

MEASURES OF MACROECONOMIC CONDITIONS	LINKS
THE THREE MAIN MEASURES OF MACROECONOMIC CONDITIONS	
<u>Economic (or GDP) growth</u> Source: US Bureau of Economic Analysis (BEA)	<ul style="list-style-type: none"> • Easy access: https://fred.stlouisfed.org/series/NAEXKP01USQ657S • Raw data: www.bea.gov/data/gdp/gross-domestic-product
<u>Unemployment rate</u> Source: US Bureau of Labor Statistics (BLS)	<ul style="list-style-type: none"> • Easy access: https://fred.stlouisfed.org/series/UNRATE • Raw data: www.bls.gov/ces/
<u>Inflation rate</u> Source: US Bureau of Labor Statistics (BLS)	<ul style="list-style-type: none"> • Easy access: https://fred.stlouisfed.org/series/CPIAUCSL (Once there, transform into “percentage change from year ago”) • Raw data: www.bls.gov/cpi/
KEY LEADING ECONOMIC INDICATORS	
<u>Leading Economic Index (LEI)</u> Source: Conference Board	<ul style="list-style-type: none"> • Raw data: www.conference-board.org/data/bcicountry.cfm?cid=1
<u>Initial unemployment claims</u> Source: U.S. Department of Labor (DoL)	<ul style="list-style-type: none"> • Easy access: https://fred.stlouisfed.org/series/ICSA • Raw data: https://oui.doleta.gov/unemploy/claims.asp
<u>Dow Jones Industrial Average</u> Source: S&P Dow Jones Indices LLC	<ul style="list-style-type: none"> • Easy access: https://fred.stlouisfed.org/series/DJIA • Raw data: https://us.spindices.com/index-family/us-equity/dow-jones-averages
SHORT-TERM FORECASTS OF MACROECONOMIC CONDITIONS	
<ul style="list-style-type: none"> • <u>Federal Open Market Committee (FOMC)</u> www.federalreserve.gov/monetarypolicy/fomccalendars.htm (Once there, click on the “Projection Materials” for the most recent date.) • <u>Credit Union National Association (CUNA)</u> www.cuna.org/economics/#Economic%20Forecasts,%20Presentations,%20and%20Research • <u>Wall Street Journal’s Economic Forecasting Survey (subscription required)</u> www.wsj.com/graphics/econsurvey 	
LONG-TERM (10-YEAR) PROJECTIONS OF MACROECONOMIC CONDITIONS	
<ul style="list-style-type: none"> • <u>Congressional Budget Office (CBO)</u> www.cbo.gov/about/products/budget-economic-data#4 (Once there, click on the “10-year Economic Projections” for the most recent date.) 	

TRUSTED SOURCES OF MANY OTHER MEASURES OF MACROECONOMIC CONDITIONS THAT ARE EASILY ACCESSIBLE AND FREE

- [Federal Reserve Bank of St. Louis FRED](https://fred.stlouisfed.org/)

<https://fred.stlouisfed.org/>

- [Moody Analytics' Freelunch](http://www.economy.com/Freelunch)

www.economy.com/Freelunch

CREDIT UNION PERFORMANCE DATA

[Credit Union vs. Bank Interest Rates](#)

- Credit Union National Association (CUNA)

www.cuna.org/About-Credit-Unions/Benefits-of-Credit-Union-Membership/

- National Credit Union Administration (NCUA)

www.ncua.gov/analysis/cuso-economic-data/credit-union-bank-rates

[Credit Unions' Call Report Data](#)

- Summarized aggregate data:

CUNA: www.cuna.org/Research-And-Strategy/Credit-Union-Data-And-Statistics/

NCUA: www.ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data-summary-reports

- Raw data for individual credit unions:

www.ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data

OTHER MEASURES OF MACROECONOMIC CONDITIONS

[Total nonfarm payrolls](#)

Source: US Bureau of Labor Statistics (BLS)

- Easy access:

<https://fred.stlouisfed.org/series/PAYEMS>

- Raw data:

www.bls.gov/ces/

[Labor Force Participation Rate](#)

Source: US Bureau of Labor Statistics (BLS)

- Easy access:

<https://fred.stlouisfed.org/series/CIVPART>

- Raw data:

www.bls.gov/ces/

[Personal saving rate](#)

Source: US Bureau of Economic Analysis (BEA)

- Easy access:

<https://fred.stlouisfed.org/series/PSAVERT>

- Raw data:

www.bea.gov/data/income-saving/personal-income

[PMI \(formerly the Purchasing Managers' Index\)](#)

Source: Institute for Supply Management (ISM)

- Raw data:

www.instituteforsupplymanagement.org/ISMReport/MfgROB.cfm?SSO=1

[Consumer Sentiment](#)

Source: University of Michigan

- Easy access:

<https://fred.stlouisfed.org/series/UMCSENT>

- Raw data:

www.sca.isr.umich.edu/

OTHER MEASURES OF MACROECONOMIC CONDITIONS (CONTINUED)

<p><u>Retail sales</u> Source: US Census Bureau</p>	<ul style="list-style-type: none"> • Easy access: https://fred.stlouisfed.org/series/MRTSSM44X72USS • Raw data: www.census.gov/retail/index.html
<p><u>Total vehicle sales</u> Source: US Bureau of Economic Analysis (BEA)</p>	<p>Easy access: https://fred.stlouisfed.org/series/TOTALSA Raw data: www.bea.gov/data/consumer-spending/main</p>
<p><u>3-month US Treasury yield</u> Source: Federal Reserve</p>	<p>Easy access: https://fred.stlouisfed.org/series/DGS3MO Raw data: www.federalreserve.gov/releases/h15/</p>
<p><u>10-year US Treasury yield</u> Source: Federal Reserve</p>	<p>Easy access: https://fred.stlouisfed.org/series/DGS10 Raw data: www.federalreserve.gov/releases/h15/</p>
<p><u>High-yield (junk) bond interest rates</u> Source: Ice Data Indices</p>	<p>Easy access: https://fred.stlouisfed.org/series/BAMLH0A0HYM2EY Raw data: www.theice.com/market-data/indices</p>
<p><u>Delinquency rate on all bank loans</u> Source: Federal Reserve</p>	<p>Easy access: https://fred.stlouisfed.org/series/DRALACBS Raw data: www.federalreserve.gov/releases/chargeoff/default.htm</p>
<p><u>30-year mortgage fixed interest rates</u> Source: Freddie Mac</p>	<p>Easy access: https://fred.stlouisfed.org/series/MORTGAGE30US Raw data: www.freddiemac.com/pmms/</p>
<p><u>Existing home sales</u> Source: National Association of Realtors (NAR)</p>	<p>Easy access: https://fred.stlouisfed.org/series/EXHOSLUSM495S Raw data: www.nar.realtor/research-and-statistics/housing-statistics/existing-home-sales</p>
<p><u>Average sales prices of houses sold</u> Source: US Census Bureau</p>	<p>Easy access: https://fred.stlouisfed.org/series/ASPUS Raw data: www.census.gov/construction/nrs/index.html</p>