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INCOME BOTTOM THIRD
TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

The question was: "Generally speaking, do you think now is a good time or a bad time to buy a house?"

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1979	33	7	60	100	74	722
January 1980	30	6	63	100	67	642
February 1980	30	5	65	100	66	590
March 1980	32	5	63	100	68	556
April 1980	28	5	67	100	62	530
May 1980	26	5	69	100	57	467
June 1980	22	5	73	100	49	449
July 1980	21	5	75	100	46	447
August 1980	25	7	68	100	57	435
September 1980	27	8	65	100	63	439
October 1980	31	8	61	100	70	418
November 1980	29	7	64	100	65	401
December 1980	25	7	68	100	57	397
January 1981	20	7	73	100	48	396
February 1981	17	7	76	100	41	407
March 1981	16	6	78	100	39	412
April 1981	16	5	78	100	38	419
May 1981	18	4	78	100	40	499
June 1981	17	5	78	100	39	494
July 1981	19	5	76	100	43	509
August 1981	19	6	74	100	45	515
September 1981	19	8	73	100	47	526
October 1981	18	8	74	100	44	613
November 1981	15	7	78	100	37	617
December 1981	15	6	80	100	35	685
January 1982	16	5	78	100	38	697
February 1982	16	6	78	100	37	675
March 1982	15	5	80	100	35	651
April 1982	13	5	82	100	31	619
May 1982	12	5	83	100	29	604
June 1982	13	5	81	100	32	598
July 1982	12	5	83	100	29	594
August 1982	12	6	82	100	31	591
September 1982	15	7	79	100	36	602
October 1982	19	6	75	100	44	605
November 1982	25	6	70	100	55	607
December 1982	27	5	68	100	59	593
January 1983	28	4	67	100	61	585
February 1983	31	4	65	100	66	576
March 1983	35	3	62	100	73	594
April 1983	43	4	53	100	91	591
May 1983	48	5	48	100	100	588
June 1983	52	6	42	100	110	551
July 1983	49	7	44	100	105	588
August 1983	46	7	47	100	99	584
September 1983	44	5	51	100	93	609
October 1983	43	5	52	100	91	594
November 1983	43	5	52	100	91	615
December 1983	43	7	50	100	93	609
January 1984	43	6	51	100	93	573
February 1984	45	5	50	100	95	558
March 1984	45	4	50	100	95	598

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(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
April 1984	49	5	46	100	103	629
May 1984	48	6	45	100	103	631
June 1984	47	7	45	100	102	579
July 1984	44	8	48	100	96	528
August 1984	41	9	49	100	92	507
September 1984	39	9	52	100	87	513
October 1984	38	9	53	100	84	551
November 1984	40	7	53	100	87	605
December 1984	43	6	52	100	91	614
January 1985	46	5	49	100	97	580
February 1985	47	6	48	100	99	524
March 1985	47	7	46	100	101	500
April 1985	47	8	45	100	102	495
May 1985	48	6	46	100	101	493
June 1985	50	7	44	100	106	480
July 1985	55	5	40	100	115	474
August 1985	57	6	37	100	121	453
September 1985	59	5	35	100	124	461
October 1985	56	6	38	100	119	463
November 1985	55	7	38	100	117	483
December 1985	54	8	38	100	116	548
January 1986	54	8	38	100	116	598
February 1986	59	6	35	100	124	619
March 1986	62	5	33	100	129	565
April 1986	69	5	26	100	143	572
May 1986	71	6	23	100	148	600
June 1986	73	6	21	100	152	611
July 1986	71	5	23	100	148	562
August 1986	72	3	25	100	147	517
September 1986	72	3	25	100	148	534
October 1986	72	3	25	100	147	565
November 1986	71	5	24	100	147	597
December 1986	71	5	25	100	146	572
January 1987	68	4	28	100	141	551
February 1987	67	3	29	100	138	537
March 1987	65	5	30	100	135	515
April 1987	66	4	30	100	136	508
May 1987	66	4	29	100	137	500
June 1987	67	3	30	100	136	506
July 1987	62	5	33	100	129	497
August 1987	59	6	35	100	124	526
September 1987	56	6	38	100	118	533
October 1987	60	6	34	100	126	516
November 1987	58	5	38	100	120	455
December 1987	56	4	40	100	116	414
January 1988	55	3	41	100	114	406
February 1988	54	4	42	100	112	420
March 1988	54	5	40	100	114	423
April 1988	55	6	39	100	116	432
May 1988	58	7	35	100	123	416
June 1988	61	7	32	100	129	411
July 1988	60	7	32	100	128	416
August 1988	60	9	31	100	129	412
September 1988	62	8	30	100	131	423
October 1988	59	7	34	100	126	412

