

MALE
TABLE 36

1

**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.

<u>Date of Survey</u>		<u>GOOD TIME TO BUY</u>					<u>BAD TIME TO BUY</u>			
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good; Prosperity	Interest Rates High;	Can't Afford	Uncertain	
		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>		<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
March	1978	21	43	1	1	4	10	1	5	2
April	1978	17	46	1	2	5	12	1	3	1
May	1978	17	46	1	2	6	13	1	3	1
June	1978	14	48	1	2	5	12	2	3	1
July	1978	14	50	1	3	5	12	3	3	1
August	1978	12	50	1	3	4	13	4	3	0
September	1978	11	50	1	3	4	12	5	2	1
October	1978	11	47	0	2	4	12	5	2	1
November	1978	11	46	0	2	3	13	5	2	2
December	1978	11	43	0	2	3	17	7	3	1
January	1979	12	44	1	3	2	17	8	3	2
February	1979	13	45	1	3	2	18	7	4	2
March	1979	14	48	1	3	2	15	5	4	2
April	1979	12	50	1	3	2	14	5	4	2
May	1979	12	52	1	4	3	11	6	4	2
June	1979	12	51	1	3	2	14	6	4	3
July	1979	13	49	1	2	2	16	8	3	3
August	1979	14	46	1	2	2	16	7	3	4
September	1979	16	43	1	2	2	15	8	5	4
October	1979	15	44	1	3	3	15	7	6	4
November	1979	16	42	1	4	3	17	11	7	4
December	1979	14	43	1	4	3	18	14	6	4
January	1980	16	44	1	3	2	17	15	8	4
February	1980	17	46	1	3	2	15	14	7	4
March	1980	18	47	2	3	2	12	16	7	4
April	1980	16	38	1	4	1	19	21	4	5
May	1980	14	35	1	4	1	24	28	5	6
June	1980	17	29	2	3	1	26	28	5	7
July	1980	21	27	4	2	2	21	26	7	6
August	1980	23	27	5	2	2	20	20	8	6
September	1980	23	30	5	2	3	17	17	8	4
October	1980	23	33	3	3	2	16	15	7	4
November	1980	22	35	1	3	1	14	17	7	3
December	1980	22	31	1	4	1	16	21	5	3
January	1981	21	30	1	3	1	17	25	4	3
February	1981	21	28	1	2	1	17	29	5	4
March	1981	22	30	1	1	1	17	28	6	4
April	1981	22	31	1	2	1	17	24	7	5
May	1981	21	32	1	3	2	18	20	6	3
June	1981	20	31	1	3	1	19	20	6	3
July	1981	22	29	1	2	1	20	21	5	2
August	1981	25	28	2	1	1	16	22	5	2
September	1981	25	26	2	1	2	16	21	4	2
October	1981	24	26	1	1	2	14	20	5	2
November	1981	23	23	1	1	2	17	20	5	3
December	1981	26	24	1	2	1	18	21	6	4

