

REGION NORTH CENTRAL

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TABLE 36

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

Response to the query: "Why do you say so?" following the question on Table 35.

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

Date of Survey		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come	Interest Rate Low	Borrow in Advance	Times Good; Prosperity	Interest Rates High;	Can't Afford	Uncertain	
		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>		<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
March	1978	23	33	1	1	3	13	2	7	2
April	1978	18	36	0	1	5	15	2	5	1
May	1978	17	36	0	2	6	17	2	5	1
June	1978	16	41	1	3	5	17	3	2	1
July	1978	17	42	1	4	5	18	4	3	1
August	1978	15	44	2	4	5	16	4	3	2
September	1978	12	44	1	3	4	16	5	4	2
October	1978	12	44	0	2	2	15	5	4	2
November	1978	11	44	0	2	1	18	5	4	3
December	1978	10	41	0	2	1	19	5	2	2
January	1979	11	41	0	2	2	20	6	2	2
February	1979	15	41	0	2	2	18	6	2	1
March	1979	19	44	0	3	3	16	5	2	2
April	1979	17	47	1	3	3	15	5	4	2
May	1979	14	47	1	3	3	16	6	5	2
June	1979	11	44	2	2	3	19	6	5	2
July	1979	12	39	1	2	2	18	8	4	3
August	1979	13	38	1	2	2	19	9	4	5
September	1979	15	36	0	1	3	17	11	5	5
October	1979	14	37	0	3	3	18	11	8	4
November	1979	14	36	1	3	3	19	13	8	4
December	1979	13	36	1	4	4	21	14	9	4
January	1980	15	34	1	2	3	22	15	9	7
February	1980	17	34	1	2	3	22	13	9	7
March	1980	20	33	1	1	2	20	15	8	7
April	1980	18	28	1	1	3	22	21	6	5
May	1980	15	26	0	2	2	26	27	7	6
June	1980	18	21	1	2	1	28	27	8	8
July	1980	23	18	1	2	1	26	21	10	9
August	1980	24	18	2	1	1	23	17	10	8
September	1980	22	20	2	1	1	21	15	10	7
October	1980	20	23	2	1	1	19	17	10	5
November	1980	20	28	1	2	1	20	16	8	4
December	1980	19	25	1	2	1	22	20	11	4
January	1981	22	26	1	2	1	23	21	10	4
February	1981	24	22	1	2	2	22	27	9	4
March	1981	28	23	1	1	1	22	27	9	5
April	1981	28	23	1	1	1	22	23	10	5
May	1981	23	23	1	2	1	24	20	11	5
June	1981	21	24	0	2	1	20	21	10	4
July	1981	22	21	1	2	1	22	23	10	2
August	1981	25	21	2	1	1	19	25	9	2
September	1981	25	20	1	1	1	20	23	9	2
October	1981	22	22	1	1	1	19	23	7	4
November	1981	23	21	1	2	1	20	21	8	4
December	1981	27	21	1	2	1	21	21	7	4

