

FEMALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Response to the query: "Why do you say so?" following the question on Table 41.

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

<u>Date of Survey</u>		<u>GOOD TIME TO BUY</u>						<u>BAD TIME TO BUY</u>				
		<u>Prices Low;</u>	<u>Prices</u>	<u>Interest</u>	<u>Borrow in</u>	<u>Times</u>			<u>Interest</u>	<u>Can't</u>		
		<u>Good Buys</u>	<u>Won't Come</u>	<u>Rate</u>	<u>Advance</u>	<u>Good</u>	<u>Good</u>	<u>Prices</u>	<u>Rates High;</u>	<u>Afford</u>	<u>Uncertain</u>	<u>Bad</u>
		<u>Available</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Investment</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Investment</u>
June	1980	3	9	5	3	0	6	29	73	5	3	1
July	1980	5	9	9	4	0	4	30	66	7	5	0
August	1980	7	10	14	6	0	6	29	55	9	5	0
September	1980	7	13	13	8	0	7	31	50	10	5	0
October	1980	5	14	11	8	0	9	30	51	9	3	0
November	1980	3	16	6	8	0	7	32	59	8	3	0
December	1980	3	14	4	6	0	5	31	67	9	3	0
January	1981	3	12	1	5	0	5	32	74	8	4	0
February	1981	3	10	1	4	0	7	32	75	10	4	0
March	1981	3	9	2	4	0	7	32	74	10	5	1
April	1981	3	9	3	5	0	7	31	71	10	4	1
May	1981	2	9	3	4	0	6	31	72	10	4	1
June	1981	3	10	2	4	1	6	30	70	11	3	0
July	1981	3	10	1	4	1	6	30	70	11	3	0
August	1981	4	9	1	4	1	6	28	70	11	2	0
September	1981	4	9	2	3	1	5	28	75	11	3	0
October	1981	5	7	2	3	1	4	27	79	11	3	0
November	1981	5	7	2	2	1	3	27	81	12	3	0
December	1981	8	6	2	1	0	3	27	80	13	5	0
January	1982	9	6	4	2	0	4	27	77	16	5	0
February	1982	10	5	4	3	0	4	27	76	16	6	0
March	1982	9	5	3	3	0	5	26	75	16	6	0
April	1982	10	4	3	2	0	5	25	75	15	7	0
May	1982	11	4	3	2	0	5	26	73	16	7	0
June	1982	12	4	4	2	0	4	27	73	17	7	0
July	1982	10	4	3	2	0	4	26	77	18	8	0
August	1982	10	3	4	2	1	3	24	78	17	8	1
September	1982	10	4	8	2	1	2	23	74	18	7	1
October	1982	12	4	13	2	1	2	24	68	17	5	0
November	1982	13	4	19	3	1	3	23	60	18	5	0
December	1982	15	4	23	3	1	3	20	52	17	9	0
January	1983	16	4	28	3	1	4	19	46	17	11	0
February	1983	18	4	31	4	1	3	18	42	14	11	0
March	1983	18	6	34	4	1	3	17	40	16	9	0
April	1983	19	6	38	5	2	3	16	33	13	7	0
May	1983	19	6	42	5	3	3	14	29	13	7	0
June	1983	20	6	45	7	3	5	14	26	9	6	0
July	1983	19	7	44	8	3	5	15	27	10	5	0
August	1983	16	8	39	10	3	6	16	30	9	5	0
September	1983	16	8	34	10	2	5	17	31	11	6	1
October	1983	16	8	30	9	2	6	17	31	11	6	1
November	1983	16	8	30	9	2	5	17	29	12	6	0
December	1983	16	8	29	9	2	6	17	28	11	5	0

FEMALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest	Can't	Uncertain	Bad	
		Good Buys	Won't Come	Rate	Advance	Good						Rates High;
