# INCOME MIDDLE THIRD
# 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 | 4 | 10 | 7 | 2 | 0 | 10 | 27 | 72 | 5 | 3 | 1 |
| July | 1980 | 6 | 13 | 14 | 3 | 1 | 8 | 28 | 64 | 5 | 5 | 1 |
| August | 1980 | 7 | 15 | 19 | 5 | 1 | 8 | 27 | 55 | 6 | 6 | 0 |
| September | 1980 | 7 | 16 | 18 | 9 | 1 | 8 | 29 | 51 | 8 | 5 | 0 |
| October | 1980 | 5 | 17 | 13 | 10 | 1 | 9 | 27 | 53 | 8 | 4 | 0 |
| November | 1980 | 4 | 17 | 7 | 10 | 1 | 8 | 26 | 61 | 8 | 4 | 0 |
| December | 1980 | 3 | 15 | 4 | 9 | 0 | 7 | 23 | 70 | 7 | 5 | 0 |
| January | 1981 | 3 | 13 | 2 | 8 | 0 | 8 | 25 | 77 | 7 | 4 | 0 |
| February | 1981 | 3 | 11 | 1 | 6 | 0 | 9 | 28 | 80 | 8 | 4 | 0 |
| March | 1981 | 4 | 9 | 1 | 4 | 0 | 10 | 33 | 79 | 8 | 4 | 0 |
| April | 1981 | 5 | 9 | 3 | 5 | 0 | 9 | 31 | 73 | 8 | 4 | 0 |
| May | 1981 | 5 | 9 | 3 | 4 | 0 | 6 | 29 | 73 | 9 | 4 | 0 |
| June | 1981 | 5 | 10 | 3 | 5 | 0 | 5 | 25 | 72 | 9 | 4 | 1 |
| July | 1981 | 5 | 8 | 2 | 3 | 0 | 6 | 29 | 75 | 9 | 3 | 0 |
| August | 1981 | 7 | 8 | 1 | 5 | 0 | 6 | 27 | 76 | 7 | 3 | 0 |
| September | 1981 | 6 | 7 | 2 | 4 | 0 | 6 | 28 | 80 | 9 | 3 | 0 |
| October | 1981 | 6 | 10 | 2 | 4 | 1 | 3 | 24 | 81 | 9 | 3 | 0 |
| November | 1981 | 6 | 10 | 2 | 2 | 1 | 4 | 26 | 82 | 12 | 3 | 1 |
| December | 1981 | 9 | 9 | 3 | 2 | 1 | 4 | 25 | 82 | 13 | 4 | 1 |
| January | 1982 | 10 | 7 | 4 | 2 | 0 | 5 | 27 | 82 | 16 | 4 | 0 |
| February | 1982 | 11 | 5 | 5 | 3 | 0 | 5 | 26 | 80 | 15 | 4 | 0 |
| March | 1982 | 10 | 6 | 4 | 4 | 0 | 5 | 26 | 79 | 14 | 5 | 0 |
| April | 1982 | 12 | 6 | 4 | 3 | 0 | 4 | 24 | 81 | 14 | 6 | 0 |
| May | 1982 | 14 | 6 | 4 | 2 | 0 | 4 | 26 | 79 | 14 | 7 | 0 |
| June | 1982 | 15 | 5 | 5 | 1 | 1 | 4 | 26 | 78 | 16 | 6 | 1 |
| July | 1982 | 13 | 5 | 5 | 2 | 1 | 4 | 24 | 80 | 18 | 6 | 1 |
| August | 1982 | 12 | 5 | 5 | 2 | 1 | 4 | 21 | 77 | 18 | 7 | 1 |
| September | 1982 | 11 | 4 | 10 | 2 | 1 | 4 | 21 | 73 | 19 | 7 | 1 |
| October | 1982 | 14 | 5 | 15 | 3 | 0 | 3 | 21 | 64 | 15 | 7 | 0 |
| November | 1982 | 16 | 4 | 23 | 3 | 0 | 3 | 18 | 58 | 16 | 7 | 0 |
| December | 1982 | 18 | 5 | 27 | 4 | 1 | 3 | 17 | 50 | 12 | 8 | 0 |
| January | 1983 | 19 | 4 | 32 | 6 | 1 | 4 | 16 | 44 | 13 | 9 | 0 |
| February | 1983 | 21 | 4 | 37 | 6 | 1 | 4 | 16 | 40 | 11 | 10 | 0 |
| March | 1983 | 21 | 6 | 40 | 5 | 1 | 4 | 16 | 39 | 11 | 9 | 0 |
| April | 1983 | 23 | 7 | 43 | 6 | 1 | 4 | 15 | 33 | 9 | 8 | 0 |
| May | 1983 | 22 | 8 | 45 | 6 | 2 | 5 | 15 | 30 | 9 | 7 | 0 |
| June | 1983 | 23 | 7 | 49 | 9 | 3 | 5 | 13 | 25 | 7 | 6 | 0 |
| July | 1983 | 21 | 7 | 48 | 9 | 3 | 6 | 15 | 26 | 8 | 5 | 0 |
| August | 1983 | 19 | 8 | 45 | 11 | 3 | 7 | 15 | 26 | 8 | 6 | 0 |
| September | 1983 | 18 | 8 | 40 | 10 | 2 | 7 | 15 | 29 | 8 | 6 | 0 |
| October | 1983 | 19 | 8 | 37 | 10 | 2 | 8 | 15 | 31 | 7 | 6 | 0 |
| November | 1983 | 20 | 9 | 34 | 11 | 3 | 6 | 14 | 31 | 7 | 5 | 0 |
| December | 1983 | 20 | 10 | 31 | 10 | 3 | 7 | 13 | 30 | 8 | 5 | 0 |

# INCOME MIDDLE THIRD
# 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 | 18 | 11 | 32 | 9 | 3 | 7 | 13 | 28 | 7 | 5 | 0 |
| February | 1984 | 17 | 10 | 37 | 10 | 4 | 7 | 14 | 26 | 6 | 4 | 1 |
| March | 1984 | 16 | 11 | 40 | 12 | 5 | 7 | 13 | 24 | 6 | 3 | 1 |
| April | 1984 | 16 | 9 | 37 | 17 | 5 | 7 | 12 | 22 | 7 | 3 | 1 |
| May | 1984 | 14 | 9 | 32 | 19 | 4 | 7 | 10 | 23 | 7 | 4 | 0 |
| June | 1984 | 13 | 9 | 26 | 21 | 3 | 8 | 12 | 27 | 7 | 4 | 0 |
| July | 1984 | 13 | 10 | 25 | 18 | 3 | 7 | 11 | 33 | 8 | 4 | 0 |
| August | 1984 | 12 | 10 | 24 | 17 | 3 | 6 | 12 | 37 | 7 | 4 | 0 |
| September | 1984 | 13 | 10 | 25 | 16 | 4 | 5 | 12 | 39 | 7 | 4 | 0 |
| October | 1984 | 12 | 9 | 26 | 14 | 3 | 5 | 13 | 38 | 7 | 3 | 0 |
| November | 1984 | 12 | 8 | 27 | 13 | 2 | 6 | 13 | 37 | 6 | 4 | 0 |
| December | 1984 | 14 | 8 | 31 | 10 | 2 | 5 | 12 | 33 | 5 | 4 | 0 |
| January | 1985 | 15 | 6 | 38 | 9 | 3 | 5 | 12 | 29 | 5 | 5 | 0 |
| February | 1985 | 17 | 6 | 43 | 8 | 4 | 6 | 11 | 25 | 7 | 4 | 0 |
| March | 1985 | 18 | 8 | 44 | 10 | 4 | 8 | 12 | 23 | 6 | 4 | 0 |
| April | 1985 | 18 | 9 | 40 | 13 | 5 | 8 | 13 | 24 | 7 | 3 | 0 |
| May | 1985 | 18 | 12 | 36 | 12 | 4 | 7 | 14 | 24 | 6 | 3 | 0 |
| June | 1985 | 17 | 10 | 41 | 10 | 5 | 7 | 13 | 22 | 6 | 3 | 0 |
| July | 1985 | 19 | 9 | 45 | 7 | 6 | 7 | 12 | 18 | 6 | 4 | 0 |
| August | 1985 | 22 | 8 | 53 | 5 | 5 | 7 | 10 | 15 | 5 | 3 | 0 |
| September | 1985 | 23 | 8 | 54 | 5 | 4 | 6 | 11 | 14 | 5 | 3 | 0 |
| October | 1985 | 23 | 9 | 54 | 5 | 3 | 7 | 12 | 15 | 5 | 3 | 0 |
| November | 1985 | 22 | 9 | 52 | 7 | 4 | 5 | 11 | 15 | 5 | 2 | 0 |
| December | 1985 | 21 | 9 | 50 | 8 | 5 | 5 | 10 | 14 | 5 | 2 | 0 |
| January | 1986 | 23 | 10 | 50 | 7 | 5 | 5 | 8 | 15 | 5 | 1 | 0 |
