

EDUCATION SOME COLLEGE

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				
		Prices High	Prices	Interest	Sell in	Times		Interest		Can't		
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose
<u>Date of Survey</u>		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
January	1993	14	3	13	2	5	2	44	4	14	4	21
February	1993	11	3	14	2	9	1	41	6	19	5	19
March	1993	11	3	18	1	11	2	43	7	18	3	19
April	1993	10	1	23	1	14	2	41	6	17	4	19
May	1993	14	1	25	1	15	3	34	5	12	4	16
June	1993	15	1	24	0	16	3	33	6	10	6	14
July	1993	17	1	23	0	18	3	34	5	11	6	12
August	1993	13	0	23	0	19	2	40	6	13	7	13
September	1993	11	1	27	0	19	1	41	6	15	6	14
October	1993	10	1	28	1	15	1	38	7	17	6	15
November	1993	10	1	32	1	21	1	32	6	15	4	15
December	1993	10	1	31	1	23	1	31	6	13	3	13
January	1994	10	1	31	1	27	1	30	6	11	3	12
February	1994	10	1	28	2	25	2	33	6	12	2	12
March	1994	10	2	29	3	24	2	29	8	9	2	12
April	1994	10	3	29	5	21	3	31	8	10	1	11
May	1994	12	3	30	7	20	2	26	8	9	3	9
June	1994	13	3	26	7	19	3	23	6	9	4	9
July	1994	15	2	20	5	22	3	23	6	8	4	10
August	1994	14	3	19	5	21	5	25	6	8	4	10
September	1994	15	2	17	5	21	4	29	7	11	3	12
October	1994	13	2	18	7	21	4	29	8	12	3	12
November	1994	13	2	16	7	21	3	30	9	14	2	12
December	1994	11	3	18	7	22	3	28	11	13	2	11
January	1995	12	3	17	6	19	4	30	11	13	3	12
February	1995	13	2	17	7	19	3	29	13	11	2	12
March	1995	14	1	15	6	18	3	29	15	10	2	11
April	1995	13	3	13	7	20	2	25	15	9	3	8
May	1995	11	3	18	4	20	3	21	14	10	3	9
June	1995	11	3	20	3	22	5	21	9	9	3	9
July	1995	13	3	24	2	25	4	23	9	9	2	8
August	1995	13	2	20	1	25	5	28	10	7	3	8
September	1995	13	3	21	2	22	3	30	9	9	3	9
October	1995	11	3	18	3	20	4	29	8	8	3	12
November	1995	12	5	19	3	21	3	26	6	11	3	12
December	1995	12	3	15	2	21	3	29	7	10	2	10
January	1996	13	3	16	2	17	4	29	6	12	2	9
February	1996	12	1	18	2	15	3	27	6	11	2	9
March	1996	9	1	21	3	15	4	23	8	12	2	11
April	1996	9	1	23	3	17	5	24	9	11	1	9
May	1996	10	1	21	3	17	5	26	9	10	0	9
June	1996	12	2	22	2	19	5	26	7	6	1	9
July	1996	13	3	20	2	20	4	27	7	7	1	10
August	1996	13	3	17	3	22	5	27	7	5	2	8

