

REGION NORTH EAST

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 Available	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
March	1978	21	32	0	0	2	16	3	8	1
April	1978	19	36	0	1	3	13	2	5	2
May	1978	18	38	1	1	6	13	2	5	1
June	1978	16	41	1	1	6	15	1	2	0
July	1978	14	43	1	2	6	17	1	1	0
August	1978	15	45	1	2	3	18	1	1	0
September	1978	16	44	1	3	3	16	2	1	0
October	1978	16	40	1	2	3	17	2	1	0
November	1978	14	40	0	1	3	19	2	2	0
December	1978	12	35	0	2	4	23	4	2	1
January	1979	13	35	1	2	1	22	6	4	2
February	1979	15	35	1	3	1	21	7	4	2
March	1979	16	38	1	3	2	17	7	5	3
April	1979	13	40	1	3	2	16	6	8	3
May	1979	14	40	2	2	2	16	6	9	3
June	1979	15	43	1	1	1	17	6	8	2
July	1979	16	40	1	1	1	18	7	6	3
August	1979	16	40	0	1	1	18	8	5	3
September	1979	15	37	1	1	1	18	7	7	3
October	1979	16	38	1	2	2	20	7	8	3
November	1979	15	37	1	2	3	21	7	8	3
December	1979	14	39	1	2	3	22	10	8	4
January	1980	15	43	0	1	2	18	11	10	5
February	1980	17	44	0	1	2	16	12	9	4
March	1980	16	44	0	1	2	18	13	9	4
April	1980	14	35	0	1	3	30	15	6	4
May	1980	14	31	0	1	3	41	18	7	6
June	1980	14	26	0	1	2	42	21	8	5
July	1980	16	24	1	0	3	36	22	9	5
August	1980	14	27	2	0	2	30	21	10	3
September	1980	13	27	2	0	3	26	18	10	4
October	1980	15	30	2	1	1	23	16	7	2
November	1980	18	27	1	1	2	24	15	6	4
December	1980	21	26	1	2	0	25	16	6	4
January	1981	21	27	0	2	0	25	20	8	5
February	1981	21	30	0	3	1	22	20	7	5
March	1981	19	29	0	1	1	21	20	7	6
April	1981	20	27	1	1	2	22	15	6	5
May	1981	18	26	0	0	1	24	14	8	3
June	1981	19	28	0	0	1	27	12	8	2
July	1981	19	26	0	0	0	29	13	8	2
August	1981	21	27	0	0	1	26	16	7	1
September	1981	21	28	0	1	1	22	15	5	2
October	1981	20	28	0	0	1	20	18	5	3
November	1981	18	27	0	0	0	23	18	7	5
December	1981	18	25	0	1	1	26	18	10	6

