

REGION WEST
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

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.

		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
January	1993	19	2	12	1	5	2	44	4	15	5	18
February	1993	14	2	13	1	6	2	44	5	19	5	20
March	1993	12	3	14	1	11	2	45	5	19	5	18
April	1993	10	4	18	0	15	2	45	5	16	5	16
May	1993	15	5	18	0	15	3	41	4	13	3	16
June	1993	15	3	16	0	11	4	43	6	14	5	16
July	1993	14	2	14	0	12	4	44	7	13	5	17
August	1993	10	3	18	0	14	3	47	7	14	7	15
September	1993	10	3	20	0	15	2	43	7	15	6	18
October	1993	12	2	21	0	14	2	42	8	16	5	18
November	1993	12	2	20	1	17	3	41	7	18	4	21
December	1993	11	1	21	1	18	4	42	5	15	3	20
January	1994	11	1	21	1	19	3	41	5	15	3	18
February	1994	11	1	21	1	17	3	44	6	12	3	15
March	1994	13	2	19	2	19	2	40	7	13	3	15
April	1994	12	3	19	3	20	3	35	5	13	2	15
May	1994	14	2	20	3	20	3	29	6	15	3	12
June	1994	15	2	18	2	20	5	28	6	16	2	11
July	1994	18	2	18	3	19	5	29	6	13	3	10
August	1994	18	3	13	3	17	4	35	7	10	3	12
September	1994	15	3	11	6	18	3	36	7	9	4	10
October	1994	11	3	11	5	15	2	40	8	11	3	11
November	1994	12	3	12	7	16	3	32	6	13	3	11
December	1994	15	3	13	5	13	2	36	6	15	4	11
January	1995	17	2	9	5	13	5	32	8	16	5	12
February	1995	15	3	9	5	16	5	32	8	14	4	12
March	1995	14	2	8	6	15	6	28	11	12	3	12
April	1995	13	2	9	4	15	5	32	11	11	3	11
May	1995	12	1	9	2	10	4	35	13	13	3	14
June	1995	13	2	10	2	13	4	34	9	14	3	17
July	1995	14	3	13	2	16	3	33	7	13	2	18
August	1995	17	3	15	3	19	3	36	3	13	2	18
September	1995	16	3	14	2	18	2	40	5	13	2	17
October	1995	17	3	14	2	16	2	35	4	12	1	17
November	1995	15	4	13	1	14	3	34	4	12	3	14
December	1995	15	3	15	0	15	3	34	3	13	3	12
January	1996	13	2	13	0	13	4	39	3	13	3	11
February	1996	14	1	14	0	14	2	36	4	11	2	14
March	1996	13	2	14	1	13	3	32	6	12	2	16
April	1996	15	1	15	1	15	4	30	6	12	1	15
May	1996	14	2	14	1	15	6	32	7	12	1	12
June	1996	16	2	13	0	16	5	32	6	10	1	15
July	1996	16	2	12	1	16	4	34	6	9	1	15
August	1996	16	1	11	1	17	3	31	8	9	1	16