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		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	12	2	15	2	22	5	28	9	7	1	5
October	1996	12	1	16	2	21	4	26	7	5	1	5
November	1996	12	2	16	2	20	5	27	6	6	0	5
December	1996	14	2	17	4	18	5	24	4	6	0	7
January	1997	11	3	14	4	19	7	22	5	5	1	6
February	1997	10	2	15	3	21	6	20	5	9	2	6
March	1997	10	1	17	2	22	5	20	4	8	2	6
April	1997	11	1	20	3	24	5	21	6	8	2	5
May	1997	11	1	19	2	23	5	20	6	6	2	4
June	1997	12	1	16	2	21	4	21	8	7	1	3
July	1997	11	2	13	2	21	2	20	4	6	1	4
August	1997	12	1	14	3	21	3	21	4	5	0	5
September	1997	10	1	15	2	23	4	20	1	4	0	5
October	1997	12	1	18	2	21	4	20	3	3	1	4
November	1997	12	1	16	1	22	2	19	3	3	1	2
December	1997	12	1	15	1	22	3	22	3	4	2	2
January	1998	8	1	19	0	23	2	18	2	4	2	2
February	1998	9	1	22	0	22	2	18	2	3	1	2
March	1998	10	1	27	0	23	2	13	3	2	0	1
April	1998	11	0	25	1	21	4	12	4	1	0	2
May	1998	10	0	26	1	22	5	10	4	2	0	3
June	1998	11	0	25	1	22	4	11	3	2	0	3
July	1998	14	1	27	1	26	3	10	1	2	0	1
August	1998	15	1	26	1	29	2	12	0	2	0	1
September	1998	13	1	25	1	29	2	11	1	2	0	3
October	1998	13	0	25	1	28	2	13	2	2	0	4
November	1998	13	1	28	1	24	3	13	2	2	0	3
December	1998	12	1	29	1	21	3	12	3	3	1	2
January	1999	10	1	28	0	20	4	12	2	4	2	3
February	1999	9	0	29	0	23	3	11	2	4	2	2
March	1999	10	0	29	0	26	4	11	1	2	2	3
April	1999	13	0	27	0	28	4	12	2	1	1	1
May	1999	16	1	23	0	27	4	12	2	1	0	1
June	1999	16	1	22	0	27	3	12	3	1	1	2
July	1999	17	1	23	0	27	2	10	3	0	1	2
August	1999	19	1	23	2	27	3	9	5	0	1	2
September	1999	22	1	20	2	27	3	7	7	1	2	1
October	1999	23	1	14	3	22	3	9	7	2	1	2
November	1999	19	1	14	2	17	2	14	7	3	1	3
December	1999	15	1	15	1	16	2	16	6	2	0	4
January	2000	15	0	16	2	18	4	14	5	3	2	3
February	2000	16	0	15	2	25	4	8	6	3	3	2
March	2000	17	0	16	3	23	4	7	5	5	3	1
April	2000	17	0	13	4	27	2	7	5	4	1	1
May	2000	19	0	12	4	24	3	9	5	3	0	0
June	2000	22	0	10	4	29	4	9	6	1	0	0
July	2000	27	1	11	4	25	5	8	7	1	0	0
August	2000	27	0	11	4	26	5	8	8	3	0	0

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(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		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	26	1	10	3	25	4	11	8	4	0	0
October	2000	26	1	12	2	25	3	9	5	5	1	0
November	2000	26	1	13	2	22	4	9	3	5	0	0
December	2000	22	1	15	1	19	4	8	3	6	1	0
January	2001	17	1	18	0	18	4	9	5	6	1	1
February	2001	16	1	20	1	17	3	10	5	8	3	1
March	2001	18	2	24	1	16	2	11	7	9	4	1
April	2001	17	1	23	0	16	1	13	5	11	4	1
May	2001	15	1	27	1	15	2	12	4	10	3	2
June	2001	17	1	27	1	15	2	10	1	9	2	1
July	2001	20	2	31	1	13	5	11	2	6	2	1
August	2001	25	2	26	0	11	6	13	2	9	1	2
September	2001	23	3	26	0	9	6	15	2	9	3	2
October	2001	19	2	25	0	8	3	16	5	11	7	2
November	2001	12	1	27	0	6	2	19	7	12	10	2
December	2001	10	1	28	0	3	2	20	8	18	9	2
January	2002	9	1	29	0	3	1	21	7	19	5	3
February	2002	12	1	28	0	5	0	20	5	18	3	3
March	2002	13	0	25	0	7	1	19	4	17	3	3
April	2002	17	0	26	1	7	1	15	2	15	3	2
May	2002	15	0	26	1	7	2	14	2	16	3	1
June	2002	17	0	27	1	7	2	12	2	15	3	1
July	2002	16	0	27	1	7	3	13	3	18	5	2
August	2002	18	0	26	1	8	4	14	3	14	4	6
September	2002	19	1	28	1	7	5	14	3	12	4	6
October	2002	19	1	28	1	7	5	14	2	11	2	5
November	2002	16	1	30	0	6	3	12	3	11	4	1
December	2002	14	1	30	0	6	2	13	4	12	4	1
January	2003	12	1	32	1	6	2	13	3	11	5	3
February	2003	14	0	34	1	6	4	14	3	15	4	2
March	2003	13	0	38	1	7	4	15	4	13	5	2
April	2003	13	0	37	0	10	4	16	4	13	5	0
May	2003	12	0	39	1	9	3	18	4	10	5	0
June	2003	12	1	38	1	8	4	17	3	13	4	1
July	2003	16	1	40	1	6	5	15	3	12	3	1
August	2003	20	2	37	0	9	5	12	2	14	3	1
September	2003	21	1	36	0	11	5	9	3	13	2	3
October	2003	19	1	36	0	11	5	10	3	13	2	3
November	2003	18	1	35	1	9	4	9	4	11	2	4
December	2003	18	1	35	1	8	5	9	4	11	2	3
January	2004	17	1	34	1	12	5	9	5	11	2	2
February	2004	16	1	35	2	12	6	12	5	12	1	1
March	2004	16	0	36	1	11	4	11	6	11	2	1
April	2004	19	0	34	2	12	5	11	5	12	1	2
May	2004	21	1	32	3	13	5	9	5	10	2	2
June	2004	22	1	31	4	14	7	9	3	9	3	1
July	2004	21	2	31	6	13	6	11	4	5	3	1
August	2004	22	2	31	5	13	5	11	4	7	3	1