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low;	Prices	Interest	Borrow in	Times Good;	Interest		Can't	Uncertain
		Good Buys	Won't Come	Rate Low	Advance		Prices	Rates High;	Afford	
		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
January	1982	29	23	1	2	1	19	23	7	4
February	1982	32	22	1	1	1	19	22	8	4
March	1982	35	19	1	1	2	18	23	9	4
April	1982	35	16	1	1	2	19	24	10	5
May	1982	38	15	0	1	2	17	26	10	6
June	1982	36	16	1	1	1	16	25	11	6
July	1982	37	17	1	1	1	15	25	11	6
August	1982	32	16	2	1	1	14	25	12	7
September	1982	32	16	2	1	2	14	24	11	7
October	1982	31	16	3	1	2	14	21	11	7
November	1982	33	15	5	1	2	13	19	12	7
December	1982	36	13	7	2	2	12	17	12	7
January	1983	37	12	8	1	2	12	16	13	7
February	1983	41	11	9	1	1	13	15	11	7
March	1983	39	11	11	1	2	13	13	10	8
April	1983	41	13	13	2	2	12	12	9	7
May	1983	40	16	14	2	3	10	9	8	6
June	1983	40	18	15	3	4	9	8	7	4
July	1983	38	18	15	3	5	9	8	6	3
August	1983	38	18	15	3	6	10	6	4	3
September	1983	40	20	12	2	4	12	5	4	4
October	1983	39	21	10	2	5	12	4	5	4
November	1983	36	22	8	3	5	12	5	5	3
December	1983	36	19	7	2	5	12	4	6	2
January	1984	38	17	9	2	6	11	5	5	3
February	1984	41	16	10	2	7	9	5	4	3
March	1984	40	18	12	3	10	6	5	4	3
April	1984	36	21	11	5	11	7	5	4	2
May	1984	32	23	10	6	10	7	5	4	2
June	1984	30	22	10	6	9	8	6	4	2
July	1984	30	21	9	5	9	8	8	3	2
August	1984	33	21	9	4	9	9	7	3	1
September	1984	36	24	9	3	8	9	7	3	2
October	1984	37	24	9	3	8	9	7	3	3
November	1984	33	23	9	3	8	9	8	3	3
December	1984	31	21	9	3	11	10	8	4	3
January	1985	36	20	11	2	10	8	7	5	3
February	1985	41	19	14	2	9	8	5	4	2
March	1985	42	20	13	2	6	7	4	4	2
April	1985	39	20	12	2	8	8	3	4	1
May	1985	38	21	10	3	9	7	4	4	2
June	1985	39	21	12	3	10	6	4	4	2
July	1985	38	20	13	3	10	7	5	4	2
August	1985	38	19	16	2	9	9	5	4	1
September	1985	39	16	15	2	8	11	4	4	1
October	1985	40	14	16	2	7	10	3	4	1
November	1985	38	15	14	2	7	10	2	4	2
December	1985	38	16	14	2	7	10	3	3	2

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>GOOD TIME TO BUY</u>					<u>BAD TIME TO BUY</u>			
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
January	1986	41	16	15	2	8	9	4	3	1
February	1986	40	16	19	2	8	9	4	3	1
March	1986	41	14	24	2	9	6	4	3	1
April	1986	40	14	27	2	10	7	3	3	2
May	1986	39	12	31	1	10	6	2	2	2
June	1986	37	14	34	1	12	6	2	3	2
July	1986	37	13	34	1	12	5	3	3	1
August	1986	39	13	32	1	11	5	3	3	1
September	1986	40	11	32	1	9	7	3	4	2
October	1986	36	12	33	1	6	9	3	4	2
November	1986	33	13	32	2	6	8	3	5	2
December	1986	33	15	26	2	6	7	3	3	3
January	1987	36	13	23	2	7	6	3	4	2
February	1987	37	13	22	1	6	7	3	4	2
March	1987	36	13	26	1	6	6	3	5	2
April	1987	31	19	26	2	7	6	3	4	2
May	1987	31	22	24	3	7	5	3	4	2
June	1987	34	24	19	4	6	6	2	3	2
July	1987	38	21	16	4	6	6	2	3	2
August	1987	38	19	17	3	6	8	2	3	2
September	1987	37	20	15	3	7	8	3	3	1
October	1987	35	19	15	5	7	9	4	4	2
November	1987	34	20	12	5	7	7	7	4	4
December	1987	32	20	10	4	6	8	8	4	6
January	1988	34	21	9	3	6	8	7	4	6
February	1988	36	19	8	2	6	7	5	5	5
March	1988	36	17	11	2	7	7	4	5	3
April	1988	36	17	12	2	8	6	4	5	4
May	1988	33	18	11	4	8	6	4	5	3
June	1988	32	19	10	5	9	5	4	4	3
July	1988	33	20	9	5	8	5	3	3	2
August	1988	36	21	8	5	9	6	3	3	2
September	1988	35	23	7	5	8	7	3	2	2
October	1988	32	23	8	5	8	7	3	3	2
November	1988	32	23	9	4	7	7	2	3	2
December	1988	32	22	7	5	8	7	4	3	1
January	1989	33	24	7	5	7	9	4	4	2
February	1989	33	23	5	6	9	9	5	4	2
March	1989	33	24	6	5	8	9	5	4	2
April	1989	33	21	5	7	8	8	7	3	2
May	1989	29	23	5	6	8	8	7	3	2
June	1989	29	21	5	6	9	7	7	3	3
July	1989	28	23	6	3	8	8	5	3	3
August	1989	31	20	9	3	6	8	4	1	4
September	1989	33	21	9	2	6	7	3	2	3
October	1989	35	19	8	2	6	6	3	2	3
November	1989	35	22	7	1	7	7	2	3	1
December	1989	35	19	7	2	5	10	3	4	2
January	1990	36	18	7	2	4	11	3	3	2

