District of Columbia Industry Structure

January 2024 Industry Structure

- Natural Resources & Construction: U.S. 5.6%, District of Columbia 1.9%
- Manufacturing: U.S. 8.2%, District of Columbia 0.1%
- Trade, Transportation & Utilities: U.S. 18.3%, District of Columbia 4.0%
- Information: U.S. 1.9%, District of Columbia 2.5%
- Financial Activities: U.S. 5.9%, District of Columbia 3.4%
- Professional & Business Services: U.S. 14.6%, District of Columbia 22.6%
- Education & Health Services: U.S. 16.5%, District of Columbia 16.2%
- Leisure & Hospitality: U.S. 10.7%, District of Columbia 9.9%
- Other Services: U.S. 3.7%, District of Columbia 8.8%
- Government: U.S. 14.7%, District of Columbia 30.6%

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

Payroll Employment
YoY % Chg (SA)

United States: 1.8%
District of Columbia: 0.4%

January 2024

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

Unemployment Percent

- United States: 3.7%
- District of Columbia: 5.0%

January 2024

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

- **United States**: 62.5%
- **District of Columbia**: 72.1%

January 2024

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

District of Columbia Initial Unemployment Claims
Thousands

January 2024
District of Columbia: 1.7

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

-6 -4 -2 0 2 4 6 8 10 12 14

United States: 5.5%
District of Columbia: 6.7%

2023 Q3

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: 32.5%
District of Columbia: 12.9%

Source: US Census Bureau/Haver Analytics
D.C. Mortgage Delinquency Rate

90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

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

2023 Q4

- Adjustable Rate: 1.1%
- Total: 1.0%
- Fixed Rate: 0.8%

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

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

Source: Mortgage Bankers Association/Haver Analytics
Maryland Industry Structure

January 2024 Industry Structure

- Natural Resources & Construction: U.S. 5.6, Maryland 5.8
- Manufacturing: U.S. 8.2, Maryland 18.3
- Trade, Transportation & Utilities: U.S. 4.0, Maryland 17.0
- Information: U.S. 1.9, Maryland 1.2
- Financial Activities: U.S. 5.9, Maryland 5.0
- Professional & Business Services: U.S. 14.6, Maryland 17.2
- Education & Health Services: U.S. 16.5, Maryland 17.0
- Leisure & Hospitality: U.S. 10.7, Maryland 9.5
- Other Services: U.S. 3.7, Maryland 3.8
- Government: U.S. 14.7, Maryland 19.4

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

January 2024 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.8</td>
<td>2.7</td>
</tr>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>-3.6</td>
<td>-2.1</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-2.1</td>
<td>-1.1</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>0.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Information</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>-1.3</td>
<td>-1.3</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>4.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>2.9</td>
<td>2.5</td>
</tr>
<tr>
<td>Other Services</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Government</td>
<td>2.8</td>
<td>2.8</td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

January 2024

United States: 1.8%
Maryland: 0.2%

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

January 2024

United States: 3.7%
Maryland: 2.3%

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

Labor Force Participation
Percent

United States: 62.5%
Maryland: 65.1%

January 2024

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

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

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

![Wages and Salaries Chart]

**Wages and Salaries**

**YoY % Chg**


United States: 5.5%
Maryland: 4.3%

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: 32.5%
Maryland: 18.5%

January 2024

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

 FHFA House Price Index
 YoY % Chg


United States: 5.7%
Maryland: 5.2%

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

Mortgage Delinquency Rate 90+ Days Delinquent

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

2023 Q4
Adjustable Rate: 1.7%
Total: 1.3%
Fixed Rate: 0.9%

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

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

Percentage

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

January 2024 Industry Structure

- **Natural Resources and Mining**: U.S. 0.4, North Carolina 0.1
- **Construction**: U.S. 5.2, North Carolina 5.3
- **Manufacturing**: U.S. 8.2, North Carolina 9.4
- **Trade, Transportation & Utilities**: U.S. 18.3, North Carolina 18.7
- **Information**: U.S. 1.9, North Carolina 1.7
- **Financial Activities**: U.S. 5.9, North Carolina 6.2
- **Professional & Business Services**: U.S. 14.6, North Carolina 15.0
- **Education & Health Services**: U.S. 13.7, North Carolina 16.5
- **Leisure & Hospitality**: U.S. 10.7, North Carolina 10.8
- **Other Services**: U.S. 3.7, North Carolina 4.0
- **Government**: U.S. 14.7, North Carolina 15.1

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

January 2024 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural Resources and Mining</td>
<td>1.4</td>
<td>3.6</td>
</tr>
<tr>
<td>Construction</td>
<td>0.2</td>
<td>2.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.3</td>
<td>3.4</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-1.3</td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>-3.1</td>
<td></td>
</tr>
<tr>
<td>Financial Activities</td>
<td>1.0</td>
<td>2.5</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>0.7</td>
<td>3.8</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>0.4</td>
<td>4.1</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>1.5</td>
<td>2.9</td>
</tr>
<tr>
<td>Other Services</td>
<td>1.3</td>
<td>3.4</td>
</tr>
<tr>
<td>Government</td>
<td>2.8</td>
<td>2.6</td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

January 2024
United States: 1.8%
North Carolina: 1.5%

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

Unemployment Percent

January 2024

United States: 3.7%
North Carolina: 3.5%

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

![Graph showing the labor force participation rate for the United States and North Carolina from 2008 to 2024. The graph indicates a decrease in the participation rate for both countries from 2008 to 2020, with a slight increase starting in 2021. The data for January 2024 shows that the United States has a participation rate of 62.5% and North Carolina has a participation rate of 60.7%.](image_url)

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


-6 -4 -2 0 2 4 6 8 10 12 14 16

2023 Q3
United States: 5.5%
North Carolina: 6.5%

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: 32.5%
North Carolina: 27.7%

January 2024

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

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

Foreclosure Inventory Rate
Percent

2023 Q4

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

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

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Industry Growth
Percent Change in Employment from a Year Ago, SA

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

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

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

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

Source: Bureau of Economic Analysis/Haver Analytics
South Carolina Wages and Salaries
South Carolina Building Permits
Single-Family Homes

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

Source: Mortgage Bankers Association/Haver Analytics
Virginia Industry Structure

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

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

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

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
Virginia House Price Index—FHFA

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

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

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

Source: Mortgage Bankers Association/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

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

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

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

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

Real Personal Income
YoY % Change

United States: 0.0%
West Virginia: -1.8%

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

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

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

Mortgage Delinquency Rate 90+ Days Delinquent
Percent

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

2023 Q4
Adjustable Rate: 0.9%
Total: 0.8%
Fixed Rate: 0.5%

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

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>