

**TABLE 42**  
**SELECTED REASONS FOR OPINIONS ABOUT BUYING CONDITIONS FOR HOUSES**

	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021	Jul 2021
<b>GOOD TIME TO BUY</b>													
Prices are low; good buys available	27%	23%	23%	21%	18%	20%	16%	14%	15%	13%	7%	10%	6%
Prices won't come down; are going higher	4	4	4	4	5	5	4	6	8	7	9	7	7
Interest rates are low	44	47	45	49	48	47	45	43	42	39	29	25	19
Borrow-in-advance of rising interest rates	1	1	1	*	*	2	2	2	4	4	3	3	2
Times are good; prosperity	9	5	7	10	9	8	8	5	7	9	9	5	5
Capital appreciation; good investment	6	7	7	7	10	6	6	7	6	7	6	3	5
<b>BAD TIME TO BUY</b>													
Prices are high	12	14	16	16	19	19	19	26	27	38	52	62	66
Interest rates are high; credit is tight	5	4	3	3	3	2	5	6	4	3	5	5	5
Times are bad; can't afford to buy	15	13	12	10	11	14	14	11	9	7	8	8	9
Bad times ahead; uncertain future	13	13	12	10	10	8	11	9	6	5	5	4	4
Capital depreciation; bad investment	*	1	1	1	*	*	1	1	1	1	*	1	1

**SELECTED REASONS FOR OPINIONS ABOUT HOME BUYING CONDITIONS**  
**PRICES LOW - PRICES HIGH (THREE MONTH MOVING AVERAGES)**

All	17	14	10	7	4	2	-1	-5	-9	-16	-27	-41	-52
Age 18 to 44	14	13	8	5	1	3	-1	-6	-15	-19	-30	-43	-56
Age 45 to 64	16	11	8	4	0	-3	-4	-6	-7	-16	-27	-42	-54
Age 65+	22	16	14	13	13	8	4	1	-3	-12	-26	-37	-46
Income Bottom Third	15	15	14	15	11	9	4	4	4	0	-12	-26	-38
Income Middle Third	19	13	9	5	3	3	1	-5	-11	-21	-33	-44	-55
Income Top Third	18	14	7	2	-1	-5	-7	-13	-19	-27	-37	-55	-66
Educ High School or Less	18	10	6	5	7	4	-1	-7	-5	-9	-16	-29	-37
Educ Some College	17	14	13	8	4	2	2	0	-1	-7	-20	-33	-47
Educ College Degree	16	14	9	6	2	1	-2	-6	-15	-24	-35	-49	-62

**RATES LOW - RATES HIGH (THREE MONTH MOVING AVERAGES)**

All	37	40	41	44	44	45	43	41	38	37	33	27	19
Age 18 to 44	30	34	34	36	37	40	38	35	30	31	27	22	13
Age 45 to 64	43	47	47	49	50	49	45	43	42	41	35	29	24
Age 65+	40	44	47	48	47	47	49	47	47	41	36	28	23
Income Bottom Third	24	26	26	26	26	29	28	25	21	25	24	22	14
Income Middle Third	39	44	44	47	48	49	48	45	44	41	35	29	23
Income Top Third	49	51	55	60	60	58	55	53	52	47	40	30	23
Educ High School or Less	25	30	33	34	35	34	33	28	24	22	19	15	10
Educ Some College	37	40	37	38	36	40	35	35	32	32	30	25	17
Educ College Degree	42	46	47	51	52	52	52	49	48	45	39	32	25

Response to the query: "Why do you say so?" following the question on Table 41.

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

\*: Less than half of one percent.