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	1984	14	9	30	9	2	6	16	27	10	5	0
February	1984	15	8	32	9	3	6	16	25	9	4	0
March	1984	14	8	33	9	4	6	15	25	9	4	0
April	1984	15	7	32	12	4	6	15	24	8	3	0
May	1984	13	7	27	15	3	6	14	27	8	4	0
June	1984	13	7	23	17	3	6	15	28	8	4	0
July	1984	12	9	21	16	3	6	15	32	8	5	0
August	1984	12	9	20	14	3	5	16	36	9	4	0
September	1984	13	9	19	11	3	4	17	41	9	3	0
October	1984	13	7	21	10	2	4	19	39	10	3	0
November	1984	11	7	25	11	2	5	17	36	10	2	0
December	1984	11	7	29	9	2	4	15	33	10	3	0
January	1985	12	7	33	8	3	5	14	32	10	4	0
February	1985	13	7	34	6	4	5	16	30	10	4	0
March	1985	13	6	37	7	4	6	16	28	9	4	0
April	1985	13	6	34	9	4	6	18	25	10	4	0
May	1985	14	7	34	9	4	6	16	24	10	5	0
June	1985	15	7	36	7	4	6	16	22	10	5	0
July	1985	16	7	42	5	4	5	13	20	9	5	0
August	1985	18	6	49	4	4	5	12	17	7	4	0
September	1985	19	7	51	4	4	4	11	16	7	3	0
October	1985	20	6	48	5	3	5	13	16	7	4	1
November	1985	20	7	43	5	3	4	15	18	7	4	1
December	1985	20	7	40	6	3	5	16	18	7	4	1
January	1986	19	7	42	5	3	5	13	17	7	3	1
February	1986	19	7	48	4	4	5	13	14	7	2	0
March	1986	20	7	56	3	3	4	11	11	8	3	0
April	1986	20	6	65	4	4	4	10	7	7	2	0
May	1986	18	4	71	4	3	4	8	5	6	3	0
June	1986	18	3	75	4	4	4	7	5	5	2	0
July	1986	16	3	71	5	4	4	8	7	6	2	0
August	1986	17	4	71	5	4	4	8	7	7	2	0
September	1986	18	5	69	6	4	3	9	7	8	1	0
October	1986	21	5	69	5	3	4	9	6	8	2	0
November	1986	23	6	68	5	3	4	9	5	7	2	0
December	1986	22	5	67	5	2	4	9	5	6	3	0
January	1987	21	5	65	5	2	3	9	7	7	2	0
February	1987	19	5	62	4	2	3	9	8	7	2	0
March	1987	18	5	61	4	3	4	9	9	8	1	0
April	1987	19	6	61	5	3	5	8	7	7	3	0
May	1987	18	7	59	7	3	5	9	7	7	2	0
June	1987	20	7	53	11	3	4	10	9	6	3	0
July	1987	18	8	46	13	4	4	11	13	5	2	0
August	1987	19	8	41	13	3	5	12	13	5	3	0
September	1987	18	8	38	13	3	7	13	14	5	3	0
October	1987	19	7	33	16	3	6	13	16	6	4	0
November	1987	17	7	32	14	3	6	12	19	7	7	0
December	1987	16	7	32	12	3	7	12	18	7	9	1

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		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest	Can't	Uncertain	Bad	
		Good Buys	Won't Come	Rate	Advance	Good						Rates High;
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	1988	17	7	33	10	2	7	12	16	8	9	1
February	1988	18	7	34	9	2	7	12	15	9	6	1
March	1988	20	6	36	7	3	5	11	14	10	5	0
April	1988	19	6	38	6	4	5	11	14	10	5	0
May	1988	17	8	38	9	4	6	12	13	9	4	0
June	1988	15	9	35	11	4	7	12	11	8	4	1
July	1988	16	10	32	12	5	7	12	11	6	3	1
August	1988	18	10	29	13	5	8	13	11	5	4	0
September	1988	19	11	25	16	4	8	12	13	5	3	0
October	1988	18	11	22	16	3	8	16	15	5	3	0
November	1988	16	12	22	15	3	7	16	15	6	2	0
