MALE

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	6	10	6	2	0	10	30	72	6	3	1
July	1980	8	12	13	4	0	9	28	64	5	4	0
August	1980	10	16	19	6	1	9	27	51	6	4	0
September	1980	10	17	19	10	1	9	25	45	8	3	1
October	1980	10	19	15	11	1	9	23	46	8	3	1
November	1980	8	18	8	11	0	9	22	55	8	3	1
December	1980	6	16	4	9	0	10	22	65	7	4	1
January	1981	5	14	2	5	0	9	25	73	6	3	1
February	1981	5	12	2	4	0	9	28	77	6	3	1
March	1981	6	12	2	3	0	9	31	76	6	3	1
April	1981	7	12	3	4	0	9	31	72	7	4	1
May	1981	8	12	4	4	0	8	29	69	6	4	1
June	1981	8	13	4	4	0	8	28	69	8	3	1
July	1981	8	11	3	4	0	8	27	73	7	3	0
August	1981	8	11	3	4	0	7	26	77	8	2	0
September	1981	8	9	3	5	0	6	27	77	8	3	0
October	1981	7	9	3	4	0	4	25	77	8	3	0
November	1981	8	8	2	3	0	5	26	78	10	4	0
December	1981	10	9	3	3	0	4	24	82	11	3	0
January	1982	13	7	5	2	0	5	26	81	14	5	0
February	1982	14	7	5	2	1	5	25	78	13	5	0
March	1982	16	7	4	2	0	5	25	77	13	6	1
April	1982	16	7	3	2	1	5	24	78	14	5	1
May	1982	19	6	4	1	1	4	25	77	13	5	1
June	1982	20	5	6	2	1	5	25	75	12	5	2
July	1982	19	5	5	2	1	4	24	76	12	6	2
August	1982	17	6	5	2	1	4	23	74	13	6	2
September	1982	17	6	8	3	1	4	23	71	14	6	1
October	1982	18	7	14	4	0	4	22	61	13	7	1
November	1982	20	6	22	5	0	3	18	54	14	7	0
December	1982	21	7	28	6	1	5	15	45	12	7	0
January	1983	23	7	32	6	1	5	14	40	11	7	0
February	1983	26	6	36	6	1	6	15	38	10	8	0
March	1983	27	7	38	6	1	5	15	37	9	9	0
April	1983	28	7	43	7	1	6	14	32	7	8	0
May	1983	29	8	49	8	1	5	12	25	8	5	0
June	1983	28	9	53	11	3	6	10	20	7	5	0
July	1983	24	8	49	10	4	5	12	22	7	4	0
August	1983	21	10	43	12	4	7	13	24	6	4	1
September	1983	21	9	39	12	3	7	15	26	7	4	1
October	1983	24	10	35	12	3	10	13	26	7	5	1
November	1983	23	10	33	12	3	8	14	28	8	5	0
December	1983	22	10	30	13	2	8	12	27	7	5	1

MALE
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	1984	19	11	32	12	3	8	13	26	7	5	0
February	1984	21	11	35	13	5	7	12	22	6	4	1
March	1984	20	11	39	13	6	8	12	20	6	3	1
April	1984	18	12	37	20	6	8	10	17	6	2	1
May	1984	14	13	33	23	4	8	9	21	6	3	0
June	1984	13	12	26	23	4	8	10	27	6	3	0
July	1984	14	11	23	20	3	7	11	33	6	3	0
August	1984	15	11	24	18	3	7	12	37	5	2	0
September	1984	15	12	25	17	3	6	12	34	6	3	0
October	1984	17	12	26	14	3	7	13	33	5	3	0
November	1984	16	11	28	12	3	9	12	30	6	6	0
December	1984	18	9	31	10	3	8	12	29	6	5	0
January	1985	18	9	38	9	5	7	11	26	6	5	0
February	1985	21	9	44	9	4	6	10	23	6	2	1
March	1985	22	11	46	9	4	6	12	20	4	2	1
April	1985	23	12	43	12	3	7	11	19	5	2	0
May	1985	22	13	38	13	5	7	13	19	6	3	0
June	1985	21	10	45	12	5	7	11	17	7	3	0
July	1985	22	8	51	9	6	6	12	14	6	4	0
August	1985	24	7	57	6	5	7	12	14	4	3	0
September	1985	27	7	55	6	4	6	12	13	4	3	0
October	1985	26	8	55	6	3	6	12	13	4	3	0
November	1985	25	8	54	8	4	5	11	12	6	3	1
December	1985	25	9	54	7	5	5	10	14	5	2	1
January	1986	27	9	56	7	5	5	8	14	6	2	1
February	1986	28	9	61	6	5	5	9	12	5	1	0
March	1986	27	8	70	5	6	5	6	8	5	2	0
April	1986	26	6	77	4	6	4	6	6	4	1	0
May	1986	25	5	81	4	5	3	4	4	3	1	0
June	1986	24	5	80	5	5	3	5	4	3	1	0
July	1986	23	5	79	6	5	4	6	4	3	1	0
August	1986	23	5	77	6	5	4	8	4	4	1	1
September	1986	26	4	77	5	5	5	9	4	4	1	1
October	1986	26	5	77	6	5	6	8	4	4	1	0
November	1986	28	6	75	6	4	7	7	4	4	1	0
December	1986	26	6	71	6	2	8	7	5	5	1	0
January	1987	28	7	70	5	2	8	7	4	5	2	0
February	1987	27	8	72	6	2	7	7	4	5	2	0
March	1987	26	9	72	6	3	7	6	3	4	1	0
April	1987	23	10	69	11	3	6	6	3	3	2	0
May	1987	24	11	59	15	3	8	7	5	2	2	0
June	1987	23	13	51	19	2	8	8	7	3	2	0
July	1987	26	12	48	19	2	7	8	9	4	2	0
August	1987	26	12	49	17	2	7	9	8	4	1	0
September	1987	25	13	47	15	4	7	11	8	4	2	1
October	1987	23	13	43	19	4	8	11	11	4	2	0
November	1987	19	11	37	18	5	8	11	14	4	6	0
December	1987	22	9	39	18	3	9	9	15	5	7	0

