

# Mary Esther

City, Okaloosa County, Florida. LocalFlare, Data for Economic Development. Last updated 2026-10-04.

## Population

Population **4,457** 2025  
Change since the prior year **-0.8%** 2024 to 2025  
Change since 2020 **+11.9%** 2020 to 2025  
Census 2020 **3,982** 2020  
Basis of the latest figure **estimate** 2025

Population, April 1: 4,457



Source: University of Florida Bureau of Economic and Business Research, Florida Estimates of Population, retrieved 2026-10-01

## Labor force

Labor force (Okaloosa County) **101,762** Aug 2026  
Employment (Okaloosa County) **97,323** Aug 2026  
Unemployed (Okaloosa County) **4,439** Aug 2026  
Unemployment rate (Okaloosa County) **4.4%** Aug 2026  
Rate a year earlier **4.0%** Aug 2025  
Labor force, change on a year earlier **-0.3%** Aug 2026

Latest month is preliminary  
**yes** Aug 2026

Unemployment rate, not seasonally adjusted: 4.4%



County figures, no city estimate published by FloridaCommerce

Source: US Bureau of Labor Statistics, Local Area Unemployment Statistics, retrieved 2026-10-01

## Sales and visitor spending

BusinessFlare® estimate, last 12 months **\$135.5M** 12 months to 2026-03  
Estimate runs to **Mar 2026** Mar 2026  
Statewide median error, 2017 to 2022 back-test **15.7%** 2017 to 2022  
Wide error flag **yes** Mar 2026  
Retail trade (NAICS 44-45): Census sales 2017 **\$120M** 2017  
Retail trade (NAICS 44-45): Census sales 2022 **\$110M** 2022  
Retail trade (NAICS 44-45): 2022 landing error **62.0%** 2022  
Accommodation and food services (NAICS 72): Census sales 2017 **\$18.9M** 2017  
Accommodation and food services (NAICS 72): Census sales 2022 **\$29.5M** 2022

Accommodation and food services (NAICS 72): 2022 landing error **10.7%** 2022

### Economic Census anchors and the back-test

| Sector                                     | Census sales 2017 | Census sales 2022 | 2017 carried to 2022 | Landing error |
|--------------------------------------------|-------------------|-------------------|----------------------|---------------|
| Retail trade (NAICS 44-45)                 | \$120M            | \$110M            | \$178M               | 62.0%         |
| Accommodation and food services (NAICS 72) | \$18.9M           | \$29.5M           | \$32.6M              | 10.7%         |

BusinessFlare® estimate from public sources.

The estimate anchors on the sales the US Census Bureau published for this place in the 2017 and 2022 Economic Census, for retail trade and for accommodation and food services, and moves them month by month with the county's sales tax returns by kind of business (Florida Department of Revenue Form 10). After the 2022 anchor the place's share of the county moves with the growth of its commercial property on the Department's 2026 tax roll, as submitted by the county property appraiser, by use code: stores, shopping centers, supermarkets and auto dealers for retail; restaurants, bars and hotels for accommodation and food. The three spending groups follow the county's kind code mix within each sector. Every place with both anchors was carried from 2017 to 2022 the same way and the landing on the 2022 Census figure is the published error.

Flags: wide error: the 2017 carry-forward landed 62% from the 2022 Census figure for Retail trade (NAICS 44-45).

Monthly estimate, twelve month and annual views, the visitor, resident and big ticket groups, chart and workbook: Street Economics Pass data, served by the account service, never in this file.

Source: BusinessFlare® city-level sales and visitor spending estimate (method and error; the figures are Street Economics Pass data), retrieved 2026-10-04

Source: Economic Census geographic area series, retail trade and accommodation and food services, 2017 and 2022, retrieved 2026-10-01

**Tourist tax:** not shown. the county does not publish tourist tax collections by city

## Business base

Licensed food service, lodging and alcohol businesses  
**78** Aug 2026

Food service licenses  
**36** Aug 2026

Lodging licenses  
**22** Aug 2026

Alcoholic beverage licenses  
**20** Aug 2026

New licenses, last 12 months  
**5** Aug 2026

New business filings, last 12 months (postal city)  
**205** Sep 2026

Change on the 12 months before  
**+2.0%** Sep 2026

New filings, latest month  
**12** Sep 2026

New licenses by month: 0



Licenses are placed inside the city limits by their geocoded address.