December	1988	15	11	22	15	3	7	18	16	6	4	0
January	1989	15	13	22	15	3	5	16	17	5	4	0
February	1989	17	12	18	16	4	5	15	16	5	5	0
March	1989	17	12	17	16	4	5	15	19	7	4	0
April	1989	17	11	17	18	3	6	14	22	8	5	0
May	1989	17	11	16	18	3	6	14	26	8	4	0
June	1989	16	10	18	16	3	6	16	25	7	3	0
July	1989	17	9	20	12	4	6	17	22	8	2	0
August	1989	17	9	24	9	3	5	19	19	7	2	0
September	1989	20	8	28	8	4	6	19	16	7	2	0
October	1989	22	8	29	7	5	6	19	15	7	2	0
November	1989	20	8	29	7	4	7	17	15	9	2	0
December	1989	19	9	24	7	3	6	16	17	8	3	1
January	1990	19	10	22	6	2	7	15	17	9	4	0
February	1990	21	9	23	5	2	6	16	19	9	4	1
March	1990	24	9	25	5	2	6	16	18	9	4	1
April	1990	25	9	24	5	3	5	17	19	9	2	1
May	1990	27	12	21	6	3	6	16	17	8	2	1
June	1990	26	13	20	8	3	7	16	17	6	2	1
July	1990	25	12	19	8	2	6	15	19	5	3	0
August	1990	25	10	21	9	2	5	16	21	6	3	1
September	1990	26	10	18	8	1	5	16	21	7	4	1
October	1990	29	10	14	8	1	5	17	22	9	7	1
November	1990	31	9	11	7	0	5	16	22	10	9	1
December	1990	33	7	11	6	1	4	15	22	10	12	1
January	1991	35	6	17	4	1	5	13	20	11	12	0
February	1991	35	5	23	2	1	4	13	17	12	13	1
March	1991	37	6	32	2	1	4	12	13	13	11	1
April	1991	38	5	35	2	2	3	12	10	16	9	1
May	1991	43	5	38	2	2	3	11	9	16	5	1
June	1991	42	6	35	2	2	5	11	10	16	5	1
July	1991	42	7	34	2	1	7	11	11	12	5	1
August	1991	39	8	33	2	2	7	12	11	12	6	0
September	1991	38	6	36	2	3	6	12	10	12	6	1
October	1991	36	6	38	2	3	6	11	9	15	7	2
November	1991	37	5	40	2	2	4	10	9	16	7	2
December	1991	36	5	43	1	1	4	10	9	17	8	1

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		Good Buys	Won't Come	Rate	Advance	Good						Rates High;
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	1992	35	4	52	1	1	3	8	8	14	9	0
February	1992	33	2	61	2	1	5	6	5	12	9	1
March	1992	33	2	63	2	0	4	6	5	13	9	1
April	1992	32	3	61	2	1	4	6	5	14	7	1
May	1992	33	3	58	2	2	4	6	7	13	7	0
June	1992	34	4	59	2	2	4	6	6	11	7	0
July	1992	35	3	58	3	1	4	8	7	10	6	0
August	1992	35	3	61	3	2	3	9	6	10	6	0
September	1992	34	2	61	3	2	3	9	6	11	7	0
October	1992	32	2	58	2	3	4	8	6	13	7	1
November	1992	29	3	55	4	3	4	9	6	13	7	1
December	1992	29	3	56	5	4	4	8	5	13	7	1
January	1993	33	4	59	7	4	4	7	5	9	7	0
February	1993	32	5	59	7	3	4	5	6	9	7	0
March	1993	32	5	64	6	3	5	5	5	8	6	0
April	1993	30	5	67	4	3	4	5	5	9	5	0
May	1993	30	6	68	4	4	4	5	4	8	5	0
June	1993	28	7	64	4	5	4	7	5	9	5	1
July	1993	28	6	65	4	5	4	7	6	8	6	1
August	1993	29	5	67	3	6	4	7	6	9	5	1
September	1993	29	4	69	3	6	3	6	6	9	5	0
October	1993	27	4	70	3	5	4	6	4	8	4	0
November	1993	26	3	71	3	5	4	5	4	8	4	0
December	1993	25	3	73	4	6	4	5	3	6	4	0
January	1994	23	2	74	4	7	4	4	3	7	4	0