MALE

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	23	7	40	14	4	9	9	15	6	8	0
February	1988	27	7	47	13	4	7	11	12	7	4	0
March	1988	29	7	50	11	5	6	12	10	5	3	0
April	1988	29	10	50	10	5	6	12	8	4	3	0
May	1988	27	13	45	12	5	10	9	8	5	3	0
June	1988	23	14	39	15	5	8	9	10	4	3	0
July	1988	23	14	35	15	6	8	11	11	3	3	0
August	1988	22	13	33	17	6	8	12	13	2	1	0
September	1988	23	15	30	19	7	10	13	13	3	1	0
October	1988	21	14	29	20	6	11	12	14	3	1	0
November	1988	23	13	32	17	5	12	13	12	4	3	0
December	1988	21	13	30	17	5	12	13	13	4	3	0
January	1989	21	13	29	18	4	12	12	13	5	4	0
February	1989	20	13	25	22	4	10	11	14	5	3	0
March	1989	20	11	23	21	3	11	13	16	5	2	0
April	1989	19	12	19	21	4	10	16	22	6	1	0
May	1989	20	13	17	18	4	10	16	26	5	2	1
June	1989	22	15	18	15	4	10	14	25	4	2	1
July	1989	23	13	24	11	5	11	14	20	3	2	0
August	1989	23	13	28	9	4	11	14	16	4	2	1
September	1989	25	12	34	8	4	9	14	13	5	1	1
October	1989	28	13	33	8	3	8	11	12	5	1	1
November	1989	29	14	35	7	3	7	10	12	3	0	1
December	1989	28	14	33	8	3	9	11	12	4	2	1
January	1990	29	13	37	7	2	9	12	12	4	3	0
February	1990	30	12	33	7	3	9	14	13	4	3	0
March	1990	31	11	32	7	5	7	16	14	3	3	0
April	1990	30	14	29	9	5	9	15	13	4	2	0
May	1990	30	14	28	8	5	10	15	13	3	3	1
June	1990	31	14	26	8	3	10	15	14	4	3	0
July	1990	32	13	25	9	2	9	16	15	3	3	0
August	1990	32	15	25	9	1	8	16	17	4	5	0
September	1990	33	14	22	10	1	7	17	20	5	4	0
October	1990	33	11	17	8	1	5	18	20	7	7	1
November	1990	35	9	16	7	1	6	19	20	8	9	1
December	1990	38	8	17	5	1	5	17	18	9	11	1
January	1991	43	7	26	4	1	4	14	16	8	10	1
February	1991	46	6	31	3	1	2	9	13	8	8	2
March	1991	52	6	40	2	2	3	8	9	7	7	3
April	1991	52	6	43	3	2	4	7	8	8	5	2
May	1991	53	6	47	3	2	5	8	8	8	4	2
June	1991	51	7	48	3	2	5	8	8	8	3	1
July	1991	51	8	46	3	2	6	8	8	8	3	1
August	1991	50	9	46	2	2	5	8	8	8	3	0
September	1991	50	8	47	2	2	7	9	8	8	3	0
October	1991	48	8	47	2	2	7	7	9	8	3	1
November	1991	51	5	48	2	2	7	8	8	9	5	2
December	1991	49	4	50	2	1	6	8	7	9	7	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	1992	50	3	57	2	1	5	7	5	10	8	1
February	1992	46	3	65	3	1	6	5	4	9	8	0
March	1992	46	3	68	3	1	6	4	3	8	8	0
April	1992	45	4	70	2	1	6	5	4	6	8	0
May	1992	46	6	67	2	2	6	5	4	6	7	1
June	1992	44	6	67	2	3	6	5	3	6	5	0
July	1992	43	5	67	3	3	6	4	4	8	7	1
August	1992	40	4	67	2	2	6	6	4	9	7	1
September	1992	43	4	70	2	2	5	5	4	9	6	1
October	1992	41	4	69	3	2	5	5	4	8	5	1
November	1992	41	4	69	5	3	4	4	4	7	6	1
December	1992	40	5	67	6	4	5	4	3	7	7	1
January	1993	41	6	65	7	4	5	3	2	6	6	1
February	1993	40	6	66	7	5	4	4	3	5	5	0
