Figure 1.
PERSONAL CONSUMPTION EXPENDITURES
(as a percent of nominal GDP)

Source: Bureau of Economic Analysis.

Figure 2.
PERSONAL CONSUMPTION EXPENDITURES
(as a percent of nominal GDP)

PCE / GDP
- Total PCE
- PCE ex-Health Care

Source: Bureau of Economic Analysis.
Source: Bureau of Economic Analysis.
REAL RETAIL SALES
(3-month percent change in 3-ma, saar)

Total* (1.4)

Excluding Building Materials* (2.3)

Excluding Autos, Gasoline, Building Materials, and Food Services* (1.5)

* Deflated by CPI Goods.
Source: Census Bureau and Bureau of Labor Statistics.
Figure 5.
US MOTOR VEHICLE SALES*
(million units, saar)

- Total (16.4)
- 12-month moving average (17.1)

* Includes domestic cars, light trucks, and imports.
Source: Autodata and Haver Analytics.

Figure 6.
PERCENT OF BALANCE 90+ DAYS DELINQUENT BY LOAN TYPE
(percent of balance)

- Mortgages (1.0)
- HELOC (1.3)
- Auto Loans (4.7)
- Credit Card (8.3)
- Student Loans (10.9)

Source: New York Fed Credit Panel.
Figure 7.

**US GASOLINE DEMAND & VEHICLE MILES TRAVELED**

Gasoline Usage
(million barrels per day, 52-wa)

Vehicle Miles Traveled
(trillion miles, 12-month sum)

Source: US Department of Energy.

Figure 8.

**GASOLINE FUEL EFFICIENCY IN THE US***

(average miles per gallon)

* Vehicle miles traveled (billion miles, 12-month sum) divided by Gasoline usage (billion barrels per day, 52-wa)
Source: US Department of Energy.
Figure 9.
S&P 500 HOME IMPROVEMENT RETAIL ANNUAL REVENUE GROWTH FORECASTS*
(based on analysts' consensus estimates, percent, weekly)

Source: I/B/E/S data by Refinitiv.

Figure 10.
S&P 500 HOME IMPROVEMENT RETAIL ANNUAL EARNINGS GROWTH FORECASTS*
(based on analysts' consensus estimates, percent, weekly)

Source: I/B/E/S data by Refinitiv.
Figure 11.

YRI EARNED INCOME PROXY & RETAIL SALES
(Yearly percent change)

- YRI Earned Income Proxy* (5.0)
- Retail Sales (3.1)

* Aggregate weekly hours times average hourly earnings of total private industries times 52.

Figure 12.

PERSONAL SAVING RATE
(Percent, saar)

Source: Bureau of Economic Analysis and Haver Analytics.