February	1994	21	3	75	6	8	4	4	3	7	3	0
March	1994	20	5	72	10	8	4	4	3	6	3	1
April	1994	21	5	66	15	7	4	5	5	7	2	0
May	1994	20	4	60	19	6	5	6	5	7	2	0
June	1994	18	4	55	21	5	5	7	7	8	3	0
July	1994	17	6	53	21	5	5	7	7	7	3	0
August	1994	17	7	49	22	7	5	7	9	7	2	0
September	1994	18	8	48	22	7	4	7	9	7	2	0
October	1994	18	8	46	22	8	3	7	9	7	3	0
November	1994	17	7	45	21	8	2	8	12	7	4	1
December	1994	15	7	38	21	8	3	7	15	7	3	0
January	1995	13	9	33	23	8	4	9	18	6	3	0
February	1995	13	9	30	23	8	4	10	19	7	3	0
March	1995	13	9	31	21	8	5	10	20	9	2	0
April	1995	14	8	30	17	8	5	9	22	9	3	0
May	1995	15	8	32	16	8	6	9	20	9	3	0
June	1995	15	6	34	13	8	5	10	18	8	3	0
July	1995	16	5	42	11	8	6	10	14	8	3	0
August	1995	17	5	46	9	9	5	10	11	7	2	0
September	1995	20	7	48	8	9	6	9	9	7	2	0
October	1995	22	7	45	9	9	4	9	7	9	2	0
November	1995	22	7	45	8	7	5	8	8	10	3	0
December	1995	21	7	45	7	6	6	9	7	11	4	0

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		Good Buys	Won't Come	Rate	Advance	Good						Rates High;
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	1996	21	7	45	6	5	7	10	7	10	5	0
February	1996	20	7	50	5	5	7	8	6	10	5	0
March	1996	19	7	51	5	5	6	8	6	9	4	0
April	1996	18	6	53	7	6	6	8	7	9	2	0
May	1996	18	6	48	9	7	6	11	9	8	2	0
June	1996	19	6	46	8	8	6	11	10	8	3	0
July	1996	19	6	47	8	9	6	10	9	7	3	0
August	1996	19	6	47	7	10	6	9	8	7	2	0
September	1996	19	7	44	9	8	6	9	8	8	2	0
October	1996	20	7	40	11	5	7	9	8	8	2	0
November	1996	21	7	38	9	5	7	10	8	9	3	0
December	1996	20	7	41	9	7	8	8	9	8	3	0
January	1997	17	7	43	6	10	9	7	8	8	3	0
February	1997	17	7	43	7	12	8	7	7	7	2	0
March	1997	17	8	42	7	13	8	8	6	7	2	0
April	1997	18	7	36	10	11	8	9	7	6	1	0
May	1997	17	9	35	11	10	8	9	9	6	1	0
June	1997	19	10	33	12	10	8	8	10	6	1	0
July	1997	19	10	39	9	12	8	8	7	5	1	0
August	1997	19	9	41	8	12	6	7	5	5	1	0
September	1997	18	8	44	7	12	7	7	4	4	1	0
October	1997	17	8	44	6	10	7	7	4	3	1	0
November	1997	16	7	44	4	11	7	8	5	2	1	0
December	1997	15	6	44	3	9	7	8	5	4	1	1
January	1998	14	6	49	3	10	6	7	6	3	1	0
February	1998	12	6	54	3	8	6	5	5	4	1	0
March	1998	11	6	60	3	9	5	5	4	3	1	0
April	1998	11	5	60	4	9	6	5	2	3	1	0
May	1998	13	6	61	3	10	5	5	2	2	0	0
June	1998	15	5	58	3	10	4	7	1	2	1	0
July	1998	14	6	57	3	10	4	8	2	2	0	0
August	1998	14	5	57	4	10	4	8	3	3	1	0
September	1998	12	5	59	3	9	4	8	2	3	1	0
October	1998	12	5	64	3	10	3	6	2	3	1	0
November	1998	11	5	68	2	9	3	5	2	3	1	0
December	1998	11	3	73	1	9	4	4	2	2	0	0
January	1999	11	3	69	2	9	5	5	2	2	1	0
February	1999	11	3	68	2	9	5	6	2	2	1	0
March	1999	11	4	65	3	9	4	8	2	2	1	0
April	1999	11	6	65	4	10	3	8	2	2	2	0
