

FEMALE
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.

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
January	1993	11	2	14	2	7	1	39	6	20	5	19
February	1993	7	2	15	2	10	1	35	7	22	5	18
March	1993	7	2	18	1	13	1	34	6	22	5	17
April	1993	8	2	22	0	16	2	34	5	18	5	17
May	1993	11	3	22	0	16	2	32	4	17	4	16
June	1993	12	2	20	0	16	3	33	5	16	5	16
July	1993	12	2	20	1	16	3	34	5	16	5	14
August	1993	12	2	21	1	16	2	37	7	16	5	13
September	1993	12	2	22	1	15	3	34	6	17	5	14
October	1993	12	2	22	1	15	3	33	7	18	5	14
November	1993	9	1	26	1	18	2	31	6	16	5	14
December	1993	8	0	29	1	22	2	31	5	16	4	12
January	1994	7	1	29	1	25	1	28	4	15	4	11
February	1994	9	2	27	2	24	2	28	5	14	3	11
March	1994	11	3	28	3	23	2	29	7	11	3	11
April	1994	12	3	28	4	23	2	28	6	11	2	10
May	1994	13	3	29	5	21	2	26	6	10	2	9
June	1994	13	3	26	4	22	2	23	6	11	2	8
July	1994	13	3	24	5	22	2	21	5	10	2	8
August	1994	11	2	21	5	23	3	22	5	11	2	9
September	1994	11	2	19	5	24	2	25	6	11	3	8
October	1994	9	2	18	5	24	3	27	8	13	3	9
November	1994	11	2	17	5	23	2	26	9	13	3	9
December	1994	11	2	15	5	20	3	25	10	14	3	10
January	1995	12	2	15	6	17	3	24	10	14	3	10
February	1995	11	2	12	7	18	4	25	10	14	3	10
March	1995	10	2	13	7	18	4	24	12	14	3	9
April	1995	10	2	11	5	18	3	25	14	15	3	9
May	1995	11	2	14	4	16	3	23	13	15	3	9
June	1995	12	2	15	3	17	2	24	10	12	3	9
July	1995	12	2	19	2	19	2	23	8	12	2	10
August	1995	13	1	18	1	22	2	25	6	12	2	10
September	1995	13	2	18	1	22	2	26	6	14	2	10
October	1995	12	2	16	1	22	2	27	5	14	3	10
November	1995	12	3	17	1	19	1	26	5	14	3	10
December	1995	10	2	18	1	19	2	26	4	14	3	10
January	1996	11	2	18	1	16	3	26	5	14	3	9
February	1996	11	1	19	1	15	3	24	5	14	4	9
March	1996	11	1	21	2	15	3	23	6	15	4	8
April	1996	9	1	21	2	18	3	23	5	13	3	7
May	1996	10	2	21	2	19	3	25	6	13	3	7
June	1996	12	2	17	2	20	3	24	5	10	2	7
July	1996	12	2	18	2	21	3	25	6	10	2	8
August	1996	11	2	15	3	22	3	26	7	10	1	7

