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Fifth District Industry Structure

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

May 2019

<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>2.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>8.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>18.3</td>
<td>4.2</td>
</tr>
<tr>
<td>Information</td>
<td>1.8</td>
<td>2.5</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>5.7</td>
<td>3.7</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.1</td>
<td>3.7</td>
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<tr>
<td>Education &amp; Health Services</td>
<td>16.0</td>
<td>16.6</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>11.2</td>
<td>10.5</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.9</td>
<td>9.6</td>
</tr>
<tr>
<td>Government</td>
<td>15.1</td>
<td>21.1</td>
</tr>
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</table>

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

### May 2019

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employment Share (Percent)</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>5.5</td>
<td>5.8</td>
<td>5.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3.9</td>
<td>8.5</td>
<td>18.3</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>16.7</td>
<td>16.7</td>
<td>18.3</td>
</tr>
<tr>
<td>Information</td>
<td>1.8</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>5.1</td>
<td>5.7</td>
<td>5.7</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>16.6</td>
<td>16.6</td>
<td>17.3</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>17.3</td>
<td>17.3</td>
<td>17.3</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>10.4</td>
<td>11.2</td>
<td>10.4</td>
</tr>
<tr>
<td>Other Services</td>
<td>4.2</td>
<td>3.9</td>
<td>3.9</td>
</tr>
<tr>
<td>Government</td>
<td>18.7</td>
<td>15.1</td>
<td>15.1</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

May 2019

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

Construction
- U.S.: 5.0%
- South Carolina: 4.6%

Manufacturing
- U.S.: 8.5%
- South Carolina: 11.7%

Trade, Transportation & Utilities
- U.S.: 18.3%
- South Carolina: 18.8%

Information
- U.S.: 1.8%
- South Carolina: 1.3%

Financial Activities
- U.S.: 5.7%
- South Carolina: 4.8%

Professional & Business Services
- U.S.: 14.1%
- South Carolina: 13.4%

Education & Health Services
- U.S.: 11.8%
- South Carolina: 11.2%

Leisure & Hospitality
- U.S.: 12.7%
- South Carolina: 12.7%

Other Services
- U.S.: 3.9%
- South Carolina: 3.5%

Government
- U.S.: 15.1%
- South Carolina: 17.2%

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

May 2019

Natural Resources & Mining
- U.S.: 0.5%
- Virginia: 0.2%

Construction
- U.S.: 4.9%
- Virginia: 5.0%

Manufacturing
- U.S.: 18.3%
- Virginia: 16.2%

Trade, Transportation & Utilities
- U.S.: 8.5%
- Virginia: 6.1%

Information
- U.S.: 1.6%
- Virginia: 1.8%

Financial Activities
- U.S.: 5.1%
- Virginia: 5.7%

Professional & Business Services
- U.S.: 14.1%
- Virginia: 16.0%

Education & Health Services
- U.S.: 13.6%
- Virginia: 16.0%

Leisure & Hospitality
- U.S.: 11.2%
- Virginia: 10.5%

Other Services
- U.S.: 3.9%
- Virginia: 5.0%

Government
- U.S.: 15.1%
- Virginia: 18.1%

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

May 2019

Natural Resources and Mining
- U.S.: 0.5%
- West Virginia: 3.1%

Construction
- U.S.: 5.0%
- West Virginia: 6.6%

Manufacturing
- U.S.: 8.5%
- West Virginia: 6.5%

Trade, Transportation & Utilities
- U.S.: 18.3%
- West Virginia: 17.6%

Information
- U.S.: 1.1%
- West Virginia: 1.8%

Financial Activities
- U.S.: 5.7%
- West Virginia: 4.0%

Professional & Business Services
- U.S.: 14.1%
- West Virginia: 16.0%

Education & Health Services
- U.S.: 9.4%
- West Virginia: 11.2%

Leisure & Hospitality
- U.S.: 10.2%
- West Virginia: 10.2%

Other Services
- U.S.: 3.9%
- West Virginia: 3.3%

Government
- U.S.: 15.1%
- West Virginia: 20.8%

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

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

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>0.4</td>
<td>2.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>0.0</td>
<td>-1.6</td>
</tr>
<tr>
<td>Information</td>
<td>-1.6</td>
<td>-1.3</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-0.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>1.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>1.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>1.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Other Services</td>
<td>0.1</td>
<td>1.5</td>
</tr>
<tr>
<td>Government</td>
<td>-0.6</td>
<td>0.4</td>
</tr>
</tbody>
</table>

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

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

May 2019

<table>
<thead>
<tr>
<th>Industry</th>
<th>YoY % Chg (NSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>-3.4</td>
</tr>
<tr>
<td>Natural Resources &amp; Mining</td>
<td>-3.4</td>
</tr>
<tr>
<td>Construction</td>
<td>-2.1</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-1.6</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-1.6</td>
</tr>
<tr>
<td>Information</td>
<td>-2.1</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-1.6</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>-2.1</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>-2.1</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>-2.1</td>
</tr>
<tr>
<td>Other Services</td>
<td>-2.1</td>
</tr>
<tr>
<td>Government</td>
<td>-2.1</td>
</tr>
</tbody>
</table>

