

TABLE 44

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

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.

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
November	1992	15	2	12	2	5	2	44	4	19	5	17
December	1992	12	3	15	1	7	1	40	6	17	4	16
January	1993	12	3	17	1	8	2	39	7	18	5	20
February	1993	7	1	16	1	15	1	41	5	20	6	15
March	1993	10	4	23	0	16	2	39	4	18	3	15
April	1993	14	3	24	1	16	3	34	5	10	4	19
May	1993	15	3	21	1	15	3	32	5	15	5	11
June	1993	12	2	20	0	14	3	41	6	14	7	12
July	1993	13	2	23	0	16	2	40	7	13	5	13
August	1993	14	2	25	1	18	2	35	7	15	6	10
September	1993	10	2	28	1	14	3	35	5	18	4	16
October	1993	13	1	27	1	18	2	35	7	15	4	13
November	1993	9	1	33	1	23	2	29	5	15	4	13
December	1993	9	1	31	0	23	3	29	3	13	3	11
January	1994	13	2	28	1	21	1	29	5	10	4	12
February	1994	9	2	26	2	24	2	32	7	12	3	11
March	1994	13	2	29	3	20	4	31	8	8	2	9
April	1994	11	3	29	7	22	2	25	5	11	2	7
May	1994	14	4	27	7	21	2	24	7	9	2	7
June	1994	13	2	25	4	23	4	21	6	8	2	8
July	1994	15	3	21	5	23	3	25	5	8	1	8
August	1994	12	2	22	6	22	4	28	7	9	3	8
September	1994	13	3	19	6	24	3	27	9	11	3	8
October	1994	11	3	22	5	23	4	26	8	12	2	10
November	1994	14	2	14	6	19	3	25	11	12	3	9
December	1994	13	2	14	7	18	4	24	13	14	3	8
January	1995	13	1	15	6	17	5	23	12	13	2	10
February	1995	10	3	11	9	22	4	24	14	12	2	8
March	1995	10	2	15	5	19	3	24	18	13	3	8
April	1995	10	3	12	4	18	3	27	13	12	5	8
May	1995	13	2	17	4	18	4	22	10	13	3	9
June	1995	14	2	19	2	20	4	24	7	9	2	10
July	1995	14	3	25	1	22	3	26	5	12	2	9
August	1995	14	2	18	1	26	3	29	4	10	2	9
September	1995	14	3	19	3	21	3	27	6	13	1	11
October	1995	13	2	21	2	19	2	27	3	12	2	10
November	1995	12	3	16	1	20	3	28	3	12	4	9
December	1995	11	1	19	1	20	5	29	6	12	2	8
January	1996	12	2	19	2	12	4	26	5	14	4	7
February	1996	13	1	25	2	16	2	23	3	9	5	10
March	1996	10	2	26	3	21	3	26	8	11	3	7
April	1996	11	2	23	2	20	4	27	5	10	1	5
May	1996	11	1	22	1	20	2	23	5	9	2	10
June	1996	15	2	17	2	23	4	23	5	8	2	8
July	1996	11	2	20	2	23	3	29	5	11	1	7
August	1996	14	2	15	2	22	4	26	7	8	2	7
September	1996	12	1	17	2	18	3	24	6	10	1	5
October	1996	13	1	19	3	13	3	25	4	12	1	5
November	1996	13	3	17	1	20	4	23	5	9	1	9

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SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