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(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		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	22	2	31	3	14	3	10	5	8	3	1
October	2004	25	2	28	1	13	4	11	3	9	3	1
November	2004	23	1	29	2	11	5	13	3	8	3	1
December	2004	24	1	26	3	10	6	15	3	8	2	1
January	2005	21	1	27	3	10	7	13	4	10	2	1
February	2005	23	1	25	3	16	6	11	4	10	2	1
March	2005	25	2	26	3	14	7	8	3	9	2	1
April	2005	26	1	25	5	14	8	10	2	8	2	0
May	2005	27	1	23	6	11	10	9	2	7	1	0
June	2005	28	2	22	4	11	10	10	2	7	0	1
July	2005	28	2	23	2	11	7	7	3	8	0	1
August	2005	28	2	22	2	12	8	7	3	9	0	1
September	2005	27	4	22	3	11	6	8	3	9	1	1
October	2005	30	5	20	5	11	10	9	3	8	1	1
November	2005	30	6	19	6	9	9	7	3	10	2	1
December	2005	28	6	17	5	10	9	9	6	11	1	1
January	2006	28	6	15	5	11	6	10	6	12	1	1
February	2006	26	5	12	4	14	6	12	6	10	2	0
March	2006	24	3	12	5	13	7	10	5	8	2	1
April	2006	22	3	14	4	12	7	11	4	8	2	1
May	2006	20	2	12	4	12	9	13	4	11	2	1
June	2006	20	2	12	4	13	8	14	5	13	3	1
July	2006	19	2	10	6	14	7	16	7	15	3	2
August	2006	17	3	11	6	11	4	16	9	16	3	1
September	2006	17	5	8	4	9	5	20	10	16	2	2
October	2006	14	5	8	3	9	6	27	10	16	1	3
November	2006	12	6	6	2	8	5	36	11	16	1	4
December	2006	10	5	7	2	8	4	42	9	14	2	5
January	2007	8	4	8	1	7	3	43	8	15	2	5
February	2007	8	2	10	1	7	2	39	6	15	2	4
March	2007	7	2	10	1	8	4	36	6	17	1	4
April	2007	7	4	8	1	10	4	38	7	14	3	3
May	2007	7	4	6	1	10	5	40	7	15	3	3
June	2007	7	5	5	1	8	4	44	6	18	5	2
July	2007	8	3	5	0	6	5	44	6	20	4	3
August	2007	7	3	6	1	5	4	46	9	20	4	3
September	2007	5	3	4	0	5	4	45	11	19	3	4
October	2007	4	2	3	0	4	2	48	14	20	3	5
November	2007	4	3	1	0	2	1	50	13	22	4	6
December	2007	3	1	2	0	1	1	54	13	25	4	6
January	2008	2	1	3	0	0	1	55	12	29	3	8
February	2008	1	1	3	0	1	1	57	14	29	3	9
March	2008	1	1	2	0	2	0	59	13	29	4	9
April	2008	2	1	1	0	2	1	59	14	30	4	8
May	2008	1	2	1	0	1	1	60	12	31	5	7
June	2008	1	2	1	0	0	1	59	10	34	6	8
July	2008	1	2	1	0	1	1	60	8	34	7	9
August	2008	1	2	1	0	1	1	59	8	34	5	12