May	1999	12	7	61	4	10	5	8	3	3	1	0
June	1999	11	7	59	5	10	5	7	4	3	1	0
July	1999	12	6	54	6	11	5	8	4	3	1	0
August	1999	12	5	48	8	12	4	9	7	3	1	0
September	1999	12	6	42	9	12	3	10	8	3	2	0
October	1999	10	8	38	9	11	5	10	11	3	2	0
November	1999	11	10	39	8	10	6	10	10	3	2	1
December	1999	12	9	38	8	11	7	9	10	4	1	0

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		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest	Can't	Uncertain	Bad	
		Good Buys	Won't Come	Rate	Advance	Good						Rates High;
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	2000	12	7	39	7	11	8	9	10	3	1	0
February	2000	10	7	36	9	13	6	8	11	3	2	0
March	2000	10	8	34	11	13	5	9	12	2	1	0
April	2000	10	9	31	14	13	4	9	12	3	1	0
May	2000	11	8	29	14	11	4	11	14	3	1	0
June	2000	9	8	28	14	10	4	14	15	3	2	0
July	2000	8	7	27	12	10	6	16	17	3	1	0
August	2000	8	7	25	11	10	7	16	18	4	2	0
September	2000	9	7	27	9	12	7	16	16	4	1	0
October	2000	9	8	26	10	13	5	17	14	4	1	0
November	2000	9	9	31	9	14	6	15	11	4	1	0
December	2000	10	9	30	9	12	5	13	10	4	1	0
January	2001	9	8	36	6	11	6	11	8	3	2	0
February	2001	9	7	39	4	9	5	11	8	4	3	0
March	2001	9	7	48	2	8	5	10	8	5	4	0
April	2001	9	5	51	3	6	4	9	9	6	5	0
May	2001	10	5	54	3	5	3	9	8	7	4	0
June	2001	9	4	55	4	4	4	10	6	6	3	0
July	2001	12	5	54	4	4	5	11	5	6	2	0
August	2001	14	4	53	3	6	5	13	4	5	2	0
September	2001	15	4	51	2	6	5	13	4	7	4	0
October	2001	15	3	55	1	4	4	10	3	8	8	0
November	2001	17	3	60	1	1	3	6	3	8	10	0
December	2001	19	2	66	1	1	3	4	2	7	9	0
January	2002	20	2	67	1	1	4	4	2	6	7	0
February	2002	18	3	65	2	2	5	6	2	8	5	0
March	2002	16	4	63	3	2	6	6	2	9	5	0
April	2002	15	4	61	4	3	6	6	3	10	4	0
May	2002	16	4	60	5	4	6	6	3	7	4	0
June	2002	16	4	55	4	4	6	8	4	7	3	0
July	2002	15	4	54	3	4	8	10	4	7	4	0
August	2002	13	4	56	2	4	9	10	3	9	4	0
September	2002	13	4	63	1	4	8	10	3	8	4	0
October	2002	13	3	66	1	4	6	8	2	8	4	0
November	2002	14	3	67	1	4	6	9	3	6	6	0
December	2002	13	3	69	2	2	7	9	3	5	6	0
January	2003	13	3	67	2	2	9	9	4	6	5	0
February	2003	13	3	66	2	1	8	8	3	6	5	0
March	2003	13	2	63	2	2	7	8	3	8	6	0
April	2003	12	3	65	2	2	5	8	4	8	6	0
May	2003	13	3	67	2	2	6	8	4	8	5	0
June	2003	15	3	68	1	3	7	8	4	7	3	0
July	2003	16	3	71	1	2	8	8	2	7	2	0
August	2003	13	3	71	3	3	7	8	3	7	2	0
September	2003	12	3	69	6	3	7	9	3	7	3	0
October	2003	11	4	67	6	3	7	7	5	8	3	0
November	2003	10	4	68	5	3	7	7	5	7	3	0
December	2003	12	5	66	4	3	7	6	4	7	3	0

FEMALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest	Can't	Uncertain	Bad	
		Good Buys	Won't Come	Rate	Advance	Good						Rates High;
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	2004	12	5	66	4	4	7	8	4	6	2	0
