

# Surviving Tough Economic Times: Government Resources for developing Economic Wisdom



Jane Canfield  
FDLP Coordinator  
Pontifical Catholic University of PUerto Rico  
787-841-2000 ext 1806  
[jcanfield@pucpr.edu](mailto:jcanfield@pucpr.edu)



# WHY ECONOMIC RESOURCES?

“Episodes of high inflation, which carry high economic costs, are nothing new and instead a recurrent feature in U.S. history,”



[CPI Inflation Calculator - Bureau of Labor Statistics](https://www.bls.gov/data/inflation_calculator)

[https://www.bls.gov > data > inflation\\_calculator](https://www.bls.gov/data/inflation_calculator)

The CPI *inflation* calculator uses the Consumer Price Index for All Urban Consumers (CPI-U) U.S. city average series for all items, not seasonally adjusted.

# HISTORY OF INFLATION

## The History of Prices and Inflation in the U.S. - Federal Reserve Bank ...

[www.stlouisfed.org/on-the-economy/2017/september/history-prices-inflation-us](http://www.stlouisfed.org/on-the-economy/2017/september/history-prices-inflation-us)

The **History of Prices and Inflation in the U.S.** September 26, 2017. Numerous proposals over the past few years have called for increased congressional ...

## Historical Parallels to Today's Inflationary Episode

[www.whitehouse.gov/cea/written-materials/2021/07/06/historical-parallels-to-todays-inflationary-episode/](http://www.whitehouse.gov/cea/written-materials/2021/07/06/historical-parallels-to-todays-inflationary-episode/)

This inflationary episode was caused by a booming economy, which increased prices. From 1965 through 1969, for instance, real quarterly GDP growth ..

## Prices & Inflation | U.S. Bureau of Economic Analysis (BEA)

[www.bea.gov/data/prices-inflation](http://www.bea.gov/data/prices-inflation)

**Prices & Inflation.** Measures changes in prices paid for goods and services produced in the United States. BEA's featured measure of price changes in ...

<https://www.bea.gov/>

The U.S. Bureau of Economic Analysis is your source of **accurate and objective** data about the nation's economy.

BEA's economists produce some of the world's most closely watched statistics, including U.S. gross domestic product, better known as **GDP**. We do **state and local** numbers, too, plus **foreign trade and investment** stats and **industry** data.

BEA is an agency of the Department of Commerce.



# Core Values of BEA

The Bureau of Economic Analysis (BEA) promotes a better understanding of the U.S. economy by providing the most timely, relevant, and accurate economic accounts data in an objective and cost-effective manner.

- Integrity: Maintaining the sterling reputation of BEA and its statistics.
- Quality: Producing timely, relevant, and accurate statistics.
- Excellence: Fostering staff excellence and recognizing and rewarding employee contributions.
- Responsiveness: Providing customers with the programs and services they need.
- Innovation: Using technology and new methodologies to meet measurement challenges.

# <https://www.federalreserve.gov/>

## Fed Explained

The Federal Reserve System is the central bank of the United States. It performs five general functions to promote the effective operation of the U.S. economy and, more generally, the public interest. The Federal Reserve

- conducts the nation's monetary policy to promote maximum employment, stable prices, and moderate long-term interest rates in the U.S. economy;
- promotes the stability of the financial system and seeks to minimize and contain systemic risks through active monitoring and engagement in the U.S. and abroad;



<https://www.federalreserve.gov/>

- promotes the stability of the financial system and seeks to minimize and contain systemic risks through active monitoring and engagement in the U.S. and abroad;
- promotes the safety and soundness of individual financial institutions and monitors their impact on the financial system as a whole;
- fosters payment and settlement system safety and efficiency through services to the banking industry and the U.S. government that facilitate U.S.-dollar transactions and payments; and
- promotes consumer protection and community development through consumer-focused supervision and examination, research and analysis of emerging consumer issues and trends, community economic development activities, and the administration of consumer laws and regulations.

