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Fitch: U.S. Community Development and Social Lending Outlook 2025

Strong consumer spending, resilient employment, rising household income and robust savings underpin Fitch Ratings' economic outlook for 2025. Fitch has revised its prior GDP growth forecast upward to 2.7% for 2024 and to 2.1% for 2025, reflecting stronger-than-expected momentum in the U.S. economy, albeit at slower rates than the recent, above-trend pace. Inflation risks are rising as consumer spending proves stronger than expected and impending tariff increases push up U.S. import prices. Despite the adverse impacts of higher tariffs, the U.S. Federal Reserve is expected to gradually reduce rates, with a total of 125bps in cuts by the end of 2025.

[Access Report](#)

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