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# **Socioeconomic Profile of Latino/Hispanic Population**

Jean Kayitsinga

**DEMOGRAPHY REPORT DR-07**

**August 2015**

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## ABSTRACT

The social and economic challenges the Latino populations face are critical to their overall well-being. This report is based on an analysis of the 2010 U.S. decennial census and the American Community Survey (ACS) and examines key differences in socioeconomic indicators by race and ethnicity in the United States and Michigan, with a particular focus on the Latino population. Findings from this report show that Latinos have less access to valued resources and rank low on many key socioeconomic indicators (e.g., educational attainment, poverty, median family income, per capita income, employment status, and occupation) when compared to non-Latino White populations. These findings suggest the need for policies and programs aimed at investing more in human capital, reducing poverty, and providing special assistance to Latinos and others in precarious financial needs, and creating new jobs, but well-paying jobs, particularly in communities that were most hit by changes in the economy.

## ABOUT THE AUTHOR

Dr. Jean Kayitsinga is a social demographer at the Julian Samora Research Institute. His areas of specialization include rural sociology, sociology of families, demography, research methods, and statistical methodologies.

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# Executive Summary

Latinos<sup>1</sup> have less access to valued resources and rank low on many socioeconomic indicators when compared to the non-Latino populations. Latinos are disproportionately less educated, poor, unemployed, and are concentrated in low-paying occupations. Yet, the social and economic challenges the Latino populations face, which are often overshadowed by the increasing Latino population and overlooked by policymakers, are critical to their well-being.

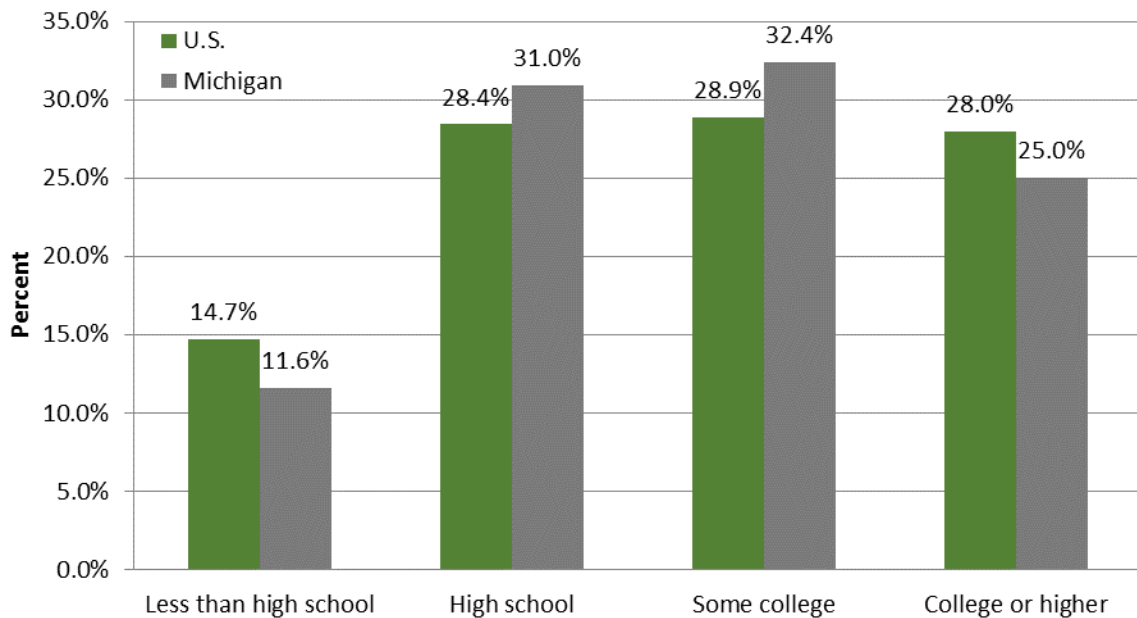
This report is based on an analysis of the 2010 U.S. decennial census and the American Community Survey (ACS) and examines key socioeconomic indicators by race and ethnicity in the United States and Michigan, with a particular focus on the Latino population. This report highlights differences in socioeconomic indicators, including educational attainment, poverty, median family income and per capita income, employment status, and occupation. Findings are summarized below:

