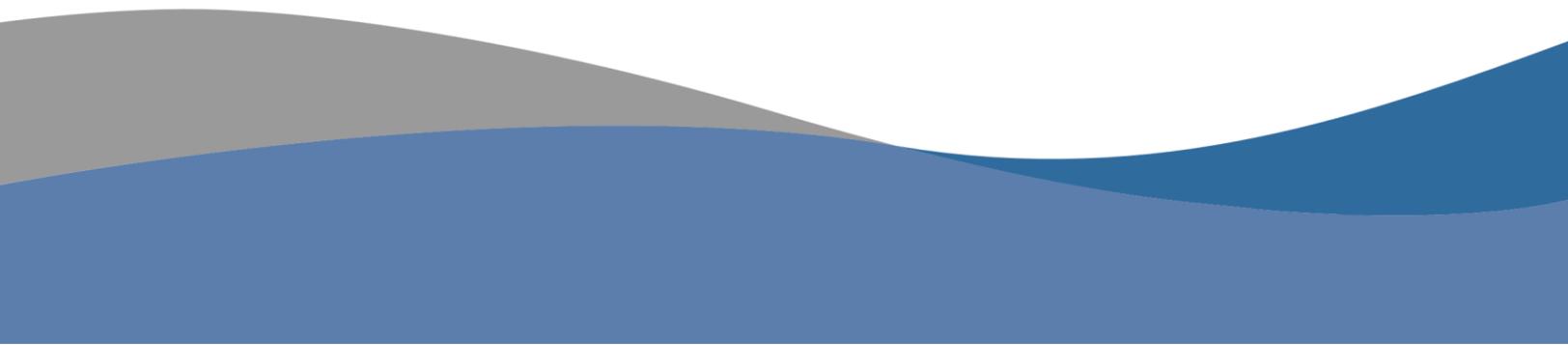




Economic Overview

Effingham County, Georgia



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Demographic Profile

The population in Effingham County, Georgia was 67,265 per American Community Survey data for 2019-2023.

The region has a civilian labor force of 33,643 with a participation rate of 66.3%. Of individuals 25 to 64 in Effingham County, Georgia, 28.8% have a bachelor's degree or higher which compares with 36.5% in the nation.

The median household income in Effingham County, Georgia is \$85,465 and the median house value is \$245,300.

Summary¹

	Percent			Value		
	Effingham County, Georgia	Georgia	USA	Effingham County, Georgia	Georgia	USA
Demographics						
Population (ACS)	—	—	—	67,265	10,822,590	332,387,540
Male	49.5%	48.8%	49.5%	33,309	5,281,762	164,545,087
Female	50.5%	51.2%	50.5%	33,956	5,540,828	167,842,453
Median Age ²	—	—	—	36.6	37.4	38.7
Under 18 Years	26.6%	23.5%	22.2%	17,911	2,542,072	73,645,238
18 to 24 Years	7.7%	9.5%	9.1%	5,175	1,027,458	30,307,641
25 to 34 Years	13.4%	13.8%	13.7%	8,990	1,489,575	45,497,632
35 to 44 Years	15.1%	13.3%	13.1%	10,129	1,444,615	43,492,887
45 to 54 Years	12.9%	13.0%	12.3%	8,654	1,401,709	40,847,713
55 to 64 Years	12.1%	12.3%	12.8%	8,167	1,335,898	42,626,382
65 to 74 Years	7.9%	9.0%	10.0%	5,324	975,075	33,293,127
75 Years and Over	4.3%	5.6%	6.8%	2,915	606,188	22,676,920
Race: White	76.4%	52.5%	63.4%	51,410	5,677,531	210,875,446
Race: Black or African American	14.3%	31.3%	12.4%	9,612	3,391,689	41,070,890
Race: American Indian and Alaska Native	0.1%	0.4%	0.9%	97	42,058	2,924,996
Race: Asian	0.7%	4.4%	5.8%	504	472,915	19,352,659
Race: Native Hawaiian and Other Pacific Islander	0.1%	0.1%	0.2%	84	7,338	629,292
Race: Some Other Race	1.7%	4.1%	6.6%	1,144	448,586	21,940,536
Race: Two or More Races	6.6%	7.2%	10.7%	4,414	782,473	35,593,721
Hispanic or Latino (of any race)	6.1%	10.7%	19.0%	4,128	1,158,299	63,131,589
Population Growth						
Population (Pop Estimates) ⁴	—	—	—	73,148	11,180,878	340,110,988
Population Annual Average Growth ⁴	2.8%	1.1%	0.7%	1,770	110,967	2,172,466
People per Square Mile ⁴	—	—	—	152.8	193.7	96.3
Economic						
Labor Force Participation Rate and Size (civilian population 16 years and over)	66.3%	63.4%	63.3%	33,643	5,407,819	168,567,852
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	84.9%	81.8%	83.0%	23,235	3,514,013	107,055,165
Work from Home	4.8%	14.2%	13.5%	1,527	722,138	21,267,373
Armed Forces Labor Force	0.8%	0.7%	0.5%	431	59,494	1,287,774
Veterans, Age 18-64	11.4%	5.4%	4.2%	4,623	357,276	8,410,268
Veterans Labor Force Participation Rate and Size, Age 18-64	76.6%	75.5%	77.0%	3,539	269,866	6,478,181
Median Household Income ²	—	—	—	\$85,465	\$74,664	\$78,538
Per Capita Income	—	—	—	\$37,841	\$39,525	\$43,289
Mean Commute Time (minutes)	—	—	—	31.1	28.3	26.6
Commute via Public Transportation	0.5%	1.3%	3.5%	148	65,697	5,528,841
Educational Attainment, Age 25-64						
No High School Diploma	8.1%	10.3%	10.0%	2,902	581,912	17,176,172
High School Graduate	30.3%	25.8%	25.0%	10,893	1,460,640	43,057,491

