Fifth District Economic Indicators
November 4, 2022
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Fifth District Industry Structure

September 2022 Industry Structure

- Natural Resources & Construction: U.S. 5.4%, Fifth District 5.2%
- Manufacturing: U.S. 2.0%, Fifth District 7.4%
- Trade, Transportation & Utilities: U.S. 17.3%, Fifth District 18.8%
- Information: U.S. 1.6%, Fifth District 5.9%
- Financial Activities: U.S. 5.2%, Fifth District 5.9%
- Professional & Business Services: U.S. 14.7%, Fifth District 16.7%
- Education & Health Services: U.S. 14.2%, Fifth District 16.1%
- Leisure & Hospitality: U.S. 3.7%, Fifth District 10.4%
- Other Services: U.S. 4.2%, Fifth District 10.4%
- Government: U.S. 14.6%, Fifth District 17.7%

Source: Bureau of Labor Statistics/Haver Analytics
District of Columbia Industry Structure

September 2022 Industry Structure

- Natural Resources & Construction: U.S. - 5.4%, District of Columbia - 2.0%
- Manufacturing: U.S. - 8.4%, District of Columbia - 0.1%
- Trade, Transportation & Utilities: U.S. - 4.0%, District of Columbia - 18.8%
- Information: U.S. - 2.0%, District of Columbia - 2.5%
- Financial Activities: U.S. - 5.9%, District of Columbia - 3.5%
- Professional & Business Services: U.S. - 14.7%, District of Columbia - 23.0%
- Education & Health Services: U.S. - 16.1%, District of Columbia - 16.1%
- Leisure & Hospitality: U.S. - 10.4%, District of Columbia - 8.9%
- Other Services: U.S. - 3.7%, District of Columbia - 9.5%
- Government: U.S. - 14.6%, District of Columbia - 30.4%

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

September 2022 Industry Structure

- **Natural Resources & Construction**: U.S. 5.4, Maryland 5.9
- **Manufacturing**: U.S. 4.1, Maryland 8.4
- **Trade, Transportation & Utilities**: U.S. 2.0, Maryland 17.6
- **Information**: U.S. 1.3, Maryland 5.9
- **Financial Activities**: U.S. 4.9, Maryland 4.9
- **Professional & Business Services**: U.S. 14.7, Maryland 17.5
- **Education & Health Services**: U.S. 16.1, Maryland 16.3
- **Leisure & Hospitality**: U.S. 10.4, Maryland 9.4
- **Other Services**: U.S. 3.7, Maryland 4.0
- **Government**: U.S. 14.6, Maryland 19.1

Source: Bureau of Labor Statistics/Haver Analytics
North Carolina Industry Structure

September 2022 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, North Carolina 0.1%
- Construction: U.S. 5.0%, North Carolina 5.1%
- Manufacturing: U.S. 8.4%, North Carolina 9.9%
- Trade, Transportation & Utilities: U.S. 18.8%, North Carolina 18.8%
- Information: U.S. 2.0%, North Carolina 1.7%
- Financial Activities: U.S. 5.9%, North Carolina 5.9%
- Professional & Business Services: U.S. 14.7%, North Carolina 15.3%
- Education & Health Services: U.S. 13.7%, North Carolina 16.1%
- Leisure & Hospitality: U.S. 10.4%, North Carolina 10.8%
- Other Services: U.S. 3.7%, North Carolina 3.5%
- Government: U.S. 14.6%, North Carolina 15.0%

Source: Bureau of Labor Statistics/Haver Analytics
South Carolina Industry Structure

Source: Bureau of Labor Statistics/Haver Analytics
Virginia Industry Structure

Source: Bureau of Labor Statistics/Haver Analytics
West Virginia Industry Structure