- In 2008-2010, 13% of Latinos aged 25 years and older had completed a Bachelor's degree or higher while 38% had less than high school education. Comparatively, 31% of non-Hispanic Whites had a Bachelor's degree and 10% had less than high school education. Nearly two-thirds of Latinos (65%) have a high school diploma or less. The educational attainment of Latinos in Michigan mirrors that of Latinos in the United States. About 15% of Latinos in Michigan had a Bachelor's degree or higher and 33% had less than a high school education.
- The majority of Latinos of Mexican origin have not completed four years of high school (57.42% in U.S. v. 45.0% in Michigan).
- In 2008-2010, 28% of Latinos in Michigan were poor, compared to 12% of non-Latino whites.
- In 2008-2010, the poverty rate for Latino families in Michigan (24%) was three times the poverty rate for non-Latino whites (8%).
- In 2008-2010, the poverty rate for Latino female-headed families with children under 18 years of age (53%) was more than two and half times the poverty rate for Latino married-couple families with children under 18 years of age (20%).
- In 2009-2011, the median household income for Latinos in the United States was estimated at \$40,843, which was significantly lower than the median household income of non-Latino whites (\$56,229). In Michigan, the median household income for Latinos was estimated at \$37,090, compared to that of non-Hispanic Whites of \$50,515.
- In 2009-2011, the unemployment rate for Latinos in the United States was estimated at 12% and at 18% in Michigan. Comparatively, the unemployment rate of non-Hispanic Whites was estimated at 9% in the United States and at 12% in Michigan.
- In 2009-2011, 8% of Latinos in the United States (7% in Michigan) were employed in management, business, and financial occupations, compared to 16% of non-Latino Whites (13% in Michigan).
- In 2009-2011, 17% of Latinos in the United States (22% in Michigan) were employed in production, transportation, and material moving occupations, compared to 11% of non-Hispanic Whites in the United States (14% in Michigan).
- In 2009-2011, 27% of Latinos in the United States (20% in Michigan) were employed in service occupations, compared to 15% of non-Latino Whites in both the United States and Michigan.
- In 2009-2011, 3% of the Latinos in the United States (7% in Michigan) were employed in farming, fishing, and forestry occupations, compared with 0.5% of non-Latino whites.

## I. Educational Attainment

In 2008-2010, about 15% of the population aged 25 years and older in the United States had not completed high school, 28% had a high school diploma or equivalent, 29% had some college, and 28% had completed a college degree. In comparison, about 12% of Michigan's population 25 years and older had less than a high school education, 31% had a high school diploma, 32% had some college, and 25% had earned a bachelor's degree or higher (Figure 1).

**Figure 1: Educational Attainment of Population 25 Years and Older in the United States and Michigan, 2008-2010**



Source: U.S. Census Bureau, American Community Survey 2008-2010

Educational attainment levels vary by race/ethnicity. Latinos have lower levels of educational attainment compared to non-Latino Whites. Asians have the highest educational attainment of all racial/ethnic groups (Table 1). Specifically, 13% of Latinos in the United States have a Bachelor's degree or higher. In comparison, 31% of non-Latino Whites and 50% of Asians have at least a Bachelor's degree. The majority of Latinos have a high school diploma or less (65%). American Indians & Alaska natives, Native Hawaiian & other Pacific islanders, and African Americans also have relatively lower levels of education compared to non-Latino Whites and Asians (Table 1). American Indians & Alaska natives, Latinos, and African Americans in Michigan also, have lower levels of education than non-Latino Whites and Asians while Asians have the highest educational levels than any other racial/ethnic group (Table 1).



**Table 1. Educational Attainment of Population 25 Years and Older by Race/Ethnicity, 2008-2010  
(in percentages)**

	<b>Less than High School</b>	<b>High School</b>	<b>Some College</b>	<b>College or higher</b>
<b>United States</b>				
Non-Latino White	9.6	29.3	30.0	31.1
African American	18.6	31.5	32.1	17.8
American Indian & Alaska native	23.6	30.4	33.0	13.0
Asian	14.5	15.8	19.6	50.2
Native Hawaiian & other Pacific islander	13.0	35.9	36.4	14.6
<b><i>Latino (of any race)</i></b>	<b>38.4</b>	<b>26.2</b>	<b>22.4</b>	<b>13.0</b>
Other races	43.5	26.3	20.2	9.9
Two or more races	15.7	24.8	34.7	24.8
<b>Michigan</b>				
Non-Latino White	9.7	31.7	32.6	26.0
Black	18.1	31.1	35.5	15.3
American Indian & Alaska native	18.9	34.1	36.1	10.9
Asian	12.0	11.7	15.1	61.2
Native Hawaiian & other Pacific islander	6.9	38.2	31.2	23.7
<b><i>Latino (of any race)</i></b>	<b>33.0</b>	<b>26.6</b>	<b>25.7</b>	<b>14.6</b>
Other races	39.8	26.7	22.2	11.2
Two or more races	14.2	25.6	38.7	21.5

