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Fifth District Industry Structure

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

Employment Share (Percent) for June 2020 in the District of Columbia compared to the U.S. for various industries:

- Natural Resources & Construction: District of Columbia - 5.8%, U.S. - 2.0%
- Manufacturing: District of Columbia - 8.8%, U.S. - 0.2%
- Trade, Transportation & Utilities: District of Columbia - 18.6%, U.S. - 4.1%
- Information: District of Columbia - 4.1%, U.S. - 1.9%
- Financial Activities: District of Columbia - 6.2%, U.S. - 2.5%
- Professional & Business Services: District of Columbia - 14.3%, U.S. - 16.3%
- Education & Health Services: District of Columbia - 15.3%, U.S. - 16.0%
- Leisure & Hospitality: District of Columbia - 9.1%, U.S. - 6.0%
- Other Services: District of Columbia - 10.4%, U.S. - 3.8%
- Government: District of Columbia - 32.6%, U.S. -

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

June 2020

Employment Share (Percent)

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>5.8</td>
<td>6.7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>4.2</td>
<td>8.8</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>8.8</td>
<td>17.0</td>
</tr>
<tr>
<td>Information</td>
<td>1.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>6.2</td>
<td>5.4</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.3</td>
<td>17.4</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>9.1</td>
<td>16.3</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>3.8</td>
<td>8.2</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.8</td>
<td>3.8</td>
</tr>
<tr>
<td>Government</td>
<td>15.3</td>
<td>19.3</td>
</tr>
</tbody>
</table>

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

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

June 2020

Natural Resources and Mining
- U.S.: 0.5%
- South Carolina: 0.2%

Construction
- U.S.: 5.3%
- South Carolina: 5.3%

Manufacturing
- U.S.: 8.8%
- South Carolina: 11.9%

Trade, Transportation & Utilities
- U.S.: 18.6%
- South Carolina: 19.3%

Information
- U.S.: 1.9%
- South Carolina: 1.3%

Financial Activities
- U.S.: 6.2%
- South Carolina: 5.0%

Professional & Business Services
- U.S.: 14.3%
- South Carolina: 13.6%

Education & Health Services
- U.S.: 16.3%
- South Carolina: 16.3%

Leisure & Hospitality
- U.S.: 9.1%
- South Carolina: 10.7%

Other Services
- U.S.: 3.8%
- South Carolina: 3.9%

Government
- U.S.: 15.3%
- South Carolina: 17.1%

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

June 2020

- Natural Resources & Mining: 0.5 (U.S.), 0.2 (Virginia)
- Construction: 5.3 (U.S.), 5.5 (Virginia)
- Manufacturing: 6.1 (U.S.), 8.8 (Virginia)
- Trade, Transportation & Utilities: 18.6 (U.S.), 18.7 (Virginia)
- Information: 1.9 (U.S.), 1.7 (Virginia)
- Financial Activities: 6.2 (U.S.), 5.6 (Virginia)
- Professional & Business Services: 14.3 (U.S.), 19.7 (Virginia)
- Education & Health Services: 13.4 (U.S.), 16.3 (Virginia)
- Leisure & Hospitality: 9.1 (U.S.), 8.2 (Virginia)
- Other Services: 3.8 (U.S.), 4.9 (Virginia)
- Government: 15.3 (U.S.), 18.1 (Virginia)

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

June 2020

Employment Share (Percent)

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>West Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources and Mining</td>
<td>0.5</td>
<td>3.1</td>
</tr>
<tr>
<td>Construction</td>
<td>5.3</td>
<td>5.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>8.8</td>
<td>6.9</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>18.6</td>
<td>17.6</td>
</tr>
<tr>
<td>Information</td>
<td>1.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>6.2</td>
<td>4.0</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.3</td>
<td>14.3</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>16.3</td>
<td>18.1</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>9.1</td>
<td>8.8</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.8</td>
<td>3.4</td>
</tr>
<tr>
<td>Government</td>
<td>15.3</td>
<td>22.4</td>
</tr>
</tbody>
</table>

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

June 2020

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

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

June 2020

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
<td></td>
<td></td>
<td>-8.7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td></td>
<td></td>
<td>-5.4</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td></td>
<td></td>
<td>-5.8</td>
</tr>
<tr>
<td>Information</td>
<td></td>
<td></td>
<td>-7.0</td>
</tr>
<tr>
<td>Financial Activities</td>
<td></td>
<td></td>
<td>-7.9</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td></td>
<td></td>
<td>-17.6</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td></td>
<td></td>
<td>-10.0</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td></td>
<td></td>
<td>-4.4</td>
</tr>
<tr>
<td>Other Services</td>
<td></td>
<td></td>
<td>-5.7</td>
</tr>
<tr>
<td>Government</td>
<td></td>
<td></td>
<td>-9.3</td>
</tr>
</tbody>
</table>

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

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

June 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>YoY % Chg (NSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>-8.7</td>
</tr>
<tr>
<td>Natural Resources &amp; Mining</td>
<td>-15.8</td>
</tr>
<tr>
<td>Construction</td>
<td>-6.7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-4.4</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-5.8</td>
</tr>
<tr>
<td>Information</td>
<td>-4.6</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-2.0</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>-7.4</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>-5.0</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>-27.1</td>
</tr>
<tr>
<td>Other Services</td>
<td>-12.0</td>
</tr>
<tr>
<td>Government</td>
<td>-5.8</td>
</tr>
</tbody>
</table>

