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The Midwest's Premier Latino Research Center

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JSRI at Michigan State University is committed to the generation, transmission, and application of knowledge as it relates to Latinos and Latino communities throughout the Midwest and the nation.

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MICHIGAN STATE UNIVERSITY

Letter from the Director

By Manny Chavez, Ph.D.

Manny Chavez, Ph.D., a professor in MSU's School of Journalism, is interim director of the Julian Samora Research Institute.

JSRI is dedicated to engaged research and scholarship that generates, disseminates, and applies evidence-based knowledge that responds to the needs and aspirations of Latino communities in the Midwest and nationwide. To further this goal and expand our institutional faculty reach, JSRI is inviting MSU faculty to join us as affiliates of the institute. Also note that travel support is available when presenting research at academic conferences.

Please consider NEXO as an outlet for your research; it could be as a standard academic article—based on your discipline—or a research brief. Interested? Please contact Dr. Manny Chavez, interim director, chavezm1@msu.edu, or Alison Vincent, office coordinator, at webbalis@msu.edu. Lastly, our website (jsri.msu.edu) also has information about current available scholarships for undergraduate and graduate students.

In this issue, we are presenting three articles that represent the research production of JSRI. First, under the agricultural and social capital initiative, Dr. Marcelo Siles reports on his study conducted in Michigan and Tennessee as part of the LAFAT (Latino Farmers and the Adoption of New Technologies) project. The project, funded by the U.S. Department of Agriculture, examines one of the major constraints facing small farmers: access to the formal financial system. The findings highlight that improving financial access is crucial, as small farmers face significant challenges in obtaining credit, adopting new technologies, transferring funds, and purchasing agricultural inputs. The article also indicates that financial institutions can benefit from increased engagement with small farmers.

Second, under the demographic, health, and social trends initiative, Dr. Jean Kayitsinga writes about a study on race/ethnicity and socioeconomic status (SES) and how they significantly shape voting behavior in the United States. Racial/ethnic differences in turnout diminished after accounting for socioeconomic status and other factors, like age and living area location. SES was strongly associated with both turnout and voter choice. In the last presidential election, African Americans and Latinos were more likely to support Kamala Harris and less inclined to support Donald Trump than whites. The report shows that higher education and income were associated with greater support for Harris.

Third, Dr. Richard Cruz Dávila, as part of the cultural heritage and oral history initiative, writes about a collaborative effort to preserve Michigan's Latino history for communities, researchers, and future Latino generations. The article describes efforts including: 1) creating open access digital collections of scanned photographs and oral histories of Latino history; 2) teaching communities how to preserve their photographs, documents, and material culture for future generations; and 3) helping improve the relationship between Latino communities and local public history institutions. In sum, the article provides an overview of the genesis of the project and its activities to date. In the next issue, we will include academic research related to another important JSRI initiative related to news media that focuses on Latino representation, production, and consumption.

Also, JSRI recognizes the importance of Latinos in the U.S. labor force since they represent a major segment of the labor market. Latinos make up roughly 20% of the nation's population, with an estimated 68 million living in the United States in July 2024 (U.S. Census Bureau, 2025). Based on demographic trends, the Latino population is estimated to grow significantly. Between 2022 and 2023, the population grew by 1.8%, while the nation's largest racial demographic, non-Hispanic whites, decreased by .2% (U.S. Census Bureau, 2024a).

Latinos' level of employment is a key factor in how they contribute to the U.S. economy. Given the large share of Latinos in the U.S., it comes as no surprise that they make up a large segment of the labor force; roughly 19.56% in 2024. A total of 32.89 million Latinos (out of a total national average of 168.106 million) participated in the labor force, with 31.2 million employed. This employment makes up 63.8% of their civilian non-institutional population aged 16 and older. Compared to non-Hispanic white, Black or African American, and Asian populations, Latinos (of any race) had the highest rate of employment in 2024 (U.S. Bureau of Labor Statistics, 2024a).

