

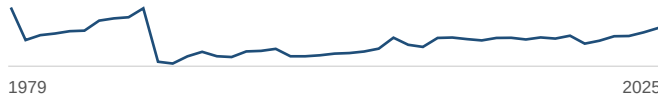
Live Oak

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

Population

Population	Change since the prior year	Change since 2020
7,051 2025	+1.3% 2024 to 2025	+4.7% 2020 to 2025
Census 2020	Basis of the latest figure	
6,735 2020	estimate 2025	

Population, April 1: 7,051



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

Labor force

Labor force (Suwannee County)	Employment (Suwannee County)	Unemployed (Suwannee County)
17,215 Aug 2026	16,256 Aug 2026	959 Aug 2026
Unemployment rate (Suwannee County)	Rate a year earlier	Labor force, change on a year earlier
5.6% Aug 2026	5.3% Aug 2025	+0.4% Aug 2026

Latest month is preliminary

yes Aug 2026

Unemployment rate, not seasonally adjusted: 5.6%



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	Estimate runs to	Statewide median error, 2017 to 2022 back-test
\$634.0M 12 months to 2026-03	Mar 2026 Mar 2026	15.7% 2017 to 2022
Wide error flag	Retail trade (NAICS 44-45): Census sales 2017	Retail trade (NAICS 44-45): Census sales 2022
yes Mar 2026	\$375M 2017	\$354M 2022
Retail trade (NAICS 44-45): 2022 landing error	Accommodation and food services (NAICS 72): Census sales 2017	Accommodation and food services (NAICS 72): Census sales 2022
35.4% 2022	\$38.6M 2017	\$50.5M 2022

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

4.3% 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)	\$375M	\$354M	\$479M	35.4%
Accommodation and food services (NAICS 72)	\$38.6M	\$50.5M	\$52.6M	4.3%

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 35% 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
110 Aug 2026

Alcoholic beverage licenses
40 Aug 2026

Change on the 12 months before
+0.7% Sep 2026

Employees, mid March (ZIP basis)
2,621 2023

Food service licenses
55 Aug 2026

New licenses, last 12 months
8 Aug 2026

New filings, latest month
26 Sep 2026

Annual payroll (ZIP basis)
\$96.1M 2023

Lodging licenses
15 Aug 2026

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

Establishments (ZIP basis)
273 2023

New licenses by month: 0



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

Business formations are by postal city: Live Oak, which is not the city limits.

Establishments, employment and payroll are a ZIP code basis: ZIP codes 32064.

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

Source: County Business Patterns and ZIP Code Business Patterns, complete data files, retrieved 2026-10-01

Building permits

Housing units permitted, last 12 months
3 Aug 2026

Units, latest month
0 Aug 2026

Units, latest annual table
3 2025

Change on the 12 months before
+50.0% Aug 2026

Single family units, last 12 months
1 Aug 2026

Permit valuation, last 12 months
\$209K Aug 2026

Units in buildings of 5 or more, last 12 months
0 Aug 2026

Housing units permitted by month: 0



Source: US Census Bureau, Building Permits Survey, place and county residential permits, retrieved 2026-10-01

Property roll

Total just value
\$607M 2026 preliminary

Just value, change on the prior roll
+9.8% 2025 final roll to 2026 preliminary

New construction value
\$7.73M 2026 preliminary

Qualified sales, last 12 months
56 2025-06 to 2026-05

Just value, commercial
\$87.7M 2026 preliminary

Just value, vacant
\$41.7M 2026 preliminary

Just value, other
\$3.6M 2026 preliminary

Total taxable value (non school)
\$325M 2026 preliminary

Taxable value (non school), change on the prior roll
+13.0% 2025 final roll to 2026 preliminary

Parcels
4,480 2026 preliminary

Median qualified sale price
\$166K 2025-06 to 2026-05

Just value, industrial
\$7.77M 2026 preliminary

Just value, institutional
\$21.5M 2026 preliminary

Total taxable value (school)
\$375M 2026 preliminary

Total just value, prior roll
\$553M 2025 final roll

Median single family just value
\$119K 2026 preliminary

Just value, residential
\$328M 2026 preliminary

Just value, agricultural
\$59.8M 2026 preliminary

Just value, government
\$56.8M 2026 preliminary

Just value by use group

Use group	Parcels	Just value	Taxable (non school)	New construction	Residential units	Just value change
Residential	2,362	\$328M	\$172M	\$5.9M	2,550	+7.1%
Commercial	275	\$87.7M	\$76.8M	\$328K	n/a	+17.4%
Industrial	28	\$7.77M	\$7.02M	\$16.6K	n/a	+9.9%
Agricultural	355	\$59.8M	\$20.8M	\$1.09M	n/a	+3.2%
Vacant	1,186	\$41.7M	\$34.2M	\$374K	n/a	+42.1%
Institutional	76	\$21.5M	\$6.97M	\$0	n/a	+6.6%
Government	174	\$56.8M	\$3.84M	\$8.04K	n/a	+4.7%
Other	24	\$3.6M	\$3.29M	\$16.9K	n/a	+21.9%

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 2010 block groups; 16% 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
2,810 2020 to 2024 ACS

Occupied units
2,207 2020 to 2024 ACS

Vacant units
603 2020 to 2024 ACS

Owner occupied households
1,028 2020-2024 5-Year

Renter occupied households
1,179 2020-2024 5-Year

Homeownership rate
46.6% 2020 to 2024 ACS

Cost burdened households, all tenures (over 30% of income)
30.0% 2025

Cost burdened renter households
35.9% 2025

Severely cost burdened renters (over 50%)
32.1% 2025

Assisted housing developments
10 Assisted Housing Inventory

Assisted units
506 Assisted Housing Inventory

Median gross rent
\$0.9K 2020 to 2024 ACS

Median single family sale price
\$178K 2024

Homeownership rate: 47.0%



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

Fiscal

Half-cent sales tax, latest month
\$40.2K Sep 2026

Half-cent sales tax, fiscal year to date
\$442K FY2026 to 2026-09

Half-cent sales tax, last 12 months
\$442K Sep 2026

Half-cent sales tax, change on the 12 months before
-8.7% Sep 2026

State revenue sharing, latest month
\$30.9K Sep 2026

State revenue sharing, fiscal year to date
\$370K FY2026 to 2026-09

State revenue sharing, last 12 months
\$370K Sep 2026

State revenue sharing, change on the 12 months before
+3.9% Sep 2026

Total revenues
\$26.7M FY2024

Revenues, change on the year before
+14.1% FY2024

Total expenditures
\$21.1M FY2024

Expenditures, change on the year before
+13.6% FY2024

Revenues per resident
\$3.84K FY2024

Long-term debt outstanding at year end
\$7.19M FY2025

Long-term debt, change on the year before
-10.6% FY2025

Half-cent sales tax distributions by month: \$40.2K



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)
\$896M June 30, 2026

Change on a year earlier
+16.8% June 30, 2026

Change, real
+13.1% June 30, 2026

Branches
5 June 30, 2026

Institutions
4 June 30, 2026

Branches opened since the survey a year earlier
0 June 30, 2026

Branches closed since the survey a year earlier
0 June 30, 2026

Deposits, June 30 each year: \$896M



Offices whose reported city is Live Oak.

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

Sources

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