REGION NORTH EAST

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	22	23	1	1	0	28	17	11	5	
February	1982	29	20	1	1	1	28	15	10	4	
March	1982	31	17	0	1	2	27	16	10	3	
April	1982	31	15	0	1	3	27	19	9	4	
May	1982	28	15	1	0	2	26	19	12	6	
June	1982	27	15	1	0	1	27	19	14	5	
July	1982	26	15	1	0	0	24	19	16	6	
August	1982	26	16	1	0	0	22	22	15	5	
September	1982	26	17	1	0	1	22	20	13	5	
October	1982	25	18	2	0	2	23	17	12	4	
November	1982	27	16	3	1	2	22	15	11	4	
December	1982	29	14	4	1	1	20	13	12	4	
January	1983	31	11	5	1	0	20	13	13	6	
February	1983	34	10	6	0	0	18	13	12	5	
March	1983	33	9	8	0	1	19	13	13	6	
April	1983	35	12	9	0	2	19	12	10	5	
May	1983	34	17	10	0	4	18	10	10	5	
June	1983	39	19	11	1	5	15	7	7	4	
July	1983	37	17	13	1	6	14	6	7	2	
August	1983	36	17	12	1	5	13	6	5	3	
September	1983	34	18	9	1	4	14	6	5	4	
October	1983	34	22	6	2	4	14	4	5	5	
November	1983	35	18	4	3	5	16	5	6	4	
December	1983	35	15	3	2	6	18	3	6	4	
January	1984	42	11	5	1	5	16	4	5	4	
February	1984	44	14	7	1	7	15	4	3	3	
March	1984	44	16	8	1	9	10	5	3	3	
April	1984	37	18	7	2	9	11	5	4	2	
May	1984	32	20	7	2	9	9	4	4	2	
June	1984	32	20	6	4	7	10	5	3	2	
July	1984	31	20	7	5	7	9	5	2	2	
August	1984	37	20	7	5	8	9	4	4	1	
September	1984	38	22	6	3	9	11	4	3	1	
October	1984	37	23	6	4	9	13	4	3	1	
November	1984	33	20	5	4	8	16	4	2	1	
December	1984	30	17	5	4	10	15	4	3	1	
January	1985	37	15	7	1	9	13	4	4	1	
February	1985	42	16	9	1	8	11	4	3	1	
March	1985	41	22	9	1	6	9	4	4	2	
April	1985	38	23	7	2	7	9	4	4	1	
May	1985	36	23	6	3	6	12	3	5	2	
June	1985	40	18	7	2	7	11	2	2	1	
July	1985	37	18	8	1	8	10	3	2	2	
August	1985	37	18	9	1	8	6	3	3	1	
September	1985	35	20	10	0	7	10	5	4	1	
October	1985	34	17	10	1	6	14	4	5	1	
November	1985	31	17	11	2	5	16	4	4	2	
December	1985	35	15	12	2	6	14	2	4	2	

REGION NORTH EAST

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	41	16	14	2	5	8	3	4	2	
February	1986	46	17	13	1	6	6	2	4	1	
March	1986	45	17	15	1	8	5	2	5	0	
April	1986	42	17	18	1	11	8	1	3	1	
May	1986	41	13	23	0	15	8	3	2	1	
June	1986	37	11	28	1	16	8	2	1	1	
July	1986	41	11	30	1	13	7	2	2	2	
August	1986	38	13	31	1	11	7	1	2	1	
September	1986	39	16	28	1	7	6	2	3	1	
October	1986	32	18	24	1	5	8	3	4	2	
November	1986	31	18	22	2	3	7	2	4	2	
December	1986	29	18	17	1	2	9	2	5	2	
January	1987	33	17	17	2	4	8	1	4	0	
February	1987	33	19	18	2	5	7	3	4	1	
March	1987	33	19	23	2	8	6	4	3	1	
April	1987	29	21	21	3	7	7	4	2	1	
May	1987	30	21	18	3	7	9	5	2	0	
June	1987	33	22	13	2	6	9	5	3	0	
July	1987	38	22	10	2	7	8	4	3	0	
August	1987	42	22	9	2	8	8	1	2	0	
September	1987	39	22	9	3	8	8	2	0	0	
October	1987	34	20	10	6	7	9	1	1	1	
November	1987	28	20	10	6	6	8	3	2	6	
December	1987	33	16	9	5	6	8	4	5	8	
January	1988	36	16	8	2	7	7	4	6	8	
February	1988	41	15	7	2	6	9	3	7	4	
March	1988	35	18	8	2	5	8	1	6	2	
April	1988	32	21	8	2	6	7	2	4	3	
May	1988	32	24	9	2	7	6	2	3	3	
June	1988	35	21	8	3	9	5	3	2	3	
July	1988	36	19	7	3	8	6	3	2	2	
August	1988	34	18	5	3	9	9	3	2	2	
September	1988	34	20	5	3	8	11	2	2	3	
October	1988	32	22	4	2	7	11	3	3	3	
November	1988	33	20	7	3	7	8	2	3	2	
December	1988	34	22	5	2	7	9	2	4	2	
January	1989	40	20	5	3	6	8	2	3	2	
February	1989	40	20	2	3	8	8	2	3	3	
March	1989	37	19	3	3	8	8	5	3	3	
April	1989	29	19	3	4	9	10	8	3	3	
May	1989	27	20	3	4	7	9	9	2	3	
June	1989	29	22	2	3	7	8	8	2	4	
July	1989	32	19	2	1	6	7	6	2	3	
August	1989	31	20	4	1	5	9	4	2	4	
September	1989	34	17	5	2	6	10	2	1	3	
October	1989	37	19	5	1	6	9	1	2	2	
November	1989	36	19	5	1	6	11	2	5	1	
December	1989	35	19	4	1	2	14	3	6	1	
January	1990	39	15	5	1	2	13	4	6	1	