March	1993	36	7	68	7	4	5	3	3	5	5	1
April	1993	33	8	71	7	6	5	5	4	5	6	1
May	1993	32	8	73	6	5	5	5	4	5	6	1
June	1993	34	9	73	6	5	4	5	4	5	5	0
July	1993	35	8	73	7	3	4	5	4	6	4	0
August	1993	33	8	74	8	3	3	4	3	7	4	1
September	1993	32	6	77	7	4	3	4	4	8	5	1
October	1993	31	5	78	4	5	2	4	4	9	4	1
November	1993	31	4	79	3	5	3	4	3	8	4	0
December	1993	30	5	77	4	5	4	4	2	7	4	0
January	1994	30	6	75	6	7	5	4	1	5	3	0
February	1994	30	6	73	10	8	5	4	2	5	3	0
March	1994	29	7	72	13	11	5	4	2	4	2	0
April	1994	25	7	72	16	10	5	4	3	4	1	0
May	1994	22	7	65	20	10	5	4	4	3	2	1
June	1994	18	7	61	21	8	5	5	6	3	2	0
July	1994	17	8	55	22	8	5	5	7	4	2	0
August	1994	22	8	54	22	9	5	5	9	5	2	0
September	1994	26	10	51	23	8	7	5	9	6	1	0
October	1994	26	12	49	24	8	8	4	7	6	2	1
November	1994	21	13	43	26	8	8	6	7	6	2	1
December	1994	18	13	37	28	8	8	7	13	4	2	1
January	1995	18	12	31	27	6	6	9	20	6	2	1
February	1995	17	12	29	26	6	6	8	23	6	3	1
March	1995	17	12	32	23	6	6	9	22	7	2	1
April	1995	17	12	33	21	7	8	8	19	6	2	1
May	1995	18	12	39	17	7	8	8	17	7	2	0
June	1995	21	10	43	13	6	8	9	16	6	2	1
July	1995	21	9	55	9	7	8	8	11	6	2	0
August	1995	22	7	59	7	7	9	7	9	6	2	1
September	1995	23	7	62	6	9	8	6	5	6	2	0
October	1995	25	7	54	6	8	7	6	6	7	1	1
November	1995	25	8	54	6	9	7	6	6	7	1	1
December	1995	26	8	52	6	8	8	6	7	7	1	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	1996	24	7	57	5	7	7	6	7	6	2	0
February	1996	25	6	58	7	6	7	5	6	6	3	0
March	1996	25	6	62	6	6	7	5	5	6	2	0
April	1996	24	6	59	8	8	8	6	5	7	2	1
May	1996	22	9	58	9	8	7	7	6	5	2	0
June	1996	21	10	52	12	7	7	7	8	6	2	0
July	1996	22	12	50	12	9	6	6	7	5	1	1
August	1996	20	12	47	12	9	8	7	8	6	2	1
September	1996	20	10	49	11	9	10	8	7	4	2	1
October	1996	19	10	51	11	7	11	7	7	4	2	0
November	1996	20	8	53	10	9	9	6	5	5	1	1
December	1996	22	11	51	10	10	7	7	5	6	1	1
January	1997	23	11	50	8	11	7	6	4	6	1	1
February	1997	23	12	50	8	11	9	7	5	5	1	1
March	1997	21	11	50	7	13	10	7	5	6	1	0
April	1997	18	11	47	9	12	10	8	8	7	1	1
May	1997	18	10	45	10	13	9	9	8	6	1	1
June	1997	19	10	42	13	12	9	8	8	6	1	1
July	1997	20	10	44	10	12	8	8	5	4	0	1
August	1997	21	9	46	8	11	7	6	4	3	0	1
September	1997	21	9	51	6	10	7	6	4	2	0	1
October	1997	21	7	55	5	11	8	5	4	3	1	0
November	1997	21	9	54	5	11	7	5	4	3	1	1
December	1997	21	10	52	4	10	8	5	4	3	2	0
January	1998	20	10	52	3	9	7	5	3	3	1	0
February	1998	20	8	56	2	10	7	4	2	2	1	0
March	1998	18	5	61	1	11	7	5	2	2	1	1
April	1998	18	5	65	1	11	6	4	3	1	1	1
May	1998	21	6	64	2	11	5	5	3	1	1	1
June	1998	20	6	63	2	14	5	5	2	2	1	0
July	1998	18	7	65	3	15	5	7	3	2	1	0
August	1998	15	8	63	2	15	7	8	2	2	1	0