Business formations are by postal city: Mary Esther, which is not the city limits.

No ZIP code has its Census internal point inside this place, so ZIP Code Business Patterns are not shown.

Source: Florida DBPR active licensure base files: public food service, public lodging and retail alcoholic beverage licenses, retrieved 2026-10-01

Source: Florida Division of Corporations (Sunbiz) bulk corporate data files, new entity filings by month, retrieved 2026-10-01

**Building permits:** not shown. the Census Building Permits Survey lists no permit office for this place

## Property roll

Total just value  
**\$709M** 2026 preliminary

Total taxable value (non school)  
**\$491M** 2026 preliminary

Total taxable value (school)  
**\$527M** 2026 preliminary

Just value, change on the prior roll  
**+0.3%** 2025 final roll to 2026 preliminary

Taxable value (non school), change on the prior roll  
**+1.2%** 2025 final roll to 2026 preliminary

Total just value, prior roll  
**\$706M** 2025 final roll

New construction value  
**\$1.75M** 2026 preliminary

Parcels  
**1,877** 2026 preliminary

Median single family just value  
**\$228K** 2026 preliminary

Qualified sales, last 12 months  
**76** 2025-06 to 2026-05

Median qualified sale price  
**\$313K** 2025-06 to 2026-05

Just value, residential  
**\$455M** 2026 preliminary

Just value, commercial  
**\$112M** 2026 preliminary

Just value, industrial  
**\$83.2M** 2026 preliminary

Just value, vacant  
**\$18.5M** 2026 preliminary

Just value, institutional  
**\$9.26M** 2026 preliminary

Just value, government  
**\$31.2M** 2026 preliminary

Just value, other  
**\$24.9K** 2026 preliminary

### Just value by use group

| Use group     | Parcels | Just value | Taxable (non school) | New construction | Residential units | Just value change |
|---------------|---------|------------|----------------------|------------------|-------------------|-------------------|
| Residential   | 1,524   | \$455M     | \$288M               | \$414K           | 1,584             | -3.4%             |
| Commercial    | 180     | \$112M     | \$108M               | \$1.02M          | n/a               | +3.3%             |
| Industrial    | 51      | \$83.2M    | \$77.5M              | \$312K           | n/a               | +13.3%            |
| Vacant        | 73      | \$18.5M    | \$16.8M              | \$0              | n/a               | +21.9%            |
| Institutional | 9       | \$9.26M    | \$314K               | \$0              | n/a               | +4.2%             |
| Government    | 30      | \$31.2M    | \$1.11M              | \$0              | n/a               | +4.6%             |
| Other         | 10      | \$24.9K    | \$24.9K              | \$0              | n/a               | +1.7%             |

Department of Revenue land use codes grouped: residential 001 to 009, commercial 011 to 039, industrial 041 to 049, agricultural 050 to 069, vacant 000, 010, 040 and 070, institutional 071 to 079, government 080 to 089, other 090 to 099. Taxable is the non school taxable value. Just value change compares with the 2025 final roll, summed the same way.

Parcels are placed by Census block group through the Census Bureau's block assignment file; a parcel in a block group that straddles the limits is apportioned. Census 2020 block groups; 58% of the county's just value lies in a place. Medians are over the parcels whose block group lies mostly in the place. Qualified sales: the roll's own sale fields, qualification codes 01 and 02, improved, single parcel.