Given their contribution to the labor force, it is important to understand the occupations of employed Latinos. Latinos are highly represented in fields such as grounds maintenance, cleaning, manufacturing, and food service. Specifically, the U.S. Bureau of Labor Statistics found that in 2024, Latinos made up 52.5% of maids and housekeeping; 49.8% of packaging and filling machine operators and tenders; 48.1% of landscaping and groundskeeping workers; 44.8% of interpreters and translators; 42.5% of dishwashers; and 41% of cooks (U.S. Bureau of Labor Statistics, 2025). The same statistics showed that in 2023 Latinos made up a large share of the following five jobs: painters and paperhangers (61%); construction workers (52%); maids and housekeeping (52%); landscaping and groundskeeping (50%); and carpenters (44%) (U.S. Bureau of Labor Statistics, 2024b). Given these occupational trends from both 2023 and 2024, various jobs in maintenance, hospitality, manufacturing, and the food services which rely on physical labor maintain a large share of Latino workers.

Despite these levels of employability, a 2025 Pew Research report that collected data from 4,923 U.S. Latinos from October 6–16 found that many Latinos are stressed over their finances and the economy. From the sample size, 63% identified their financial state as fair or poor, although 50% expected their situation to improve eventually. U.S. Latinos of higher income, as well as those who are college graduates, tend to report more satisfaction with their finances than their counterparts with less education. Expanding these ratings of their financial states, 36% of Latinos had difficulties paying utility bills, and another 36% reported borrowing money from loved ones, with another 35% struggling to purchase groceries. Adding onto this, only 33% of Latinos have an emergency fund that can cover 3 months of expenses (as recommended by the U.S. Federal Reserve). However, this financial situation is a mixed bag for Latinos, with 36% reporting they have saved money and 25% responding that they were given higher pay or a better job within the last year. Education helped more Latinos in 2024 to enter the workforce with higher levels of education than in 2020 or 10 years ago in 2015. More efforts need to focus on helping Latinos to achieve higher levels of education and skills training that will lead to better wages. (Data fact checker: Sadie Liddy.)

Please stay tuned for our next NEXO!

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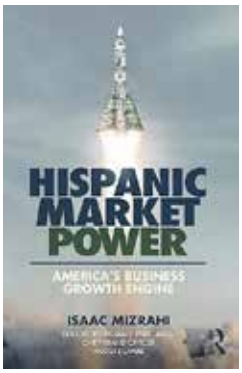

Hispanic Market Power: America's Business Growth Engine

By Isaac Mizrahi (2023)
New York: Routledge

Reviewed by
Marcelo E. Siles, Ph.D.

The author presents a thorough and data-driven analysis of the increasing market power of the Latino community in the United States. This rise in economic influence is attributed to several key demographic and social factors. First, the Latino population has expanded significantly, reaching nearly 62 million people in the most recent census—over 19% of the total U.S. population. While the non-minority population shows negative growth, the Hispanic population continues to grow rapidly.

Second, educational attainment among Hispanic men and women has improved substantially, strengthening their role in the labor market. Third, the Hispanic population's median age is the lowest of any racial or ethnic group, ensuring a young and dynamic consumer base. Finally, Hispanics exhibit the highest labor-force participation rate among all racial groups. Collectively, these trends establish the Hispanic community as a powerful and enduring presence in the U.S. marketplace.

Despite this, many U.S. companies persist in using outdated marketing strategies such as the *Total Market* approach, which fails to account for diverse market segments, age groups, cultural nuances, and family structures. Although companies often cite budgetary constraints as justification, this limited approach results in missed opportunities and lower potential revenue. The author argues that a comprehensive multicultural marketing strategy would produce far greater returns.

A major focus of the book is the advocacy for multicultural marketing tailored to the distinct needs and preferences of Hispanic consumers. The author provides illustrative examples: Young Hispanics (ages 20–25) often prefer different vehicle models than senior Hispanics (ages 65 and older). Likewise, while Hispanics traditionally favor spicy foods, non-Hispanic consumers have recently shown growing interest in such cuisines, evidenced by the rise in Mexican restaurants nationwide.

The author identifies three key reasons why Hispanic consumers should be a central focus of multicultural marketing initiatives:

1. The demographic trajectory of the United States will not change in the foreseeable future.
2. In an increasingly crowded market environment, brands must establish relevant voices to stand out and drive growth.
3. There is more research and return-on-investment (ROI) evidence supporting the effectiveness of Hispanic marketing than ever before.

Another important insight concerns the strong cultural attachment among Hispanics. Regardless of generation, nearly 80% agree that their cultural or ethnic heritage remains an essential part of their identity. This finding underscores the importance of culturally sensitive and authentic marketing. The author critiques the common corporate practice of simply translating advertising materials into Spanish without adapting them to cultural context or segmentation. Such superficial approaches often fail to resonate with Hispanic consumers.

