DEMOGRAPHICS - DETAILED

Retail Sales Statistics

2010 Retail Sales Statistics	Bay City, MI	Michigan	United States
Total Retail Sales (Including Food Services)	$138,602,000	$125,922,564,000	$4,253,550,572,000
Building Materials and Garden Store Sales	2.33%	8.25%	7.42%
Clothing and Accessories Store Sales	1.76%	3.78%	4.47%
Electrical and Appliances Store Sales	1.53%	2.43%	2.37%
Food and Beverage Store Sales	12.60%	11.31%	13.98%
Food Services	17.94%	7.24%	9.50%
Gasoline Stations Store Sales	6.47%	7.57%	7.46%
General Merchandise Store Sales	20.83%	21.58%	17.57%
Health and Personal Care Store Sales	6.47%	5.76%	5.41%
Home Furnishings Store Sales	0.92%	2.62%	2.53%
Miscellaneous Store Sales	8.68%	2.95%	2.94%
Motor Vehicles Store Sales	13.23%	18.79%	16.16%
Nonstore Purchases Store Sales	5.78%	5.38%	7.98%
Sporting Goods Store Sales	1.47%	2.34%	2.20%

Quality of Life Indexes

2010 Quality of Life Indexes	Bay City, MI	Michigan	United States
Quality of Life Index	73	49	100
Amusement Index	95	77	100
Culture Index	138	108	100
Education Index	129	92	100
Medical Index	163	92	100

2010 Quality of Life Indexes	Bay City, MI	Michigan	United States
Mortality Index (All Causes)	127	85	100
Restaurant Index	161	81	100
Weather Index	25	13	100

Quality of Life Index: Based on the results of a study group, this index is calculated based on what variables affect individuals as they search for a new home, how much they would enjoy living in a place and the impact of each selected variable. For example, the crime index affects the total quality of life index negatively and the amusement index affects it positively.

Positive Variables Weighted for Quality of Life Index: Amusement, Culture, Education, Medical, Restaurants and Weather

Negative Variables Weighted for Quality of Life Index: Crime and Mortality

Index score: (100 = National Average) for an area is compared to the national average of 100. A score of 200 indicates twice the national average, while 50 indicates half the national average.

Education Level Profile and Enrollment Statistics

2010 Highest Education Level Attained (Population Age 25+)	Bay City, MI	Michigan	United States
Did Not Complete High School	15.16%	12.51%	15.35%
Completed High School	38.97%	31.95%	29.24%
Some College	22.56%	22.63%	20.56%
Completed Associate Degree	8.82%	8.30%	7.50%
Completed Bachelors Degree	9.97%	15.52%	17.52%
Completed Graduate Degree	4.51%	9.08%	9.84%
2010 Education Enrollment (Population Age 3+)	**Bay City, MI**	**Michigan**	**United States**
Education Index	129	92	100
Public Preprimary	0.78%	0.93%	0.79%

2010 Education Enrollment (Population Age 3+)	Bay City, MI	Michigan	United States
Private Preprimary	0.85%	0.79%	1.05%
Public School	16.67%	17.76%	17.44%
Private School	2.60%	2.12%	2.05%
Public College	4.96%	6.05%	5.28%
Private College	0.63%	1.27%	1.76%
Not Enrolled in School	73.52%	71.08%	71.64%

Highest Education Level Attained (Populations Age 25+): The data represents the percentage of people in the area over age 25 who have attained a particular education level.

Education Index: The Education Index for Zip Codes and places are comprised of a combination of socio-demographic characteristics. These index scores are not based statistically upon the performance of specific schools, programs or colleges located in these areas.

Education Enrollment (Population Age 3+): The data represents the percentage of people in the area over age 3 who are currently enrolled at each type of learning institution.

Index score: (100 = National Average) for an area is compared to the national average of 100. A score of 200 indicates twice the national average, while 50 indicates half the national average.

