



Panama City, Florida.

Current market data.

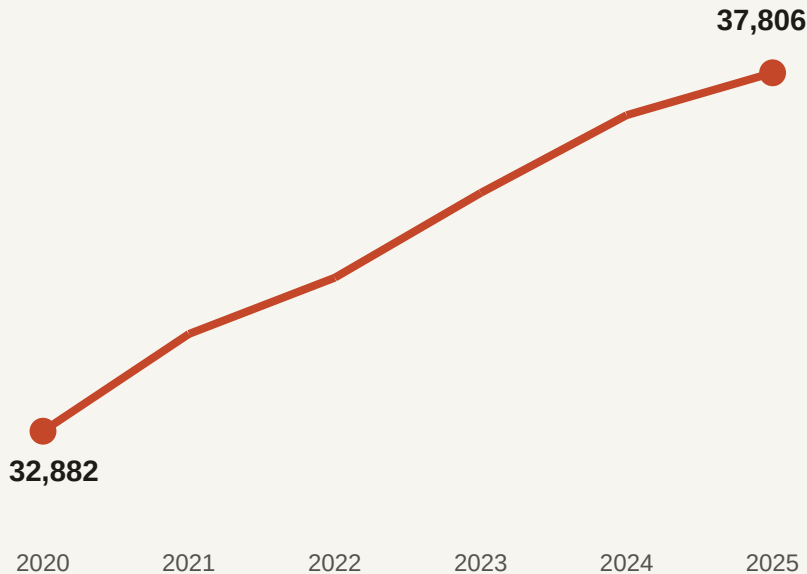
11 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

Growing. Up 15.0% since 2020.

37,806

people, the 86th-largest of Florida's cities and towns.

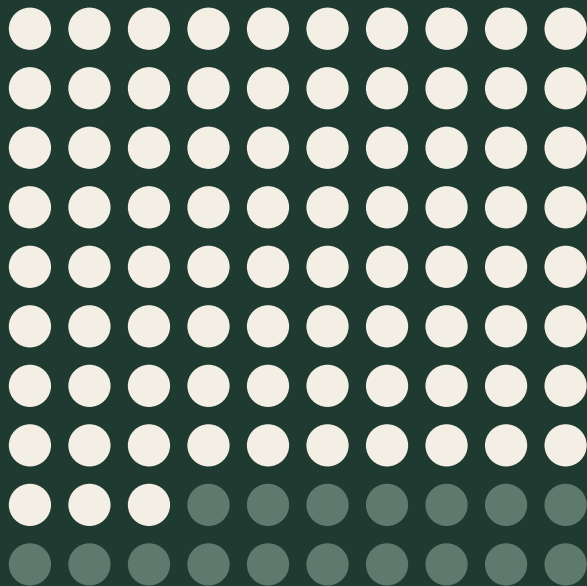


THE WORKDAY

8 in 10 jobs here go to
people who live somewhere
else.

82.9%

of 34,480 jobs located in Panama City are filled by
in-commuters.



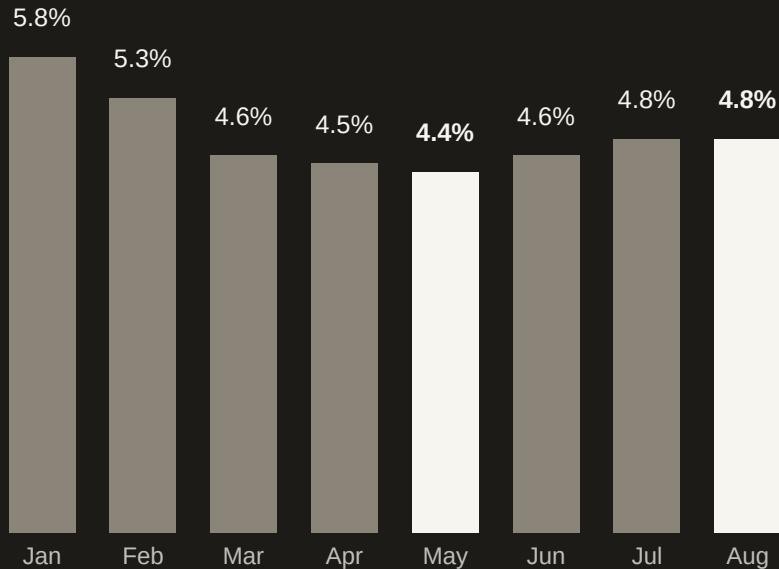
Each dot is 1% of jobs. Filled: held by in-commuters.

