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.

			G		TO BUY			BAD	TIME T	OBUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	urvey	Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	<u>To Buy</u>	Future	Inadequate
March	1978	19	32	0	0	3	0	16	3	6	2	0
April	1978	16	35	0	1	3	0	16	3	5	1	0
May	1978	15	37	0	1	4	0	16	3	5	1	0
June July	1978 1978	15 14	39 40	1 1	1 2	5 5	0 0	18 20	3 3	3 3	1 1	0 0
August	1978	14	40 41	1	2	4	0	20	3	3	2	0
September	1978	14	41	1	2	3	0	20 19	3	3	2	0
October	1978	14	42	1	2	2	0	20	3	3	1	0
November	1978	14	41	0	1	3	0	20	3	3	1	0
December	1978	10	38	0	2	2	0	23	4	3	1	0
December	1570	10	50	0	2	2	U	20	-	0		0
January	1979	11	38	0	1	2	0	23	5	4	2	0
February	1979	14	38	0	2	2	0	22	5	4	2	0
March	1979	15	41	0	1	2	0	18	6	4	2	0
April	1979	12	43	0	2	2	0	16	5	6	3	0
May	1979	11	42	1	2	2	0	18	6	7	3	0
June	1979	11	40	1	2	2	0	20	7	8	2	0
July	1979	12	38	0	2	2	0	21	9	6	3	0
August	1979	12	38	0	2	2	0	21	9	5	4	0
September	1979	12	38	0	1	2	0	21	10	6	4	0
October	1979	12	38	0	2	2	0	20	9	9	4	0
November	1979	12	36	1	2	2	0	21	11	8	4	0
December	1979	12	33	1	2	3	1	23	12	10	5	0
January	1980	15	33	1	1	2	1	25	13	10	7	0
February	1980	17	35	0	1	3	1	24	13	10	6	0
March	1980	16	37	0	2	3	0	25	13	9	7	0
April	1980	14	32	0	2	2	0	26	18	8	5	0
May	1980	10	28	0	2	2	0	33	25	9	8	0
June	1980	10	23	0	2	1	0	34	28	9	8	0
July	1980	12	20	1	1	2	0	34	24	10	9	0
August	1980	13	22	1	1	1	0	29	20	10	7	0
September	1980	15	23	1	2	1	0	25	15	10	7	0
October	1980	15	26	1	2	1	0	22	16	9	5	0
November	1980	17	28	1	1	1	0	23	14	8	4	0
December	1980	17	27	1	1	0	0	25	18	8	4	0
January	1981	19	26	1	1	1	0	25	20	9	3	0
February	1981	21	23	1	1	1	0 0	26	22	9	4	0
March	1981	23	21	1	1	1	Õ	25	22	9	5	0
April	1981	22	22	1	1	1	Õ	26	20	9	6	0 0
May	1981	18	24	1	1	1	0	25	17	9	5	0
June	1981	18	26	0	1	1	Õ	24	18	10	3	0
July	1981	18	25	0 0	1	1	Õ	26	18	10	2	0
August	1981	21	23	0	1	1	0	24	19	9	2	0
September	1981	21	24	0	1	1	0	23	20	7	2	0
October	1981	20	23	1	1	1	0	23	20	8	4	0
November	1981	17	21	1	1	1	0	25	21	9	4	0
December	1981	18	21	1	1	1	0	28	19	10	5	0

			G		E TO BUY			BAD	TIME T	OBUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	urvey	Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	<u>High</u>	Credit Tight	<u>To Buy</u>	Future	Inadequate
	-				-				•			
January	1982	22	19	1	1	0	0	26	19	10	5	0
February	1982	26	19	1	1	1	0	24	17	10	6	0
March	1982	28	18	1	1	2	0	22	18	11	7	0
April	1982	26	16	1	0	2	0	24	22	13	7	0
May	1982	24	15	1	1	2	0	25	24	15	7	0
June	1982	23	13	1	1	1	0	26	24	16	7	0
July	1982 1982	24 24	15 15	1 1	1 1	1 1	0 0	24 24	23 22	15 14	8 7	0 0
August September	1982	24 23	15	2	1	1	0	24 24	22	14	7	0
October	1982	22	13	3	1	1	0	24	18	16	7	0
November	1982	25	11	3	1	1	0	25	17	16	9	0
December	1982	26	10	4	1	1	0	22	15	15	10	0
January	1983	29	10	4	0	1	0	23	13	14	10	0
February	1983	30	11	5	1	1	0	21	11	14	8	0
March	1983	30	12	6	0	2	0	23	13	13	7	0
April May	1983 1983	30 31	13 14	8 10	1 1	3 4	0 0	21 20	13 12	11 11	6 7	0 0
June	1983	33	14	10	2	4	0	20 17	9	10	7	0
July	1983	33	15	9	1	4	0	16	7	9	6	0
August	1983	30	15	9	1	3	0	17	7	9	4	0
September	1983	27	17	9	2	3	0	17	8	9	3	0
