Fifth District Economic Snapshot
District of Columbia Industry Structure

July 2024 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>1.9</td>
<td>5.6</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.1</td>
<td>8.2</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>4.0</td>
<td>18.3</td>
</tr>
<tr>
<td>Information</td>
<td>1.9</td>
<td>2.5</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>3.3</td>
<td>5.8</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>3.3</td>
<td>14.5</td>
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<tr>
<td>Education &amp; Health Services</td>
<td>10.7</td>
<td>16.6</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.1</td>
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<tr>
<td></td>
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Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Industry Growth
Percent Change in Employment from a Year Ago, SA

July 2024 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
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<td>Information</td>
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<td>Financial Activities</td>
<td>-3.8</td>
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<tr>
<td>Professional &amp; Business Services</td>
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<td>Education &amp; Health Services</td>
<td>1.8</td>
<td>1.4</td>
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<tr>
<td>Leisure &amp; Hospitality</td>
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<td>Other Services</td>
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<td>2.4</td>
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<tr>
<td>Government</td>
<td>4.0</td>
<td></td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

- District of Columbia
- United States

United States: 1.6%
District of Columbia: 0.5%

July 2024

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

Unemployment Percent

July 2024

United States: 4.3%
District of Columbia: 5.5%

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

July 2024

United States: 62.7%
District of Columbia: 72.5%

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


United States: 5.0%
District of Columbia: 6.4%

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: 6.4%
District of Columbia: -2.5%

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

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

Avoidance Rate:

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

2024 Q2

- Adjustable Rate: 0.3%
- Total: 0.2%
- Fixed Rate: 0.1%

Source: Mortgage Bankers Association/Haver Analytics
Maryland Industry Structure

July 2024 Industry Structure

- Natural Resources & Construction: U.S. 5.6, Maryland 5.7
- Manufacturing: U.S. 8.2, Maryland 18.3
- Trade, Transportation & Utilities: U.S. 4.0, Maryland 16.8
- Information: U.S. 1.9, Maryland 1.2
- Financial Activities: U.S. 5.8, Maryland 5.0
- Professional & Business Services: U.S. 14.5, Maryland 17.3
- Education & Health Services: U.S. 16.6, Maryland 17.1
- Leisure & Hospitality: U.S. 10.7, Maryland 9.5
- Other Services: U.S. 3.7, Maryland 3.9
- Government: U.S. 14.7, Maryland 19.6

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

July 2024 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Maryland</th>
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<tbody>
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<td>Manufacturing</td>
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<td>Trade, Transportation &amp; Utilities</td>
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<td>Information</td>
<td>0.2</td>
<td></td>
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<tr>
<td>Financial Activities</td>
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<td></td>
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<tr>
<td>Professional &amp; Business Services</td>
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<td>Leisure &amp; Hospitality</td>
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<td>Government</td>
<td>2.4</td>
<td>3.3</td>
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</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

July 2024

United States: 1.6%
Maryland: 0.6%

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

July 2024

United States: 4.3%
Maryland: 2.8%

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

July 2024

United States: 62.7%

Maryland: 65.5%

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

June 2024

Maryland: 13.0

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

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: 6.4%
Maryland: -0.8%

June 2024

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
Maryland Foreclosure Starts Rate

Foreclosure Starts Rate

Percent


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

2024 Q2

Adjustable Rate: 0.3%
Total: 0.1%
Fixed Rate: 0.1%

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

July 2024 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S. Employment Share (%)</th>
<th>North Carolina Employment Share (%)</th>
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<tbody>
<tr>
<td>Natural Resources and Mining</td>
<td>0.4</td>
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<td>Financial Activities</td>
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<tr>
<td>Professional &amp; Business Services</td>
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<td>Education &amp; Health Services</td>
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Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Industry Growth

Percent Change in Employment from a Year Ago, SA

July 2024 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
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</thead>
<tbody>
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<td>Total</td>
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<td>Manufacturing</td>
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<td>Information</td>
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<td>Professional &amp; Business Services</td>
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<td>Leisure &amp; Hospitality</td>
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<tr>
<td>Government</td>
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Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Payroll Employment

Payroll Employment
YoY % Chg (SA)

