

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.

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

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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	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
January 1982		31	19	1	2	0	0	21	19	11	4	0
February 1982		33	18	1	1	1	0	22	20	12	6	0
March 1982		33	16	1	1	1	0	21	22	15	7	0
April 1982		32	14	0	0	2	0	22	25	15	8	0
May 1982		33	14	0	1	2	0	20	24	15	8	0
June 1982		32	13	0	1	2	0	19	22	15	8	0
July 1982		33	13	1	1	1	1	19	22	14	9	0
August 1982		31	11	1	1	1	0	19	23	15	9	0
September 1982		30	13	1	1	1	1	20	22	15	8	0
October 1982		28	13	2	1	2	1	19	19	16	7	0
November 1982		29	12	4	1	2	1	21	17	15	8	0
December 1982		31	10	5	0	1	1	19	16	16	10	0
January 1983		34	10	5	0	1	1	21	15	14	10	0
February 1983		38	11	6	0	1	0	20	16	13	7	0
March 1983		37	13	7	1	2	0	21	13	11	7	0
April 1983		36	14	9	1	2	0	20	10	11	5	0
May 1983		36	16	11	1	4	0	16	8	11	6	0
June 1983		35	16	12	2	5	0	14	8	11	5	0
July 1983		35	17	11	2	6	0	11	8	9	5	0
August 1983		34	16	10	1	6	0	14	6	8	4	0
September 1983		37	17	9	1	5	0	15	5	7	4	0
October 1983		35	18	9	1	4	0	15	6	9	3	0
November 1983		31	19	8	2	4	0	14	7	8	2	0
December 1983		31	16	7	2	4	0	14	8	10	3	0
January 1984		36	16	5	1	3	0	14	7	7	3	0
February 1984		40	16	5	1	5	0	11	6	7	4	0
March 1984		41	18	7	1	7	1	10	5	5	3	0
April 1984		37	19	10	4	10	0	9	5	5	2	0
May 1984		36	20	9	5	10	0	9	5	5	2	0
June 1984		32	19	7	5	10	0	11	6	5	2	0
July 1984		32	18	6	3	9	0	11	7	5	3	0
August 1984		33	18	5	3	10	0	12	7	6	3	0
September 1984		35	21	6	2	8	0	9	8	5	3	0
October 1984		34	21	5	2	8	0	9	7	5	3	0
November 1984		32	20	7	2	7	0	11	9	6	4	0
December 1984		32	18	7	2	7	0	13	9	7	3	0
January 1985		37	16	8	1	6	0	13	11	7	3	0
February 1985		43	14	9	1	6	0	11	8	6	3	0
March 1985		44	14	10	1	6	0	9	7	6	3	0
April 1985		42	13	10	2	8	1	9	4	6	3	0
May 1985		37	15	11	2	8	1	10	5	5	3	0
June 1985		37	15	10	2	8	0	12	5	4	3	0
July 1985		37	16	11	2	7	0	14	6	3	3	0
August 1985		41	16	12	1	6	0	15	4	4	2	0
September 1985		43	13	13	1	6	0	13	3	4	1	0
October 1985		42	12	17	0	6	0	11	4	6	2	0
November 1985		42	12	15	1	7	0	10	4	6	2	0
December 1985		39	13	14	1	6	1	13	5	6	2	0