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TABLE 44
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(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	1996	16	1	10	2	15	4	31	8	10	1	10
October	1996	17	1	9	2	13	3	30	8	10	1	11
November	1996	17	2	10	2	13	4	31	8	8	1	13
December	1996	17	1	10	1	14	3	29	5	8	1	14
January	1997	15	2	10	1	14	5	29	4	8	2	14
February	1997	15	2	9	1	14	4	30	4	12	3	11
March	1997	14	2	10	1	16	5	31	4	13	2	10
April	1997	15	1	10	1	20	5	33	3	11	2	7
May	1997	16	2	10	1	21	7	31	2	9	1	6
June	1997	15	1	9	1	21	6	31	4	9	1	5
July	1997	15	1	8	1	21	6	27	3	8	0	4
August	1997	13	0	10	1	24	4	29	3	5	0	4
September	1997	15	1	11	2	23	4	26	2	3	1	5
October	1997	17	1	11	1	23	5	23	2	3	1	5
November	1997	19	1	9	1	21	5	17	1	4	1	5
December	1997	18	1	8	1	19	3	19	1	4	1	5
January	1998	14	1	12	0	16	2	18	3	5	1	4
February	1998	14	1	15	1	14	2	22	3	4	0	4
March	1998	14	1	19	0	16	4	17	5	5	0	4
April	1998	15	1	16	1	16	4	16	4	4	0	4
May	1998	16	1	16	1	16	4	12	4	4	1	4
June	1998	16	0	17	1	18	3	13	3	3	1	5
July	1998	22	0	21	1	18	2	11	3	3	1	4
August	1998	23	0	23	0	22	2	11	2	4	0	4
September	1998	23	0	20	0	21	2	10	2	3	0	4
October	1998	20	2	20	0	23	1	14	1	5	0	4
November	1998	23	3	18	0	18	3	14	2	3	1	4
December	1998	22	3	18	0	17	3	14	3	4	1	4
January	1999	20	2	18	0	14	4	13	4	3	1	4
February	1999	17	1	22	0	16	3	14	4	4	2	3
March	1999	18	1	22	0	20	4	14	3	4	2	3
April	1999	19	1	20	0	22	5	16	2	4	1	2
May	1999	22	2	18	0	23	7	13	1	2	1	3
June	1999	21	2	19	0	21	8	15	2	1	0	2
July	1999	25	2	20	1	20	5	12	2	1	1	2
August	1999	25	1	17	1	19	4	15	4	1	1	1
September	1999	31	1	17	1	16	4	10	6	2	1	1
October	1999	30	1	16	1	17	5	9	6	2	1	2
November	1999	27	1	18	1	18	6	7	4	4	0	1
December	1999	21	1	13	1	23	6	10	3	3	0	2
January	2000	20	0	11	1	24	7	9	2	3	0	2
February	2000	23	1	8	2	24	8	8	4	2	0	2
March	2000	25	1	9	2	23	6	7	4	3	0	0
April	2000	26	1	9	2	22	6	10	5	4	0	1
May	2000	30	0	11	3	22	6	9	5	5	1	1
June	2000	30	2	10	3	20	6	8	7	4	1	1
July	2000	32	1	9	3	17	6	7	8	4	1	1
August	2000	31	1	7	1	16	7	9	8	3	0	1

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Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2000	32	1	8	1	17	5	11	6	4	0	1
October	2000	32	2	8	1	18	5	10	5	6	0	1
November	2000	32	2	9	3	17	4	8	3	7	0	1
December	2000	28	2	7	3	15	4	9	4	9	0	1
January	2001	26	1	8	3	14	5	9	5	7	0	1
February	2001	20	2	12	1	13	6	9	7	8	1	3
March	2001	21	2	18	1	12	7	8	6	8	3	3
April	2001	19	2	21	0	12	5	12	7	10	4	3
May	2001	20	3	21	0	9	4	14	7	9	5	2
June	2001	22	2	21	0	7	4	17	7	9	3	1
July	2001	25	3	18	0	5	6	17	7	6	3	1
August	2001	28	2	16	0	6	6	22	6	5	1	2
September	2001	23	2	17	0	5	4	25	6	6	4	2
October	2001	19	2	18	0	5	3	25	6	9	8	4
November	2001	11	2	17	0	5	1	27	6	14	12	3
December	2001	11	2	18	0	4	2	27	6	17	10	2
January	2002	10	2	20	0	5	1	32	5	16	6	1
February	2002	14	2	19	0	6	2	30	5	14	5	1
March	2002	15	2	19	0	8	2	28	4	12	4	1
April	2002	18	2	20	1	7	3	22	3	13	3	1
May	2002	16	1	22	2	5	3	19	3	15	3	1
June	2002	17	1	20	2	5	3	17	2	13	3	1
July	2002	20	1	19	1	5	4	16	2	13	3	2
August	2002	22	1	19	1	7	7	16	2	10	2	4
September	2002	23	1	21	1	7	7	17	2	11	3	4
October	2002	18	2	21	0	8	6	17	2	13	4	4
November	2002	20	2	20	0	8	4	16	3	15	4	1
December	2002	19	3	21	0	8	5	13	5	14	3	1
January	2003	20	3	24	0	7	4	15	4	11	3	2
February	2003	22	3	25	1	7	5	15	3	10	2	2
March	2003	21	3	27	1	7	4	16	3	9	4	2
April	2003	23	2	23	1	6	5	18	3	10	4	1
May	2003	24	2	26	0	5	6	16	3	13	4	1
June	2003	26	1	24	1	6	7	15	4	13	3	1
July	2003	26	2	25	0	6	9	13	4	12	2	2
August	2003	26	2	23	1	7	9	15	4	8	1	2
September	2003	26	2	25	1	5	11	13	4	8	1	2
October	2003	25	2	27	1	7	9	13	3	7	1	3
November	2003	24	1	29	2	6	8	12	2	10	1	2
December	2003	25	3	24	2	8	7	13	2	10	1	2
January	2004	26	2	23	2	9	9	13	3	11	2	1
February	2004	28	3	22	1	9	9	16	3	10	1	2
March	2004	29	3	26	1	8	9	14	2	8	1	1
April	2004	32	2	24	1	8	8	14	1	6	1	1
May	2004	35	3	24	2	9	9	8	2	4	2	2
June	2004	35	2	20	2	11	10	9	2	4	2	2
July	2004	33	3	23	4	10	10	11	4	4	2	2
August	2004	30	3	25	4	10	8	13	4	5	1	1

