District of Columbia Industry Structure

December 2023 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>5.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>8.3</td>
<td>0.1</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>3.9</td>
<td>18.3</td>
</tr>
<tr>
<td>Information</td>
<td>1.9</td>
<td>2.7</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>5.8</td>
<td>3.6</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.6</td>
<td>22.5</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>16.5</td>
<td>16.2</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.7</td>
<td>9.9</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.7</td>
<td>9.2</td>
</tr>
<tr>
<td>Government</td>
<td>14.6</td>
<td>30.0</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

December 2023 Industry Growth

- Total: U.S. 1.3, District of Columbia 1.7
- Natural Resources & Construction: U.S. -0.7, District of Columbia 2.5
- Manufacturing: U.S. 0.1, District of Columbia 0.1
- Trade, Transportation & Utilities: U.S. 0.3, District of Columbia 0.3
- Information: U.S. -2.2, District of Columbia -1.6
- Financial Activities: U.S. 0.5, District of Columbia 1.8
- Professional & Business Services: U.S. 0.6, District of Columbia 0.5
- Education & Health Services: U.S. 2.6, District of Columbia 4.2
- Leisure & Hospitality: U.S. 2.9, District of Columbia 4.5
- Other Services: U.S. 1.7, District of Columbia 3.0
- Government: U.S. -0.3, District of Columbia 5.0

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

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

![Graph showing labor force participation rates for the United States and the District of Columbia from 2008 to 2024. The graph indicates that the District of Columbia had a higher labor force participation rate than the United States in December 2023.]

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

District of Columbia Initial Unemployment Claims

Thousands


November 2023

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


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: 17.5%
- District of Columbia: -6.3%

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

Source: Mortgage Bankers Association/Haver Analytics
Maryland Industry Structure

December 2023 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>5.5</td>
<td>6.2</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3.9</td>
<td>8.3</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>1.9</td>
<td>17.1</td>
</tr>
<tr>
<td>Information</td>
<td>1.2</td>
<td>17.4</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>5.8</td>
<td>14.6</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.6</td>
<td>16.5</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>16.5</td>
<td>16.9</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.7</td>
<td>9.2</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.7</td>
<td>4.0</td>
</tr>
<tr>
<td>Government</td>
<td>14.6</td>
<td>19.3</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics/Haver Analytics
Maryland Industry Growth

Percent Change in Employment from a Year Ago, SA

December 2023 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.7</td>
<td>2.5</td>
</tr>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>1.2</td>
<td>2.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-3.0</td>
<td></td>
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<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>0.3</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>-1.7</td>
<td></td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>0.6</td>
<td>4.4</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>0.4</td>
<td>2.9</td>
</tr>
<tr>
<td>Other Services</td>
<td>1.7</td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td>3.0</td>
<td>2.7</td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

United States: 1.7%
Maryland: 1.2%

December 2023

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

Unemployment Percent

United States: 3.7%
Maryland: 1.9%

December 2023

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

December 2023

United States: 62.5%
Maryland: 65.2%

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

Maryland: 13.6

November 2023

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

2023 Q3
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: 17.5%
Maryland: 15.0%

November 2023

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

2023 Q3

United States: 4.8%
Maryland: 5.9%

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

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

Foreclosure Inventory Rate
Percent

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

2023 Q3

Adjustable Rate: 1.7%
Total: 0.6%
Fixed Rate: 0.5%

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

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

December 2023 Industry Structure

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources and Mining</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>Construction</td>
<td>5.1</td>
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<tr>
<td>Manufacturing</td>
<td>8.3</td>
<td>9.5</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>18.3</td>
<td>18.9</td>
</tr>
<tr>
<td>Information</td>
<td>1.9</td>
<td>1.7</td>
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<tr>
<td>Financial Activities</td>
<td>5.8</td>
<td>6.0</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.6</td>
<td>15.5</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>14.1</td>
<td>16.5</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.7</td>
<td>10.9</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.7</td>
<td>3.5</td>
</tr>
<tr>
<td>Government</td>
<td>14.6</td>
<td>14.8</td>
</tr>
</tbody>
</table>