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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	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
January 1986		43	12	12	2	7	0	11	5	4	2	0
February 1986		42	12	15	2	7	0	11	5	5	2	0
March 1986		41	10	20	1	8	1	7	3	5	2	0
April 1986		37	10	24	1	9	1	8	2	6	3	0
May 1986		36	10	27	1	8	1	8	2	6	5	0
June 1986		35	14	28	1	8	0	7	2	6	4	0
July 1986		37	12	27	1	10	0	8	2	6	3	0
August 1986		36	12	25	1	12	0	8	3	4	1	0
September 1986		35	10	26	0	11	1	10	3	6	2	0
October 1986		32	12	27	0	8	1	10	3	6	1	0
November 1986		31	11	23	1	7	0	10	4	8	2	0
December 1986		33	12	20	2	6	0	7	4	5	3	0
January 1987		35	11	20	2	6	0	8	4	6	4	0
February 1987		38	10	23	2	6	0	7	3	6	2	0
March 1987		37	9	24	1	7	0	8	5	8	2	0
April 1987		35	14	22	1	8	0	6	3	6	1	0
May 1987		34	16	20	2	8	0	6	2	5	2	0
June 1987		35	20	17	3	8	0	6	1	3	3	0
July 1987		37	18	15	2	7	0	7	2	2	3	0
August 1987		39	17	15	2	6	0	8	3	5	3	0
September 1987		40	18	14	2	6	0	8	4	4	1	0
October 1987		37	17	12	3	7	0	9	5	6	3	0
November 1987		34	17	11	3	6	0	8	6	4	6	0
December 1987		34	16	10	2	5	0	9	6	5	7	0
January 1988		36	16	9	2	6	0	7	6	4	5	0
February 1988		37	15	7	1	9	1	6	4	5	4	0
March 1988		36	13	7	2	12	1	4	3	4	3	0
April 1988		36	15	7	3	15	1	4	2	4	4	0
May 1988		34	15	8	5	15	0	5	3	3	4	0
June 1988		33	18	6	4	12	1	4	2	3	3	0
July 1988		33	22	5	4	10	0	5	2	2	2	0
August 1988		34	25	7	3	9	0	6	2	3	1	0
September 1988		34	23	7	5	9	0	6	3	3	2	0
October 1988		36	22	9	4	10	0	7	4	3	1	0
November 1988		36	21	7	4	8	0	8	4	3	1	0
December 1988		37	20	8	4	7	0	11	5	2	2	0
January 1989		35	19	6	4	5	0	12	4	2	3	0
February 1989		37	18	5	4	6	0	11	5	2	4	0
March 1989		37	20	5	5	7	0	8	4	4	3	0
April 1989		38	22	4	5	6	0	6	5	4	2	0
May 1989		35	22	4	6	5	0	7	5	4	2	0
June 1989		31	21	4	5	4	0	8	6	4	3	0
July 1989		33	19	6	3	4	0	11	6	4	4	0
August 1989		35	17	6	3	4	0	10	5	3	4	0
September 1989		35	16	6	2	4	0	8	3	3	4	0
October 1989		33	17	5	2	4	1	7	4	3	4	0
November 1989		31	21	5	1	5	1	9	4	4	2	0
December 1989		31	22	6	2	4	0	11	3	4	2	0
January 1990		34	21	6	2	5	0	10	1	3	1	0

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

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

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

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	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
Date of Survey		Available	Down	Credit Easy	Rising Rates	Prosperity	Adequate	High	Credit Tight	To Buy	Future	Inadequate
May	2002	33	4	17	0	7	0	2	3	8	8	0
June	2002	32	6	20	1	8	0	3	2	6	6	0
July	2002	36	5	23	0	8	0	3	2	6	4	0
August	2002	35	4	21	0	5	0	2	2	6	5	0
September	2002	32	2	20	0	3	0	2	2	9	7	0
October	2002	26	2	20	0	4	0	3	2	10	10	0
November	2002	25	3	22	0	4	0	3	3	10	11	0
December	2002	31	4	23	0	4	0	3	3	9	10	0
January	2003	40	4	24	0	4	0	4	3	7	9	0
February	2003	40	5	25	1	4	0	4	3	8	11	0
March	2003	36	4	25	1	5	0	3	4	8	13	0
April	2003	29	3	23	1	5	0	2	5	8	14	0
May	2003	32	2	24	0	4	0	2	6	9	11	0
June	2003	33	2	26	0	3	0	2	5	11	9	0
July	2003	35	4	25	0	4	0	2	4	11	5	0
August	2003	31	5	26	0	6	0	3	4	11	6	0
September	2003	28	6	26	0	6	0	4	4	9	7	0
October	2003	30	5	24	1	5	0	5	3	10	9	0
November	2003	32	4	23	1	3	0	4	2	7	9	0
December	2003	35	3	22	1	3	0	5	3	9	6	0
January	2004	37	3	27	0	4	0	4	3	7	5	0
February	2004	33	2	31	1	5	0	4	3	7	5	0
March	2004	32	5	30	1	5	0	2	2	6	6	0
April	2004	27	6	28	1	8	0	3	3	7	6	0
May	2004	30	7	24	0	8	0	4	2	5	7	0
June	2004	29	7	26	1	9	0	5	3	4	7	0
July	2004	30	8	24	1	8	0	6	3	5	7	0
August	2004	28	7	26	1	7	0	5	4	6	7	0
September	2004	29	7	21	0	6	0	6	3	6	8	0
October	2004	29	7	20	0	5	0	7	3	6	8	0
November	2004	32	8	17	1	6	0	7	2	6	6	0
December	2004	32	8	21	1	8	0	5	2	5	4	0
January	2005	38	7	23	1	9	0	5	3	4	2	0
February	2005	39	8	24	0	10	0	6	3	2	2	0
March	2005	37	9	25	2	8	0	6	4	3	3	0
April	2005	30	12	21	2	7	0	5	3	3	4	0
May	2005	26	12	20	3	6	0	5	4	4	5	0
June	2005	28	12	16	2	7	0	4	3	3	4	0
July	2005	34	10	17	2	6	0	6	2	4	3	0
August	2005	37	11	18	1	6	0	5	1	3	2	0
September	2005	37	10	19	1	4	0	7	1	5	3	0
October	2005	31	13	18	0	4	0	8	1	6	5	0
November	2005	32	14	17	1	4	1	9	2	7	6	0
December	2005	35	12	15	1	6	1	7	2	7	5	0
January	2006	40	9	15	2	6	1	5	2	6	4	0
February	2006	40	9	14	1	7	1	4	2	6	3	0
March	2006	38	11	15	2	7	0	3	3	6	3	0
April	2006	35	13	15	1	8	1	4	3	6	2	0
May	2006	32	13	15	1	7	1	5	4	7	3	0