October	1983	28	18	8	2	3	0	17	8	10	3	0
November	1983	31	17	6	2	3	0	17	8	8	3	0
December	1983	34	14	4	1	4	0	19	7	8	3	0
January	1984	40	15	4	1	4	0	17	6	5	3	0
February	1984	41	17	5	1	5	0 0	16	5	6	3	0
March	1984	40	19	6	1	6	0	13	5	6	3	0
April	1984	34	17	6	2	6	0	14	5	6	3	0
May	1984	32	18	6	3	7	1	13	4	5	2	0
June	1984	32	17	5	4	7	0	14	5	4	2	0
July	1984	34	18	4	4	6	0	12	5	4	2	0
August	1984	34	18	4	3	6	0	12	7	5	2	0
September	1984	33	20	4 4	2 2	6 6	0	11	7 5	5 6	2 2	0 0
October November	1984 1984	30 28	20 19	4 5	2 3	6 6	0	12 14	5 5	6 5	2	0
December	1984 1984	20	19	6	3	6	0	16	5	6	2	0
		-	-	-	-	-	-	-	-	-		-
January	1985	34	13	7	2	5	0	16	7	6	2	0
February	1985	39	13	6	1	6	0	13	6	7	2	0
March	1985	41	16	6	2	5	0	11	5	6	2	0
April May	1985 1985	38 34	17 19	7 7	2 2	6 5	0 0	11 13	5 4	6 6	2 2	0 0
May June	1985	34 35	19	7 8	2	5 5	0	13	4	ь 5	2	0
July	1985 1985	35 35	18	o 9	2	5 6	0	13	4	с 5	3	0
August	1985	37	19	9 11	2 1	6	0	12	3	5	2	0
September	1985	36	18	12	1	6	0	13	3	5	1	0
October	1985	35	17	12	1	5	1	14	4	6	1	0
November	1985	35	16	11	1	5	1	14	5	6	2	0
December	1985	37	14	10	1	4	0	15	5	5	2	0

			G		TO BUY			BAD	TIME T	O BUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S	urvey	Available	Down	Credit Easy			Adequate	High	Credit Tight	To Buy	Future	Inadequate
1	4000							-				
January	1986 1986	40 41	14 14	10 12	1 1	4	0 0	12 10	4 3	5 6	2 1	0 0
February March	1986	38	14 15	12	0	5 6	0	7	3 2	о 7	2	0
April	1986	34	13	14	1	7	0	9	2	6	2	0
May	1986	34	14	22	1	7	0	9 10	2	7	4	0
June	1986	32	12	24	1	7	0	9	3	6	3	0
July	1986	35	12	24	1	9	0	8	3	6	2	0
August	1986	35	12	23	1	9	0	9	3	6	1	0
September	1986	34	14	22	1	8	0	10	3	6	2	0
October	1986	33	14	21	1	6	0	8	2	6	2	0
November	1986	32	15	19	2	4	0	9	2	6	2	0
December	1986	31	14	17	2	4	0	9	2	6	2	0
December	1300	51	14	17	2	4	0	3	2	0	2	0
January	1987	33	14	16	1	4	0	9	2	7	2	0
February	1987	35	14	15	1	5	0	8	3	7	2	0
March	1987	35	15	16	1	6	0	8	4	7	2	0
April	1987	32	15	15	2	6	0	8	4	6	2	0
May	1987	31	16	15	3	7	0	7	4	4	2	0
June	1987	32	19	13	3	6	0	8	4	4	2	0
July	1987	34	18	12	2	6	0	9	4	4	2	0
August	1987	38	18	10	2	5	0	9	4	5	2	0
September	1987	37	18	10	3	5	0	9	4	4	1	0
October	1987	34	18	9	4	5	0	9	4	5	2	0
November	1987	30	17	9	4	4	0	9	5	5	5	0
December	1987	32	17	8	2	4	0	9	4	6	6	0
January	1988	36	15	7	1	3	0	7	5	6	7	0
February	1988	38	16	6	1	5	0	7	4	6	4	0
March	1988	35	14	6	1	7	0	6	4	6	4	0
April	1988	32	16	7	2	9	0	8	4	6	3	0
May	1988	31	19	6	2	9	0	9	3	4	2	0
June	1988	30	20	6	2	8	0	9	3	3	2	0
July	1988	30	21	6	3	8	1	8	2	3	2	0
August	1988	31	20	7	3	8	1	8	2	3	3	0
September	1988	34	19	7	4	7	0	9	3	3	3	0
October	1988	35	19	7	4	6	0	10	4	3	3	0
November	1988	34	18	6	4	6	0	11	4	3	2	0
December	1988	33	19	6	4	6	0	13	4	3	2	0
January	1989	35	18	5	5	6	0	11	3	3	2	0
February	1989	35	18	4	4	7	0	9	3	4	3	0
March	1989	35	16	4	4	7	0	8	4	5	3	0
April	1989	32	19	4	4	8	0	9	5	6	2	0
May	1989	31	21	5	5	6	0	8	5	5	2	0
June	1989	30	23	4	4	5	0	8	6	4	2	0
July	1989	30	22	5	2	4	0	9	5	4	3	0
August	1989	32	20	4	2	4	0	10	5	3	3	0
September	1989	33	17	4	2	5	0	10	3	4	3	0
October	1989	35	16	4	2	5	0	10	3	4	2	0
November	1989	33	15	5	2	5	0	12	3	5	2	0