Source: U.S. Census Bureau, American Community Survey 2008-2010

Latinos' educational attainment also varies by their country of origin and immigrant status. The level of education attained by persons of Mexican and Puerto Ricans origin are below that of Cubans. The majority of Mexicans have not completed four years of high school (57.42% in U.S. v. 45.0% in Michigan). Mexicans who have completed four years of college were fewer than Puerto Ricans, Cubans, and other Latinos. Spaniards, South Americans, and Cubans had relatively greater levels of education than Mexicans, Puerto Ricans, and Central Americans (Table 2).

**Table 2. Educational Status of Latinos by Country of Origin and Immigrant Status for the Population 25 years or Older, 2010**

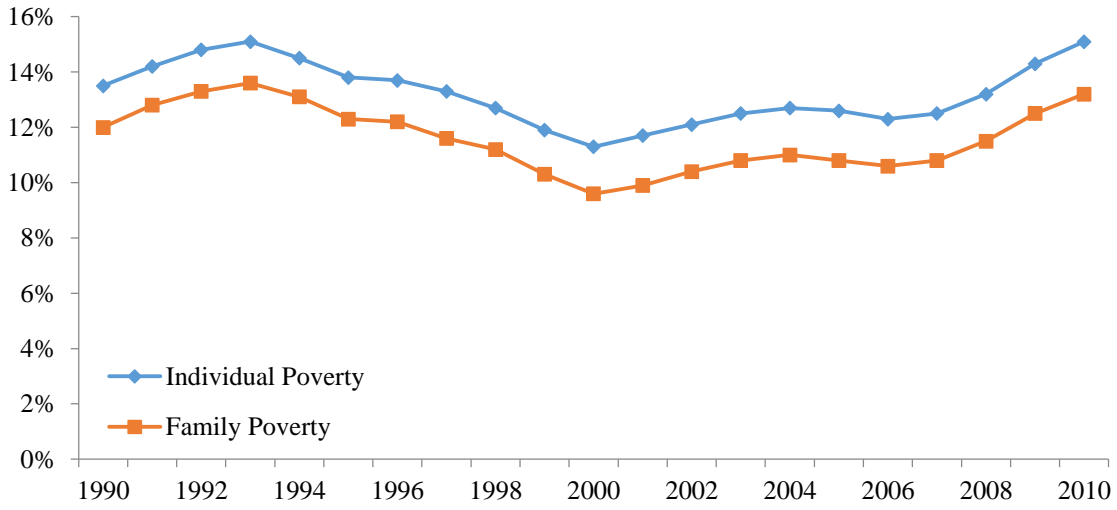
	<b>Less than High School</b>	<b>High School</b>	<b>Some College</b>	<b>College or higher</b>
<b>United States</b>				
Latino Country of Origin				
Mexican American	57.4	20.1	16.7	5.7
Puerto Rican	44.1	22.7	22.5	10.7
Cuban	34.2	24.1	22.5	19.2
Central American	53.7	20.0	17.4	8.6
South American	31.0	21.7	25.0	22.3
Other Latinos	38.4	21.5	25.9	14.2
Immigrant Status				
Foreign Born	53.6	23.2	14.6	8.6
Native	51.3	18.8	21.4	8.5
<b>Michigan</b>				
Latino Country of Origin				
Mexican American	55.0	19.2	18.9	6.8
Puerto Rican	47.2	18.2	20.5	14.2
Cuban	34.5	18.7	27.0	19.8
Central American	56.9	14.4	19.7	9.1
South American	23.9	15.3	24.5	36.3
Other Latinos	39.1	22.5	22.0	16.4
Immigrant Status				
Foreign Born	49.8	18.6	22.5	9.1
Native	58.0	19.9	12.2	9.9

Source: U.S. Census Bureau, American Community Survey 2008-2010.

## II. Poverty

According to the U.S. Census Bureau, 46.2 million U.S. citizens lived in poverty<sup>2</sup> in 2010, or 15.3% of the total population. About 26 million families were in poverty in 2010, or 10.8% of all families. Figure 2 shows the trend in individual and family poverty in the last 20 years. The trend of both individual and family poverty shows a significant decline in poverty rates between 1993 and 2000 and an increase in poverty rates between 2000 and 2010 (Figure 2).