REGION NORTH EAST

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	40	14	4	2	2	12	4	6	2
March	1990	42	16	4	2	5	10	3	6	1
April	1990	37	19	4	2	5	14	3	5	1
May	1990	37	18	4	2	4	13	3	5	2
June	1990	34	18	5	2	3	12	3	6	3
July	1990	36	15	3	2	2	9	5	7	5
August	1990	38	15	5	2	2	10	5	8	7
September	1990	36	13	4	1	2	14	6	10	8
October	1990	33	17	3	1	3	15	6	9	12
November	1990	30	17	1	1	2	14	6	9	14
December	1990	30	16	1	1	1	13	6	8	18
January	1991	33	11	2	1	0	12	6	11	16
February	1991	35	10	2	1	2	11	7	14	14
March	1991	39	9	3	1	2	10	6	16	12
April	1991	38	13	3	0	4	10	5	17	10
May	1991	44	11	4	0	2	10	4	14	10
June	1991	41	12	5	1	2	10	4	15	11
July	1991	43	9	5	1	1	9	3	13	11
August	1991	37	12	3	1	1	11	4	15	12
September	1991	40	10	3	0	2	12	4	14	12
October	1991	37	10	3	0	1	13	5	15	16
November	1991	37	9	5	1	1	11	3	15	19
December	1991	37	10	6	1	1	12	3	14	22
January	1992	41	8	9	1	0	10	4	15	23
February	1992	41	7	12	0	1	8	5	14	23
March	1992	45	3	10	0	1	7	4	15	23
April	1992	45	5	11	0	1	7	2	13	19
May	1992	47	7	9	0	2	7	2	14	15
June	1992	45	8	12	0	2	8	3	13	13
July	1992	43	5	10	0	3	11	3	17	16
August	1992	44	5	12	0	2	12	3	17	16
September	1992	40	7	9	0	2	10	2	19	17
October	1992	37	8	10	1	1	9	3	17	14
November	1992	36	7	7	1	2	9	4	19	14
December	1992	38	6	9	1	2	9	3	19	10
January	1993	40	6	9	0	4	10	5	18	10
February	1993	45	5	9	0	5	8	4	16	8
March	1993	46	7	8	0	4	8	3	15	9
April	1993	46	8	8	0	6	6	1	13	10
May	1993	41	11	11	0	6	6	0	11	11
June	1993	41	9	12	1	8	7	1	12	12
July	1993	40	9	15	1	5	6	3	11	13
August	1993	38	7	14	1	5	6	4	13	12
September	1993	35	7	17	0	4	5	4	11	10
October	1993	36	8	18	0	4	7	3	10	9
November	1993	37	8	17	0	3	8	3	9	8
December	1993	40	9	16	0	5	10	3	9	8
January	1994	44	6	19	0	8	8	2	10	6
February	1994	51	8	18	0	9	6	2	7	6