February	2004	13	5	63	4	5	8	10	4	7	3	0
March	2004	10	5	64	4	4	8	11	5	7	3	0
April	2004	9	5	64	4	3	8	11	5	7	4	0
May	2004	7	6	62	8	2	8	11	5	7	3	0
June	2004	7	7	59	12	3	8	12	6	6	3	0
July	2004	8	8	56	14	3	8	13	6	5	3	0
August	2004	10	7	55	14	3	8	12	7	5	3	0
September	2004	10	8	57	11	4	8	11	6	5	2	0
October	2004	10	6	57	10	3	7	12	6	6	2	0
November	2004	10	7	56	9	5	7	15	6	5	2	0
December	2004	10	8	51	10	5	8	15	5	5	2	0
January	2005	10	9	49	10	6	9	14	6	5	3	0
February	2005	10	8	48	10	5	10	15	6	6	2	0
March	2005	9	8	49	10	5	9	16	7	6	2	1
April	2005	9	9	45	12	5	8	18	7	7	2	1
May	2005	8	12	43	14	6	10	17	7	6	2	0
June	2005	8	12	42	13	6	10	18	8	6	2	0
July	2005	8	11	42	10	6	11	18	7	5	2	0
August	2005	8	11	40	8	4	10	20	8	6	2	0
September	2005	9	11	38	8	3	11	21	7	8	2	1
October	2005	9	10	36	10	3	9	23	8	9	2	1
November	2005	11	8	36	12	3	8	24	10	11	2	1
December	2005	11	7	36	13	5	7	24	12	12	2	1
January	2006	12	8	34	12	5	9	24	13	11	2	0
February	2006	11	9	30	10	6	9	25	12	11	2	0
March	2006	13	10	28	9	4	9	26	11	10	2	1
April	2006	14	10	28	10	5	8	23	11	9	3	1
May	2006	15	8	28	11	4	8	23	14	10	3	1
June	2006	15	8	26	12	5	8	21	15	11	3	1
July	2006	16	7	21	12	4	8	23	19	13	2	1
August	2006	18	7	17	12	3	8	21	20	13	3	1
September	2006	24	5	16	9	3	8	21	21	13	3	1
October	2006	31	4	18	8	3	7	23	17	12	2	1
November	2006	37	4	21	6	3	6	21	15	12	2	1
December	2006	39	4	23	4	3	7	20	13	11	2	1
January	2007	39	4	26	4	3	7	15	13	11	2	1
February	2007	37	4	26	4	4	6	14	12	10	2	1
March	2007	36	5	28	4	6	5	13	11	10	2	1
April	2007	38	4	26	4	4	6	13	12	12	2	1
May	2007	39	5	25	5	3	7	15	13	12	1	1
June	2007	41	4	25	5	2	8	17	13	13	1	1
July	2007	39	5	24	5	3	7	18	13	14	2	1
August	2007	40	3	23	4	3	6	17	17	15	3	1
September	2007	39	3	18	3	2	5	15	22	18	2	1
October	2007	42	2	16	3	2	5	13	24	17	3	1
November	2007	44	2	15	2	2	4	13	23	17	2	1
December	2007	48	2	17	2	2	4	12	21	17	3	1

FEMALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest	Can't	Uncertain	Bad	
		Good Buys	Won't Come	Rate	Advance	Good						Rates High;
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	2008	48	2	17	2	1	2	12	21	19	2	1
February	2008	49	2	22	2	1	2	9	18	19	2	1
March	2008	49	1	24	1	0	2	9	18	19	2	1
April	2008	51	1	28	0	0	3	9	15	20	3	0
May	2008	54	1	24	0	0	3	8	16	20	3	1
June	2008	54	2	24	1	0	2	8	14	22	4	1
July	2008	56	2	22	1	0	2	9	12	21	4	1
August	2008	58	2	21	1	0	2	7	11	20	4	1
September	2008	60	1	20	1	1	3	7	10	19	4	1
October	2008	57	1	17	1	1	3	4	16	20	8	1
November	2008	58	1	18	0	0	3	5	18	19	8	2
December	2008	57	1	18	0	0	2	4	20	19	8	2