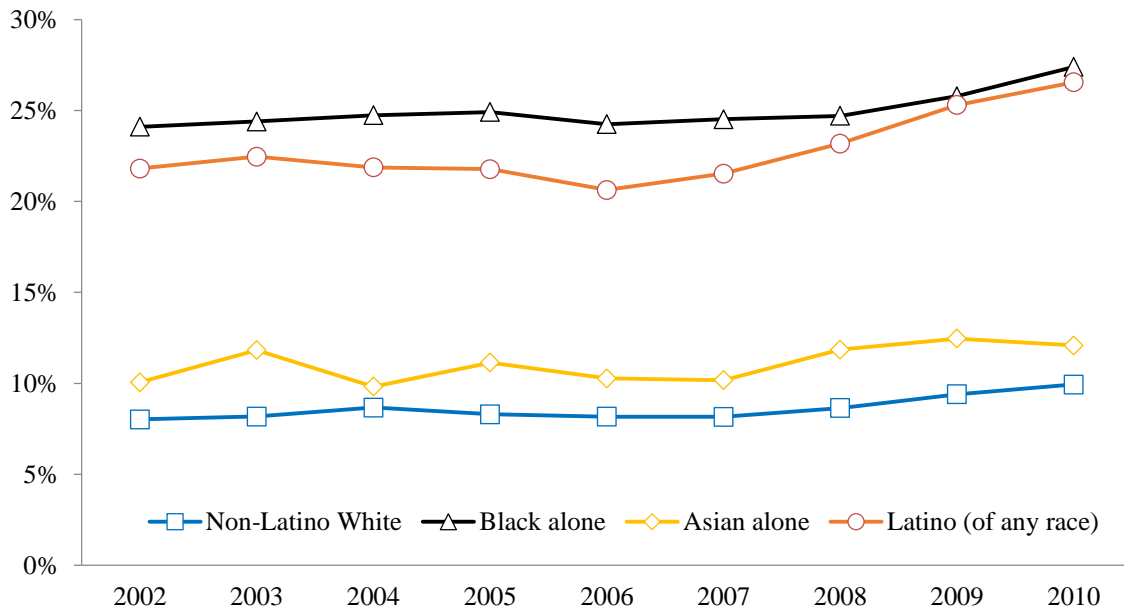
**Figure 2. Trends of Poverty in the U.S., 1990-2010**



Source: Current Population Survey, Annual Social and Economic Supplements, U.S. Bureau of the Census

Figure 3 shows the trend in poverty rates by race and ethnicity from 2002 to 2010. The poverty rate for Latinos decreased by 5.4% between 2002 and 2006 and increased by 23.3 between 2007 and 2010. Comparatively, the poverty rate for non-Latino whites increased by almost 1.9% between 2002 and 2006 and increased by 21.9% between 2007 and 2010. The poverty rate for African Americans also increased by 0.6% between 2002 and 2006; increased by 11.7% between 2002 and 2010. For Asians, the poverty rate increased between 2002 and 2006 and increased by 18.7% between 2007 and 2010 (Figure 3).

**Figure 3. Trends in Poverty by Major Racial Groups & Latino Origin, 2002-2010**



Source: Current Population Survey, Annual Social and Economic Supplements, U.S. Bureau of the Census.

About 1.5 million people in Michigan were poor in 2010, or 15.7% of the total population in Michigan. As Table 3 shows, minorities in Michigan experience much higher poverty rates than non-Latino Whites. About 28% of Michigan Latinos were poor in 2010. Michigan Blacks experienced more poverty than other racial or ethnic groups. Almost one-third of Michigan Blacks were poor in 2010. The lowest poverty rate was that of non-Latino Whites (11.8%) (Table 3).

Table 3 also displays family poverty in Michigan in 2010 by race and Latino origin. The family poverty rate for non-Latino Whites was lower than for other racial and ethnic groups. In 2010, 8% of non-Latino White families in Michigan were living in poverty. In comparison, 24% of Latino families were living in poverty. African Americans (28%), followed by Native Americans (24%), Native Hawaiian and other Pacific Islanders (13%), and to a lesser extent Asians (10%) have also higher family poverty rates than non-Latino Whites (Table 3).