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

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

		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>
May	2001	17	1	32	1	10	3	10	4	7	2	1
June	2001	18	1	29	1	10	3	14	5	8	1	1
July	2001	28	2	23	0	10	7	15	4	5	3	2
August	2001	28	1	21	0	11	6	16	2	9	1	2
September	2001	13	1	25	0	10	2	14	3	10	10	2
October	2001	12	2	25	0	5	2	17	5	12	14	2
November	2001	8	1	27	0	3	1	19	5	16	12	2
December	2001	10	2	35	0	4	2	19	6	17	5	2
January	2002	10	1	29	0	5	1	20	5	15	5	2
February	2002	13	0	25	0	6	2	20	5	17	5	3
March	2002	12	1	29	0	8	1	14	2	18	3	1
April	2002	13	1	27	2	6	3	15	3	12	3	1
May	2002	15	0	32	2	7	2	15	3	14	2	1
June	2002	19	1	27	1	9	2	13	3	12	3	2
July	2002	20	2	25	0	7	4	13	3	13	4	1
August	2002	16	1	21	1	12	5	18	5	8	2	8
September	2002	17	1	32	0	7	5	14	1	15	2	1
October	2002	14	2	27	0	5	4	13	4	17	4	1
November	2002	15	2	30	0	6	2	13	4	11	3	1
December	2002	16	2	28	0	7	3	14	4	12	3	1
January	2003	15	1	32	1	4	3	15	3	15	5	2
February	2003	20	2	31	0	8	3	13	3	12	4	2
March	2003	15	1	32	0	4	5	14	5	13	9	2
April	2003	16	0	28	1	7	4	14	5	14	5	1
May	2003	16	0	37	1	7	5	15	3	11	2	2
June	2003	17	1	32	1	8	5	17	4	13	3	1
July	2003	20	1	34	0	7	4	11	4	10	3	3
August	2003	21	1	31	1	12	6	13	4	10	2	2
September	2003	16	1	31	2	9	5	12	4	11	2	2
October	2003	18	2	34	1	7	5	11	3	11	2	2
November	2003	20	1	33	1	10	4	11	3	10	1	2
December	2003	18	2	30	1	13	6	12	4	10	2	2
January	2004	18	2	30	1	14	4	8	5	11	3	1
February	2004	20	1	31	1	9	6	13	2	10	1	1
March	2004	24	2	32	1	10	6	9	4	9	1	1
April	2004	22	1	29	1	15	4	12	4	11	1	1
May	2004	26	2	32	4	9	5	7	3	8	3	2
June	2004	26	2	31	5	12	8	8	2	7	2	1
July	2004	22	3	30	5	12	5	11	7	7	2	1
August	2004	23	2	33	3	11	5	10	3	9	2	1
September	2004	26	1	27	3	13	5	8	4	9	2	1
October	2004	25	2	26	1	11	7	12	3	8	2	0
November	2004	29	1	26	3	10	7	10	2	10	2	0
December	2004	22	1	20	3	14	8	12	3	7	1	1
January	2005	22	2	25	2	13	9	10	4	9	2	2
February	2005	27	2	26	1	17	6	8	2	8	1	1
March	2005	26	4	21	5	13	6	6	3	8	1	1
April	2005	27	2	23	5	10	11	9	2	7	2	0
May	2005	30	3	23	5	12	8	8	5	8	1	1
June	2005	32	3	20	3	12	9	8	3	7	1	1
July	2005	31	2	16	2	13	6	8	2	8	1	1
August	2005	33	4	19	3	12	10	8	2	5	1	1
September	2005	31	6	21	4	8	6	7	1	9	1	1
October	2005	30	5	15	5	9	11	8	4	9	3	0

