

INCOME TOP THIRD

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TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES (Three Month Moving Averages)

Response to the query: "Why do you say so?" following the question on Table 43.

May add to more than 100% due to multiple mentions.

		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times		Interest	Can't			
		Good Sales	Won't Go	Rate	Advance	Good	Make	Prices	Rates High;	Afford	Uncertain	Lose
<u>Date of Survey</u>		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
January	1993	13	3	15	2	8	2	52	5	14	5	19
February	1993	12	2	19	2	11	2	50	5	11	5	19
March	1993	11	2	25	1	14	1	44	5	12	5	19
April	1993	11	2	29	1	18	2	42	4	10	5	18
May	1993	15	3	31	1	18	3	39	4	10	5	16
June	1993	15	3	27	1	17	3	41	5	8	6	15
July	1993	16	2	27	1	16	3	46	5	9	5	13
August	1993	16	1	29	1	18	2	46	5	9	4	13
September	1993	16	1	32	1	20	2	44	5	9	3	13
October	1993	15	1	34	1	20	2	40	5	10	4	14
November	1993	13	1	37	0	20	2	39	5	11	2	14
December	1993	12	1	39	1	21	2	37	4	10	2	13
January	1994	12	2	39	1	23	2	36	4	7	2	14
February	1994	13	2	36	2	24	2	37	3	7	3	12
March	1994	15	2	36	2	23	3	36	4	5	2	10
April	1994	14	3	35	4	22	3	34	4	7	2	7
May	1994	16	3	34	8	21	3	28	6	6	2	7
June	1994	16	3	33	9	24	3	22	5	7	2	7
July	1994	16	3	31	8	27	3	22	6	5	2	8
August	1994	15	3	30	6	28	4	26	5	5	3	8
September	1994	15	2	26	5	27	4	30	7	6	2	8
October	1994	16	2	24	5	25	4	32	8	8	3	9
November	1994	17	3	19	5	24	3	31	10	9	2	10
December	1994	17	4	18	7	21	2	30	11	9	3	11
January	1995	15	3	18	7	18	3	26	15	10	3	11
February	1995	14	3	17	9	17	4	23	18	10	2	11
March	1995	13	3	18	9	18	4	23	22	10	2	9
April	1995	12	3	18	8	19	3	25	23	9	3	8
May	1995	14	3	20	6	19	2	28	19	9	4	8
June	1995	15	2	21	4	18	2	31	13	8	4	11
July	1995	16	3	26	3	21	2	30	8	7	2	11
August	1995	17	2	28	2	25	2	30	5	6	1	12
September	1995	16	3	30	1	25	3	30	4	7	1	11
October	1995	18	2	29	2	22	3	31	4	8	1	10
November	1995	15	3	28	2	20	2	31	5	9	2	9
December	1995	15	2	26	1	21	2	32	4	8	2	8
January	1996	12	1	26	1	20	2	31	5	10	3	8
February	1996	12	1	30	1	18	3	29	4	8	3	10
March	1996	11	1	34	3	17	2	28	5	9	3	10
April	1996	12	1	34	3	20	3	28	5	6	3	8
May	1996	11	1	32	3	21	2	29	6	5	1	7
June	1996	14	2	25	2	24	3	30	5	5	1	7
July	1996	14	2	23	2	23	2	32	5	5	1	8
August	1996	15	2	21	3	24	3	32	5	5	1	8
September	1996	14	1	22	3	22	3	30	6	7	1	7
October	1996	15	1	22	3	20	3	26	5	7	2	6
November	1996	13	1	24	3	18	5	24	4	8	1	7

