Fifth District Economic Snapshot
District of Columbia Industry Structure

March 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>5.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>8.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>18.3</td>
<td>4.0</td>
</tr>
<tr>
<td>Information</td>
<td>1.9</td>
<td>2.5</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>5.8</td>
<td>3.4</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.5</td>
<td>22.7</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>16.5</td>
<td>15.8</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.7</td>
<td>10.1</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.7</td>
<td>9.0</td>
</tr>
<tr>
<td>Government</td>
<td>14.7</td>
<td>30.6</td>
</tr>
</tbody>
</table>

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

March 2024 Industry Growth

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

Payroll Employment YoY % Chg (SA)

- United States: 1.9%
- District of Columbia: 0.5%

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

March 2024

United States: 3.8%  
District of Columbia: 5.2%

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

March 2024

United States: 62.7%
District of Columbia: 72.6%

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

District of Columbia Initial Unemployment Claims

Thousands


February 2024

District of Columbia: 2.4

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: 6.5%
District of Columbia: 6.1%

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

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

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

Foreclosure Starts Rate
Percent

2023 Q4
Adjustable Rate: 0.2%
Total: 0.1%
Fixed Rate: 0.1%

Source: Mortgage Bankers Association/Haver Analytics
Maryland Industry Structure

March 2024 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>5.6</td>
<td>5.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>4.0</td>
<td>8.2</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>1.9</td>
<td>16.9</td>
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<td>Information</td>
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<td>Financial Activities</td>
<td>5.8</td>
<td>5.0</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.5</td>
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<td>Education &amp; Health Services</td>
<td>16.5</td>
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<td>Leisure &amp; Hospitality</td>
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<td>9.6</td>
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<td>Other Services</td>
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<tr>
<td>Government</td>
<td>14.7</td>
<td>19.4</td>
</tr>
</tbody>
</table>

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

March 2024 Industry Growth

- Natural Resources & Construction: U.S. -3.0, Maryland 3.3
- Manufacturing: U.S. -2.2, Maryland 0.2
- Trade, Transportation & Utilities: U.S. -1.8, Maryland 0.4
- Information: U.S. -1.2, Maryland 0.8
- Financial Activities: U.S. -1.7, Maryland 0.7
- Professional & Business Services: U.S. -1.8, Maryland 4.3
- Education & Health Services: U.S. 0.8, Maryland 2.8
- Leisure & Hospitality: U.S. 1.0, Maryland 1.8
- Other Services: U.S. 0.5, Maryland 2.2
- Government: U.S. 2.2, Maryland 2.9

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

Payroll Employment
YoY % Chg (SA)

March 2024
United States: 1.9%
Maryland: 0.1%

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

March 2024

United States: 3.8%
Maryland: 2.5%

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

Labor Force Participation
Percent

March 2024
United States: 62.7%
Maryland: 65.0%

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
YoY % Chg

United States: 6.5%
Maryland: 6.4%

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

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

February 2024

United States: 36.1%
Maryland: 20.8%

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

FHFA House Price Index
YoY % Chg

-2023 Q4
- United States: 5.7%
- Maryland: 5.2%

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

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

March 2024 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
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<tbody>
<tr>
<td>Natural Resources and Mining</td>
<td>0.4</td>
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<td>Construction</td>
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<td>16.5</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

March 2024 Industry Growth

<table>
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<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>Natural Resources and Mining</td>
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<tr>
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<td></td>
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<td>Government</td>
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<td></td>
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</tbody>
</table>

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

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

March 2024

United States: 3.8%
North Carolina: 3.5%

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

March 2024

United States: 62.7%
North Carolina: 60.6%

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 Q4

United States: 6.5%
North Carolina: 7.1%

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

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

February 2024

United States: 36.1%
North Carolina: 26.0%

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

**Graph Description:**
- The graph illustrates the North Carolina Foreclosure Inventory Rate from 2008 to 2024.
- It shows the rate for Conventional Adjustable Rate Mortgages, Total Mortgages, and Conventional Fixed Rate Mortgages.
- The graph highlights the percentage increase and decrease in foreclosure inventory rates over the years.
- Key data points include:
  - 2023 Q4:
    - Adjustable Rate: 0.6%
    - Total: 0.3%
    - Fixed Rate: 0.2%

The Federal Reserve Bank of Richmond
Richmond • Baltimore • Charlotte
North Carolina Foreclosure Starts Rate

Foreclosure Starts Rate
Percent

2023 Q4

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

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

March 2024 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>South Carolina</th>
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</thead>
<tbody>
<tr>
<td>Natural Resources and Mining</td>
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<td>Trade, Transportation &amp; Utilities</td>
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<td>19.0</td>
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<tr>
<td>Information</td>
<td>1.9</td>
<td>1.2</td>
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<tr>
<td>Financial Activities</td>
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<td>5.2</td>
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<tr>
<td>Professional &amp; Business Services</td>
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<td>13.5</td>
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<td>Education &amp; Health Services</td>
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<tr>
<td>Leisure &amp; Hospitality</td>
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<td>Other Services</td>
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<td>3.8</td>
</tr>
<tr>
<td>Government</td>
<td>14.7</td>
<td>16.0</td>
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</tbody>
</table>

