



Economic Overview

Monmouth County, New Jersey



9/13/23

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Demographic Profile

The population in Monmouth County, New Jersey was 642,160 per American Community Survey data for 2017-2021.

The region has a civilian labor force of 349,017 with a participation rate of 66.6%. Of individuals 25 to 64 in Monmouth County, New Jersey, 51.9% have a bachelor's degree or higher which compares with 35.1% in the nation.

The median household income in Monmouth County, New Jersey is \$110,356 and the median house value is \$454,000.

Summary ¹						
Demographics	Percent			Value		
	Monmouth County, New Jersey	New Jersey	USA	Monmouth County, New Jersey	New Jersey	USA
Population (ACS)	—	—	—	642,160	9,234,024	329,725,481
Male	49.0%	49.2%	49.5%	314,419	4,539,311	163,206,615
Female	51.0%	50.8%	50.5%	327,741	4,694,713	166,518,866
Median Age ²	—	—	—	43.3	40.0	38.4
Under 18 Years	21.2%	22.1%	22.5%	136,236	2,040,442	74,234,075
18 to 24 Years	8.3%	8.5%	9.2%	53,160	781,976	30,339,089
25 to 34 Years	10.7%	12.8%	13.8%	68,888	1,179,836	45,360,942
35 to 44 Years	11.6%	13.0%	12.9%	74,394	1,197,006	42,441,883
45 to 54 Years	14.5%	13.7%	12.6%	93,238	1,265,171	41,631,458
55 to 64 Years	15.9%	13.8%	13.0%	102,270	1,275,077	42,829,413
65 to 74 Years	10.5%	9.4%	9.6%	67,398	866,918	31,590,619
75 Years and Over	7.3%	6.8%	6.5%	46,576	627,598	21,298,002
Race: White	80.0%	62.7%	68.2%	513,756	5,787,873	224,789,109
Race: Black or African American	6.6%	13.3%	12.6%	42,334	1,225,321	41,393,012
Race: American Indian and Alaska Native	0.2%	0.3%	0.8%	1,058	24,719	2,722,661
Race: Asian	5.4%	9.8%	5.7%	34,620	900,516	18,782,924
Race: Native Hawaiian and Other Pacific Islander	0.1%	0.0%	0.2%	454	3,303	615,557
Race: Some Other Race	2.9%	7.3%	5.6%	18,759	675,022	18,382,796
Race: Two or More Races	4.9%	6.7%	7.0%	31,179	617,270	23,039,422
Hispanic or Latino (of any race)	11.0%	20.8%	18.4%	70,834	1,924,503	60,806,969
Population Growth						
Population (Pop Estimates) ⁴	—	—	—	644,098	9,261,699	333,287,557
Population Annual Average Growth ⁴	0.3%	0.5%	0.6%	1,642	41,603	1,940,990
People per Square Mile	—	—	—	1,375.8	1,259.3	94.3
Economic						
Labor Force Participation Rate and Size (civilian population 16 years and over)	66.6%	65.9%	63.4%	349,017	4,893,875	166,672,597
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	86.5%	84.9%	82.5%	204,250	3,086,727	106,173,534
Armed Forces Labor Force	0.1%	0.2%	0.5%	572	11,161	1,196,529
Veterans, Age 18-64	2.2%	2.2%	4.4%	8,542	126,257	8,848,937
Veterans Labor Force Participation Rate and Size, Age 18-64	83.7%	80.8%	77.0%	7,150	102,039	6,809,906
Median Household Income ²	—	—	—	\$110,356	\$89,703	\$69,021
Per Capita Income	—	—	—	\$57,836	\$46,691	\$37,638
Mean Commute Time (minutes)	—	—	—	34.0	31.5	26.8
Commute via Public Transportation	6.7%	9.8%	4.2%	21,556	438,123	6,472,373
Educational Attainment, Age 25-64						
No High School Diploma	5.1%	8.0%	10.3%	17,138	395,182	17,756,046
High School Graduate	19.6%	24.4%	25.3%	66,304	1,198,474	43,535,564