INCOME TOP THIRD

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TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES (Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
December	1996	11	2	24	3	20	5	25	5	7	1	7
January	1997	8	1	22	2	23	5	28	5	7	1	7
February	1997	9	1	22	2	26	3	27	5	6	1	5
March	1997	10	1	23	1	30	4	24	4	7	2	5
April	1997	13	1	24	2	32	4	21	5	6	2	4
May	1997	13	1	23	3	30	4	21	5	5	2	4
June	1997	12	1	22	3	27	3	21	5	4	2	4
July	1997	9	1	22	2	27	4	20	3	3	1	4
August	1997	9	1	20	2	27	4	21	3	3	0	5
September	1997	11	0	21	2	28	5	22	3	3	0	5
October	1997	13	0	20	1	27	5	23	3	2	0	4
November	1997	15	0	21	1	29	4	21	2	3	1	3
December	1997	12	1	21	0	27	3	21	2	2	1	2
January	1998	11	1	26	0	27	2	17	2	2	1	2
February	1998	11	1	32	0	25	3	16	2	1	0	2
March	1998	13	0	37	0	28	3	13	3	1	0	2
April	1998	13	0	37	0	25	4	11	3	1	0	2
May	1998	11	0	36	0	26	5	11	2	1	0	3
June	1998	13	0	32	0	23	3	12	1	1	0	3
July	1998	16	0	32	0	24	4	12	1	1	0	3
August	1998	20	0	32	0	25	3	12	1	2	0	2
September	1998	21	1	32	0	26	4	11	1	2	1	2
October	1998	21	1	35	0	25	2	12	1	2	1	2
November	1998	20	1	38	0	22	3	11	2	1	1	2
December	1998	17	1	40	0	18	3	10	3	2	1	2
January	1999	16	1	38	0	18	3	11	4	1	1	2
February	1999	13	0	38	0	22	3	12	3	2	1	2
March	1999	17	0	39	1	25	2	14	3	1	0	1
April	1999	19	1	36	1	28	2	13	3	1	0	1
May	1999	22	1	34	2	27	3	11	2	0	0	1
June	1999	22	1	31	1	26	4	11	2	1	0	2
July	1999	24	1	31	2	25	4	9	2	0	1	2
August	1999	26	1	26	2	26	3	10	3	1	1	2
September	1999	31	1	23	3	25	4	7	5	1	2	2
October	1999	29	0	21	5	26	5	7	5	1	2	1
November	1999	26	0	21	4	26	5	9	5	1	2	1
December	1999	21	0	20	3	28	4	12	5	1	1	1
January	2000	23	0	20	2	29	5	12	4	1	1	1
February	2000	26	0	18	3	30	5	7	5	1	1	1
March	2000	28	0	17	4	31	5	6	4	1	0	0
April	2000	26	0	15	5	32	4	7	5	1	0	0
May	2000	26	0	14	5	32	3	7	6	1	0	1
June	2000	26	1	13	5	30	3	7	9	1	0	1
July	2000	27	1	13	5	28	3	5	11	1	0	0
August	2000	32	1	13	4	26	5	6	10	2	0	0
September	2000	30	1	15	3	27	5	6	8	1	0	0
October	2000	33	1	15	2	27	4	7	5	3	0	1
November	2000	28	1	18	2	25	3	7	5	3	0	0
December	2000	29	1	14	2	20	3	8	5	3	1	0
January	2001	25	0	17	2	19	4	9	6	3	2	1