September	1998	14	8	62	3	12	6	9	2	2	1	0
October	1998	15	6	64	3	11	6	7	2	3	1	0
November	1998	16	5	70	2	10	5	6	2	3	1	0
December	1998	15	4	77	1	11	6	5	1	2	1	0
January	1999	16	6	75	1	11	6	5	1	1	2	0
February	1999	16	6	75	1	14	6	3	2	1	2	0
March	1999	17	6	72	2	15	6	4	3	2	1	0
April	1999	16	6	71	3	15	7	7	3	2	1	0
May	1999	14	5	67	4	14	8	9	3	3	1	1
June	1999	14	7	65	6	12	7	9	2	3	1	0
July	1999	12	7	62	7	14	6	7	3	3	1	0
August	1999	11	7	59	8	13	5	7	4	3	2	0
September	1999	10	6	54	9	15	7	8	6	2	2	0
October	1999	12	6	51	10	14	8	10	7	3	2	0
November	1999	13	6	52	10	12	8	10	7	2	2	1
December	1999	13	7	53	10	13	8	10	7	2	1	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	2000	13	8	50	10	14	7	10	8	2	1	1
February	2000	11	9	43	13	17	8	11	9	1	1	1
March	2000	12	10	40	16	15	7	10	12	1	1	0
April	2000	11	11	36	16	16	8	10	12	2	1	0
May	2000	12	10	32	14	15	8	11	14	2	1	0
June	2000	12	10	27	13	13	8	13	17	2	2	0
July	2000	12	10	28	12	11	7	15	20	1	2	0
August	2000	10	10	30	11	12	8	15	19	1	2	0
September	2000	10	11	34	9	13	9	13	15	1	1	0
October	2000	10	9	35	8	12	10	13	12	2	1	0
November	2000	11	10	36	9	10	10	12	10	3	1	0
December	2000	10	8	36	9	10	9	15	10	4	1	0
January	2001	11	8	42	8	11	7	11	11	4	2	0
February	2001	11	6	49	7	9	6	10	9	4	3	0
March	2001	14	6	58	5	8	6	9	9	4	2	0
April	2001	13	6	61	2	6	6	10	8	4	3	0
May	2001	12	6	60	2	5	6	11	7	5	2	0
June	2001	11	5	62	1	4	6	10	4	6	2	0
July	2001	15	5	61	2	5	5	12	4	7	2	0
August	2001	18	4	63	2	7	8	11	3	7	2	0
September	2001	19	4	60	2	6	7	11	3	7	4	0
October	2001	21	4	66	2	4	8	8	2	7	4	0
November	2001	22	3	69	1	2	5	7	2	5	6	0
December	2001	23	1	76	1	1	6	6	2	5	4	0
January	2002	23	1	74	1	1	7	5	2	7	5	0
February	2002	24	2	74	1	2	7	5	2	7	4	0
March	2002	23	4	67	2	4	7	5	2	7	3	0
April	2002	21	4	67	3	5	8	6	3	6	3	1
May	2002	19	6	64	4	5	7	6	4	6	3	1
June	2002	16	7	65	4	5	8	8	3	7	3	0
July	2002	15	7	63	4	4	8	9	3	7	3	0
August	2002	15	5	64	4	3	10	10	3	7	3	0
September	2002	15	4	66	3	3	10	10	3	6	2	0
October	2002	16	2	67	1	3	11	10	3	5	2	0
November	2002	13	3	67	1	2	10	11	3	5	3	0
December	2002	17	3	69	1	3	9	9	4	4	3	0
January	2003	16	4	73	1	3	9	8	3	4	4	0
February	2003	17	4	75	2	4	10	8	2	4	3	0
March	2003	15	3	75	2	3	11	9	2	4	3	0
April	2003	16	3	75	3	3	9	10	2	4	3	0
May	2003	17	4	77	2	3	9	9	2	3	2	0
June	2003	16	5	79	2	3	8	8	2	3	3	0
July	2003	15	5	79	1	3	7	9	1	3	3	0
August	2003	15	4	77	3	3	7	11	2	4	3	0
September	2003	15	6	73	4	4	7	12	3	4	3	0
October	2003	16	5	72	7	4	7	12	4	4	2	0
November	2003	16	6	69	7	3	7	12	4	4	2	0
December	2003	15	5	72	7	4	7	10	4	4	1	1