Summary¹

	Percent			Value		
	Monmouth County, New Jersey	New Jersey	USA	Monmouth County, New Jersey	New Jersey	USA
Some College, No Degree	15.7%	16.1%	20.1%	53,116	792,445	34,637,141
Associate's Degree	7.8%	7.2%	9.3%	26,501	351,901	15,944,395
Bachelor's Degree	32.8%	27.3%	22.0%	111,226	1,344,244	37,890,674
Postgraduate Degree	19.0%	17.0%	13.1%	64,505	834,844	22,499,876
Housing						
Total Housing Units	—	—	—	267,799	3,738,342	139,647,020
Median House Value (of owner-occupied units) ²	—	—	—	\$454,000	\$355,700	\$244,900
Homeowner Vacancy	0.9%	1.2%	1.2%	1,619	27,078	1,021,651
Rental Vacancy	3.2%	4.1%	5.7%	2,058	52,933	2,674,125
Renter-Occupied Housing Units (% of Occupied Units)	24.8%	36.2%	35.4%	61,003	1,229,008	43,858,831
Occupied Housing Units with No Vehicle Available (% of Occupied Units)	6.5%	11.3%	8.3%	16,046	384,372	10,349,174
Social						
Poverty Level (of all people)	6.5%	9.8%	12.6%	41,588	883,896	40,661,636
Households Receiving Food Stamps/SNAP	4.9%	8.4%	11.4%	11,958	283,817	14,105,231
Enrolled in Grade 12 (% of total population)	1.7%	1.4%	1.3%	11,081	126,394	4,425,322
Disconnected Youth ³	1.0%	1.8%	2.5%	355	8,174	432,389
Children in Single Parent Families (% of all children)	20.5%	29.5%	34.0%	26,957	579,852	23,909,672
Uninsured	5.2%	7.6%	8.8%	33,082	689,666	28,489,142
With a Disability, Age 18-64	7.6%	7.8%	10.3%	29,786	438,435	20,537,729
With a Disability, Age 18-64, Labor Force Participation Rate and Size	48.9%	45.6%	44.2%	14,560	199,904	9,068,973
Foreign Born	13.1%	22.9%	13.6%	84,414	2,115,061	44,844,808
Speak English Less Than Very Well (population 5 yrs and over)	5.8%	12.2%	8.2%	35,521	1,059,690	25,535,259

Source: [JobsEQ®](#)

1. American Community Survey 2017-2021, unless noted otherwise

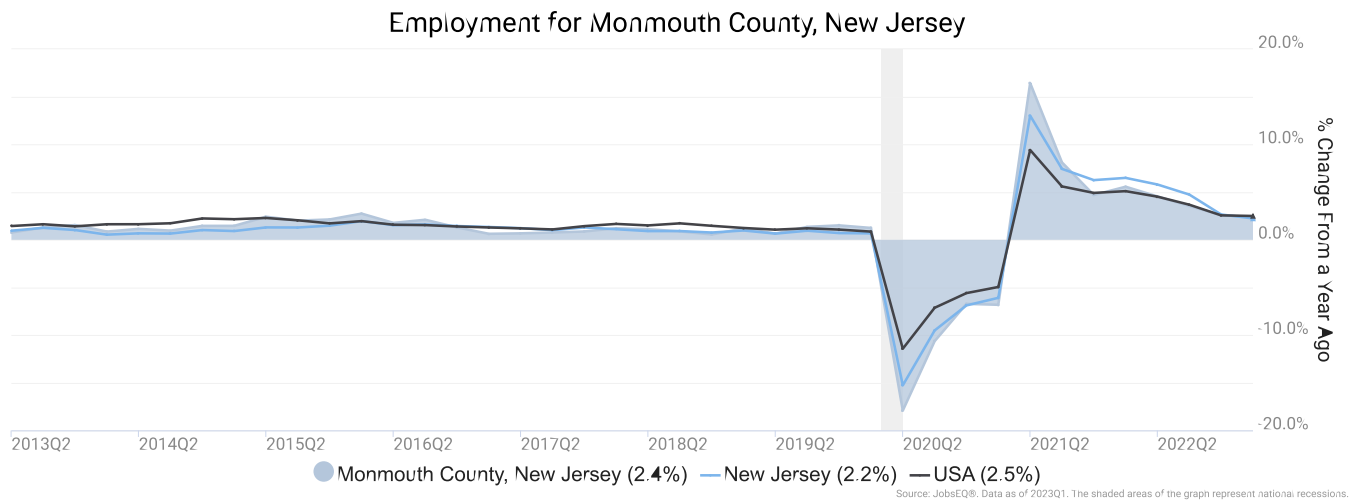
2. Median values for certain aggregate regions (such as MSAs) may be estimated as the weighted averages of the median values from the composing counties.

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 2022, annual average growth rate since 2012. Post-2019 data for Connecticut counties are imputed by Chmura.