September 2022 Industry Structure

- Natural Resources and Mining: U.S. 0.4%, West Virginia 2.9%
- Construction: U.S. 5.0%, West Virginia 4.7%
- Manufacturing: U.S. 6.6%, West Virginia 8.4%
- Trade, Transportation & Utilities: U.S. 17.6%, West Virginia 18.8%
- Information: U.S. 1.0%, West Virginia 2.0%
- Financial Activities: U.S. 5.9%, West Virginia 4.3%
- Professional & Business Services: U.S. 14.7%, West Virginia 16.1%
- Education & Health Services: U.S. 10.1%, West Virginia 16.1%
- Leisure & Hospitality: U.S. 10.4%, West Virginia 10.3%
- Other Services: U.S. 3.7%, West Virginia 3.3%
- Government: U.S. 14.6%, West Virginia 20.8%

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

September 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Fifth District</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>3.9</td>
<td>3.8</td>
</tr>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>2.6</td>
<td>4.4</td>
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<tr>
<td>Manufacturing</td>
<td>3.0</td>
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<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>3.3</td>
<td>3.1</td>
</tr>
<tr>
<td>Information</td>
<td></td>
<td>5.3</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>1.9</td>
<td>5.1</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>5.1</td>
<td>5.1</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>3.8</td>
<td>4.0</td>
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<tr>
<td>Leisure &amp; Hospitality</td>
<td>4.0</td>
<td>8.6</td>
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<tr>
<td>Other Services</td>
<td>3.6</td>
<td>3.8</td>
</tr>
<tr>
<td>Government</td>
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<td>1.1</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

September 2022 Industry Growth

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>District of Columbia</th>
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<tbody>
<tr>
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<td>Information</td>
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<tr>
<td>Financial Activities</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></td>
<td>-3.4</td>
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Source: Bureau of Labor Statistics/Haver Analytics
Maryland Industry Growth
Percent Change in Employment from a Year Ago, SA

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

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
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<tbody>
<tr>
<td>Total</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

September 2022 Industry Growth

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<th>U.S.</th>
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<tr>
<td>Manufacturing</td>
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<td>5.0</td>
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<td>Trade, Transportation &amp; Utilities</td>
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<td>5.6</td>
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<tr>
<td>Information</td>
<td>1.9</td>
<td>5.9</td>
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<tr>
<td>Financial Activities</td>
<td></td>
<td>6.3</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>4.5</td>
<td>8.6</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
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<td>7.1</td>
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<td>Leisure &amp; Hospitality</td>
<td>3.6</td>
<td>7.5</td>
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<td>Other Services</td>
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<tr>
<td>Government</td>
<td>0.8</td>
<td>0.9</td>
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Source: Bureau of Labor Statistics/Haver Analytics
### Virginia Industry Growth

#### Percent Change in Employment from a Year Ago, SA

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<td>Construction</td>
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<tr>
<td>Manufacturing</td>
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<td>Trade, Transportation &amp; Utilities</td>
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<td>Financial Activities</td>
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**Source:** Bureau of Labor Statistics/Haver Analytics
West Virginia Industry Growth
Percent Change in Employment from a Year Ago, SA

September 2022 Industry Growth

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<td>Trade, Transportation &amp; Utilities</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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<td>3.6</td>
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<tr>
<td>Government</td>
<td>0.8</td>
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Source: Bureau of Labor Statistics/Haver Analytics
Fifth District Payroll Employment

Payroll Employment
YoY % Chg (SA)

Source: Bureau of Labor Statistics/Haver Analytics

United States: 3.9%
Fifth District: 3.8%

September 2022
District of Columbia Payroll Employment

Payroll Employment
YoY % Chg (SA)

United States: 3.9%
District of Columbia: 2.7%

September 2022

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

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

Payroll Employment
YoY % Chg (SA)

- United States: 3.9%
- South Carolina: 4.2%

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

Payroll Employment
YoY % Chg (SA)

United States: 3.9%
Virginia: 3.4%

September 2022

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

Payroll Employment
YoY % Chg (SA)

United States
West Virginia

September 2022
United States: 3.9%
West Virginia: 3.8%

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

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

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

![Graph showing the unemployment rate in Maryland compared to the United States from 2008 to 2022. The graph indicates a peak in Maryland's unemployment rate in 2020, with the rate for the United States at 3.5% and Maryland at 4.0% in September 2022.]