Summary¹

	Percent			Value		
	Effingham County, Georgia	Georgia	USA	Effingham County, Georgia	Georgia	USA
Some College, No Degree	21.6%	19.5%	19.3%	7,752	1,106,432	33,315,654
Associate's Degree	11.2%	8.7%	9.2%	4,031	494,086	15,894,085
Bachelor's Degree	20.5%	22.1%	22.8%	7,378	1,250,898	39,256,774
Postgraduate Degree	8.3%	13.7%	13.8%	2,984	777,829	23,764,438
Housing						
Total Housing Units	—	—	—	25,256	4,483,873	142,332,876
Median House Value (of owner-occupied units) ^{2,5}	—	—	—	\$245,300	\$272,900	\$303,400
Homeowner Vacancy	0.4%	1.2%	1.0%	67	32,656	850,724
Rental Vacancy	2.9%	6.7%	5.5%	154	101,196	2,605,688
Renter-Occupied Housing Units (% of Occupied Units)	21.5%	34.6%	35.0%	5,061	1,388,484	44,590,828
Owner-Occupied Housing Units (% of Occupied Units)	78.5%	65.4%	65.0%	18,494	2,619,529	82,892,037
Occupied Housing Units with No Vehicle Available (% of Occupied Units)	2.4%	5.9%	8.3%	569	238,394	10,602,826
Social						
Poverty Level (of all people)	7.4%	13.5%	12.4%	4,946	1,423,159	40,390,045
Households Receiving Food Stamps/SNAP	8.0%	12.3%	11.8%	1,885	491,615	15,004,950
Enrolled in Grade 12 (% of total population)	1.5%	1.5%	1.3%	1,003	159,638	4,405,676
Disconnected Youth ³	0.7%	2.8%	2.4%	24	17,126	420,352
Children in Single Parent Families (% of all children)	25.1%	38.3%	34.0%	4,228	914,295	23,701,745
Uninsured	9.6%	12.6%	8.6%	6,366	1,338,959	28,000,876
With a Disability, Age 18-64	10.1%	11.0%	10.7%	4,080	718,943	21,269,700
With a Disability, Age 18-64, Labor Force Participation Rate and Size	42.1%	45.1%	47.0%	1,718	323,920	10,001,264
Foreign Born	3.2%	10.8%	13.9%	2,146	1,172,488	46,108,901
Speak English Less Than Very Well (population 5 yrs and over)	1.4%	5.7%	8.4%	875	582,263	26,299,012

Source: [JobsEQ®](#)

1. American Community Survey 2019-2023, unless noted otherwise

2. Median values for certain aggregate regions (such as MSAs) may be estimated as the weighted averages of the median values from the composing counties.

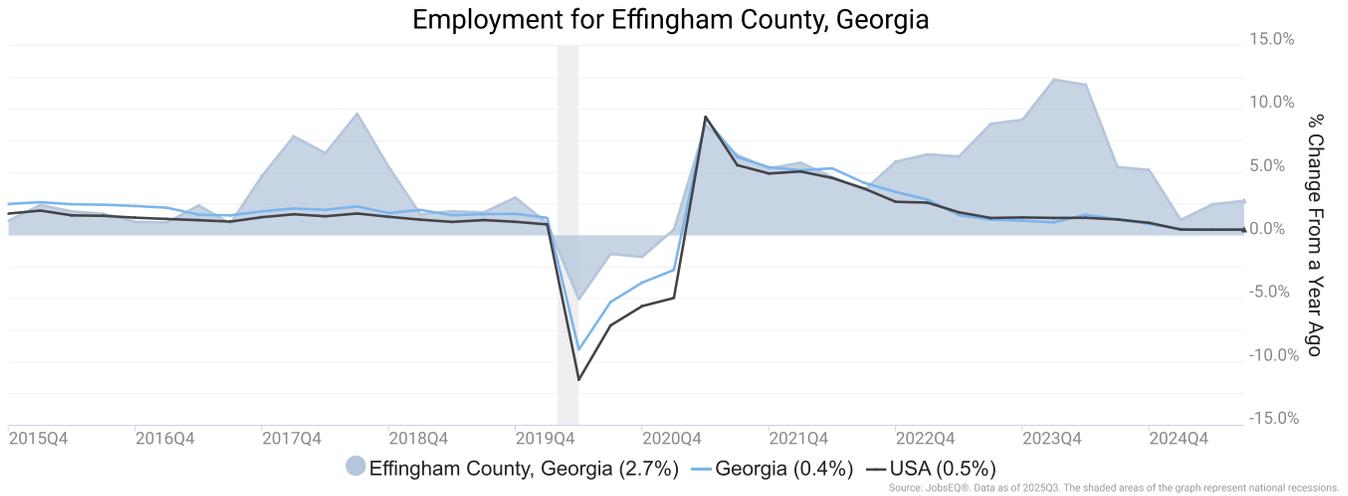
3. Disconnected Youth are 16-19 year olds who are (1) not in school, (2) not high school graduates, and (3) either unemployed or not in the labor force.