REGION NORTH EAST

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	48	7	19	1	8	4	1	8	5
April	1994	44	12	16	2	8	4	1	6	4
May	1994	35	13	19	3	9	5	0	6	4
June	1994	38	15	17	3	9	5	1	3	3
July	1994	37	13	17	2	9	7	2	6	3
August	1994	37	12	15	2	9	8	3	6	4
September	1994	36	13	16	2	11	7	3	6	5
October	1994	39	14	13	2	11	5	3	4	5
November	1994	43	15	13	4	10	4	2	4	4
December	1994	42	15	10	4	7	5	3	6	4
January	1995	41	13	10	4	8	5	3	6	5
February	1995	39	11	10	2	6	5	4	8	5
March	1995	41	9	11	1	7	5	5	7	4
April	1995	40	9	10	0	9	5	5	7	5
May	1995	40	8	7	1	10	6	3	6	5
June	1995	39	11	6	1	9	7	3	7	7
July	1995	40	9	9	2	7	7	3	6	4
August	1995	41	9	13	1	5	5	4	6	4
September	1995	47	7	13	1	5	8	4	3	4
October	1995	45	8	12	0	5	8	4	4	6
November	1995	42	9	8	1	5	10	2	5	6
December	1995	40	9	10	1	4	7	1	5	6
January	1996	44	7	13	1	3	7	1	6	5
February	1996	48	6	16	0	5	6	2	5	6
March	1996	48	5	15	0	6	6	3	6	5
April	1996	43	8	15	1	8	7	3	5	5
May	1996	40	10	14	1	7	6	2	4	3
June	1996	36	12	11	1	8	9	1	4	3
July	1996	37	12	8	1	8	9	1	4	3
August	1996	40	12	6	1	8	9	3	6	3
September	1996	39	14	9	1	9	8	3	6	5
October	1996	42	13	12	0	9	8	3	6	4
November	1996	40	12	13	0	11	8	3	5	3
December	1996	41	10	12	0	10	11	2	6	1
January	1997	43	9	10	0	11	10	3	6	2
February	1997	47	8	10	0	12	10	2	6	2
March	1997	51	9	10	0	14	6	3	5	2
April	1997	47	9	9	0	14	6	3	5	2
May	1997	42	9	12	1	16	6	3	4	1
June	1997	39	7	11	1	15	5	3	4	1
July	1997	40	7	13	1	15	5	3	3	0
August	1997	42	7	11	1	14	5	2	3	0
September	1997	41	8	15	1	13	3	2	2	0
October	1997	42	7	14	1	11	4	1	2	0
November	1997	41	7	12	0	11	3	1	1	1
December	1997	43	6	8	0	9	4	1	1	1
January	1998	47	6	10	0	11	3	1	2	1
February	1998	46	6	16	0	13	2	1	1	1
March	1998	45	7	17	1	13	4	1	1	2

REGION NORTH EAST

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	39	8	15	1	16	3	1	0	1
May	1998	38	7	10	1	14	4	1	0	1
June	1998	33	8	13	0	16	3	1	1	1
July	1998	31	6	14	0	16	2	2	2	2
August	1998	30	5	17	1	19	2	3	3	2
September	1998	33	4	14	1	17	3	2	2	2
October	1998	35	6	15	1	16	5	2	1	2
November	1998	37	6	14	0	12	4	1	1	2
December	1998	39	5	17	1	13	4	1	0	1
January	1999	45	4	19	0	12	3	1	0	1
February	1999	45	4	23	0	13	2	1	1	2
March	1999	43	6	25	0	17	3	0	1	1
April	1999	36	4	24	0	21	6	1	0	0
May	1999	36	4	21	0	25	5	1	0	0
June	1999	40	4	15	1	23	4	1	0	0
July	1999	44	4	12	1	26	0	1	0	0
August	1999	41	5	11	1	22	2	2	1	1
September	1999	33	4	10	0	23	4	4	2	2
October	1999	33	7	9	1	19	5	3	2	1
November	1999	32	9	9	1	20	6	3	1	0
December	1999	36	12	11	1	17	5	1	0	0
January	2000	37	11	12	0	18	4	2	1	0
February	2000	43	11	8	1	18	2	2	1	0
March	2000	42	11	6	2	19	3	2	1	0
April	2000	43	11	6	2	23	4	1	1	0
May	2000	42	10	8	2	19	5	2	1	0
June	2000	43	9	8	1	21	4	1	2	1
July	2000	40	9	8	1	17	4	2	2	1
August	2000	38	10	4	0	19	3	2	2	1
September	2000	39	9	6	0	19	4	3	2	1
October	2000	40	10	4	0	20	4	3	3	1
November	2000	36	9	7	1	22	4	2	2	1
December	2000	36	9	7	1	20	5	2	2	1
January	2001	35	5	11	1	19	5	2	1	3
February	2001	35	6	10	0	16	4	2	2	5
March	2001	29	7	11	1	13	5	2	2	7
April	2001	29	7	10	1	11	6	2	5	8
May	2001	29	4	12	1	8	6	1	7	6
June	2001	31	4	13	1	8	6	1	8	6
July	2001	35	4	13	0	7	5	0	7	6
August	2001	35	5	14	0	9	5	2	7	7
September	2001	34	4	12	0	8	3	2	6	10
October	2001	33	3	12	0	7	4	3	6	13
November	2001	35	2	14	0	3	6	2	7	14
December	2001	40	2	21	0	2	8	1	9	12
January	2002	43	4	20	0	4	5	1	11	9
February	2002	44	3	22	0	3	2	1	10	10
March	2002	39	3	19	0	5	2	1	10	7
April	2002	36	3	22	0	4	2	2	8	5