PART IV: THE RIGHT APPROACH TO YOUR HISPANIC BUSINESS OPPORTUNITY

In this section, the author outlines 10 strategic steps for companies to effectively engage the Hispanic market:

1. **Hispanic Marketing as a Long-Term Commitment** — Hispanic marketing must be a sustained, strategic initiative integrated into the company's long-term goals.
2. **Assign Accountability** — A senior executive should lead the effort, manage the budget, and oversee implementation.
3. **Data and Information Audit** — Companies should assess their current performance in the Hispanic market through key questions, such as how much of their sales and profits come from Hispanic consumers.
4. **Quantify the Business Opportunity** — Use collected data to evaluate market performance and growth potential.
5. **Understand the Challenges** — Identify internal and external barriers preventing equitable market participation.
6. **Create a Plan with Resources and Metrics** — Develop a 3- to 5-year plan with measurable goals and a regular performance dashboard.
7. **Assemble Your Team** — Build a dedicated Hispanic marketing team supported by research partners and internal allies.
8. **Execute, Measure, Learn, Improve, Execute** — Implement the plan, adapt to challenges, and continuously refine the approach.
9. **Communicate** — Share results organization-wide and seek external recognition through media and industry reports.
10. **Protect** — Safeguard the program by ensuring adequate resources, reviewing assumptions, and minimizing turnover impacts.

CONCLUSION

Overall, this is a well-written and insightful book that effectively demonstrates the strategic importance of Hispanic marketing for companies seeking to increase profitability and long-term growth. The author provides practical, evidence-based recommendations for executives—particularly chief marketing officers—who design marketing plans. Incorporating demographic segmentation by age, family structure, education, income, and cultural practices is essential for capturing the growing influence of the Hispanic community in the United States.

Temporariness and Its Trade-Offs: Hispanic Farmworker Recruitment and Community Well-Being in Ohio

By Isaiah Franco

In July 2024, as part of my master's research project, I did exploratory fieldwork in two Ohio towns with many hired farmworkers to get a sense of what H-2A (a temporary labor program in the United States) worker housing looked like. After driving through suburban neighborhoods and considering going down long dirt driveways . . . I finally came across a huge, yet hidden, housing complex in Norwalk, Ohio. This complex is home to the growing local H-2A worker population and is a physical manifestation of a dramatic shift in how farmers in the U.S. recruit and hire farm labor.

PHOTO BY COTTONBRO STUDIO / PEXELS.COM

Figure 1. H-2A Worker Housing in Norwalk, Ohio

HOLD ON, WHAT IS H-2A?

Since the 1980s, the farm labor force has typically been non-H-2A, but between 2012 and 2024, H-2A worker numbers grew 351% nationwide (85,248 to 384,865) and 498% in Ohio (770 to 4,601) (U.S. Department of Labor, 2025).

To frame non-H-2A farmworkers, it is estimated that 78% of farmworkers in the United States are of Hispanic descent, 85% of these farmworkers are settled in one community, and 44% of farmworkers are unauthorized (Gold et al., 2020).

H-2A workers, on the other hand, are authorized through a temporary visa for seasonal agriculture for up to 10 months. To hire these workers (predominantly Mexican men) farm employers must provide housing, pay for travel to and from the U.S., provide transportation once a week to purchase necessities, pay the Adverse Effect Wage Rate (AEWR) (a regionally determined wage meant to protect local wages), and attempt to hire locally (Kline, 2022; P. Martin & Rutledge, 2022).

H-2A workers are frequently isolated from their host communities, which can lessen access to social networks that have been essential to farmworker well-being (Durand et al., 2005; Izcara Palacios, 2012). At the same time, H-2A workers have legal status and don't navigate the stressors of uncertain status that non-H-2A workers often deal with (Harrison & Lloyd, 2013).

WHY ARE FARMERS ADOPTING THE H-2A PROGRAM?

Migration patterns to the U.S. have changed due to increased immigration enforcement and changing demographic and economic realities in Mexico, meaning farmers face growing labor shortages (Durand & Massey, 2019; P. L. Martin, 2017). They have increasingly used H-2A to hire workers without threat of deportation, lessening the stress of navigating mercurial migration policy and rhetoric.