| February | 1986 | 22 | 10 | 52 | 5 | 5 | 6 | 11 | 15 | 5 | 1 | 0 |
| March | 1986 | 24 | 8 | 62 | 4 | 5 | 4 | 10 | 11 | 5 | 1 | 0 |
| April | 1986 | 23 | 6 | 72 | 4 | 5 | 2 | 9 | 6 | 4 | 2 | 0 |
| May | 1986 | 26 | 4 | 78 | 5 | 4 | 1 | 5 | 3 | 5 | 2 | 0 |
| June | 1986 | 26 | 2 | 81 | 5 | 5 | 2 | 4 | 2 | 5 | 1 | 0 |
| July | 1986 | 24 | 2 | 79 | 6 | 5 | 3 | 6 | 4 | 5 | 1 | 1 |
| August | 1986 | 21 | 3 | 80 | 7 | 7 | 3 | 7 | 5 | 4 | 1 | 1 |
| September | 1986 | 23 | 4 | 80 | 7 | 5 | 4 | 8 | 6 | 4 | 1 | 1 |
| October | 1986 | 20 | 5 | 78 | 7 | 4 | 5 | 7 | 6 | 4 | 1 | 0 |
| November | 1986 | 23 | 5 | 77 | 8 | 2 | 5 | 6 | 6 | 4 | 1 | 0 |
| December | 1986 | 22 | 5 | 74 | 7 | 2 | 5 | 6 | 7 | 4 | 2 | 0 |
| January | 1987 | 27 | 6 | 73 | 6 | 2 | 5 | 6 | 6 | 4 | 2 | 0 |
| February | 1987 | 26 | 7 | 74 | 6 | 1 | 5 | 5 | 5 | 4 | 2 | 0 |
| March | 1987 | 24 | 8 | 75 | 6 | 1 | 5 | 6 | 5 | 5 | 1 | 0 |
| April | 1987 | 23 | 9 | 74 | 7 | 1 | 6 | 5 | 3 | 4 | 2 | 0 |
| May | 1987 | 21 | 9 | 65 | 11 | 2 | 5 | 7 | 4 | 4 | 2 | 0 |
| June | 1987 | 22 | 10 | 56 | 14 | 2 | 5 | 8 | 7 | 3 | 2 | 0 |
| July | 1987 | 21 | 9 | 52 | 16 | 2 | 4 | 8 | 11 | 3 | 1 | 1 |
| August | 1987 | 25 | 9 | 51 | 14 | 2 | 5 | 9 | 11 | 3 | 1 | 0 |
| September | 1987 | 24 | 10 | 50 | 13 | 3 | 5 | 10 | 10 | 3 | 2 | 0 |
| October | 1987 | 23 | 10 | 43 | 17 | 4 | 4 | 12 | 11 | 4 | 3 | 0 |
| November | 1987 | 17 | 8 | 37 | 17 | 5 | 5 | 13 | 14 | 4 | 8 | 0 |
| December | 1987 | 17 | 9 | 38 | 16 | 5 | 6 | 12 | 14 | 4 | 9 | 0 |

# INCOME MIDDLE THIRD
# 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 | 16 | 7 | 37 | 12 | 5 | 8 | 11 | 13 | 6 | 10 | 0 |
| February | 1988 | 21 | 8 | 43 | 10 | 5 | 6 | 10 | 13 | 6 | 5 | 0 |
| March | 1988 | 24 | 6 | 46 | 8 | 5 | 4 | 10 | 11 | 7 | 5 | 0 |
| April | 1988 | 25 | 8 | 47 | 8 | 4 | 4 | 10 | 12 | 7 | 4 | 0 |
| May | 1988 | 21 | 10 | 44 | 9 | 4 | 6 | 10 | 11 | 8 | 4 | 0 |
| June | 1988 | 17 | 11 | 40 | 13 | 4 | 6 | 11 | 12 | 6 | 4 | 0 |
| July | 1988 | 19 | 11 | 37 | 13 | 4 | 6 | 13 | 12 | 3 | 4 | 0 |
| August | 1988 | 21 | 11 | 35 | 15 | 5 | 5 | 13 | 13 | 2 | 4 | 0 |
| September | 1988 | 21 | 11 | 29 | 15 | 4 | 6 | 14 | 17 | 4 | 4 | 0 |
| October | 1988 | 17 | 11 | 29 | 17 | 6 | 7 | 14 | 18 | 4 | 4 | 0 |
| November | 1988 | 19 | 12 | 28 | 18 | 6 | 7 | 15 | 18 | 5 | 4 | 0 |
| December | 1988 | 18 | 13 | 29 | 20 | 6 | 7 | 15 | 16 | 3 | 4 | 0 |
| January | 1989 | 18 | 14 | 30 | 20 | 5 | 6 | 14 | 15 | 3 | 3 | 0 |
| February | 1989 | 17 | 13 | 27 | 21 | 5 | 6 | 12 | 15 | 2 | 4 | 0 |
| March | 1989 | 16 | 11 | 26 | 20 | 5 | 7 | 14 | 17 | 4 | 4 | 0 |
| April | 1989 | 17 | 11 | 22 | 22 | 4 | 6 | 15 | 22 | 5 | 4 | 0 |
| May | 1989 | 18 | 11 | 19 | 20 | 3 | 6 | 15 | 27 | 6 | 3 | 0 |
| June | 1989 | 21 | 12 | 21 | 17 | 3 | 6 | 13 | 24 | 5 | 2 | 0 |
| July | 1989 | 22 | 11 | 23 | 12 | 4 | 6 | 14 | 21 | 5 | 2 | 0 |
| August | 1989 | 21 | 10 | 29 | 10 | 4 | 6 | 16 | 16 | 4 | 2 | 0 |
| September | 1989 | 22 | 8 | 33 | 8 | 4 | 5 | 17 | 16 | 4 | 2 | 0 |
| October | 1989 | 25 | 8 | 34 | 8 | 5 | 5 | 17 | 16 | 4 | 1 | 1 |
| November | 1989 | 26 | 9 | 36 | 8 | 4 | 5 | 15 | 16 | 5 | 1 | 1 |
| December | 1989 | 24 | 10 | 31 | 7 | 3 | 6 | 16 | 16 | 6 | 2 | 1 |
| January | 1990 | 23 | 11 | 30 | 5 | 2 | 7 | 15 | 15 | 6 | 4 | 0 |
| February | 1990 | 23 | 12 | 28 | 5 | 3 | 8 | 15 | 15 | 6 | 3 | 1 |
| March | 1990 | 25 | 12 | 32 | 6 | 5 | 7 | 14 | 15 | 5 | 4 | 1 |
| April | 1990 | 27 | 13 | 33 | 7 | 6 | 6 | 15 | 15 | 5 | 2 | 1 |
| May | 1990 | 28 | 13 | 29 | 7 | 5 | 6 | 16 | 15 | 5 | 2 | 1 |
| June | 1990 | 27 | 13 | 24 | 9 | 3 | 6 | 16 | 16 | 5 | 3 | 1 |
| July | 1990 | 27 | 12 | 22 | 10 | 1 | 7 | 16 | 17 | 3 | 4 | 0 |
| August | 1990 | 27 | 12 | 22 | 11 | 1 | 5 | 16 | 19 | 3 | 6 | 0 |
| September | 1990 | 28 | 12 | 20 | 11 | 1 | 5 | 15 | 22 | 4 | 5 | 1 |
| October | 1990 | 31 | 11 | 15 | 10 | 1 | 4 | 15 | 25 | 7 | 8 | 1 |
| November | 1990 | 32 | 10 | 14 | 9 | 1 | 5 | 14 | 26 | 7 | 11 | 1 |
| December | 1990 | 34 | 8 | 14 | 6 | 1 | 4 | 14 | 23 | 9 | 13 | 1 |
| January | 1991 | 37 | 7 | 23 | 4 | 2 | 4 | 11 | 19 | 10 | 13 | 1 |
| February | 1991 | 38 | 6 | 26 | 2 | 2 | 3 | 10 | 16 | 13 | 12 | 1 |
| March | 1991 | 42 | 6 | 34 | 2 | 1 | 3 | 8 | 12 | 12 | 11 | 2 |
| April | 1991 | 41 | 6 | 37 | 3 | 2 | 3 | 9 | 9 | 14 | 9 | 2 |
| May | 1991 | 45 | 5 | 41 | 2 | 2 | 4 | 8 | 7 | 13 | 7 | 2 |
| June | 1991 | 43 | 5 | 39 | 2 | 2 | 5 | 9 | 9 | 14 | 7 | 1 |
| July | 1991 | 45 | 6 | 39 | 2 | 2 | 8 | 9 | 11 | 11 | 6 | 1 |
| August | 1991 | 43 | 8 | 41 | 3 | 2 | 8 | 9 | 11 | 10 | 4 | 0 |
| September | 1991 | 41 | 7 | 43 | 3 | 3 | 11 | 8 | 9 | 9 | 4 | 1 |
| October | 1991 | 38 | 7 | 42 | 3 | 3 | 9 | 9 | 8 | 12 | 5 | 1 |