December	1989	33	16	5	3	4	0	14	3	6	2	0
January	1990	37	16	4	2	4	0	13	3	5	2	0

			G		TO BUY			BAD	TIME T	OBUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
		•							-			
Date of S	urvey	<u>Available</u>	<u>Down</u>	Credit Easy	Rising Rates	Prosperity	Adequate	<u>High</u>	Credit Tight	<u>To Buy</u>	<u>Future</u>	Inadequate
February	1990	39	15	4	2	3	0	11	3	6	2	0
March	1990	39	16	5	1	4	0	8	3	6	2	0
April	1990	33	18	5	1	4	0	10	3	6	2	0
May	1990	32	20	5	2	4	0	10	4	4	2	0
June	1990	32	22	4	2	4	0	11	3	4	1	0
July	1990	34	20	4	3	3	0	10	4	4	2	0
August	1990	33	21	4	2	3	0	11	3	5	4	0
September	1990	32	21	4	2	3	0	12	3	5	7	0
October	1990	27	21	3	1	2	0	15	3	6	9	0
November	1990	25	22	2	1	2	0	15	4	8	11	0
December	1990	27	18	2	1	2	0	13	5	8	13	0
				-		-						
January	1991	26	16	2	1	2	0	11	6	10	17	0
February	1991	27	11	2	1	2	1	10	6	11	17	0
March	1991	28	12	4	1	2	1	10	6	13	15	0
April	1991	30	14	5	0	3	1	10	6	13	10	0
May	1991	31	16	5	0	2	0	9	5	13	10	0
June	1991	31	14	5	0	2	0	9	5	13	10	0
July	1991 1991	34	12	5	0	3	0	8 10	5	11 11	11	0
August		35	11	6	0	3	0		6		10	0
September	1991 1991	35 33	12 13	5	0 1	3	0 0	11	5	13 15	10 10	0
October	1991		13	6		2 1	-	13	5			0
November December	1991	33 31	13	5 6	1 1	1	0 0	12 12	4 6	14 14	13 16	0 0
December	1991	31	12	0	1	I	0	12	0	14	10	0
January	1992	34	9	8	1	1	0	11	6	15	19	0
February	1992	34	6	9	0	2	0	9	6	15	22	0
March	1992	35	6	11	0	2	0	9	5	16	22	0
April	1992	32	8	11	0	2	0	10	4	16	20	0
May	1992	32	8	11	1	2	0	10	3	17	14	0
June	1992	33	9	12	1	2	0	9	4	14	12	0
July	1992	34	10	13	1	3	0	8	4	14	12	0
August	1992	35	11	12	0	3	0	9	4	13	14	0
September	1992	31	11	11	0	3	0	11	5	16	16	0
October	1992	29	10	10	0	2	0	12	5	17	16	0
November	1992	29	10	11	1	2	0	11	5	15	15	0
December	1992	33	10	13	1	4	0	9	3	14	11	0
lonuori	1002	20	0	13	4	Л	0	o	2	10	44	0
January February	1993 1993	38 39	9 9	13 11	1 1	4 5	0 0	8 7	3 2	12 12	11 10	0 0
February March	1993	39 38	9 8	11	1	5 5	0	7	2	12	10	0
April	1993	36 36	o 10	12	1	5 6	0	7	3 2	10	9	0
•	1993	33	10	12	1	6	0	7	2	9	9	0
May June	1993	33 34	12	15 14	1	ь 5	0	8	3 2	9	9	0
July	1993	33	13	14	0	4	0	7	2	9 11	9 10	0
August	1993	35 35	13	15	0	4 5	0	7	2	11	10	0
September	1993	35 34	12 11	14 17	0	5 6	0	6	3	11	10	0
October	1993	34 34	12	18	0	5	0	6	4	10	8	0
November	1993	34	12	10	0	5 4	0	8	4	10	0 7	0
December	1993	33	12	19	0	4	1	o 9	4	8	7	0
December	1333	52	12	13	U	-	1	3	5	0	'	0
January	1994	35	9	19	1	6	1	9	2	7	7	0
February	1994	39	10	19	1	8	0	6	2	6	7	0
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			G		TO BUY			BAD	TIME T	OBUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
		•							-			
Date of S	urvey	<u>Available</u>	<u>Down</u>	Credit Easy	Rising Rates	Prosperity	Adequate	<u>High</u>	Credit Tight	<u>To Buy</u>	<u>Future</u>	Inadequate
March	1994	39	11	19	1	9	0	6	2	7	5	0
April	1994	37	13	18	2	10	0	6	2	6	4	0
May	1994	32	13	17	2	10	0	7	2	6	4	0
June	1994	33	11	17	2	10	0	8	2	5	4	0
July	1994	34	12	16	2	8	1	9	3	5	4	0
August	1994	35	11	15	2	9	1	8	3	6	3	0
September	1994	35	13	14	1	9	1	7	3	6	3	0
October	1994	34	12	14	1	10	0	6	3	6	4	0
November	1994	35	13	15	2	9	0	7	3	5	4	0