4. Census Population Estimate for 2024, annual average growth rate since 2014.

5. The Census's method for calculating median house values changed with the 2022 data set, so pre-2022 values are not directly comparable with later data.

Employment Trends

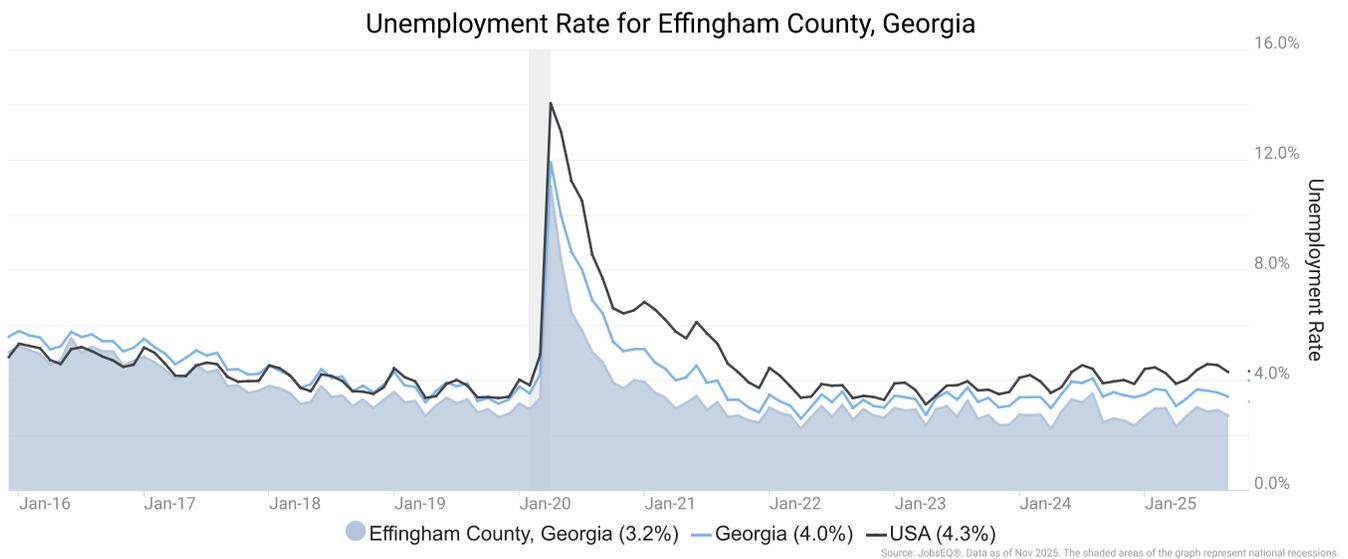
As of 2025Q3, total employment for Effingham County, Georgia was 16,245 (based on a four-quarter moving average). Over the year ending 2025Q3, employment increased 2.7% in the region.



Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q3 with preliminary estimates updated to 2025Q3.

Unemployment Rate

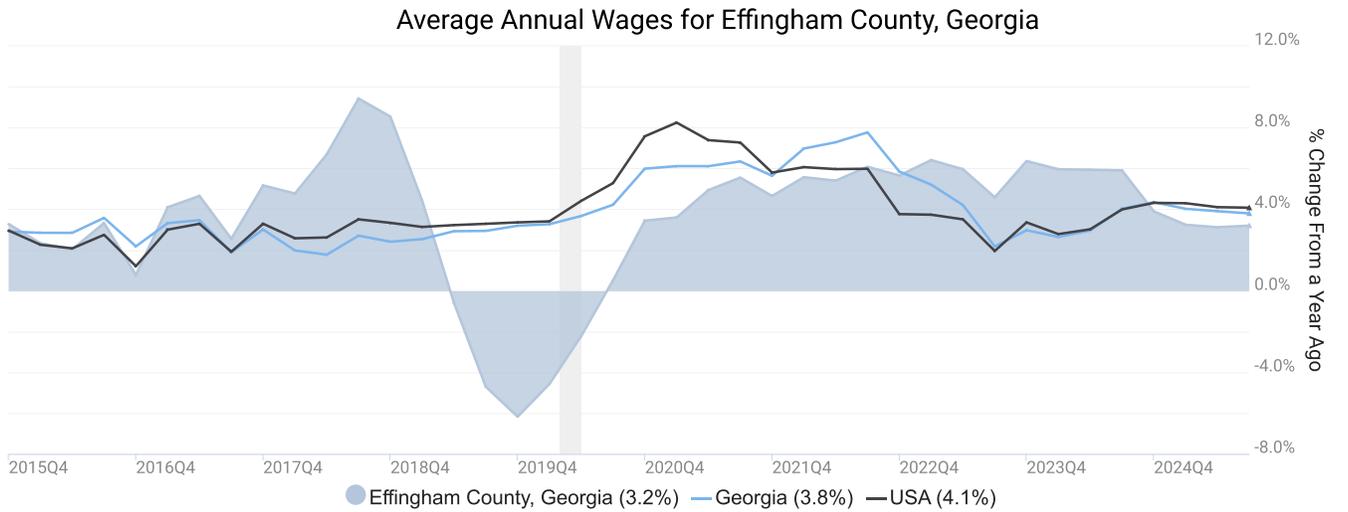
The unemployment rate for Effingham County, Georgia was 3.2% as of November 2025. The regional unemployment rate was lower than the national rate of 4.3%. One year earlier, in November 2024, the unemployment rate in Effingham County, Georgia was 2.5%.



Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through November 2025.

Wage Trends

The average worker in Effingham County, Georgia earned annual wages of \$53,474 as of 2025Q3. Average annual wages per worker increased 3.2% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$75,653 in the nation as of 2025Q3.



Annual average wages per worker data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q2 with preliminary estimates updated to 2025Q3.

Cost of Living Index

The Cost of Living Index estimates the relative price levels for consumer goods and services. When applied to wages and salaries, the result is a measure of relative purchasing power. The cost of living is 9.8% lower in Effingham County, Georgia than the U.S. average.

Cost of Living Information

	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
Effingham County, Georgia	\$53,474	90.2	\$59,289
Georgia	\$69,919	92.7	\$75,443
USA	\$75,653	100.0	\$75,653

Source: [JobsEQ®](#)

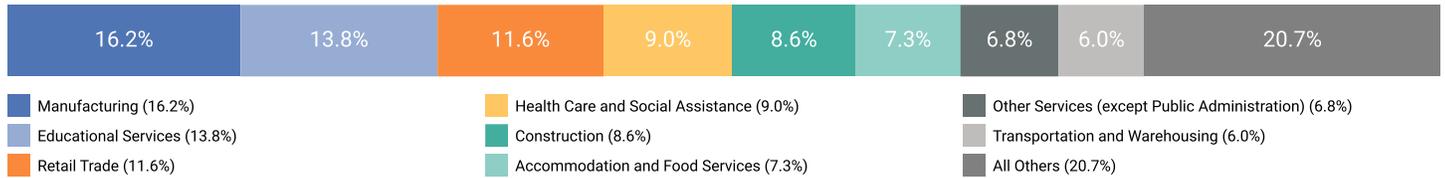
Data as of 2025Q3

Cost of Living per [COLI](#), data as of 2025Q3, imputed by Chmura where necessary.

Industry Snapshot

The largest sector in Effingham County, Georgia is Manufacturing, employing 2,636 workers. The next-largest sectors in the region are Educational Services (2,238 workers) and Retail Trade (1,877). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. The sectors with the largest LQs in the region are Manufacturing (LQ = 2.09), Utilities (1.72), and Educational Services (1.70).

Total Workers for Effingham County, Georgia by Industry



Source: JobsEQ®
Data as of 2025Q3
Note: Figures may not sum due to rounding.

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q2 with preliminary estimates updated to 2025Q3.

Sectors in Effingham County, Georgia with the highest average wages per worker are Utilities (\$151,888), Mining, Quarrying, and Oil and Gas Extraction (\$116,381), and Management of Companies and Enterprises (\$75,702). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Manufacturing (+869 jobs), Retail Trade (+532), and Construction (+472).

Over the next 1 year, employment in Effingham County, Georgia is projected to expand by 348 jobs. The fastest growing sector in the region is expected to be Health Care and Social Assistance with a +2.7% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Manufacturing (+47 jobs), Health Care and Social Assistance (+40), and Retail Trade (+39).