**Table 3. Numbers & Percentages of Individual and Family Poverty by Race & Latino Origin in Michigan, 2010**

	Total	Individuals		Total	Families	
		Number in Poverty	Percent in Poverty		Number in Poverty	Percent in Poverty
<b>All races</b>	<b>9,686,475</b>	<b>1,522,183</b>	<b>15.7</b>	<b>2,527,965</b>	<b>285,660</b>	<b>11.3</b>
White alone, not Latino	7,455,964	875,764	11.8	2,038,512	162,998	8.0
Black alone	1,341,654	440,318	32.8	311,019	87,639	28.2
American Indians & Alaska Native	54,446	14,424	26.5	13,080	3,167	24.2
Asian alone	237,227	34,139	14.4	56,111	5,523	9.8
Native Hawaiian & other Pacific islander	2,729	798	29.2	602	76	12.6
Other races	121,680	34,923	28.7	25,272	6,097	24.1
Two or more races	214,457	55,352	25.8	30,555	6,707	22.0
<b>Latino (of any race)</b>	<b>419,800</b>	<b>115,442</b>	<b>27.5</b>	<b>83,412</b>	<b>20,193</b>	<b>24.2</b>

Source: American Community Survey 2010 3-year estimate, U.S. Census Bureau.

Table 4 displays the number and percentage of Latino families with children less than 18 years of age in poverty in Michigan. Poverty rates are generally higher for families with children under 18 years of age than in families with no children under 18 years of age in the household. Female-headed families, especially those with children under 18 years of age, have disproportionately higher poverty rates than married-couple families and male-headed families with no spouse present. The poverty rate for families with related children under 18 years was 53% for Latina female-headed families with no husband present, 28% for male-headed families with no spouse present, and 16% for married-couple Latino families, respectively. The poverty rates for Latino families with children are higher for families with children less than 5 years of age and between 5 and 17 years in the household than it is in families with children under 5 years only or between 5 and 17 years only (Table 4).

**Table 4. Numbers & Percentages of Latino Families with Children under 18 Years of Age in Poverty by Family Type in Michigan, 2010**

	<b>Number Below Poverty Level</b>	<b>Number Above Poverty Level</b>	<b>Total Number of Families</b>	<b>Percent in Poverty</b>
<b>Total number</b>	<b>20,193</b>	<b>63,219</b>	<b>83,412</b>	<b>24.2</b>
Married-couple family:	8,042	43,888	51,930	15.5
With related children under 18	6,895	27,117	34,012	20.3
Under 5 years only	1,275	4,853	6,128	20.8
Under 5 years and 5-17 years	3,378	7,562	10,940	30.9
5-17 years only	2,242	14,702	16,944	13.2
No related children under 18	1,147	16,771	17,918	6.4
Male householder, no wife present	2,051	7,409	9,460	21.7
With related children under 18	1,870	4,879	6,749	27.7
Under 5 years only	476	1,395	1,871	25.4
Under 5 years and 5-17 years	681	928	1,609	42.3
5-17 years only	713	2,556	3,269	21.8
No related children under 18	181	2,530	2,711	6.7
Female householder, no husband present	10,100	11,922	22,022	45.9
With related children under 18	9,014	8,038	17,052	52.9
Under 5 years only	2,039	1,407	3,446	59.2
Under 5 years and 5-17 years	3,105	1,058	4,163	74.6
5-17 years only	3,870	5,573	9,443	41.0
No related children under 18	1,086	3,884	4,970	21.9

Source: American Community Survey 2010 3-year estimate, U.S. Census Bureau.

### III. Median Family and Per Capita Income

Table 5 displays the distribution of median household and per capita income for Michigan and U.S. residents by race and Latino origin. Between 2009 and 2011, Latino households in the United States had a median household income of \$40,843. Compared to other racial/ethnic groups, Asians had the highest median household (\$69,510), followed by non-Hispanic Whites (\$56,229). The lowest median household income was that of African Americans (\$34,625). The per capita income for Latinos in the U.S. was estimated at \$15,395 (Table 5). Non-Hispanic Whites had the highest per capita income (\$32,133), followed by Asians (\$30,277), compared to other racial ethnic groups.

Between 2009 and 2011, the median household income in Michigan was estimated at \$46,847. The Latino median household income was estimated at \$37,090, which is significantly lower compared to the median household income of non-Hispanic Whites (\$50,515) or Asians (\$69,268). African Americans in Michigan also have the lowest median household income (\$29,242). The per capita income for Latinos in Michigan was estimated at \$14,137. Asians had the highest per capita income (\$29,331) in Michigan, followed by Non-Hispanic Whites (\$26,971), compared to other racial ethnic groups.

