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Fifth District Industry Structure

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

April 2020

Employment Share (Percent)

- Natural Resources & Construction: U.S. 5.5%, DC 1.8%
- Manufacturing: U.S. 8.7%, DC 0.2
- Trade, Transportation & Utilities: U.S. 18.7%, DC 3.8
- Information: U.S. 2.0%, DC 2.8
- Financial Activities: U.S. 6.5%, DC 4.0
- Professional & Business Services: U.S. 14.7%, DC 23.0
- Education & Health Services: U.S. 16.9%, DC 16.6
- Leisure & Hospitality: U.S. 6.6%, DC 4.8
- Other Services: U.S. 3.5%, DC 10.6
- Government: U.S. 16.9%, DC 32.5

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

April 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employment Share (Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>5.5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>6.6</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>18.7</td>
</tr>
<tr>
<td>Information</td>
<td>2.0</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>6.5</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.7</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>17.6</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>6.6</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.5</td>
</tr>
<tr>
<td>Government</td>
<td>16.9</td>
</tr>
</tbody>
</table>

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

April 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Mining</td>
<td>0.5</td>
<td>0.1</td>
</tr>
<tr>
<td>Construction</td>
<td>5.0</td>
<td>5.4</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>8.7</td>
<td>10.5</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>18.7</td>
<td>19.3</td>
</tr>
<tr>
<td>Information</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>6.5</td>
<td>6.2</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.7</td>
<td>14.8</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>14.0</td>
<td>16.9</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>6.6</td>
<td>6.5</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.5</td>
<td>3.2</td>
</tr>
<tr>
<td>Government</td>
<td>16.9</td>
<td>18.2</td>
</tr>
</tbody>
</table>

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

April 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>South Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources and Mining</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Construction</td>
<td>5.0</td>
<td>5.3</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>8.7</td>
<td>12.7</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>18.7</td>
<td>19.6</td>
</tr>
<tr>
<td>Information</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>6.5</td>
<td>5.1</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>13.7</td>
<td>14.7</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>11.9</td>
<td>16.9</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>6.6</td>
<td>7.6</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.5</td>
<td>3.6</td>
</tr>
<tr>
<td>Government</td>
<td>16.9</td>
<td>18.9</td>
</tr>
</tbody>
</table>

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

April 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employment Share (Percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Resources &amp; Mining</td>
<td>0.5/0.2</td>
</tr>
<tr>
<td>Construction</td>
<td>5.0/5.3</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>8.7/6.3</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>18.7/16.4</td>
</tr>
<tr>
<td>Information</td>
<td>2.0/1.8</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>6.5/5.8</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>14.7/13.6</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>16.9/16.9</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>6.6/6.5</td>
</tr>
<tr>
<td>Other Services</td>
<td>3.5/4.9</td>
</tr>
<tr>
<td>Government</td>
<td>16.9/19.4</td>
</tr>
</tbody>
</table>

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

April 2020

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

Employment Share (Percent)

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

April 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S.</th>
<th>Fifth District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>-12.9</td>
<td>-11.3</td>
</tr>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>-11.2</td>
<td>-4.9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-10.5</td>
<td>-8.5</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-10.6</td>
<td>-8.2</td>
</tr>
<tr>
<td>Information</td>
<td>-10.0</td>
<td>-7.2</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-9.0</td>
<td>-6.6</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>-9.0</td>
<td>-6.7</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>-8.7</td>
<td>-6.6</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>-10.3</td>
<td>-8.7</td>
</tr>
<tr>
<td>Other</td>
<td>-21.3</td>
<td>-10.6</td>
</tr>
<tr>
<td>Government</td>
<td>-13.9</td>
<td>-3.6</td>
</tr>
</tbody>
</table>

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

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

April 2020

<table>
<thead>
<tr>
<th>Segment</th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>-12.9</td>
<td>-12.5</td>
</tr>
<tr>
<td>Natural Resources &amp; Construction</td>
<td>-11.3</td>
<td>-4.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-10.5</td>
<td>-12.1</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-10.6</td>
<td>-10.4</td>
</tr>
<tr>
<td>Information</td>
<td>-7.2</td>
<td>-1.6</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-6.7</td>
<td>-1.6</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>-9.0</td>
<td>-7.6</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>-8.7</td>
<td>-8.7</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>-10.9</td>
<td>-10.9</td>
</tr>
<tr>
<td>Other Services</td>
<td>-22.1</td>
<td>-22.1</td>
</tr>
<tr>
<td>Government</td>
<td>-24.5</td>
<td>-24.5</td>
</tr>
</tbody>
</table>

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

April 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)
April 2020 U.S. North Carolina