| November | 1991 | 41 | 4 | 42 | 2 | 2 | 8 | 9 | 9 | 14 | 7 | 1 |
| December | 1991 | 42 | 4 | 45 | 1 | 1 | 5 | 11 | 9 | 15 | 9 | 1 |

# INCOME MIDDLE THIRD
# 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 | 43 | 3 | 56 | 1 | 1 | 5 | 8 | 7 | 11 | 10 | 0 |
| February | 1992 | 39 | 2 | 66 | 3 | 0 | 6 | 7 | 4 | 9 | 10 | 0 |
| March | 1992 | 38 | 2 | 67 | 3 | 0 | 5 | 6 | 3 | 9 | 10 | 0 |
| April | 1992 | 37 | 3 | 66 | 2 | 1 | 5 | 5 | 4 | 9 | 10 | 0 |
| May | 1992 | 36 | 5 | 62 | 2 | 2 | 5 | 6 | 5 | 9 | 10 | 0 |
| June | 1992 | 36 | 4 | 64 | 3 | 4 | 5 | 6 | 5 | 8 | 8 | 0 |
| July | 1992 | 36 | 3 | 63 | 3 | 3 | 5 | 6 | 6 | 9 | 8 | 1 |
| August | 1992 | 35 | 2 | 67 | 2 | 3 | 4 | 7 | 6 | 8 | 7 | 1 |
| September | 1992 | 37 | 3 | 70 | 2 | 2 | 3 | 7 | 6 | 7 | 6 | 1 |
| October | 1992 | 36 | 3 | 68 | 3 | 2 | 5 | 6 | 5 | 7 | 6 | 1 |
| November | 1992 | 33 | 4 | 66 | 4 | 3 | 5 | 6 | 5 | 9 | 6 | 1 |
| December | 1992 | 33 | 4 | 63 | 6 | 5 | 5 | 7 | 5 | 9 | 7 | 1 |
| January | 1993 | 33 | 5 | 63 | 8 | 4 | 4 | 6 | 3 | 7 | 7 | 0 |
| February | 1993 | 32 | 5 | 62 | 8 | 5 | 3 | 6 | 4 | 6 | 7 | 1 |
| March | 1993 | 28 | 7 | 66 | 8 | 4 | 4 | 4 | 4 | 6 | 7 | 1 |
| April | 1993 | 30 | 7 | 70 | 6 | 4 | 3 | 4 | 5 | 6 | 7 | 0 |
| May | 1993 | 31 | 6 | 72 | 7 | 4 | 4 | 4 | 5 | 6 | 6 | 0 |
| June | 1993 | 32 | 7 | 71 | 5 | 5 | 3 | 4 | 5 | 7 | 6 | 0 |
| July | 1993 | 29 | 7 | 69 | 7 | 4 | 4 | 5 | 5 | 7 | 6 | 1 |
| August | 1993 | 30 | 8 | 74 | 5 | 4 | 3 | 5 | 3 | 7 | 6 | 1 |
| September | 1993 | 29 | 6 | 78 | 5 | 4 | 3 | 5 | 3 | 7 | 6 | 1 |
| October | 1993 | 29 | 5 | 80 | 4 | 4 | 2 | 4 | 3 | 7 | 4 | 0 |
| November | 1993 | 26 | 4 | 80 | 4 | 4 | 3 | 4 | 4 | 6 | 4 | 0 |
| December | 1993 | 26 | 4 | 80 | 4 | 4 | 3 | 4 | 4 | 6 | 3 | 0 |
| January | 1994 | 25 | 3 | 77 | 4 | 7 | 4 | 3 | 3 | 5 | 3 | 0 |
| February | 1994 | 24 | 4 | 77 | 6 | 9 | 5 | 2 | 3 | 5 | 3 | 0 |
| March | 1994 | 23 | 5 | 75 | 10 | 10 | 5 | 1 | 4 | 4 | 2 | 0 |
| April | 1994 | 20 | 4 | 75 | 16 | 10 | 6 | 4 | 5 | 4 | 2 | 0 |
| May | 1994 | 18 | 5 | 70 | 20 | 8 | 5 | 5 | 6 | 3 | 2 | 1 |
| June | 1994 | 15 | 4 | 64 | 22 | 7 | 5 | 7 | 7 | 4 | 3 | 0 |
| July | 1994 | 15 | 7 | 59 | 23 | 6 | 4 | 7 | 8 | 5 | 3 | 0 |
| August | 1994 | 17 | 7 | 55 | 22 | 8 | 5 | 7 | 8 | 7 | 2 | 0 |
| September | 1994 | 17 | 8 | 52 | 23 | 8 | 5 | 8 | 10 | 7 | 2 | 0 |
| October | 1994 | 17 | 7 | 53 | 22 | 9 | 4 | 8 | 10 | 7 | 2 | 0 |
| November | 1994 | 14 | 8 | 49 | 25 | 8 | 5 | 9 | 11 | 6 | 2 | 0 |
| December | 1994 | 14 | 7 | 43 | 25 | 8 | 5 | 7 | 14 | 6 | 2 | 1 |
| January | 1995 | 14 | 9 | 38 | 27 | 6 | 6 | 8 | 19 | 5 | 2 | 1 |
| February | 1995 | 15 | 10 | 35 | 25 | 8 | 6 | 8 | 22 | 6 | 2 | 1 |
| March | 1995 | 16 | 10 | 38 | 24 | 7 | 7 | 8 | 20 | 6 | 1 | 1 |
| April | 1995 | 16 | 10 | 37 | 20 | 8 | 7 | 8 | 19 | 5 | 1 | 1 |
| May | 1995 | 17 | 9 | 39 | 18 | 6 | 7 | 8 | 18 | 7 | 1 | 1 |
| June | 1995 | 17 | 8 | 41 | 16 | 7 | 6 | 9 | 19 | 7 | 2 | 1 |
| July | 1995 | 16 | 7 | 53 | 14 | 7 | 5 | 8 | 15 | 6 | 2 | 0 |
| August | 1995 | 18 | 6 | 57 | 11 | 8 | 6 | 8 | 12 | 3 | 2 | 0 |
| September | 1995 | 22 | 7 | 60 | 9 | 8 | 5 | 7 | 7 | 5 | 2 | 0 |
| October | 1995 | 24 | 7 | 52 | 9 | 7 | 5 | 7 | 7 | 7 | 2 | 1 |
| November | 1995 | 23 | 7 | 51 | 8 | 7 | 5 | 7 | 5 | 10 | 2 | 1 |
| December | 1995 | 21 | 7 | 51 | 8 | 6 | 8 | 8 | 6 | 9 | 2 | 0 |

# INCOME MIDDLE THIRD
# 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 | 8 | 56 | 6 | 4 | 8 | 7 | 7 | 8 | 4 | 0 |
| February | 1996 | 21 | 8 | 59 | 6 | 5 | 8 | 6 | 7 | 6 | 4 | 0 |
| March | 1996 | 21 | 7 | 61 | 5 | 5 | 6 | 6 | 8 | 7 | 4 | 0 |
| April | 1996 | 18 | 6 | 58 | 8 | 7 | 6 | 8 | 7 | 7 | 2 | 0 |
| May | 1996 | 17 | 6 | 57 | 10 | 6 | 5 | 9 | 7 | 7 | 1 | 0 |
| June | 1996 | 18 | 6 | 55 | 10 | 8 | 4 | 7 | 8 | 7 | 1 | 1 |
| July | 1996 | 19 | 6 | 56 | 10 | 8 | 5 | 6 | 9 | 7 | 1 | 0 |
| August | 1996 | 20 | 7 | 53 | 8 | 8 | 6 | 6 | 9 | 9 | 1 | 0 |
| September | 1996 | 18 | 7 | 49 | 10 | 8 | 9 | 9 | 9 | 8 | 2 | 0 |
| October | 1996 | 19 | 8 | 48 | 9 | 6 | 9 | 11 | 9 | 9 | 2 | 0 |
| November | 1996 | 19 | 8 | 46 | 9 | 7 | 8 | 10 | 9 | 6 | 2 | 0 |
| December | 1996 | 21 | 9 | 48 | 8 | 8 | 7 | 8 | 8 | 8 | 2 | 0 |
| January | 1997 | 18 | 9 | 46 | 8 | 11 | 8 | 6 | 7 | 7 | 2 | 0 |
| February | 1997 | 18 | 9 | 45 | 9 | 13 | 8 | 8 | 6 | 8 | 2 | 0 |
| March | 1997 | 15 | 10 | 44 | 8 | 13 | 9 | 9 | 5 | 7 | 2 | 0 |
| April | 1997 | 17 | 10 | 41 | 11 | 10 | 9 | 9 | 7 | 7 | 1 | 0 |
| May | 1997 | 15 | 11 | 42 | 11 | 10 | 10 | 7 | 7 | 5 | 1 | 0 |
| June | 1997 | 17 | 11 | 40 | 14 | 10 | 9 | 6 | 8 | 4 | 1 | 0 |
| July | 1997 | 16 | 11 | 45 | 11 | 11 | 8 | 6 | 7 | 3 | 0 | 0 |
| August | 1997 | 18 | 8 | 46 | 11 | 11 | 8 | 5 | 6 | 3 | 1 | 0 |