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TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
November 1988	58	6	36	100	122	439
December 1988	56	6	38	100	119	445
January 1989	53	7	40	100	114	426
February 1989	52	8	40	100	112	377
March 1989	48	9	44	100	104	371
April 1989	49	9	43	100	106	385
May 1989	52	7	41	100	111	409
June 1989	54	7	39	100	115	415
July 1989	56	7	37	100	119	401
August 1989	56	5	39	100	117	399
September 1989	58	6	36	100	122	384
October 1989	57	7	36	100	121	379
November 1989	55	10	36	100	119	367
December 1989	53	9	38	100	116	371
January 1990	53	9	38	100	114	380
February 1990	50	8	43	100	107	376
March 1990	46	7	47	100	99	359
April 1990	47	7	46	100	101	356
May 1990	55	5	40	100	115	362
June 1990	56	5	39	100	117	369
July 1990	57	5	38	100	119	367
August 1990	53	5	42	100	111	354
September 1990	50	7	43	100	107	347
October 1990	43	6	51	100	92	355
November 1990	42	5	53	100	89	368
December 1990	42	4	54	100	89	365
January 1991	48	4	48	100	101	360
February 1991	49	5	45	100	104	342
March 1991	53	5	42	100	111	349
April 1991	50	7	42	100	108	343
May 1991	55	7	39	100	116	342
June 1991	59	7	35	100	124	332
July 1991	63	5	32	100	131	328
August 1991	60	5	35	100	125	320
September 1991	60	4	36	100	124	328
October 1991	60	4	35	100	125	326
November 1991	60	5	35	100	125	334
December 1991	56	5	39	100	117	345
January 1992	56	5	39	100	118	350
February 1992	62	5	33	100	129	351
March 1992	65	4	31	100	134	342
April 1992	67	3	30	100	137	349
May 1992	66	3	31	100	135	354
June 1992	69	4	27	100	142	346
July 1992	66	5	29	100	137	340
August 1992	64	5	31	100	132	339
September 1992	60	5	36	100	124	346
October 1992	58	6	36	100	122	341
November 1992	64	5	31	100	132	343
December 1992	64	5	31	100	133	333
January 1993	69	4	27	100	143	334
February 1993	67	5	28	100	139	332
March 1993	74	4	22	100	151	330
April 1993	73	4	23	100	150	327

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(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
May 1993	74	3	23	100	151	325
June 1993	68	4	28	100	140	333
July 1993	71	3	26	100	146	333
August 1993	71	2	27	100	144	343
September 1993	72	3	24	100	148	330
October 1993	70	5	25	100	145	334
November 1993	70	5	25	100	145	323
December 1993	72	5	23	100	149	338
January 1994	74	4	22	100	152	331
February 1994	76	3	21	100	156	344
March 1994	76	3	21	100	155	333
April 1994	76	3	21	100	155	332
May 1994	75	4	21	100	154	323
June 1994	74	5	22	100	152	340
July 1994	70	6	24	100	146	366
August 1994	67	7	26	100	141	366
September 1994	69	6	25	100	144	348
October 1994	73	5	22	100	150	329
November 1994	70	4	26	100	143	324
December 1994	66	4	30	100	135	337
January 1995	62	4	35	100	127	337
February 1995	62	4	34	100	129	347
March 1995	60	5	35	100	125	356
April 1995	58	6	36	100	123	367
May 1995	61	6	33	100	128	354
June 1995	61	5	34	100	126	339
July 1995	64	4	32	100	132	325
August 1995	66	5	29	100	137	328
September 1995	71	4	25	100	146	332
October 1995	67	5	27	100	140	325
November 1995	65	4	31	100	134	330
December 1995	64	5	31	100	132	335
January 1996	64	4	31	100	133	343
February 1996	64	7	30	100	134	324
March 1996	67	6	27	100	140	326
April 1996	68	6	26	100	142	338
May 1996	70	4	27	100	143	349
June 1996	65	5	30	100	134	341
July 1996	67	5	28	100	139	322
August 1996	68	5	27	100	141	335
September 1996	69	5	26	100	143	336
October 1996	70	5	25	100	145	351
November 1996	70	4	26	100	144	346
December 1996	68	6	26	100	142	343
January 1997	66	7	27	100	139	332
February 1997	67	8	24	100	143	337
March 1997	71	6	23	100	148	344
April 1997	72	5	23	100	149	359
May 1997	71	4	25	100	147	348
June 1997	71	4	26	100	145	347
July 1997	71	5	24	100	147	332
August 1997	70	6	24	100	147	334
September 1997	73	7	20	100	153	327
October 1997	70	8	22	100	148	334
November 1997	70	8	22	100	148	336