December	1994	37	12	14	2	8	0	8	3	5	5	0
January	1995	39	13	14	3	9	0	8	4	4	4	0
February	1995	38	15	11	3	9	0	7	3	5	3	0
March	1995	38	15	11	3	9	0	6	3	5	2	0
April	1995	35	14	10	2	9	0	6	4	5	3	0
May	1995	37	12	10	2	9	0	7	5	4	3	0
June	1995	34	12	10	2	9	0	9	4	4	4	0
July	1995	36	11	13	1	9	0	9	4	5	3	0
August	1995	36	10	13	1	8	0	8	3	5	4	0
September	1995	40	12	13	0	8	0	6	3	5	3	0
October	1995	40	12	10	0	7	0	7	3	4	4	0
November	1995	39	12	10	0	6	0	7	3	5	3	0
December	1995	38	11	10	0	5	0	8	2	6	4	0
January	1996	38	11	12	1	5	0	8	2	8	3	0
February	1996	39	11	12	1	6	0	7	3	8	4	0
March	1996	38	12	13	1	6	0	7	3	8	4	0
April	1996	36	13	12	1	8	0	8	3	7	4	0
May	1996	36	13	13	1	7	0	8	3	6	4	0
June	1996	36	12	11	1	9	0	8	3	6	4	0
July	1996	39	11	11	1	8	0	8	3	5	3	0
August	1996	38	10	11	2	8	0	8	3	5	2	0
September	1996	38	11	12	2	6	0	9	4	4	2	0
October	1996	36	12	12	1	6	0	10	4	6	3	0
November	1996	37	12	12	1	7	0	10	3	7	3	0
December	1996	40	10	10	0	8	0	10	2	7	2	0
January	1997	42	8	10	0	9	0	9	2	7	2	0
February	1997	42	8	9	0	9 11	0	8	3	7	2	0
March	1997	44	8	9	1	11	0	6	3	7	2	0
April	1997	39	10	10	2	12	0	5	4	5	2	0
May	1997	35	10	11	2	11	0	5	3	3	2	0
June	1997	33	10	11	2	12	0	4	3	3	1	0
July	1997	34	9	11	1	12	0	5	2	3	1	0
August	1997	33	8	12	0	12	0	6	2	3	1	0
September	1997	33	9	13	1	11	0	6	2	2	1	0
October	1997	32	10	11	1	9	0	5	1	2	1	0
November	1997	35	10	11	1	9	0	5	1	1	1	0
December	1997	38	8	10	1	8	0	5	2	1	1	0
20000000		00	U	10		0	Ū	0	L	•		0
January	1998	44	6	11	0	8	0	4	1	1	1	0
February	1998	42	7	14	0	10	0	4	1	2	1	0
March	1998	39	7	16	0	12	0	5	0	2	1	0

			G		TO BUY			BAD	TIME T	OBUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S		<u>Available</u>			Rising Rates			<u>High</u>	Credit Tight	To Buy	Future	Inadequate
Date of S	uivey	Available	<u>Down</u>	<u>Cieul Lasy</u>	RISING RALES	<u>FIOSPEIILY</u>	Auequale	<u>nign</u>		<u>10 Duy</u>	rulure	Induequate
April	1998	34	8	14	0	14	0	5	1	2	0	0
May	1998	33	7	11	0	13	0	6	1	2	0	0
June	1998	33	6	11	0	14	0	4	1	1	0	0
July	1998	33	7	13	0	13	0	4	2	1	0	0
August	1998	32	6	15	0	13	0	4	2	1	1	0
September	1998	30	6	14	0	12	0	4	2	2	1	0
October	1998	30	7	15	0	12	0	4	3	2	2	0
November	1998	31	9	17	0	10	0	4	2	1	2	0
December	1998	32	8	20	0	10	0	4	3	1	2	0
January	1999	36	8	19	0	11	0	3	1	1	1	0
February	1999	37	8	17	0	14	0	2	2	1	1	0
March	1999	36	8	15	0	14	0	2	1	2	1	0
April	1999	33	8	14	0	17	0	4	1	1	1	0
May	1999	34	9	15	0	17	0	3	1	1	0	0
June	1999	37	9	14	0 0	17	1	3	1	0	Õ	Õ
July	1999	37	7	14	1	17	0	3	1	0	0	0
August	1999	35	7	12	1	16	1	4	1	1	2	0
September	1999	31	7	11	1	15	0	4	2	1	2	0
October	1999	32	10	11	1	13	1	3	2	2	2	0
November	1999	32	10	11	0	12	0	3	1	2	1	0
December	1999	36	9	11	0	11	1	3	1	1	1	0
January	2000	41	8	9	0	12	0	4	1	1	1	0
February	2000	40	7	9	0	15	0	4	2	0	1	0
March	2000	38	8	9	1	17	0	4	2	1	1	0
April	2000	33	11	11	2	18	0	4	2	1	1	0
May	2000	33	12	11	2	18	0	4	2	2	1	0
June	2000	33	11	10	3	18	0	4	2	2	1	0
July	2000	33	9	8	2	17	0	4	3	1	1	0
August	2000	33	8	7	2	15	0	5	3	1	1	0
September October	2000 2000	33	9	8	1 1	16	0	5	3	1	1	0 0
November	2000	33 33	10 10	8 9	1	17 19	0 0	5 3	2 2	2 1	1 1	0
December	2000	35	9	9 8	1	19	0	3	2	2	1	0