| September | 1997 | 17 | 7 | 51 | 7 | 10 | 8 | 5 | 5 | 3 | 1 | 1 |
| October | 1997 | 16 | 8 | 52 | 6 | 12 | 7 | 5 | 4 | 1 | 1 | 1 |
| November | 1997 | 16 | 9 | 53 | 4 | 12 | 5 | 7 | 4 | 1 | 1 | 1 |
| December | 1997 | 15 | 9 | 51 | 3 | 12 | 5 | 7 | 5 | 3 | 1 | 0 |
| January | 1998 | 14 | 9 | 53 | 3 | 9 | 5 | 7 | 4 | 3 | 1 | 0 |
| February | 1998 | 14 | 7 | 57 | 3 | 8 | 6 | 4 | 3 | 3 | 1 | 0 |
| March | 1998 | 15 | 5 | 64 | 2 | 9 | 6 | 5 | 3 | 1 | 1 | 0 |
| April | 1998 | 17 | 4 | 67 | 2 | 10 | 6 | 5 | 2 | 2 | 1 | 0 |
| May | 1998 | 19 | 4 | 66 | 3 | 11 | 5 | 5 | 3 | 2 | 1 | 0 |
| June | 1998 | 19 | 6 | 63 | 3 | 13 | 4 | 5 | 2 | 2 | 1 | 0 |
| July | 1998 | 17 | 7 | 64 | 3 | 12 | 4 | 6 | 2 | 2 | 1 | 0 |
| August | 1998 | 17 | 7 | 64 | 2 | 12 | 5 | 7 | 2 | 1 | 1 | 0 |
| September | 1998 | 15 | 7 | 66 | 2 | 9 | 5 | 6 | 1 | 2 | 0 | 0 |
| October | 1998 | 16 | 5 | 68 | 1 | 10 | 4 | 5 | 2 | 2 | 0 | 0 |
| November | 1998 | 14 | 4 | 72 | 1 | 10 | 4 | 4 | 1 | 2 | 1 | 0 |
| December | 1998 | 14 | 2 | 75 | 1 | 10 | 4 | 5 | 1 | 1 | 2 | 0 |
| January | 1999 | 14 | 3 | 74 | 2 | 9 | 5 | 4 | 1 | 1 | 2 | 0 |
| February | 1999 | 13 | 3 | 73 | 3 | 9 | 4 | 4 | 2 | 1 | 2 | 0 |
| March | 1999 | 13 | 4 | 75 | 3 | 11 | 4 | 4 | 3 | 2 | 2 | 0 |
| April | 1999 | 13 | 5 | 73 | 3 | 10 | 5 | 5 | 3 | 1 | 2 | 0 |
| May | 1999 | 13 | 5 | 71 | 3 | 11 | 6 | 7 | 2 | 2 | 1 | 0 |
| June | 1999 | 14 | 7 | 63 | 6 | 10 | 5 | 7 | 2 | 2 | 1 | 0 |
| July | 1999 | 13 | 7 | 61 | 7 | 12 | 5 | 8 | 3 | 2 | 1 | 0 |
| August | 1999 | 13 | 6 | 58 | 9 | 11 | 4 | 8 | 6 | 2 | 1 | 0 |
| September | 1999 | 12 | 5 | 59 | 9 | 11 | 6 | 9 | 7 | 1 | 1 | 0 |
| October | 1999 | 12 | 5 | 54 | 11 | 12 | 7 | 9 | 8 | 1 | 1 | 0 |
| November | 1999 | 12 | 6 | 55 | 12 | 11 | 7 | 10 | 7 | 1 | 0 | 1 |
| December | 1999 | 12 | 8 | 49 | 12 | 13 | 5 | 9 | 9 | 2 | 0 | 1 |

# INCOME MIDDLE THIRD
# 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 | 15 | 7 | 49 | 11 | 11 | 5 | 9 | 8 | 2 | 1 | 0 |
| February | 2000 | 13 | 10 | 43 | 12 | 13 | 6 | 8 | 9 | 2 | 1 | 0 |
| March | 2000 | 13 | 8 | 41 | 15 | 13 | 6 | 7 | 11 | 2 | 1 | 0 |
| April | 2000 | 11 | 10 | 35 | 17 | 14 | 7 | 7 | 12 | 2 | 0 | 0 |
| May | 2000 | 12 | 7 | 34 | 17 | 13 | 6 | 10 | 14 | 3 | 0 | 0 |
| June | 2000 | 11 | 9 | 29 | 15 | 11 | 6 | 14 | 16 | 2 | 1 | 0 |
| July | 2000 | 10 | 7 | 30 | 13 | 10 | 7 | 16 | 19 | 2 | 1 | 0 |
| August | 2000 | 9 | 8 | 28 | 10 | 10 | 8 | 15 | 19 | 2 | 1 | 0 |
| September | 2000 | 10 | 9 | 34 | 8 | 12 | 8 | 12 | 15 | 2 | 0 | 0 |
| October | 2000 | 10 | 10 | 32 | 9 | 11 | 8 | 13 | 15 | 2 | 1 | 0 |
| November | 2000 | 11 | 11 | 36 | 10 | 11 | 8 | 11 | 12 | 2 | 1 | 0 |
| December | 2000 | 10 | 9 | 33 | 11 | 9 | 9 | 12 | 12 | 2 | 2 | 0 |
| January | 2001 | 11 | 8 | 40 | 8 | 9 | 7 | 10 | 11 | 3 | 2 | 0 |
| February | 2001 | 11 | 6 | 48 | 6 | 8 | 6 | 9 | 12 | 3 | 4 | 0 |
| March | 2001 | 12 | 6 | 57 | 3 | 9 | 5 | 7 | 10 | 4 | 3 | 0 |
| April | 2001 | 12 | 6 | 61 | 2 | 8 | 6 | 7 | 9 | 4 | 4 | 0 |
| May | 2001 | 11 | 4 | 59 | 2 | 7 | 5 | 10 | 8 | 5 | 2 | 0 |
| June | 2001 | 11 | 4 | 60 | 3 | 5 | 5 | 11 | 6 | 6 | 2 | 0 |
| July | 2001 | 13 | 4 | 62 | 3 | 6 | 4 | 12 | 4 | 5 | 2 | 0 |
| August | 2001 | 16 | 4 | 61 | 2 | 6 | 7 | 13 | 3 | 5 | 2 | 0 |
| September | 2001 | 16 | 4 | 63 | 2 | 6 | 7 | 11 | 3 | 5 | 5 | 0 |
| October | 2001 | 17 | 4 | 66 | 1 | 3 | 6 | 8 | 2 | 6 | 6 | 0 |
| November | 2001 | 20 | 4 | 71 | 1 | 2 | 4 | 4 | 2 | 5 | 7 | 0 |
| December | 2001 | 22 | 2 | 75 | 1 | 1 | 4 | 3 | 2 | 4 | 6 | 0 |
| January | 2002 | 22 | 2 | 77 | 1 | 1 | 5 | 2 | 2 | 4 | 5 | 0 |
| February | 2002 | 22 | 2 | 75 | 1 | 2 | 7 | 4 | 2 | 5 | 5 | 0 |
| March | 2002 | 21 | 4 | 74 | 1 | 2 | 7 | 5 | 2 | 5 | 5 | 0 |
| April | 2002 | 20 | 3 | 71 | 4 | 3 | 8 | 4 | 3 | 4 | 4 | 0 |
| May | 2002 | 16 | 5 | 69 | 6 | 4 | 8 | 3 | 3 | 4 | 3 | 0 |
| June | 2002 | 14 | 4 | 65 | 5 | 5 | 8 | 6 | 4 | 5 | 2 | 0 |
| July | 2002 | 16 | 4 | 65 | 3 | 4 | 8 | 7 | 3 | 5 | 4 | 0 |
| August | 2002 | 17 | 3 | 65 | 2 | 4 | 8 | 8 | 2 | 7 | 3 | 0 |
| September | 2002 | 17 | 2 | 69 | 2 | 4 | 7 | 7 | 2 | 7 | 4 | 0 |
| October | 2002 | 17 | 2 | 69 | 2 | 4 | 8 | 7 | 2 | 6 | 3 | 0 |
| November | 2002 | 15 | 2 | 71 | 2 | 3 | 7 | 8 | 4 | 5 | 4 | 0 |
| December | 2002 | 15 | 3 | 73 | 3 | 3 | 8 | 8 | 4 | 3 | 4 | 0 |
| January | 2003 | 13 | 4 | 73 | 2 | 3 | 9 | 8 | 4 | 5 | 5 | 0 |
| February | 2003 | 14 | 4 | 76 | 2 | 3 | 9 | 7 | 2 | 4 | 5 | 1 |
| March | 2003 | 14 | 3 | 73 | 2 | 3 | 8 | 7 | 2 | 4 | 5 | 1 |
| April | 2003 | 15 | 3 | 75 | 2 | 2 | 5 | 7 | 2 | 3 | 4 | 1 |
| May | 2003 | 17 | 3 | 76 | 2 | 2 | 6 | 7 | 2 | 4 | 3 | 0 |
| June | 2003 | 18 | 4 | 78 | 1 | 2 | 6 | 6 | 2 | 4 | 3 | 0 |