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

April 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>U.S. YoY % Chg (NSA)</th>
<th>Virginia YoY % Chg (NSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>-12.9</td>
<td>-8.9</td>
</tr>
<tr>
<td>Natural Resources &amp; Mining</td>
<td>-11.7</td>
<td>-6.3</td>
</tr>
<tr>
<td>Construction</td>
<td>-11.3</td>
<td>-2.9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>-10.5</td>
<td>-4.3</td>
</tr>
<tr>
<td>Trade, Transportation &amp; Utilities</td>
<td>-10.6</td>
<td>-7.3</td>
</tr>
<tr>
<td>Information</td>
<td>-7.2</td>
<td>-2.5</td>
</tr>
<tr>
<td>Financial Activities</td>
<td>-7.3</td>
<td>-1.6</td>
</tr>
<tr>
<td>Professional &amp; Business Services</td>
<td>-9.0</td>
<td>-4.2</td>
</tr>
<tr>
<td>Education &amp; Health Services</td>
<td>-8.7</td>
<td>-2.5</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>-9.9</td>
<td>-2.5</td>
</tr>
<tr>
<td>Other Services</td>
<td>-21.3</td>
<td>-3.6</td>
</tr>
<tr>
<td>Government</td>
<td>-9.5</td>
<td>-3.2</td>
</tr>
</tbody>
</table>

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

April 2020

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

April 2020
US: -12.9%
FD: -11.3%

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

[Graph showing YoY % Chg from 2008 to 2020 for the U.S. and District of Columbia.]

April 2020
US: -12.9%
DC: -7.8%

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

Source: Bureau of Labor Statistics/Haver Analytics

April 2020
US: -12.9%
MD: -12.7%
North Carolina Payroll Employment

Source: Bureau of Labor Statistics/Haver Analytics

April 2020
US: -12.9%
NC: -12.4%
South Carolina Payroll Employment

Source: Bureau of Labor Statistics/Haver Analytics

April 2020
US: -12.9%
SC: -11.7%
Virginia Payroll Employment

![Graph showing YoY % Chg (SA) for U.S. and Virginia from 2008 to 2020. The graph indicates a significant drop in employment in April 2020, with the U.S. experiencing a YoY change of -12.9% and Virginia experiencing a YoY change of -9.0%. The data is sourced from the Bureau of Labor Statistics/Haver Analytics.]

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

April 2020
US: -12.9%
WV: -14.3%

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

Source: Bureau of Labor Statistics/Haver Analytics

April 2020
US: 14.7%
FD: 11.4%
District of Columbia Unemployment Rate

Source: Bureau of Labor Statistics/Haver Analytics

April 2020
US: 14.7%
DC: 11.1%
Maryland Unemployment Rate

Source: Bureau of Labor Statistics/Haver Analytics

April 2020
US: 14.7%
MD: 9.9%
North Carolina Unemployment Rate

April 2020
US: 14.7%
NC: 12.2%

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

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

![Graph showing unemployment rate from 2008 to 2020 for U.S. and Virginia. The graph indicates a significant increase in unemployment in April 2020, with the U.S. rate at 14.7% and Virginia at 10.6%. ](#)

Source: Bureau of Labor Statistics/Haver Analytics

April 2020
US: 14.7%
VA: 10.6%
West Virginia Unemployment Rate

April 2020
US: 14.7%
WV: 15.2%

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

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

- **April 2020**
  - US: 60.2%
  - DC: 69.5%

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

April 2020
US: 60.2%
MD: 64.2%

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

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

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

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
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

-50 -40 -30 -20 -10 0 10 20 30


Composite Index
New Orders Index
Shipments Index

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

Diffusion Index
3-month Average

Composite Index
Employment Index

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

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

4Q: 2019
US: 2.7%
SC: 3.1%

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
Maryland Wages and Salaries

4Q: 2019
US: 4.5%
MD: 4.0%

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

YoY % Chg

U.S.
North Carolina

4Q: 2019
US: 4.5%
NC: 4.4%

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

4Q: 2019
US: 4.5%
SC: 4.7%

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

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

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

Source: US Census Bureau/Haver Analytics

April 2020
US: 5.1%
VA: 4.6%
West Virginia Building Permits
Single-Family Homes

Source: US Census Bureau/Haver Analytics

April 2020
US: 5.1%
WV: 8.3%
Fifth District House Price Index—FHFA

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

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

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
Fifth District Housing Starts

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

SAAR, thousands

Maryland (Left Axis)

United States (Right Axis)

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

Conventional Adjustable Rate Mortgages
Total Mortgages
Conventional Fixed Rate Mortgages

1Q: 2020
Adjustable Rate: 1.4%
Total: 0.9%
Fixed Rate: 0.7%

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

90+ days delinquent

![Graph showing mortgage delinquency rates from 2008 to 2020 with data points for conventional adjustable rate mortgages, conventional fixed rate mortgages, and total mortgages.]

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

1Q: 2020
- 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

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

Percent

Conventional Adjustable Rate Mortgages
Total Mortgages
Conventional Fixed Rate Mortgages

1Q: 2020
Adjustable Rate: 2.1%
Total: 1.0%
Fixed Rate: 0.7%

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

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

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
Virginia Foreclosure Starts Rate

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

Source: Mortgage Bankers Association/Haver Analytics

1Q: 2020
Adjustable Rate: 0.4%
Total: 0.3%
Fixed Rate: 0.1%