Population Growth and Population Statistics

2010 Population Growth and Population Statistics	Bay City, MI	Michigan	United States
Total Population	33,524	9,957,837	308,455,134
Square Miles	10.41	56,803.82	N/A
Population Density	3,220.70	175.30	87.20
Population Change Since 1990	-14.24%	7.14%	24.02%
Population Change Since 2000	-8.94%	0.20%	9.61%
Forecasted Population Change by 2014	-2.97%	-1.34%	4.52%

2010 Population Growth and Population Statistics	Bay City, MI	Michigan	United States
Population Male	48.57%	49.47%	49.48%
Population Female	51.43%	50.53%	50.52%
Median Age	35.30	36.10	35.60
2010 Population Statistics by Marital Status (Age 15+)	Bay City, MI	Michigan	United States
Males Never Married	17.53%	16.09%	15.85%
Males Married	23.39%	26.83%	27.37%
Males Widowed	1.52%	1.18%	1.16%
Males Divorced	5.31%	4.79%	4.50%
Females Never Married	15.19%	13.85%	13.47%
Females Married	22.78%	26.51%	27.06%
Females Widowed	6.52%	4.65%	4.64%
Females Divorced	7.77%	6.11%	5.94%

Population Change Since 1990 and 2000: Change in population since 1990 and 2000 expressed as a percentage increase or decrease.

Population by Marital Status (Population Age 15+): The data represents the number and percentage of people in the area, according to marital status.

Population by Age

2010 Population by Age	Bay City, MI	Michigan	United States
Median Age	35.30	36.10	35.60
Age 0-5	8.96%	8.66%	8.84%
Age 6-11	8.54%	8.49%	8.41%
Age 12-17	8.53%	8.78%	8.65%

2010 Population by Age	Bay City, MI	Michigan	United States
Age 18-24	9.86%	9.71%	9.94%
Age 25-34	13.76%	12.79%	13.40%
Age 35-44	12.94%	13.69%	13.74%
Age 45-54	13.48%	14.90%	14.32%
Age 55-64	9.94%	11.06%	10.80%
Age 65-74	6.24%	6.11%	6.11%
Age 75-84	5.38%	4.09%	4.04%
Age 85+	2.38%	1.72%	1.75%
2010 Male Population by Age	Bay City, MI	Michigan	United States
Male Median Age	33.50	34.90	34.20
Aged 0 to 5 Years	9.39%	9.02%	9.21%
Aged 6 to 11 Years	9.14%	8.86%	8.79%
Aged 12 to 17 Years	9.13%	9.17%	9.03%
Aged 18 to 24 Years	9.93%	10.02%	10.37%
Aged 25 to 34 Years	14.52%	13.09%	13.75%
Aged 35 to 44 Years	13.33%	13.87%	13.92%
Aged 45 to 54 Years	13.85%	14.87%	14.20%
Aged 55 to 64 Years	9.68%	10.90%	10.49%
Aged 65 to 74 Years	5.42%	5.70%	5.69%
Aged 75 to 84 Years	3.99%	3.39%	3.39%
Aged 85 Years and Older	1.63%	1.12%	1.16%
2010 Female Population by Age	Bay City, MI	Michigan	United States
Female Median Age	37.10	37.40	36.90
Aged 0 to 5 Years	8.55%	8.31%	8.48%
Aged 6 to 11 Years	7.98%	8.12%	8.05%
Aged 12 to 17 Years	7.95%	8.41%	8.27%

2010 Female Population by Age	Bay City, MI	Michigan	United States
Aged 18 to 24 Years	9.80%	9.41%	9.51%
Aged 25 to 34 Years	13.04%	12.50%	13.06%
Aged 35 to 44 Years	12.57%	13.51%	13.56%
Aged 45 to 54 Years	13.13%	14.93%	14.44%
Aged 55 to 64 Years	10.18%	11.21%	11.11%
Aged 65 to 74 Years	7.01%	6.52%	6.52%
Aged 75 to 84 Years	6.69%	4.78%	4.69%
Aged 85 Years and Older	3.10%	2.30%	2.32%

Population by Age: The data represents the percentage of people in the area within each age group.

Male Population: The data represents the percentage of males in the population according to age range.

Female Population: The data represents the percentage of females in the population according to age range.

Population by Race and Ethnicity

2010 Population by Race and Ethnicity	Bay City, MI	Michigan	United States
Population by Race			
White	87.33%	78.88%	71.91%
Black or African American	3.58%	13.05%	12.01%
American Indian and Alaska Native	1.61%	0.73%	0.98%
Asian	0.64%	2.51%	4.51%
Native Hawaiian and Other Pacific Islander	0.01%	0.05%	0.21%
Other	6.82%	4.78%	10.38%
Population by Ethnicity			
Population Hispanic	7.89%	4.59%	16.05%

2010 Population by Race and Ethnicity	Bay City, MI	Michigan	United States
Population Non Hispanic	92.11%	95.41%	83.95%

Race versus Ethnicity: According to the Census, race and ethnicity are considered two separate and distinct identities. Hispanic or Latino origin is asked as a separate question and categorized under ethnicity. In addition to their race and/or races, all respondents are categorized by one of two ethnicities, which are "Hispanic" and "Non Hispanic."