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TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>GOOD TIME TO SELL</u>						<u>BAD TIME TO SELL</u>				
		<u>Prices High</u>	<u>Prices</u>	<u>Interest</u>	<u>Sell in</u>	<u>Times</u>		<u>Interest</u>	<u>Can't</u>			
		<u>Good Sales</u>	<u>Won't Go</u>	<u>Rate</u>	<u>Advance</u>	<u>Good</u>	<u>Make</u>	<u>Prices</u>	<u>Rates High;</u>	<u>Afford</u>	<u>Uncertain</u>	<u>Lose</u>
		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
February	2001	24	1	19	1	18	4	10	6	4	3	2
March	2001	22	2	30	1	16	4	8	6	6	3	2
April	2001	22	2	35	0	15	3	9	5	6	3	1
May	2001	22	2	40	0	11	4	10	5	7	3	1
June	2001	22	2	36	0	10	4	13	3	6	2	1
July	2001	27	1	33	0	9	5	13	2	5	2	2
August	2001	31	1	27	0	11	6	16	2	5	2	2
September	2001	29	1	28	0	9	5	18	1	5	5	2
October	2001	24	1	31	0	6	4	22	3	8	7	2
November	2001	15	2	33	0	5	3	22	4	8	10	1
December	2001	13	2	37	0	3	3	24	5	11	8	1
January	2002	11	2	34	0	5	3	25	4	12	7	1
February	2002	12	1	33	0	6	3	25	4	14	5	0
March	2002	14	1	31	0	7	2	23	3	14	4	1
April	2002	15	1	33	1	6	3	21	3	12	4	1
May	2002	18	1	37	2	5	3	18	2	11	3	1
June	2002	21	1	36	2	7	3	16	2	7	3	1
July	2002	25	1	36	1	6	3	14	1	8	3	1
August	2002	26	1	31	1	9	4	15	1	5	4	3
September	2002	25	1	30	1	8	5	17	1	7	3	2
October	2002	24	2	31	0	8	5	18	2	9	2	2
November	2002	22	2	36	0	5	5	14	2	10	3	0
December	2002	24	3	36	0	5	5	13	2	9	3	1
January	2003	23	2	39	1	4	5	15	2	7	4	0
February	2003	27	2	39	1	4	4	16	2	8	3	1
March	2003	25	1	41	1	4	4	16	2	9	4	1
April	2003	27	1	38	1	6	4	12	2	9	4	1
May	2003	24	0	42	1	6	5	13	2	9	3	1
June	2003	24	1	40	1	5	5	15	2	9	3	1
July	2003	23	1	42	1	5	4	16	3	7	4	1
August	2003	25	2	37	1	8	5	17	3	8	3	1
September	2003	23	2	38	1	10	6	14	3	6	2	2
October	2003	24	2	37	2	12	8	14	2	6	2	2
November	2003	23	1	40	1	10	6	12	1	6	2	2
December	2003	24	2	41	1	10	6	11	2	6	1	1
January	2004	24	2	40	0	11	6	10	3	5	1	2
February	2004	25	2	40	1	11	8	11	2	5	0	1
March	2004	29	2	40	1	11	8	11	2	5	0	1
April	2004	29	1	41	1	12	8	13	3	5	1	1
May	2004	32	2	40	3	11	9	11	3	3	2	1
June	2004	32	2	40	5	12	9	11	4	2	2	1
July	2004	33	3	37	6	9	9	9	4	2	2	1
August	2004	31	4	37	4	10	9	10	3	4	2	1
September	2004	32	3	37	3	11	8	10	3	4	2	0
October	2004	33	3	38	2	11	9	10	1	4	2	0
November	2004	36	3	35	3	10	9	10	2	3	2	0
December	2004	34	3	33	3	9	10	10	3	3	1	0
January	2005	33	2	32	3	8	11	11	3	3	1	1
February	2005	30	2	32	2	11	11	11	3	4	1	1
March	2005	30	4	31	3	12	9	11	3	4	1	0
April	2005	32	4	29	4	12	10	8	2	4	1	0