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

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

![Bar chart showing the percent change in employment for different industries in Virginia and the U.S. for May 2019.](chart)

- **Total**: U.S. 1.5, Virginia 3.6
- **Natural Resources & Mining**: U.S. 2.8, Virginia 1.5
- **Construction**: U.S. 1.3, Virginia 0.6
- **Manufacturing**: U.S. 2.4, Virginia 0.5
- **Trade, Transportation & Utilities**: U.S. 1.0, Virginia 0.5
- **Information**: U.S. 2.4, Virginia 2.8
- **Financial Activities**: U.S. 1.1, Virginia 1.1
- **Professional & Business Services**: U.S. 2.5, Virginia 2.3
- **Education & Health Services**: U.S. 2.5, Virginia 2.5
- **Leisure & Hospitality**: U.S. 2.5, Virginia 2.5
- **Other Services**: U.S. 1.5, Virginia 1.3
- **Government**: U.S. 0.4, Virginia 0.4

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

May 2019

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

May 2019
US: 1.6%
FD: 1.1%

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

Source: Bureau of Labor Statistics/Haver Analytics

May 2019
US: 1.6%
DC: 0.5%
North Carolina Payroll Employment

Source: Bureau of Labor Statistics/Haver Analytics

May 2019
US: 1.6%
NC: 1.5%
South Carolina Payroll Employment

YoY % Chg

U.S.
South Carolina

May 2019
US: 1.6%
SC: 1.9%

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

Source: Bureau of Labor Statistics/Haver Analytics

May 2019
US: 1.6%
VA: 0.8%
West Virginia Payroll Employment

Source: Bureau of Labor Statistics/Haver Analytics

May 2019
US: 1.6%
WV: 0.7%
Fifth District Unemployment Rate

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

- U.S.
- District of Columbia

May 2019
US: 3.6%
DC: 5.7%

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

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

Percent

U.S.  North Carolina

May 2019
US: 3.6%
NC: 4.1%

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

May 2019
US: 3.6%
VA: 3.0%
West Virginia Unemployment Rate

Source: Bureau of Labor Statistics/Haver Analytics

May 2019
US: 3.6%
WV: 4.8%
Fifth District Labor Force Participation Rate

May 2019
US: 62.8%
FD: 62.9%

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

May 2019
US: 62.8%
MD: 67.4%

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

May 2019
US: 62.8%
NC: 61.4%

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

Source: Bureau of Labor Statistics/Haver Analytics

May 2019
US: 62.8%
SC: 58.4%
Virginia Labor Force Participation Rate

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

May 2019
US: 62.8%
WV: 54.5%

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

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

Diffusion Index
3-month Average


Source: The Federal Reserve Bank of Richmond
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

YoY % Chg

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

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

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

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

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

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

1Q: 2019
US: 3.4%
VA: 3.7%

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

May 2019
US: -5.8%
FD: -3.3%

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

YoY % Chg
3-month average

U.S.
Washington, D.C.

May 2019
US: -5.8%
DC: -6.1%

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

YoY % Chg
3-month average

May 2019
US: -5.8%
MD: -6.2%

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

YoY % Chg
3-month average


May 2019
US: -5.8%
SC: -3.6%

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

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

May 2019
US: -5.8%
WV: 1.5%

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

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

1Q: 2019
US: 5.5%
NC: 7.2%

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
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
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

Percent


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

90+ days delinquent

Percent

Conventional Adjustable Rate Mortgages
Total Mortgages
Conventional Fixed Rate Mortgages

1Q: 2019
Adjustable Rate: 1.8%
Total: 1.3%
Fixed Rate: 1.0%

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

90+ days delinquent

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

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

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

![Graph showing D.C. Foreclosure Inventory Rate from 2008 to 2019]

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

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

1Q: 2019
- Adjustable Rate: 2.9%
- Total: 1.2%
- Fixed Rate: 0.8%

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

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

1Q: 2019
Adjustable Rate: 1.7%
Total: 0.9%
Fixed Rate: 0.7%

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 2019. The graph indicates a decrease in the percentage of foreclosures over time, with a peak in 2009 and a steady decline thereafter. The graph also shows the breakdown of foreclosures into conventional adjustable rate mortgages, conventional fixed rate mortgages, and total mortgages.]

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

1Q: 2019
Adjustable Rate: 0.4%
Total: 0.3%
Fixed Rate: 0.2%

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

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

**1Q: 2019**
- Adjustable Rate: 0.4%
- Total: 0.2%
- Fixed Rate: 0.1%

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

Source: Mortgage Bankers Association/Haver Analytics