Rates.txt is a text file with 630 entries with 11 columns.

The observations are monthly from 1960:1 – 2012:6

All are U.S. macro variables. In column order, they are

1. Year
2. Month
3. Unemployment Rate
4. 10-year Treasury Rate
5. 3-month Treasury Rate
6. AAA bond rate
7. BAA bond rate
8. Housing starts
9. Building Permits
10. Industrial production index
11. CPI (less food and energy)

Unemployment Rate: Bureau of Labor Statistics

<http://data.bls.gov/pdq/querytool.jsp?survey=ln>

Both sexes/all races/all origins/16 years and over/all education levels/all marital status, unemployment rate/seasonally adjusted/monthly

Interest Rates: Federal Reserve System

<https://www.federalreserve.gov/datadownload/Choose.aspx?rel=H15>

10-year: TCMNOM/Y10 (Market yield on U.S. Treasury securities at 10-year constant maturity)

3-month: TB/M3 (3-month Treasury bill secondary market rate discount basis)

AAA: (MOODY'S YIELD ON SEASONED CORPORATE BONDS - ALL INDUSTRIES, AAA)

BAA: (MOODY'S YIELD ON SEASONED CORPORATE BONDS - ALL INDUSTRIES, BAA)

Housing Starts: U.S. Census Bureau

<http://www.census.gov/construction/nrc/xls/starts_cust.xls>

New privately owned housing units started/seasonally adjusted annual rate

Building Permits: U.S. Census Bureau

http://www.census.gov/construction/xls/permits\_cust.xls in permit-iss

New privately owned housing units authorized by building permits/seasonally adjusted annual rate

Industrial Production index: Federal Reserve System

http://www.federalreserve.gov/datadownload/Choose.aspx?rel=G17

CPI: Bureau of Labor Statistics

http://www.bls.gov/cpi/#data

U.S. City average, seasonally adjusted, all items less food and energy: CUUR0000SA0L1E