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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	Prices	Interest	Sell in	Times	Make	Prices	Interest	Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good			Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	1996	10	2	15	2	20	3	26	7	11	1	6
October	1996	10	1	14	3	17	3	25	6	11	1	5
November	1996	11	1	14	2	16	3	25	6	12	1	6
December	1996	11	1	15	3	16	3	25	5	12	1	6
January	1997	9	1	14	2	18	4	24	5	11	1	7
February	1997	9	2	14	2	19	3	23	6	12	2	5
March	1997	10	2	15	2	19	3	22	6	12	1	6
April	1997	11	2	15	2	21	3	21	5	11	2	5
May	1997	10	1	15	2	22	4	20	4	8	2	5
June	1997	9	1	13	2	23	4	19	4	7	1	4
July	1997	9	1	13	1	24	4	18	3	6	1	4
August	1997	10	1	13	1	24	4	19	2	7	0	4
September	1997	11	1	13	1	25	3	19	2	5	0	3
October	1997	12	1	12	1	21	3	20	2	5	1	3
November	1997	12	1	12	1	22	3	20	2	4	1	2
December	1997	11	0	13	1	20	3	19	2	5	2	2
January	1998	9	1	16	1	21	2	15	3	5	1	2
February	1998	9	1	20	1	21	2	13	3	4	1	2
March	1998	9	0	24	1	23	3	10	3	4	0	2
April	1998	9	0	24	1	21	4	9	3	3	0	3
May	1998	9	0	24	1	19	4	10	3	3	0	3
June	1998	11	0	23	1	19	2	12	3	3	0	3
July	1998	14	1	24	0	22	1	11	3	3	0	3
August	1998	14	1	23	0	25	1	10	2	3	0	3
September	1998	13	1	24	1	25	2	9	2	4	0	3
October	1998	13	1	25	1	24	2	11	2	4	1	2
November	1998	12	1	26	1	20	2	12	4	3	1	3
December	1998	12	1	27	0	17	2	12	4	3	1	3
January	1999	12	1	25	0	16	3	13	4	4	1	3
February	1999	13	1	27	0	18	3	12	3	3	2	2
March	1999	14	1	27	1	21	3	11	3	3	1	2
April	1999	14	1	27	1	25	2	10	2	3	1	2
May	1999	14	1	25	1	25	3	10	3	3	0	2
June	1999	13	1	23	1	24	3	12	3	4	1	2
July	1999	16	1	21	1	22	3	12	3	3	1	2
August	1999	18	0	18	2	22	2	12	5	3	2	2
September	1999	19	1	17	2	22	2	9	6	5	2	2
October	1999	19	1	15	2	23	2	7	6	5	2	1
November	1999	17	1	15	1	22	3	10	5	6	1	1
December	1999	16	0	13	1	22	2	10	6	4	1	1
January	2000	14	0	13	1	22	3	10	5	4	1	1
February	2000	15	0	13	2	24	3	6	6	4	2	1
March	2000	17	0	13	2	25	3	6	5	5	1	1
April	2000	17	0	11	3	25	3	7	6	5	1	1
May	2000	19	0	10	3	26	2	7	6	4	1	2
June	2000	19	1	10	4	25	3	6	6	4	1	1
July	2000	21	1	10	4	25	3	5	6	4	1	1
August	2000	21	1	8	3	23	4	6	6	5	1	1

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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	2000	20	1	9	3	23	4	8	7	5	0	1
October	2000	21	0	9	3	23	4	8	5	7	0	1
November	2000	20	1	11	3	23	3	7	4	6	0	1
December	2000	19	0	11	2	22	3	6	4	7	1	1
January	2001	17	1	13	2	20	3	6	5	7	2	1
February	2001	17	1	15	1	17	3	7	5	8	3	2
March	2001	18	1	21	1	16	3	7	5	9	3	2
April	2001	17	2	23	1	15	2	9	5	10	3	1
May	2001	15	1	27	1	13	2	10	5	10	3	1
June	2001	16	1	27	1	11	3	11	6	9	2	1
July	2001	19	0	26	1	10	4	14	5	8	2	1
August	2001	24	1	22	0	10	5	14	4	9	1	2
September	2001	21	1	21	0	10	5	15	3	9	6	3
October	2001	17	2	21	0	8	4	15	3	12	10	3
November	2001	9	2	24	0	5	2	16	5	14	15	2
December	2001	9	2	27	0	4	1	17	6	18	11	2
January	2002	8	1	29	0	4	1	17	5	19	8	2
February	2002	10	1	27	0	5	1	18	6	20	5	3
March	2002	11	0	24	0	6	1	16	4	20	5	3
April	2002	12	0	24	1	6	2	15	3	18	4	3
May	2002	13	0	26	2	7	2	13	2	16	2	2
June	2002	15	0	25	2	7	2	13	3	14	3	2
July	2002	18	1	23	1	7	2	13	3	14	3	1
August	2002	18	1	20	1	8	3	16	3	12	3	3
September	2002	16	1	24	0	8	4	15	3	13	3	3
October	2002	12	0	26	0	8	4	15	4	15	3	3
November	2002	11	1	30	0	7	3	13	4	15	4	0
December	2002	12	1	28	0	6	3	13	5	13	4	0
January	2003	12	1	29	0	6	3	13	5	13	5	1
February	2003	13	1	28	0	6	3	12	4	15	6	1
March	2003	13	1	28	0	6	4	12	5	15	8	2
April	2003	15	1	27	0	7	4	12	5	15	7	1
May	2003	15	1	29	0	7	4	13	5	14	6	2
June	2003	15	0	29	0	7	4	15	4	15	4	1
July	2003	15	1	32	0	8	4	13	4	13	3	2
August	2003	17	1	30	0	8	5	13	4	13	3	2
September	2003	17	1	30	1	9	5	10	4	12	3	2
October	2003	17	1	31	1	8	6	11	4	13	3	2
November	2003	16	0	31	1	9	4	10	3	12	2	2
December	2003	16	0	29	1	10	5	10	3	13	2	2
January	2004	15	0	26	1	13	4	10	5	12	3	1
February	2004	15	1	27	1	13	5	11	5	12	2	1
March	2004	18	1	27	1	12	5	9	5	11	2	1
April	2004	20	1	27	0	10	5	10	4	11	1	1
May	2004	23	1	27	1	10	5	9	4	11	2	2
June	2004	23	0	29	3	11	5	9	4	10	2	2
July	2004	24	1	30	4	11	5	8	5	8	2	1
August	2004	22	1	29	4	11	6	8	4	9	2	1