Hispanic Ethnicity: According to the Census, people of Hispanic origin, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American or some other Hispanic origin. It should be noted that people of Hispanic origin may be of any race.

Household Makeup and Size

2010 Household Family Makeup Statistics	Bay City, MI	Michigan	United States
Family HH	60.44%	67.95%	68.23%
Non-Family HH	39.56%	32.05%	31.77%
Family Households			
Married Family HH	68.60%	76.79%	76.48%
Other Family HH	31.40%	23.21%	23.52%
Other Family Households			
Male Householder, No Wife Present	24.03%	27.15%	27.73%
Female Householder, No Husband Present	75.97%	72.85%	72.27%
Married Family Households			
with Children Under 18	40.77%	41.92%	43.56%
with No Children Under 18	59.23%	58.08%	56.44%
Other Family Households			
Male Householder, No Wife Present with Children Under 18	13.39%	14.03%	14.10%
Male Householder, No Wife Present with No	10.64%	13.12%	13.63%

2010 Household Family Makeup Statistics	Bay City, MI	Michigan	United States
Children			
Female Householder, No Husband Present with Children Under 18	45.00%	43.34%	42.96%
Female Householder, No Husband Present with No Children	30.97%	29.52%	29.30%
Non-Family Households			
Male Householder	44.70%	47.91%	47.56%
Female Householder	55.30%	52.09%	52.44%
2010 Household Size Statistics	**Bay City, MI**	**Michigan**	**United States**
Households	13,970	3,877,504	118,402,143
Household Growth Since 2000	-8.14%	2.43%	12.25%
Average Household Size	2.35	2.50	2.54
Median Household Size	2.53	2.70	2.73
1 Person	33.49%	26.10%	25.45%
2 Person	30.98%	33.93%	33.50%
3 Person	15.13%	15.56%	16.08%
4 Person	12.29%	14.84%	14.79%
5 Person	5.57%	6.52%	6.59%
6 Person	1.78%	2.08%	2.27%
7 or More Person	0.77%	0.98%	1.32%

Family Household: A family household is a household maintained by a householder who is in a family, and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there.

Married Family Household: A married family household consists of a married householder and one or more other persons living in the same household who are related to the householder by birth, marriage or adoption.

Other Family Household: An other family household consists of a householder and one or more other persons living in the same household who are related to the householder by birth or adoption. These households may have a Male Householder with No Wife Present and/or Female Householder with No Husband Present.

Non-Family Household: A non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Number of Vehicles Per Household

2010 Number of Vehicles per Household	Bay City, MI	Michigan	United States
Households, Median Vehicles	2.00	2.30	2.20
No Vehicles	9.79%	6.07%	8.49%
1 Vehicle	39.29%	31.88%	32.66%
2 Vehicles	35.93%	40.60%	38.43%
3 Vehicles	11.23%	15.54%	15.03%
4+ Vehicles	3.75%	5.90%	5.39%

Housing Statistics, Occupancy and Year Built

2010 Move In Date by Year	Bay City, MI	Michigan	United States
Households	13,970	3,877,504	118,402,143
Household, Median Year Moved In	2003	2003	2003
Moved In 1999 or Later	84.90%	88.49%	90.21%
Moved In 1995 to 1998	2.34%	2.46%	2.33%
Moved In 1990 to 1994	1.47%	1.45%	1.30%
Moved In 1980 to 1989	1.44%	1.44%	1.26%
Moved In 1970 to 1979	2.28%	2.00%	1.63%
Moved In 1969 or Earlier	7.57%	4.16%	3.27%