Employment Trends

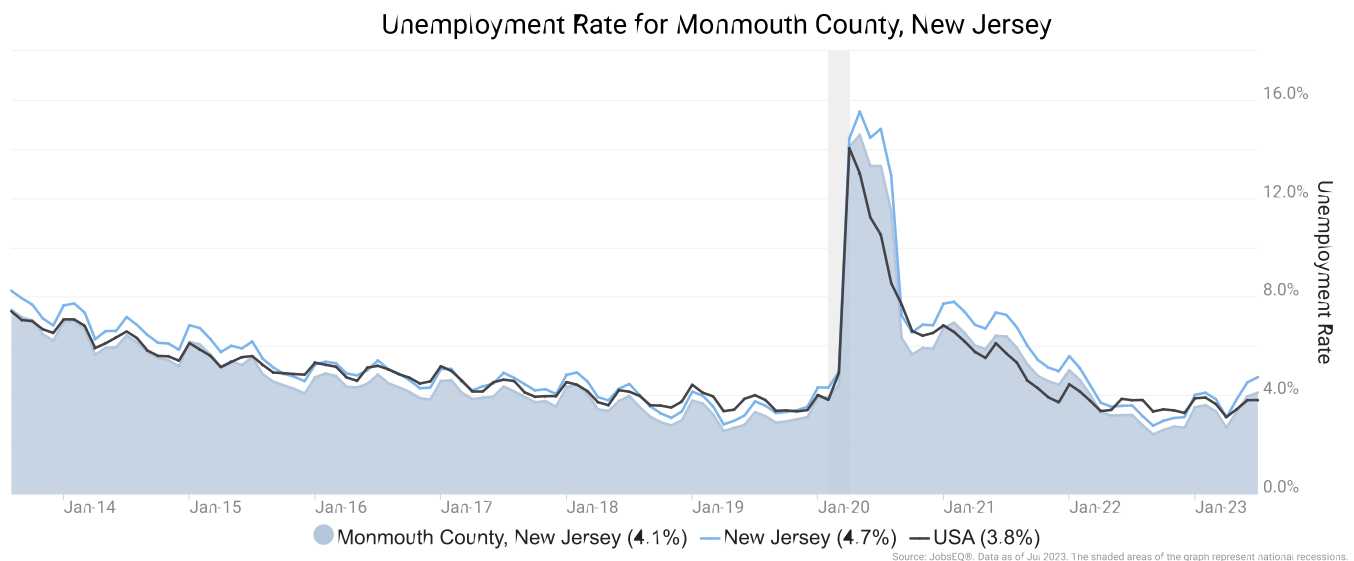
As of 2023Q1, total employment for Monmouth County, New Jersey was 287,993 (based on a four-quarter moving average). Over the year ending 2023Q1, employment increased 2.4% in the region.



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 2022Q4 with preliminary estimates updated to 2023Q1.

Unemployment Rate

The unemployment rate for Monmouth County, New Jersey was 4.1% as of July 2023. The regional unemployment rate was higher than the national rate of 3.8%. One year earlier, in July 2022, the unemployment rate in Monmouth County, New Jersey was 3.2%.

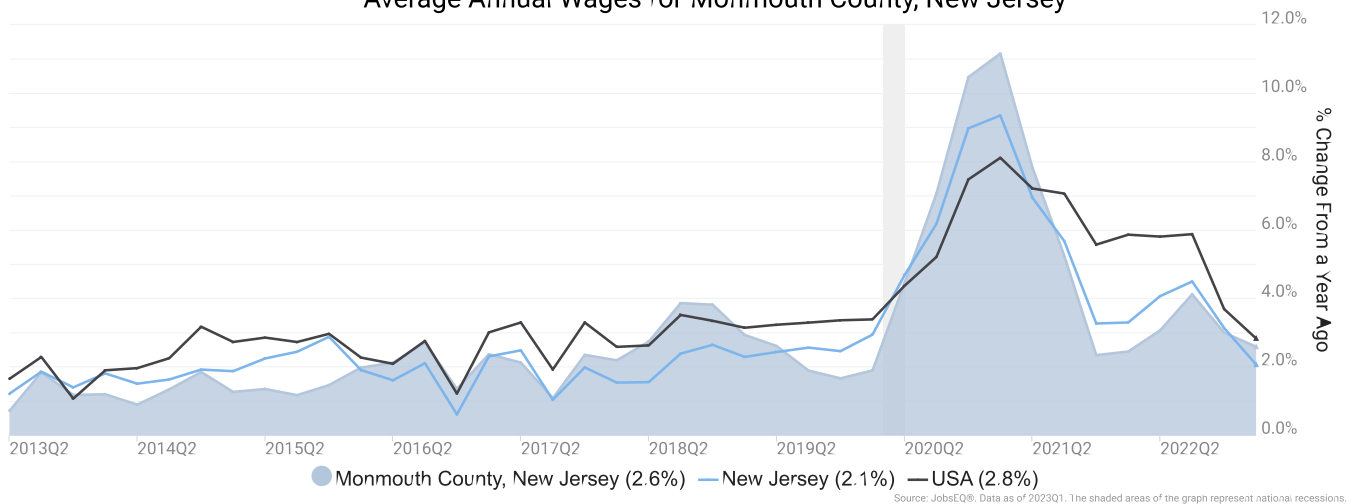


Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through July 2023.