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		Prices High	Prices	Interest	Sell in	Times	Make	Prices	Interest	Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good			Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2004	23	1	26	4	12	5	9	6	10	2	1
October	2004	24	1	24	3	10	6	9	4	11	2	1
November	2004	26	1	23	2	12	6	9	4	11	2	1
December	2004	26	1	22	2	11	7	10	2	10	2	1
January	2005	24	1	21	2	12	9	10	3	11	1	2
February	2005	22	1	20	2	12	8	10	4	10	2	2
March	2005	23	2	21	2	12	7	7	4	11	1	2
April	2005	24	2	20	3	12	7	7	3	10	2	1
May	2005	26	2	19	5	12	8	7	4	9	1	0
June	2005	28	2	19	4	12	9	7	4	8	1	0
July	2005	29	2	19	3	14	7	7	3	9	1	1
August	2005	30	1	18	2	13	7	7	2	9	1	1
September	2005	28	2	18	3	13	6	7	1	10	1	1
October	2005	28	3	17	4	10	8	7	2	9	2	0
November	2005	24	4	18	4	10	7	9	3	12	2	1
December	2005	23	5	15	4	10	8	11	5	13	2	1
January	2006	21	5	13	4	11	6	12	5	14	2	1
February	2006	21	4	11	4	12	7	11	5	13	2	1
March	2006	22	4	11	4	11	7	10	5	12	3	1
April	2006	21	4	13	3	11	7	10	4	12	2	1
May	2006	19	4	12	3	10	7	11	5	15	2	2
June	2006	16	4	10	3	11	7	13	5	16	3	2
July	2006	14	4	8	4	10	6	16	6	16	3	2
August	2006	14	4	7	4	9	6	18	6	18	3	1
September	2006	14	5	6	4	7	5	23	8	18	3	1
October	2006	12	5	7	2	8	4	27	8	18	3	2
November	2006	10	5	6	2	8	4	35	10	18	2	3
December	2006	9	3	5	1	7	3	39	9	18	2	4
January	2007	8	3	4	1	6	3	40	9	19	2	4
February	2007	8	2	5	1	9	3	36	7	18	2	4
March	2007	7	1	6	1	9	4	34	6	17	2	4
April	2007	7	1	6	1	9	3	36	8	16	2	4
May	2007	7	2	7	1	8	4	37	8	17	2	4
June	2007	8	3	6	2	6	3	40	8	19	3	4
July	2007	7	3	5	1	7	4	38	7	22	3	4
August	2007	7	2	4	1	6	3	39	8	25	3	4
September	2007	5	2	3	0	6	2	37	10	26	3	4
October	2007	4	2	2	0	5	1	41	15	26	4	5
November	2007	4	2	2	0	3	1	44	15	27	5	6
December	2007	3	1	3	0	3	1	47	16	27	5	6
January	2008	3	0	3	0	2	1	46	13	31	4	6
February	2008	3	1	2	0	2	1	47	13	32	4	7
March	2008	2	1	2	0	1	1	49	12	34	4	8
April	2008	2	1	2	0	1	0	54	12	32	5	10
May	2008	1	1	2	0	1	1	54	10	33	5	9
June	2008	1	1	2	0	1	1	55	8	33	6	8
July	2008	1	0	1	0	1	1	55	7	35	6	8
August	2008	1	0	1	0	1	0	56	8	34	5	11