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
February	1990	37	18	6	3	4	9	3	3	2
March	1990	39	18	7	3	8	7	3	2	2
April	1990	39	19	7	3	7	6	3	3	2
May	1990	38	18	7	2	7	6	3	3	3
June	1990	35	20	7	2	5	6	3	3	2
July	1990	33	21	6	3	5	6	4	3	3
August	1990	32	24	6	2	4	7	3	4	4
September	1990	30	24	4	2	3	10	5	5	5
October	1990	29	23	3	2	3	13	5	6	8
November	1990	28	21	2	2	1	13	6	7	11
December	1990	30	19	2	1	1	11	6	10	15
January	1991	33	16	3	1	1	9	6	9	16
February	1991	36	12	4	1	2	7	6	12	15
March	1991	40	12	5	1	2	7	5	10	12
April	1991	40	15	6	1	3	8	5	10	10
May	1991	41	16	10	1	2	9	6	9	8
June	1991	39	14	11	1	3	9	6	11	9
July	1991	41	13	11	1	2	9	5	11	8
August	1991	40	14	9	0	3	8	4	9	9
September	1991	41	14	10	0	3	6	4	8	8
October	1991	40	14	10	0	3	6	5	9	11
November	1991	40	12	12	0	2	6	5	10	13
December	1991	39	12	10	0	2	7	5	11	17
January	1992	37	10	13	0	1	8	6	12	19
February	1992	35	9	15	0	1	7	7	14	21
March	1992	39	9	15	0	1	6	6	13	18
April	1992	40	10	15	1	2	5	3	10	17
May	1992	42	13	15	1	3	6	2	8	14
June	1992	41	12	19	1	3	5	2	7	12
July	1992	41	12	19	0	3	6	3	9	11
August	1992	43	9	19	0	3	7	4	9	14
September	1992	42	9	17	0	4	8	4	10	14
October	1992	41	9	18	1	4	6	4	11	14
November	1992	40	10	16	1	4	5	3	12	13
December	1992	39	8	16	1	4	5	2	12	12
January	1993	42	8	16	1	5	6	2	11	10
February	1993	41	8	17	1	6	7	3	10	8
March	1993	42	11	18	1	7	6	3	9	8
April	1993	40	12	19	1	8	4	2	7	8
May	1993	40	13	19	1	7	5	2	7	8
June	1993	38	11	20	1	8	5	1	7	9
July	1993	37	10	21	1	6	6	3	7	11
August	1993	36	11	24	0	7	5	2	7	12
September	1993	34	12	24	0	6	5	2	7	14
October	1993	33	13	25	0	6	6	1	9	12
November	1993	35	12	25	1	7	6	2	10	10
December	1993	38	12	24	1	7	7	2	9	6
January	1994	39	10	26	1	9	6	2	7	6
February	1994	40	9	29	1	11	7	2	5	4