Source: Florida Department of Revenue, NAL tax roll, 2026 preliminary and final as posted, retrieved 2026-10-03

## Housing

Housing units

**1,958** 2020 to 2024 ACS

Owner occupied households

**1,175** 2020-2024 5-Year

Cost burdened households, all tenures (over 30% of income)

**19.2%** 2025

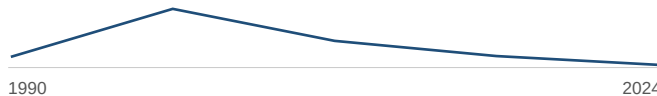
Assisted housing developments

**n/a** Assisted Housing Inventory

Median single family sale price

**\$295K** 2024

Homeownership rate: 70.0%



Source: Shimberg Center for Housing Studies, Florida Housing Data Clearinghouse, retrieved 2026-10-01

Occupied units

**1,683** 2020 to 2024 ACS

Renter occupied households

**508** 2020-2024 5-Year

Cost burdened renter households

**32.8%** 2025

Assisted units

**n/a** Assisted Housing Inventory

Vacant units

**275** 2020 to 2024 ACS

Homeownership rate

**69.8%** 2020 to 2024 ACS

Severely cost burdened renters (over 50%)

**13.7%** 2025

Median gross rent

**\$1.7K** 2020 to 2024 ACS

## Fiscal

Half-cent sales tax, latest month

**\$55.5K** Sep 2026

Half-cent sales tax, change on the 12 months before

**-6.4%** Sep 2026

State revenue sharing, last 12 months

**\$208K** Sep 2026

Revenues, change on the year before

**+50.7%** FY2024

Revenues per resident

**\$3.28K** FY2024

Half-cent sales tax, fiscal year to date

**\$494K** FY2026 to 2026-09

State revenue sharing, latest month

**\$16.9K** Sep 2026

State revenue sharing, change on the 12 months before

**+1.1%** Sep 2026

Total expenditures

**\$11.3M** FY2024

Long-term debt outstanding at year end

**\$6.11M** FY2025

Half-cent sales tax, last 12 months

**\$494K** Sep 2026

State revenue sharing, fiscal year to date

**\$208K** FY2026 to 2026-09

Total revenues

**\$14.7M** FY2024

Expenditures, change on the year before

**+59.3%** FY2024

Long-term debt, change on the year before

**+3.9%** FY2025

Half-cent sales tax distributions by month: \$55.5K



Source: Florida Department of Revenue, Revenue Confirmation Online, distributions to local governments, retrieved 2026-10-01

Source: Florida Office of Economic and Demographic Research, Expenditures and Revenues Reported by Florida's County and Municipal Governments, retrieved 2026-10-01

Source: Florida Department of Financial Services, LOGERx local government Annual Financial Report data, long-term debt outstanding, retrieved 2026-10-04

## Bank deposits

Deposits (offices reporting this city)

**\$81.5M** June 30, 2026

Branches

**2** June 30, 2026

Branches closed since the survey a year earlier

**0** June 30, 2026

Deposits, June 30 each year: \$81.5M



Offices whose reported city is Mary Esther.

Source: FDIC Summary of Deposits, Florida offices, every June 30 since 1994, retrieved 2026-10-01

Change on a year earlier

**-2.6%** June 30, 2026

Institutions

**2** June 30, 2026

Change, real

**-5.6%** June 30, 2026

Branches opened since the survey a year earlier

**0** June 30, 2026

## Sources

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<https://bebr.ufl.edu/population/>, retrieved 2026-10-01

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<https://dos.fl.gov/sunbiz/other-services/data-downloads/>, retrieved 2026-10-01

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<https://edr.state.fl.us/Content/local-government/data/revenues-expenditures/index.cfm>, retrieved 2026-10-01

**Florida Department of Financial Services, LOGERx local government Annual Financial Report data, long-term debt outstanding**

<https://logerx.myfloridacfo.gov/LogerX/PublicReportsMenu>, retrieved 2026-10-04

**FDIC Summary of Deposits, Florida offices, every June 30 since 1994**

<https://banks.data.fdic.gov/bankfind-suite/SOD>, retrieved 2026-10-01