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

June 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>YoY % Chg (NSA) Virginia</th>
<th>YoY % Chg (NSA) U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>-15.8</td>
<td>-8.7</td>
</tr>
<tr>
<td>Natural Resources &amp; Mining</td>
<td>-11.1</td>
<td>-7.6</td>
</tr>
<tr>
<td>Construction</td>
<td>-4.4</td>
<td>-5.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-7.0</td>
<td>-5.7</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-10.0</td>
<td>-4.6</td>
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<tr>
<td>Information</td>
<td>-3.6</td>
<td>-1.5</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-3.8</td>
<td>-1.7</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>-7.4</td>
<td>-5.7</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>-7.5</td>
<td>-3.6</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>-27.1</td>
<td>-28.4</td>
</tr>
<tr>
<td>Other Services</td>
<td>-12.0</td>
<td>-10.0</td>
</tr>
<tr>
<td>Government</td>
<td>-5.8</td>
<td>-6.6</td>
</tr>
</tbody>
</table>

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

June 2020

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

YoY % Chg (NSA)

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

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

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

Source: Bureau of Labor Statistics/Haver Analytics

June 2020
US: -8.6%
MD: -9.5%
North Carolina Payroll Employment

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

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

Source: Bureau of Labor Statistics/Haver Analytics

- June 2020
  - US: -8.6%
  - VA: -7.6%
West Virginia Payroll Employment

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

Source: Bureau of Labor Statistics/Haver Analytics

June 2020
US: 11.1%
FD: 8.2%
District of Columbia Unemployment Rate

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

![Graph showing Maryland and US unemployment rates from 2008 to 2020. The graph indicates that Maryland had a lower unemployment rate than the US as of June 2020, with US at 11.1% and MD at 8.0%.](source: Bureau of Labor Statistics/Haver Analytics)
North Carolina Unemployment Rate

June 2020
US: 11.1%
NC: 7.6%

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

Source: Bureau of Labor Statistics/Haver Analytics

June 2020
US: 11.1%
WV: 10.4%
Fifth District Labor Force Participation Rate

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

June 2020
US: 61.5%
DC: 68.1%

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

June 2020
US: 61.5%
MD: 67.1%

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

June 2020
US: 61.5%
NC: 57.4%

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

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

June 2020
US: 61.5%
VA: 64.4%

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

June 2020
US: 61.5%
WV: 53.1%

Source: Bureau of Labor Statistics/Haver Analytics
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

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

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

Diffusion Index
3-month Average


Composite Index
New Orders Index
Shipments Index

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

Source: The Federal Reserve Bank of Richmond
Survey Comparison

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

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

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

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

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

**YoY % Chg**

- **U.S.**
- **North Carolina**

1Q: 2020
US: 1.6%
NC: 2.1%

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

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

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

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

1Q: 2020
US: 2.3%
MD: 2.4%

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

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

1Q: 2020
US: 2.3%
SC: 3.0%

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

YoY % Chg


US: 2.3%
VA: 3.4%

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

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

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

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

June 2020
US: -7.6%
MD: -19.2%

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

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

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

YoY % Chg
3-month average


U.S.
Virginia

June 2020
US: -7.6%
VA: -13.7%

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

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

YoY % Chg

U.S.  Fifth District

1Q: 2020
US: 5.0%
FD: 5.0%

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

YoY % Chg

U.S.  District of Columbia

1Q: 2020
US: 5.0%
DC: 3.8%

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

YoY % Chg

U.S. Maryland

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

YoY % Chg

U.S. | South Carolina

2008-2020

1Q: 2020
US: 5.0%
SC: 6.0%

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
Maryland 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

Source: Mortgage Bankers Association/Haver Analytics
D.C. Mortgage Delinquency Rate
90+ days delinquent

Source: Mortgage Bankers Association/Haver Analytics
Maryland Mortgage Delinquency Rate

90+ days delinquent

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

Percent


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

[Graph showing mortgage delinquency rates from 2008 to 2020 with different mortgage types and rates marked.

Adjustable Rate: 1.5%
Total: 1.1%
Fixed Rate: 0.7%]

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

Percent


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

1Q: 2020
Adjustable Rate: 2.3%
Total: 1.2%
Fixed Rate: 1.0%

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

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

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

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

Percent

Conventional Adjustable Rate Mortgages
Total Mortgages
Conventional Fixed Rate Mortgages

1Q: 2020
Adjustable Rate: 0.9%
Total: 0.5%
Fixed Rate: 0.4%

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

![Graph showing West Virginia Foreclosure Inventory Rate from 2008 to 2020. The graph includes lines for Conventional Adjustable Rate Mortgages, Total Mortgages, and Conventional Fixed Rate Mortgages. The 1Q: 2020 data indicates Adjustable Rate: 0.8%, Total: 0.8%, Fixed Rate: 0.5%. Source: Mortgage Bankers Association/Haver Analytics]
Fifth District Foreclosure Starts Rate

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

![Graph showing the percentage of foreclosures from 2008 to 2020.](image)

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

**1Q: 2020**
- Adjustable Rate: 0.3%
- Total: 0.2%
- Fixed Rate: 0.1%

**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

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