REGION NORTH EAST

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 Available	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
May	2002	34	4	19	1	5	3	2	8	3
June	2002	36	4	18	1	3	2	2	7	6
July	2002	36	4	16	1	4	3	1	6	7
August	2002	39	4	17	1	5	3	1	6	9
September	2002	40	5	20	1	6	4	2	7	8
October	2002	39	6	22	0	6	3	2	7	7
November	2002	38	7	21	0	5	2	2	7	10
December	2002	35	4	17	0	5	1	3	9	12
January	2003	32	3	17	0	4	0	3	10	14
February	2003	30	3	16	0	4	1	4	10	14
March	2003	34	4	20	1	2	4	2	7	13
April	2003	38	4	20	1	3	4	2	7	11
May	2003	37	4	23	1	2	5	4	7	9
June	2003	32	6	22	1	5	4	5	8	8
July	2003	32	5	22	0	5	6	5	8	6
August	2003	32	5	20	0	7	6	3	8	5
September	2003	36	4	20	0	7	6	2	7	3
October	2003	34	6	20	0	6	4	2	8	5
November	2003	36	7	22	0	5	2	2	7	4
December	2003	36	7	25	0	7	4	2	6	5
January	2004	37	6	24	0	9	5	2	5	4
February	2004	36	7	24	0	8	4	3	5	6
March	2004	34	8	23	0	5	4	3	6	4
April	2004	34	7	26	0	4	4	3	6	3
May	2004	32	8	29	2	5	4	3	6	3
June	2004	34	9	31	2	6	3	2	5	3
July	2004	31	10	32	2	7	3	3	4	4
August	2004	33	7	26	1	6	4	2	4	4
September	2004	31	5	23	2	8	6	3	5	4
October	2004	35	5	23	2	6	5	2	5	4
November	2004	36	7	26	2	8	4	2	4	3
December	2004	39	8	23	1	7	3	3	3	5
January	2005	39	9	19	1	9	4	2	1	5
February	2005	37	9	16	0	7	6	2	3	4
March	2005	32	11	19	2	7	7	2	2	2
April	2005	30	11	20	1	7	8	3	3	1
May	2005	29	12	21	2	7	6	2	2	1
June	2005	35	12	18	1	5	5	2	2	2
July	2005	37	12	15	1	5	5	1	2	1
August	2005	38	10	14	1	4	6	1	2	2
September	2005	31	13	12	1	5	8	2	2	3
October	2005	29	14	12	1	5	10	2	6	3
November	2005	28	14	16	1	4	10	2	7	4
December	2005	33	10	15	1	4	9	1	10	3
January	2006	41	10	15	1	3	5	2	5	3
February	2006	44	10	10	2	5	4	2	6	2
March	2006	40	10	11	2	7	4	4	4	3
April	2006	35	10	10	4	8	5	3	5	3
May	2006	31	13	9	3	7	7	4	5	4