Wage Trends

The average worker in Monmouth County, New Jersey earned annual wages of \$66,774 as of 2023Q1. Average annual wages per worker increased 2.6% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$68,501 in the nation as of 2023Q1.

Average Annual Wages for Monmouth County, New Jersey



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 2022Q4 with preliminary estimates updated to 2023Q1.

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 18.6% higher in Monmouth County, New Jersey than the U.S. average.

Cost of Living Information

	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
Monmouth County, New Jersey	\$66,774	118.6	\$56,292
New Jersey	\$76,996	120.5	\$63,889
USA	\$68,501	100.0	\$68,501

Source: [JobsEQ®](#)

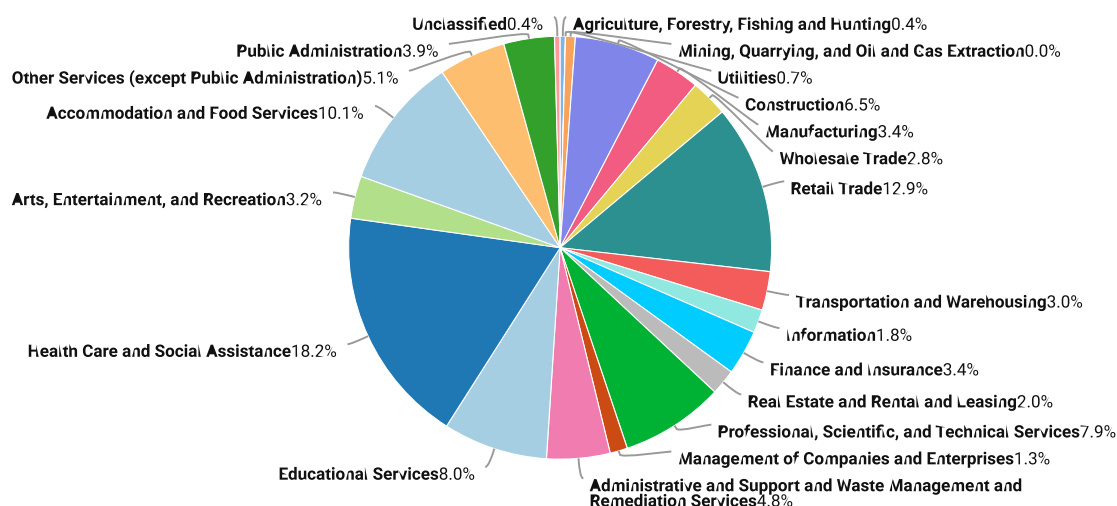
Data as of 2023Q1

Cost of Living per [COLI](#), data as of 2023Q1, imputed by Chmura where necessary.

Industry Snapshot

The largest sector in Monmouth County, New Jersey is Health Care and Social Assistance, employing 52,426 workers. The next-largest sectors in the region are Retail Trade (37,163 workers) and Accommodation and Food Services (29,128). 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 Arts, Entertainment, and Recreation (LQ = 1.66), Utilities (1.47), and Retail Trade (1.29).

Total Workers for Monmouth County, New Jersey by Industry



Source: JobsEQ®, Data as of 2023Q1

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 2022Q4 with preliminary estimates updated to 2023Q1.

Sectors in Monmouth County, New Jersey with the highest average wages per worker are Information (\$155,054), Finance and Insurance (\$126,270), and Management of Companies and Enterprises (\$122,785). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Health Care and Social Assistance (+5,095 jobs), Accommodation and Food Services (+1,747), and Construction (+1,533).

Over the next 1 year, employment in Monmouth County, New Jersey is projected to contract by 136 jobs. The fastest growing sector in the region is expected to be Mining, Quarrying, and Oil and Gas Extraction with a +1.4% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+251 jobs), Accommodation and Food Services (+235), and Arts, Entertainment, and Recreation (+70).