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

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

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

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	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Adequate</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Inadequate</u>
September 2018		31	16	7	1	18	1	9	2	4	2	0
October 2018		29	16	9	2	20	2	11	1	3	2	0
November 2018		30	17	9	2	21	1	11	2	3	1	0
December 2018		35	16	9	2	20	1	10	1	3	1	0
January 2019		38	14	8	1	18	1	10	2	4	3	0
February 2019		40	11	9	1	18	1	7	3	4	4	0
March 2019		40	9	8	1	18	0	10	4	4	4	0
April 2019		39	9	8	1	21	0	9	3	3	3	0
May 2019		36	9	9	1	20	0	11	4	4	2	0
June 2019		31	11	8	1	21	1	11	5	4	3	0
July 2019		32	11	8	1	19	1	13	5	6	3	0
August 2019		32	12	8	1	19	1	14	4	6	4	0
September 2019		35	10	7	0	20	0	12	3	6	4	0
October 2019		32	11	8	1	21	1	10	3	4	6	0
November 2019		36	9	8	0	22	1	8	2	3	6	0
December 2019		39	9	9	0	22	0	10	3	1	6	0
January 2020		43	9	8	0	23	0	10	2	3	4	0
February 2020		38	9	9	0	26	0	9	2	3	3	0
March 2020		35	8	9	0	25	1	8	1	5	5	1
April 2020		32	5	9	0	17	1	7	1	7	17	2
May 2020		34	3	8	0	9	1	5	0	11	24	2
June 2020		36	2	8	0	5	1	5	1	14	28	2
July 2020		37	3	9	0	5	1	6	2	13	23	3
August 2020		33	3	9	0	6	1	7	3	13	22	3
September 2020		28	4	9	0	7	1	7	2	11	20	6
October 2020		27	4	8	0	9	1	8	2	11	19	6
November 2020		26	5	8	0	8	1	11	2	12	17	8
December 2020		29	4	8	0	7	1	11	2	14	16	7
January 2021		27	5	6	0	6	1	13	1	13	18	8
February 2021		28	6	7	0	9	2	10	0	13	16	8
March 2021		24	8	7	0	10	1	12	1	11	14	10
April 2021		22	9	7	0	16	1	11	1	11	12	11
May 2021		19	8	6	0	14	3	17	1	8	10	17
June 2021		19	9	6	0	14	4	19	1	8	9	18
July 2021		19	10	5	0	11	4	25	1	7	5	24
August 2021		20	12	4	0	10	3	25	1	5	5	24
September 2021		18	12	5	0	10	2	27	1	5	5	28
October 2021		16	10	6	0	7	2	27	1	4	6	30
November 2021		14	8	5	0	5	3	33	1	4	6	35
December 2021		16	7	3	0	3	3	37	2	4	5	36
January 2022		17	10	3	0	3	3	39	2	4	5	36
February 2022		17	11	4	0	4	2	38	2	6	5	33
March 2022		14	13	4	0	4	3	37	2	5	6	31
April 2022		12	13	4	0	5	2	40	2	5	6	30
May 2022		11	11	2	0	4	2	43	1	4	7	33
June 2022		9	11	2	1	3	2	45	3	4	7	33
July 2022		10	10	2	0	3	2	45	4	6	9	32
August 2022		12	12	2	1	3	3	45	4	7	8	26
September 2022		14	11	2	1	4	5	41	5	8	8	21

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	Supply Adequate	Prices High	Interest Rates High; Credit Tight	Can't To Buy	Uncertain Future	Supply Inadequate
<u>Date of Survey</u>		<u>Available</u>	<u>Down</u>	<u>Credit Easy</u>	<u>Rising Rates</u>	<u>Prosperity</u>	<u>Adequate</u>	<u>High</u>	<u>Credit Tight</u>	<u>To Buy</u>	<u>Future</u>	<u>Inadequate</u>
October	2022	16	11	2	1	3	5	39	4	7	9	17
November	2022	17	11	1	1	2	5	37	5	6	11	16
December	2022	19	10	1	1	3	4	39	6	5	12	15
January	2023	20	9	1	1	4	5	38	8	7	11	14
February	2023	20	9	1	1	4	5	35	10	9	11	11