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TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>GOOD TIME TO SELL</u>						<u>BAD TIME TO SELL</u>				
		<u>Prices High</u>	<u>Prices</u>	<u>Interest</u>	<u>Sell in</u>	<u>Times</u>		<u>Interest</u>	<u>Can't</u>			
		<u>Good Sales</u>	<u>Won't Go</u>	<u>Rate</u>	<u>Advance</u>	<u>Good</u>	<u>Make</u>	<u>Prices</u>	<u>Rates High;</u>	<u>Afford</u>	<u>Uncertain</u>	<u>Lose</u>
		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Money</u>	<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Money</u>
May	2005	36	4	28	6	10	11	7	3	4	1	0
June	2005	40	4	27	5	9	13	6	2	4	1	0
July	2005	42	3	23	4	10	9	6	3	5	1	0
August	2005	41	3	23	3	11	10	7	1	4	0	0
September	2005	42	4	22	3	11	8	7	1	3	1	0
October	2005	40	6	21	5	9	11	8	2	3	2	0
November	2005	39	6	20	6	8	10	9	2	4	2	0
December	2005	35	7	20	6	9	10	11	3	4	2	1
January	2006	34	7	18	4	9	8	13	3	3	1	1
February	2006	32	9	17	4	9	8	13	4	3	2	1
March	2006	31	9	15	3	9	8	13	6	4	2	1
April	2006	28	8	15	4	9	8	15	6	6	2	1
May	2006	24	8	12	4	10	7	16	7	7	3	1
June	2006	22	8	11	6	9	7	20	7	8	3	0
July	2006	22	7	10	6	8	6	22	8	6	4	1
August	2006	19	6	10	6	7	5	28	9	8	3	1
September	2006	14	6	7	4	6	5	36	12	10	2	2
October	2006	10	7	5	2	6	3	45	12	9	1	3
November	2006	9	7	4	1	4	4	53	12	9	1	3
December	2006	10	6	4	0	3	3	58	11	9	2	4
January	2007	8	4	4	1	4	4	58	9	12	2	3
February	2007	9	3	7	0	6	3	57	8	12	2	3
March	2007	8	3	9	1	7	4	52	7	12	2	3
April	2007	9	3	8	1	7	4	55	8	11	2	4
May	2007	8	3	6	2	7	5	56	7	12	2	4
June	2007	8	4	6	2	7	4	58	6	14	1	4
July	2007	9	4	6	1	6	4	55	5	14	1	4
August	2007	8	5	6	1	6	3	55	10	14	2	3
September	2007	5	5	3	1	4	3	58	13	14	2	5
October	2007	3	4	2	1	4	2	61	17	16	3	6
November	2007	2	3	2	0	2	1	64	15	18	4	7
December	2007	2	3	3	0	3	1	64	15	17	4	6
January	2008	2	3	3	0	1	1	67	13	17	3	7
February	2008	2	3	2	0	1	1	69	13	17	5	7
March	2008	2	2	2	0	0	1	71	13	20	5	8
April	2008	1	1	2	0	0	1	72	13	20	7	7
May	2008	1	0	2	0	1	1	73	10	20	6	9
June	2008	0	0	2	0	2	1	76	8	20	6	9
July	2008	0	0	2	1	2	1	76	6	21	5	10
August	2008	0	1	1	1	2	1	76	10	20	5	10
September	2008	0	1	1	0	1	1	76	13	20	6	12
October	2008	1	1	1	0	1	0	76	18	20	8	12
November	2008	1	1	0	0	0	1	76	18	23	8	12
December	2008	1	1	1	0	0	1	75	18	22	7	12
January	2009	1	1	1	0	0	0	77	16	23	6	13
February	2009	1	1	1	0	1	0	80	14	23	6	15
March	2009	0	0	1	0	1	0	83	13	24	5	15
April	2009	0	0	1	0	1	0	81	14	22	5	16
May	2009	0	0	1	0	1	0	77	13	21	4	16
June	2009	1	0	1	0	1	0	76	12	19	4	14
July	2009	1	0	1	0	1	0	76	10	22	3	15

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SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
August	2009	1	0	0	0	1	0	77	10	21	3	16
September	2009	0	0	1	0	1	0	76	10	19	4	19
October	2009	1	1	1	0	1	0	76	9	16	5	20
November	2009	1	1	1	0	1	0	75	10	15	6	19
December	2009	2	1	1	0	1	0	78	9	16	6	19
January	2010	2	1	1	0	2	0	77	8	19	5	19
February	2010	2	0	2	0	2	0	76	8	21	4	18
March	2010	2	0	1	0	2	0	74	8	19	5	20
April	2010	1	1	2	0	1	0	78	9	15	5	17
May	2010	1	1	2	0	1	0	79	8	14	5	18
June	2010	2	2	3	0	2	0	75	9	16	3	16
July	2010	2	2	3	0	2	0	72	8	19	3	18
August	2010	1	1	4	0	3	0	74	9	19	4	17
September	2010	0	1	2	0	2	0	76	8	20	5	19
October	2010	0	0	1	0	1	0	78	8	21	5	18
November	2010	0	0	1	0	1	0	79	10	20	5	19
December	2010	1	0	1	0	1	1	80	9	21	5	17
January	2011	1	0	1	0	1	1	81	10	18	5	20
February	2011	1	1	2	0	2	1	78	7	20	4	19
March	2011	0	1	2	0	2	0	80	8	17	3	21
April	2011	1	1	2	0	3	0	77	8	18	3	21
May	2011	1	1	2	0	2	0	78	8	18	3	19
June	2011	1	1	3	1	2	0	76	10	21	3	17
July	2011	1	1	2	1	2	0	77	8	20	3	16
August	2011	1	1	2	0	2	0	78	9	17	4	18
September	2011	1	1	1	0	2	0	81	9	14	4	20
October	2011	0	1	1	0	1	0	81	11	15	4	23
November	2011	0	1	2	0	2	0	80	10	17	4	24
December	2011	1	0	2	0	2	0	79	10	18	6	22
January	2012	1	0	3	0	2	0	83	8	17	6	19
February	2012	1	0	3	0	2	0	83	10	19	4	17
March	2012	0	0	3	0	2	0	82	8	17	4	20
April	2012	1	0	3	0	4	0	78	9	16	3	23
May	2012	2	0	4	0	4	0	78	6	13	3	25
June	2012	2	0	4	0	5	1	76	7	13	2	22
July	2012	3	0	4	0	4	1	77	7	14	3	20
August	2012	3	0	4	0	3	0	77	7	15	4	21
September	2012	3	0	5	0	3	0	77	7	14	4	23
October	2012	2	0	7	0	6	0	73	8	14	3	23
November	2012	3	0	7	0	7	1	71	8	13	3	21
December	2012	3	1	8	0	8	1	69	8	14	3	19
January	2013	4	1	8	0	8	0	66	7	13	3	19
February	2013	5	1	8	0	8	0	67	7	13	3	19
March	2013	6	2	8	0	9	1	65	6	11	3	20
April	2013	9	1	9	0	11	1	61	5	9	3	17
May	2013	14	1	13	0	13	2	54	4	8	2	17
June	2013	19	0	17	1	16	2	48	4	8	2	14
July	2013	18	0	17	1	16	3	47	4	8	2	14
August	2013	17	1	17	2	17	3	44	4	7	2	11
September	2013	18	2	15	2	15	3	44	4	7	1	10
October	2013	19	2	16	2	17	2	41	4	8	2	8