Monmouth County, New Jersey, 2023Q1¹

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
62	Health Care and Social Assistance	52,426	\$71,450	1.27	5,095	2.1%	5,653	2,488	2,914	251	0.5%
44	Retail Trade	37,163	\$42,588	1.29	-2,476	-1.3%	4,862	2,258	2,980	-376	-1.0%
72	Accommodation and Food Services	29,128	\$28,524	1.18	1,747	1.2%	5,329	2,305	2,789	235	0.8%
61	Educational Services	23,016	\$66,334	1.00	-931	-0.8%	2,234	1,077	1,190	-33	-0.1%
54	Professional, Scientific, and Technical Services	22,759	\$105,841	1.07	935	0.8%	2,083	753	1,292	38	0.2%
23	Construction	18,674	\$80,077	1.09	1,533	1.7%	1,742	655	1,168	-81	-0.4%
81	Other Services (except Public Administration)	14,756	\$38,737	1.19	107	0.1%	1,848	750	1,035	64	0.4%
56	Administrative and Support and Waste Management and Remediation Services	13,949	\$61,382	0.75	1,057	1.6%	1,659	686	1,002	-29	-0.2%
92	Public Administration	11,122	\$68,670	0.84	-469	-0.8%	1,034	456	648	-69	-0.6%
52	Finance and Insurance	9,897	\$126,270	0.86	-569	-1.1%	898	352	577	-31	-0.3%
31	Manufacturing	9,847	\$70,454	0.42	-196	-0.4%	991	396	673	-78	-0.8%
71	Arts, Entertainment, and Recreation	9,336	\$33,019	1.66	-720	-1.5%	1,459	583	806	70	0.8%
48	Transportation and Warehousing	8,523	\$55,529	0.60	967	2.4%	1,010	415	606	-11	-0.1%
42	Wholesale Trade	8,201	\$85,973	0.76	49	0.1%	864	336	573	-45	-0.6%
53	Real Estate and Rental and Leasing	5,641	\$77,741	1.10	549	2.1%	544	261	322	-40	-0.7%
51	Information	5,163	\$155,054	0.88	-1,607	-5.3%	497	179	325	-6	-0.1%
55	Management of Companies and Enterprises	3,850	\$122,785	0.86	617	3.6%	347	134	228	-16	-0.4%
22	Utilities	2,128	\$120,880	1.47	311	3.2%	185	74	130	-20	-0.9%
99	Unclassified	1,224	\$53,751	2.20	659	16.7%	144	60	85	-1	0.0%
11	Agriculture, Forestry, Fishing and Hunting	1,170	\$39,858	0.31	-29	-0.5%	146	65	84	-3	-0.3%
21	Mining, Quarrying, and Oil and Gas Extraction	22	\$62,073	0.02	13	20.6%	3	1	2	0	1.4%
Total - All Industries		287,993	\$66,774	1.00	6,642	0.5%	33,061	13,878	19,320	-136	0.0%

Source: [JobsEQ®](#)

Data as of 2023Q1

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 2022Q4 with preliminary estimates updated to 2023Q1. Forecast employment growth uses national projections adapted for regional growth patterns.

Occupation Snapshot

The largest major occupation group in Monmouth County, New Jersey is Office and Administrative Support Occupations, employing 36,501 workers. The next-largest occupation groups in the region are Sales and Related Occupations (30,281 workers) and Food Preparation and Serving Related Occupations (28,102). 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 Personal Care and Service Occupations (LQ = 1.46), Healthcare Practitioners and Technical Occupations (1.24), and Food Preparation and Serving Related Occupations (1.22).

Occupation groups in Monmouth County, New Jersey with the highest average wages per worker are Management Occupations (\$156,000), Legal Occupations (\$139,900), and Healthcare Practitioners and Technical Occupations (\$117,400). The unemployment rate in the region varied among the major groups from 1.1% among Legal Occupations to 5.2% among Food Preparation and Serving Related Occupations.

Over the next 1 year, the fastest growing occupation group in Monmouth County, New Jersey is expected to be Personal Care and Service Occupations with a +1.0% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Food Preparation and Serving Related Occupations (+190 jobs) and Healthcare Support Occupations (+132). 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 (5,320 jobs) and Office and Administrative Support Occupations (4,309).