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
March	1994	38	11	29	2	12	6	2	5	4
April	1994	34	11	28	3	11	6	2	5	3
May	1994	33	12	24	4	11	5	1	4	4
June	1994	34	12	22	3	10	5	2	3	4
July	1994	35	13	19	4	10	5	2	4	4
August	1994	35	14	17	4	10	5	3	3	3
September	1994	34	14	18	4	12	5	2	3	3
October	1994	36	16	17	3	12	4	3	3	2
November	1994	36	17	15	4	11	5	3	4	2
December	1994	36	16	13	6	11	6	3	4	2
January	1995	36	16	12	6	12	6	3	4	3
February	1995	39	14	11	5	14	5	5	3	3
March	1995	40	14	12	3	13	4	4	3	2
April	1995	40	12	11	3	14	6	5	2	2
May	1995	39	12	9	3	13	7	4	2	3
June	1995	38	12	9	2	13	8	4	3	4
July	1995	38	12	11	2	10	8	4	4	4
August	1995	38	12	15	1	11	7	4	4	4
September	1995	39	12	16	1	11	7	3	3	4
October	1995	39	12	17	1	11	5	2	4	2
November	1995	40	13	17	0	10	5	2	5	2
December	1995	40	11	16	1	8	6	2	5	2
January	1996	44	11	17	1	7	8	2	4	3
February	1996	44	8	17	1	9	7	3	5	5
March	1996	46	9	20	1	10	5	3	4	5
April	1996	44	9	20	2	9	4	3	4	4
May	1996	40	12	18	2	9	5	3	3	3
June	1996	37	12	14	2	10	6	3	3	2
July	1996	36	13	13	2	11	7	2	4	2
August	1996	38	14	13	2	11	6	3	3	2
September	1996	38	15	14	2	11	8	2	3	2
October	1996	40	13	14	1	10	7	3	3	2
November	1996	38	12	16	1	11	7	3	3	2
December	1996	42	11	16	2	12	8	3	2	2
January	1997	40	12	14	2	13	7	3	3	3
February	1997	42	11	13	2	14	6	2	4	3
March	1997	38	12	14	1	16	5	2	5	2
April	1997	38	13	14	1	16	4	3	4	2
May	1997	37	13	14	2	17	4	3	2	1
June	1997	35	13	14	2	18	3	3	1	1
July	1997	33	12	15	2	17	3	3	2	1
August	1997	34	13	13	1	16	3	2	2	1
September	1997	37	12	14	1	16	3	1	3	1
October	1997	38	11	15	1	18	3	1	2	1
November	1997	36	10	15	1	17	2	2	1	1
December	1997	35	9	13	0	14	3	2	1	1
January	1998	39	9	14	0	11	4	2	1	1
February	1998	41	8	14	1	12	4	1	1	1
March	1998	42	8	16	1	13	3	1	1	1

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
April	1998	37	10	16	0	16	3	1	1	1
May	1998	34	10	15	0	17	3	1	1	1
June	1998	33	9	15	0	18	2	1	1	1
July	1998	31	8	16	0	18	3	1	1	1
August	1998	31	8	18	0	20	3	1	2	1
September	1998	30	8	18	0	19	3	2	1	2
October	1998	34	7	20	1	18	3	2	1	2
November	1998	36	8	22	1	16	3	1	1	2
December	1998	38	7	24	1	17	3	1	1	2
January	1999	38	7	24	1	17	3	1	2	1
February	1999	37	6	24	0	19	3	2	2	1
March	1999	37	6	24	1	19	3	1	2	1
April	1999	33	6	23	0	20	4	2	1	1
May	1999	32	6	23	0	22	3	1	1	1
June	1999	30	7	22	1	22	3	1	1	0
July	1999	32	8	20	1	23	2	1	1	1
August	1999	32	7	19	1	21	4	2	2	0
September	1999	31	7	17	1	22	5	3	2	1
October	1999	31	9	15	2	20	5	3	2	1
November	1999	33	10	14	2	20	4	2	2	1
December	1999	38	8	13	2	20	4	2	2	1
January	2000	37	8	14	1	20	3	3	1	1
February	2000	36	8	12	2	22	2	3	1	1
March	2000	33	10	13	2	20	3	4	1	1
April	2000	32	10	11	3	21	4	3	0	1
May	2000	34	10	10	3	19	5	3	1	1
June	2000	35	10	10	2	20	3	3	1	1
July	2000	35	9	10	2	21	5	3	1	1
August	2000	34	10	10	1	20	4	4	1	1
September	2000	33	8	12	1	20	5	3	1	2
October	2000	32	10	11	1	18	4	2	1	2
November	2000	30	10	12	2	19	3	2	1	2
December	2000	36	10	10	1	18	2	2	1	2
January	2001	37	8	11	1	16	2	2	2	3
February	2001	36	7	12	0	12	3	2	4	5
March	2001	32	7	15	0	10	3	3	5	7
April	2001	31	6	17	0	9	5	4	7	8
May	2001	30	7	16	0	8	5	3	7	7
June	2001	30	6	15	0	8	6	2	7	6
July	2001	33	7	15	0	9	4	2	7	6
August	2001	37	5	15	1	9	5	2	6	6
September	2001	37	5	16	1	9	3	2	6	9
October	2001	35	4	19	1	7	3	1	5	13
November	2001	36	4	23	0	4	4	1	6	14
December	2001	38	3	27	0	2	4	1	7	11
January	2002	40	3	25	0	2	3	2	8	8
February	2002	40	3	25	0	3	2	2	9	7
March	2002	39	3	22	0	6	4	2	8	8
April	2002	37	4	23	0	7	4	1	8	8