2010 Housing Occupancy Statistics	Bay City, MI	Michigan	United States
Total Units	14,655	4,204,940	126,739,245
Occupied Units	95.33%	92.21%	93.42%
Vacant Units	4.67%	7.79%	6.58%
Total Housing Units			
Owner Occupied Units	66.33%	69.00%	63.21%
Renter Occupied Units	28.99%	23.21%	30.21%
Vacant Units	4.67%	7.79%	6.58%
Vacant Housing Units			
Vacant Units For Rent	35.77%	16.02%	25.10%
Vacant Units For Sale	19.85%	12.27%	14.92%
Vacant Units Seasonal	8.32%	56.57%	39.17%
Vacant Units Vacant Other	36.06%	15.14%	20.81%
2010 Housing Statistic Year Built	Bay City, MI	Michigan	United States
Housing, Units	14,655	4,204,940	126,739,245
Housing, Median Year Built	1940	1969	1977
Built 1999 or Later	6.85%	21.97%	28.20%
Built 1995 to 1998	0.69%	5.03%	5.22%
Built 1990 to 1994	0.38%	4.76%	5.19%
Built 1980 to 1989	2.23%	8.23%	11.37%
Built 1970 to 1979	5.46%	14.71%	14.68%
Built 1960 to 1969	7.21%	13.19%	11.93%
Built 1950 to 1959	16.89%	16.06%	11.33%
Built 1940 to 1949	14.52%	9.08%	6.39%
Built 1939 or Earlier	50.67%	15.42%	12.74%

Occupied Units: Housing units that are Owner Occupied or Renter Occupied.

Vacant Units: Housing units that are For Sale and Vacant, For Rent and Vacant, Seasonal and Vacant and Other.

Home Values and Rental Rates

2010 Homeowner Statistics and Home Values	Bay City, MI	Michigan	United States
Owner Occupied Units	9,721	2,901,414	80,110,230
Owner Households, With Mortgage Any	58.14%	70.56%	70.65%
Owner Households, With No Mortgage	41.86%	29.44%	29.35%
Median Value Owner Households	$85,915	$174,467	$177,046
Valued Less than $20,000	2.01%	1.88%	1.98%
Valued $20,000-$39,999	6.14%	3.09%	3.31%
Valued $40,000-$59,999	16.76%	5.33%	5.64%
Valued $60,000-$79,999	17.10%	4.59%	4.79%
Valued $80,000-$99,999	27.04%	8.74%	8.96%
Valued $100,000-$124,999	13.20%	9.04%	8.79%
Valued $125,000-$149,999	7.16%	8.62%	7.92%
Valued $150,000-$174,999	3.35%	8.90%	7.94%
Valued $175,000-$199,999	1.67%	8.89%	8.11%
Valued $200,000-$249,999	1.35%	8.24%	7.66%
Valued $250,000-$299,999	1.72%	9.30%	8.72%
Valued $300,000-$399,999	1.01%	8.91%	8.63%
Valued $400,000-$499,999	1.14%	5.80%	6.36%
Valued $500,000-$749,999	0.24%	5.21%	6.34%
Valued $750,000-$999,999	0.12%	2.19%	3.01%
Valued More than $1,000,000	0.00%	1.27%	1.84%
2010 Housing Rental Rates	**Bay City, MI**	**Michigan**	**United States**
Renter Occupied Units	4,249	976,090	38,291,913

2010 Housing Rental Rates	Bay City, MI	Michigan	United States
Median Rent	$641	$845	$950
Rent Less than $250	7.15%	3.01%	3.11%
Rent $250-$499	13.82%	7.12%	6.19%
Rent $500-$749	47.96%	25.41%	18.33%
Rent $750-$999	22.38%	32.55%	24.67%
Rent $1,000-$1,249	4.42%	17.77%	24.03%
Rent $1,250-$1,499	0.31%	3.96%	7.13%
Rent $1,500-$1,999	0.00%	3.27%	7.07%
Rent $2,000+	0.00%	2.61%	4.19%
No Cash Rent	3.95%	4.28%	5.28%

Employment, Occupation and Industry

2010 Employment Statistics for Potential Employees (Age 16+)	Bay City, MI	Michigan	United States
Employment Potential	25,752	7,667,350	237,450,726
Civilian Total	14,739	4,702,582	143,186,664
Employed Civilian Males	29.64%	32.66%	32.21%
Employed Civilian Females	27.59%	28.67%	28.09%
Armed Forces Male	0.07%	0.04%	0.44%
Armed Forces Female	0.00%	0.01%	0.08%
Unemployed Males	4.69%	3.88%	3.63%
Unemployed Females	2.78%	2.37%	2.51%
Not in the Labor Force Male	14.52%	13.29%	13.51%
Not in the Labor Force Female	20.71%	19.07%	19.53%