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Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales Available	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
November	2005	27	6	20	4	8	8	11	4	11	1	1
December	2005	24	5	15	3	13	6	12	4	11	2	1
January	2006	26	6	10	5	11	6	12	6	9	2	0
February	2006	25	5	13	3	11	9	9	3	9	2	0
March	2006	25	5	13	3	9	7	12	5	8	2	1
April	2006	23	5	13	5	9	8	12	6	12	1	1
May	2006	20	5	7	4	11	8	13	6	14	2	2
June	2006	18	4	9	4	12	7	17	5	11	3	1
July	2006	19	4	8	6	8	6	18	8	11	2	1
August	2006	13	6	9	4	8	5	23	9	17	3	1
September	2006	14	7	5	2	9	5	32	11	14	3	2
October	2006	11	6	7	1	8	6	38	9	13	2	3
November	2006	10	6	5	1	4	4	45	11	17	2	2
December	2006	10	3	4	1	7	3	44	8	13	2	4
January	2007	8	3	6	1	5	5	39	6	17	2	4
February	2007	9	2	7	1	10	4	38	7	15	2	4
March	2007	9	2	9	1	8	5	38	8	15	2	5
April	2007	7	3	4	1	9	3	44	9	16	2	2
May	2007	7	3	5	1	9	5	41	6	17	3	5
June	2007	10	5	6	1	6	5	48	7	18	3	4
July	2007	6	3	4	1	7	4	42	7	20	2	3
August	2007	5	2	4	1	5	2	44	13	23	4	4
September	2007	4	3	1	1	5	2	44	14	22	3	6
October	2007	2	2	1	0	3	1	52	17	22	4	6
November	2007	4	2	2	0	1	1	53	12	26	6	6
December	2007	2	2	3	0	2	1	53	15	24	3	5
January	2008	3	1	2	0	1	2	51	12	32	3	5
February	2008	2	1	1	0	2	0	58	11	29	6	8
March	2008	2	1	1	0	1	0	60	13	29	3	7
April	2008	2	2	2	0	0	1	60	11	29	5	9
May	2008	2	1	1	0	1	1	57	7	32	6	6
June	2008	1	2	1	0	1	1	60	7	34	5	8
July	2008	2	0	1	1	1	1	58	8	32	5	10
August	2008	1	1	1	0	3	0	63	13	26	6	12
September	2008	1	1	1	0	1	0	64	12	31	4	10
October	2008	1	2	1	0	1	0	60	19	26	9	11
November	2008	0	1	1	0	0	0	61	16	31	8	14
December	2008	1	1	1	0	1	0	60	12	32	5	15
January	2009	0	1	0	0	0	0	66	14	34	6	13
February	2009	0	1	1	0	1	0	66	12	31	7	13
March	2009	0	0	0	0	1	0	69	11	30	4	15
April	2009	0	0	2	0	2	0	66	12	24	8	14
May	2009	1	1	1	0	2	0	66	10	26	4	17
June	2009	1	1	1	0	2	0	68	9	26	4	12
July	2009	1	1	1	0	1	0	63	11	28	6	15
August	2009	0	0	1	0	1	0	67	7	30	4	19
September	2009	1	0	0	0	3	0	66	7	26	5	16
October	2009	1	1	1	0	1	0	66	9	29	5	15
November	2009	1	1	2	0	2	0	64	10	26	6	15
December	2009	1	0	1	0	2	0	68	8	28	5	16
January	2010	1	1	2	0	2	0	65	7	28	3	16
February	2010	1	1	1	0	1	0	65	9	27	3	16
March	2010	1	1	2	0	3	1	65	8	24	6	16