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		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2004	31	4	29	4	8	6	12	6	6	1	1
October	2004	34	4	26	3	10	6	9	4	7	1	1
November	2004	38	2	24	2	8	7	7	3	8	2	1
December	2004	34	2	19	2	11	11	9	3	7	1	0
January	2005	33	2	19	1	8	13	10	5	6	1	1
February	2005	28	3	18	2	14	13	11	5	5	0	1
March	2005	35	5	17	2	13	11	9	4	5	0	1
April	2005	35	4	14	3	15	13	10	2	6	0	0
May	2005	41	5	14	4	10	15	9	4	4	0	0
June	2005	43	3	15	4	9	16	10	3	5	0	1
July	2005	44	2	16	3	7	12	10	3	4	1	1
August	2005	46	1	13	2	10	14	9	1	3	1	1
September	2005	42	4	14	3	10	11	7	1	2	1	0
October	2005	44	7	12	3	10	14	7	1	3	1	0
November	2005	41	8	13	3	6	11	9	4	6	1	1
December	2005	39	7	11	1	7	12	11	4	6	1	1
January	2006	37	7	11	1	8	8	11	5	6	1	1
February	2006	37	7	9	3	10	11	9	2	4	1	1
March	2006	36	7	9	3	8	10	9	3	6	2	0
April	2006	32	6	11	3	7	14	10	2	7	2	0
May	2006	28	7	9	2	8	13	13	4	8	2	0
June	2006	27	7	8	3	12	12	15	4	7	2	1
July	2006	28	9	6	4	12	9	13	5	7	2	1
August	2006	29	9	10	3	11	7	16	5	6	2	2
September	2006	27	9	9	2	8	8	19	6	7	2	2
October	2006	21	9	8	2	6	8	29	7	9	2	3
November	2006	18	10	4	2	4	7	37	9	12	2	2
December	2006	17	9	2	2	3	6	42	10	12	2	3
January	2007	16	7	2	2	4	5	46	8	11	2	4
February	2007	14	5	3	1	8	6	41	4	10	1	5
March	2007	14	4	6	2	10	8	40	3	11	1	5
April	2007	13	5	7	2	11	7	41	6	12	1	4
May	2007	12	6	6	2	9	6	45	7	12	2	4
June	2007	9	7	3	1	6	4	50	7	13	3	5
July	2007	9	6	2	1	6	4	47	7	12	3	5
August	2007	8	6	2	1	5	3	48	11	14	3	4
September	2007	7	6	2	1	6	3	47	12	17	2	5
October	2007	5	4	2	1	3	3	54	15	20	2	7
November	2007	6	2	1	0	2	2	58	12	22	2	10
December	2007	4	2	2	0	0	2	61	14	22	2	12
January	2008	4	1	2	0	0	2	58	13	25	2	11
February	2008	3	1	2	0	0	2	62	13	24	2	10
March	2008	2	1	1	0	0	1	66	11	24	2	8
April	2008	2	1	1	0	0	1	67	12	24	4	9
May	2008	3	1	2	0	1	1	61	10	26	3	11
June	2008	2	1	1	0	1	1	58	10	31	5	11
July	2008	2	1	1	0	2	0	58	9	33	7	12
August	2008	1	1	1	0	1	0	64	12	31	7	15