Effingham County, Georgia, 2025Q3¹

NAICS	Industry	Current			5-Year History		1-Year Forecast				
		Empl	Avg Ann Wages	LQ	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
31	Manufacturing	2,636	\$72,428	2.09	869	8.3%	309	106	156	47	1.8%
61	Educational Services	2,238	\$56,057	1.70	408	4.1%	235	102	109	23	1.0%
44	Retail Trade	1,877	\$32,988	1.20	532	6.9%	293	116	138	39	2.1%
62	Health Care and Social Assistance	1,462	\$61,511	0.58	375	6.1%	186	73	73	40	2.7%
23	Construction	1,401	\$64,195	1.44	472	8.6%	153	47	70	36	2.6%
72	Accommodation and Food Services	1,184	\$20,243	0.84	371	7.8%	236	92	115	29	2.5%
81	Other Services (except Public Administration)	1,110	\$37,074	1.61	311	6.8%	153	55	70	28	2.5%
48	Transportation and Warehousing	976	\$60,524	1.19	192	4.5%	128	46	58	24	2.5%
56	Administrative and Support and Waste Management and Remediation Services	819	\$36,179	0.84	135	3.7%	111	40	52	19	2.3%
92	Public Administration	768	\$55,895	1.00	96	2.7%	88	30	40	18	2.3%
54	Professional, Scientific, and Technical Services	452	\$62,845	0.38	-252	-8.5%	48	14	21	12	2.6%
53	Real Estate and Rental and Leasing	320	\$58,232	1.13	189	19.6%	38	15	16	8	2.4%
42	Wholesale Trade	239	\$57,111	0.40	38	3.5%	29	10	14	5	2.3%
52	Finance and Insurance	213	\$57,215	0.33	26	2.7%	23	7	10	5	2.4%
11	Agriculture, Forestry, Fishing and Hunting	165	\$47,223	0.85	-50	-5.2%	23	10	10	3	2.0%
22	Utilities	146	\$151,888	1.72	11	1.6%	16	5	8	3	2.3%
71	Arts, Entertainment, and Recreation	97	\$16,706	0.28	30	7.7%	17	6	8	3	2.6%
51	Information	49	\$54,609	0.16	9	4.0%	5	2	3	1	2.1%
99	Unclassified	46	\$59,345	1.79	22	13.6%	6	2	3	1	2.1%
55	Management of Companies and Enterprises	29	\$75,702	0.11	1	1.0%	3	1	1	1	2.5%
21	Mining, Quarrying, and Oil and Gas Extraction	19	\$116,381	0.33	14	29.3%	2	1	1	0	2.6%
Total - All Industries		16,245	\$53,474	1.00	3,799	5.5%	2,097	779	970	348	2.1%

Source: [JobsEQ®](#)

Data as of 2025Q3

Note: Figures may not sum due to rounding.

1. All data based upon a four-quarter moving average

Exits and transfers are approximate estimates based upon occupation separation rates.

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2025Q2 with preliminary estimates updated to 2025Q3. Forecast employment growth uses national projections adapted for regional growth patterns.

Occupation Snapshot

The largest major occupation group in Effingham County, Georgia is Transportation and Material Moving Occupations, employing 1,686 workers. The next-largest occupation groups in the region are Educational Instruction and Library Occupations (1,620 workers) and Production Occupations (1,552). High location quotients (LQs) indicate occupation groups in which a region has high concentrations of employment compared to the national average. The major groups with the largest LQs in the region are Educational Instruction and Library Occupations (LQ = 1.83), Production Occupations (1.80), and Installation, Maintenance, and Repair Occupations (1.51).

Occupation groups in Effingham County, Georgia with the highest average wages per worker are Management Occupations (\$117,000), Legal Occupations (\$106,000), and Architecture and Engineering Occupations (\$101,400). The unemployment rate in the region varied among the major groups from 0.9% among Legal Occupations to 4.2% among Food Preparation and Serving Related Occupations.

Over the next 1 year, the fastest growing occupation group in Effingham County, Georgia is expected to be Healthcare Support Occupations with a +3.1% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Transportation and Material Moving Occupations (+41 jobs) and Food Preparation and Serving Related Occupations (+28). Over the same period, the highest separation demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Food Preparation and Serving Related Occupations (246 jobs) and Transportation and Material Moving Occupations (226).

Effingham County, Georgia, 2025Q3¹

SOC	Occupation	Current						5-Year History		1-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
53-0000	Transportation and Material Moving	1,686	\$44,800	1.21	170	4.0%	127	388	5.4%	267	103	123	41	2.4%
25-0000	Educational Instruction and Library	1,620	\$54,100	1.83	37	1.8%	4	306	4.3%	172	74	77	20	1.3%
51-0000	Production	1,552	\$53,600	1.80	105	3.5%	34	487	7.8%	199	70	103	27	1.7%
43-0000	Office and Administrative Support	1,539	\$44,100	0.83	96	2.4%	31	281	4.1%	202	84	93	25	1.6%
41-0000	Sales and Related	1,437	\$42,800	1.02	110	3.3%	97	346	5.7%	232	96	110	27	1.9%
35-0000	Food Preparation and Serving Related	1,192	\$30,300	0.89	120	4.2%	88	381	8.0%	275	110	136	28	2.4%
11-0000	Management	1,042	\$117,000	0.82	26	1.2%	51	284	6.6%	112	32	55	25	2.4%
49-0000	Installation, Maintenance, and Repair	941	\$59,800	1.51	45	2.2%	35	252	6.4%	110	38	50	23	2.4%
47-0000	Construction and Extraction	895	\$52,000	1.22	54	3.4%	13	223	5.9%	102	31	46	24	2.7%
13-0000	Business and Financial Operations	717	\$78,900	0.68	36	1.8%	19	182	6.0%	79	24	37	18	2.5%
29-0000	Healthcare Practitioners and Technical	689	\$88,800	0.70	15	0.9%	89	133	4.4%	61	22	20	19	2.7%
37-0000	Building and Grounds Cleaning and Maintenance	644	\$35,300	1.21	37	3.2%	22	146	5.3%	107	43	50	14	2.2%
39-0000	Personal Care and Service	473	\$33,500	1.12	34	3.3%	17	142	7.4%	92	33	47	12	2.5%
33-0000	Protective Service	342	\$53,700	0.95	19	2.3%	9	49	3.1%	45	16	21	7	2.2%
31-0000	Healthcare Support	341	\$35,500	0.43	23	2.2%	35	108	7.9%	63	26	27	10	3.1%
21-0000	Community and Social Service	258	\$56,100	0.84	7	1.8%	10	42	3.7%	31	12	13	6	2.4%
17-0000	Architecture and Engineering	222	\$101,400	0.87	9	1.3%	16	78	9.1%	21	6	9	6	2.5%