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TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
January	1982	31	19	1	2	0	21	19	11	4
February	1982	33	18	1	1	1	22	20	12	6
March	1982	33	16	1	1	1	21	22	15	7
April	1982	32	14	0	0	2	22	25	15	8
May	1982	33	14	0	1	2	20	24	15	8
June	1982	32	13	0	1	2	19	22	15	8
July	1982	33	13	1	1	1	19	22	14	9
August	1982	31	11	1	1	1	19	23	15	9
September	1982	30	13	1	1	1	20	22	15	8
October	1982	28	13	2	1	2	19	19	16	7
November	1982	29	12	4	1	2	21	17	15	8
December	1982	31	10	5	0	1	19	16	16	10
January	1983	34	10	5	0	1	21	15	14	10
February	1983	38	11	6	0	1	20	16	13	7
March	1983	37	13	7	1	2	21	13	11	7
April	1983	36	14	9	1	2	20	10	11	5
May	1983	36	16	11	1	4	16	8	11	6
June	1983	35	16	12	2	5	14	8	11	5
July	1983	35	17	11	2	6	11	8	9	5
August	1983	34	16	10	1	6	14	6	8	4
September	1983	37	17	9	1	5	15	5	7	4
October	1983	35	18	9	1	4	15	6	9	3
November	1983	31	19	8	2	4	14	7	8	2
December	1983	31	16	7	2	4	14	8	10	3
January	1984	36	16	5	1	3	14	7	7	3
February	1984	40	16	5	1	5	11	6	7	4
March	1984	41	18	7	1	7	10	5	5	3
April	1984	37	19	10	4	10	9	5	5	2
May	1984	36	20	9	5	10	9	5	5	2
June	1984	32	19	7	5	10	11	6	5	2
July	1984	32	18	6	3	9	11	7	5	3
August	1984	33	18	5	3	10	12	7	6	3
September	1984	35	21	6	2	8	9	8	5	3
October	1984	34	21	5	2	8	9	7	5	3
November	1984	32	20	7	2	7	11	9	6	4
December	1984	32	18	7	2	7	13	9	7	3
January	1985	37	16	8	1	6	13	11	7	3
February	1985	43	14	9	1	6	11	8	6	3
March	1985	44	14	10	1	6	9	7	6	3
April	1985	42	13	10	2	8	9	4	6	3
May	1985	37	15	11	2	8	10	5	5	3
June	1985	37	15	10	2	8	12	5	4	3
July	1985	37	16	11	2	7	14	6	3	3
August	1985	41	16	12	1	6	15	4	4	2
September	1985	43	13	13	1	6	13	3	4	1
October	1985	42	12	17	0	6	11	4	6	2
November	1985	42	12	15	1	7	10	4	6	2
December	1985	39	13	14	1	6	13	5	6	2

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TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
January	1986	43	12	12	2	7	11	5	4	2
February	1986	42	12	15	2	7	11	5	5	2
March	1986	41	10	20	1	8	7	3	5	2
April	1986	37	10	24	1	9	8	2	6	3
May	1986	36	10	27	1	8	8	2	6	5
June	1986	35	14	28	1	8	7	2	6	4
July	1986	37	12	27	1	10	8	2	6	3
August	1986	36	12	25	1	12	8	3	4	1
September	1986	35	10	26	0	11	10	3	6	2
October	1986	32	12	27	0	8	10	3	6	1
November	1986	31	11	23	1	7	10	4	8	2
December	1986	33	12	20	2	6	7	4	5	3
January	1987	35	11	20	2	6	8	4	6	4
February	1987	38	10	23	2	6	7	3	6	2
March	1987	37	9	24	1	7	8	5	8	2
April	1987	35	14	22	1	8	6	3	6	1
May	1987	34	16	20	2	8	6	2	5	2
June	1987	35	20	17	3	8	6	1	3	3
July	1987	37	18	15	2	7	7	2	2	3
August	1987	39	17	15	2	6	8	3	5	3
September	1987	40	18	14	2	6	8	4	4	1
October	1987	37	17	12	3	7	9	5	6	3
November	1987	34	17	11	3	6	8	6	4	6
December	1987	34	16	10	2	5	9	6	5	7
January	1988	36	16	9	2	6	7	6	4	5
February	1988	37	15	7	1	9	6	4	5	4
March	1988	36	13	7	2	12	4	3	4	3
April	1988	36	15	7	3	15	4	2	4	4
May	1988	34	15	8	5	15	5	3	3	4
June	1988	33	18	6	4	12	4	2	3	3
July	1988	33	22	5	4	10	5	2	2	2
August	1988	34	25	7	3	9	6	2	3	1
September	1988	34	23	7	5	9	6	3	3	2
October	1988	36	22	9	4	10	7	4	3	1
November	1988	36	21	7	4	8	8	4	3	1
December	1988	37	20	8	4	7	11	5	2	2
January	1989	35	19	6	4	5	12	4	2	3
February	1989	37	18	5	4	6	11	5	2	4
March	1989	37	20	5	5	7	8	4	4	3
April	1989	38	22	4	5	6	6	5	4	2
May	1989	35	22	4	6	5	7	5	4	2
June	1989	31	21	4	5	4	8	6	4	3
July	1989	33	19	6	3	4	11	6	4	4
August	1989	35	17	6	3	4	10	5	3	4
September	1989	35	16	6	2	4	8	3	3	4
October	1989	33	17	5	2	4	7	4	3	4
November	1989	31	21	5	1	5	9	4	4	2
December	1989	31	22	6	2	4	11	3	4	2
January	1990	34	21	6	2	5	10	1	3	1