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TABLE 44
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(Three Month Moving Averages)

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		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	2008	1	0	1	0	1	1	55	11	34	5	11
October	2008	0	0	1	0	2	0	55	15	31	8	12
November	2008	0	0	1	0	1	0	55	15	33	8	12
December	2008	0	0	1	0	1	0	56	15	34	8	14
January	2009	0	0	0	0	0	0	58	13	37	7	15
February	2009	0	0	1	0	0	0	59	12	38	7	14
March	2009	0	0	1	0	1	0	60	12	37	7	15
April	2009	0	0	1	0	1	0	60	12	34	8	15
May	2009	0	0	1	0	2	0	59	12	32	6	16
June	2009	0	0	2	0	2	0	59	10	30	6	14
July	2009	1	0	1	0	2	0	58	10	31	5	15
August	2009	1	0	1	0	1	0	59	8	32	5	15
September	2009	1	0	1	0	2	0	60	8	32	5	16
October	2009	1	0	1	0	2	0	60	8	32	4	16
November	2009	1	1	1	0	2	0	60	9	31	6	15
December	2009	1	1	2	0	2	0	60	8	33	6	15
January	2010	1	1	2	0	2	0	61	7	32	5	16
February	2010	1	0	2	0	2	0	61	7	32	3	17
March	2010	1	1	2	0	2	0	61	7	30	4	16
April	2010	1	1	2	0	3	0	59	9	31	5	14
May	2010	1	1	3	0	4	0	56	8	31	6	14
June	2010	2	1	4	0	4	0	52	8	31	5	13
July	2010	2	1	4	0	4	0	55	7	29	4	15
August	2010	1	1	4	0	3	0	57	7	29	4	16
September	2010	1	0	2	0	2	0	60	7	31	4	17
October	2010	1	0	1	0	2	0	59	7	34	5	16
November	2010	1	0	1	0	2	0	60	8	34	6	14
December	2010	0	0	2	0	2	0	61	8	34	5	14
January	2011	0	0	2	0	2	0	63	8	30	4	16
February	2011	0	0	1	0	2	0	61	8	33	3	18
March	2011	0	0	2	0	2	0	62	8	30	4	19
April	2011	0	0	2	0	2	0	62	10	31	4	19
May	2011	1	0	2	0	2	0	64	10	28	4	17
June	2011	1	0	2	0	2	0	63	10	30	4	16
July	2011	1	0	1	0	2	0	61	8	31	4	15
August	2011	0	0	1	0	2	0	61	8	33	4	18
September	2011	0	0	1	0	2	0	62	8	32	5	18
October	2011	1	0	2	0	2	0	62	10	32	6	19
November	2011	1	0	2	0	2	0	62	9	31	5	20
December	2011	1	0	2	0	2	0	62	10	31	5	20
January	2012	1	0	2	0	2	0	62	9	31	5	20
February	2012	1	0	2	0	2	0	62	9	31	4	19
March	2012	1	0	3	0	2	0	62	9	30	5	22
April	2012	1	0	3	0	3	0	61	8	29	4	24
May	2012	1	0	4	0	4	0	61	6	28	4	25
June	2012	1	1	3	0	5	1	61	6	28	3	21
July	2012	2	0	4	0	5	1	64	6	26	3	19
August	2012	1	0	4	0	4	0	65	7	26	3	18