Effingham County, Georgia, 2025Q3¹

SOC	Occupation	Current						5-Year History		1-Year Forecast				
		Empl	Mean Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
15-0000	Computer and Mathematical	211	\$96,100	0.41	12	1.8%	8	57	6.5%	17	5	7	5	2.4%
27-0000	Arts, Design, Entertainment, Sports, and Media	196	\$65,400	0.69	10	2.2%	11	-89	-7.2%	25	9	11	4	2.3%
23-0000	Legal	98	\$106,000	0.72	2	0.9%	n/a	19	4.5%	8	2	4	2	2.4%
19-0000	Life, Physical, and Social Science	76	\$81,100	0.51	3	1.9%	5	15	4.4%	9	2	5	2	2.4%
45-0000	Farming, Fishing, and Forestry	76	\$45,300	0.82	4	4.2%	1	-32	-6.7%	13	5	6	1	2.0%
Total - All Occupations		16,245	\$56,200	1.00	976	2.7%	727	3,799	5.5%	2,245	845	1,052	348	2.1%

Source: [JobsEQ®](#)

Data as of 2025Q3 unless noted otherwise

Note: Figures may not sum due to rounding.

1. Data based on a four-quarter moving average unless noted otherwise.

2. Wage data represent the average for all Covered Employment

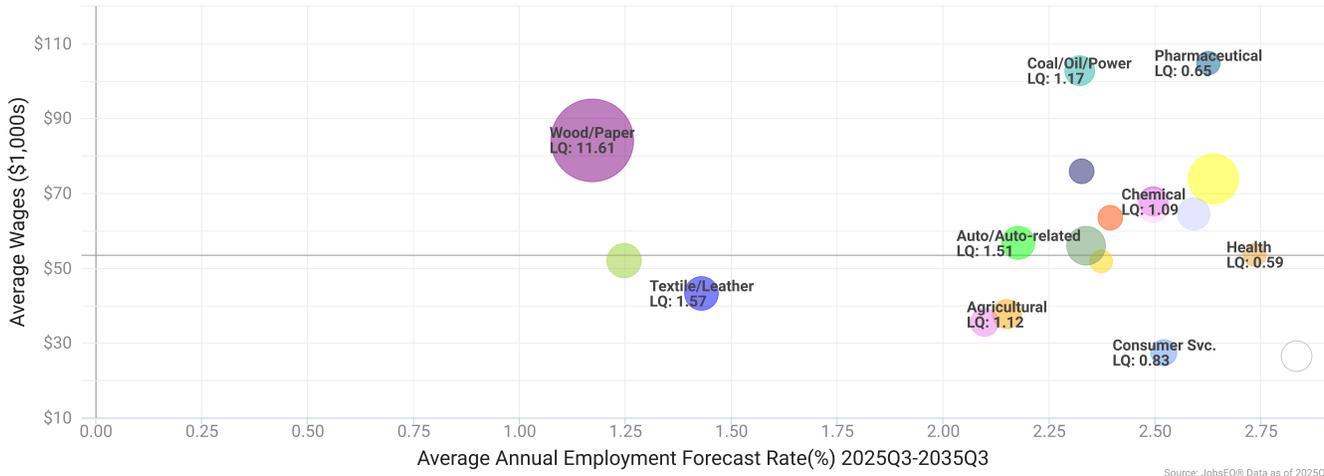
3. Data represent found online ads active within the last thirty days in the selected region. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list). Ad counts for ZCTA-based regions are estimates.

Occupation employment data are estimated via industry employment data and the estimated industry/occupation mix. Industry employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and currently updated through 2025Q2, imputed where necessary with preliminary estimates updated to 2025Q3. Wages by occupation are as of 2025 provided by the BLS and imputed where necessary. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Industry Clusters

A cluster is a geographic concentration of interrelated industries or occupations. The industry cluster in Effingham County, Georgia with the highest relative concentration is Wood/Paper with a location quotient of 11.61. This cluster employs 1,353 workers in the region with an average wage of \$84,176. Employment in the Wood/Paper cluster is projected to expand in the region about 1.2% per year over the next ten years.

