Table Of Contents

Predicting the Past 1-11
Figure 1: FEDERAL FUNDS RATE: 1970-1987 (percent, daily)

Note: Shaded areas denote terms of Fed Chairs.
Source: Federal Reserve Board.

Figure 2: FEDERAL RESERVE DISCOUNT RATE: 1970-1987 (percent, daily)

Note: Shaded areas denote terms of Fed Chairs.
Source: Federal Reserve Board.
Figure 3.

WEST TEXAS INTERMEDIATE CRUDE OIL PRICE: 1965-1985
(dollars per barrel, monthly, ratio scale)

Note: Shaded areas denote recessions according to the National Bureau of Economic Research.
Source: Haver Analytics.

Figure 4.

US CONSUMER PRICE INDEX: 1965-1985
(yearly percent change)

*C Excluding food & energy.
Note: Shaded areas denote recessions according to the National Bureau of Economic Research.
(yearly percent change)

US TREASURY 10-YEAR BOND YIELD:
1970-1987
(percent, daily)

Note: Shaded areas denote terms of Fed Chairs.
Source: Federal Reserve Board.
Figure 7.

(percent, weekly)

Source: Federal Reserve Board.

Figure 8.

(yearly percent change, monthly)

Figure 9.

FEDERAL FUNDS RATE & DISCOUNT RATE: 1970-1987
(percent, daily)

Source: Federal Reserve Board.

Figure 10.

DOW JONES INDUSTRIALS AVERAGE: 1980-2000
(daily, ratio scale)

Source: Dow Jones Inc.
Predicting the Past

Figure 13.
FEDERAL FUNDS TARGET RATE: 1983-1990
(percent, weekly)

Source: Federal Reserve Board.

Figure 14.
WEST TEXAS INTERMEDIATE CRUDE OIL PRICE: 1980-1990
(dollars per barrel, monthly, ratio scale)

Note: Shaded areas denote recessions according to the National Bureau of Economic Research.
Source: Haver Analytics.
Figure 15.
DOW JONES INDUSTRIALS AVERAGE: 1987-1990
(daily)

Source: Dow Jones Inc.

Figure 16.
(percent, daily)

Source: Federal Reserve Board.
**Predicting the Past**

**Figure 17.**

LIVE BIRTHS* (millions)

- Greatest Generation 1910-1927 91-108 yrs old 47 million
- Silent Generation 1928-1945 73-90 yrs old 52 million
- Baby Boomers 1946-1964 54-72 yrs old 76 million
- Gen X 1965-1980 38-53 yrs old 55 million
- Gen Y Millennials 1981-1996 22-37 yrs old 62 million
- Gen Z 1997-2010 8-21 yrs old 57 million
- Gen Alpha 2011-2024 0-7 yrs old 28 million (thru 2017)

* Ages shown for each group are as of 2018.

**Figure 18.**

THE AGE WAVE (percent of labor force 16-34 years old)

- Oldest and youngest Baby Boomers turned 16 in 1962 and 1980, respectively.
Figure 21.

**FIXED-RATE 30-YEAR MORTGAGE INTEREST RATE*: 2005-2009**

(Percent, daily)

* Average conventional 30-year commitment rate.
Source: FHLMC Primary Mortgage Market Survey.

Figure 22.

**FIXED-RATE 30-YEAR MORTGAGE INTEREST RATE: 2005-2009**

(Spread over US Treasury 10-year bond yield, basis points, daily)

Source: Haver Analytics.
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