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TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

<u>Date of Survey</u>		<u>GOOD TIME TO SELL</u>						<u>BAD TIME TO SELL</u>				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford	Future	Money
		<u>Available</u>	<u>Up</u>	<u>Low</u>	<u>Rising Rates</u>	<u>Prosperity</u>		<u>Low</u>	<u>Credit Tight</u>	<u>To Buy</u>		
November	2013	20	2	14	2	17	1	43	5	11	3	10
December	2013	18	1	15	2	18	1	43	4	11	4	12
January	2014	21	0	15	2	17	2	42	4	11	4	13
February	2014	21	0	19	3	17	3	38	3	9	3	12
March	2014	21	0	19	3	17	3	37	3	9	2	10
April	2014	20	1	19	4	17	3	36	3	8	2	10
May	2014	21	1	17	3	18	2	36	3	10	1	9
June	2014	24	1	17	3	18	2	35	3	8	1	8
July	2014	24	1	17	1	21	1	33	4	9	1	7
August	2014	26	2	18	2	22	4	32	4	9	1	6
September	2014	23	2	18	2	23	4	31	3	9	2	7
October	2014	24	2	18	2	21	4	30	3	8	2	6
November	2014	23	1	18	1	23	3	31	3	7	2	6
December	2014	22	2	20	1	25	3	30	3	7	2	5
January	2015	22	1	21	1	26	5	28	4	7	1	4
February	2015	22	2	21	1	25	4	28	3	6	1	5
March	2015	23	2	21	1	23	6	28	4	6	1	6
April	2015	23	2	20	2	23	4	28	4	6	1	6
May	2015	25	2	22	2	24	5	27	4	7	2	5
June	2015	27	2	23	2	25	5	26	3	6	2	6
July	2015	27	2	21	2	25	5	26	3	6	3	5
August	2015	30	2	21	2	24	6	24	3	4	1	5
September	2015	31	1	21	3	22	5	25	2	5	2	5
October	2015	28	2	23	2	22	5	27	2	5	1	5
November	2015	27	2	24	2	23	4	25	2	6	2	5
December	2015	25	3	22	3	24	3	25	3	7	1	5
January	2016	27	3	22	4	21	3	22	4	7	1	5
February	2016	27	3	20	3	23	3	24	3	8	0	4
March	2016	31	3	20	3	21	4	24	3	8	1	4
April	2016	32	2	19	2	22	5	24	3	7	1	3
May	2016	34	1	21	3	21	6	23	2	5	2	3
June	2016	33	1	21	2	24	6	21	1	4	2	3
July	2016	33	2	23	1	22	6	20	2	4	3	2
August	2016	33	3	22	1	22	4	19	2	4	2	2
September	2016	33	3	23	2	23	5	18	3	5	2	3
October	2016	34	3	24	3	23	5	16	2	6	2	4
November	2016	33	4	25	2	24	6	17	2	6	2	4
December	2016	34	3	24	3	23	5	19	1	5	2	3
January	2017	33	3	22	4	23	4	21	2	4	2	2
February	2017	34	3	19	5	24	4	20	3	3	2	1
March	2017	34	4	18	6	26	4	17	3	4	2	2
April	2017	38	4	17	7	28	4	14	2	4	2	2
May	2017	43	3	17	6	27	5	13	2	3	2	2
June	2017	44	2	18	5	28	6	12	2	2	1	2
July	2017	46	2	17	3	28	6	13	2	2	1	1
August	2017	43	2	17	2	29	5	14	2	3	1	1
September	2017	45	2	17	2	28	4	13	1	3	2	1
October	2017	45	2	17	2	27	5	12	1	3	2	1
November	2017	44	2	18	2	25	5	10	2	3	2	2
December	2017	46	3	17	2	24	5	11	2	3	2	3