| July | 2003 | 19 | 4 | 79 | 1 | 1 | 8 | 7 | 2 | 3 | 3 | 0 |
| August | 2003 | 17 | 5 | 80 | 2 | 2 | 8 | 7 | 2 | 3 | 3 | 0 |
| September | 2003 | 17 | 5 | 75 | 4 | 2 | 10 | 8 | 3 | 4 | 2 | 0 |
| October | 2003 | 15 | 5 | 73 | 5 | 3 | 8 | 8 | 3 | 5 | 1 | 0 |
| November | 2003 | 13 | 5 | 72 | 6 | 3 | 7 | 8 | 4 | 5 | 1 | 0 |
| December | 2003 | 12 | 5 | 75 | 5 | 4 | 6 | 7 | 3 | 4 | 1 | 0 |

# INCOME MIDDLE THIRD
# 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 | 11 | 6 | 76 | 6 | 6 | 5 | 8 | 4 | 4 | 3 | 0 |
| February | 2004 | 12 | 6 | 75 | 6 | 6 | 7 | 9 | 4 | 3 | 3 | 0 |
| March | 2004 | 10 | 6 | 76 | 6 | 5 | 8 | 9 | 3 | 3 | 4 | 0 |
| April | 2004 | 11 | 5 | 77 | 6 | 3 | 9 | 8 | 2 | 3 | 3 | 0 |
| May | 2004 | 10 | 5 | 76 | 10 | 2 | 9 | 7 | 2 | 3 | 2 | 0 |
| June | 2004 | 11 | 5 | 72 | 14 | 2 | 9 | 8 | 3 | 3 | 2 | 0 |
| July | 2004 | 9 | 5 | 69 | 17 | 4 | 9 | 10 | 4 | 3 | 2 | 0 |
| August | 2004 | 10 | 6 | 67 | 14 | 4 | 7 | 12 | 6 | 3 | 2 | 0 |
| September | 2004 | 12 | 6 | 66 | 13 | 5 | 7 | 11 | 6 | 5 | 2 | 0 |
| October | 2004 | 12 | 5 | 66 | 12 | 4 | 8 | 10 | 5 | 4 | 3 | 0 |
| November | 2004 | 12 | 6 | 65 | 13 | 5 | 10 | 10 | 4 | 4 | 2 | 0 |
| December | 2004 | 10 | 8 | 59 | 13 | 6 | 9 | 12 | 4 | 3 | 2 | 0 |
| January | 2005 | 10 | 10 | 57 | 13 | 7 | 9 | 14 | 5 | 3 | 1 | 0 |
| February | 2005 | 9 | 11 | 56 | 14 | 7 | 8 | 14 | 6 | 3 | 1 | 0 |
| March | 2005 | 10 | 11 | 56 | 14 | 5 | 8 | 14 | 7 | 3 | 2 | 1 |
| April | 2005 | 11 | 11 | 53 | 14 | 5 | 9 | 15 | 8 | 3 | 2 | 1 |
| May | 2005 | 11 | 12 | 51 | 14 | 5 | 10 | 17 | 7 | 4 | 2 | 1 |
| June | 2005 | 10 | 12 | 54 | 14 | 5 | 11 | 18 | 6 | 5 | 2 | 0 |
| July | 2005 | 8 | 14 | 52 | 12 | 5 | 12 | 18 | 5 | 6 | 1 | 0 |
| August | 2005 | 9 | 16 | 49 | 12 | 3 | 11 | 20 | 6 | 5 | 1 | 0 |
| September | 2005 | 10 | 15 | 45 | 12 | 3 | 12 | 20 | 6 | 7 | 1 | 0 |
| October | 2005 | 11 | 14 | 41 | 14 | 3 | 12 | 22 | 7 | 6 | 2 | 1 |
| November | 2005 | 12 | 11 | 42 | 14 | 2 | 12 | 21 | 8 | 8 | 2 | 1 |
| December | 2005 | 12 | 9 | 39 | 15 | 4 | 11 | 24 | 10 | 7 | 2 | 1 |
| January | 2006 | 13 | 9 | 37 | 13 | 5 | 10 | 24 | 13 | 6 | 2 | 0 |
| February | 2006 | 13 | 9 | 33 | 12 | 5 | 9 | 27 | 14 | 6 | 3 | 0 |
| March | 2006 | 15 | 9 | 34 | 11 | 4 | 8 | 26 | 13 | 8 | 4 | 0 |
| April | 2006 | 15 | 9 | 32 | 11 | 4 | 9 | 24 | 11 | 11 | 4 | 1 |
| May | 2006 | 15 | 8 | 30 | 10 | 5 | 10 | 21 | 11 | 11 | 3 | 2 |
| June | 2006 | 15 | 8 | 27 | 12 | 5 | 9 | 22 | 14 | 10 | 3 | 1 |
| July | 2006 | 15 | 7 | 25 | 14 | 5 | 8 | 23 | 20 | 8 | 2 | 0 |
| August | 2006 | 17 | 8 | 22 | 14 | 3 | 7 | 26 | 21 | 8 | 3 | 1 |
| September | 2006 | 21 | 6 | 18 | 11 | 3 | 7 | 26 | 22 | 10 | 3 | 1 |
| October | 2006 | 28 | 6 | 22 | 9 | 2 | 6 | 28 | 19 | 11 | 3 | 1 |
| November | 2006 | 37 | 4 | 27 | 6 | 2 | 6 | 23 | 16 | 10 | 2 | 1 |
| December | 2006 | 38 | 4 | 32 | 6 | 2 | 7 | 21 | 13 | 7 | 3 | 1 |
| January | 2007 | 40 | 4 | 33 | 6 | 3 | 6 | 16 | 11 | 6 | 3 | 2 |
| February | 2007 | 36 | 4 | 31 | 7 | 4 | 7 | 16 | 11 | 8 | 2 | 2 |
| March | 2007 | 35 | 5 | 31 | 6 | 4 | 7 | 16 | 10 | 10 | 3 | 3 |
| April | 2007 | 38 | 5 | 29 | 6 | 2 | 8 | 17 | 11 | 11 | 2 | 1 |
| May | 2007 | 40 | 6 | 26 | 6 | 2 | 7 | 20 | 13 | 11 | 2 | 2 |
| June | 2007 | 45 | 6 | 26 | 5 | 2 | 6 | 18 | 13 | 12 | 1 | 1 |
| July | 2007 | 46 | 7 | 24 | 5 | 2 | 6 | 18 | 13 | 12 | 1 | 1 |
| August | 2007 | 47 | 5 | 23 | 5 | 1 | 5 | 13 | 17 | 13 | 1 | 1 |
| September | 2007 | 45 | 4 | 19 | 6 | 1 | 5 | 12 | 20 | 13 | 2 | 1 |
| October | 2007 | 48 | 2 | 20 | 4 | 2 | 3 | 9 | 23 | 14 | 2 | 2 |
| November | 2007 | 51 | 2 | 21 | 3 | 2 | 3 | 10 | 21 | 14 | 3 | 2 |
| December | 2007 | 54 | 1 | 23 | 3 | 1 | 3 | 10 | 20 | 14 | 2 | 2 |

# INCOME MIDDLE THIRD
# 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 | 50 | 1 | 23 | 2 | 0 | 2 | 11 | 21 | 14 | 3 | 2 |
| February | 2008 | 54 | 1 | 28 | 2 | 0 | 1 | 9 | 17 | 15 | 2 | 2 |
| March | 2008 | 56 | 1 | 32 | 0 | 0 | 1 | 10 | 15 | 16 | 2 | 1 |
| April | 2008 | 60 | 1 | 34 | 0 | 0 | 2 | 8 | 12 | 16 | 2 | 1 |
| May | 2008 | 59 | 1 | 28 | 1 | 0 | 2 | 9 | 14 | 16 | 4 | 2 |
| June | 2008 | 58 | 2 | 25 | 1 | 0 | 2 | 7 | 14 | 18 | 4 | 2 |
| July | 2008 | 58 | 2 | 24 | 1 | 1 | 3 | 8 | 14 | 20 | 6 | 2 |
| August | 2008 | 61 | 2 | 24 | 1 | 1 | 4 | 7 | 12 | 18 | 5 | 1 |
| September | 2008 | 68 | 2 | 24 | 0 | 1 | 4 | 6 | 10 | 14 | 5 | 1 |
| October | 2008 | 65 | 2 | 21 | 0 | 0 | 3 | 7 | 15 | 13 | 6 | 1 |
| November | 2008 | 62 | 1 | 19 | 0 | 0 | 3 | 7 | 19 | 14 | 7 | 2 |
| December | 2008 | 59 | 1 | 23 | 0 | 0 | 3 | 7 | 21 | 15 | 7 | 2 |
| January | 2009 | 62 | 1 | 32 | 0 | 0 | 2 | 5 | 16 | 14 | 7 | 1 |
| February | 2009 | 64 | 1 | 39 | 0 | 0 | 2 | 4 | 14 | 12 | 9 | 0 |