2010 Employment by Job Type for Civilian Population (Age 16+)	Bay City, MI	Michigan	United States
White Collar	67.75%	70.94%	74.72%
Blue Collar	32.25%	29.06%	25.28%
Management, Business, and Financial Operations	9.41%	14.51%	16.09%
Professional and Related	18.61%	21.28%	21.78%
Sales and Office	27.54%	25.40%	26.38%
Service	17.71%	13.44%	13.50%
Farming, Fishing, and Forestry	0.28%	0.31%	0.51%
Construction, Extraction, and Maintenance	9.35%	8.63%	8.85%
Production, Transportation, and Material Moving	17.10%	16.43%	12.88%
2010 Employment by Type of Employer Total Civilian Population (Age 16+)	Bay City, MI	Michigan	United States
Private for-Profit Wage and Salary Workers	76.11%	77.19%	73.77%
Private Not-for-Profit Wage and Salary Workers	9.16%	7.94%	7.05%
Local Government Workers	6.43%	5.35%	6.26%
State Government Workers	2.78%	3.61%	4.67%
Federal Government Workers	1.08%	1.34%	2.47%
Self-Employed Workers in Own Not Incorporated Business	4.36%	4.43%	5.64%
Unpaid Family Workers	0.08%	0.13%	0.14%
2010 Employment by Industry for Civilian Population (Age 16+)	Bay City, MI	Michigan	United States
Agriculture, Forestry, Fishing and Hunting, and Mining	0.42%	0.87%	1.49%
Construction	6.37%	6.26%	6.97%
Manufacturing	13.73%	19.62%	11.93%

2010 Employment by Industry for Civilian Population (Age 16+)	Bay City, MI	Michigan	United States
Wholesale Trade	3.09%	2.80%	3.05%
Retail Trade	13.76%	10.27%	10.02%
Transportation and Warehousing, and Utilities	5.02%	4.45%	5.58%
Information	2.08%	2.01%	2.94%
Finance, Insurance, Real Estate and Rental and Leasing	5.20%	5.38%	6.91%
Professional, Scientific, Management, Administrative, etc.	6.22%	9.06%	10.43%
Educational, Health and Social Services	23.52%	22.49%	22.14%
Arts, Entertainment, Accommodation and Food Services, etc.	12.10%	8.20%	8.46%
Other Services	5.48%	4.91%	5.15%
Public Administration	3.01%	3.69%	4.92%

Workforce Statistics: The Workforce breakdown is derived from data, published by the Bureau of Labor Statistics (BLS).

White Collar Employment: perform tasks that are considered less physically laborious

Blue Collar Employment: perform tasks that are manual, technical labor or are in technical maintenance "trades"

Civilian Employers (Population Age 16+): This data represents 2010 employment by type of employers for the total civilian population, over age 16.

Employment by Industry: This data represents 2010 employment by industry for the total civilian population.

Travel Time and Mode of Transportation to Work

2010 Travel Time to Work	Bay City, MI	Michigan	United States
Travel Time Less than 15 Min	43.16%	26.85%	25.26%
Travel Time 15-29 Min	34.42%	38.06%	36.15%
Travel Time 30-59 Min	17.07%	28.24%	29.43%
Travel Time 60+ Min	5.35%	6.86%	9.16%
2010 Mode of Transportation to Work	**Bay City, MI**	**Michigan**	**United States**
Car, Truck, Van to Work	90.60%	92.24%	87.32%
Public Transportation to Work	1.13%	1.14%	4.44%
Other Transportation to Work	4.29%	2.94%	4.00%
Work at Home	3.98%	3.68%	4.24%

Travel Time to Work: Half the workers in the area have a longer travel time than this, half have less travel time.

Mode of Transportation to Work: Provides a percentage breakdown by mode of transportation to work in a particular area.

Employee Statistics by NAICS Code

2010 Employee Statistics by NAICS Code	Bay City, MI	Michigan	United States
Employees, Total (by Place of Work)	10,015	3,683,307	119,050,433
Forestry, Fishing, Hunting, and Agriculture Support	0.00%	0.09%	0.15%
Mining	0.50%	0.17%	0.48%
Utilities	0.02%	0.58%	0.53%
Construction	1.83%	4.06%	6.25%
Manufacturing	11.12%	16.03%	11.24%
Wholesale Trade	4.20%	4.63%	5.02%

