District of Columbia Industry Structure

Source: Bureau of Labor Statistics/Haver Analytics

October 2023 Industry Structure

- Natural Resources & Construction: U.S. 2.0, District of Columbia 5.5
- Manufacturing: U.S. 0.1, District of Columbia 8.3
- Trade, Transportation & Utilities: U.S. 3.9, District of Columbia 18.4
- Information: U.S. 1.9, District of Columbia 2.7
- Financial Activities: U.S. 3.6, District of Columbia 5.8
- Professional & Business Services: U.S. 14.7, District of Columbia 22.6
- Education & Health Services: U.S. 16.4, District of Columbia 16.0
- Other Services: U.S. 3.8, District of Columbia 9.1
- Government: U.S. 14.6, District of Columbia 30.0

Employment Share (Percent)
District of Columbia Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2023 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>3.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.0</td>
<td>0.2</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Information</td>
<td>-2.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>0.7</td>
<td>2.9</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>1.6</td>
<td>4.2</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>1.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Other Services</td>
<td>2.3</td>
<td>4.9</td>
</tr>
<tr>
<td>Government</td>
<td>-0.7</td>
<td>2.8</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Payroll Employment

Payroll Employment
YoY % Chg (SA)

United States: 1.9%
District of Columbia: 1.7%

October 2023

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Labor Force Participation Rate

October 2023

United States: 62.7%
District of Columbia: 71.4%

Source: Bureau of Labor Statistics/Haver Analytics
D.C. Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
District of Columbia Wages and Salaries

Wages and Salaries
YoY % Chg


Source: Bureau of Economic Analysis/Haver Analytics
Washington, D.C. MSA Building Permits

Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

United States: 6.7%
District of Columbia: -1.7%

Source: US Census Bureau/Haver Analytics
District of Columbia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
D.C. Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
D.C. Foreclosure Inventory Rate

Foreclosure Inventory Rate
Percent

- Conventional Adjustable Rate Mortgages
- Total Mortgages
- Conventional Fixed Rate Mortgages

2023 Q3
- Adjustable Rate: 2.0%
- Total: 0.9%
- Fixed Rate: 0.7%

Source: Mortgage Bankers Association/Haver Analytics
D.C. Foreclosure Starts Rate

Source: Mortgage Bankers Association/Haver Analytics
Maryland Industry Structure

October 2023 Industry Structure

- Natural Resources & Construction: U.S. 5.5%, Maryland 6.1%
- Manufacturing: U.S. 3.9%, Maryland 8.3%
- Trade, Transportation & Utilities: U.S. 1.9%, Maryland 17.1%
- Information: U.S. 4.8%, Maryland 5.8%
- Financial Activities: U.S. 1.2%, Maryland 4.8%
- Professional & Business Services: U.S. 14.7%, Maryland 17.3%
- Education & Health Services: U.S. 16.4%, Maryland 16.9%
- Leisure & Hospitality: U.S. 10.7%, Maryland 9.4%
- Other Services: U.S. 3.8%, Maryland 4.0%
- Government: U.S. 14.6%, Maryland 19.2%

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2023 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S. YoY% Chg(SA)</th>
<th>Maryland YoY% Chg(SA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.9</td>
<td>1.6</td>
</tr>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>3.0</td>
<td>3.2</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-2.9</td>
<td>0.0</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Information</td>
<td>-4.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>3.3</td>
<td>4.2</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>2.4</td>
<td>3.6</td>
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<tr>
<td>Other Services</td>
<td>2.3</td>
<td>2.8</td>
</tr>
<tr>
<td>Government</td>
<td>3.1</td>
<td>5.5</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Payroll Employment

Payroll Employment
YoY % Chg (SA)

October 2023
United States: 1.9%
Maryland: 1.6%

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Unemployment Rate

Unemployment Percent

- United States: 3.9%
- Maryland: 1.7%

October 2023

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Labor Force Participation Rate

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Real Personal Income

Real Personal Income
YoY % Change

United States: 0.0%
Maryland: -1.2%

2022 Q4

Source: Bureau of Economic Analysis/Haver Analytics
Maryland Wages and Salaries

Source: Bureau of Economic Analysis/Haver Analytics
Maryland Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