Industry Clusters for Effingham County, Georgia as of 2025Q3

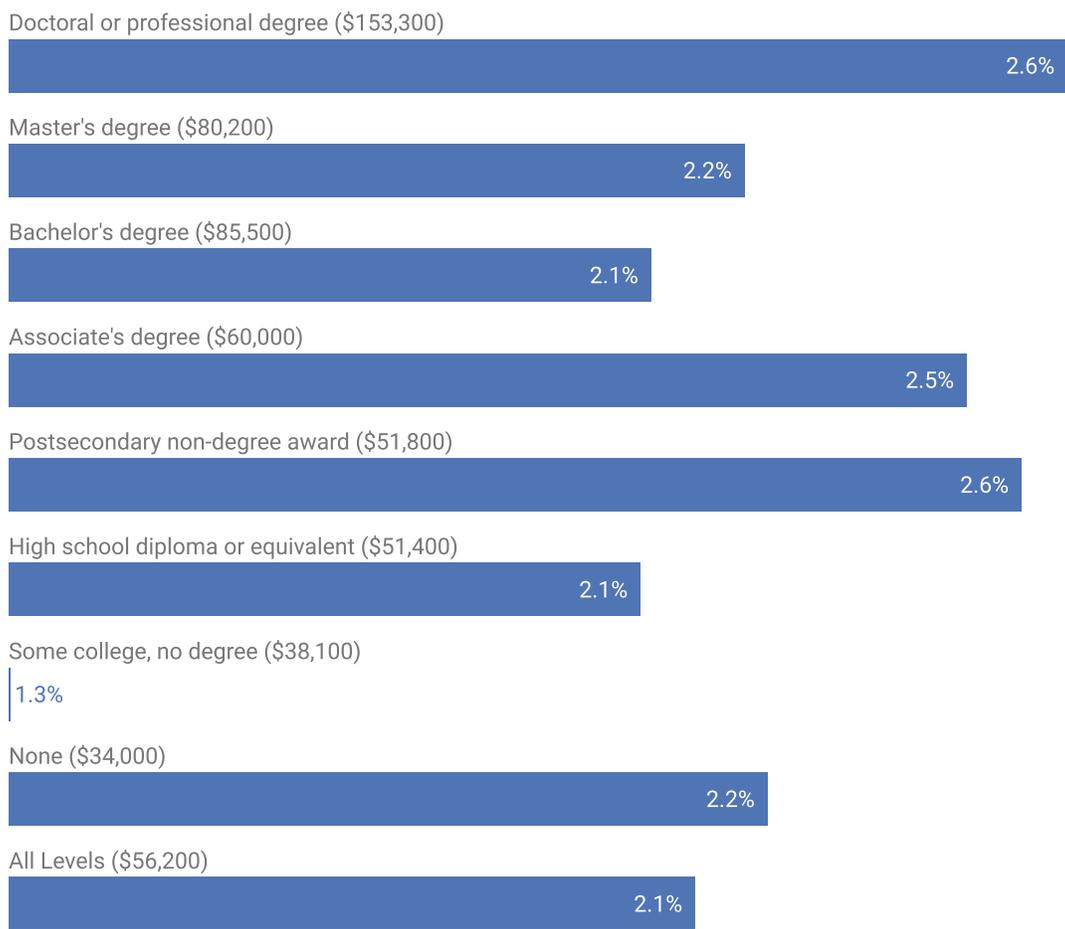


Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2025Q2 with preliminary estimates updated to 2025Q3. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Education Levels

Expected growth rates for occupations vary by the education and training required. While all employment in Effingham County, Georgia is projected to grow 2.1% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 2.6% per year, those requiring a bachelor's degree are forecast to grow 2.1% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 2.5% per year.

Annual Average Projected Job Growth by Education Levels

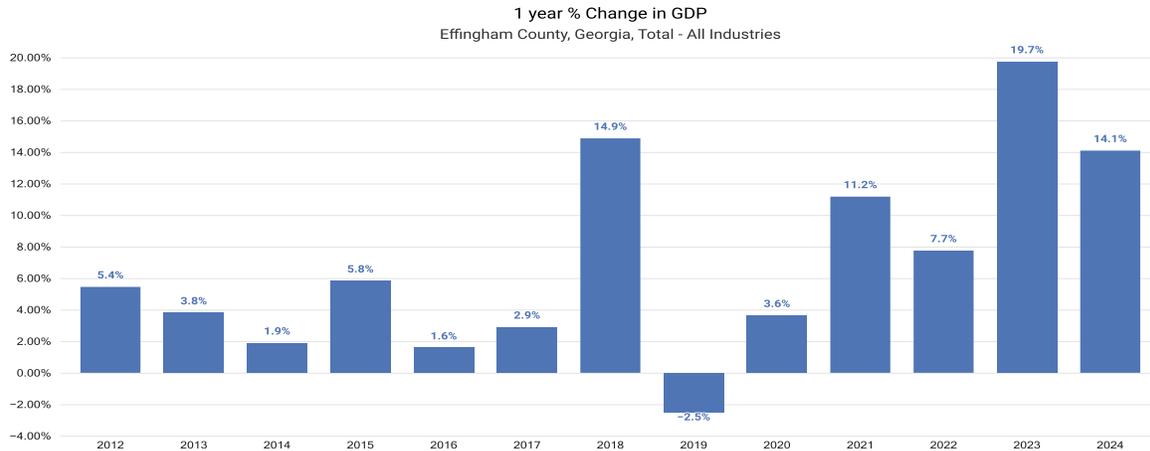


Source: JobsEQ®
Data as of 2025Q3

Employment by occupation data are estimates as of 2025Q3. Education levels of occupations are based on BLS assignments. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Gross Domestic Product

Gross Domestic Product (GDP) is the total value of goods and services produced by a region. In 2024, nominal GDP in Effingham County, Georgia expanded 14.1%. This follows growth of 19.7% in 2023. As of 2024, total GDP in Effingham County, Georgia was \$2,192,209,000.