January	2009	59	1	25	1	1	2	4	16	18	7	1
February	2009	59	1	30	0	1	2	4	14	17	8	1
March	2009	62	1	32	0	1	2	4	13	16	10	0
April	2009	64	1	34	0	1	2	4	10	16	8	1
May	2009	66	1	35	0	1	3	3	11	15	8	0
June	2009	67	1	39	0	1	3	2	9	13	7	0
July	2009	67	1	37	0	1	2	2	9	12	8	0
August	2009	65	1	36	0	1	2	2	8	13	7	1
September	2009	66	1	33	0	1	2	2	8	14	6	1
October	2009	66	2	33	0	1	4	3	8	13	5	0
November	2009	64	2	33	1	1	4	2	8	13	5	0
December	2009	62	2	33	1	1	3	3	9	15	7	1
January	2010	59	1	31	1	1	2	2	9	17	8	1
February	2010	58	1	30	0	1	2	3	10	18	8	1
March	2010	58	1	31	0	1	2	3	9	16	8	1
April	2010	60	2	31	0	2	2	4	9	14	7	1
May	2010	60	3	32	1	2	3	4	8	14	7	0
June	2010	59	2	34	1	3	3	4	7	14	6	0
July	2010	59	1	38	1	2	3	4	8	15	7	1
August	2010	59	1	41	0	2	2	3	9	15	7	1
September	2010	59	1	41	1	1	2	3	10	16	9	1
October	2010	59	1	39	0	1	3	3	10	16	8	1
November	2010	58	1	39	0	0	3	3	11	16	8	1
December	2010	59	2	38	0	0	3	4	11	17	7	1
January	2011	61	2	39	1	0	3	4	9	16	7	1
February	2011	61	2	35	1	1	2	4	8	17	7	1
March	2011	63	2	36	1	2	3	3	8	15	7	0
April	2011	63	1	35	1	2	2	5	10	15	7	0
May	2011	64	1	37	0	2	2	5	11	14	7	1
June	2011	62	1	34	0	2	2	6	11	15	6	1
July	2011	60	2	32	0	1	3	5	10	18	5	1
August	2011	57	1	32	0	1	3	5	13	20	5	1
September	2011	59	1	35	1	1	3	5	12	19	6	1
October	2011	59	1	38	1	1	3	5	14	19	7	1
November	2011	61	1	41	1	1	4	5	10	17	8	2
December	2011	59	0	41	1	1	4	5	11	18	8	2

FEMALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>GOOD TIME TO BUY</u>						<u>BAD TIME TO BUY</u>				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest		Can't	Uncertain	Bad
		Good Buys	Won't Come	Rate	Advance	Good		Rates High;	Afford	To Buy		
		<u>Available</u>	<u>Down</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Investment</u>	<u>High</u>	<u>Credit Tight</u>		<u>Future</u>	<u>Investment</u>
January	2012	59	1	41	1	1	4	4	10	16	8	2
February	2012	58	1	43	1	1	3	3	9	15	7	1
March	2012	60	2	45	0	1	3	3	8	13	7	2
April	2012	62	2	46	0	2	2	3	9	13	7	2
May	2012	63	1	45	0	2	3	3	8	13	6	2
June	2012	60	2	45	1	3	3	4	9	13	6	2
July	2012	59	2	45	1	2	4	5	7	12	5	1
August	2012	61	3	46	1	3	4	5	9	11	6	1
September	2012	61	3	48	1	3	4	3	9	10	6	1
October	2012	59	3	49	1	4	3	3	10	12	6	1
November	2012	58	3	47	1	5	3	4	9	12	6	1
December	2012	57	3	48	1	6	3	4	8	12	7	1
January	2013	57	3	51	1	6	3	3	6	11	6	1
February	2013	53	5	51	1	5	3	4	7	13	6	1
March	2013	49	6	50	1	5	2	5	8	14	6	1
April	2013	46	7	50	2	5	3	5	8	14	6	1
May	2013	45	8	50	3	7	3	6	7	11	5	1
June	2013	45	8	50	3	8	3	5	6	11	4	1
July	2013	43	9	48	6	9	3	5	6	12	3	1
August	2013	39	9	48	7	8	4	5	7	13	3	0