MALE

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	2004	13	5	71	5	6	9	10	3	4	1	1
February	2004	13	6	71	5	6	9	10	3	4	3	1
March	2004	12	6	71	5	5	9	11	3	4	3	0
April	2004	12	7	73	7	4	9	9	2	4	3	0
May	2004	11	7	71	12	4	9	9	3	4	3	0
June	2004	11	8	69	14	3	10	10	3	4	3	0
July	2004	10	8	63	17	4	10	13	5	4	2	0
August	2004	10	8	64	14	5	10	15	5	5	1	0
September	2004	11	7	63	14	6	10	14	5	5	1	1
October	2004	12	7	66	11	5	10	13	4	5	2	1
November	2004	11	8	65	13	5	12	13	4	4	2	1
December	2004	10	10	62	13	5	10	13	5	3	2	0
January	2005	11	10	61	14	6	11	13	5	3	1	0
February	2005	11	11	59	12	8	11	13	5	4	2	0
March	2005	10	13	57	12	6	12	13	5	4	2	0
April	2005	10	14	54	13	6	12	13	6	4	2	0
May	2005	9	14	53	15	5	12	13	6	4	1	0
June	2005	9	13	52	14	5	13	17	5	4	2	0
July	2005	9	12	49	11	5	12	21	4	4	1	0
August	2005	11	13	46	9	5	12	25	5	4	1	0
September	2005	10	12	44	9	5	11	27	7	4	1	0
October	2005	10	13	41	10	4	13	30	6	5	3	0
November	2005	9	12	38	11	3	15	30	8	6	3	1
December	2005	9	11	36	11	4	15	30	8	7	2	1
January	2006	11	10	35	11	4	13	29	11	7	1	1
February	2006	12	8	32	11	4	11	31	12	7	2	0
March	2006	14	8	30	12	4	12	31	12	6	2	0
April	2006	15	8	27	11	4	11	31	12	7	3	0
May	2006	15	8	27	11	5	12	29	12	6	3	1
June	2006	15	8	27	12	5	11	29	15	7	3	0
July	2006	18	9	26	14	5	11	26	17	5	3	0
August	2006	21	10	24	14	4	12	24	17	6	3	0
September	2006	27	8	22	12	4	10	24	17	7	2	1
October	2006	33	7	25	9	3	10	25	16	9	2	1
November	2006	41	4	27	6	2	8	25	15	9	2	1
December	2006	44	5	30	6	2	8	22	12	8	3	1
January	2007	45	5	30	6	3	5	20	10	7	3	1
February	2007	41	6	29	6	4	6	20	10	8	3	1
March	2007	40	6	30	5	3	7	20	9	10	3	2
April	2007	40	5	28	5	3	8	19	10	12	3	1
May	2007	43	6	27	4	2	7	18	11	12	2	1
June	2007	45	5	25	4	3	7	18	12	11	2	1
July	2007	46	6	24	4	2	6	20	13	10	2	1
August	2007	46	5	22	6	2	5	19	14	12	2	1
September	2007	47	4	21	5	1	4	18	15	12	2	1
October	2007	51	2	21	4	2	4	14	17	13	3	1
November	2007	55	2	22	2	1	4	14	17	12	3	1
December	2007	56	2	23	2	1	4	13	16	13	3	2