INCOME TOP THIRD

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TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES (Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
January	2018	46	2	17	2	25	4	11	2	3	1	2
February	2018	48	3	17	4	26	5	11	1	3	1	1
March	2018	45	3	17	5	30	5	9	1	3	1	1
April	2018	46	3	17	5	30	4	9	2	3	1	1
May	2018	47	2	16	6	31	4	8	2	3	1	2
June	2018	48	3	17	5	29	5	10	2	4	1	2
July	2018	45	3	16	5	29	7	10	1	4	1	1
August	2018	47	3	14	4	31	7	10	1	3	1	1
September	2018	47	4	13	4	30	6	9	1	3	1	2
October	2018	49	5	12	5	28	6	8	2	3	1	1
November	2018	45	8	13	5	23	7	10	3	3	1	1
December	2018	42	8	13	6	24	8	12	5	3	2	0
January	2019	39	9	13	5	25	8	13	5	3	3	1
February	2019	39	9	14	4	27	7	12	5	4	2	1
March	2019	38	7	15	3	27	8	11	4	4	2	2
April	2019	40	6	15	3	27	7	11	4	5	1	2
May	2019	42	4	15	3	28	8	11	3	4	2	2
June	2019	44	5	17	2	29	6	11	2	3	1	2
July	2019	45	6	18	1	31	6	11	1	3	2	1
August	2019	43	7	21	1	30	6	9	2	3	2	1
September	2019	43	7	22	1	27	7	9	2	3	2	2
October	2019	43	9	23	1	27	8	7	2	4	2	2
November	2019	42	9	21	0	27	8	8	2	4	2	2
December	2019	44	9	21	0	26	7	7	1	3	2	1
January	2020	42	7	21	0	26	7	8	1	3	3	1
February	2020	44	6	21	0	27	7	7	2	4	2	1
March	2020	41	6	21	0	28	6	9	2	5	3	1
April	2020	32	5	17	0	19	5	16	3	13	10	1
May	2020	22	5	14	0	13	3	22	3	19	16	1
June	2020	15	5	12	0	9	2	27	4	23	19	2
July	2020	18	4	16	0	13	2	26	2	20	15	2
August	2020	24	4	20	0	15	3	22	2	17	12	2
September	2020	32	4	23	0	17	5	19	1	13	9	1
October	2020	39	3	24	0	21	4	14	1	10	6	1
November	2020	43	4	25	0	23	4	14	1	7	5	1
December	2020	43	3	23	0	23	2	13	2	8	5	1
January	2021	44	3	23	0	21	3	13	2	8	5	2
February	2021	46	2	23	0	20	4	12	2	9	6	1
March	2021	52	2	23	0	19	4	10	2	8	4	1
April	2021	60	2	21	1	17	5	9	1	5	3	0
May	2021	68	2	19	1	15	4	8	1	4	2	0
June	2021	73	3	16	1	12	5	6	0	2	2	0
July	2021	77	3	14	1	11	5	5	0	3	2	1
August	2021	79	4	12	1	11	5	3	0	3	1	1
September	2021	80	4	11	0	11	7	2	0	3	1	0
October	2021	77	3	10	0	12	10	2	0	3	1	0
November	2021	76	3	10	0	11	12	3	0	2	1	1
December	2021	74	3	12	1	11	10	3	1	1	2	1
January	2022	75	3	12	1	11	8	4	1	1	1	1
February	2022	74	3	11	2	12	7	3	1	1	1	1
March	2022	74	2	10	2	11	8	3	0	1	1	1