September	2013	37	8	47	9	7	4	5	8	14	4	0
October	2013	40	7	46	8	5	4	5	8	13	5	0
November	2013	41	7	45	7	5	4	5	8	13	5	1
December	2013	40	9	45	7	7	5	5	8	12	5	1
January	2014	39	8	45	6	8	5	6	8	11	5	1
February	2014	40	8	46	7	6	4	6	7	12	4	1
March	2014	39	7	45	6	6	5	7	7	12	4	1
April	2014	38	9	45	6	5	7	7	6	13	4	1
May	2014	36	9	43	6	7	8	8	7	13	4	1
June	2014	36	10	43	5	9	7	9	6	13	4	1
July	2014	35	9	42	4	11	6	7	9	13	4	2
August	2014	36	8	43	4	11	6	6	8	12	3	2
September	2014	34	8	42	4	11	6	6	9	14	4	1
October	2014	36	9	41	4	10	6	8	7	15	3	1
November	2014	36	9	42	5	11	5	8	8	14	5	1
December	2014	39	9	45	5	12	5	5	6	10	5	1
January	2015	36	9	50	5	12	5	6	5	8	4	1
February	2015	36	9	52	5	11	6	6	4	7	3	1
March	2015	32	9	53	6	11	6	7	5	9	4	1
April	2015	31	8	48	6	12	6	7	7	10	5	1
May	2015	32	8	46	8	12	5	6	7	10	5	0
June	2015	31	8	44	7	11	6	8	6	9	4	1
July	2015	32	10	46	6	11	6	8	4	9	4	1
August	2015	29	10	46	6	10	6	10	5	9	5	1
September	2015	30	9	45	6	10	7	9	6	9	5	1
October	2015	29	8	43	8	10	7	10	6	10	4	1
November	2015	29	8	44	7	11	7	9	6	10	3	2
December	2015	28	9	42	7	11	7	10	7	11	3	2

FEMALE
TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO BUY						BAD TIME TO BUY				
		Prices Low;	Prices	Interest	Borrow in	Times	Good	Interest	Can't	Uncertain	Bad	
		Good Buys	Won't Come	Rate	Advance	Good						
		Available	Down	Low	Rising Rates	Prosperity	Investment	High	Credit Tight	To Buy	Future	Investment
January	2016	28	7	43	7	11	7	9	8	11	3	2
February	2016	26	8	41	8	11	7	9	8	11	4	1
March	2016	27	8	40	8	11	7	9	6	9	5	0
April	2016	26	10	38	7	12	7	11	6	8	7	0
May	2016	25	12	38	7	14	7	12	5	8	6	0
June	2016	25	11	41	6	15	6	12	6	8	5	0
July	2016	26	11	46	5	14	7	12	5	6	5	0
August	2016	25	9	50	6	12	7	12	5	5	5	1
September	2016	25	10	51	5	11	6	13	4	5	5	1
October	2016	23	9	46	6	11	6	12	5	7	4	1
November	2016	24	9	40	6	12	7	13	7	8	5	1
December	2016	22	8	36	8	13	9	13	7	9	5	1
January	2017	23	9	37	12	13	8	13	7	9	5	1
February	2017	21	10	37	15	13	7	12	7	8	5	1
March	2017	21	12	35	17	13	7	11	7	7	5	1
April	2017	20	11	32	17	13	8	13	7	6	6	1
May	2017	18	12	31	15	15	9	14	8	7	5	1
June	2017	17	12	32	12	15	9	16	8	7	5	1
July	2017	14	12	32	10	15	9	15	7	8	4	1
August	2017	15	11	31	9	15	7	19	6	9	5	1
September	2017	15	11	33	11	13	6	20	7	7	5	1
October	2017	16	11	34	10	13	8	21	7	7	5	1
November	2017	14	12	35	10	12	9	18	8	7	6	1
December	2017	17	11	33	8	14	11	17	7	8	6	1
January	2018	17	11	31	8	15	8	17	7	8	6	1
February	2018	17	9	29	10	15	9	19	7	8	5	1
March	2018	14	9	29	14	14	7	18	8	7	5	1
April	2018	12	10	29	15	12	8	19	11	7	3	1
May	2018	13	12	30	14	12	7	20	10	8	3	1