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TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
February	1990	37	21	5	2	5	7	2	3	2
March	1990	37	19	7	2	7	6	3	4	3
April	1990	33	21	8	2	7	7	4	5	3
May	1990	33	18	10	2	7	7	5	4	4
June	1990	33	22	8	2	5	6	4	3	3
July	1990	34	21	7	3	4	6	3	2	3
August	1990	29	24	5	3	6	9	1	4	3
September	1990	31	25	4	3	4	10	3	6	4
October	1990	26	24	4	2	5	15	5	7	6
November	1990	26	25	4	2	2	14	5	6	9
December	1990	25	21	4	2	3	13	4	8	12
January	1991	28	19	3	2	2	8	3	9	16
February	1991	29	13	4	1	3	8	4	9	17
March	1991	31	13	5	1	2	8	6	9	13
April	1991	33	16	8	1	4	8	6	8	9
May	1991	33	20	9	1	3	7	6	10	7
June	1991	33	17	9	1	3	8	6	10	8
July	1991	34	14	8	1	3	8	6	11	8
August	1991	36	13	8	0	3	9	6	11	8
September	1991	35	13	8	1	3	7	5	13	7
October	1991	33	15	10	1	2	9	5	13	6
November	1991	36	13	9	1	2	9	4	11	9
December	1991	35	14	8	1	2	10	6	11	14
January	1992	34	10	9	0	2	12	7	13	18
February	1992	30	8	12	0	2	10	7	15	21
March	1992	33	7	16	0	1	9	5	14	18
April	1992	33	8	16	0	2	7	4	13	17
May	1992	36	9	16	0	2	8	4	14	12
June	1992	35	9	16	1	3	6	4	11	12
July	1992	35	10	16	1	3	7	3	10	11
August	1992	36	11	15	1	4	7	3	9	12
September	1992	36	10	15	0	4	8	4	11	14
October	1992	38	12	12	1	3	8	5	13	13
November	1992	39	9	14	1	2	8	4	12	13
December	1992	41	8	13	1	4	7	3	13	10
January	1993	43	6	16	1	5	6	1	10	10
February	1993	43	9	15	1	6	3	2	10	9
March	1993	44	10	16	1	6	3	2	8	10
April	1993	42	13	18	1	7	2	2	7	8
May	1993	38	12	21	1	7	4	1	6	8
June	1993	33	13	23	1	9	4	1	6	7
July	1993	32	10	24	1	7	5	1	7	9
August	1993	33	13	26	1	8	4	1	7	9
September	1993	34	13	25	1	5	6	1	6	10
October	1993	33	16	25	0	5	7	2	6	8
November	1993	35	14	24	1	4	9	1	6	7
December	1993	35	14	26	1	5	9	2	4	6
January	1994	41	10	26	1	7	7	1	3	6
February	1994	41	9	27	1	12	5	2	2	6

TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
March	1994	38	10	25	1	13	3	1	3	5
April	1994	33	12	23	2	16	3	2	3	4
May	1994	30	13	21	2	14	3	2	2	2
June	1994	31	10	20	3	14	5	2	3	3
July	1994	34	12	20	2	11	6	2	2	2
August	1994	35	11	21	3	11	6	3	3	3
September	1994	34	13	21	2	11	6	3	3	3
October	1994	30	13	19	1	14	6	2	3	4
November	1994	31	15	16	1	13	8	2	3	4
December	1994	34	13	13	2	14	9	3	3	2
January	1995	38	12	12	4	13	9	3	3	2
February	1995	38	12	10	5	14	8	5	3	2
March	1995	37	13	12	4	10	7	5	4	2
April	1995	34	13	10	2	12	6	6	2	2
May	1995	35	12	10	2	9	7	6	2	3
June	1995	33	11	8	3	12	8	6	2	3
July	1995	35	11	12	2	11	8	7	3	3
August	1995	36	11	14	1	13	8	5	3	3
September	1995	40	11	17	1	11	6	4	5	4
October	1995	41	11	16	1	10	5	2	3	2
November	1995	37	11	17	1	9	6	2	5	2
December	1995	34	12	17	1	10	7	2	5	2
January	1996	35	11	16	1	9	9	2	5	3
February	1996	38	11	15	1	9	7	3	5	4
March	1996	41	10	17	1	9	6	4	5	5
April	1996	37	11	17	2	7	5	4	5	5
May	1996	36	11	17	2	9	7	3	5	4
June	1996	33	11	14	2	11	7	3	4	3
July	1996	38	10	15	2	13	7	2	3	3
August	1996	41	11	15	3	11	7	2	3	2
September	1996	43	13	15	2	9	8	2	3	1
October	1996	40	13	13	1	8	9	4	4	1
November	1996	36	14	14	1	8	8	3	4	2
December	1996	38	12	12	2	8	9	3	4	2
January	1997	39	11	11	2	10	10	1	5	3
February	1997	40	12	9	2	13	8	2	5	3
March	1997	41	11	11	1	14	5	3	5	3
April	1997	38	12	13	2	14	4	3	3	3
May	1997	37	11	14	2	13	4	3	2	2
June	1997	32	13	14	2	15	3	3	2	1
July	1997	32	12	13	1	14	5	3	2	0
August	1997	31	12	14	0	15	5	2	2	2
September	1997	33	12	15	0	17	5	2	2	1
October	1997	33	10	15	1	18	3	2	2	2
November	1997	34	9	15	1	16	4	2	2	1
December	1997	36	9	13	1	12	4	3	1	2
January	1998	39	8	14	0	11	5	2	1	2
February	1998	38	7	17	0	11	4	2	1	1
March	1998	39	7	19	0	14	4	1	1	1

REGION NORTH CENTRAL

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TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
April	1998	34	8	18	0	17	5	1	1	0
May	1998	34	8	14	0	18	5	1	1	0
June	1998	32	7	15	0	18	4	1	1	0
July	1998	33	8	16	0	17	3	1	1	0
August	1998	34	7	19	0	16	2	1	1	0
September	1998	32	8	18	0	17	3	1	1	0
October	1998	31	7	21	0	18	3	3	1	1
November	1998	31	9	22	0	16	2	3	1	1
December	1998	34	9	27	1	16	2	3	1	1
January	1999	39	8	23	1	16	2	3	1	1
February	1999	42	5	19	0	19	3	2	1	1
March	1999	39	7	15	0	19	4	1	1	2
April	1999	33	7	17	0	19	3	1	1	1
May	1999	29	11	19	0	20	2	1	2	1
June	1999	31	10	18	0	20	2	1	2	1
July	1999	29	8	18	1	22	3	1	1	1
August	1999	31	6	17	2	20	4	1	1	1
September	1999	29	9	18	1	21	3	3	1	1
October	1999	34	12	16	1	17	3	3	2	1
November	1999	36	12	14	1	18	2	3	1	1
December	1999	42	8	12	1	18	3	1	1	1
January	2000	42	8	9	0	20	4	2	0	1
February	2000	39	7	10	1	20	3	3	0	0
March	2000	36	8	12	1	19	4	4	0	0
April	2000	33	9	14	1	18	2	3	0	0
May	2000	33	11	13	1	17	2	2	0	0
June	2000	33	11	11	3	15	2	2	1	0
July	2000	34	11	9	3	16	3	2	1	1
August	2000	33	10	9	3	15	5	3	1	1
September	2000	32	9	10	2	18	4	2	2	2
October	2000	33	10	9	2	16	3	2	2	2
November	2000	36	9	11	3	16	1	1	1	2
December	2000	42	10	8	2	13	2	1	1	1
January	2001	43	6	7	1	12	3	2	2	4
February	2001	38	7	9	1	10	4	4	4	7
March	2001	34	7	14	1	9	4	4	4	10
April	2001	31	7	18	0	7	5	4	5	10
May	2001	29	7	16	0	9	5	3	5	8
June	2001	28	8	13	0	9	6	2	7	5
July	2001	26	8	12	1	11	6	3	9	5
August	2001	33	7	13	0	10	6	2	8	7
September	2001	31	5	16	0	11	5	3	8	9
October	2001	34	3	20	0	9	3	2	6	13
November	2001	33	2	22	0	6	3	2	4	15
December	2001	36	1	24	0	3	2	1	5	14
January	2002	40	2	22	0	2	2	1	6	10
February	2002	43	2	21	0	3	3	1	10	6
March	2002	42	3	18	0	4	3	2	10	7
April	2002	38	4	16	0	5	2	3	11	7