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

		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>
April	2010	1	1	2	0	2	1	67	8	24	5	14
May	2010	2	1	3	0	4	0	61	6	28	4	15
June	2010	2	1	4	0	3	1	57	7	28	2	13
July	2010	1	1	4	0	4	1	65	7	24	4	15
August	2010	0	1	2	0	3	0	65	7	29	5	16
September	2010	1	0	1	0	2	0	66	8	32	4	18
October	2010	0	0	1	0	1	0	68	8	30	6	15
November	2010	0	1	2	0	2	0	68	10	28	4	15
December	2010	1	0	2	0	2	1	65	8	29	4	16
January	2011	0	1	2	0	1	0	69	7	24	4	18
February	2011	1	0	2	0	3	0	63	9	29	5	17
March	2011	1	0	2	0	3	0	67	8	26	4	18
April	2011	1	1	1	0	2	0	67	11	26	4	20
May	2011	1	0	2	0	2	0	66	10	28	4	13
June	2011	1	1	3	0	1	0	62	9	29	4	18
July	2011	1	0	1	0	2	0	64	8	28	3	18
August	2011	0	1	3	1	2	0	66	9	27	5	17
September	2011	1	2	1	0	3	0	64	9	31	4	17
October	2011	1	0	1	0	2	0	68	11	27	4	22
November	2011	1	1	2	0	2	1	65	8	29	4	20
December	2011	1	0	3	0	3	0	67	8	26	3	17
January	2012	1	0	1	0	2	0	70	7	25	6	19
February	2012	1	1	3	0	3	0	65	11	27	3	19
March	2012	0	0	3	0	2	0	65	6	29	7	24
April	2012	2	0	3	0	4	1	67	7	22	2	23
May	2012	2	0	5	0	5	1	66	7	22	4	21
June	2012	2	1	4	0	4	0	66	9	23	3	17
July	2012	3	0	4	0	3	0	71	7	21	4	19
August	2012	1	0	6	0	5	1	64	6	25	2	19
September	2012	3	0	6	0	6	0	59	6	24	5	21
October	2012	3	1	5	0	8	1	63	8	21	3	17
November	2012	3	0	4	0	8	1	58	9	21	4	18
December	2012	4	1	6	0	8	1	62	6	24	4	15
January	2013	3	1	8	0	10	0	57	4	26	3	17
February	2013	7	1	5	1	11	0	57	6	20	3	17
March	2013	5	2	7	0	9	1	52	5	19	4	17
April	2013	11	1	10	1	14	1	44	7	17	2	14
May	2013	11	1	10	0	12	1	48	6	18	3	13
June	2013	13	1	11	1	17	2	46	5	18	3	9
July	2013	10	1	12	2	15	1	47	6	16	1	11
August	2013	13	1	9	1	15	2	39	6	14	3	9
September	2013	13	2	11	2	13	1	38	7	18	3	10
October	2013	13	2	14	2	17	2	40	4	17	3	7
November	2013	13	1	9	1	12	1	43	6	21	5	11
December	2013	14	0	14	1	13	2	36	6	18	3	12
January	2014	14	1	13	2	15	3	41	3	17	2	10
February	2014	13	1	14	2	15	3	35	3	17	7	9
March	2014	12	1	11	1	16	2	41	6	19	2	8
April	2014	16	1	12	3	14	2	33	5	18	3	12
May	2014	14	2	11	1	17	1	36	2	17	2	7
June	2014	20	2	12	2	16	3	32	5	13	1	6
July	2014	16	2	11	1	20	2	31	6	21	3	8
August	2014	15	2	12	2	22	3	32	6	15	2	6
September	2014	16	1	13	1	22	2	34	4	14	2	9

SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

		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>
October	2014	15	1	12	1	19	3	32	5	13	5	8
November	2014	14	1	12	1	22	4	30	5	14	2	7
December	2014	19	1	15	1	22	3	32	2	12	2	7
January	2015	17	1	18	1	23	6	32	4	12	1	7
February	2015	17	2	17	2	24	3	29	4	11	2	7
March	2015	18	2	15	3	18	5	30	6	14	2	7
April	2015	18	2	16	2	22	4	26	4	12	2	6
May	2015	15	2	12	2	25	4	30	2	11	2	5
June	2015	20	1	18	1	22	5	23	4	13	2	6
July	2015	20	2	14	1	24	3	25	4	13	2	5
August	2015	24	3	17	3	20	5	25	3	9	2	6
September	2015	20	1	17	2	21	4	30	3	8	3	7
October	2015	18	2	16	1	25	2	27	3	11	2	5
November	2015	22	3	15	2	20	4	23	3	13	1	7
December	2015	20	2	16	3	19	3	27	4	13	1	6
January	2016	20	3	21	4	22	2	22	4	12	2	5
February	2016	24	2	18	1	24	5	23	3	12	1	4
March	2016	25	2	14	2	21	2	29	3	9	3	5
April	2016	18	3	13	3	24	4	24	3	13	4	7
May	2016	26	2	19	1	24	4	23	2	11	3	4
June	2016	26	3	13	1	20	4	25	3	13	1	3
July	2016	23	2	19	1	23	5	23	3	9	2	3
August	2016	25	2	20	2	26	4	19	2	9	2	4
September	2016	25	3	17	1	23	3	21	3	10	3	4
October	2016	22	3	17	1	21	5	22	5	11	3	5
November	2016	23	3	18	1	24	4	22	3	10	3	3
December	2016	22	2	17	3	21	4	21	3	10	3	2
January	2017	24	3	17	4	23	4	17	4	7	3	2
February	2017	27	3	13	4	26	4	18	3	8	3	3
March	2017	27	3	12	6	30	3	14	4	7	4	2
April	2017	31	2	13	6	25	4	15	3	7	3	2
May	2017	35	1	13	3	27	6	14	3	6	2	2
June	2017	31	3	14	3	25	5	15	3	6	2	2
July	2017	34	2	13	2	26	7	18	2	7	3	2
August	2017	36	1	15	1	26	4	15	1	7	3	3
September	2017	35	4	11	1	26	7	13	1	6	3	3
October	2017	33	2	14	2	26	6	14	2	6	2	2
November	2017	33	2	13	1	26	4	15	3	8	1	2
December	2017	34	3	10	2	25	5	13	3	9	3	2
January	2018	30	3	11	2	28	5	15	1	8	2	3
February	2018	37	3	14	3	28	4	12	2	6	2	2
March	2018	34	3	11	6	31	3	10	3	6	2	1
April	2018	34	1	13	4	33	4	13	3	8	1	2
May	2018	39	3	10	4	27	5	11	1	7	1	2
June	2018	39	3	11	4	30	7	13	1	6	1	1
July	2018	35	2	10	3	29	7	11	3	6	1	2
August	2018	39	3	8	3	31	5	12	2	8	1	2
September	2018	36	3	13	3	28	4	12	2	6	0	4
October	2018	33	5	8	5	29	5	11	3	6	2	2
November	2018	34	6	10	3	27	7	11	5	7	1	0
December	2018	29	7	8	4	26	8	13	4	7	2	1
January	2019	25	6	10	2	28	6	14	4	10	3	2
February	2019	32	6	11	2	27	7	13	5	8	3	2