United States: 6.7%
Maryland: 24.8%

Source: US Census Bureau/Haver Analytics
Maryland House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Maryland Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
Maryland Foreclosure Inventory Rate

Source: Mortgage Bankers Association/Haver Analytics
North Carolina Industry Structure

October 2023 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, North Carolina 0.1%
- Construction: U.S. 5.1%, North Carolina 5.0%
- Manufacturing: U.S. 8.3%, North Carolina 9.5%
- Trade, Transportation & Utilities: U.S. 18.4%, North Carolina 19.0%
- Information: U.S. 1.9%, North Carolina 1.7%
- Financial Activities: U.S. 5.8%, North Carolina 6.0%
- Professional & Business Services: U.S. 14.7%, North Carolina 15.4%
- Education & Health Services: U.S. 14.0%, North Carolina 16.4%
- Leisure & Hospitality: U.S. 10.7%, North Carolina 10.9%
- Other Services: U.S. 3.8%, North Carolina 3.5%
- Government: U.S. 14.6%, North Carolina 14.8%

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2023 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
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<td>2.0</td>
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<tr>
<td>Natural Resources and Mining</td>
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<td>4.9</td>
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<tr>
<td>Construction</td>
<td>2.8</td>
<td></td>
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<tr>
<td>Manufacturing</td>
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<td></td>
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<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>1.5</td>
<td></td>
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<tr>
<td>Information</td>
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<td></td>
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<tr>
<td>Financial Activities</td>
<td>0.7</td>
<td></td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
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<td></td>
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<tr>
<td>Education &amp; Health Services</td>
<td>2.0</td>
<td>4.2</td>
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<tr>
<td>Leisure &amp; Hospitality</td>
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<td>Other Services</td>
<td>1.5</td>
<td>2.8</td>
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<tr>
<td>Government</td>
<td>1.9</td>
<td></td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Payroll Employment

Payroll Employment
YoY % Chg (SA)

United States: 1.9%
North Carolina: 2.0%

October 2023

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Unemployment Rate

Unemployment Percent

- United States: 3.9%
- North Carolina: 3.4%

October 2023

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Labor Force Participation Rate

![Labor Force Participation chart]

October 2023

United States: 62.7%
North Carolina: 60.9%

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
North Carolina Wages and Salaries

Wages and Salaries
YoY % Chg

2023 Q2
United States: 6.9%
North Carolina: 8.8%

Source: Bureau of Economic Analysis/Haver Analytics
North Carolina Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

- United States: 6.7%
- North Carolina: 10.9%

September 2023

Source: US Census Bureau/Haver Analytics
North Carolina House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
North Carolina Mortgage Delinquency Rate

90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

- Conventional Adjustable Rate Mortgages
- Total Mortgages
- Conventional Fixed Rate Mortgages

2023 Q3
- Adjustable Rate: 1.1%
- Total: 0.9%
- Fixed Rate: 0.7%

Source: Mortgage Bankers Association/Haver Analytics
North Carolina Foreclosure Inventory Rate

Foreclosure Inventory Rate
Percent

- Conventional Adjustable Rate Mortgages
- Total Mortgages
- Conventional Fixed Rate Mortgages

2023 Q3
Adjustable Rate: 0.6%
Total: 0.3%
Fixed Rate: 0.2%

Source: Mortgage Bankers Association/Haver Analytics
North Carolina Foreclosure Starts Rate

Foreclosure Starts Rate

Percent

2023 Q3

Adjustable Rate: 0.2%
Total: 0.1%
Fixed Rate: 0.1%

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Industry Structure

October 2023 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, South Carolina 0.2%
- Construction: U.S. 4.8%, South Carolina 5.1%
- Manufacturing: U.S. 11.3%, South Carolina 18.4%
- Trade, Transportation & Utilities: U.S. 19.3%, South Carolina 18.5%
- Information: U.S. 1.9%, South Carolina 1.4%
- Financial Activities: U.S. 5.8%, South Carolina 5.2%
- Professional & Business Services: U.S. 14.7%, South Carolina 16.4%
- Education & Health Services: U.S. 12.3%, South Carolina 12.3%
- Leisure & Hospitality: U.S. 10.7%, South Carolina 12.0%
- Other Services: U.S. 3.8%, South Carolina 3.6%
- Government: U.S. 14.6%, South Carolina 16.3%