TABLE 36

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

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

TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
June	2006	33	11	13	1	6	7	4	8	5
July	2006	34	9	12	1	5	7	3	7	4
August	2006	32	8	11	2	5	6	3	8	4
September	2006	29	8	12	2	6	7	3	8	3
October	2006	31	6	10	1	7	8	3	9	4
November	2006	33	7	9	1	9	9	3	9	5
December	2006	42	7	8	1	8	7	2	8	5
January	2007	44	8	11	1	8	5	2	7	4
February	2007	44	6	11	1	7	4	2	6	5
March	2007	39	6	10	1	8	5	2	8	5
April	2007	34	7	9	0	7	5	2	8	6
May	2007	35	10	11	0	6	4	2	9	4
June	2007	37	11	12	1	6	4	2	8	4
July	2007	36	10	12	1	6	5	2	9	4
August	2007	32	9	10	1	6	6	3	9	5
September	2007	30	8	8	0	4	6	4	11	6
October	2007	31	8	8	1	3	5	6	11	8
November	2007	32	7	8	1	2	6	6	12	9
December	2007	31	7	7	1	1	7	6	12	9
January	2008	35	6	6	0	2	7	4	12	7
February	2008	35	6	5	0	3	7	4	14	10
March	2008	34	6	6	0	3	5	4	14	10
April	2008	30	7	6	0	3	8	5	17	12
May	2008	30	7	6	0	2	8	4	19	13
June	2008	29	6	6	0	2	12	3	22	13
July	2008	31	6	5	0	2	11	4	22	15
August	2008	30	7	6	0	2	11	5	23	13
September	2008	32	8	5	0	2	7	5	24	15
October	2008	28	6	6	0	2	6	6	26	17
November	2008	31	5	4	0	1	6	6	25	20
December	2008	32	2	4	0	2	8	7	23	21
January	2009	36	2	4	0	1	10	8	21	22
February	2009	37	2	5	0	1	9	7	20	24
March	2009	37	2	5	0	0	8	7	19	28
April	2009	36	1	5	0	0	7	7	19	29
May	2009	34	1	3	0	0	7	7	21	27
June	2009	35	2	4	0	0	6	6	21	21
July	2009	37	3	5	0	0	7	6	21	16
August	2009	42	4	5	0	1	6	6	19	14
September	2009	43	3	6	0	1	5	6	19	16
October	2009	45	4	5	0	2	5	4	17	18
November	2009	44	4	4	1	1	7	5	17	18
December	2009	48	4	5	1	1	8	5	18	17
January	2010	49	5	8	1	0	8	5	18	13
February	2010	52	4	9	0	0	6	5	15	12
March	2010	52	5	7	0	0	4	3	14	11
April	2010	51	4	6	0	2	4	4	15	12
May	2010	47	5	6	0	2	4	3	15	11
June	2010	44	6	7	0	3	5	4	14	12

