	0	10	1	21	4	21	4	22	1	5
August	2015	11	1	11	1	21	5	20	5	21	2	7
September	2015	12	2	12	2	21	4	26	4	16	2	6
October	2015	12	2	13	2	24	5	25	4	14	3	6
November	2015	13	2	12	1	20	4	26	3	15	2	6
December	2015	14	1	9	1	20	3	26	3	19	2	7
January	2016	15	2	13	1	19	2	25	3	18	2	8
February	2016	15	2	15	2	23	2	23	4	17	2	7
March	2016	15	2	15	2	25	2	25	4	13	3	7
April	2016	14	1	10	1	23	2	27	6	19	3	8
May	2016	16	1	8	1	22	2	29	5	20	4	7
June	2016	15	2	8	1	20	3	28	5	25	4	6
July	2016	18	2	10	1	22	4	24	3	19	3	3
August	2016	16	1	11	0	22	4	24	4	20	3	4

EDUCATION HIGH SCHOOL OR LESS
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
September	2016	17	1	11	0	25	4	21	3	17	4	3
October	2016	16	1	13	0	24	4	21	4	19	6	4
November	2016	14	2	12	0	24	4	21	3	18	6	4
December	2016	15	2	13	1	21	4	19	3	17	7	4
January	2017	16	3	10	2	21	6	17	4	15	5	3
February	2017	19	2	9	3	21	5	17	4	14	4	3
March	2017	19	2	8	3	22	5	16	4	13	4	4
April	2017	22	2	8	4	22	4	16	3	11	4	4
May	2017	23	2	8	5	19	4	17	4	11	5	4
June	2017	24	2	10	4	22	3	16	3	10	4	4
July	2017	20	1	10	2	25	2	17	3	11	4	4
August	2017	20	2	10	1	25	2	16	3	12	4	4
September	2017	20	2	9	1	24	4	17	3	12	4	3
October	2017	22	1	8	2	25	5	16	2	12	4	2
November	2017	20	1	6	2	28	5	16	3	11	3	2
December	2017	20	1	6	2	27	4	17	4	14	2	2
January	2018	17	2	5	3	27	2	16	4	15	2	2
February	2018	21	2	7	3	29	3	15	3	15	1	3
March	2018	23	2	7	3	31	3	12	2	12	2	2
April	2018	25	1	9	3	33	3	13	2	13	1	2
May	2018	23	2	7	2	31	3	12	2	16	2	2
June	2018	23	2	8	2	30	5	14	2	15	2	2
July	2018	23	2	6	2	28	7	14	3	13	2	2
August	2018	21	1	5	1	29	6	15	3	13	2	3
September	2018	20	1	6	2	30	5	13	3	13	1	4
October	2018	20	2	8	2	32	3	12	2	12	1	5
November	2018	22	3	9	2	31	5	13	2	10	1	4
December	2018	22	4	7	3	29	5	12	1	9	1	2
January	2019	21	4	7	2	29	7	13	2	11	3	1
February	2019	19	3	7	2	29	6	13	3	12	5	2
March	2019	17	1	8	1	29	5	15	3	15	4	3
April	2019	21	1	7	0	32	4	12	4	13	3	3
May	2019	23	2	8	0	33	4	16	4	13	1	3
June	2019	24	3	10	0	38	4	15	4	12	2	2
July	2019	24	3	13	1	34	5	16	4	13	2	2
August	2019	23	3	13	1	37	5	12	4	10	3	2
September	2019	26	3	15	2	34	5	10	3	11	2	3
October	2019	25	3	14	1	36	5	10	2	10	3	2
November	2019	24	4	16	1	35	4	7	3	13	2	2
December	2019	23	4	15	1	37	6	8	4	11	2	1
January	2020	23	3	14	1	35	6	11	4	11	1	1
February	2020	25	3	11	1	35	7	11	2	10	1	1
March	2020	26	4	10	1	32	6	11	1	11	2	2
April	2020	19	4	9	0	25	5	13	1	19	7	3
May	2020	15	4	7	1	17	2	18	2	26	11	3
June	2020	10	4	7	0	10	1	26	2	35	12	4
July	2020	13	4	8	0	11	2	28	2	33	11	4
August	2020	16	4	9	0	15	3	26	1	29	8	3