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2023 Industry Growth

- Total: 1.9 (U.S.), 2.2 (South Carolina)
- Natural Resources and Mining: 4.9 (South Carolina)
- Construction: 2.2 (South Carolina)
- Manufacturing: 2.8 (South Carolina)
- Trade, Transportation & Utilities: 2.2 (South Carolina)
- Information: -2.9 (South Carolina)
- Financial Activities: 2.6 (South Carolina)
- Professional & Business Services: 4.2 (South Carolina)
- Education & Health Services: 5.3 (South Carolina)
- Leisure & Hospitality: 3.6 (South Carolina)
- Other Services: 3.7 (South Carolina)
- Government: 2.3 (South Carolina)

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Payroll Employment

Payroll Employment
YoY % Chg (SA)

October 2023
United States: 1.9%
South Carolina: 2.2%

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Unemployment Rate

<table>
<thead>
<tr>
<th>Year</th>
<th>United States</th>
<th>South Carolina</th>
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<td>2008</td>
<td>10.9%</td>
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<td>2009</td>
<td>12.4%</td>
<td>10.4%</td>
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<td>2010</td>
<td>9.5%</td>
<td>8.3%</td>
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<td>2011</td>
<td>7.8%</td>
<td>6.8%</td>
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<tr>
<td>2012</td>
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<td>2013</td>
<td>5.4%</td>
<td>4.8%</td>
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<td>2014</td>
<td>5.0%</td>
<td>4.5%</td>
</tr>
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<td>2015</td>
<td>4.8%</td>
<td>4.4%</td>
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<td>2016</td>
<td>4.5%</td>
<td>4.3%</td>
</tr>
<tr>
<td>2017</td>
<td>4.4%</td>
<td>4.2%</td>
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<tr>
<td>2018</td>
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<td>2019</td>
<td>4.3%</td>
<td>4.0%</td>
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<tr>
<td>2020</td>
<td>3.8%</td>
<td>2.9%</td>
</tr>
<tr>
<td>2021</td>
<td>4.1%</td>
<td>3.3%</td>
</tr>
<tr>
<td>2022</td>
<td>4.3%</td>
<td>3.5%</td>
</tr>
<tr>
<td>2023</td>
<td>4.6%</td>
<td>3.7%</td>
</tr>
<tr>
<td>2024</td>
<td>5.0%</td>
<td>4.0%</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Labor Force Participation Rate

October 2023

United States: 62.7%
South Carolina: 57.0%

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Initial Unemployment Claims

South Carolina Initial Unemployment Claims

Thousands

South Carolina: 9.7

September 2023

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Real Personal Income

Real Personal Income
YoY % Change

United States: 0.0%
South Carolina: 1.7%

Source: Bureau of Economic Analysis/Haver Analytics
South Carolina Wages and Salaries

Wages and Salaries
YoY % Chg

United States: 6.9%
South Carolina: 9.0%

2023 Q2

Source: Bureau of Economic Analysis/Haver Analytics
South Carolina Building Permits

Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

- United States: 6.7%
- South Carolina: 3.1%

Source: US Census Bureau/Haver Analytics
South Carolina House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
South Carolina Mortgage Delinquency Rate

90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Foreclosure Inventory Rate

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Foreclosure Starts Rate

Foreclosure Starts Rate
Percent

- Conventional Adjustable Rate Mortgages
- Total Mortgages
- Conventional Fixed Rate Mortgages

2023 Q3
Adjustable Rate: 0.2%
Total: 0.2%
Fixed Rate: 0.1%

Source: Mortgage Bankers Association/Haver Analytics
Virginia Industry Structure

October 2023 Industry Structure

- Natural Resources and Mining: 0.4% (U.S.), 0.2% (Virginia)
- Construction: 5.1% (U.S.), 5.1% (Virginia)
- Manufacturing: 8.3% (U.S.), 5.9% (Virginia)
- Trade, Transportation & Utilities: 16.1% (U.S.), 18.4% (Virginia)
- Information: 1.9% (U.S.), 1.7% (Virginia)
- Financial Activities: 5.8% (U.S.), 5.2% (Virginia)
- Professional & Business Services: 14.7% (U.S.), 19.6% (Virginia)
- Education & Health Services: 14.0% (U.S.), 16.4% (Virginia)
- Leisure & Hospitality: 10.7% (U.S.), 9.7% (Virginia)
- Other Services: 3.8% (U.S.), 4.7% (Virginia)
- Government: 14.6% (U.S.), 17.8% (Virginia)