**Table 5. Median Household and Per Capita Income by Race and Latino Origin, 2009-2011 (in 2011 inflation-adjusted dollars)**

	United States		Michigan	
	Median household income	Per capita income	Median household income	Per capita income
All races	\$51,484	\$27,158	\$46,847	\$24,624
Non-Latino White	\$56,229	\$32,133	\$50,515	\$26,971
Black or African American alone	\$34,625	\$18,257	\$29,242	\$16,277
American Indian & Alaska native	\$36,392	\$16,460	\$33,716	\$17,507
Asian alone	\$69,510	\$30,277	\$69,268	\$29,331
Native Hawaiian & other Pacific Islander	\$53,620	\$19,638	\$61,042	\$19,935
Other race alone	\$39,268	\$14,408	\$37,424	\$13,950
Two or more races	\$45,392	\$14,864	\$35,916	\$11,790
<b><i>Latino (of any race)</i></b>	<b>\$40,843</b>	<b>\$15,395</b>	<b>\$37,090</b>	<b>\$14,137</b>

Source: American Community Survey 3-Year estimates 2009-2011.

#### IV. Employment Status

Table 6 displays the employment status of civilian population aged 16 and over by race and ethnicity. In 2009-2011, about 65% of the civilian population 16 years and older in the United States was in the labor force. About 58% of the civilian labor force population 16 years and older was employed and 10% was unemployed. African Americans and American Indians or Alaska Natives had the highest unemployment rates (17%) in the United States than other racial/ethnic groups. The lowest unemployment rate was that of Asians (8%), followed by that of non-Hispanic Whites (9%) compared to the other racial/ethnic groups. In 2009-2011, 68% of the civilian Latino population was in the labor force. Of the Latino population in the civilian labor force, 59% were employed and 12% were unemployed (Table 6).