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		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2008	1	0	1	0	1	0	70	11	27	7	15
October	2008	0	1	0	0	0	0	72	14	24	7	15
November	2008	0	1	0	0	0	0	71	15	25	6	14
December	2008	0	1	0	0	0	0	69	16	27	6	16
January	2009	0	1	0	0	0	0	73	15	28	4	18
February	2009	0	0	1	0	1	0	73	13	28	5	17
March	2009	1	0	1	0	1	0	76	12	26	6	18
April	2009	0	0	1	0	1	0	74	9	22	7	19
May	2009	1	0	1	0	1	0	75	7	19	5	19
June	2009	1	0	1	0	1	0	74	7	18	5	17
July	2009	1	1	1	0	1	0	78	10	17	4	19
August	2009	1	1	0	0	0	0	78	11	20	3	22
September	2009	1	1	0	0	2	0	77	13	19	2	25
October	2009	1	0	0	0	2	0	73	10	22	3	24
November	2009	1	0	1	0	2	0	73	9	18	3	24
December	2009	1	0	1	0	1	0	76	7	19	5	23
January	2010	1	0	1	0	1	0	78	6	17	4	24
February	2010	1	1	1	0	2	0	75	8	16	4	24
March	2010	1	1	1	0	2	0	71	9	14	3	22
April	2010	1	2	1	0	2	0	69	11	14	4	20
May	2010	2	2	2	0	3	0	67	8	16	6	17
June	2010	2	3	2	0	2	0	65	8	19	5	18
July	2010	2	3	3	0	3	0	68	5	20	4	19
August	2010	1	2	2	0	2	0	71	6	20	2	21
September	2010	1	1	1	0	2	0	72	6	24	4	20
October	2010	0	1	1	0	1	0	72	7	27	6	19
November	2010	0	1	1	0	0	0	72	8	28	5	15
December	2010	0	1	1	0	0	0	72	9	24	4	17
January	2011	0	1	0	0	1	0	72	9	21	3	20
February	2011	1	0	0	0	2	0	72	8	20	4	24
March	2011	1	0	1	0	3	0	72	8	22	3	23
April	2011	1	0	1	0	3	0	69	10	23	2	22
May	2011	0	1	1	0	2	0	71	11	24	2	18
June	2011	0	1	0	0	0	0	74	12	22	1	19
July	2011	0	1	0	0	1	0	75	11	25	2	18
August	2011	0	0	0	0	1	0	75	11	23	4	23
September	2011	0	1	0	0	1	0	76	11	25	4	24
October	2011	0	1	0	0	3	1	76	11	23	3	24
November	2011	0	1	0	0	3	2	72	9	22	2	29
December	2011	1	0	0	0	3	1	72	7	22	2	26
January	2012	0	0	1	0	1	1	75	5	22	3	27
February	2012	0	1	1	0	1	0	75	6	23	3	23
March	2012	0	1	1	0	1	0	75	8	21	3	24
April	2012	1	1	1	0	2	0	76	8	17	2	27
May	2012	2	1	2	0	5	1	73	7	14	3	27
June	2012	2	0	2	0	6	1	70	6	13	3	29
July	2012	3	1	3	0	5	1	69	7	14	4	25
August	2012	2	0	4	0	5	0	73	6	17	4	21