REGION NORTH EAST

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	32	14	10	2	7	9	3	5	3
July	2006	28	16	11	1	6	9	4	7	3
August	2006	32	13	12	2	7	6	4	6	4
September	2006	32	11	10	2	6	5	4	6	3
October	2006	34	8	10	2	8	6	3	5	2
November	2006	37	6	8	1	6	7	3	6	2
December	2006	44	6	8	1	7	7	3	7	3
January	2007	50	7	8	1	6	8	2	5	3
February	2007	48	9	10	0	5	6	2	4	3
March	2007	42	9	11	0	4	4	2	4	3
April	2007	38	11	12	1	3	3	3	5	3
May	2007	40	8	14	1	4	3	2	6	2
June	2007	43	9	13	1	5	5	2	7	2
July	2007	42	7	13	0	7	6	2	7	1
August	2007	37	8	11	1	6	7	1	9	1
September	2007	30	6	12	1	4	5	2	10	4
October	2007	31	5	10	1	3	6	3	12	4
November	2007	34	3	10	0	2	6	4	15	6
December	2007	40	4	9	0	3	7	4	14	5
January	2008	41	4	9	0	2	7	2	11	7
February	2008	39	5	9	0	2	7	2	10	9
March	2008	35	5	8	0	3	5	1	11	10
April	2008	34	5	7	0	2	7	1	17	10
May	2008	31	5	6	0	2	8	1	19	12
June	2008	28	6	6	0	1	11	2	22	14
July	2008	29	6	6	0	0	10	1	19	17
August	2008	31	6	4	0	1	8	2	22	14
September	2008	34	6	4	0	2	6	4	25	13
October	2008	32	5	3	0	2	7	7	27	16
November	2008	32	4	4	0	2	7	10	26	20
December	2008	38	2	5	0	0	7	10	22	21
January	2009	42	3	5	0	0	6	8	20	20
February	2009	49	2	5	0	0	6	5	18	18
March	2009	45	1	5	0	0	5	5	17	21
April	2009	48	1	7	0	0	5	4	17	21
May	2009	44	1	8	0	0	8	6	20	22
June	2009	51	2	6	0	0	7	5	21	18
July	2009	46	2	4	0	1	7	6	19	20
August	2009	51	3	4	0	1	4	5	15	21
September	2009	45	4	5	0	1	4	7	15	22
October	2009	50	3	5	0	0	3	8	18	19
November	2009	45	4	5	0	0	5	7	20	19
December	2009	49	4	6	1	0	5	5	17	17
January	2010	45	4	7	1	0	6	5	14	19
February	2010	49	3	9	1	2	4	6	12	15
March	2010	45	3	8	0	2	3	8	15	15
April	2010	46	3	8	0	2	4	6	16	13
May	2010	42	3	6	0	1	5	6	15	13
June	2010	44	4	6	0	2	5	2	13	13