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(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
December 1997	67	9	24	100	143	351
January 1998	72	6	22	100	150	351
February 1998	72	8	20	100	153	362
March 1998	74	8	17	100	157	349
April 1998	77	8	15	100	163	342
May 1998	79	7	14	100	165	329
June 1998	79	7	15	100	164	339
July 1998	75	7	18	100	157	342
August 1998	73	7	20	100	153	344
September 1998	70	9	22	100	148	331
October 1998	73	8	19	100	153	333
November 1998	75	8	17	100	158	336
December 1998	82	6	12	100	170	342
January 1999	82	5	13	100	169	340
February 1999	83	6	11	100	172	338
March 1999	78	5	18	100	160	318
April 1999	77	5	19	100	158	296
May 1999	76	4	20	100	155	275
June 1999	75	5	19	100	156	275
July 1999	74	6	20	100	154	299
August 1999	70	6	24	100	146	313
September 1999	67	7	26	100	141	327
October 1999	62	8	30	100	133	327
November 1999	63	9	28	100	134	321
December 1999	62	10	28	100	134	334
January 2000	66	10	24	100	142	321
February 2000	67	10	24	100	143	331
March 2000	68	9	23	100	145	342
April 2000	68	8	25	100	143	352
May 2000	64	9	27	100	138	350
June 2000	64	8	28	100	135	333
July 2000	61	9	30	100	131	355
August 2000	63	7	29	100	134	365
September 2000	63	8	29	100	133	386
October 2000	60	7	32	100	128	382
November 2000	61	9	31	100	130	386
December 2000	62	8	30	100	132	371
January 2001	67	9	24	100	143	372
February 2001	64	9	27	100	137	365
March 2001	62	10	28	100	134	362
April 2001	60	10	31	100	129	347
May 2001	63	10	27	100	136	344
June 2001	67	10	23	100	144	347
July 2001	69	11	20	100	149	356
August 2001	70	9	21	100	149	357
September 2001	66	7	27	100	139	353
October 2001	67	6	27	100	140	359
November 2001	64	9	27	100	137	361
December 2001	69	9	22	100	147	366
January 2002	69	8	23	100	146	353
February 2002	74	6	20	100	154	354
March 2002	71	8	22	100	149	359
April 2002	70	9	21	100	149	370
May 2002	70	9	22	100	148	366

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(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
June 2002	69	8	23	100	146	370
July 2002	67	9	24	100	143	364
August 2002	67	10	24	100	143	392
September 2002	69	11	20	100	149	387
October 2002	68	11	21	100	147	401
November 2002	69	10	21	100	147	386
December 2002	69	8	23	100	146	390
January 2003	73	6	21	100	152	383
February 2003	71	6	23	100	148	388
March 2003	68	5	27	100	141	374
April 2003	65	5	30	100	136	372
May 2003	69	5	26	100	143	369
June 2003	72	6	22	100	150	380
July 2003	77	5	18	100	159	394
August 2003	73	5	23	100	150	394
September 2003	71	5	24	100	147	403
October 2003	68	7	25	100	143	403
November 2003	72	7	21	100	151	403
December 2003	73	6	21	100	151	400
January 2004	74	4	22	100	152	392
February 2004	68	4	28	100	140	388
March 2004	66	4	30	100	136	383
April 2004	64	5	31	100	134	399
May 2004	66	4	30	100	136	404
June 2004	68	5	28	100	140	411
July 2004	70	4	26	100	144	400
August 2004	73	3	24	100	149	405
September 2004	73	3	24	100	148	416
October 2004	70	3	27	100	143	405
November 2004	67	4	29	100	138	398
December 2004	68	3	29	100	139	382
January 2005	69	3	28	100	141	393
February 2005	71	2	27	100	144	393
March 2005	69	2	29	100	139	398
April 2005	66	3	31	100	135	392
May 2005	67	4	29	100	138	382
June 2005	68	4	28	100	141	378
July 2005	70	4	26	100	144	374
August 2005	67	4	29	100	138	382
September 2005	63	4	33	100	131	385
October 2005	56	5	40	100	116	391
November 2005	53	4	43	100	109	388
December 2005	51	3	45	100	106	384
January 2006	56	3	41	100	115	370
February 2006	55	3	42	100	113	374
March 2006	58	3	39	100	118	375
April 2006	57	4	40	100	117	387
May 2006	54	4	43	100	111	388
June 2006	52	3	45	100	107	381
July 2006	51	3	46	100	105	370
August 2006	53	4	43	100	109	379
September 2006	50	4	45	100	105	399
October 2006	50	4	46	100	104	415
November 2006	53	1	46	100	107	420
December 2006	56	1	43	100	113	417