Monmouth County, New Jersey, 2023Q1¹

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
43-0000	Office and Administrative Support	36,501	\$48,700	1.03	1,250	3.0%	1,055	-3,280	-1.7%	3,927	1,952	2,357	-382	-1.0%
41-0000	Sales and Related	30,281	\$57,200	1.13	1,254	3.7%	1,701	-1,815	-1.2%	3,787	1,789	2,258	-260	-0.9%
35-0000	Food Preparation and Serving Related	28,102	\$39,800	1.22	1,371	5.2%	1,285	1,003	0.7%	5,510	2,447	2,873	190	0.7%
53-0000	Transportation and Material Moving	21,830	\$44,800	0.87	1,185	4.9%	657	1,364	1.3%	3,024	1,211	1,847	-33	-0.2%
29-0000	Healthcare Practitioners and Technical	20,620	\$117,400	1.24	293	1.3%	2,194	2,721	2.9%	1,238	605	565	68	0.3%
25-0000	Educational Instruction and Library	17,931	\$73,100	1.17	472	2.3%	934	-437	-0.5%	1,663	819	838	6	0.0%
11-0000	Management	17,077	\$156,000	0.87	307	1.5%	843	1,741	2.2%	1,470	476	949	45	0.3%
13-0000	Business and Financial Operations	16,270	\$97,000	0.88	448	1.9%	409	2,720	3.7%	1,441	490	946	5	0.0%
31-0000	Healthcare Support	14,666	\$40,700	1.16	460	3.1%	911	1,115	1.6%	2,244	927	1,184	132	0.9%
47-0000	Construction and Extraction	12,625	\$74,400	0.97	430	4.0%	89	659	1.1%	1,186	434	791	-38	-0.3%
39-0000	Personal Care and Service	10,288	\$43,600	1.46	352	3.5%	363	-69	-0.1%	1,884	726	1,054	103	1.0%
49-0000	Installation, Maintenance, and Repair	10,237	\$62,200	0.92	181	2.0%	409	-320	-0.6%	960	369	616	-26	-0.3%
37-0000	Building and Grounds Cleaning and Maintenance	10,027	\$43,200	1.05	423	4.5%	285	-84	-0.2%	1,318	600	732	-14	-0.1%
15-0000	Computer and Mathematical	8,831	\$112,000	0.89	201	1.7%	320	1,526	3.9%	661	192	428	41	0.5%
51-0000	Production	8,386	\$48,100	0.52	264	3.4%	209	-275	-0.6%	887	378	583	-74	-0.9%
33-0000	Protective Service	5,432	\$66,400	0.88	220	3.1%	162	-45	-0.2%	660	328	344	-12	-0.2%
21-0000	Community and Social Service	5,185	\$62,000	1.02	128	2.0%	403	620	2.6%	556	219	304	33	0.6%

Monmouth County, New Jersey, 2023Q1¹

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
27-0000	Arts, Design, Entertainment, Sports, and Media	4,759	\$83,600	0.94	272	3.8%	174	-187	-0.8%	538	214	300	23	0.5%
17-0000	Architecture and Engineering	3,536	\$96,200	0.75	64	1.5%	137	-55	-0.3%	249	97	159	-8	-0.2%
23-0000	Legal	2,674	\$139,900	1.10	39	1.1%	58	-75	-0.6%	186	82	93	12	0.5%
19-0000	Life, Physical, and Social Science	2,096	\$92,100	0.83	61	2.0%	95	-180	-1.6%	186	47	136	3	0.1%
45-0000	Farming, Fishing, and Forestry	640	\$41,700	0.35	24	4.4%	4	-7	-0.2%	98	33	67	-2	-0.3%
Total - All Occupations		287,993	\$69,600	1.00	9,700	3.0%	12,696	6,642	0.5%	33,724	14,435	19,426	-136	0.0%

Source: [JobsEQ®](#)

Data as of 2023Q1 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

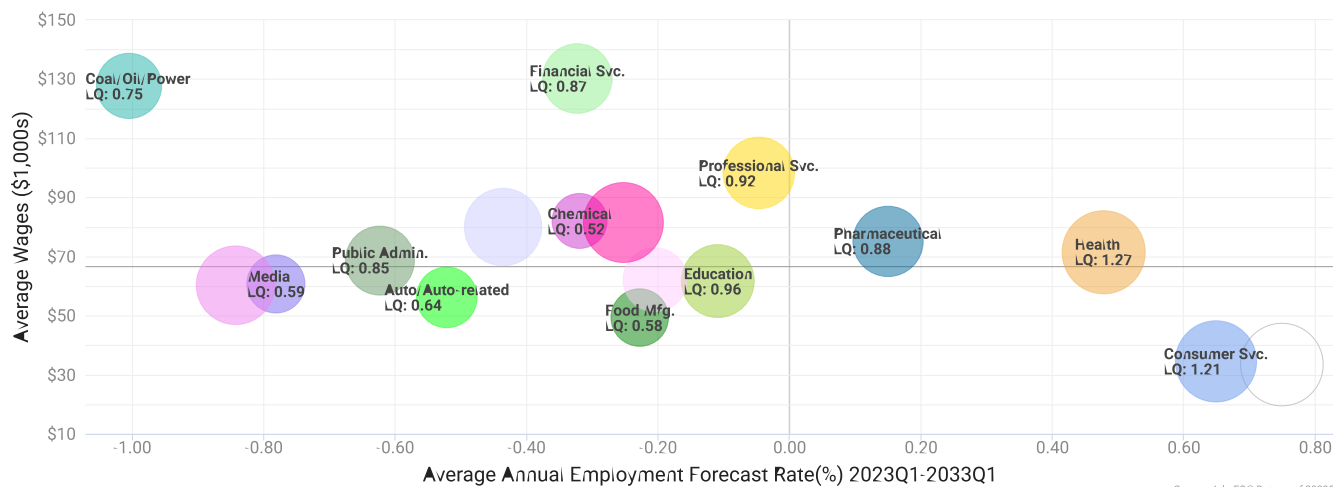
3. Data represent found online ads active within the last thirty days in the selected region. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list). Ad counts for ZCTA-based regions are estimates.

