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.

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
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; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad 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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TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad 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

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; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad 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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TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad 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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TABLE 42
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad 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

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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; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad 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

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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; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad 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

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

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
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

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

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad 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
June	2018	14	13	29	13	13	7	23	11	9	3	1
July	2018	14	13	28	12	16	8	23	11	9	3	0
August	2018	14	11	27	12	16	9	24	12	7	3	0
September	2018	12	11	27	11	18	12	21	12	7	3	0
October	2018	13	10	25	12	19	11	20	12	7	3	1
November	2018	14	9	23	13	18	10	19	14	9	4	1
December	2018	16	8	24	13	17	8	22	14	8	3	1
January	2019	16	7	24	12	15	10	23	14	8	5	1
February	2019	17	8	25	10	15	11	24	12	7	5	1
March	2019	16	8	29	10	15	11	20	12	7	5	1
April	2019	16	8	31	8	17	9	22	11	7	4	1
May	2019	15	8	31	7	17	8	21	11	8	4	1
June	2019	16	8	28	4	17	10	23	11	10	4	1
July	2019	16	8	30	4	16	10	21	12	10	4	1
August	2019	16	6	33	4	16	11	23	10	10	5	1
September	2019	16	7	35	5	15	10	24	9	8	6	0
October	2019	14	6	37	3	15	9	26	8	7	7	0
November	2019	15	6	37	3	16	8	26	7	7	7	0
December	2019	14	6	36	2	17	9	25	7	7	6	0

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

		GOOD TIME TO BUY						BAD TIME TO BUY				
Date of Survey		Prices Low; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	2020	16	7	36	3	17	10	22	7	8	6	0
February	2020	14	8	36	3	19	9	21	6	8	6	0
March	2020	16	8	39	3	17	8	20	4	7	8	0
April	2020	18	6	37	1	11	5	18	5	12	13	1
May	2020	25	4	36	0	6	4	14	5	15	18	1
June	2020	29	3	38	1	4	2	11	6	17	20	1
July	2020	30	2	41	1	6	5	10	6	16	17	0
August	2020	26	3	45	1	7	6	11	6	15	15	0
September	2020	22	3	43	1	7	7	13	5	15	14	0
October	2020	21	3	46	0	8	5	15	3	14	13	1
November	2020	20	3	45	0	9	6	16	3	14	12	0
December	2020	20	3	45	0	9	6	16	3	15	11	1
January	2021	18	3	43	1	8	6	16	4	16	11	1
February	2021	18	3	43	1	7	5	18	5	17	11	1
March	2021	14	5	43	2	7	5	20	6	14	9	1
April	2021	13	6	44	3	8	4	27	5	11	7	0
May	2021	11	7	38	4	8	4	36	5	10	5	0
June	2021	11	6	33	4	8	4	47	5	9	5	0
July	2021	9	7	24	3	6	4	55	5	11	5	0
August	2021	8	6	23	3	5	4	59	6	11	5	0
September	2021	6	7	22	1	5	4	60	6	12	6	0
October	2021	6	6	25	2	6	5	59	8	12	6	0
November	2021	6	6	24	2	6	6	61	8	12	6	1
December	2021	6	5	24	3	6	6	59	10	12	4	2
January	2022	6	6	20	3	7	6	61	11	12	5	2
February	2022	6	7	21	5	7	6	59	11	13	5	2
March	2022	4	7	16	6	6	6	62	13	12	6	2
April	2022	4	6	15	7	4	5	63	16	13	4	2
May	2022	3	6	9	8	4	5	66	24	13	3	2
June	2022	3	6	7	7	4	4	69	30	13	3	2
July	2022	3	5	5	7	3	4	68	38	13	4	2
August	2022	4	6	6	5	3	4	65	43	13	6	2
September	2022	5	5	5	6	2	5	60	44	13	5	2
October	2022	6	5	4	6	3	4	57	49	12	5	1
November	2022	6	5	3	6	2	4	54	54	13	5	1
December	2022	6	4	2	5	3	3	53	62	14	5	1
January	2023	7	3	1	4	2	3	53	63	14	5	1
February	2023	7	4	2	3	2	4	52	58	14	4	1
March	2023	7	4	3	3	3	5	50	55	15	4	1
April	2023	7	4	4	3	4	5	46	53	17	4	0
May	2023	6	4	3	3	4	5	48	58	17	4	1
June	2023	5	4	3	3	4	5	49	59	15	4	1
July	2023	5	4	4	3	4	6	53	57	13	4	1
August	2023	5	6	4	3	4	6	50	55	13	4	1
September	2023	5	6	3	3	3	6	51	57	13	3	1
October	2023	5	7	2	4	2	5	49	61	14	3	0
November	2023	4	6	3	4	1	5	52	64	12	2	0
December	2023	4	5	3	4	1	5	52	64	12	2	0

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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; Good Buys Available	Prices Won't Come Down	Interest Rate Low	Borrow in Advance Rising Rates	Times Good Prosperity	Good Investment	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Bad Investment
January	2024	5	4	4	2	1	5	52	60	11	3	0
February	2024	6	4	6	2	2	5	50	57	13	3	0
March	2024	7	6	6	2	3	6	48	55	15	2	0
April	2024	6	6	6	2	3	6	50	58	14	2	0
May	2024	5	6	5	2	3	5	53	60	12	2	0
June	2024	5	3	4	1	2	4	52	61	10	2	1
July	2024	4	2	3	1	1	3	53	61	11	2	1
August	2024	4	1	3	1	1	3	51	61	10	2	0
September	2024	3	1	4	1	0	2	51	59	9	3	0
October	2024	3	1	6	0	1	3	50	58	10	3	0
November	2024	3	2	7	0	1	3	46	54	11	3	0
December	2024	3	3	7	0	1	3	46	52	11	3	0
January	2025	3	4	5	1	1	3	43	49	10	4	0
February	2025	2	5	5	2	0	3	44	49	8	7	0
March	2025	2	4	4	2	0	2	43	47	9	10	0
April	2025	2	4	4	1	1	2	43	45	8	15	1
May	2025	3	3	4	1	1	2	42	43	9	17	1
June	2025	3	3	3	1	1	3	42	45	9	15	1
July	2025	5	3	3	1	0	3	43	46	10	11	0
August	2025	6	2	3	1	0	3	43	48	11	9	0
September	2025	6	2	4	1	0	2	42	48	12	10	1
October	2025	6	2	5	2	1	2	42	46	14	11	1
November	2025	5	2	7	1	1	2	42	42	15	12	1
December	2025	5	2	6	1	1	2	42	41	14	12	0
January	2026	5	1	6	0	1	2	43	42	15	12	0
February	2026	6	1	6	0	1	2	43	41	14	11	0
March	2026	6	2	7	1	1	2	41	39	15	10	0
April	2026	7	2	6	2	1	2	39	39	14	11	0
May	2026	6	3	5	2	0	2	41	39	15	12	0
June	2026	5	3	4	2	0	2	44	41	15	13	0
July	2026	5	3	3	1	0	3	46	41	16	10	0