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Prices	Interest	Can't	Uncertain	Lose	
		Good Sales	Won't Go	Rate	Advance	Good		Make	Rates High;			Afford
Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money		
September	2008	1	1	1	0	2	1	62	10	32	5	13
October	2008	0	1	1	0	2	1	63	13	29	5	13
November	2008	0	1	1	0	1	1	65	15	28	7	13
December	2008	0	2	1	0	1	1	62	15	28	8	14
January	2009	0	1	1	0	0	0	64	14	30	9	15
February	2009	0	1	1	0	1	0	66	11	30	7	14
March	2009	0	1	1	0	1	0	69	10	30	7	16
April	2009	0	1	1	0	2	0	67	10	27	7	16
May	2009	0	2	1	0	2	0	66	11	23	7	18
June	2009	1	1	1	0	3	0	66	10	24	6	17
July	2009	1	1	1	0	2	0	66	9	24	6	18
August	2009	1	0	1	0	2	0	67	8	26	5	20
September	2009	1	0	1	0	2	0	67	7	24	5	20
October	2009	1	1	1	0	1	0	66	6	26	5	19
November	2009	1	1	2	0	2	0	67	7	24	5	17
December	2009	0	1	2	0	1	0	68	8	24	6	16
January	2010	0	1	2	0	1	0	69	8	24	5	16
February	2010	1	1	1	0	1	0	69	9	24	4	16
March	2010	1	1	1	0	2	0	67	9	25	3	18
April	2010	1	2	1	0	2	1	67	9	26	4	20
May	2010	1	2	2	0	4	1	63	7	26	5	19
June	2010	2	2	3	0	3	1	62	6	25	5	18
July	2010	2	2	3	0	3	1	63	6	24	4	18
August	2010	2	1	4	0	2	1	63	7	25	3	20
September	2010	1	1	2	0	2	1	62	8	31	4	18
October	2010	1	1	2	0	1	0	60	9	33	4	19
November	2010	0	1	2	0	1	0	61	9	32	5	16
December	2010	0	1	2	0	2	0	65	10	29	5	17
January	2011	0	1	2	0	2	0	65	10	29	6	15
February	2011	1	1	1	0	3	0	65	9	29	5	17
March	2011	0	0	1	0	3	0	67	9	27	4	16
April	2011	0	1	2	0	3	0	65	11	26	4	20
May	2011	0	1	2	0	2	0	64	11	26	5	17
June	2011	1	1	2	0	1	0	62	11	27	4	20
July	2011	1	0	1	0	1	0	66	9	27	4	16
August	2011	1	0	1	0	1	0	69	10	27	3	18
September	2011	1	0	2	0	1	0	68	10	27	4	16
October	2011	1	0	3	0	2	1	65	11	27	5	21
November	2011	1	0	3	0	4	1	64	8	26	4	23
December	2011	1	0	2	0	4	1	64	8	26	3	24
January	2012	1	1	1	0	3	0	69	7	24	3	21
February	2012	1	1	2	0	3	0	69	9	24	4	21
March	2012	1	1	3	0	3	0	68	8	27	5	22
April	2012	1	0	3	0	4	0	65	7	28	4	26
May	2012	1	0	4	0	4	0	66	5	28	4	24
June	2012	1	0	4	0	5	0	66	7	22	4	22
July	2012	1	1	4	0	4	0	66	8	24	4	18
August	2012	1	1	5	0	4	1	64	8	25	3	19

