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The AI-Powered Economy. AI has become a principal driver of economic growth through surging investment, new business formation, and wealth effects on consumer spending. This session examines how far the boom can run, which industries and regions are capturing the gains, and what an AI-driven expansion means for productivity, labor markets, and the economic outlook.

Housing: Normalization, Risks, and Re-Emerging Opportunities. Single and multifamily housing markets remain under significant stress. This session examines shifting housing fundamentals, the role of interest rates and capital markets, and emerging inter- and intra-metro divergences. New block-group-level data will highlight where risks are concentrated and where opportunities may be re-emerging.

Trend or Streak? The U.S. Consumer Outlook Through 2028. The consumer has defied expectations for years. The question is whether resilience is a trend or a streak. Cris deRitis, Deputy Chief Economist at Moody’s Analytics, presents the outlook for growth, employment, interest rates, and household credit through 2028. He will examine what a shifting labor market means for banks and other lenders, where delinquencies are headed by segment, and which scenarios should be on every analyst’s radar heading into 2027.

Reading the Economic Signals: Implications for Insurers. Against a backdrop of shifting energy markets, evolving Fed policy, and accelerating AI investment, Cris deRitis, Deputy Chief Economist at Moody’s Analytics, will explore the strategic implications for inflation, capital allocation, underwriting discipline, and portfolio positioning. He will also consider the balance between recession risk and economic resilience, and what these dynamics mean for insurers navigating uncertainty in the years ahead.

Rank the Risks: A Macroeconomic Outlook for a Fractured World. A macroeconomic outlook built for people who have to manage and price uncertainty rather than simply describe it. Cris deRitis, Deputy Chief Economist at Moody’s Analytics, covers growth, inflation, labor markets, and rates, then turns to the geopolitical fault lines that will determine which scenario we land in. Along the way he presents a short list of threats and asks you to rank each one yourself, by probability and by severity, before revealing where Moody’s puts them. Expect to disagree. The key takeaway: treating geopolitics as a secondary overlay on the baseline no longer works, and there is a better way to consider political risk inside the forecast itself.

Navigating Uncertainty: An Economic Outlook for Depository Institutions. Interest rates, credit quality, and funding pressures are keeping bank and credit union executives on their toes. This session cuts through the noise with a clear-eyed look at where the economy is headed and what it means for lending, margins, and asset performance. Walk away with the context you need to make sharper decisions in an uncertain environment.

Affordability & the Bifurcated Economy. Affordability has emerged as one of the nation's defining economic challenges. This session unpacks the affordability crisis, including higher living costs, weaker job and wage growth, and higher interest rates and debt payments have created affordability pressures despite strong headline economic growth. We will also assess which policy responses have proven effective in addressing the crisis, and which risk exacerbating the problem.

The Tough Road Ahead. The US economy is struggling with painfully high inflation and financial system instability. Recession risks are high and rising. This session assesses whether the economy can avoid a prolonged downturn, and if not just how severe will it be. We focus particular attention on the struggles unique to small businesses and small business lenders as they deal with multiple challenges.