In 2009-2011, 62% of the civilian population 16 years and older in Michigan was in labor force. Of those in the civilian labor force, 53% were employed and 14% were unemployed (Table 6). About 27% of African Americans in Michigan were unemployed, compared to 9% for Asians and 12% for non-Hispanic Whites. In 2009-2011, Latino unemployment rate in Michigan was estimated at about 18%. Native Americans in Michigan had also an 18% unemployment rate in 2009-2011 (table 6).

**Table 6. Employment Status of Civilian Population Aged 16 and Older by Gender, Race and Latino Origin**

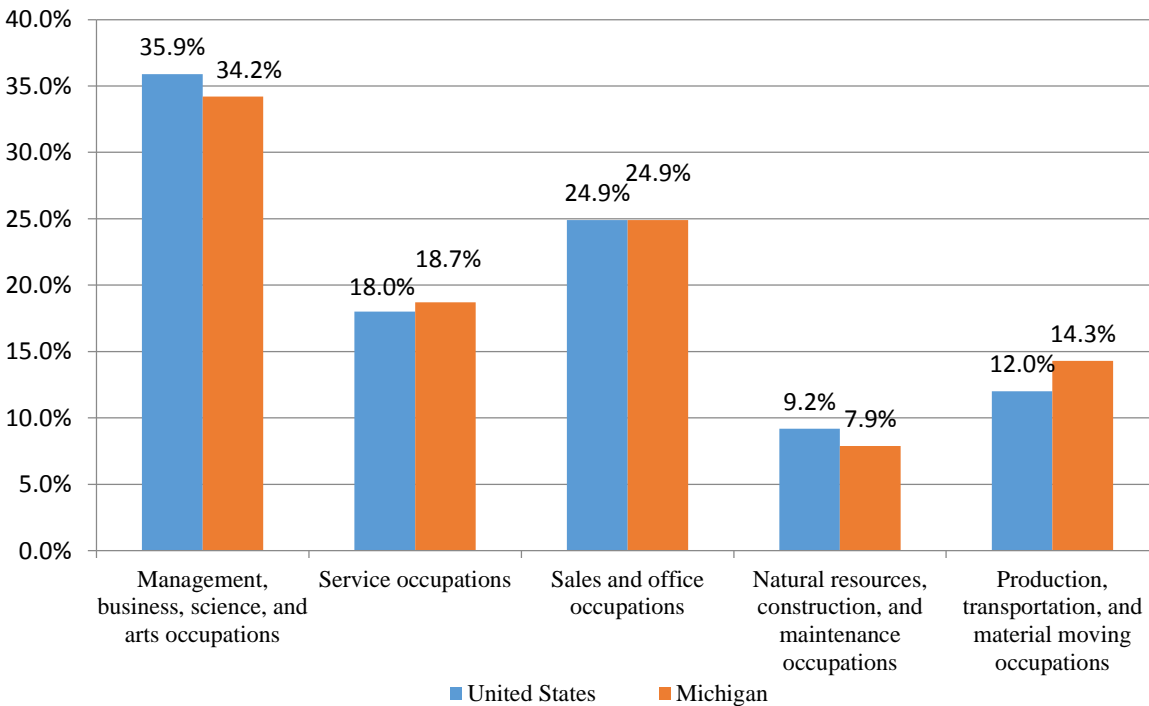
<b>All Civilian Population</b>	<b>United States</b>	<b>Michigan</b>
	243,829,392	7,840,895
In labor force	64.5	62.2
Employed	57.5	53.3
Unemployed	10.3	14.2
<b>Whites , not Hispanic</b>	<b>162,111,286</b>	<b>6,165,558</b>
In labor force	64.1	62.8
Employed	58.1	55.1
Unemployed	8.6	12.1
<b>Blacks or African Americans</b>	<b>29,448,546</b>	<b>1,057,527</b>
In labor force	62.4	56.7
Employed	51.2	41.6
Unemployed	17.2	26.5
<b>American Indians or Alaska Natives</b>	<b>1,882,166</b>	<b>42,225</b>
In labor force	59.9	59.4
Employed	49.4	48.5
Unemployed	16.9	18.4
<b>Asians</b>	<b>11,934,366</b>	<b>187,148</b>
In labor force	66.1	64.7
Employed	60.6	58.9
Unemployed	8.0	8.9
<b>Native Hawaiians or Pacific Islanders</b>	<b>382,695</b>	<b>---</b>
In labor force	68.2	---
Employed	57.0	---
Unemployed	14.1	---
<b>Some other races</b>	<b>10,662,054</b>	<b>77,219</b>
In labor force	70.0	72.4
Employed	60.7	59.7
Unemployed	13.0	17.5
<b>Two or more races</b>	<b>4,676,198</b>	<b>123,788</b>
In labor force	65.7	62.9
Employed	55.1	49.9
Unemployed	15.0	20.5
<b><i>Latino or Hispanic (of any race)</i></b>	<b><i>35,347,095</i></b>	<b><i>284,940</i></b>
In labor force	67.9	68.7
Employed	59.2	56.5
Unemployed	12.4	17.7