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

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

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

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

September 2022

United States: 3.5%
West Virginia: 4.0%

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

September 2022

United States: 62.3%
Fifth District: 61.7%

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

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

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

<table>
<thead>
<tr>
<th>Year</th>
<th>United States</th>
<th>North Carolina</th>
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<tr>
<td>2008</td>
<td>66.0%</td>
<td>64.5%</td>
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<tr>
<td>2009</td>
<td>66.2%</td>
<td>64.8%</td>
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<tr>
<td>2010</td>
<td>66.0%</td>
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<td>2011</td>
<td>65.8%</td>
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<td>2012</td>
<td>65.5%</td>
<td>64.5%</td>
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<td>2013</td>
<td>65.2%</td>
<td>64.4%</td>
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<td>2014</td>
<td>64.9%</td>
<td>64.3%</td>
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<td>2015</td>
<td>64.6%</td>
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<td>2016</td>
<td>64.3%</td>
<td>64.1%</td>
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<td>2017</td>
<td>64.0%</td>
<td>64.0%</td>
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<td>2018</td>
<td>63.7%</td>
<td>63.9%</td>
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<td>2019</td>
<td>63.4%</td>
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<td>2020</td>
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<td>2021</td>
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<tr>
<td>2022</td>
<td>64.5%</td>
<td>64.9%</td>
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</tbody>
</table>

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

Source: Bureau of Labor Statistics/Haver Analytics

September 2022

United States: 62.3%
South Carolina: 56.9%
Virginia Labor Force Participation Rate

Source: Bureau of Labor Statistics/Haver Analytics

As of September 2022:
- United States: 62.3%
- Virginia: 63.6%
West Virginia Labor Force Participation Rate

![Chart showing the labor force participation rate for United States and West Virginia from 2008 to 2022. The chart indicates a general decline in participation rate for both countries, with a notable dip around 2020. The chart highlights the labor force participation rate for September 2022, with United States at 62.3% and West Virginia at 55.1%. Source: Bureau of Labor Statistics/Haver Analytics.](chart.png)
Fifth District Initial Unemployment Claims

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

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

Maryland Initial Unemployment Claims
Thousands

September 2022
Maryland: 11.3

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

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

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

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

West Virginia Initial Unemployment Claims

Thousands


September 2022

West Virginia: 3.1

Source: Bureau of Labor Statistics/Haver Analytics
Fifth District Manufacturing Survey

Source: Bureau of Labor Statistics/Haver Analytics
Fifth District Manufacturing Survey

Source: The Federal Reserve Bank of Richmond
Fifth District Service Sector Survey

Source: The Federal Reserve Bank of Richmond
Survey Comparison

Indexes of Manufacturing Activity
Diffusion Index

- ISM Manufacturing (Left Axis)
- Richmond Manufacturing Survey (Right Axis)

Source: Federal Reserve Bank of Richmond/Institute of Supply Management
Survey Comparison

Indexes of Non-Manufacturing Activity
Diffusion Index

- ISM Nonmanufacturing (Left Axis)
- Richmond Service Sector Survey (Right Axis)

Source: Federal Reserve Bank of Richmond/Institute of Supply Management
Fifth District Real Personal Income

Real Personal Income
YoY % Change

2022 Q2

United States: -3.0%
Fifth District: -4.4%

Source: Bureau of Economic Analysis/Haver Analytics
District of Columbia Real Personal Income

Real Personal Income
YoY % Change

United States: -3.0%
District of Columbia: -6.0%

Source: Bureau of Economic Analysis/Haver Analytics
Maryland Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
North Carolina Real Personal Income

Real Personal Income
YoY % Change

2022 Q2
United States: -3.0%
North Carolina: -0.9%

Source: Bureau of Economic Analysis/Haver Analytics
South Carolina Real Personal Income

Source: Bureau of Economic Analysis/Haver Analytics
Virginia Real Personal Income

![Graph showing real personal income for United States and Virginia from 2008 to 2022.]

