**Durable Goods**

Durable goods orders reflects new orders placed with domestic manufacturers for delivery of factory hard goods (durable goods) in the near term or future.

* Durable goods orders provide more insight into the supply chain than most indicators and can be especially useful in helping investors understand the earnings in industries, such as machinery, technology manufacturing, and transportation.
* A high durable goods number indicates an economy on the upswing while a low number indicates a downward trajectory.

**IPI**

The IPI measures levels of production by the manufacturing sector, mining – including oil and gas field drilling services – and electrical and gas utilities. It also measures capacity, an estimate of the production levels that could be sustainably maintained; and capacity utilization, the ratio of actual output to capacity.

**Consumer Credit**

Consumer credit is personal debt taken on to purchase goods and services. A credit card is one form of consumer credit.

Although any type of personal loan could be labeled consumer credit, the term is usually used to describe unsecured debt that is taken on to buy everyday goods and services. It is not usually used to describe the purchase of a house, for example, which is considered a long-term investment and is usually purchased with a secured mortgage loan.

**Credit Delinquency**

Delinquency rate refers to the percentage of loans within a financial institution's loan portfolio whose payments are delinquent.

Typically, a lender will not report a loan as being delinquent until the borrower has missed two consecutive payments, after which a lender will report to the credit reporting agencies, or "credit bureaus," that the borrower is 60 days late in his or her payment.

**Federal funds rate**

The federal funds rate refers to the interest rate that banks charge other banks for lending to them excess cash from their reserve balances on an overnight basis.

**Consumer goods**

Consumer goods, or final goods, are goods sold to consumers for their own use or enjoyment and not as means for further economic production activity.