Source: American Community Survey 3-Year estimates 2009-2011.

## V. Occupational Status

Figure 4 displays the distribution of the population “16 years or older” by occupation in the United States and Michigan. Approximately 36% of the civilian employed population were employed in managerial, professional, and related occupations (34% in Michigan), 18% in sales and office occupations (19% in Michigan), 25% in service occupations, 9% in natural resources, construction, extraction, and maintenance occupations (8% in Michigan), and 12% in production, transportation, and material moving occupations (14% in Michigan, respectively (Figure 4).

**Figure 4. Occupational Status in Michigan and United States, 2009-2011**



Source: U.S. Census Bureau, 2009-2011 American Community Survey.

Table 7 displays the distribution of occupations by race/ethnicity in the United States and Michigan. Compared to non-Hispanic Whites, Latinos, African Americans, and Native Americans in 2009-2011 were more likely to be in service occupations. Latinos were also more likely to be employed in farming, fishing and forestry occupations as well as in construction and maintenance, production and transportation occupations than non-Hispanic Whites. Non-Hispanic Whites and Asians were more likely than other racial/ethnic groups to be in management, business, and financial occupations. Asians were more likely than other racial/ethnic groups to be in computer, engineering, and science occupations (Table 7).



**Table 7. Occupation by Race/Ethnicity in the U.S., 2009-2011**

Occupations	All	Non-Hispanic White	Black or African American	American Indian or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Other races	Two or more races	Latino or Hispanic
<b>United States</b>									
Management, business, and financial	14.6	16.4	10.2	10.4	15.9	10.8	13.8	26.8	7.9
Computer, engineering, and science	5.0	5.5	3.0	2.9	14.4	2.8	1.6	4.1	2.2
Education, legal, community service, arts, and media	10.5	12.1	10.0	9.1	8.8	7.6	4.7	8.8	6.5
Healthcare practitioners and technical	5.3	6.0	5.1	3.8	9.3	3.3	1.7	3.8	2.5
Service	18.4	14.9	25.5	24.6	17.1	24.7	26.3	18.3	26.5
Sales and office	24.5	25.5	25.9	23.2	21.6	27.3	19.0	21.9	22.2
Farming, fishing, and forestry	0.8	0.5	0.3	1.3	0.2	0.5	2.5	0.5	2.5
Construction and maintenance	8.7	8.4	5.2	11.3	3.1	8.5	13.2	6.4	13.1
Production, transportation, and material moving	12.2	10.7	14.9	13.6	9.6	14.5	17.1	9.3	16.6
<b>Michigan</b>									
Management, business, and financial	13.1	13.8	9.6	11.2	13.3	---	5.8	9.2	7.3
Computer, engineering, and science	5.5	5.3	2.9	2.1	21.6	---	2.3	4.5	3.2
Education, legal, community service, arts, and media	9.9	10.1	9.0	6.2	10.6	---	6.2	9.3	6.8
Healthcare practitioners and technical	8.7	8.5	10.6	7.8	16.5	---	6.4	9.7	6.2
Service	15.5	14.7	21.8	26.7	11.3	---	19.6	21.8	20.4
Sales and office	24.7	25.4	25.3	22.2	15.5	---	17.1	25.5	18.6
Farming, fishing, and forestry	0.9	0.5	0.3	0.6	0.2	---	10.4	0.7	7.4
Construction and maintenance	7.4	7.8	4.3	8.6	1.5	---	8.4	5.5	8.0
Production, transportation, and material moving	14.3	13.9	16.2	14.6	9.5	---	24.0	13.8	22.2

Source: American Community Survey 3-Year estimates 2009-2011.

## CONCLUSION

This report highlights key socioeconomic indicators by race/ethnicity in the United States and in Michigan. The descriptive statistics in this report show that Latinos have less access to valued resources, including education, income, labor force participation, and occupation than non-Latino Whites. The educational status of Latinos is significantly below that of non-Hispanic Whites. Overall, Latinos have higher rates of poverty than non-Hispanic Whites. Although individual and family poverty rates have increased in the last decade, most increases occurred between 2006 and 2010, particularly among minorities. Poverty rates for minorities remain significantly higher than that of non-Hispanic Whites. The poverty rate for the Latinos increased significantly between 2006 and 2010. Latino female-headed families with children under 18 years of age experienced higher poverty rates than married-couple or male-headed counterparts.

The median household income for Latinos in 2009-2011 was significantly lower than that of non-Hispanic White population. The unemployment rate for the Latino population in 2009-2011 was higher than that of non-Hispanic Whites. In 2009-2011, Latinos' employment was concentrated in certain occupations. Latinos were more likely to be employed in services, agricultural-related, construction and maintenance, and in production, transportation, and material moving occupations than were non-Hispanic Whites. Non-Hispanic Whites and Asians were more likely than other racial/ethnic groups to be employed in management, business, and financial occupations. Asians were more likely to be employed in computer, engineering, and science occupations than any other racial/ethnic groups.

The causes of poverty, low income, and high unemployment rates are generally rooted in the structural conditions of labor markets, particularly the restructuring of the economy. Michigan with its dependency on manufacturing industries has lost many good jobs, especially low-skilled blue-collar jobs. The newly created jobs in the service and information-based sectors of the economy are twofold: those requiring high education and technical skills and those requiring lower levels of education and technical skills. Latinos and other minorities are often concentrated in the latter. The structural changes in the economy have resulted in increased poverty, joblessness, and reduced real wages for low-skilled minority workers.

Policy and programs aimed at reducing poverty among Latinos and other minorities should target areas that were most hit by changes in the economy and provide special assistance to those in precarious financial needs. In addition, policy should target and support new job creations at the local community level, jobs that respond to the community needs, particularly those that integrate the needs of Latinos and other minorities. Finally, human capital investments, especially among Latinos and others with levels of education is a critical path to increased economic well-being. In today's economy, a college degree (at least a bachelor's degree) is essential for greater economic stability.

## NOTES

<sup>1</sup> The U.S. Census 2000 asked every individual living in the United States if they were Spanish, Hispanic, or Latino. The term "Latino" will be used in this report. Latino population includes Mexicans, Puerto Ricans, Cubans, and people from the Dominican Republic, Central America (Costa Rica, Guatemala, Honduras, Nicaragua, Panama, Salvador, and other Central American countries), South America (Argentina, Bolivia, Columbia, Ecuador, Paraguay, Peru, Uruguay, Venezuela, and other South American countries), Spain, and other Latinos.

<sup>2</sup> Poverty is defined as living below a set of income threshold. For example, for a family of four (with two related children), the poverty threshold in 2000 was \$17,463. Developed in the early 1960s, the official definition sets the poverty threshold at three times the cost of a minimally acceptable diet. The threshold is adjusted for family size, number of children, and for small households, age of family head, and it is adjusted for inflation.