REGION NORTH EAST

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 Available	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
July	2010	45	5	6	0	3	5	3	14	12
August	2010	48	5	8	0	3	6	3	15	15
September	2010	47	3	8	0	1	6	5	16	18
October	2010	43	2	7	0	1	7	5	18	19
November	2010	43	2	5	0	1	6	5	18	19
December	2010	43	3	6	0	1	6	3	17	17
January	2011	47	3	6	0	1	4	3	17	16
February	2011	45	5	6	1	2	5	3	17	15
March	2011	43	6	8	1	1	5	3	18	15
April	2011	39	6	8	1	2	4	2	16	14
May	2011	37	6	8	0	1	5	1	16	14
June	2011	35	5	7	0	1	8	1	18	12
July	2011	35	4	9	0	0	9	3	19	13
August	2011	33	3	9	0	0	7	4	20	17
September	2011	35	3	9	0	0	5	7	23	17
October	2011	34	4	8	0	0	7	6	25	17
November	2011	34	4	11	0	0	9	7	24	15
December	2011	36	4	11	0	1	10	6	23	16
January	2012	40	4	12	0	1	7	5	19	14
February	2012	45	5	9	0	1	8	4	20	14
March	2012	42	6	10	0	2	8	4	17	13
April	2012	42	5	9	0	4	7	4	17	15
May	2012	39	5	10	1	3	5	4	15	12
June	2012	37	4	8	1	3	5	4	18	11
July	2012	37	5	6	0	3	6	4	16	10
August	2012	39	6	7	0	4	7	5	14	11
September	2012	40	6	9	0	4	9	4	12	12
October	2012	36	7	12	0	5	10	6	14	13
November	2012	35	6	10	0	5	8	6	14	13
December	2012	36	7	11	0	6	6	5	14	11
January	2013	41	6	10	0	5	6	3	13	10
February	2013	43	7	12	0	5	5	3	14	9
March	2013	45	11	10	0	6	6	4	13	10
April	2013	43	13	12	0	6	7	7	12	9
May	2013	43	13	13	0	6	8	5	12	7
June	2013	44	9	15	1	7	8	5	12	6
July	2013	46	9	15	2	7	5	2	11	6
August	2013	45	8	15	2	7	8	3	9	8
September	2013	37	9	17	1	6	8	3	7	8
October	2013	30	8	18	1	6	10	4	8	10
November	2013	27	9	14	1	7	9	4	13	9
December	2013	34	9	12	0	6	8	4	14	8
January	2014	41	10	13	0	6	7	3	13	5
February	2014	44	10	14	0	8	7	3	9	6
March	2014	41	8	15	0	9	10	3	9	7
April	2014	35	8	11	0	11	9	4	11	8
May	2014	32	7	13	0	9	9	3	11	6
June	2014	29	7	12	0	9	9	3	12	5
July	2014	33	7	12	1	11	10	2	10	5

REGION NORTH EAST

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 Available	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
August	2014	34	7	9	1	12	8	3	10	5
September	2014	37	7	12	2	11	9	2	10	5
October	2014	33	8	15	1	12	7	1	10	4
November	2014	36	7	16	1	15	8	1	8	5
December	2014	38	8	15	1	17	6	1	6	6
January	2015	45	8	14	1	16	6	1	4	5
February	2015	43	10	14	1	14	5	2	5	7
March	2015	45	10	14	0	11	4	2	4	7
April	2015	39	11	14	0	7	6	3	6	7
May	2015	40	10	14	0	7	8	3	6	5
June	2015	37	10	14	0	9	7	2	5	5
July	2015	40	7	13	0	14	5	3	5	6
August	2015	36	8	14	1	13	3	3	5	7
September	2015	33	8	13	2	11	5	4	6	8
October	2015	30	12	14	3	8	6	3	8	9
November	2015	35	11	16	2	9	7	2	10	8
December	2015	39	9	17	2	11	6	2	8	6
January	2016	45	6	20	2	11	4	3	6	3
February	2016	47	6	17	2	12	6	4	5	2
March	2016	43	8	14	2	11	6	4	6	2
April	2016	36	12	10	1	11	9	3	5	2
May	2016	32	14	12	1	9	7	1	5	3
June	2016	30	11	15	1	10	6	0	3	4
July	2016	37	6	17	1	11	6	0	2	5
August	2016	42	3	17	1	13	5	1	1	4
September	2016	43	4	16	0	16	5	1	2	4
October	2016	39	8	14	0	14	5	1	4	4
November	2016	37	8	13	1	13	5	1	5	5
December	2016	40	9	10	2	10	6	1	7	5
January	2017	44	10	12	2	12	8	2	4	6
February	2017	38	13	10	2	14	9	2	3	6
March	2017	38	14	11	2	16	6	2	3	4
April	2017	34	14	10	3	15	7	1	4	4
May	2017	36	12	11	3	15	5	0	4	4
June	2017	36	12	12	2	14	7	1	4	5
July	2017	37	9	11	2	14	6	1	5	6
August	2017	37	9	11	2	15	8	3	6	7
September	2017	36	11	11	3	15	7	2	6	7
October	2017	35	11	11	2	16	8	2	5	6
November	2017	36	11	11	2	13	7	0	4	4
December	2017	44	11	9	1	12	6	2	3	3
January	2018	47	9	8	0	11	6	3	4	3
February	2018	42	10	6	1	15	6	3	4	4
March	2018	32	12	6	1	16	7	2	3	4
April	2018	29	16	8	1	17	5	2	4	5
May	2018	30	19	8	1	16	5	2	4	4
June	2018	35	17	9	1	17	4	2	4	5
July	2018	34	17	8	2	15	6	3	2	4
August	2018	32	13	7	2	15	9	3	3	5