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		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2012	4	0	5	0	4	0	74	5	18	3	20
October	2012	4	1	6	0	7	1	70	5	17	2	21
November	2012	5	1	5	0	7	1	65	5	17	1	21
December	2012	5	1	5	0	8	1	63	5	17	1	22
January	2013	5	1	6	0	8	0	63	3	23	1	20
February	2013	8	1	7	0	10	1	59	3	22	2	18
March	2013	8	2	6	0	11	0	58	5	19	2	15
April	2013	13	3	8	1	12	1	53	5	11	2	17
May	2013	14	3	8	1	11	2	50	5	11	2	17
June	2013	17	2	11	1	13	3	50	4	10	2	14
July	2013	17	1	12	1	14	4	50	4	10	1	13
August	2013	17	1	12	2	18	3	48	2	9	1	11
September	2013	18	2	12	2	16	3	39	5	11	1	9
October	2013	18	2	11	2	18	3	35	5	14	3	6
November	2013	17	2	11	1	15	2	37	7	14	4	7
December	2013	18	1	12	1	15	1	38	5	13	4	10
January	2014	19	1	12	1	13	3	36	4	13	3	10
February	2014	21	0	16	2	14	3	33	3	13	3	9
March	2014	19	1	15	2	14	4	35	4	14	2	6
April	2014	20	1	14	2	14	3	36	4	14	2	9
May	2014	21	2	11	1	16	3	34	4	13	1	10
June	2014	25	2	11	1	16	3	30	3	11	1	11
July	2014	23	3	11	1	19	2	26	3	13	1	10
August	2014	24	3	13	2	22	4	23	2	13	1	8
September	2014	22	3	12	2	22	4	23	2	14	1	8
October	2014	24	3	12	2	21	5	30	3	9	2	9
November	2014	22	3	11	1	19	5	31	4	10	2	10
December	2014	22	2	11	0	20	6	30	4	9	3	9
January	2015	25	1	13	1	20	9	26	4	10	2	6
February	2015	26	2	16	2	21	8	26	3	8	2	5
March	2015	30	2	16	3	19	8	24	4	9	2	6
April	2015	28	3	17	3	21	6	26	3	9	2	7
May	2015	29	3	13	3	19	6	24	3	10	2	6
June	2015	27	3	14	2	22	7	24	2	10	2	5
July	2015	29	4	12	1	19	6	24	2	10	1	4
August	2015	31	4	14	2	19	5	23	3	10	1	5
September	2015	32	4	14	2	14	5	26	2	8	1	6
October	2015	32	3	13	3	18	6	25	2	5	1	7
November	2015	29	4	12	3	18	5	24	2	5	1	8
December	2015	28	4	13	4	21	4	22	2	6	0	8
January	2016	28	6	18	4	15	3	21	2	9	1	8
February	2016	32	5	16	4	18	4	22	3	10	1	5
March	2016	37	5	16	2	17	3	22	3	9	2	4
April	2016	33	3	14	2	22	5	21	2	8	3	3
May	2016	34	3	16	1	21	5	19	2	7	4	3
June	2016	34	3	15	1	20	6	18	2	7	3	3
July	2016	39	4	13	0	18	6	19	2	7	1	2
August	2016	36	4	12	0	18	7	20	2	7	1	4

REGION WEST
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest		Can't	Uncertain	Lose
		Good Sales	Won't Go	Rate	Advance	Good		Prices	Rates High;	Afford		
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2016	34	5	12	1	19	7	17	2	7	2	4
October	2016	33	4	13	1	19	8	16	3	7	3	5
November	2016	35	4	14	1	20	7	15	4	7	3	3
December	2016	35	4	16	2	21	8	15	4	7	3	3
January	2017	37	5	14	3	20	7	14	4	6	3	2
February	2017	37	5	13	3	20	7	12	3	5	3	2
March	2017	36	5	11	3	22	6	10	4	5	3	2
April	2017	39	3	10	4	22	5	12	4	6	3	1
May	2017	41	3	9	4	23	6	12	3	5	3	2
June	2017	46	3	10	3	20	8	11	3	5	1	1
July	2017	46	3	10	2	21	10	11	2	4	1	1
August	2017	47	3	11	1	20	9	12	2	6	2	1
September	2017	45	3	11	1	21	8	13	1	4	2	2
October	2017	41	4	13	1	21	8	12	1	6	2	2
November	2017	40	4	12	1	23	8	10	2	4	2	2
December	2017	41	4	11	2	21	8	12	2	6	2	1
January	2018	43	3	10	2	24	6	10	2	4	2	1
February	2018	44	5	11	3	22	7	10	2	3	2	2
March	2018	47	3	13	4	28	7	7	1	2	1	2
April	2018	47	3	14	4	28	7	9	1	2	1	1
May	2018	49	3	12	3	29	7	8	1	3	1	1
June	2018	49	5	10	2	27	9	11	1	4	1	1
July	2018	50	5	8	3	24	11	9	0	4	2	1
August	2018	48	5	7	4	25	10	12	0	6	2	0
September	2018	46	4	8	4	24	10	11	0	5	1	2
October	2018	44	5	8	4	24	8	11	1	5	1	3
November	2018	44	7	9	4	22	9	9	2	3	1	3
December	2018	40	10	6	4	21	11	10	3	4	1	2
January	2019	37	10	6	2	19	10	14	4	5	1	1
February	2019	34	9	6	2	19	10	15	4	6	2	1
March	2019	37	7	8	1	22	10	14	4	5	2	2
April	2019	43	6	8	2	24	10	10	3	4	1	2
May	2019	44	7	7	1	24	11	10	3	5	1	3
June	2019	42	7	8	1	24	11	11	3	6	1	2
July	2019	41	7	11	1	24	10	11	2	6	1	2
August	2019	42	7	13	1	23	9	11	0	5	1	1
September	2019	45	8	13	0	23	10	11	1	6	1	1
October	2019	45	10	12	1	23	10	12	2	7	1	1
November	2019	44	11	12	1	24	10	12	3	7	2	1
December	2019	44	10	14	1	26	10	10	2	6	1	1
January	2020	43	7	15	0	24	11	9	3	5	1	1
February	2020	42	6	15	1	23	12	7	2	7	1	1
March	2020	41	6	14	1	21	11	8	2	8	4	2
April	2020	32	6	12	1	17	9	12	1	15	10	2
May	2020	24	6	10	1	12	4	19	1	20	15	2
June	2020	14	6	9	0	9	1	24	3	24	17	3
July	2020	20	6	10	0	9	1	23	2	21	14	3
August	2020	27	7	13	0	11	1	21	2	18	13	3