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 2022Q4, imputed where necessary with preliminary estimates updated to 2023Q1. Wages by occupation are as of 2023 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 Monmouth County, New Jersey with the highest relative concentration is Health with a location quotient of 1.27. This cluster employs 52,426 workers in the region with an average wage of \$71,505. Employment in the Health cluster is projected to expand in the region about 0.5% per year over the next ten years.

Industry Clusters for Monmouth County, New Jersey as of 2023Q1

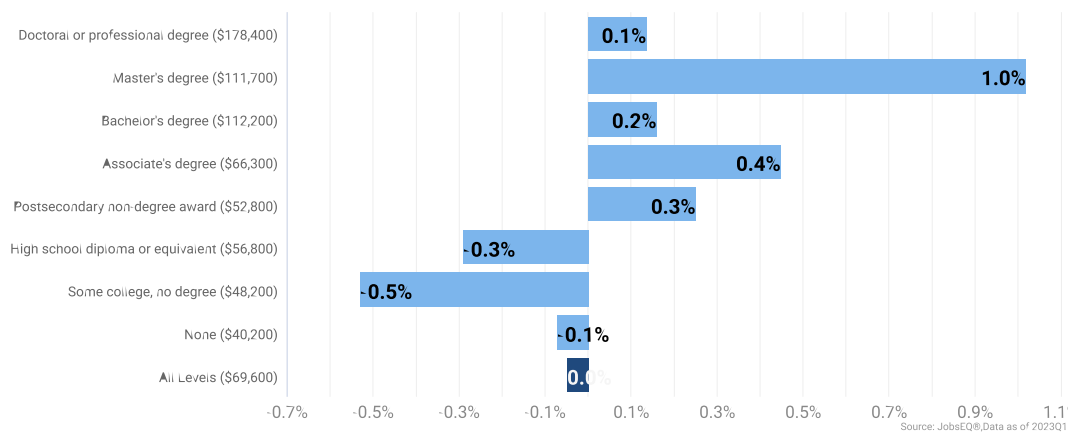


Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2022Q4 with preliminary estimates updated to 2023Q1. Forecast employment growth uses national projections from 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 Monmouth County, New Jersey is projected to contract 0.0% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 0.1% per year, those requiring a bachelor's degree are forecast to grow 0.2% per year, and occupations typically needing a 2-year degree or certificate are expected to grow 0.4% per year.

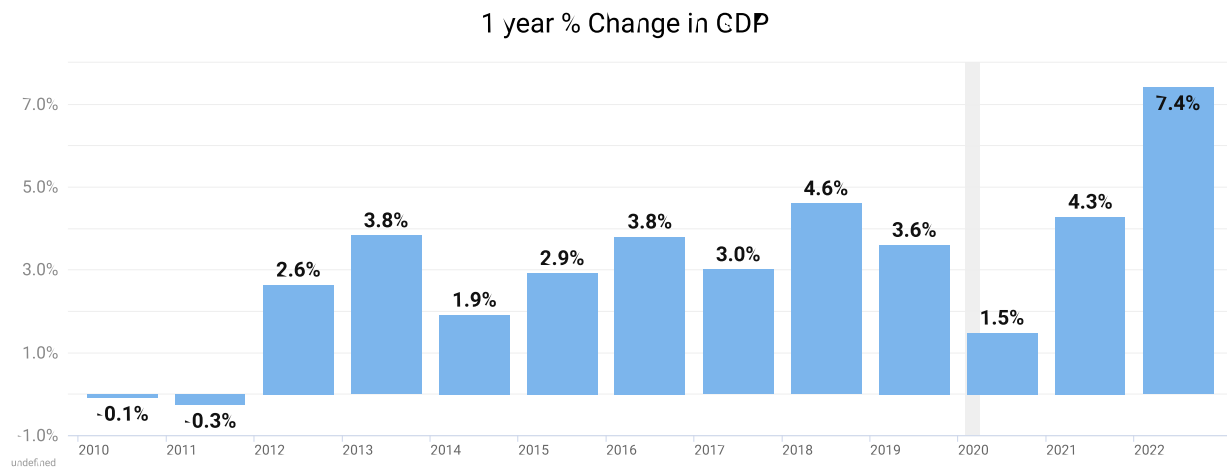
Annual Average Projected Job Growth by Education Levels



Employment by occupation data are estimates as of 2023Q1. 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.

