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The Week Ahead: Slow Start But Data and Fed Speakers Steadily Increase

To whatever extent economic data matters, the week ahead will gradually crescendo by Friday, which boasts the two most important reports: **CPI and Retail Sales.** Monday, by comparison has no top tier reports. For traders who care less about data and more about the Fed, there are plenty of Fed speakers about. Thursday is the apex with at least three scheduled speeches during market hours. Tuesday also has three speakers, but 2 of them are taking the stage after hours.

Then there's the question of how Fed speakers even matter. We've seen a **fairly unified message** from most of the Fed, and that message lines up well with the Minutes from the last FOMC meeting. If there's a specific consideration in the short term, it's whether the rate hike timeline has moved up at all in light of last week's NFP.

Judging by trading levels in Fed Funds Futures and bond markets in general, the answer is that a hike is slightly more likely, but not by much. The increased odds are also moving up from a very low baseline. Essentially , the outlook as shifted from a hike being **"utter and complete nonsense"** to simply "utter nonsense."

Meanwhile, bond markets cope with **negative short term implications** from technicals. As seen in the following chart, shorter term momentum (blue and red lines) will begin to push up above the lower horizontal blue line. This is the first sign of more pronounced weakness, but it would require confirmation from longer term momentum (the green line crossing above the teal line in the bottom chart).

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.43	-0.62
10 YR Treasury	4.9860	+0.0952
30 YR Treasury	5.3557	+0.0737

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Average Mortgage Rates

	Rate	Change	Points
Mortgage News Daily			
30YR Fixed	7.30%	+0.12	0.00
15YR Fixed	6.92%	+0.09	0.00
30YR FHA	6.89%	+0.07	0.00
30YR Jumbo	7.40%	+0.03	0.00
7/6 SOFR	6.80%	+0.31	0.00
30YR VA	6.90%	+0.07	0.00

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