MALE
TABLE 36

7

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

<u>Date of Survey</u>		<u>GOOD TIME TO BUY</u>					<u>BAD TIME TO BUY</u>			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
May	2002	35	5	21	0	8	4	1	6	8
June	2002	35	6	20	0	7	2	1	6	7
July	2002	36	4	19	1	6	2	2	5	6
August	2002	37	5	19	1	4	2	2	7	7
September	2002	34	4	23	0	5	3	3	9	8
October	2002	32	4	25	0	5	4	3	9	9
November	2002	30	4	27	0	5	4	3	7	10
December	2002	37	3	27	0	4	4	4	8	9
January	2003	38	3	26	0	3	3	4	8	9
February	2003	39	4	27	0	3	3	4	9	10
March	2003	35	5	28	0	3	4	3	8	12
April	2003	33	5	28	1	5	4	3	6	11
May	2003	33	4	28	1	6	4	4	6	10
June	2003	35	4	26	1	5	3	5	5	9
July	2003	37	5	26	1	4	2	4	7	8
August	2003	36	6	28	1	5	4	2	7	6
September	2003	35	6	29	0	6	4	2	7	5
October	2003	33	7	28	0	6	5	2	7	5
November	2003	34	7	29	0	6	3	2	6	5
December	2003	36	7	28	0	6	5	1	6	5
January	2004	39	7	30	1	7	3	1	4	4
February	2004	37	7	29	1	7	4	1	4	4
March	2004	34	8	30	1	7	3	2	5	3
April	2004	30	8	30	1	9	3	2	6	5
May	2004	27	9	30	2	9	3	2	5	6
June	2004	27	10	30	3	9	4	2	4	6
July	2004	28	10	31	3	8	4	3	3	5
August	2004	30	9	30	2	8	3	4	4	5
September	2004	30	8	27	2	9	4	4	5	4
October	2004	31	9	26	2	7	4	3	5	6
November	2004	34	9	24	2	8	3	2	4	4
December	2004	37	11	22	2	9	3	2	3	3
January	2005	39	11	21	3	10	4	2	3	2
February	2005	37	11	22	2	10	5	2	2	1
March	2005	35	12	23	3	10	6	2	2	2
April	2005	31	15	23	2	10	6	2	2	2
May	2005	30	15	21	3	9	6	2	3	2
June	2005	32	14	20	2	7	5	2	3	2
July	2005	33	13	20	1	8	4	2	2	2
August	2005	35	13	19	1	7	3	1	2	2
September	2005	32	15	18	1	7	5	1	2	2
October	2005	28	16	15	2	6	7	2	4	4
November	2005	27	16	16	2	5	8	3	4	5
December	2005	32	14	16	2	6	7	3	4	4
January	2006	39	13	17	2	6	5	2	3	2
February	2006	42	13	15	2	7	5	2	3	2
March	2006	40	13	13	2	9	5	3	3	3
April	2006	34	16	12	2	9	4	3	4	3
May	2006	29	17	11	2	9	6	2	5	3