- **2022 Q2**
  - United States: -3.0%
  - Virginia: -2.5%

Source: Bureau of Economic Analysis/Haver Analytics
West Virginia Real Personal Income

Real Personal Income
YoY % Change

2022 Q2
United States: -3.0%
West Virginia: -3.1%

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

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

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

Wages and Salaries
YoY % Chg

United States: 9.6%
North Carolina: 11.7%

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

Wages and Salaries
YoY % Chg

United States: 9.6%
South Carolina: 10.1%

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

Wages and Salaries
YoY % Chg

United States: 9.6%
Virginia: 8.0%

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

2022 Q2

United States: 9.6%
West Virginia: 8.6%

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

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

- United States: -16.6%
- Fifth District: -11.3%

Source: US Census Bureau/Haver Analytics
Washington, D.C. MSA Building Permits
Single-Family Homes

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

United States: -16.6%
District of Columbia: -19.2%

Source: US Census Bureau/Haver Analytics
Maryland Building Permits
Single-Family Homes

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

United States: -16.6%
Maryland: -29.9%

Source: US Census Bureau/Haver Analytics
North Carolina Building Permits
Single-Family Homes

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

United States: -16.6%
North Carolina: -5.8%

Source: US Census Bureau/Haver Analytics
South Carolina Building Permits
Single-Family Homes

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

Source: US Census Bureau/Haver Analytics
Virginia Building Permits
Single-Family Homes

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

Source: US Census Bureau/Haver Analytics
West Virginia Building Permits

Single-Family Homes

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

United States: -16.6%
West Virginia: -14.5%

September 2022

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

Source: Federal Housing Finance Agency/Haver Analytics
District of Columbia House Price Index—FHFA

FHFA House Price Index
YoY % Chg

United States: 20.9%
District of Columbia: 11.2%

Source: Federal Housing Finance Agency/Haver Analytics
Maryland House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
North Carolina House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
South Carolina House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Virginia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
West Virginia House Price Index—FHFA

Source: Federal Housing Finance Agency/Haver Analytics
Fifth District Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
North Carolina Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
South Carolina Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
Virginia Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
West Virginia Housing Starts

Source: Bank of Tokyo-Mitsubishi UFJ/Haver Analytics
Fifth District Mortgage Delinquency Rate
90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

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

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

90+ days delinquent

Foreclosure Inventory Rate
Percent

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

2022 Q2

Adjustable Rate: 1.5%
Total: 0.5%
Fixed Rate: 0.4%

Source: Mortgage Bankers Association/Haver Analytics
South Carolina Mortgage Delinquency Rate

90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

Percent

Source: Mortgage Bankers Association/Haver Analytics
Virginia Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
West Virginia Mortgage Delinquency Rate
90+ days delinquent

Mortgage Delinquency Rate 90+ Days Delinquent

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

2022 Q2
Adjustable Rate: 2.0%
Total: 1.4%
Fixed Rate: 0.9%

Source: Mortgage Bankers Association/Haver Analytics
Fifth District Foreclosure Inventory Rate

Foreclosure Inventory Rate
Percent


Coventional Adjustable Rate Mortgages
Total Mortgages
Coventional Fixed Rate Mortgages

2022 Q2
Adjustable Rate: 1.4%
Total: 0.5%
Fixed Rate: 0.4%

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

Foreclosure Inventory Rate
Percent

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

2022 Q2

Adjustable Rate: 1.5%
Total: 0.5%
Fixed Rate: 0.4%

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

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

Foreclosure Inventory Rate
Percent

\(\text{Coventional Adjustable Rate Mortgages}\)
\(\text{Total Mortgages}\)
\(\text{Coventional Fixed Rate Mortgages}\)

2022 Q2

Adjustable Rate: 1.0%
Total: 0.5%
Fixed Rate: 0.3%

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

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

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

Foreclosure Inventory Rate
Percent

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

2022 Q2
Adjustable Rate: 1.1%
Total: 0.8%
Fixed Rate: 0.7%

Source: Mortgage Bankers Association/Haver Analytics
Fifth District Foreclosure Starts Rate

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

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

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

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

Foreclosure Starts Rate
Percent

Coventional Adjustable Rate Mortgages
Total Mortgages
Coventional Fixed Rate Mortgages

2022 Q2
Adjustable Rate: 0.3%
Total: 0.2%
Fixed Rate: 0.1%

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

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

Source: Mortgage Bankers Association/Haver Analytics