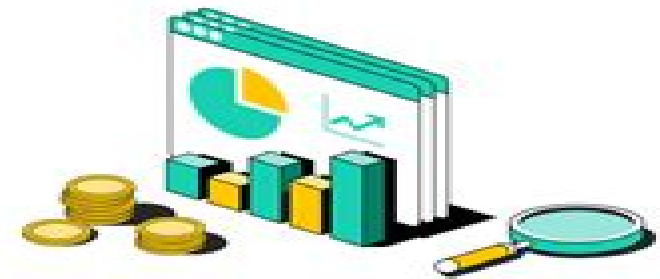


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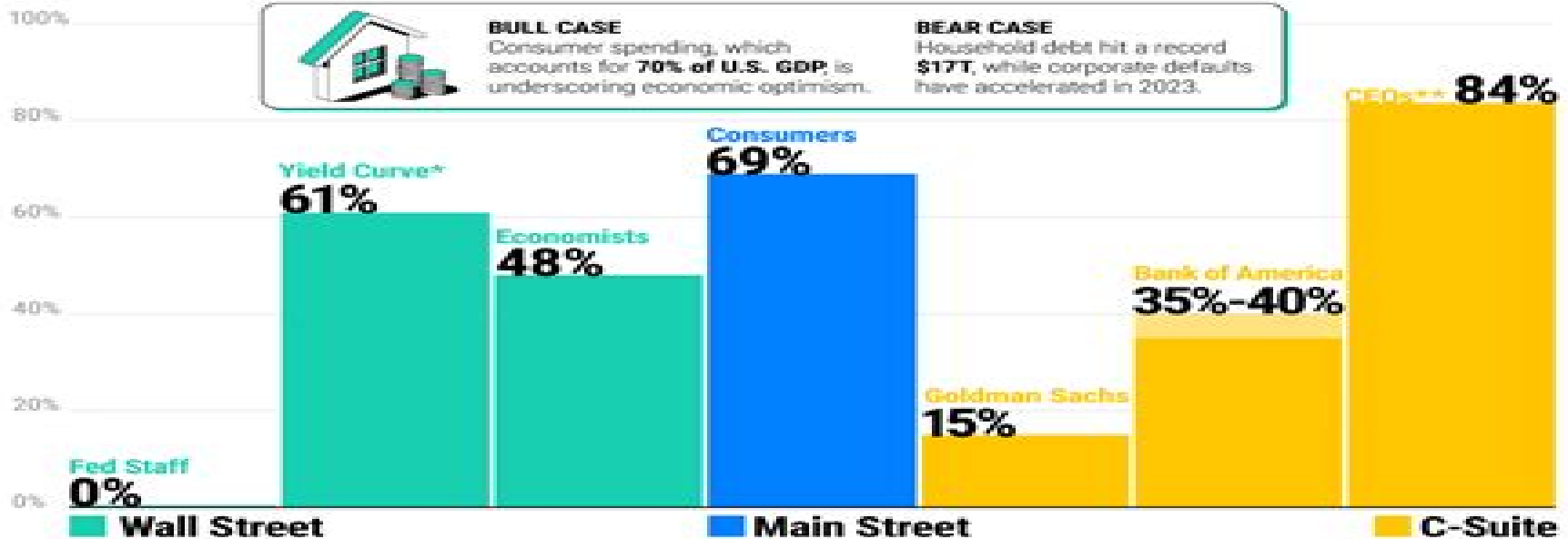
What's Next for the U.S. Economy?

Despite slowing growth, Federal Reserve staff are no longer forecasting a recession due to the economy's resilience.



Who Thinks a Recession is Coming?

ESTIMATED U.S. RECESSION PROBABILITY IN THE NEXT 12 MONTHS



Source: Federal Reserve Bank of New York, Wolters Kluwer, The Conference Board, Goldman Sachs Investment Research, Bank of America. Data based on surveys and projections conducted August-September.

*Based on a New York Fed model estimating recession probabilities using 10-year minus 3-month Treasury yield spreads, based on data from 1999-2009.

**Conference Board Q3 CED survey probability of a recession over the next 12-18 months.

% of S&P 500 Companies Citing Key Words IN EARNINGS CALLS



Source: Bloomberg Finance L.P. via JP Morgan. Data as of August 24, 2023.



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