December	2000	55	9	0		10	0	5	2	2	I	0
January	2001	37	7	7	1	13	0	4	3	3	3	0
February	2001	34	6	8	0	10	0	5	3	5	4	0
March	2001	31	8	10	0	8	0	5	3	5	6	0
April	2001	28	8	11	1	7	0	5	3	7	7	0
May	2001	28	8	11	1	8	0	4	3	7	7	0
June	2001	29	7	10	1	8	0	5	3	8	6	0
July	2001	29	7	11	0	8	0	7	3	7	6	0
August	2001	31	6	11	0	8	0	8	3	9	7	0
September	2001	29	5	12	0	8	0	6	3	8	9	0
October	2001	29	4	13	0	7	0	5	3	7	12	0
November	2001	30	3	16	0	4	0	4	2	5	17	0
December	2001	33	3	18	0	3	0	5	2	7	16	0
January	2002	38	3	18	0	3	0	3	2	10	13	0
February	2002	39	3	17	0	3	0	4	2	10	10	0
March	2002	33	3	17	0	4	0	3	2	11	9	0
April	2002	32	4	17	0	3	0	3	3	9	9	0
			•	.,	2	5	5	5	2	5	5	÷

			G		TO BUY			BAD	TIME T	OBUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S		<u>Available</u>			Rising Rates			High	Credit Tight	To Buy	Future	
Date of S	uivey	Available	<u>Down</u>	<u>Cleuil Easy</u>	RISING Rales	FIOSPEILLY	Adequate	<u>nıgn</u>		<u>10 Duy</u>	ruluie	Inadequate
May	2002	30	5	16	0	5	0	3	3	8	7	0
June	2002	31	5	17	0	5	0	3	3	7	7	0
July	2002	34	5	18	0	5	0	3	2	7	6	0
August	2002	34	5	19	0	4	0	3	2	7	7	0
September	2002	34	4	19	0	4	0	4	2	8	7	0
October	2002	31	4	20	0	4	0	5	2	10	8	0
November	2002	31	4	20	0	4	1	4	3	10	9	0
December	2002	32	4	19	0	4	1	3	3	10	10	0
January	2003	35	4	20	0	4	0	3	2	9	11	0
February	2003	34	4	20	0	4	0	3	2	9	12	0
March	2003	32	3	19	0	3	0	3	4	9	15	0
April	2003	27	3	17	0	3	0	4	5	9	15	0
May	2003	27	3	18	0	3	0	5	5	10	13	0
June	2003	28	3	20	0	4	0	5	4	11	9	0
July	2003	32	3	21	0	4	0	5	4	10	6	0
August	2003	32	4	23	0	4	0	5	3	11	5	0
September	2003	30	4	22	1	4	0	5	2	10	5	0
October	2003	29	4	22	1	4	0	5	2	11	7	0
November	2003 2003	30 32	5 5	19 19	0 0	3 3	0 0	4 4	2 4	10 9	7 7	0 0
December	2003	32	Э	19	0	3	0	4	4	9	1	0
January	2004	36	4	20	0	6	0	4	3	8	5	0
February	2004	36	4	21	1	6	0	4	3	8	5	0
March	2004	35	4	21	1	6	0	4	2	7	4	0
April	2004	31	5	20	0	6	0	5	2	6	5	0
May	2004	30	6	21	0	7	0	5	3	5	5	0
June	2004	32	7	23	1	7	1	5	3	5	6	0
July	2004	31	8	24	1	6	1	5	4	6	6	0
August	2004	31	7	21	1	6	0	5	4	6	5	0
September	2004 2004	30 30	7 8	20 20	1 1	7 6	0 0	6 6	4 3	5 5	5 5	0 0
October November	2004 2004	30 31	о 8	20 21	1	6 6	0	6	3 4	5 6	5 5	0
December	2004 2004	34	o 9	21	1	7	0	6	4	5	4	0
December	2004	54	9	20	1	1	0	0	5	5	4	0
January	2005	36	9	19	1	7	0	6	3	4	4	0
February	2005	37	8	17	1	8	0	5	3	4	3	0
March	2005	35	9	17	1	6	0	5	3	4	3	0
April	2005	33	10	15	1	6	0	5	4	6	3	0
May	2005	30	12	14	2	6	0	5	4	5	3	0
June	2005	32	12	14	2	5	0	5	4	4	2	0
July	2005	35	11	14	2	5	0	6	2	3	1	0
August September	2005 2005	36 34	10 11	15 14	1 1	4 4	0 0	6 8	2 2	4 6	2 2	0 0
October	2005	30	13	14	1	4	0	9	2	9	2	0
November	2005	29	13	13	1	4 5	0	8	3	9 10	4	0
December	2005	35	11	12	1	5	0	8	3	10	4	0
							-					
January	2006	39	9	10	1	5	0	6	3	6	4	0
February	2006	39	9	10	1	5	0	5	3	6	4	0
March	2006	34	9	11 12	1	5 6	0 0	5	4	5 6	4 3	0
April May	2006 2006	33 31	10 11	12	2 1	6 6	0	5 6	4 5	ь 6	3	0 0
iviay	2000	51	11	12	I	0	0	0	5	0	5	0

			G		TO BUY			BAD	TIME T	O BUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
									•			