UNEMPLOYMENT, 2026

The low came in May:
4.4%.

4.8%

in August 2026, the latest month released. A year earlier it was 4.4%.

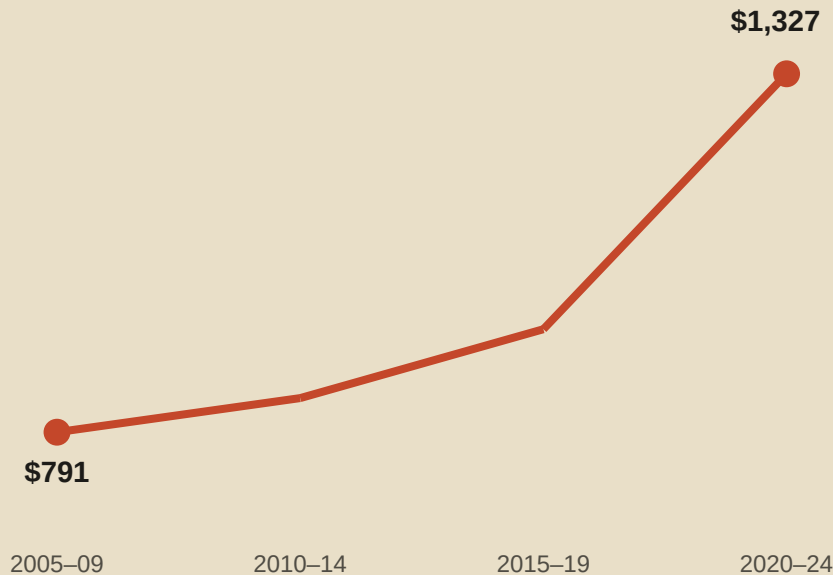


RENT

Median rent is up 68%
since the 2005–2009
survey, before inflation.

\$1,327

a month. Florida's median is \$1,669.



THE SEAM

Cross one tract line and median rent doubles.

A \$1,647 gap between neighbors, the sharpest rent edge between adjacent tracts in Bay County.

TRACT 20

\$775

TRACT 7

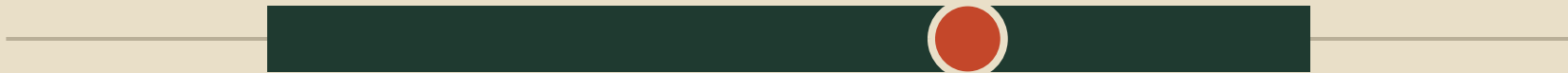
\$2,422



ROOM TO BUILD

The median rent sits inside what local wages can carry.

\$993–\$1,490



\$1,327 median

is the monthly rent range local workforce wages support.

BUILDING

Most of the housing here is older than 2000.

1,852

homes permitted in ten years,
2016–2025

8%

of those were in multifamily
buildings

79%

of all homes were built before 2000

UNITS NEEDED

Closing the gap would add 0.4–2.0% to the 17,104 homes here.

69–345

is the estimated number of missing housing units, from the lowest to the highest of three estimates.



HOME VALUE

A median home costs 25% less than Florida's.

\$268,900

median home value in Panama City.

Panama City



\$268,900

Florida



\$359,000

U.S.



\$332,700

THAT WAS PANAMA CITY'S 2026

Every number came from a public source, with its date.

New Census data usually lands in December. The next Edition follows it.

See this Edition at almanacdata.ai/e/fl/panama-city/

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