2010 Employee Statistics by NAICS Code	Bay City, MI	Michigan	United States
Retail Trade	7.51%	12.99%	13.19%
Transportation and Warehousing	0.28%	2.89%	3.65%
Information	1.40%	2.17%	2.87%
Finance and Insurance	3.69%	4.75%	5.61%
Real Estate and Rental and Leasing	0.47%	1.59%	1.97%
Professional, Scientific, and Technical Services	4.41%	7.20%	6.84%
Management of Companies and Enterprises	0.07%	3.56%	2.61%
Admin, Support, Waste Mgt, Remediation Services	4.27%	7.66%	6.84%
Educational Services	0.89%	1.93%	2.33%
Health Care and Social Assistance	39.08%	14.22%	14.14%
Arts, Entertainment and Recreation	0.24%	1.51%	1.75%
Accommodation and Food Services	13.68%	9.30%	9.86%
Other Services (Except Public Administration)	6.33%	4.67%	4.66%

North American Industry Classification System (NAICS): NAICS is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing and publishing statistical data related to the U.S. business economy.

Establishment Statistics by NAICS Code

2010 Establishments by NAICS Code	Bay City, MI	Michigan	United States
Establishments, Total (by Place of Work)	658	235,459	7,700,385
Forestry, Fishing, Hunting, and Agriculture Support	0.00%	0.25%	0.31%
Mining	0.46%	0.17%	0.33%
Utilities	0.15%	0.17%	0.22%
Construction	5.32%	10.11%	10.56%
Manufacturing	3.95%	5.78%	4.31%

2010 Establishments by NAICS Code	Bay City, MI	Michigan	United States
Wholesale Trade	3.65%	5.07%	5.60%
Retail Trade	13.98%	16.05%	14.62%
Transportation and Warehousing	1.37%	2.47%	2.86%
Information	1.52%	1.65%	1.86%
Finance and Insurance	6.53%	6.49%	6.58%
Real Estate and Rental and Leasing	2.43%	3.74%	4.95%
Professional, Scientific, and Technical Services	9.12%	9.79%	11.28%
Management of Companies and Enterprises	0.15%	0.68%	0.66%
Admin, Support, Waste Mgt, Remediation Services	4.10%	5.17%	4.98%
Educational Services	1.52%	0.93%	1.13%
Health Care and Social Assistance	17.48%	11.05%	10.21%
Arts, Entertainment and Recreation	0.61%	1.57%	1.63%
Accommodation and Food Services	12.01%	8.39%	8.24%
Other Services (Except Public Administration)	15.65%	10.47%	9.70%

North American Industry Classification System (NAICS): NAICS is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing and publishing statistical data related to the U.S. business economy.

Household Income Statistics

2010 Household Income Statistics	Bay City, MI	Michigan	United States
Total Area Household Income	$628,193,298	$264,300,855,408	$8,877,041,207,141
Median Household Income	$33,945	$53,201	$55,970
Average Household Income	$44,967	$68,163	$74,974
Per Capita Household Income	$18,739	$26,542	$28,779
Income Less than $15,000	20.45%	11.73%	11.96%
Income $15,000 to $24,999	16.07%	9.90%	9.15%

2010 Household Income Statistics	Bay City, MI	Michigan	United States
Income $25,000 to $34,999	15.07%	10.68%	9.99%
Income $35,000 to $49,999	15.82%	15.11%	14.37%
Income $50,000 to $74,999	15.74%	20.07%	18.95%
Income $75,000 to $99,999	8.73%	13.64%	14.07%
Income $100,000 to $124,999	4.31%	8.08%	8.54%
Income $125,000 to $149,999	1.83%	4.44%	5.01%
Income $150,000 to $199,999	1.07%	3.17%	3.59%
Income $200,000 and Over	0.92%	3.17%	4.38%

Household Income: Data on consumer income collected by the Census Bureau covers money income received (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, medicare deductions, etc. Therefore, money income does not reflect the fact that some families receive part of their income in the form of non-cash benefits, such as food stamps, health benefits, rent-free housing, and goods produced and consumed on the farm.

Crime Rate Indexes

2010 Crime Rate Indexes	Bay City, MI	Michigan	United States
Total Crime Risk Index	143	97	100
Murder Risk Index	47	110	100
Rape Risk Index	480	173	100
Robbery Risk Index	77	87	100
Assault Risk Index	215	113	100
Burglary Risk Index	145	90	100
Larceny Risk Index	176	83	100
Motor Vehicle Theft Risk Index	96	125	100

Crime Risk Index (100 = National Average): Index score for an area is compared to the national average of 100. A score of 200 indicates twice the national average total crime risk, while 50 indicates half the

national risk. We encourage you to consult with a knowledgeable local real estate agent or contact the local police department for any additional information.