# CONSUMER RESOURCES





# <https://www.fdic.gov/>

The Federal Deposit Insurance Corporation (FDIC) is an independent agency created by Congress to maintain stability and public confidence in the nation's financial system.

The FDIC provides numerous resources such as initiatives, tools, forms, regulations, and other information for all stakeholders.

The FDIC is a preeminent banking research institution. Our economists and analysts produce insightful works that inform our supervision and regulation of financial institutions.

# <https://consumer.ftc.gov/>

The FTC works to stop deceptive and unfair business practices and scams, and to help consumers like you recognize and recover from them.



<https://www.consumerfinance.gov/>



Consumer Financial  
Protection Bureau

The Consumer Financial Protection Bureau is a 21st century agency that implements and enforces Federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

We aim to make consumer financial markets work for consumers, responsible providers, and the overall economy. We protect consumers from unfair, deceptive, or abusive practices and take action against companies that break the law. We arm people with the information, steps, and tools that they need to make smart financial decisions.



Consumer Financial  
Protection Bureau



**Our work includes:**

- Rooting out unfair, deceptive, or abusive acts or practices by writing rules, supervising companies, and enforcing the law
- Enforcing laws that outlaw discrimination in consumer finance
- Taking consumer complaints
- Enhancing financial education
- Researching the consumer experience of using financial products
- Monitoring financial markets for new risks to consumers

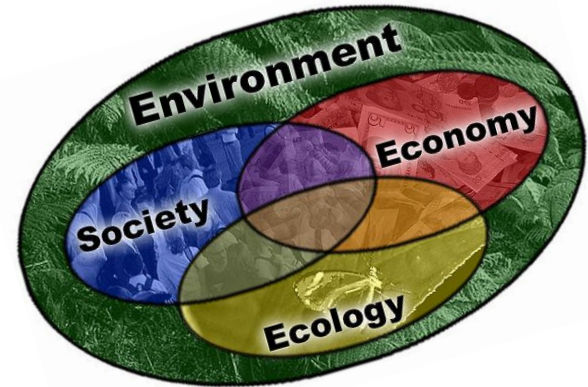
# NATURAL AND ENVIRONMENTAL ECONOMIC RESOURCES

<https://www.usgs.gov/programs/science-and-decisions-center/science/natural-resource-economics>

Natural resource economics provides critical information on the economic consequences of Department of the Interior and other natural resource and hazard management decisions.

<https://www.epa.gov/environmental-economics/environmental-economic-resources>

Environmental **Economics** at EPA - Papers & Reports. **Economics** and Cost Analysis Support. A Guide for Cost-effectiveness and Cost-benefit Analysis of ...



# UNEXPECTED ECONOMIC RESOURCES

## Courses to Increase Your Economic Security • Military OneSource

[www.militaryonesource.mil/training-resources/courses-to-increase-your-economic-security/](http://www.militaryonesource.mil/training-resources/courses-to-increase-your-economic-security/)

The two bonus **resources** and five MilLife courses listed below can help you improve your financial security by: Preparing you for the financial side of ...

## Cultural Economy - Resources - City of New Orleans

[www.nola.gov/cultural-economy/resources/](http://www.nola.gov/cultural-economy/resources/)

**Resources.** As the city recovers from Hurricane Ida and the pandemic continues to impact the cultural **economy**, we want to provide you with the most ...

# ECONOMIC RESOURCES IN HEALTH CARE



## Applying Economic Principles to Health Care

[wwwnc.cdc.gov/eid/article/7/2/70-0282\\_article](http://wwwnc.cdc.gov/eid/article/7/2/70-0282_article)

Understanding the social conditions that affect **resource** allocation is at the heart of **economic** thinking. **Economics** has what can be referred to as a ...

## Economic issues of Severe Acute Respiratory Infections for influenza in ...

[pubmed.ncbi.nlm.nih.gov/36084073/](http://pubmed.ncbi.nlm.nih.gov/36084073/)

Children with comorbidities increase the costs and children over 10 years uses a significant amount of **resources** and they are not a priority in ...