| March | 2009 | 66 | 2 | 39 | 0 | 1 | 2 | 4 | 13 | 10 | 11 | 0 |
| April | 2009 | 69 | 2 | 38 | 1 | 1 | 2 | 4 | 11 | 11 | 11 | 0 |
| May | 2009 | 73 | 2 | 41 | 1 | 1 | 2 | 2 | 9 | 9 | 9 | 0 |
| June | 2009 | 71 | 1 | 46 | 1 | 0 | 1 | 1 | 7 | 9 | 6 | 0 |
| July | 2009 | 68 | 1 | 43 | 0 | 1 | 2 | 3 | 9 | 8 | 8 | 1 |
| August | 2009 | 65 | 2 | 41 | 0 | 1 | 1 | 3 | 9 | 10 | 9 | 2 |
| September | 2009 | 66 | 2 | 34 | 0 | 1 | 2 | 4 | 10 | 11 | 10 | 2 |
| October | 2009 | 68 | 2 | 38 | 0 | 1 | 3 | 2 | 7 | 11 | 7 | 1 |
| November | 2009 | 67 | 2 | 37 | 1 | 1 | 4 | 2 | 7 | 10 | 7 | 0 |
| December | 2009 | 69 | 2 | 39 | 1 | 1 | 3 | 3 | 6 | 10 | 7 | 1 |
| January | 2010 | 68 | 2 | 35 | 1 | 1 | 2 | 3 | 6 | 11 | 6 | 1 |
| February | 2010 | 67 | 1 | 32 | 1 | 1 | 2 | 5 | 7 | 12 | 6 | 1 |
| March | 2010 | 65 | 2 | 33 | 1 | 1 | 2 | 5 | 7 | 10 | 7 | 1 |
| April | 2010 | 69 | 3 | 34 | 0 | 1 | 2 | 5 | 8 | 9 | 8 | 1 |
| May | 2010 | 67 | 3 | 36 | 1 | 2 | 1 | 4 | 8 | 9 | 9 | 1 |
| June | 2010 | 67 | 3 | 38 | 1 | 3 | 2 | 4 | 7 | 10 | 7 | 1 |
| July | 2010 | 64 | 2 | 42 | 1 | 3 | 2 | 4 | 8 | 9 | 7 | 1 |
| August | 2010 | 65 | 2 | 45 | 1 | 1 | 2 | 4 | 9 | 8 | 8 | 0 |
| September | 2010 | 66 | 1 | 48 | 1 | 1 | 2 | 3 | 8 | 9 | 8 | 1 |
| October | 2010 | 66 | 1 | 46 | 1 | 1 | 3 | 3 | 7 | 8 | 9 | 1 |
| November | 2010 | 64 | 2 | 46 | 0 | 1 | 3 | 3 | 7 | 10 | 8 | 2 |
| December | 2010 | 65 | 2 | 46 | 1 | 1 | 3 | 3 | 10 | 9 | 8 | 2 |
| January | 2011 | 65 | 3 | 47 | 2 | 0 | 2 | 3 | 11 | 10 | 6 | 1 |
| February | 2011 | 68 | 2 | 45 | 2 | 1 | 2 | 3 | 10 | 9 | 5 | 1 |
| March | 2011 | 68 | 3 | 44 | 1 | 1 | 2 | 3 | 10 | 10 | 5 | 1 |
| April | 2011 | 68 | 3 | 44 | 0 | 1 | 2 | 3 | 8 | 9 | 8 | 2 |
| May | 2011 | 66 | 2 | 43 | 1 | 2 | 3 | 2 | 8 | 10 | 9 | 2 |
| June | 2011 | 65 | 2 | 39 | 1 | 2 | 2 | 3 | 8 | 10 | 9 | 2 |
| July | 2011 | 63 | 2 | 36 | 2 | 2 | 3 | 2 | 8 | 15 | 7 | 1 |
| August | 2011 | 61 | 1 | 35 | 1 | 1 | 3 | 5 | 13 | 16 | 7 | 0 |
| September | 2011 | 60 | 2 | 33 | 1 | 1 | 4 | 5 | 13 | 16 | 8 | 1 |
| October | 2011 | 61 | 2 | 39 | 1 | 1 | 3 | 5 | 13 | 14 | 7 | 1 |
| November | 2011 | 63 | 3 | 43 | 1 | 0 | 3 | 4 | 9 | 13 | 7 | 3 |
| December | 2011 | 63 | 2 | 46 | 1 | 0 | 3 | 3 | 11 | 13 | 8 | 3 |

# INCOME MIDDLE THIRD
# 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 | 63 | 2 | 46 | 2 | 0 | 3 | 3 | 11 | 12 | 9 | 2 |
| February | 2012 | 62 | 2 | 49 | 2 | 1 | 3 | 2 | 10 | 10 | 9 | 2 |
| March | 2012 | 64 | 2 | 51 | 1 | 1 | 3 | 3 | 7 | 9 | 8 | 2 |
| April | 2012 | 67 | 1 | 52 | 1 | 2 | 3 | 4 | 7 | 9 | 7 | 3 |
| May | 2012 | 67 | 1 | 50 | 1 | 2 | 3 | 5 | 7 | 10 | 6 | 3 |
| June | 2012 | 68 | 2 | 52 | 1 | 2 | 3 | 5 | 6 | 8 | 5 | 3 |
| July | 2012 | 67 | 3 | 53 | 0 | 1 | 4 | 5 | 6 | 8 | 5 | 2 |
| August | 2012 | 68 | 3 | 54 | 0 | 3 | 4 | 3 | 6 | 6 | 5 | 2 |
| September | 2012 | 65 | 4 | 56 | 0 | 4 | 5 | 2 | 6 | 6 | 6 | 1 |
| October | 2012 | 65 | 4 | 56 | 1 | 5 | 4 | 2 | 7 | 8 | 6 | 1 |
| November | 2012 | 65 | 3 | 59 | 1 | 4 | 4 | 2 | 6 | 8 | 4 | 1 |
| December | 2012 | 65 | 3 | 56 | 2 | 5 | 4 | 2 | 7 | 10 | 4 | 2 |
| January | 2013 | 62 | 4 | 56 | 2 | 6 | 4 | 2 | 5 | 9 | 4 | 1 |
| February | 2013 | 57 | 5 | 54 | 2 | 5 | 4 | 3 | 7 | 11 | 4 | 0 |
| March | 2013 | 55 | 7 | 54 | 2 | 6 | 4 | 3 | 7 | 10 | 4 | 0 |
| April | 2013 | 53 | 8 | 53 | 3 | 4 | 5 | 3 | 9 | 10 | 4 | 1 |
| May | 2013 | 53 | 11 | 53 | 4 | 6 | 4 | 3 | 6 | 8 | 4 | 1 |
| June | 2013 | 48 | 11 | 52 | 4 | 7 | 4 | 3 | 5 | 9 | 4 | 1 |
| July | 2013 | 47 | 12 | 53 | 5 | 8 | 3 | 3 | 4 | 8 | 3 | 1 |
| August | 2013 | 44 | 12 | 52 | 6 | 8 | 5 | 4 | 8 | 8 | 4 | 0 |
| September | 2013 | 45 | 9 | 53 | 8 | 6 | 7 | 4 | 8 | 7 | 3 | 1 |
| October | 2013 | 45 | 8 | 52 | 7 | 6 | 6 | 5 | 9 | 7 | 4 | 1 |
| November | 2013 | 43 | 8 | 50 | 7 | 6 | 6 | 4 | 9 | 10 | 5 | 2 |
| December | 2013 | 44 | 12 | 50 | 7 | 8 | 5 | 3 | 8 | 8 | 5 | 2 |
| January | 2014 | 45 | 12 | 50 | 8 | 8 | 5 | 5 | 8 | 8 | 5 | 1 |
| February | 2014 | 44 | 10 | 52 | 8 | 8 | 4 | 5 | 6 | 7 | 4 | 1 |
| March | 2014 | 43 | 7 | 52 | 7 | 5 | 4 | 6 | 6 | 9 | 4 | 1 |
| April | 2014 | 41 | 8 | 50 | 7 | 4 | 5 | 6 | 5 | 9 | 5 | 2 |
| May | 2014 | 44 | 9 | 49 | 6 | 5 | 5 | 7 | 6 | 9 | 4 | 2 |
| June | 2014 | 43 | 10 | 47 | 6 | 7 | 5 | 8 | 6 | 9 | 3 | 2 |
| July | 2014 | 42 | 10 | 48 | 5 | 8 | 8 | 7 | 7 | 8 | 3 | 2 |
| August | 2014 | 41 | 9 | 46 | 5 | 9 | 9 | 8 | 7 | 7 | 4 | 2 |
| September | 2014 | 43 | 9 | 45 | 4 | 8 | 9 | 6 | 6 | 8 | 4 | 2 |
| October | 2014 | 46 | 10 | 43 | 5 | 8 | 8 | 6 | 6 | 8 | 3 | 2 |
| November | 2014 | 43 | 10 | 46 | 6 | 10 | 7 | 6 | 6 | 8 | 4 | 2 |
| December | 2014 | 42 | 10 | 49 | 7 | 10 | 7 | 5 | 5 | 6 | 4 | 1 |
| January | 2015 | 38 | 11 | 55 | 5 | 10 | 6 | 4 | 5 | 6 | 4 | 2 |