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2024.

Of the sectors in Effingham County, Georgia, Manufacturing contributed the largest portion of GDP in 2024, \$562,318,000. The next-largest contributions came from Real Estate and Rental and Leasing (\$271,367,000); Educational Services (\$215,830,000); and Construction (\$195,162,000).

GDP (in \$ millions)

Effingham County, Georgia, 2024

Manufacturing (31)



Real Estate and Rental and Leasing (53)



Educational Services (61)



Construction (23)



Retail Trade (44)



Health Care and Social Assistance (62)



Utilities (22)



Transportation and Warehousing (48)



Public Administration (92)

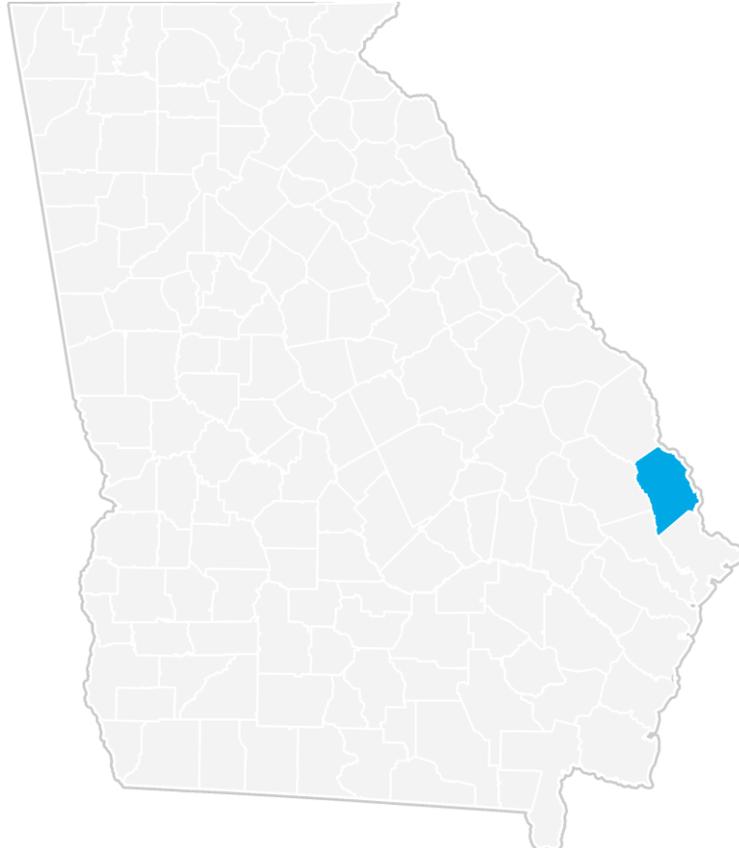


Professional, Scientific, and Technical Services (54)



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2024.

Effingham County, Georgia Regional Map



FAQ

What is a location quotient?

A location quotient (LQ) is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment in comparison to the nation.

What is separation demand?

Separation demand is the number of jobs required due to separations—labor force exits (including retirements) and turnover resulting from workers moving from one occupation into another. Note that separation demand does not include all turnover—it does not include when workers stay in the same occupation but switch employers. The total projected demand for an occupation is the sum of the separation demand and the growth demand (which is the increase or decrease of jobs in an occupation expected due to expansion or contraction of the overall number of jobs in that occupation).

What is a cluster?

A cluster is a geographic concentration of interrelated industries or occupations. If a regional cluster has a location quotient of 1.25 or greater, the region is considered to possess a competitive advantage in that cluster.

What is the difference between industry wages and occupation wages?

Industry wages and occupation wages are estimated via separate data sets, often the time periods being reported do not align, and wages are defined slightly differently in the two systems (for example, certain bonuses are included in the industry wages but not the occupation wages). It is therefore common that estimates of the average industry wages and average occupation wages in a region do not match exactly.

What is NAICS?

The North American Industry Classification System (NAICS) is used to classify business establishments according to the type of economic activity. The NAICS Code comprises six levels, from the “all industry” level to the 6-digit level. The first two digits define the top level category, known as the “sector,” which is the level examined in this report.

What is SOC?

The Standard Occupational Classification system (SOC) is used to classify workers into occupational categories. All workers are classified into one of over 804 occupations according to their occupational definition. To facilitate classification, occupations are combined to form 22 major groups, 95 minor groups, and 452 occupation groups. Each occupation group includes detailed occupations requiring similar job duties, skills, education, or experience.

About This Report

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