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Industry Growth
Percent Change in Employment from a Year Ago, SA

October 2023 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>Virginia</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Natural Resources and Mining</td>
<td>-1.4</td>
<td>4.9</td>
</tr>
<tr>
<td>Construction</td>
<td>-0.4</td>
<td>2.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Information</td>
<td>-2.9</td>
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</tr>
<tr>
<td>Financial Activities</td>
<td>0.7</td>
<td></td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>1.0</td>
<td>3.6</td>
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<tr>
<td>Education &amp; Health Services</td>
<td>2.1</td>
<td>4.2</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>1.7</td>
<td>3.6</td>
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<tr>
<td>Other Services</td>
<td>2.3</td>
<td>2.8</td>
</tr>
<tr>
<td>Government</td>
<td>2.8</td>
<td>2.8</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Payroll Employment

Payroll Employment
YoY % Chg (SA)

October 2023
United States: 1.9%
Virginia: 1.4%

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Unemployment Rate

Unemployment Percent

United States: 3.9%
Virginia: 2.7%

October 2023

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Labor Force Participation Rate

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
Virginia Wages and Salaries

Wages and Salaries
YoY % Chg


2023 Q2
United States: 6.9%
Virginia: 7.3%

Source: Bureau of Economic Analysis/Haver Analytics
Virginia Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

Source: US Census Bureau/Haver Analytics
Virginia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Virginia Foreclosure Inventory Rate

Source: Mortgage Bankers Association/Haver Analytics
Virginia Foreclosure Starts Rate

Foreclosure Starts Rate
Percent

- Coventional Adjustable Rate Mortgages
- Total Mortgages
- Coventional Fixed Rate Mortgages

2023 Q3
Adjustable Rate: 0.2%
Total: 0.1%
Fixed Rate: 0.1%

Source: Mortgage Bankers Association/Haver Analytics
West Virginia Industry Structure

October 2023 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, WV 3.1%
- Construction: U.S. 5.1%, WV 4.7%
- Manufacturing: U.S. 6.4%, WV 8.3%
- Trade, Transportation & Utilities: U.S. 18.4%, WV 17.1%
- Information: U.S. 1.9%, WV 1.1%
- Financial Activities: U.S. 5.8%, WV 3.7%
- Professional & Business Services: U.S. 14.7%, WV 10.4%
- Education & Health Services: U.S. 16.4%, WV 18.6%
- Leisure & Hospitality: U.S. 10.7%, WV 9.7%
- Other Services: U.S. 3.8%, WV 3.7%
- Government: U.S. 14.6%, WV 21.5%

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Industry Growth
Percent Change in Employment from a Year Ago, SA

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Payroll Employment

Payroll Employment
YoY % Chg (SA)

October 2023
United States: 1.9%
West Virginia: 1.5%

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Unemployment Rate

![Graph showing West Virginia and United States unemployment rates over time, with October 2023 statistics indicated.]

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Labor Force Participation Rate

Labor Force Participation
Percent

October 2023
United States: 62.7%
West Virginia: 55.2%

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Initial Unemployment Claims

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Real Personal Income

- United States: 0.0%
- West Virginia: -1.8%

Source: Bureau of Economic Analysis/Haver Analytics
West Virginia Wages and Salaries

Wages and Salaries
YoY % Chg

- United States
- West Virginia

2023 Q2
United States: 6.9%
West Virginia: 7.1%

Source: Bureau of Economic Analysis/Haver Analytics
West Virginia Building Permits
Single-Family Homes

Private Single-Family Housing Permits
YoY % Chg 3-month Average

- United States: 6.7%
- West Virginia: 21.1%

Source: US Census Bureau/Haver Analytics
West Virginia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
West Virginia Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
West Virginia Foreclosure Inventory Rate

Foreclosure Inventory Rate
Percent

- Coventional Adjustable Rate Mortgages
- Total Mortgages
- Coventional Fixed Rate Mortgages

Source: Mortgage Bankers Association/Haver Analytics
West Virginia Foreclosure Starts Rate

Source: Mortgage Bankers Association/Haver Analytics