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
June	2006	29	18	10	2	8	8	2	4	4
July	2006	31	15	11	2	8	7	3	4	3
August	2006	34	16	12	2	7	5	4	3	3
September	2006	34	14	13	3	8	5	4	4	3
October	2006	35	12	13	3	8	5	3	4	3
November	2006	37	9	10	2	9	6	3	5	3
December	2006	43	8	10	1	8	5	3	4	3
January	2007	48	8	10	1	7	5	3	4	3
February	2007	47	9	13	1	6	4	2	3	4
March	2007	45	9	14	0	5	4	3	4	4
April	2007	40	11	13	0	6	5	3	6	4
May	2007	39	11	13	0	6	5	4	7	3
June	2007	36	11	11	1	8	6	3	7	3
July	2007	36	12	10	1	8	7	3	7	3
August	2007	35	11	10	1	8	7	3	7	3
September	2007	35	11	10	1	5	6	3	7	4
October	2007	35	10	9	0	5	6	4	7	6
November	2007	35	10	8	0	4	7	4	8	7
December	2007	36	9	8	0	4	8	4	10	8
January	2008	37	7	8	0	3	7	3	11	9
February	2008	38	7	10	0	3	7	4	11	9
March	2008	37	6	10	0	3	6	4	13	8
April	2008	37	6	9	0	3	6	4	16	9
May	2008	35	7	6	0	2	7	4	19	10
June	2008	33	8	6	0	2	10	3	19	13
July	2008	34	9	5	0	2	10	4	17	14
August	2008	35	8	6	0	2	9	4	17	13
September	2008	37	7	5	0	2	7	5	19	12
October	2008	36	6	5	0	2	7	7	22	12
November	2008	36	4	4	0	1	9	9	22	17
December	2008	40	2	5	0	1	9	9	20	17
January	2009	42	2	5	0	1	9	7	18	19
February	2009	44	2	6	0	1	8	6	17	18
March	2009	41	2	6	0	1	7	6	17	22
April	2009	41	3	7	0	1	7	5	17	22
May	2009	42	3	6	0	1	6	5	17	21
June	2009	46	4	6	0	0	6	5	15	17
July	2009	46	4	5	0	0	6	6	15	15
August	2009	50	4	6	0	1	5	6	14	15
September	2009	47	5	7	0	1	5	6	15	17
October	2009	49	5	7	1	1	4	6	15	17
November	2009	48	6	6	1	1	4	6	17	17
December	2009	52	5	7	1	1	4	5	15	17
January	2010	51	5	8	0	1	5	4	15	15
February	2010	53	5	8	0	1	5	4	12	14
March	2010	51	6	7	0	1	4	4	13	12
April	2010	52	6	7	0	2	3	4	13	13
May	2010	45	6	7	0	1	3	4	13	13
June	2010	45	7	7	0	2	3	3	12	13