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		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	2012	2	0	5	0	4	0	63	7	25	4	21
October	2012	2	1	6	0	6	0	59	7	25	4	20
November	2012	3	1	5	0	8	1	57	7	25	4	19
December	2012	3	1	5	0	9	1	58	7	25	3	17
January	2013	3	0	6	0	9	0	55	6	27	4	16
February	2013	4	0	6	0	10	0	54	6	27	3	15
March	2013	4	0	7	0	10	0	49	6	25	3	16
April	2013	6	0	8	1	11	1	46	7	22	3	17
May	2013	7	0	9	1	12	1	44	7	21	3	16
June	2013	10	0	10	1	15	1	43	6	21	2	13
July	2013	10	1	10	1	16	1	43	6	21	2	11
August	2013	11	1	11	1	17	2	39	6	19	2	10
September	2013	11	0	11	1	17	1	34	7	18	3	10
October	2013	13	0	11	1	17	1	32	6	18	4	9
November	2013	12	0	10	2	15	1	35	7	19	5	9
December	2013	12	0	12	1	14	1	36	5	19	5	10
January	2014	11	0	12	1	15	2	36	5	20	4	12
February	2014	11	1	13	1	16	2	35	4	20	4	11
March	2014	11	1	11	1	17	3	37	4	20	3	10
April	2014	12	1	11	1	14	3	36	4	21	4	10
May	2014	13	1	11	1	15	2	35	4	22	3	10
June	2014	14	1	11	2	16	2	32	3	20	3	9
July	2014	14	1	11	1	20	2	30	3	20	3	8
August	2014	14	1	9	2	23	3	30	5	19	2	8
September	2014	13	1	9	1	25	2	32	5	19	2	8
October	2014	13	0	9	1	24	2	32	5	16	3	8
November	2014	13	0	11	1	23	2	30	4	16	4	8
December	2014	13	0	13	1	22	2	29	4	15	4	8
January	2015	14	0	15	1	23	4	29	4	16	2	8
February	2015	14	0	17	1	23	4	29	4	14	1	8
March	2015	14	0	18	1	23	4	28	5	16	1	8
April	2015	15	1	18	1	22	3	27	5	16	2	9
May	2015	14	1	16	2	23	4	28	3	16	2	8
June	2015	15	1	15	2	25	4	26	3	15	2	7
July	2015	17	1	14	2	27	4	24	2	14	2	5
August	2015	19	1	16	2	24	4	22	3	13	2	7
September	2015	18	1	16	2	23	4	25	2	11	3	7
October	2015	17	1	16	2	22	3	26	3	11	3	7
November	2015	16	1	15	2	23	3	25	3	13	3	6
December	2015	15	1	14	3	22	3	22	3	15	2	6
January	2016	17	1	18	4	20	3	19	4	15	2	7
February	2016	19	2	18	4	19	4	20	4	14	2	6
March	2016	21	2	18	2	21	4	22	4	12	2	6
April	2016	22	1	13	2	22	4	23	4	14	3	6
May	2016	20	1	13	1	26	4	22	4	13	4	5
June	2016	20	1	13	1	26	3	23	3	14	4	4
July	2016	21	2	17	1	27	3	23	2	11	3	3
August	2016	23	2	17	2	26	3	21	2	10	2	3

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

<u>Date of Survey</u>		<u>GOOD TIME TO SELL</u>						<u>BAD TIME TO SELL</u>				
		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		
		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>		<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
September	2016	23	2	19	2	27	3	18	3	9	2	4
October	2016	22	2	16	2	26	3	20	4	11	3	5
November	2016	20	2	15	1	26	3	21	4	12	3	5
December	2016	18	1	15	1	25	3	21	4	12	4	4
January	2017	19	2	17	2	26	3	17	4	11	4	2
February	2017	21	2	17	3	26	3	15	3	11	4	2
March	2017	24	2	15	4	28	3	13	3	10	4	3
April	2017	26	1	12	5	29	3	13	3	10	4	3
May	2017	28	1	10	5	29	4	12	3	9	3	3
June	2017	29	1	13	3	27	5	13	3	9	2	2
July	2017	30	2	13	2	28	7	13	3	8	2	2
August	2017	32	2	13	1	28	5	13	3	8	3	2
September	2017	34	2	10	2	27	6	13	2	7	3	3
October	2017	33	2	11	2	26	5	11	2	7	3	3
November	2017	31	2	11	1	26	5	11	3	8	3	3
December	2017	30	2	11	1	26	4	11	3	10	3	2
January	2018	27	2	11	1	27	4	13	3	10	3	3
February	2018	28	2	12	2	28	4	13	2	10	3	3
March	2018	29	2	13	3	29	4	13	2	9	3	2
April	2018	32	1	13	4	30	4	11	2	9	2	2
May	2018	32	1	11	4	30	4	10	2	9	2	2