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

December 2023 Industry Growth

- Total: North Carolina 2.0, U.S. 1.7
- Natural Resources and Mining: North Carolina 2.1, U.S. 2.5, NC 3.7
- Construction: North Carolina -0.8, U.S. 0.1
- Manufacturing: North Carolina 0.3, U.S. 1.2
- Trade, Transportation & Utilities: North Carolina -1.3, U.S. -2.2
- Information: North Carolina -1.1, U.S. -1.2
- Financial Activities: North Carolina 0.5, U.S. 0.9
- Professional & Business Services: North Carolina 0.6, U.S. 3.1, NC 4.2
- Education & Health Services: North Carolina 1.7, U.S. 2.9
- Leisure & Hospitality: North Carolina 3.0, U.S. 4.0
- Other Services: North Carolina 4.0, U.S. 5.3
- Government: North Carolina 2.3, U.S. 2.4

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

Payroll Employment
YoY % Chg (SA)

United States: 1.7%
North Carolina: 2.0%

December 2023

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

December 2023

United States: 3.7%
North Carolina: 3.5%

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

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


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: 17.5%
North Carolina: 20.9%

November 2023

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

FHFA House Price Index
YoY % Chg


North Carolina: 6.2%
United States: 4.8%

2023 Q3

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

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

December 2023 Industry Structure

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

December 2023 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>South Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Natural Resources and Mining</td>
<td>0.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Construction</td>
<td>0.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Manufacturing</td>
<td></td>
<td>2.5</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>0.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Information</td>
<td>-2.2</td>
<td></td>
</tr>
<tr>
<td>Financial Activities</td>
<td>0.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>0.6</td>
<td>3.3</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>1.7</td>
<td>4.2</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>1.7</td>
<td>4.0</td>
</tr>
<tr>
<td>Other Services</td>
<td>2.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Government</td>
<td>3.0</td>
<td>3.0</td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

- United States: 1.7%
- South Carolina: 2.6%

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

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

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

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: 17.5%
- South Carolina: 12.7%

November 2023

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

December 2023 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, Virginia 0.2%
- Construction: U.S. 5.1%, Virginia 5.2%
- Manufacturing: U.S. 6.0%, Virginia 8.3%
- Trade, Transportation & Utilities: U.S. 16.1%, 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. 14.6%, Virginia 19.4%
- Education & Health Services: U.S. 14.2%, Virginia 16.5%
- Leisure & Hospitality: U.S. 10.7%, Virginia 9.8%
- Other Services: U.S. 3.7%, Virginia 4.6%
- Government: U.S. 14.6%, Virginia 17.7%

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

Payroll Employment
YoY % Chg (SA)

United States: 1.7%
Virginia: 1.1%

December 2023

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 a sharp increase in unemployment in December 2020, followed by a decline. By December 2023, the unemployment rate is projected to be 3.7% for the United States and 3.0% for Virginia.]

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

December 2023

United States: 62.5%
Virginia: 66.9%

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](image)

**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: 17.5%
Virginia: 18.8%

November 2023

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 Q3
- Adjustable Rate: 1.1%
- 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

December 2023 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, West Virginia 3.1%
- Construction: U.S. 5.1%, West Virginia 4.7%
- Manufacturing: U.S. 6.4%, West Virginia 8.3%
- Trade, Transportation & Utilities: U.S. 17.0%, 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. 10.3%, West Virginia 14.6%
- Education & Health Services: U.S. 16.5%, West Virginia 18.7%
- Leisure & Hospitality: U.S. 10.7%, West Virginia 10.0%
- Other Services: U.S. 3.7%, West Virginia 3.6%
- Government: U.S. 14.6%, West Virginia 21.5%

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

December 2023 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>2.6</td>
</tr>
<tr>
<td>Natural Resources and Mining</td>
<td>2.1</td>
<td>4.7</td>
</tr>
<tr>
<td>Construction</td>
<td>1.8</td>
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<tr>
<td>Manufacturing</td>
<td>-0.4</td>
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<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>0.2</td>
<td>0.3</td>
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<tr>
<td>Information</td>
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<tr>
<td>Financial Activities</td>
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<tr>
<td>Professional &amp; Business Services</td>
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<tr>
<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></td>
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<tr>
<td>Government</td>
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<td></td>
</tr>
</tbody>
</table>

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

Payroll Employment
YoY % Chg (SA)

- United States: 1.7%
- West Virginia: 2.6%

December 2023

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

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

Labor Force Participation Percent

December 2023

United States: 62.5%
West Virginia: 55.3%

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Wages and Salaries

Wages and Salaries
YoY % Chg

United States
West Virginia

2023 Q3
United States: 5.5%
West Virginia: 9.0%

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: 17.5%
West Virginia: 48.0%

November 2023

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

FHFA House Price Index
YoY % Chg

United States: 4.8%
West Virginia: 5.9%

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