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<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2007	59	1	40	100	119	410
February 2007	60	2	38	100	121	394
March 2007	63	2	35	100	128	383
April 2007	62	2	36	100	126	391
May 2007	64	1	35	100	129	403
June 2007	62	1	37	100	125	408
July 2007	57	1	42	100	115	408
August 2007	52	1	47	100	105	397
September 2007	49	2	49	100	100	389
October 2007	49	4	48	100	101	381
November 2007	49	4	48	100	101	381
December 2007	50	3	47	100	103	385
January 2008	50	3	47	100	103	402
February 2008	53	3	44	100	108	395
March 2008	51	3	46	100	106	381
April 2008	52	3	45	100	107	366
May 2008	48	3	49	100	99	373
June 2008	49	3	48	100	101	392
July 2008	51	2	47	100	104	410
August 2008	54	2	44	100	110	402
September 2008	55	2	43	100	113	384
October 2008	52	3	45	100	107	377
November 2008	56	2	42	100	114	405
December 2008	53	2	45	100	108	416
January 2009	56	2	42	100	114	417
February 2009	54	3	43	100	111	398
March 2009	59	3	38	100	121	408
April 2009	60	2	37	100	123	406
May 2009	64	3	33	100	131	430
June 2009	66	3	31	100	135	424
July 2009	65	5	30	100	135	423
August 2009	64	5	31	100	133	407
September 2009	63	5	32	100	132	425
October 2009	66	3	31	100	135	424
November 2009	65	2	32	100	133	421
December 2009	62	3	35	100	127	413
January 2010	59	4	37	100	122	413
February 2010	59	4	37	100	122	408
March 2010	63	3	34	100	129	403
April 2010	64	3	33	100	131	398
May 2010	64	3	33	100	131	407
June 2010	63	3	34	100	129	410
July 2010	62	2	35	100	127	420
August 2010	62	3	35	100	127	419
September 2010	61	4	35	100	126	419
October 2010	62	4	34	100	128	408
November 2010	63	3	33	100	130	414
December 2010	61	3	36	100	126	417
January 2011	61	2	37	100	124	435
February 2011	60	2	39	100	121	433
March 2011	61	1	37	100	124	429
April 2011	62	2	36	100	126	409
May 2011	61	4	35	100	126	403
June 2011	60	3	36	100	124	400

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<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
July 2011	58	4	38	100	120	413
August 2011	57	2	41	100	117	427
September 2011	57	3	40	100	118	424
October 2011	57	1	42	100	116	421
November 2011	57	3	40	100	117	410
December 2011	57	3	40	100	117	404
January 2012	58	4	38	100	119	408
February 2012	59	5	37	100	122	413
March 2012	60	4	35	100	125	431
April 2012	62	4	34	100	127	430
May 2012	65	3	32	100	133	412
June 2012	66	3	32	100	134	418
July 2012	65	4	31	100	133	413
August 2012	62	4	34	100	128	426
September 2012	61	4	35	100	127	427
October 2012	64	2	33	100	131	429
November 2012	64	3	33	100	131	451
December 2012	65	3	33	100	132	459
January 2013	64	2	34	100	131	458
February 2013	64	2	34	100	131	437
March 2013	65	1	34	100	131	408
April 2013	65	2	33	100	132	406
May 2013	67	1	32	100	135	414
June 2013	71	2	27	100	143	430
July 2013	72	3	26	100	146	433
August 2013	73	2	25	100	148	432
September 2013	66	3	31	100	135	423
October 2013	65	2	33	100	132	418
November 2013	64	1	35	100	129	410
December 2013	67	2	32	100	135	419
January 2014	68	3	29	100	139	429
February 2014	68	4	28	100	140	428
March 2014	67	4	29	100	137	401
April 2014	65	3	32	100	133	401
May 2014	65	4	32	100	133	397
June 2014	64	4	32	100	132	421
July 2014	64	4	32	100	132	408
August 2014	65	5	31	100	134	397
September 2014	64	5	32	100	132	389
October 2014	65	4	31	100	134	397
November 2014	65	3	33	100	132	399
December 2014	69	2	29	100	140	383
January 2015	73	1	25	100	148	375
February 2015	75	3	21	100	154	379
March 2015	71	5	24	100	147	399
April 2015	67	5	28	100	139	399
May 2015	69	3	28	100	141	417
June 2015	72	3	26	100	146	408
July 2015	72	2	26	100	145	402
August 2015	69	3	28	100	141	411
September 2015	69	2	29	100	141	405
October 2015	70	3	27	100	143	412
November 2015	71	2	27	100	145	396
December 2015	69	2	28	100	141	403