# LOCAL, STATE AND REGIONAL ECONOMIC RESOURCES



## [Department of Regulatory and Economic Resources Business Plan](http://www.miamidade.gov/performance/library/business-plans/fy-2020-21-regulatory-economic-resources.pdf)

[www.miamidade.gov/performance/library/business-plans/fy-2020-21-regulatory-economic-resources.pdf](http://www.miamidade.gov/performance/library/business-plans/fy-2020-21-regulatory-economic-resources.pdf)

**Department of Regulatory and Economic Resources** FY2019-20 & FY2020-21 2 DEPARTMENT OVERVIEW Department Mission To Enable Sustainable **Economic** Growth ...

## [Massachusetts - Economic Development Directory | U.S. Economic ...](http://www.eda.gov/resources/directory/states/ma.htm)

[www.eda.gov/resources/directory/states/ma.htm](http://www.eda.gov/resources/directory/states/ma.htm)

Fall River, City of. Franklin County Community Development Corporation. Massachusetts Development Finance Corporation. MassVentures. Merrimack Valley ..



# MORE LOCAL AND STATE RESOURCES



## [Consumer Resources - CA Department of Developmental Services - California](https://dds.ca.gov/consumers/resources/)

[dds.ca.gov/consumers/resources/](https://dds.ca.gov/consumers/resources/)

**Consumer Resources.** The following information and links may be helpful tools for **consumers** and their families as well as providers and others who care ...

## [Consumer Protection](http://www.michigan.gov/ag/cp-new)

[www.michigan.gov/ag/cp-new](http://www.michigan.gov/ag/cp-new)

The **Consumer** Protection Act applies to goods and services leased or purchased for personal, family and household purposes; prohibits price gouging ...

# INTERNATIONAL ECONOMIC RESOURCES

## [International | U.S. Department of the Treasury](#)

[home.treasury.gov/policy-issues/international](https://home.treasury.gov/policy-issues/international)

The Treasury Department works with other federal agencies, foreign governments, and **international** financial institutions to encourage global **economic** ...

## [International Economic Trends | Title | FRASER | St. Louis Fed](#)

[fraser.stlouisfed.org/title/international-economic-trends-6142?browse=1990s](https://fraser.stlouisfed.org/title/international-economic-trends-6142?browse=1990s)

Select a **resource** to view. In order to aid in the retrieval of information from this publication, significant tables, charts, and/or articles have ..



# ECONOMIC RESOURCES IN OTHER LANGUAGES



<https://consumidor.ftc.gov/>

La FTC trabaja para prevenir las prácticas comerciales fraudulentas, engañosas y desleales en el mercado y proveer información para ayudar a los consumidores a identificar, detener y evitar dichas prácticas.

<https://www.consumerfinance.gov/es/>

La Oficina para la Protección Financiera del Consumidor es una agencia del siglo 21 que implementa y hace cumplir las leyes federales en materia financiera, y que se asegura de que los mercados de productos financieros sean justos, transparentes y competitivos.

# MORE RESOURCES IN OTHER LANGUAGES

## [Asistencia financiera para comida, vivienda y pago de facturas](#)

[www.usa.gov/espanol/asistencia-financiera-desastres](http://www.usa.gov/espanol/asistencia-financiera-desastres)

La página de HUD sobre **recursos** de ayuda por COVID-19 para inquilinos (en inglés) ofrece consejos detallados sobre qué hacer si tiene problemas para .

## [Beneficios para miembros de las Fuerzas Armadas | USAGov](#)

[www.usa.gov/espanol/beneficios-familias-militares](http://www.usa.gov/espanol/beneficios-familias-militares)

Programas de asistencia para militares y sus familias. Los miembros de la Fuerzas Armadas y sus familias enfrenta retos y situaciones deferentes al ...



# LET'S GO LIVE

<https://www.bea.gov/>

<https://www.epa.gov/environmental-economics/environmental-economic-resources>

<https://www.federalreserve.gov/>

<https://www.fdic.gov/>

<https://www.consumerfinance.gov/>