| February | 2015 | 36 | 11 | 55 | 4 | 10 | 6 | 5 | 4 | 7 | 3 | 2 |
| March | 2015 | 32 | 11 | 56 | 5 | 10 | 5 | 7 | 5 | 8 | 5 | 2 |
| April | 2015 | 30 | 10 | 51 | 9 | 11 | 5 | 9 | 4 | 8 | 5 | 1 |
| May | 2015 | 30 | 11 | 51 | 10 | 11 | 5 | 10 | 4 | 6 | 5 | 1 |
| June | 2015 | 32 | 10 | 49 | 9 | 11 | 6 | 9 | 5 | 6 | 4 | 1 |
| July | 2015 | 35 | 10 | 53 | 7 | 10 | 7 | 8 | 4 | 5 | 5 | 1 |
| August | 2015 | 35 | 9 | 50 | 8 | 8 | 7 | 8 | 4 | 6 | 6 | 2 |
| September | 2015 | 33 | 10 | 50 | 8 | 8 | 9 | 8 | 4 | 7 | 6 | 1 |
| October | 2015 | 30 | 11 | 47 | 7 | 9 | 8 | 10 | 5 | 8 | 5 | 1 |
| November | 2015 | 29 | 10 | 50 | 6 | 10 | 7 | 11 | 5 | 7 | 4 | 1 |
| December | 2015 | 29 | 9 | 49 | 7 | 10 | 8 | 11 | 4 | 8 | 3 | 2 |

# INCOME MIDDLE THIRD
# 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 | 32 | 7 | 50 | 9 | 11 | 8 | 10 | 5 | 8 | 3 | 1 |
| February | 2016 | 32 | 6 | 49 | 10 | 10 | 9 | 9 | 5 | 8 | 2 | 1 |
| March | 2016 | 30 | 7 | 49 | 9 | 11 | 8 | 12 | 6 | 6 | 4 | 1 |
| April | 2016 | 28 | 11 | 47 | 8 | 11 | 8 | 14 | 6 | 5 | 6 | 0 |
| May | 2016 | 27 | 12 | 47 | 7 | 14 | 7 | 15 | 5 | 5 | 6 | 1 |
| June | 2016 | 26 | 12 | 48 | 6 | 14 | 7 | 14 | 5 | 6 | 4 | 1 |
| July | 2016 | 28 | 10 | 48 | 5 | 15 | 6 | 15 | 3 | 6 | 3 | 1 |
| August | 2016 | 29 | 9 | 50 | 5 | 15 | 7 | 12 | 3 | 5 | 4 | 1 |
| September | 2016 | 29 | 11 | 52 | 5 | 13 | 7 | 12 | 2 | 5 | 5 | 1 |
| October | 2016 | 26 | 11 | 50 | 7 | 12 | 7 | 11 | 4 | 6 | 5 | 1 |
| November | 2016 | 25 | 11 | 47 | 8 | 10 | 8 | 12 | 4 | 6 | 5 | 1 |
| December | 2016 | 23 | 11 | 43 | 11 | 11 | 9 | 13 | 4 | 6 | 5 | 1 |
| January | 2017 | 24 | 12 | 44 | 16 | 12 | 9 | 12 | 4 | 5 | 4 | 1 |
| February | 2017 | 23 | 14 | 42 | 18 | 13 | 8 | 12 | 6 | 4 | 4 | 1 |
| March | 2017 | 24 | 14 | 42 | 20 | 13 | 7 | 10 | 7 | 4 | 6 | 1 |
| April | 2017 | 21 | 15 | 37 | 20 | 12 | 9 | 11 | 7 | 4 | 6 | 1 |
| May | 2017 | 19 | 15 | 37 | 19 | 13 | 9 | 14 | 4 | 4 | 4 | 0 |
| June | 2017 | 17 | 16 | 37 | 15 | 12 | 10 | 16 | 5 | 5 | 4 | 0 |
| July | 2017 | 17 | 15 | 40 | 13 | 12 | 9 | 18 | 5 | 4 | 4 | 0 |
| August | 2017 | 20 | 13 | 38 | 11 | 15 | 9 | 18 | 6 | 4 | 6 | 1 |
| September | 2017 | 20 | 13 | 37 | 10 | 15 | 9 | 21 | 5 | 3 | 6 | 1 |
| October | 2017 | 19 | 11 | 37 | 9 | 16 | 9 | 21 | 6 | 4 | 6 | 1 |
| November | 2017 | 18 | 13 | 39 | 10 | 14 | 9 | 20 | 8 | 3 | 4 | 1 |
| December | 2017 | 20 | 13 | 37 | 9 | 15 | 9 | 19 | 8 | 5 | 4 | 0 |
| January | 2018 | 20 | 14 | 34 | 8 | 16 | 10 | 21 | 6 | 4 | 6 | 2 |
| February | 2018 | 18 | 12 | 31 | 10 | 15 | 10 | 21 | 7 | 5 | 7 | 1 |
| March | 2018 | 14 | 13 | 30 | 13 | 15 | 10 | 21 | 8 | 3 | 6 | 1 |
| April | 2018 | 13 | 14 | 30 | 15 | 14 | 10 | 20 | 9 | 4 | 5 | 0 |
| May | 2018 | 12 | 16 | 29 | 15 | 15 | 9 | 20 | 9 | 5 | 3 | 0 |
| June | 2018 | 13 | 16 | 28 | 13 | 18 | 9 | 23 | 9 | 6 | 2 | 0 |
| July | 2018 | 13 | 15 | 26 | 11 | 18 | 10 | 26 | 11 | 5 | 3 | 0 |
| August | 2018 | 13 | 12 | 24 | 10 | 19 | 12 | 29 | 11 | 5 | 3 | 1 |
| September | 2018 | 13 | 11 | 24 | 11 | 18 | 13 | 27 | 10 | 4 | 3 | 1 |
| October | 2018 | 14 | 12 | 23 | 13 | 20 | 12 | 25 | 10 | 4 | 2 | 1 |
| November | 2018 | 16 | 13 | 23 | 15 | 19 | 11 | 23 | 11 | 5 | 2 | 1 |
| December | 2018 | 15 | 12 | 23 | 14 | 18 | 12 | 24 | 13 | 5 | 2 | 1 |
| January | 2019 | 16 | 10 | 25 | 13 | 16 | 13 | 23 | 14 | 5 | 4 | 1 |
| February | 2019 | 16 | 9 | 27 | 11 | 15 | 14 | 24 | 13 | 5 | 4 | 2 |
| March | 2019 | 17 | 9 | 30 | 10 | 15 | 12 | 22 | 12 | 6 | 4 | 2 |
| April | 2019 | 16 | 10 | 29 | 7 | 18 | 11 | 26 | 10 | 5 | 4 | 1 |
| May | 2019 | 14 | 10 | 30 | 5 | 19 | 11 | 26 | 9 | 5 | 4 | 0 |
| June | 2019 | 14 | 10 | 33 | 4 | 20 | 13 | 27 | 9 | 5 | 4 | 0 |
| July | 2019 | 15 | 11 | 38 | 4 | 19 | 13 | 24 | 8 | 5 | 4 | 1 |
| August | 2019 | 16 | 9 | 42 | 4 | 19 | 12 | 21 | 7 | 6 | 4 | 1 |
| September | 2019 | 14 | 7 | 43 | 4 | 17 | 11 | 24 | 7 | 6 | 6 | 1 |
| October | 2019 | 13 | 6 | 42 | 3 | 18 | 10 | 28 | 7 | 6 | 8 | 1 |
| November | 2019 | 12 | 7 | 41 | 3 | 18 | 9 | 29 | 7 | 5 | 8 | 1 |
| December | 2019 | 14 | 8 | 40 | 2 | 19 | 10 | 27 | 6 | 4 | 6 | 1 |

# INCOME MIDDLE THIRD
# 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 | 8 | 44 | 3 | 19 | 11 | 24 | 6 | 5 | 4 | 1 |
| February | 2020 | 15 | 7 | 44 | 4 | 21 | 11 | 23 | 6 | 4 | 5 | 0 |
| March | 2020 | 15 | 5 | 45 | 3 | 19 | 10 | 21 | 4 | 6 | 7 | 0 |
| April | 2020 | 17 | 4 | 42 | 2 | 13 | 8 | 19 | 4 | 11 | 13 | 1 |
| May | 2020 | 25 | 3 | 40 | 0 | 7 | 5 | 15 | 5 | 16 | 16 | 1 |
| June | 2020 | 30 | 3 | 41 | 0 | 4 | 3 | 14 | 5 | 17 | 18 | 1 |
| July | 2020 | 31 | 2 | 45 | 1 | 6 | 5 | 12 | 6 | 14 | 15 | 0 |
| August | 2020 | 26 | 3 | 49 | 2 | 7 | 6 | 13 | 5 | 11 | 14 | 1 |
