Bay City, Michigan.

Current market data.

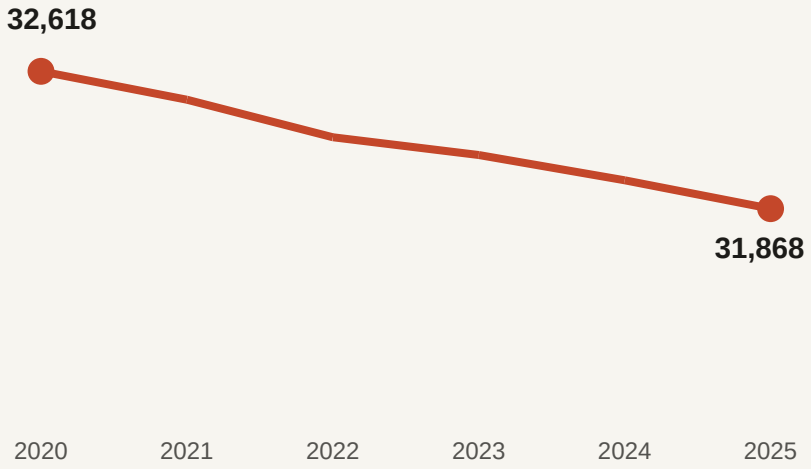
11 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

Down 2.3% since 2020.

31,868

people, the 34th-largest of Michigan's cities and towns.



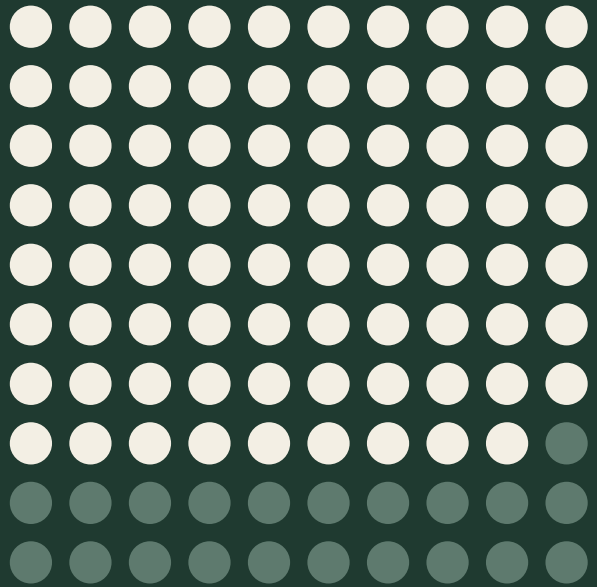
Source: Census Population Estimates, 2025

THE WORKDAY

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

78.9%

of 11,890 jobs located in Bay City are filled by in-commuters.



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

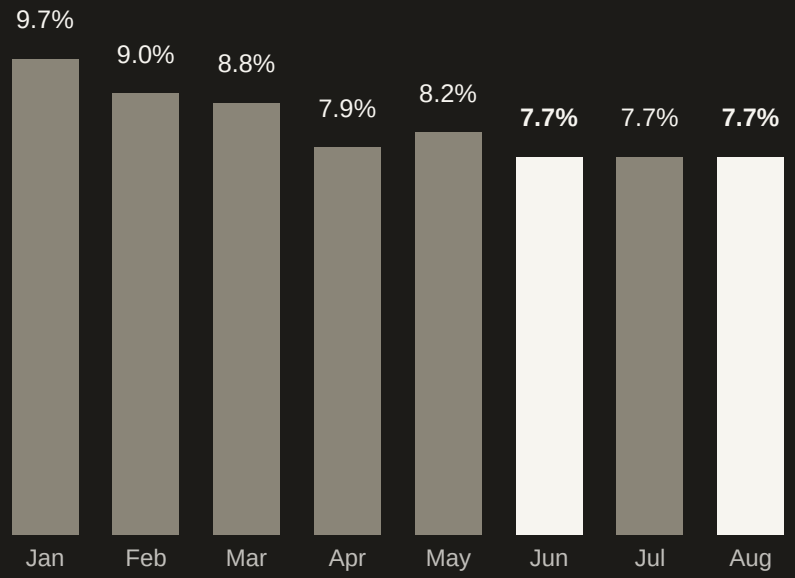
Source: Census LEHD LODES, 2021

UNEMPLOYMENT, 2026

The low came in June: 7.7%.