July 2024
United States: 1.6%
North Carolina: 1.6%

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

July 2024
United States: 4.3%
North Carolina: 3.7%

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

July 2024

United States: 62.7%
North Carolina: 60.4%

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

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

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

June 2024
United States: 6.4%
North Carolina: 5.4%

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

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

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

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

2024 Q2

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

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

July 2024 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>South Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources and Mining</td>
<td>0.4</td>
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<td>Government</td>
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Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Industry Growth
Percent Change in Employment from a Year Ago, SA

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>South Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
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<tr>
<td>Natural Resources and Mining</td>
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<td>Government</td>
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</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

July 2024

United States: 1.6%
South Carolina: 3.7%

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

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

July 2024

United States: 62.7%
South Carolina: 57.5%

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

South Carolina Initial Unemployment Claims

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

2024 Q1

United States: 1.8%
South Carolina: 2.4%

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

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

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

South Carolina: 11.3%
United States: 6.4%

June 2024

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

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

2024 Q2
Virginia Industry Structure

July 2024 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Virginia</th>
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<td>Natural Resources and Mining</td>
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<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>16.0</td>
<td>18.3</td>
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<tr>
<td>Information</td>
<td>1.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>5.8</td>
<td></td>
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<tr>
<td>Professional &amp; Business Services</td>
<td>14.5</td>
<td>19.4</td>
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<td>Education &amp; Health Services</td>
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<td>Leisure &amp; Hospitality</td>
<td>10.7</td>
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<td>Other Services</td>
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<td>4.8</td>
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<tr>
<td>Government</td>
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<td>17.5</td>
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</table>

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

July 2024 Industry Growth

- Total
- Natural Resources and Mining
- Construction
- Manufacturing
- Trade, Transportation & Utilities
- Information
- Financial Activities
- Professional & Business Services
- Education & Health Services
- Leisure & Hospitality
- Other Services
- Government

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

Payroll Employment
YoY % Chg (SA)

United States: 1.6%
Virginia: 2.0%

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

![Graph showing unemployment rates for the United States and Virginia from 2008 to 2024. The graph indicates that as of July 2024, the unemployment rate in the United States is 4.3% and in Virginia is 2.7%. The data is sourced from the Bureau of Labor Statistics/Haver Analytics.](image-url)
Virginia Labor Force Participation Rate

July 2024

United States: 62.7%
Virginia: 66.1%

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

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

2024 Q1
United States: 1.8%
Virginia: 3.1%

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

Wages and Salaries
YoY % Chg

United States: 5.0%
Virginia: 7.0%

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

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

United States: 6.4%
Virginia: 7.5%

June 2024

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

FHFA House Price Index
YoY % Chg

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 Structure

July 2024 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, West Virginia 3.0%
- Construction: U.S. 5.2%, West Virginia 4.7%
- Manufacturing: U.S. 6.3%, West Virginia 8.2%
- Trade, Transportation & Utilities: U.S. 16.8%, West Virginia 18.3%
- Information: U.S. 1.9%, West Virginia 1.1%
- Financial Activities: U.S. 3.6%, West Virginia 5.8%
- Professional & Business Services: U.S. 14.5%, West Virginia 16.6%
- Education & Health Services: U.S. 10.1%, West Virginia 19.5%
- Leisure & Hospitality: U.S. 10.7%, West Virginia 10.1%
- Other Services: U.S. 3.7%, West Virginia 3.4%
- Government: U.S. 14.7%, West Virginia 21.4%

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

July 2024 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>West Virginia</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
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<tr>
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<tr>
<td>Construction</td>
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<td>Manufacturing</td>
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<td>Trade, Transportation &amp; Utilities</td>
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<td>Leisure &amp; Hospitality</td>
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<td>Other Services</td>
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<td>1.8</td>
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<tr>
<td>Government</td>
<td>1.3</td>
<td>2.4</td>
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</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

July 2024
United States: 1.6%
West Virginia: 1.1%

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

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

July 2024
United States: 62.7%
West Virginia: 55.1%

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

2024 Q1

United States: 1.8%
West Virginia: 2.3%

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

Wages and Salaries
YoY % Chg

United States: 5.0%
West Virginia: 6.5%

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: 6.4%
West Virginia: 2.2%

June 2024

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


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

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

Source: Mortgage Bankers Association/Haver Analytics