REGION NORTH CENTRAL

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TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
July	2010	41	5	7	0	1	6	4	16	12
August	2010	41	4	8	0	1	7	3	19	13
September	2010	44	3	8	0	1	5	3	20	13
October	2010	47	3	7	1	2	5	3	17	15
November	2010	50	2	6	1	1	4	2	14	13
December	2010	51	4	7	0	2	3	3	14	12
January	2011	51	5	9	0	2	4	5	15	9
February	2011	51	7	8	0	3	5	5	16	9
March	2011	48	8	7	0	2	7	4	17	10
April	2011	46	9	5	1	2	5	3	15	11
May	2011	42	7	6	1	4	6	3	14	10
June	2011	41	7	7	1	4	8	4	14	9
July	2011	41	5	7	0	3	9	3	18	9
August	2011	44	5	7	0	1	8	3	21	10
September	2011	40	4	7	0	1	7	4	23	12
October	2011	40	4	7	0	1	9	4	23	14
November	2011	42	4	7	0	1	10	5	20	12
December	2011	48	4	7	0	2	9	4	17	11
January	2012	49	4	6	0	2	6	5	16	11
February	2012	48	5	8	0	2	7	4	16	12
March	2012	43	5	9	0	3	7	3	17	14
April	2012	42	6	11	0	4	7	3	16	12
May	2012	42	7	11	0	4	8	4	15	12
June	2012	42	7	11	0	4	8	4	15	12
July	2012	42	6	11	0	2	8	4	14	13
August	2012	41	6	10	0	2	5	3	12	14
September	2012	42	6	9	0	3	5	2	13	12
October	2012	44	8	10	0	4	5	2	11	10
November	2012	47	7	11	0	6	6	2	10	10
December	2012	45	8	10	0	7	6	4	11	10
January	2013	43	7	7	0	7	6	3	15	11
February	2013	38	9	7	0	5	7	3	15	10
March	2013	39	9	8	0	5	6	3	13	9
April	2013	38	9	10	0	5	6	4	11	9
May	2013	39	8	11	0	7	4	4	11	8
June	2013	36	8	12	0	9	5	3	11	8
July	2013	34	8	11	1	9	6	2	9	8
August	2013	32	8	10	1	9	8	2	10	8
September	2013	32	7	10	1	9	6	3	11	8
October	2013	32	7	10	1	9	5	3	11	10
November	2013	35	9	8	0	8	6	3	11	10
December	2013	37	11	9	0	6	6	3	8	9
January	2014	40	11	11	0	7	7	3	8	6
February	2014	36	12	11	0	8	7	2	9	5
March	2014	35	13	10	0	8	6	3	9	7
April	2014	32	13	10	0	9	5	1	9	8
May	2014	35	14	11	0	9	6	1	8	8
June	2014	34	12	11	0	11	8	2	9	7
July	2014	36	14	10	1	12	10	2	9	5

TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
August	2014	34	12	11	1	12	10	2	8	7
September	2014	35	12	13	1	11	9	2	9	6
October	2014	35	9	14	1	11	8	2	8	6
November	2014	39	8	13	0	12	5	2	7	6
December	2014	42	7	11	0	14	5	2	5	6
January	2015	46	7	12	0	15	4	2	5	5
February	2015	45	7	11	0	13	7	3	7	4
March	2015	39	8	12	0	14	9	3	7	4
April	2015	35	8	12	0	15	10	3	7	4
May	2015	32	9	13	0	20	8	3	5	5
June	2015	34	10	12	0	20	8	2	7	5
July	2015	36	10	14	1	19	6	2	5	6
August	2015	34	12	14	2	16	6	1	8	6
September	2015	34	10	14	2	14	7	1	6	6
October	2015	33	10	14	1	12	9	2	7	6
November	2015	38	7	15	1	11	9	2	5	5
December	2015	44	6	17	1	9	7	2	4	5
January	2016	44	7	13	3	13	4	1	4	5
February	2016	44	8	12	3	13	6	3	4	5
March	2016	39	10	12	2	14	6	2	4	4
April	2016	40	8	14	1	12	7	3	4	3
May	2016	36	9	15	1	13	6	2	4	4
June	2016	35	10	15	1	11	5	2	5	4
July	2016	35	11	13	1	11	6	2	5	6
August	2016	38	10	15	1	12	7	2	6	6
September	2016	37	8	14	0	13	8	2	6	6
October	2016	38	7	15	0	15	8	3	6	5
November	2016	41	8	14	1	14	6	3	6	5
December	2016	46	9	13	2	14	4	3	5	4
January	2017	45	11	12	2	13	4	2	4	4
February	2017	38	13	9	2	14	5	2	4	3
March	2017	36	12	10	1	15	6	2	5	3
April	2017	35	12	13	1	16	6	2	4	4
May	2017	37	11	14	1	15	6	2	5	4
June	2017	34	10	13	1	14	7	2	5	5
July	2017	35	8	10	1	13	6	2	5	4
August	2017	36	8	10	2	15	8	2	5	4
September	2017	34	9	11	2	17	9	1	3	3
October	2017	34	9	11	2	19	9	1	2	4
November	2017	36	8	11	2	18	7	0	2	4
December	2017	44	7	10	2	15	6	1	2	4
January	2018	44	8	10	2	16	7	2	2	3
February	2018	41	9	10	2	20	7	2	3	3
March	2018	35	14	10	2	21	7	2	3	2
April	2018	33	17	9	1	21	6	3	3	2
May	2018	32	18	9	1	15	6	3	4	2
June	2018	34	15	9	2	17	7	2	4	3
July	2018	34	15	8	2	16	7	2	4	3
August	2018	33	14	8	2	19	9	1	4	3

TABLE 36

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

		GOOD TIME TO BUY					BAD TIME TO BUY			
		Prices Low; Good Buys	Prices Won't Come Down	Interest Rate Low Credit Easy	Borrow in Advance Rising Rates	Times Good; Prosperity	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>
September	2018	31	16	7	1	18	9	2	4	2
October	2018	29	16	9	2	20	11	1	3	2
November	2018	30	17	9	2	21	11	2	3	1
December	2018	35	16	9	2	20	10	1	3	1
January	2019	38	14	8	1	18	10	2	4	3
February	2019	40	11	9	1	18	7	3	4	4
March	2019	40	9	8	1	18	10	4	4	4
April	2019	39	9	8	1	21	9	3	3	3
May	2019	36	9	9	1	20	11	4	4	2
June	2019	31	11	8	1	21	11	5	4	3
July	2019	32	11	8	1	19	13	5	6	3
August	2019	32	12	8	1	19	14	4	6	4
September	2019	35	10	7	0	20	12	3	6	4
October	2019	32	11	8	1	21	10	3	4	6
November	2019	36	9	8	0	22	8	2	3	6
December	2019	39	9	9	0	22	10	3	1	6
January	2020	43	9	8	0	23	10	2	3	4
February	2020	38	9	9	0	26	9	2	3	3
March	2020	35	8	9	0	25	8	1	5	5
April	2020	32	5	9	0	17	7	1	7	17
May	2020	34	3	8	0	9	5	0	11	24
June	2020	36	2	8	0	5	5	1	14	28
July	2020	37	3	9	0	5	6	2	13	23
August	2020	33	3	9	0	6	7	3	13	22
September	2020	28	4	9	0	7	7	2	11	20
October	2020	27	4	8	0	9	8	2	11	19
November	2020	26	5	8	0	8	11	2	12	17
December	2020	29	4	8	0	7	11	2	14	16
January	2021	27	5	6	0	6	13	1	13	18
February	2021	28	6	7	0	9	10	0	13	16
March	2021	24	8	7	0	10	12	1	11	14
April	2021	22	9	7	0	16	11	1	11	12
May	2021	19	8	6	0	14	17	1	8	10
June	2021	19	9	6	0	14	19	1	8	9
July	2021	19	10	5	0	11	25	1	7	5
August	2021	20	12	4	0	10	25	1	5	5