REGION WEST
TABLE 44
SELECTED REASONS FOR OPINIONS ABOUT SELLING CONDITIONS FOR HOUSES
(Three Month Moving Averages)

Date of Survey		GOOD TIME TO SELL						BAD TIME TO SELL				
		Prices High	Prices	Interest	Sell in	Times	Make	Interest	Can't	Uncertain	Lose	
		Good Sales	Won't Go	Rate	Advance	Good		Rates High;	Afford			
		Available	Up	Low	Rising Rates	Prosperity	Money	Low	Credit Tight	To Buy	Future	Money
September	2020	32	6	13	0	14	2	19	1	16	10	2
October	2020	30	5	15	0	16	3	18	2	15	9	2
November	2020	31	4	15	0	20	3	15	2	15	6	2
December	2020	32	4	15	0	18	4	14	3	16	6	2
January	2021	35	5	14	0	17	4	15	3	17	5	2
February	2021	36	5	12	1	16	4	17	3	16	6	1
March	2021	43	5	14	1	16	3	13	2	14	6	1
April	2021	48	5	13	1	17	3	10	2	9	4	1
May	2021	54	5	12	1	15	5	8	2	8	5	0
June	2021	62	4	9	0	15	7	9	2	5	2	1
July	2021	66	3	8	0	13	8	8	1	7	3	1
August	2021	70	4	8	0	14	7	7	1	5	2	1
September	2021	66	5	8	0	15	7	6	1	6	3	1
October	2021	64	5	8	0	14	9	7	1	5	3	1
November	2021	64	4	8	0	12	12	7	0	6	3	2
December	2021	66	5	7	0	12	14	7	0	5	2	1
January	2022	67	4	6	0	12	13	6	0	5	2	0
February	2022	65	4	8	1	12	10	6	1	5	2	0
March	2022	65	3	7	2	12	7	6	1	5	2	0
April	2022	66	3	7	3	11	8	6	2	4	2	0
May	2022	65	4	4	3	11	10	5	1	4	2	1
June	2022	64	5	4	4	11	13	3	2	4	2	1
July	2022	61	9	4	3	10	14	4	2	5	2	2
August	2022	60	9	5	3	9	13	6	6	6	2	1
September	2022	55	10	4	3	9	11	8	8	12	2	1
October	2022	48	11	2	3	9	9	11	13	13	1	1
November	2022	42	11	1	2	7	8	16	15	13	2	0
December	2022	38	10	1	2	8	6	20	22	10	3	1
January	2023	37	6	2	2	8	6	20	21	13	3	1
February	2023	36	7	2	1	7	5	19	22	15	3	1
March	2023	36	8	1	2	8	7	16	19	15	2	2
April	2023	39	8	1	1	9	5	17	19	14	2	1
May	2023	40	6	1	1	10	6	19	20	14	3	1
June	2023	42	5	2	1	10	5	19	18	15	3	1
July	2023	43	4	2	1	11	8	19	16	14	4	1
August	2023	43	4	2	1	12	9	15	15	13	2	1
September	2023	39	4	2	1	10	10	15	19	12	2	1
October	2023	36	5	1	2	8	8	14	24	13	1	0
November	2023	34	4	1	2	7	8	17	25	15	1	1
December	2023	36	4	1	1	6	7	19	28	16	2	1
January	2024	35	3	2	0	6	8	19	28	13	3	1
February	2024	37	3	2	0	8	6	15	27	14	4	1
March	2024	37	3	2	0	9	8	13	23	13	3	0