Date of S	urvey	<u>Available</u>	<u>Down</u>	Credit Easy	Rising Rates	Prosperity	Adequate	<u>High</u>	Credit Tight	<u>To Buy</u>	<u>Future</u>	Inadequate
June	2006	31	11	11	2	6	0	7	4	6	4	0
July	2006	30	11	10	2	4	0	7	4	7	4	0
August	2006	29	10	10	2	4	0	7	4	7	4	0
September	2006	29	9	10	2	4	0	7	4	7	4	0
October	2006	31	8	10	1	5	0	7	4	8	3	0
November	2006	38	7	10	1	5	0	7	3	8	3	0
December	2006	44	7	9	1	5	0	7	2	7	3	0
lonuon	2007	44	0	10	1	c	0	c	2	c	2	0
January February	2007 2007	44 40	8 8	10	1	6 6	0	6 6	2 2	6 6	3 4	0 0
March	2007	40 34	8	10	1	7	0	5	2	6	4	0
April	2007	34	9	10	0	6	0	5	2	7	4	0
May	2007	33	9	10	0	5	0	6	3	7	3	0
June	2007	36	9 10	12	0	3 4	0	7	3	7	3	0
July	2007	35	7	12	1	4 6	0	7	2	8	3	0
	2007	33	7	12	1	5	0	7	2	o 9	3	0
August	2007	33 29		12					4	9 11	4	
September October	2007 2007		5		1	5	0 0	6				0
	2007 2007	30	5 4	11	0	3	0	6	6	11	6 7	0
November		31 37	4 5	10 9	0 0	3 3	0	6 7	6 6	12	7	0 0
December	2007	37	Э	9	0	3	0	1	0	11	1	0
January	2008	39	5	8	0	3	0	6	4	10	7	0
February	2008	36	6	6	0	2	0	6	4	13	10	0
March	2008	31	6	7	0	3	0	6	5	16	12	0
April	2008	25	5	7	0	2	0	10	6	18	15	0
May	2008	23	5	7	0	2	0	10	5	19	16	0
June	2008	22	5	5	0	1	0	12	5	22	16	0
July	2008	24	5	5	0	1	0	10	4	23	16	0
August	2008	25	5	4	0	1	0	9	6	25	15	0
September	2008	26	6	4	0	1	0	7	6	24	16	0
October	2008	24	5	3	0	1	0	7	8	25	20	0
November	2008	26	5	3	0	1	0	8	8	24	23	0
December	2008	31	2	3	0	1	0	8	9	23	24	0
January	2009	36	2	4	0	1	0	8	8	23	23	0
February	2009	39	2	5	ů 0	1	0 0	6	8	21	24	0 0
March	2009	37	1	4	0 0	1	0	7	8	20	26	Ő
April	2009	38	1	4	0	0	0	6	7	20	26	0
May	2009	39	1	4	0	0	0	6	6	20	23	0
June	2009	41	2	4	0	1	0	5	6	21	20	0
July	2009	41	2	4	0	1	0	5	5	20	20	0
August	2009	39	2	4	0	1	0	5	5	21	21	0
September	2009	39	2	5	0	1	0	4	6	19	23	0
October	2009	40	2	5	0	1	Õ	5	6	19	21	0 0
November	2009	40	2	5	0	1	0	6	5	19	19	0
December	2009	42	2	6	0	1	0	7	5	19	18	0
January	2010	42	3	8	1	1	0	6	5	19	17	0
February	2010	42 44	3	о 8	0	1	0	6 5	5 5	19 17	17	0
March	2010	44 43	3	о 8	0	1	0	5 4	5 6	17	14	0
				o 7	0		0			10		0
April May	2010 2010	42 40	3 3	7 5	0	1 1	0	5 5	6 5	19 19	12 13	
May June	2010	40 38	3 2	5 6	0	1	0	5 6	э 4	19 19	13	0 0
June	2010	30	Z	0	U	I	U	U	4	19	١Z	U

			G		TO BUY			BAD	TIME T	OBUY		
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S									•			
Date of 5	urvey	<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	Rising Rates	Prospenty	Adequate	<u>High</u>	Credit Tight	<u>To Buy</u>	<u>Future</u>	Inadequate
July	2010	38	2	6	0	1	0	6	3	20	12	0
August	2010	39	2	6	0	2	0	6	4	21	13	0
September	2010	39	3	5	0	2	0	5	4	21	15	0
October	2010	38	2	4	0	1	0	6	5	22	17	0
November	2010	40	3	5	0	1	0	5	5	22	16	0
December	2010	44	3	6	0	1	0	6	6	21	12	0
January	2011	47	4	7	0	2	0	6	6	19	11	0
February	2011	47	4	6	0	2	0	7	6	18	10	0
March	2011	43	4	5	0	2	0	6	6	19	11	0
April	2011	39	5	5	0	2	0	6	5	17	12	0
May	2011	38	5	5	0	3	0	8	5	17	12	0
June	2011	37	5	6	0	3	0	9	4	18	11	0
July	2011	37	3	6	0	2	0	9	4	22	10	0
August	2011	36	3	6	0	2	0	8	4	23	11	0
September	2011	35	4	7	0	1	0	7	5	24	13	0
October	2011	34	4	7	0	1	0	8	5	25	16	0
November	2011	36	4	9	0	1	0	8	6	22	17	0
December	2011	39	4	9	0	1	0	9	6	23	15	0
le nu en e	0040	40	2	0	0	0	0	0	0	10	40	0