7.7%

in August 2026, the latest month released. A year earlier it was 8.2%.



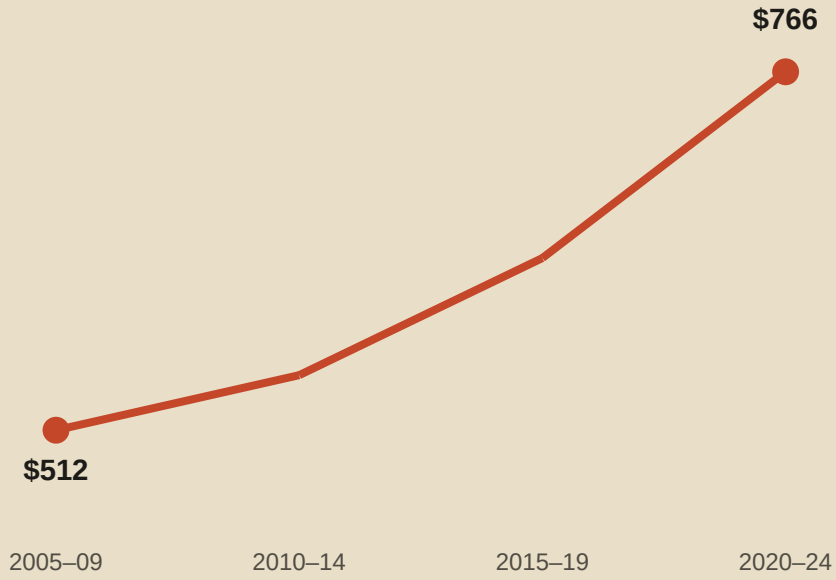
Source: BLS Local Area Unemployment Statistics, 2026-08

RENT

Median rent is up 50% since the 2005–2009 survey, before inflation.

$766

a month. Michigan's median is $1,129.