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
July	2010	43	6	6	0	2	5	2	11	14
August	2010	47	6	8	1	1	6	3	12	15
September	2010	47	4	7	0	1	6	4	14	17
October	2010	48	5	8	1	1	5	4	15	16
November	2010	50	4	8	0	1	5	4	14	15
December	2010	50	5	10	0	2	5	4	13	14
January	2011	48	5	9	0	2	6	4	14	14
February	2011	47	8	9	0	3	5	3	14	12
March	2011	45	10	8	0	2	5	2	14	13
April	2011	45	12	9	1	1	4	2	12	12
May	2011	45	11	8	0	2	6	3	12	11
June	2011	45	9	7	0	2	8	3	14	11
July	2011	44	7	7	0	3	8	4	18	12
August	2011	42	6	7	0	1	8	5	20	14
September	2011	41	6	7	0	1	7	6	19	14
October	2011	42	6	7	0	1	8	5	18	13
November	2011	43	6	8	0	1	7	4	18	12
December	2011	46	5	9	0	2	6	3	18	12
January	2012	48	6	9	0	3	4	3	16	13
February	2012	47	6	8	0	4	6	5	15	12
March	2012	45	8	10	0	4	7	5	14	12
April	2012	41	9	9	0	4	7	5	15	11
May	2012	43	9	11	0	3	7	5	12	11
June	2012	43	8	10	0	3	5	4	13	11
July	2012	46	8	9	0	2	5	4	11	11
August	2012	44	9	8	0	2	4	4	12	12
September	2012	45	8	10	0	3	4	4	10	11
October	2012	44	9	13	0	4	5	4	10	13
November	2012	44	9	14	0	5	5	4	10	12
December	2012	44	9	13	0	5	5	4	12	12
January	2013	45	9	12	0	5	5	4	14	11
February	2013	41	11	12	0	5	5	4	14	10
March	2013	38	13	11	1	6	5	4	14	9
April	2013	37	13	13	1	7	5	4	12	9
May	2013	41	11	14	0	8	5	3	11	8
June	2013	42	11	14	1	9	5	3	10	9
July	2013	41	12	13	1	9	5	3	8	9
August	2013	36	14	11	2	9	6	3	7	10
September	2013	35	14	12	1	8	6	4	6	10
October	2013	34	13	11	0	8	6	4	7	11
November	2013	37	12	11	0	8	5	3	10	12
December	2013	40	11	12	0	8	4	4	9	10
January	2014	41	10	13	1	8	4	3	9	8
February	2014	41	11	13	1	9	5	3	8	8
March	2014	39	12	13	1	9	5	2	8	8
April	2014	35	12	12	1	9	4	2	10	8
May	2014	35	12	12	0	9	4	2	9	6
June	2014	33	12	11	0	10	6	3	8	7
July	2014	36	13	11	1	12	8	3	7	7

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
August	2014	35	13	10	1	11	8	3	8	6
September	2014	37	12	13	1	11	7	3	8	6
October	2014	35	12	14	1	10	6	2	7	5
November	2014	38	10	14	1	11	5	2	7	6
December	2014	41	9	12	1	13	5	1	6	5
January	2015	45	9	13	1	14	5	1	6	4
February	2015	45	10	13	1	16	6	1	7	4
March	2015	40	10	15	0	17	6	2	7	5
April	2015	35	11	16	1	17	7	2	7	5
May	2015	30	10	15	1	16	7	3	7	6
June	2015	31	11	14	1	14	7	3	7	7
July	2015	35	10	13	1	13	6	3	7	8
August	2015	37	10	14	2	13	5	2	5	7
September	2015	34	10	15	2	12	6	2	5	7
October	2015	35	10	16	2	13	7	2	4	7
November	2015	38	9	17	2	13	8	2	4	7
December	2015	44	8	17	2	13	6	2	4	6
January	2016	45	8	16	3	13	4	2	4	6
February	2016	46	8	15	2	14	5	2	4	4
March	2016	41	11	15	1	15	6	3	4	4
April	2016	38	11	15	1	15	7	3	4	4
May	2016	35	11	16	1	14	6	2	5	5
June	2016	36	10	16	1	14	6	2	5	5
July	2016	37	9	16	1	13	6	1	5	6
August	2016	38	8	16	1	15	6	1	5	7
September	2016	37	8	15	1	15	6	1	5	7
October	2016	37	9	17	1	16	7	2	5	6
November	2016	37	10	17	1	15	6	3	4	5
December	2016	41	10	16	2	15	6	2	4	4
January	2017	43	11	14	2	15	5	2	4	5
February	2017	40	14	11	3	15	5	1	3	5
March	2017	36	15	11	2	16	6	1	3	4
April	2017	34	15	12	2	16	6	1	3	4
May	2017	34	13	13	1	18	6	1	3	5
June	2017	35	12	13	2	17	6	2	3	5
July	2017	35	12	11	2	16	6	2	3	5
August	2017	35	10	11	2	16	6	2	4	4
September	2017	35	11	12	2	17	6	2	3	5
October	2017	37	11	13	2	19	6	1	3	4
November	2017	39	11	14	1	19	5	1	2	4
December	2017	45	10	12	1	19	5	1	2	2
January	2018	43	10	11	1	19	6	2	2	3
February	2018	38	11	10	1	20	6	2	2	3
March	2018	31	15	10	1	20	6	2	2	3
April	2018	29	19	10	1	20	5	2	2	3
May	2018	30	20	9	1	19	5	2	3	3
June	2018	31	17	8	1	21	6	2	3	3
July	2018	34	16	7	1	21	7	2	2	3
August	2018	32	16	7	1	22	8	2	2	3