January	2012	42	3	8	0	2	0	8	6	19	13	0
February	2012	42	4	6	0	2	0	8	5	21	11	0
March	2012	39	4	6	0	2	0	8	4	19	14	0
April	2012	37	4	7	0	3	0	8	4	21	15	0
May	2012	35	4	8	0	4	0	8	4	21	15	0
June	2012	33	4	9	0	4	0	8	5	21	15	0
July	2012	33	4	9	0	4	0	9	6	19	14	0
August	2012	36	4	9	0	4	0	8	6	17	13	0
September	2012	38	5	9	0	3	0	8	4	17	13	0
October	2012	37	7	8	0	4	0	7	4	18	12	0
November	2012	36	7	7	0	5	0	7	4	16	13	0
December	2012	37	6	8	0	4	0	7	5	15	12	0
January	2013	39	5	8	0	4	0	7	4	14	12	0
February	2013	38	5	8	0	4	0	8	4	17	11	0
March	2013	38	7	8	0	4	0	8	4	15	11	0
April	2013	36	8	9	0	5	0	9	5	14	10	0
May	2013	36	8	9	0	6	0	8	4	13	10	0
June	2013	33	8	9	0	8	0	8	4	14	8	0
July	2013	34	8	8	1	8	0	6	3	12	9	0
August	2013	34	8	10	1	9	0	9	3	12	8	0
September	2013	35	8	11	1	7	0	9	3	11	9	0
October	2013	33	7	12	1	8	0	10	3	11	9	0
November	2013	32	8	9	1	7	0	8	4	11	11	0
December	2013	35	8	9	0	7	0	7	4	9	10	0
January	2014	38	9	8	0	7	0	7	4	10	9	0
February	2014	39	9	9	0	6	0	8	4	9	7	0
March	2014	35	8	8	0	7	0	9	4	10	8	0
April	2014	33	7	8	0	7	0	8	3	10	8	0
May	2014	31	8	8	0	9	0	9	3	12	9	0
June	2014	30	8	9	0	9 10	0	9	3	14	8	0
July	2014	30	9	8	1	10	0	10	4	14	9	0
oury	2014	00	5	0	'	10	0	10	-7	12	0	v

			G			BAD	TIME T	O BUY				
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S		<u>Available</u>	Down		Rising Rates		Adequate	High	Credit Tight	To Buy	Future	Inadequate
Date of 3	uivey	Available	DOWI	<u>Cleui Lasy</u>	Mising Nales	<u>FI0Spenty</u>	Auequale	<u>r lign</u>		<u>10 Duy</u>	rulure	mauequate
August	2014	32	9	8	1	9	0	10	4	11	8	0
September	2014	34	10	8	1	10	0	10	3	10	8	0
October	2014	36	8	8	0	10	0	10	3	11	8	0
November	2014	37	9	8	0	11	0	9	3	9	8	0
December	2014	39	8	9	1	11	0	8	3	9	8	0
January	2015	43	8	11	1	13	0	8	2	7	5	0
February	2015	43	7	11	0	12	0	7	3	8	6	0
March	2015	40	8	11	0	13	0	7	3	6	6	0
April	2015	37	9	11	0	12	0	7	3	6	7	0
May	2015	37	9	11	1	13	0	8	3	6	6	0
June	2015	35	9	12	1	15	0	7	2	5	5	0
July	2015	34	9	11	1	17	0	6	2	5	6	0
August	2015	30	10	12	1	16	0	6	2	7	7	0
September	2015	32	8	11	1	14	0	8	3	8	7	0
October	2015	32	8	12	1	11	0	9	3	10	6	0
November	2015	38	8	12	2	10	0	7	3	8	5	0
December	2015	44	8	13	2	10	0	6	2	7	5	0
January	2016	47	6	12	2	12	1	5	2	6	4	0
February	2016	44	6	13	2	12	1	7	3	7	4	0
March	2016	37	6	13	1	11	0	8	3	7	5	0
April	2016	32	8	13	1	10	0	9	4	7	5	0
May	2010	31	9	12	1	12	0	7	2	6	3	0
June	2010	34	10	14	1	13	1	7	3	5	3	0
July	2010	34	10	14	0	13	1	6	2	3	5	0
August	2010	39	9	14	1	13	1	7	3	4	6	0
September	2010	38	8	13	1	14	1	7	3	5	6	0
October	2010	36	8	13	1	14	1	8	3	6	5	0
November	2010	36	9	11	1	12	1	6	2	5	6	0
December	2010	39	8	10	1	10	0	6	2	4	6	0
December	2010	39	0	10	I		0	0	2	4	0	0
January	2017	41	9	11	1	13	0	6	2	4	7	0
February	2017	39	10	9	1	15	0	6	2	5	6	0
March	2017	34	13	8	2	16	0	7	2	6	6	0
April	2017	32	14	8	3	15	0	8	2	5	5	0
May	2017	35	12	8	3	14	0	7	2	5	5	0
June	2017	36	10	8	2	13	0	7	3	5	5	0
July	2017	37	9	8	1	13	1	6	2	5	5	0
August	2017	38	9	10	1	14	1	8	2	6	6	0
September	2017	37	9	9	1	14	1	8	2	5	5	0
October	2017	34	10	9	2	15	0	9	2	6	6	0
November	2017	36	10	8	2	14	0	7	2	4	6	0
December	2017	40	8	8	1	13	0	7	2	4	6	0