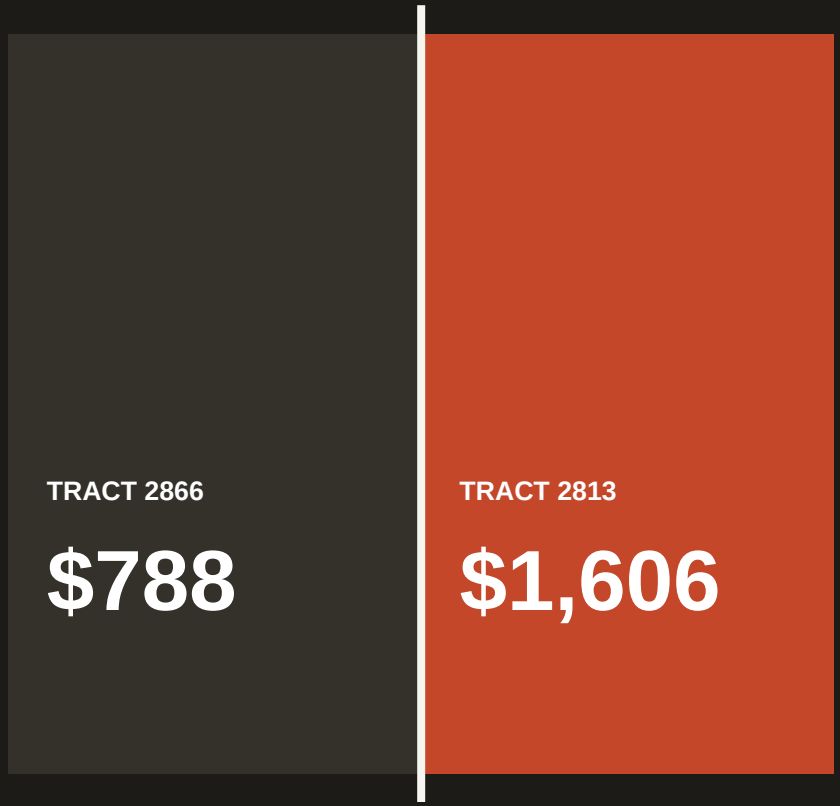


Source: Census ACS 5-year, 2020-2024

THE SEAM

Cross one tract line and median rent doubles.

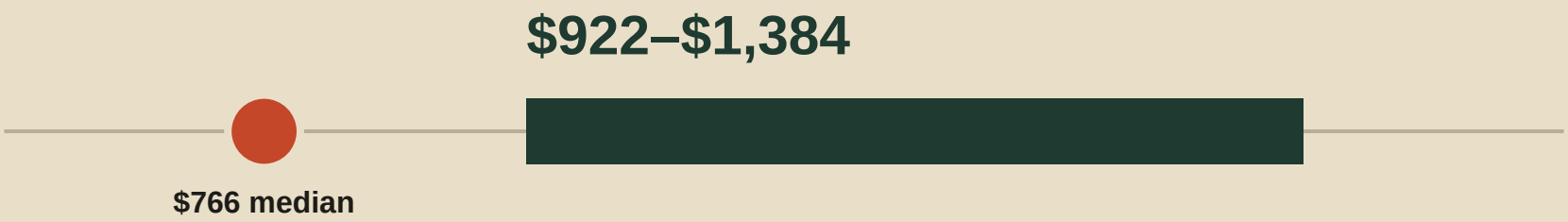
A $818 gap between neighbors, the sharpest rent edge between adjacent tracts in Bay County.



Source: Census ACS 5-year, 2020-2024

ROOM TO BUILD

Local wages can carry more rent than the median charged today.



is the monthly rent range local workforce wages support.

Source: Computed by the Almanac, 2021; Census ACS 5-year, 2020-2024

BUILDING

Most of the housing here is older than 2000.

0

homes permitted, 2022–2025

96%

of all homes were built before 2000

Source: Census Building Permits Survey, 2022-2025; Census ACS 5-year, 2020-2024

UNITS NEEDED

Closing the gap would add 0.2–0.7% to the 16,078 homes here.

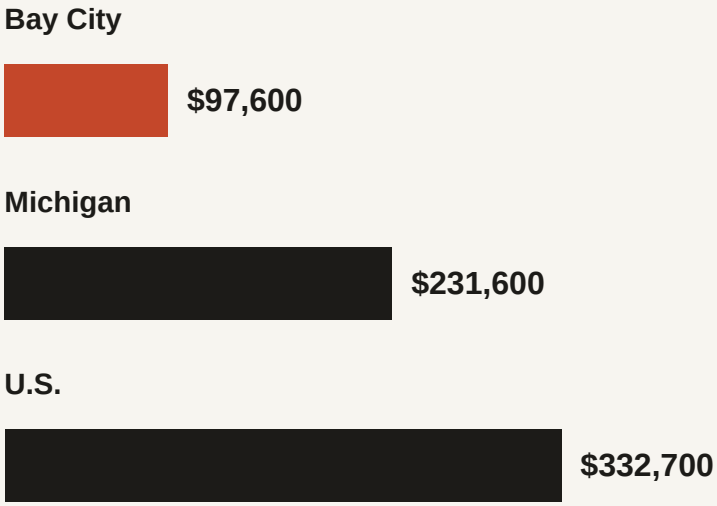
40–119

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

Source: Computed by the Almanac, 2021

HOME VALUE

A median home costs 58% less than Michigan's.



$97,600

median home value in Bay City.

Source: Census ACS 5-year, 2020-2024

THAT WAS BAY 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/mi/bay-city/**