MALE

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	2008	56	2	22	1	1	4	13	15	13	4	2
February	2008	58	1	27	1	1	3	10	14	13	3	2
March	2008	58	1	28	0	0	3	11	14	12	4	2
April	2008	60	1	32	0	0	3	10	11	12	4	2
May	2008	59	2	29	0	0	3	10	12	14	5	2
June	2008	63	2	29	1	0	3	9	10	13	6	2
July	2008	63	2	26	1	1	3	9	11	15	6	1
August	2008	65	3	26	1	1	2	10	11	13	5	1
September	2008	66	4	24	1	1	3	9	11	14	5	1
October	2008	64	4	22	1	0	3	10	14	11	5	2
November	2008	66	3	20	0	1	3	9	15	10	4	2
December	2008	65	3	25	0	1	3	9	16	10	5	1
January	2009	68	2	33	0	1	2	7	12	12	6	1
February	2009	68	2	38	0	0	3	7	12	12	6	1
March	2009	69	2	39	0	0	3	5	11	12	6	1
April	2009	69	2	40	0	0	3	5	12	11	7	1
May	2009	71	2	41	0	0	2	3	10	11	6	1
June	2009	72	2	46	1	1	2	3	8	9	6	1
July	2009	70	3	43	1	1	3	4	8	11	5	2
August	2009	69	3	41	1	1	3	5	7	12	7	2
September	2009	69	3	38	0	1	3	6	7	13	7	1
October	2009	71	3	40	0	1	3	5	5	11	7	1
November	2009	69	3	41	1	1	3	4	6	11	6	1
December	2009	68	3	42	1	1	3	4	6	9	6	1
January	2010	69	4	39	1	2	2	4	5	9	5	2
February	2010	69	4	41	1	2	2	6	5	10	5	1
March	2010	71	4	38	2	1	3	6	5	9	6	1
April	2010	71	4	38	2	2	3	5	7	10	6	0
May	2010	71	4	37	2	2	3	5	6	10	7	1
June	2010	68	3	41	2	2	2	4	5	12	5	1
July	2010	67	3	44	1	1	3	5	4	10	6	2
August	2010	67	4	48	1	1	4	4	5	8	6	1
September	2010	68	4	49	1	1	3	4	5	9	7	1
October	2010	69	3	49	1	1	3	4	4	9	8	1
November	2010	68	3	50	1	1	3	3	6	10	6	2
December	2010	69	3	51	1	1	2	4	7	8	5	2
January	2011	67	3	51	1	1	1	5	9	10	5	2
February	2011	69	2	50	2	1	2	5	7	10	5	1
March	2011	69	3	47	1	1	2	4	8	11	5	1
April	2011	70	5	45	1	1	3	3	7	10	6	2
May	2011	68	5	40	2	1	3	3	9	11	6	3
June	2011	67	4	38	2	1	2	4	8	12	6	3
July	2011	66	3	38	2	1	2	4	7	13	6	2
August	2011	67	3	39	2	1	2	6	7	14	6	1
September	2011	65	2	37	2	1	5	7	9	14	7	1
October	2011	63	2	41	2	1	5	7	11	13	6	2
November	2011	63	2	44	1	1	4	6	12	13	5	3
December	2011	65	2	49	1	1	3	4	11	12	5	3

MALE

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	68	3	48	1	1	2	4	9	12	4	2
February	2012	68	3	48	1	1	2	3	8	11	5	3
March	2012	67	3	49	1	2	2	4	7	11	5	2
April	2012	65	2	49	1	3	3	4	8	11	4	2
May	2012	65	2	49	1	3	4	6	7	10	5	2
June	2012	66	3	51	1	3	4	5	7	8	4	3
July	2012	67	4	51	1	2	4	4	7	9	4	2
August	2012	64	4	51	1	2	3	3	8	11	4	2
September	2012	63	6	52	1	3	3	3	8	11	4	1
October	2012	63	7	54	1	4	3	3	8	10	5	1
November	2012	64	7	55	1	4	4	3	6	10	4	1
December	2012	62	6	53	1	4	5	4	6	11	5	2
January	2013	59	6	53	2	6	5	4	5	11	5	1
February	2013	58	8	52	3	6	4	5	7	9	4	1
March	2013	59	10	52	3	6	4	4	5	9	3	1
April	2013	56	12	51	3	5	5	5	6	8	4	1
May	2013	53	12	52	3	6	6	4	5	7	4	2
June	2013	49	12	53	3	6	6	5	5	6	4	2
July	2013	50	12	54	6	6	5	4	5	6	3	1
August	2013	48	13	51	7	6	5	6	5	6	3	1
September	2013	47	12	49	8	6	5	8	7	7	3	2
October	2013	43	12	47	8	7	6	8	7	8	4	2
November	2013	45	10	48	7	7	6	6	8	10	5	2
December	2013	47	11	50	8	8	5	4	8	9	4	2
January	2014	47	11	51	8	7	6	5	7	9	4	1
February	2014	45	11	51	8	7	5	5	6	7	5	2
March	2014	43	9	50	8	6	5	6	5	8	6	2
April	2014	42	10	47	7	6	5	7	5	9	6	3
May	2014	45	10	47	6	7	5	8	6	9	4	2
June	2014	44	11	47	5	7	6	8	7	8	3	2
July	2014	44	10	47	4	7	7	9	6	7	3	2
August	2014	41	10	46	4	7	8	10	5	8	4	2
September	2014	40	11	46	5	7	8	9	4	9	4	2
October	2014	40	10	46	5	7	9	8	5	9	5	2
November	2014	40	10	46	6	8	9	8	5	9	5	2
December	2014	39	10	47	6	9	10	8	4	8	4	2
January	2015	38	10	52	5	11	9	7	5	8	3	2
February	2015	36	11	53	4	13	9	6	5	8	4	1
March	2015	35	12	52	5	12	7	7	6	8	5	2
April	2015	34	12	49	5	12	7	8	5	7	5	2
May	2015	34	12	49	6	11	8	9	6	7	4	2
June	2015	35	12	49	6	12	9	8	5	6	3	1
July	2015	35	12	49	6	11	8	8	5	7	4	2
August	2015	34	12	49	7	11	8	7	5	7	5	2
September	2015	33	14	47	8	10	9	8	5	7	4	1
October	2015	30	14	47	7	12	8	9	5	7	3	1
November	2015	28	13	47	8	12	7	11	6	7	3	1
December	2015	32	10	50	8	12	7	11	5	7	3	1