| September | 2020 | 23 | 4 | 49 | 2 | 8 | 7 | 14 | 4 | 10 | 13 | 1 |
| October | 2020 | 21 | 4 | 50 | 1 | 9 | 7 | 16 | 3 | 9 | 12 | 1 |
| November | 2020 | 21 | 5 | 51 | 0 | 10 | 8 | 18 | 3 | 7 | 11 | 0 |
| December | 2020 | 22 | 6 | 52 | 1 | 10 | 8 | 18 | 3 | 8 | 9 | 0 |
| January | 2021 | 20 | 6 | 51 | 1 | 10 | 8 | 19 | 3 | 9 | 10 | 1 |
| February | 2021 | 17 | 6 | 49 | 2 | 7 | 6 | 23 | 4 | 10 | 10 | 1 |
| March | 2021 | 15 | 5 | 48 | 3 | 7 | 6 | 26 | 4 | 9 | 9 | 1 |
| April | 2021 | 13 | 6 | 45 | 4 | 6 | 7 | 34 | 4 | 6 | 7 | 1 |
| May | 2021 | 10 | 6 | 40 | 5 | 8 | 6 | 43 | 5 | 6 | 6 | 1 |
| June | 2021 | 9 | 6 | 33 | 3 | 8 | 6 | 54 | 5 | 5 | 5 | 1 |
| July | 2021 | 9 | 6 | 27 | 3 | 7 | 4 | 64 | 5 | 6 | 4 | 1 |
| August | 2021 | 8 | 6 | 24 | 2 | 5 | 5 | 68 | 4 | 7 | 5 | 1 |
| September | 2021 | 6 | 7 | 22 | 2 | 6 | 5 | 70 | 5 | 8 | 6 | 1 |
| October | 2021 | 5 | 6 | 24 | 2 | 6 | 6 | 68 | 6 | 9 | 6 | 1 |
| November | 2021 | 5 | 7 | 25 | 3 | 6 | 5 | 69 | 7 | 7 | 5 | 0 |
| December | 2021 | 4 | 8 | 26 | 4 | 5 | 7 | 67 | 8 | 6 | 3 | 1 |
| January | 2022 | 4 | 9 | 23 | 6 | 6 | 7 | 64 | 9 | 7 | 4 | 1 |
| February | 2022 | 4 | 9 | 23 | 7 | 6 | 8 | 62 | 9 | 8 | 5 | 2 |
| March | 2022 | 4 | 7 | 18 | 8 | 5 | 6 | 62 | 12 | 9 | 7 | 3 |
| April | 2022 | 3 | 8 | 17 | 8 | 4 | 6 | 67 | 16 | 9 | 6 | 4 |
| May | 2022 | 3 | 7 | 12 | 7 | 4 | 5 | 68 | 22 | 9 | 4 | 3 |
| June | 2022 | 2 | 8 | 8 | 8 | 3 | 4 | 72 | 31 | 7 | 3 | 2 |
| July | 2022 | 4 | 8 | 5 | 8 | 3 | 3 | 69 | 39 | 8 | 4 | 2 |
| August | 2022 | 4 | 7 | 5 | 6 | 3 | 4 | 68 | 43 | 7 | 5 | 1 |
| September | 2022 | 6 | 5 | 6 | 5 | 3 | 4 | 64 | 44 | 9 | 4 | 2 |
| October | 2022 | 6 | 4 | 5 | 5 | 3 | 5 | 63 | 46 | 9 | 4 | 1 |
| November | 2022 | 6 | 3 | 3 | 6 | 1 | 5 | 61 | 54 | 11 | 4 | 2 |
| December | 2022 | 6 | 3 | 2 | 6 | 2 | 4 | 59 | 63 | 10 | 5 | 1 |
| January | 2023 | 6 | 4 | 2 | 5 | 1 | 3 | 58 | 69 | 9 | 5 | 1 |
| February | 2023 | 9 | 4 | 4 | 5 | 2 | 4 | 54 | 63 | 10 | 4 | 0 |
| March | 2023 | 9 | 3 | 5 | 4 | 2 | 5 | 54 | 59 | 10 | 5 | 0 |
| April | 2023 | 9 | 4 | 6 | 4 | 3 | 6 | 50 | 54 | 14 | 5 | 1 |
| May | 2023 | 6 | 4 | 4 | 3 | 3 | 7 | 51 | 59 | 11 | 4 | 2 |
| June | 2023 | 6 | 4 | 4 | 4 | 4 | 7 | 50 | 60 | 12 | 3 | 2 |
| July | 2023 | 5 | 5 | 3 | 4 | 3 | 6 | 53 | 61 | 10 | 3 | 2 |
| August | 2023 | 6 | 5 | 4 | 4 | 3 | 5 | 51 | 56 | 11 | 3 | 1 |
| September | 2023 | 5 | 6 | 4 | 4 | 2 | 5 | 53 | 58 | 10 | 3 | 1 |
| October | 2023 | 5 | 7 | 4 | 5 | 2 | 6 | 51 | 63 | 10 | 4 | 1 |
| November | 2023 | 4 | 6 | 3 | 4 | 2 | 6 | 52 | 69 | 9 | 3 | 1 |
| December | 2023 | 4 | 5 | 3 | 4 | 1 | 6 | 53 | 70 | 8 | 3 | 1 |

# INCOME MIDDLE THIRD
# 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 | 2024 | 5 | 3 | 5 | 2 | 1 | 6 | 53 | 68 | 7 | 3 | 0 |
| February | 2024 | 6 | 3 | 5 | 2 | 1 | 5 | 52 | 67 | 8 | 3 | 0 |
| March | 2024 | 7 | 5 | 6 | 1 | 2 | 7 | 50 | 62 | 11 | 2 | 0 |
| April | 2024 | 7 | 6 | 5 | 2 | 3 | 6 | 51 | 60 | 13 | 1 | 0 |
| May | 2024 | 5 | 6 | 4 | 1 | 2 | 7 | 54 | 59 | 11 | 1 | 0 |
| June | 2024 | 4 | 4 | 4 | 1 | 1 | 5 | 55 | 64 | 9 | 1 | 0 |
| July | 2024 | 3 | 3 | 3 | 1 | 0 | 4 | 56 | 66 | 8 | 0 | 0 |
| August | 2024 | 3 | 2 | 4 | 0 | 0 | 3 | 56 | 66 | 7 | 1 | 1 |
| September | 2024 | 2 | 2 | 4 | 0 | 0 | 3 | 56 | 64 | 5 | 3 | 1 |
| October | 2024 | 3 | 2 | 6 | 0 | 0 | 3 | 54 | 62 | 6 | 4 | 0 |
| November | 2024 | 4 | 3 | 6 | 1 | 0 | 3 | 52 | 60 | 7 | 3 | 0 |
| December | 2024 | 3 | 4 | 6 | 1 | 1 | 3 | 49 | 56 | 8 | 2 | 0 |
| January | 2025 | 3 | 4 | 6 | 2 | 1 | 3 | 48 | 54 | 7 | 3 | 0 |
| February | 2025 | 2 | 5 | 5 | 2 | 1 | 3 | 46 | 50 | 6 | 5 | 0 |
| March | 2025 | 2 | 5 | 4 | 2 | 0 | 3 | 47 | 49 | 6 | 7 | 0 |
| April | 2025 | 2 | 5 | 3 | 1 | 1 | 3 | 45 | 47 | 8 | 12 | 0 |
| May | 2025 | 3 | 4 | 3 | 1 | 1 | 2 | 46 | 47 | 9 | 14 | 0 |
| June | 2025 | 4 | 3 | 3 | 1 | 1 | 3 | 43 | 47 | 9 | 13 | 0 |
| July | 2025 | 5 | 3 | 3 | 1 | 1 | 4 | 43 | 48 | 8 | 10 | 1 |
| August | 2025 | 8 | 3 | 2 | 1 | 0 | 4 | 42 | 50 | 9 | 7 | 1 |
| September | 2025 | 7 | 3 | 3 | 1 | 1 | 3 | 44 | 51 | 9 | 9 | 0 |
| October | 2025 | 7 | 3 | 4 | 1 | 1 | 3 | 45 | 49 | 12 | 8 | 0 |
| November | 2025 | 4 | 3 | 6 | 1 | 1 | 2 | 44 | 45 | 11 | 9 | 0 |
| December | 2025 | 4 | 3 | 6 | 1 | 1 | 3 | 44 | 43 | 12 | 10 | 0 |
| January | 2026 | 4 | 3 | 7 | 1 | 1 | 3 | 44 | 42 | 13 | 10 | 0 |
| February | 2026 | 7 | 2 | 7 | 0 | 1 | 3 | 46 | 42 | 13 | 10 | 0 |
| March | 2026 | 7 | 2 | 7 | 0 | 1 | 3 | 46 | 42 | 12 | 9 | 0 |
| April | 2026 | 8 | 3 | 7 | 1 | 1 | 4 | 46 | 43 | 11 | 10 | 0 |
| May | 2026 | 7 | 3 | 6 | 1 | 1 | 3 | 47 | 43 | 10 | 12 | 0 |
| June | 2026 | 7 | 3 | 5 | 1 | 1 | 3 | 47 | 45 | 12 | 13 | 0 |
| July | 2026 | 5 | 2 | 4 | 1 | 1 | 3 | 48 | 47 | 12 | 11 | 0 |