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SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES

		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High Good Sales	Prices Won't Go Up	Interest Rate Low	Sell in Advance Rising Rates	Times Good Prosperity	Make Money	Prices Low	Interest Rates High; Credit Tight	Can't Afford To Buy	Uncertain Future	Lose Money
<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>
March	2019	30	4	11	2	30	7	11	4	6	2	2
April	2019	35	4	11	2	32	6	11	3	7	1	2
May	2019	37	5	13	1	30	8	13	2	7	1	3
June	2019	33	5	14	1	36	7	11	3	5	2	2
July	2019	38	5	15	1	31	5	12	2	7	2	1
August	2019	33	5	18	2	31	8	10	2	5	2	2
September	2019	35	5	16	1	30	6	11	2	8	3	2
October	2019	36	9	16	1	30	5	10	2	6	1	1
November	2019	32	6	17	0	27	7	11	4	8	2	2
December	2019	35	4	15	1	33	7	10	2	6	2	0
January	2020	33	4	17	1	31	7	13	2	6	2	1
February	2020	33	3	15	1	30	8	8	2	8	1	1
March	2020	29	4	16	1	25	7	12	1	11	7	1
April	2020	10	5	8	0	8	2	28	4	26	20	2
May	2020	10	5	9	0	7	1	30	4	29	15	3
June	2020	14	4	13	0	11	1	29	3	27	12	3
July	2020	17	2	13	1	15	2	26	2	19	12	2
August	2020	24	4	17	0	19	4	20	3	18	9	1
September	2020	29	3	18	0	21	3	19	1	14	7	1
October	2020	30	2	16	0	22	3	16	2	19	5	1
November	2020	33	3	17	0	20	3	16	2	14	7	2
December	2020	30	2	16	0	18	3	18	3	17	5	2
January	2021	32	2	16	1	20	1	16	1	18	6	1
February	2021	38	3	17	1	20	4	16	2	15	3	1
March	2021	45	2	14	1	21	2	13	2	14	4	0
April	2021	50	3	15	1	18	4	11	2	10	3	0
May	2021	60	3	11	1	18	6	9	2	8	2	0
June	2021	63	1	10	0	15	5	9	1	6	1	1
July	2021	64	2	11	0	16	6	6	1	9	1	1