REGION NORTH EAST

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	Interest Rate Low	Borrow in Advance	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>	
September 2018	27	15	6	2	18	9	3	3	3	
October 2018	29	14	5	2	19	7	3	3	4	
November 2018	30	14	5	2	21	6	3	2	4	
December 2018	35	12	5	2	23	6	2	2	5	
January 2019	34	9	7	2	23	10	1	3	3	
February 2019	37	10	7	2	20	11	2	3	4	
March 2019	30	8	5	1	21	14	3	5	4	
April 2019	33	10	5	0	23	10	2	3	4	
May 2019	31	10	7	0	24	12	2	3	4	
June 2019	34	14	7	0	25	9	0	2	4	
July 2019	31	13	7	0	25	11	1	3	4	
August 2019	34	14	7	0	23	10	1	2	3	
September 2019	34	12	9	0	19	14	2	3	3	
October 2019	35	15	12	0	19	13	3	3	5	
November 2019	36	17	13	0	19	11	3	3	5	
December 2019	39	15	13	1	17	9	2	3	4	
January 2020	39	13	10	1	17	10	1	2	2	
February 2020	39	9	8	1	19	11	2	4	2	
March 2020	36	10	9	0	21	11	2	5	5	
April 2020	36	5	8	0	15	10	3	11	15	
May 2020	34	3	6	0	9	8	2	15	24	
June 2020	36	2	4	0	4	6	4	17	28	
July 2020	35	2	6	0	6	7	3	18	26	
August 2020	35	2	7	0	7	9	4	17	25	
September 2020	36	2	9	0	6	9	3	15	25	
October 2020	35	3	7	0	8	10	3	12	22	
November 2020	36	3	8	0	9	9	2	11	18	
December 2020	35	3	7	0	11	9	1	11	14	
January 2021	36	3	8	0	11	9	1	12	15	
February 2021	32	5	11	0	11	8	1	11	15	
March 2021	28	6	11	0	12	10	1	12	16	
April 2021	28	8	11	0	14	11	1	9	12	
May 2021	26	10	9	0	15	16	0	8	9	
June 2021	21	9	8	0	16	25	0	6	6	
July 2021	18	8	6	0	15	31	1	6	7	
August 2021	17	5	4	0	12	37	1	6	9	
September 2021	20	5	5	0	9	33	2	8	9	
October 2021	20	5	5	0	5	33	1	8	6	
November 2021	21	6	6	0	3	36	1	6	5	
December 2021	16	7	5	0	2	43	0	4	4	
January 2022	13	8	4	0	4	47	0	4	7	
February 2022	10	10	2	1	4	46	1	5	7	
March 2022	13	12	3	2	5	46	1	7	6	
April 2022	12	13	2	2	5	43	2	7	6	
May 2022	14	11	2	2	4	45	2	5	7	
June 2022	11	9	2	0	3	42	3	6	9	
July 2022	11	11	2	1	2	45	4	8	9	
August 2022	8	11	3	1	2	49	4	10	9	
September 2022	13	12	2	1	3	50	4	9	9	

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 <u>Available</u>	Prices Won't Come <u>Down</u>	Interest Rate Low <u>Credit Easy</u>	Borrow in Advance <u>Rising Rates</u>	Times Good; <u>Prosperity</u>	Prices <u>High</u>	Interest Rates High; <u>Credit Tight</u>	Can't Afford <u>To Buy</u>	Uncertain <u>Future</u>
October	2022	15	12	1	1	3	47	5	9	10