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<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
January 2016	68	2	30	100	138	409
February 2016	66	2	32	100	134	405
March 2016	68	3	29	100	139	417
April 2016	70	2	28	100	142	421
May 2016	71	2	27	100	144	428
June 2016	70	2	29	100	141	412
July 2016	68	2	30	100	138	421
August 2016	69	2	29	100	140	432
September 2016	69	1	30	100	139	464
October 2016	67	1	32	100	135	463
November 2016	64	2	34	100	130	477
December 2016	62	3	36	100	126	478
January 2017	64	2	34	100	130	486
February 2017	66	2	32	100	133	479
March 2017	67	2	31	100	136	475
April 2017	70	1	28	100	142	475
May 2017	67	2	31	100	135	468
June 2017	66	2	32	100	134	466
July 2017	62	4	35	100	127	460
August 2017	62	4	34	100	128	468
September 2017	62	3	35	100	127	475
October 2017	63	3	34	100	129	480
November 2017	63	3	34	100	130	481
December 2017	66	3	32	100	134	472
January 2018	63	2	35	100	128	478
February 2018	62	3	35	100	127	475
March 2018	62	4	34	100	128	481
April 2018	65	5	30	100	135	467
May 2018	66	3	30	100	136	468
June 2018	66	3	32	100	134	464
July 2018	63	3	34	100	129	465
August 2018	62	3	35	100	127	458
September 2018	64	1	35	100	129	454
October 2018	66	1	33	100	133	454
November 2018	66	4	30	100	136	460
December 2018	63	5	32	100	131	466
January 2019	60	5	35	100	124	471
February 2019	62	3	35	100	127	473
March 2019	63	2	35	100	128	461
April 2019	64	3	33	100	131	461
May 2019	61	4	35	100	127	453
June 2019	62	4	34	100	129	480
July 2019	63	2	35	100	128	471
August 2019	62	2	36	100	127	472
September 2019	60	3	37	100	124	463
October 2019	61	3	36	100	125	480
November 2019	61	3	36	100	125	494
December 2019	63	2	35	100	127	483
January 2020	63	2	35	100	128	494
February 2020	66	2	32	100	133	501
March 2020	63	3	33	100	130	529
April 2020	58	3	39	100	119	506
May 2020	52	3	45	100	107	510
June 2020	52	2	46	100	105	483
July 2020	55	2	43	100	112	500

INCOME BOTTOM THIRD
TABLE 41
BUYING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>	<u>Good Time</u>	<u>Uncertain</u>	<u>Bad Time</u>	<u>Total</u>	<u>Relative</u>	<u>Cases</u>
August 2020	58	2	40	100	118	488
September 2020	59	2	39	100	120	489
October 2020	62	3	36	100	126	479
November 2020	60	3	37	100	123	470
December 2020	60	3	38	100	122	473
January 2021	56	2	42	100	113	488
February 2021	58	3	39	100	118	494
March 2021	59	3	38	100	121	502
April 2021	61	2	37	100	124	490
May 2021	56	1	43	100	113	480
June 2021	49	1	49	100	100	485
July 2021	40	3	57	100	83	487
August 2021	36	2	62	100	75	488
September 2021	33	2	65	100	68	471
October 2021	34	1	64	100	70	466
November 2021	30	2	68	100	62	466
December 2021	30	2	67	100	63	464
January 2022	30	3	67	100	63	459
February 2022	33	3	65	100	68	469
March 2022	33	2	64	100	69	465
April 2022	33	3	64	100	69	468
May 2022	31	2	67	100	64	454
June 2022	28	1	71	100	57	458
July 2022	23	1	77	100	46	462
August 2022	22	2	76	100	46	467
September 2022	22	3	75	100	47	469
October 2022	23	3	74	100	49	481
November 2022	22	2	76	100	46	483
December 2022	20	1	78	100	42	486
January 2023	21	1	79	100	42	474
February 2023	24	0	76	100	48	476
March 2023	24	1	75	100	49	485
April 2023	24	3	74	100	50	483
May 2023	19	3	78	100	41	481
June 2023	20	3	78	100	42	481
July 2023	20	1	79	100	41	486
August 2023	21	1	78	100	43	484
September 2023	19	1	80	100	39	478
October 2023	20	1	79	100	41	469
November 2023	19	2	78	100	41	478
December 2023	19	2	79	100	40	478
January 2024	19	1	79	100	40	477
February 2024	21	1	78	100	43	467