MALE

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	34	10	49	10	10	8	10	5	7	3	1
February	2016	36	8	51	9	11	9	11	4	6	4	1
March	2016	32	9	51	9	11	8	13	5	6	4	1
April	2016	30	11	51	8	11	8	12	5	5	5	0
May	2016	28	12	50	8	10	7	13	5	6	4	1
June	2016	27	12	46	7	11	7	14	4	7	3	1
July	2016	27	10	45	6	11	7	15	5	8	3	2
August	2016	27	10	47	5	13	7	13	5	8	3	1
September	2016	27	9	49	5	11	8	13	4	8	4	1
October	2016	27	9	50	7	10	9	12	4	7	5	1
November	2016	24	10	49	8	10	9	12	4	7	5	1
December	2016	22	10	46	11	10	9	12	5	7	5	2
January	2017	21	12	42	15	11	9	12	4	6	5	1
February	2017	21	13	39	18	11	10	13	5	6	5	1
March	2017	22	14	38	19	12	10	13	5	5	5	1
April	2017	21	15	38	18	13	11	13	6	5	4	1
May	2017	19	14	37	17	13	11	14	6	5	4	0
June	2017	19	14	38	14	12	12	16	6	5	4	1
July	2017	20	13	38	13	11	11	18	7	5	4	1
August	2017	23	13	37	11	13	11	19	6	4	4	1
September	2017	23	13	38	10	15	11	19	6	5	3	1
October	2017	23	12	39	8	16	11	18	5	6	2	1
November	2017	21	12	39	8	17	12	17	5	5	3	1
December	2017	20	12	38	8	17	11	19	5	5	3	1
January	2018	20	12	35	8	17	11	22	5	5	4	1
February	2018	18	13	34	10	16	11	22	6	6	4	1
March	2018	16	13	32	14	15	11	21	7	5	4	1
April	2018	16	15	33	17	16	10	19	8	4	3	1
May	2018	15	16	32	17	16	9	20	9	4	3	1
June	2018	16	16	31	15	17	10	21	10	4	3	1
July	2018	14	14	28	13	16	12	24	11	4	3	1
August	2018	15	12	25	11	19	13	26	10	5	3	1
September	2018	14	13	25	12	19	12	25	10	5	3	1
October	2018	13	13	24	14	20	11	26	9	6	3	1
November	2018	15	13	26	16	19	10	26	9	5	2	1
December	2018	15	13	23	15	17	12	26	11	5	3	1
January	2019	17	11	25	13	16	13	24	11	6	3	1
February	2019	16	10	27	10	15	14	23	12	6	5	1
March	2019	17	9	29	9	15	13	24	10	6	4	1
April	2019	16	10	29	7	16	13	26	9	5	4	1
May	2019	16	11	29	6	17	13	27	8	6	3	1
June	2019	15	11	31	4	20	15	26	7	5	3	1
July	2019	15	11	35	3	20	14	25	6	5	4	1
August	2019	14	9	38	3	20	14	24	5	4	5	1
September	2019	14	8	40	2	19	13	26	5	5	7	1
October	2019	14	9	39	2	18	13	27	5	4	8	1
November	2019	15	9	40	2	17	12	27	5	5	8	1
December	2019	16	9	40	3	18	11	26	5	4	6	1