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(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Prices	Interest	Can't	Uncertain	Lose	
		Good Sales	Won't Go	Rate	Advance	Good		Make	Rates High;			Afford
Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money		
September	2012	1	0	6	0	3	0	64	6	29	4	19
October	2012	1	0	6	0	4	1	66	7	27	3	19
November	2012	2	0	4	0	6	1	64	8	26	4	19
December	2012	3	1	4	0	9	1	64	8	23	4	19
January	2013	4	1	5	0	12	1	56	6	26	4	16
February	2013	4	2	5	1	12	1	57	5	25	3	14
March	2013	5	2	6	0	12	0	52	6	23	4	13
April	2013	7	2	6	1	11	0	50	8	21	4	15
May	2013	7	2	7	1	11	1	49	8	20	5	16
June	2013	8	1	11	1	11	1	51	7	22	3	15
July	2013	8	1	11	1	10	2	54	6	21	3	12
August	2013	10	1	11	1	11	2	49	6	20	2	10
September	2013	10	2	11	2	10	1	45	7	18	3	10
October	2013	9	2	11	1	14	1	41	6	17	4	11
November	2013	7	1	10	1	13	1	40	6	25	4	10
December	2013	9	1	10	1	13	1	39	5	26	5	11
January	2014	11	0	11	1	11	2	39	4	28	5	12
February	2014	12	0	14	2	13	3	39	2	21	6	13
March	2014	11	0	13	1	13	3	40	3	22	4	10
April	2014	10	1	14	1	13	3	37	5	21	3	9
May	2014	11	1	12	1	14	2	37	5	20	1	7
June	2014	14	1	14	1	14	3	34	5	18	1	6
July	2014	15	1	11	1	15	2	36	6	20	2	8
August	2014	15	1	12	2	17	2	34	7	18	2	7
September	2014	11	1	12	2	22	2	34	7	17	2	10
October	2014	13	2	13	2	22	3	32	6	15	2	7
November	2014	13	1	12	2	21	2	34	6	16	2	9
December	2014	17	1	11	1	17	3	33	6	16	3	7
January	2015	15	1	14	1	19	4	34	5	14	1	8
February	2015	16	1	18	1	21	4	32	4	14	1	8
March	2015	12	1	18	1	22	4	32	5	18	1	9
April	2015	12	1	18	1	21	2	29	4	18	1	7
May	2015	12	2	15	1	19	3	31	3	16	2	7
June	2015	17	2	16	1	20	3	27	2	13	3	6
July	2015	18	2	16	1	23	2	28	2	12	2	7
August	2015	18	2	17	2	22	3	26	3	13	3	6
September	2015	15	2	16	2	22	3	31	3	12	3	7
October	2015	15	1	16	3	19	3	30	3	13	3	7
November	2015	16	2	16	1	22	2	28	3	16	3	7
December	2015	17	2	17	2	21	4	25	3	17	2	6
January	2016	17	2	17	3	19	4	25	4	16	2	6
February	2016	18	2	16	3	18	5	28	5	14	2	6
March	2016	19	2	15	2	19	3	27	5	13	3	5
April	2016	20	2	13	2	23	4	26	3	11	4	6
May	2016	19	3	15	1	23	3	24	3	11	5	5
June	2016	20	3	13	1	24	3	26	3	11	4	4
July	2016	19	3	15	1	23	4	27	3	12	3	3
August	2016	19	2	14	1	25	3	26	3	10	2	3

EDUCATION SOME COLLEGE

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		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	18	2	17	2	26	4	22	3	10	2	4
October	2016	18	3	16	2	26	4	22	5	9	2	5
November	2016	18	3	17	1	25	3	23	6	9	3	5
December	2016	15	2	16	2	25	4	24	5	10	3	5
January	2017	16	1	16	2	24	3	23	4	10	3	3
February	2017	17	2	14	4	25	3	21	4	10	4	2
March	2017	21	2	14	5	26	3	18	4	8	4	2
April	2017	23	2	12	5	26	4	17	3	10	5	3
May	2017	26	1	12	4	27	6	15	3	8	4	3
June	2017	28	2	12	4	27	6	15	2	9	4	3
July	2017	30	3	13	3	27	7	15	3	7	3	3
August	2017	32	2	13	3	27	5	16	2	7	3	3
September	2017	35	2	11	2	25	6	15	2	7	3	4
October	2017	33	1	12	3	25	5	15	1	6	3	5
November	2017	30	2	13	2	26	5	15	1	7	2	4
December	2017	26	1	12	2	27	5	16	2	9	2	2
January	2018	29	1	11	1	27	5	17	1	8	2	2
February	2018	31	2	11	1	25	4	16	2	7	2	2
March	2018	35	2	10	4	26	4	14	2	6	2	3
April	2018	35	2	11	5	28	4	13	2	7	2	2
May	2018	33	1	11	5	30	5	12	2	7	1	2
June	2018	33	1	13	4	31	6	15	2	6	1	2
July	2018	34	1	11	3	31	8	13	1	6	1	1
August	2018	36	2	10	2	30	8	14	2	8	1	1
September	2018	36	2	10	3	30	7	12	2	7	1	2
October	2018	35	4	8	3	28	5	14	3	7	2	2
November	2018	33	4	9	3	27	5	12	3	7	2	2
December	2018	29	5	8	4	26	6	13	4	8	2	1
January	2019	27	5	9	4	28	6	12	5	10	3	1
February	2019	25	5	10	3	27	7	14	5	10	3	2
March	2019	29	4	10	3	29	7	12	5	9	2	3
April	2019	32	4	10	2	31	9	12	3	7	1	2
May	2019	35	4	10	2	35	8	10	3	6	1	3
June	2019	34	3	11	2	36	8	12	3	6	1	2
July	2019	34	3	12	1	36	6	12	4	8	1	2
August	2019	31	3	14	1	34	6	11	2	7	1	1
September	2019	31	4	13	1	31	6	11	1	8	1	1
October	2019	32	6	14	1	31	6	10	1	7	1	1
November	2019	33	5	12	1	30	6	11	3	7	1	2
December	2019	35	4	14	0	33	7	11	3	7	1	2
January	2020	32	3	16	0	32	7	13	4	8	1	2
February	2020	31	2	16	1	32	8	13	3	7	1	1
March	2020	28	2	15	1	29	6	14	3	8	3	1
April	2020	23	3	13	1	22	5	16	3	12	8	1
May	2020	16	3	11	1	15	3	23	3	19	12	2
June	2020	11	4	10	0	11	2	29	5	24	12	3
July	2020	11	3	12	0	12	2	29	3	24	12	3
August	2020	15	3	13	0	16	2	27	4	22	10	2