January	2018	42	7	7	1	13	0	6	3	4	6	0
February	2018	39	8	7	2	14	0	7	3	4	7	0
March	2018	34	12	7	2	16	0	6	2	4	6	0
April	2018	33	15	8	2	16	0	6	2	3	5	0
May	2018	30	16	8	2	14	0	8	3	3	4	0
June	2018	32	13	9	2	14	1	9	3	4	4	0
July	2018	30	14	8	2	13	0	9	4	4	5	0
August	2018	32	15	7	2	14	1	9	3	6	5	0

			G		TO BUY				BAD	TIME T	O BUY	
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of S		<u>Available</u>	Down					<u>High</u>	Credit Tight	To Buy	<u>Future</u>	Inadequate
	uivey	Available	DOWI	<u>Oleuli Lasy</u>	Trising Trates	<u>i iospenty</u>	Auequale	<u>r lign</u>		TO Duy		inducquate
September	2018	32	16	6	2	14	0	9	3	5	3	0
October	2018	35	15	6	2	16	0	9	2	5	3	0
November	2018	35	14	6	2	17	0	10	2	4	3	0
December	2018	41	12	5	1	17	0	9	2	3	3	0
lonuon	2019	41	10	e	1	15	0	10	2	4	4	0
January February	2019	41	10	6 6	1	15	0	9	2	4	4	0 0
March	2019	35	10	7	1	15	1	11	3	4	5	0
April	2019	34	10	8	1	18	1	11	3	3	4	0
May	2019	32	10	9	1	16	0	13	2	4	4	0
June	2019	32	11	7	1	18	Õ	12	3	4	3	Õ
July	2019	33	12	7	1	16	Õ	12	3	5	4	Õ
August	2019	32	13	7	1	17	1	13	4	5	5	0
September	2019	32	13	7	1	16	0	13	4	4	5	0
October	2019	30	14	7	1	16	Õ	15	3	3	5	Õ
November	2019	35	13	6	1	16	0	12	3	3	4	0
December	2019	41	10	7	0	15	0	12	2	3	4	0
January	2020	44	9	8	0	16	0	10	3	3	3	0
February	2020	41	10	9	0	16	1	11	3	4	3	0
March	2020	36	10	9	0	16	1	8	2	7	6	1
April	2020	31	7	9	0	10	1	6	3	13	17	2
May	2020	31	4	7	0	6	1	5	2	17	25	2
June	2020	33	2	7	0	3	0	6	3	18	30	2
July	2020	35	3	5	0	4	0	8	4	17	28	3
August	2020	35	3	5	0	4	0	9	4	17	26	4
September	2020	33	2	5	0	5	0	9	4	17	24	7
October	2020	31	2	6	0	7	0	9	3	16	21	8
November	2020	29	2	7	0	8	0	9	3	15	22	9
December	2020	29	2	6	0	8	1	9	3	16	20	8
January	2021	29	3	7	0	7	1	10	2	16	21	7
February	2021	28	4	6	0	8	1	10	1	17	21	7
March	2021	26	6	6	0	9	1	11	1	15	18	9
April	2021	23	8	5	0	13	1	11	1	13	14	10
May	2021	21	8	5	0	15	2	15	1	10	10	14
June	2021	20	8	6	0	16	2	19	1	9	8	16
July	2021	19	8	6	1	14	2	23	2	10	8	19
August	2021	20	8	5	0	12	2	25	2	9	7	21
September	2021	18	6	4	0	9	1	27	1	9	9	27
October	2021	18	5	4	0	7	1	28	1	7	8	31
November	2021	18	5	4	0	5	2	32	1	7	7	34
December	2021	19	6	4	0	4	2	37	2	7	6	33
le eurore e	0000	47	-	•	0	4	0	44	<i>,</i>	-	0	0.4
January	2022	17	7	3	0	4	2	41	1	7	6	34
February	2022	16	7	3	1	4	1	41	2	8	6	33
March	2022	14	8	2	1	4	2	41	2	6	7	32
April	2022	13	10	2	1	3	2	40	3	7	7	31
May	2022	11	10	2	1	4	2	41	2	6	8	33
June	2022	11	10	1	1	3	1	42	4	7	10	32
July	2022	10	9	2	1	3	2	44	5	8	11	28
August	2022	12	9	2	1	3	3	45 45	5	8	12	23
September	2022	12	9	2	1	3	3	45	6	9	11	22

			G	OOD TIME	TO BUY				BAD	TIME T	O BUY	
		Prices Low;	Prices	Interest	Borrow in	Times			Interest	Can't		
		Good Buys	Won't Come	Rate Low	Advance	Good	Supply	Prices	Rates High;	Afford	Uncertain	Supply
Date of Survey		<u>Available</u>	Down	Credit Easy	Rising Rates	Prosperity	Adequate	<u>High</u>	Credit Tight	<u>To Buy</u>	<u>Future</u>	Inadequate
October	2022	15	10	2	1	3	2	42	5	9	11	20
November	2022	16	9	1	1	2	3	41	7	9	11	18
December	2022	19	9	2	1	3	4	41	8	8	11	15
January	2023	19	9	1	1	2	5	41	8	10	10	14
February	2023	20	8	2	1	3	4	38	8	11	10	12