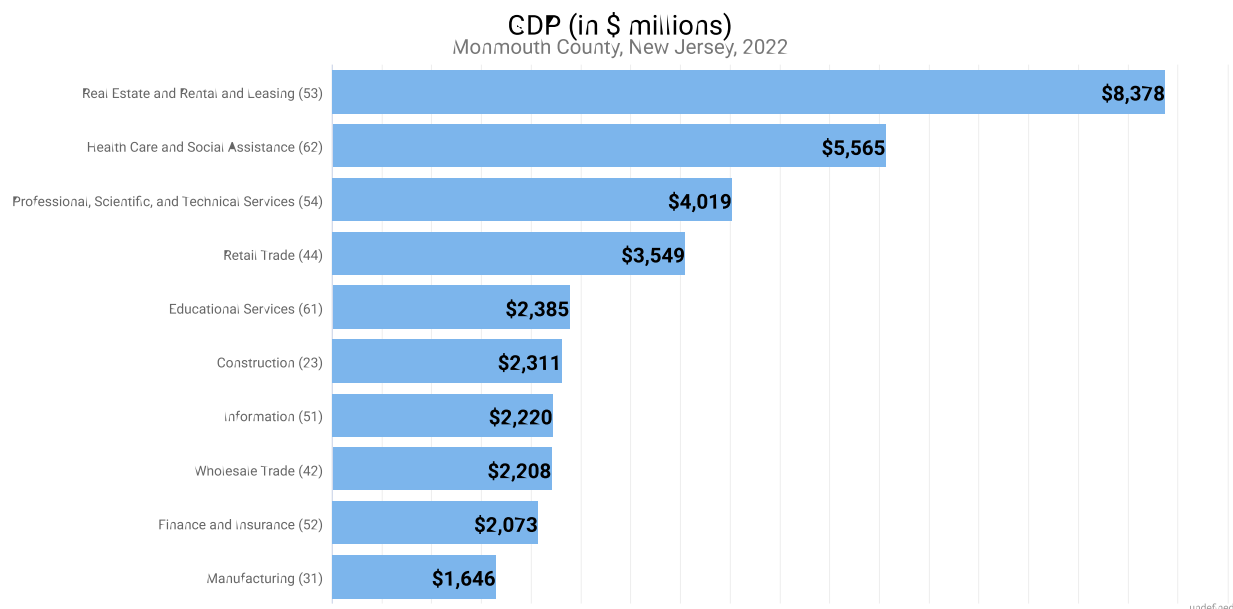
Gross Domestic Product

Gross Domestic Product (GDP) is the total value of goods and services produced by a region. In 2022, nominal GDP in Monmouth County, New Jersey expanded 7.4%. This follows growth of 4.3% in 2021. As of 2022, total GDP in Monmouth County, New Jersey was \$43,357,219,000.



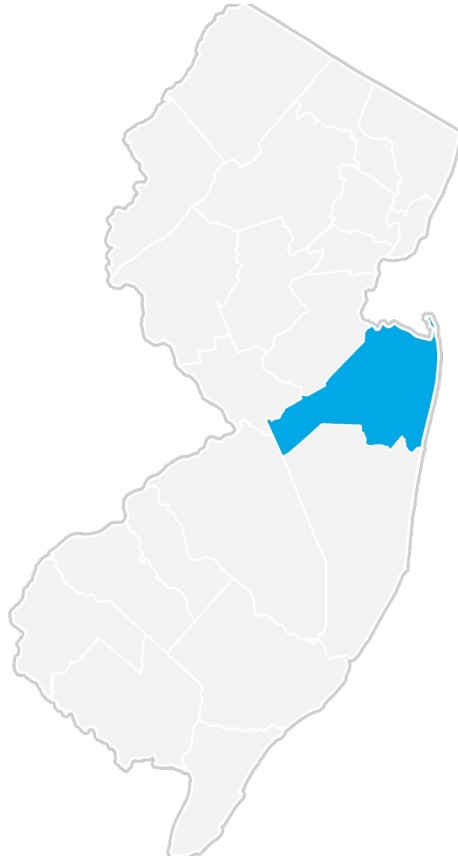
Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2022.

Of the sectors in Monmouth County, New Jersey, Real Estate and Rental and Leasing contributed the largest portion of GDP in 2022, \$8,377,565,000. The next-largest contributions came from Health Care and Social Assistance (\$5,564,966,000); Professional, Scientific, and Technical Services (\$4,018,844,000); and Retail Trade (\$3,549,071,000).



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2022.

Monmouth County, New Jersey 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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