MALE
TABLE 36
SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
September 2018		30	17	7	1	23	9	2	2	2
October 2018		27	18	6	2	24	9	3	3	2
November 2018		31	18	7	3	23	8	2	3	2
December 2018		34	17	6	3	21	8	1	3	3
January 2019		38	13	6	2	21	8	1	3	4
February 2019		38	12	6	1	21	9	2	2	5
March 2019		37	10	6	1	23	10	2	3	4
April 2019		35	10	7	1	23	10	2	3	4
May 2019		34	11	8	1	24	10	2	3	3
June 2019		32	14	9	1	24	10	2	3	4
July 2019		33	15	10	0	24	10	1	3	3
August 2019		32	15	10	0	22	12	1	2	3
September 2019		32	12	10	0	22	12	2	3	4
October 2019		30	12	11	0	22	11	2	2	6
November 2019		32	11	11	0	22	11	2	2	6
December 2019		38	11	11	0	22	10	1	1	4
January 2020		41	9	9	1	22	10	1	2	3
February 2020		39	9	9	1	24	9	1	2	4
March 2020		35	8	10	0	24	10	1	3	7
April 2020		33	6	10	0	18	9	2	8	17
May 2020		35	3	9	0	11	7	2	12	25
June 2020		37	3	8	0	5	7	2	15	28
July 2020		38	4	9	0	5	6	2	13	25
August 2020		33	4	10	0	6	8	2	12	24
September 2020		30	4	11	0	6	9	2	11	24
October 2020		29	4	10	0	8	11	3	12	22
November 2020		31	5	10	0	7	11	2	13	18
December 2020		33	4	10	0	8	9	2	14	15
January 2021		33	5	10	0	8	8	2	12	15
February 2021		31	6	11	0	10	7	2	10	15
March 2021		27	9	10	0	12	9	2	9	14
April 2021		25	11	10	0	15	10	2	8	13
May 2021		22	12	9	0	16	16	1	7	11
June 2021		20	12	8	0	14	21	1	6	10
July 2021		19	11	7	0	13	27	1	5	8
August 2021		20	10	5	0	10	29	1	4	8
September 2021		19	10	6	0	10	29	2	5	7
October 2021		18	11	6	0	6	30	2	5	7
November 2021		16	12	5	0	5	33	2	5	6
December 2021		16	12	4	0	4	37	1	4	5
January 2022		15	13	3	0	4	40	2	4	5
February 2022		14	15	4	0	5	39	2	3	5
March 2022		12	16	4	1	4	40	2	4	6
April 2022		12	16	4	1	4	40	2	4	5
May 2022		13	14	3	1	3	43	1	4	6
June 2022		13	13	2	1	3	44	3	4	8
July 2022		13	13	2	0	3	44	4	5	10
August 2022		12	12	1	0	2	47	5	6	11
September 2022		14	11	1	0	3	45	6	6	11

TABLE 36

**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR LARGE
HOUSEHOLD DURABLES
(Three Month Moving Averages)**

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
October	2022	15	12	1	1	3	44	6	6	10