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

March 2024 Industry Growth

<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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<td>2.8</td>
</tr>
<tr>
<td>Natural Resources</td>
<td>0.4</td>
<td>1.6</td>
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<tr>
<td>and Mining</td>
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<td>2.3</td>
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<tr>
<td>Construction</td>
<td>0.2</td>
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<td>Manufacturing</td>
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<td>Trade, Transportation</td>
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<td>&amp; Utilities</td>
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<td>Information</td>
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<td>Financial Activities</td>
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<td>2.3</td>
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<tr>
<td>Professional &amp; Business</td>
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<td>2.3</td>
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<td>Services</td>
<td>1.8</td>
<td>4.3</td>
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<tr>
<td>Education &amp; Health</td>
<td>1.6</td>
<td>5.2</td>
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<td>Services</td>
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<td></td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>4.5</td>
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</tr>
<tr>
<td>Other Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

United States
South Carolina

March 2024
United States: 1.9%
South Carolina: 2.8%

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

March 2024

United States: 62.7%
South Carolina: 57.1%

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

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

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

Wages and Salaries
YoY % Chg

United States: 6.5%
South Carolina: 8.1%

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: 36.1%
South Carolina: 34.8%

February 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

Mortgage Delinquency Rate 90+ Days Delinquent

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

2023 Q4

- Adjustable Rate: 1.4%
- Total: 1.3%
- Fixed Rate: 0.9%

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

March 2024 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, Virginia 0.2%
- Construction: U.S. 5.2%, Virginia 5.2%
- Manufacturing: U.S. 8.2%, Virginia 5.9%
- Trade, Transportation & Utilities: U.S. 16.0%, Virginia 18.3%
- Information: U.S. 1.9%, Virginia 1.7%
- Financial Activities: U.S. 5.8%, Virginia 5.2%
- Professional & Business Services: U.S. 14.5%, Virginia 19.4%
- Education & Health Services: U.S. 14.2%, Virginia 16.5%
- Leisure & Hospitality: U.S. 10.7%, Virginia 9.9%
- Other Services: U.S. 3.7%, Virginia 4.7%
- Government: U.S. 14.7%, Virginia 17.7%

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

March 2024 Industry Growth

- Total: -2.7
  - Natural Resources and Mining: -2.7
  - Construction: 1.6
  - Manufacturing: 0.2
  - Trade, Transportation & Utilities: 0.2
  - Information: 0.6
  - Financial Activities: 0.4
  - Professional & Business Services: 0.8
  - Education & Health Services: 0.7
  - Leisure & Hospitality: 1.2
  - Other Services: 1.4
  - Government: 1.8

YoY% Chg (SA)

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

Payroll Employment
YoY % Chg (SA)

March 2024
United States: 1.9%
Virginia: 1.8%

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

March 2024

United States: 3.8%
Virginia: 2.9%

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

March 2024
United States: 62.7%
Virginia: 66.5%

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

United States
Virginia

2023 Q4
United States: 6.5%
Virginia: 7.1%

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: 36.1%
Virginia: 26.0%

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

Source: Federal Housing Finance Agency/Haver Analytics
Virginia 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: 0.9%
- Total: 0.8%
- Fixed Rate: 0.5%

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

March 2024 Industry Structure

- Natural Resources and Mining: 0.4% (U.S.) vs. 3.0% (West Virginia)
- Construction: 4.8% (U.S.) vs. 8.2% (West Virginia)
- Manufacturing: 6.3% (U.S.) vs. 8.2% (West Virginia)
- Trade, Transportation & Utilities: 16.9% (U.S.) vs. 18.3% (West Virginia)
- Information: 1.1% (U.S.) vs. 1.9% (West Virginia)
- Financial Activities: 3.6% (U.S.) vs. 5.8% (West Virginia)
- Professional & Business Services: 10.1% (U.S.) vs. 14.5% (West Virginia)
- Education & Health Services: 10.0% (U.S.) vs. 19.0% (West Virginia)
- Leisure & Hospitality: 10.7% (U.S.) vs. 14.7% (West Virginia)
- Other Services: 3.7% (U.S.) vs. 3.4% (West Virginia)
- Government: 21.7% (U.S.)

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

March 2024 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>West Virginia</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Natural Resources and Mining</td>
<td>0.5</td>
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<td>Construction</td>
<td>-1.7</td>
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<td>Manufacturing</td>
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<td>Trade, Transportation &amp; Utilities</td>
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<td>3.2</td>
<td>2.9</td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

United States: 1.9%
West Virginia: 1.7%

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

Unemployment Percent

March 2024

United States: 3.8%
West Virginia: 4.3%

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

March 2024

United States: 62.7%
West Virginia: 55.2%

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

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

Wages and Salaries
YoY % Chg

United States: 6.5%
West Virginia: 5.7%

2023 Q4

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

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

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

FHFA House Price Index
YoY % Chg

United States: 5.7%
West Virginia: 9.4%

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

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

Source: Mortgage Bankers Association/Haver Analytics