EDUCATION SOME COLLEGE

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest	Can't	Uncertain	Lose	
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;			Afford
Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money		
September	2020	18	2	13	0	17	2	27	2	19	11	1
October	2020	23	2	15	0	20	2	23	2	18	8	1
November	2020	26	2	14	0	22	1	20	1	17	7	1
December	2020	28	2	15	1	23	2	17	2	17	5	2
January	2021	28	2	14	0	21	3	17	2	19	6	2
February	2021	27	3	15	1	20	3	18	2	19	5	2
March	2021	30	2	15	1	21	2	18	2	21	5	2
April	2021	34	3	15	1	21	3	17	2	18	4	2
May	2021	45	2	13	0	19	4	14	2	15	4	1
June	2021	51	2	13	0	18	5	11	3	10	3	1
July	2021	55	1	11	0	16	7	9	2	10	2	1
August	2021	58	2	10	0	16	6	8	1	10	2	1
September	2021	57	2	9	0	16	8	8	0	12	2	1
October	2021	57	2	8	1	17	9	8	0	10	2	2
November	2021	54	2	8	1	16	10	9	1	10	3	2
December	2021	56	2	8	1	15	10	9	1	7	3	2
January	2022	59	2	7	0	16	9	10	1	7	2	1
February	2022	60	2	8	2	16	9	7	1	6	1	0
March	2022	58	2	7	2	15	8	6	2	6	1	1
April	2022	57	3	6	3	14	10	6	3	6	2	1
May	2022	56	3	3	2	16	12	5	3	6	3	1
June	2022	59	3	3	2	15	15	5	3	5	3	2
July	2022	57	3	3	2	14	13	6	5	7	3	1
August	2022	55	4	3	2	12	12	7	10	9	2	2
September	2022	51	4	2	2	12	13	9	9	12	2	1
October	2022	47	6	3	2	12	12	10	11	12	2	1
November	2022	45	6	4	2	11	12	12	11	11	2	1
December	2022	41	6	3	2	11	7	13	17	10	3	2
January	2023	42	4	2	1	10	8	13	19	11	2	2
February	2023	38	3	2	2	10	6	14	20	14	3	2
March	2023	41	4	2	1	11	7	14	17	16	1	1
April	2023	41	4	2	1	13	6	13	15	15	2	1
May	2023	41	6	2	1	13	7	13	14	13	2	1
June	2023	40	4	2	1	13	9	11	15	12	3	1
July	2023	42	4	2	1	12	10	12	16	13	2	1
August	2023	46	2	2	1	14	8	10	17	11	2	1
September	2023	46	3	2	2	12	7	9	18	12	2	1
October	2023	43	4	2	2	12	8	8	17	11	2	1
November	2023	39	5	2	2	11	9	9	18	14	1	1
December	2023	38	4	2	1	10	9	11	17	15	1	2
January	2024	39	2	3	0	10	9	11	18	17	1	2
February	2024	40	2	3	0	11	9	11	19	17	2	2
March	2024	41	1	2	0	11	9	10	19	15	2	1
April	2024	41	2	1	0	11	8	11	19	14	2	1
May	2024	44	2	1	1	8	7	9	18	12	2	1
June	2024	46	3	1	1	6	7	8	18	12	1	1
July	2024	47	2	1	1	5	6	7	20	12	1	1
August	2024	43	2	1	0	4	5	6	20	13	1	1

TABLE 44

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

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		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	39	1	1	0	4	3	6	20	16	1	0
October	2024	36	1	1	0	4	3	7	18	18	1	1
November	2024	35	0	2	0	4	3	6	17	19	1	0
December	2024	35	1	2	0	4	3	6	16	17	1	0
January	2025	35	1	2	0	5	3	6	13	15	3	0
February	2025	35	1	2	0	5	3	5	15	15	2	0