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TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
September	2020	18	3	9	0	20	4	21	2	22	7	1
October	2020	20	3	11	1	21	4	18	2	26	5	1
November	2020	19	3	11	0	21	3	17	2	26	4	1
December	2020	21	3	11	1	16	2	16	3	29	2	3
January	2021	21	2	11	1	17	1	17	4	26	3	3
February	2021	25	2	12	1	18	2	14	4	26	3	3
March	2021	27	2	10	2	22	2	15	3	24	5	1
April	2021	30	4	10	2	21	3	15	4	21	4	1
May	2021	33	4	8	2	20	4	15	4	18	4	0
June	2021	40	3	7	1	19	5	14	4	15	3	1
July	2021	46	2	8	1	19	5	10	4	14	2	1
August	2021	53	2	8	0	17	4	8	4	13	1	1
September	2021	53	2	9	0	17	5	6	4	15	1	1
October	2021	53	3	8	0	15	6	7	3	13	3	1
November	2021	49	2	8	0	15	7	8	2	13	4	1
December	2021	55	4	7	1	12	9	7	1	11	3	1
January	2022	55	3	6	1	14	9	6	0	11	2	1
February	2022	53	2	4	1	16	12	7	1	9	1	1
March	2022	49	1	7	1	17	10	7	1	8	2	1
April	2022	50	1	8	1	13	11	7	2	9	2	1
May	2022	51	3	6	2	10	8	9	1	10	3	0
June	2022	49	2	4	3	10	8	8	3	12	2	1
July	2022	46	4	3	3	11	9	9	5	13	3	1
August	2022	45	4	5	3	11	11	9	7	15	4	1
September	2022	45	5	4	3	12	12	8	7	16	3	1
October	2022	43	4	4	3	13	10	7	9	15	3	1
November	2022	38	5	3	2	12	6	7	13	14	2	2
December	2022	37	5	2	2	12	6	8	18	16	2	2
January	2023	37	4	2	2	11	6	10	18	16	2	2
February	2023	36	4	2	1	11	7	12	16	17	4	1
March	2023	34	5	2	2	10	8	12	11	18	3	2
April	2023	32	5	2	2	12	8	12	11	20	3	1
May	2023	35	4	2	1	10	10	13	11	20	2	2
June	2023	39	3	1	0	10	8	16	12	17	3	2
July	2023	40	4	1	0	7	6	18	12	17	3	1
August	2023	40	3	1	0	9	6	18	10	15	2	1
September	2023	36	4	1	0	9	7	16	10	16	2	1
October	2023	36	3	1	0	9	8	13	15	17	2	2
November	2023	35	4	1	1	9	7	10	19	20	2	2
December	2023	37	4	0	1	8	7	11	23	19	1	3
January	2024	35	4	0	1	8	8	10	19	18	1	2
February	2024	35	2	0	1	8	9	11	17	18	2	2
March	2024	33	2	1	0	9	8	12	14	20	2	1
April	2024	38	1	1	1	9	8	12	12	19	2	1
May	2024	39	2	1	1	8	7	12	13	20	2	0
June	2024	42	1	1	1	6	8	10	14	18	2	0
July	2024	38	3	0	0	5	6	6	16	20	1	0
August	2024	33	2	0	0	4	6	5	17	19	1	0

EDUCATION HIGH SCHOOL OR LESS
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(Three Month Moving Averages)

		GOOD TIME TO SELL						BAD TIME TO SELL				
Date of Survey		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
September	2024	25	1	1	0	4	3	6	17	18	1	0
October	2024	28	0	2	0	4	3	7	16	15	1	0
November	2024	30	0	2	0	5	3	6	15	14	0	0
December	2024	34	0	1	0	6	4	5	12	15	0	0
January	2025	30	0	1	0	6	4	5	10	15	1	0
February	2025	27	0	1	0	5	4	7	6	17	2	0
March	2025	26	1	1	0	4	3	8	10	15	3	0
April	2025	29	3	0	0	4	4	7	10	13	3	1
May	2025	29	4	0	0	3	5	5	9	14	2	1
June	2025	27	3	0	0	4	4	5	6	15	3	1
July	2025	21	2	1	0	4	3	5	9	19	2	1
August	2025	20	1	2	0	4	2	8	11	19	3	1
September	2025	20	0	2	0	4	2	8	15	20	1	0
October	2025	23	0	2	0	2	2	11	12	21	2	1
November	2025	27	1	0	0	3	3	10	13	21	2	2
December	2025	27	1	1	0	3	2	10	12	20	2	2
January	2026	25	0	2	1	6	4	8	11	19	1	0
February	2026	19	0	3	1	6	4	9	10	21	3	1
March	2026	19	1	4	1	7	4	6	7	20	4	1
April	2026	21	1	4	1	5	3	6	7	20	4	1
May	2026	24	1	4	1	4	5	3	4	18	5	0
June	2026	22	1	3	0	4	4	4	5	21	5	1
July	2026	21	1	2	0	4	4	5	6	21	5	1