MALE

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	9	41	3	19	12	26	5	5	4	1
February	2020	16	9	42	2	20	12	25	4	5	5	0
March	2020	15	7	44	1	19	11	24	3	7	6	0
April	2020	19	5	42	1	13	9	21	4	10	11	0
May	2020	25	3	40	0	8	7	19	5	15	14	1
June	2020	30	3	40	0	4	6	16	5	18	16	1
July	2020	30	4	44	1	6	5	15	5	17	13	1
August	2020	27	5	47	1	6	6	14	4	14	12	1
September	2020	26	5	48	1	6	7	15	3	11	11	1
October	2020	24	5	49	1	6	8	16	3	9	10	1
November	2020	22	5	50	1	8	9	18	3	9	9	1
December	2020	19	6	50	1	9	9	19	3	9	8	0
January	2021	17	6	49	2	9	8	21	3	9	8	0
February	2021	16	6	47	2	8	7	24	3	9	8	0
March	2021	15	7	44	3	7	8	27	4	9	8	1
April	2021	15	8	40	3	7	9	33	4	8	7	1
May	2021	12	8	35	3	8	8	42	4	7	5	1
June	2021	9	8	30	3	8	6	54	4	6	5	1
July	2021	6	8	25	3	7	5	65	5	6	4	1
August	2021	6	7	22	2	5	5	69	6	7	5	1
September	2021	4	7	21	2	5	6	70	6	7	5	1
October	2021	4	6	23	2	5	7	66	6	9	6	1
November	2021	4	7	24	2	5	7	65	7	9	5	1
December	2021	3	9	25	3	4	8	64	6	8	4	1
January	2022	4	11	22	4	5	9	63	6	7	5	1
February	2022	4	12	20	7	5	8	61	8	9	5	1
March	2022	4	11	18	8	4	9	60	12	9	5	1
April	2022	3	11	16	10	3	7	63	16	10	5	2
May	2022	3	10	11	7	3	8	67	23	8	5	2
June	2022	2	9	8	6	3	6	70	33	8	4	2
July	2022	3	8	6	6	3	6	71	39	7	4	2
August	2022	4	6	6	6	2	6	68	43	8	4	1
September	2022	6	5	6	6	2	7	66	43	10	3	1
October	2022	6	5	5	6	2	8	62	48	10	4	1
November	2022	6	4	4	5	1	7	61	53	10	4	2
December	2022	5	4	3	4	2	6	59	60	8	5	2
January	2023	6	4	3	3	2	5	58	60	9	4	1
February	2023	8	5	5	3	2	5	53	58	10	5	1
March	2023	9	5	5	4	2	6	53	56	11	5	1
April	2023	8	5	5	3	3	6	51	56	11	5	1
May	2023	7	6	3	3	4	8	53	56	12	4	2
June	2023	7	6	3	3	4	7	52	57	14	3	2
July	2023	7	7	3	4	3	7	52	57	13	3	2
August	2023	7	6	3	3	3	7	54	56	11	3	1
September	2023	6	7	3	3	2	7	54	56	9	2	1
October	2023	5	7	3	3	2	6	56	59	9	2	1
November	2023	4	7	3	3	2	6	55	64	10	3	1
December	2023	4	7	3	2	2	6	56	66	10	3	1

MALE

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	4	6	4	2	2	6	57	67	9	3	1
February	2024	5	6	5	1	2	5	56	65	8	3	1
March	2024	5	7	5	1	2	6	55	61	9	3	1
April	2024	5	8	5	2	2	6	56	58	10	2	1
May	2024	4	7	3	1	2	6	57	58	10	2	1
June	2024	4	5	3	1	1	5	58	64	9	2	0
July	2024	3	4	3	1	1	4	58	65	8	2	0
August	2024	3	3	3	1	0	3	58	67	7	1	1
September	2024	3	3	4	0	0	2	57	65	6	2	1
October	2024	3	3	6	0	0	2	56	63	6	3	0
November	2024	4	4	8	1	1	2	56	57	7	3	0
December	2024	3	5	8	1	1	3	52	53	8	2	0
January	2025	3	5	6	2	1	3	51	51	7	3	0
February	2025	3	5	4	2	1	4	49	51	6	5	0
March	2025	3	5	4	2	1	4	50	51	6	6	0
April	2025	3	5	3	2	1	3	48	50	7	8	1
May	2025	4	4	3	1	1	3	47	47	8	10	1
June	2025	5	4	3	1	1	3	46	47	8	10	0
July	2025	7	4	3	2	1	3	45	47	7	9	0
August	2025	8	4	3	2	1	3	43	50	8	7	0
September	2025	8	4	5	1	1	2	45	51	8	8	0
October	2025	6	4	6	1	0	3	44	51	9	8	0
November	2025	5	3	7	1	1	3	46	47	7	9	0
December	2025	5	4	6	1	0	4	45	43	9	9	0
January	2026	6	4	8	1	0	3	46	42	10	9	0
February	2026	8	4	9	0	0	3	46	40	10	10	0
March	2026	8	4	10	1	1	3	47	40	10	9	0
April	2026	8	3	8	1	1	3	48	41	9	10	0
May	2026	6	4	7	1	1	4	48	41	10	9	0
June	2026	6	4	5	1	1	4	48	44	11	9	0
July	2026	5	4	4	2	1	4	48	44	11	7	0