AN INCREASINGLY TEMPORARY HIRED FARM WORKFORCE

Between 2012 and 2022, H-2A workers grew as a proportion of hired farm laborers from 2.7% to 14.7% nationally and 1.1% to 7.9% in Ohio (USDA, 2025). At the subcounty level, H-2A worksites concentrate workers in communities in northern Ohio (Figure 2), which may impact community well-being as permanent farmworker settlement decreases (Godínez Z. & Zúñiga, 2005).

Figure 2. H-2A Worksites in Ohio, 2022

WHAT DIFFERENCE DOES THE SHIFT TO H-2A MAKE?

As part of my graduate studies in 2025, I researched how the transition to H-2A has impacted the well-being of workers, farmers, and communities in Ohio, focusing on three core questions:

1. How is the well-being of farmworkers and farmers impacted by different labor recruitment pathways?
2. How does well-being differ among communities depending on the mix of labor recruitment through H-2A or non-H-2A pathways?
3. How can communities and immigrant support organizations improve well-being in response?

I conducted 33 interviews with farmworkers, farm operators, and community leaders in three small towns in Ohio (Norwalk, Willard, and Orrville)—two of which increased H-2A recruitment in recent years, and one that still relied primarily on traditional farm labor recruitment methods.

INDIVIDUAL PERSPECTIVES

Both H-2A and non-H-2A farmworkers were generally satisfied with their compensation. Because they were more likely to bring their families with them, non-H-2A farmworkers were more likely to say that it was hard to get ahead due to the high costs of living in the United States: *"When they were in Mexico, I was able to make ends meet and send money to them. Now that I brought them here, I've realized that it's not enough."* For H-2A farmworkers, on the other hand, the provision of housing, the absence of family, and the AEWR wage rate (which is particularly high in Ohio) meant they could save significant earnings and send money to Mexico.

Where challenges emerged for H-2A workers was in planning for transitions out of farm employment. One worker was worried about when he could no longer work, as he had been an H-2A employee in the U.S. nearly 30 years but was already 59. He lacked retirement benefits in Mexico due to his extended career outside of the country and had no permanent status in the United States due to the H-2A visa non-immigrant status: *That's the only thing I worry about right now. If I live more years and can't work anymore . . .*"

Other H-2A workers mentioned plans to start their own businesses in Mexico or transition to a permanent legal work status in the U.S. as a solution to this problem. Using savings to transition to another livelihood may be a key strategy for H-2A workers, who are easily replaced and have little job security due to the 1-year nature of their contract. As they age, the likelihood of not being rehired increases as they may become slower workers (Izcara Palacios, 2012). Similar challenges confront all farmworkers, but as H-2A grows, solutions for long-term job security merit consideration.

Farmers relying on H-2A and non-H-2A workers alike recognize that Latino farmworkers are crucial to their business success. Farmers who have shifted to hiring through the H-2A program often saw an initial dip in farm productivity, which rebounded as they selected the most skilled workers to return each year. At the same time, farmers highlighted that they felt trapped in the program, since the social networks they had relied on to hire workers in the past were replaced by the bureaucracy of the H-2A program. One farmer noted that, *"There is no path to just de-H-2Aing . . . How do you just attract (workers) . . . So you're shackled to the program for better or worse, and the cost."* Additionally, H-2A farmers noted that the required AEWR wages are high ($19.57/hour in Ohio, more than $1.40 higher than Michigan), increasing rapidly, and outside of their control (U.S. Department of Labor, 2024).

HOW DOES H-2A ADOPTION AFFECT COMMUNITIES?

ECONOMIC CONTRIBUTIONS

Across all three communities included in the study, I found that farmworkers contributed to local economic vitality regardless of their status. At the same time, by settling for longer periods of time and building a life in the United States, non-H-2A farmworkers tended to make a larger impact on the local economy. In the words of a farmer who had seen both groups of workers in his community over time: *"And so then [non-H-2A workers are] renting and buying apartments and houses . . . becoming ingrained in the community, starting their own businesses"* H-2A workers, on the other hand, spent less in the United States, sending most earnings to their home country. They also shopped in larger stores in bigger communities where they could get everything they needed in one trip, meaning smaller towns and smaller businesses saw less economic activity compared to settled workers in the past.

SOCIAL INTEGRATION

Social integration has been defined by social scientists as the degree to which newcomers are successfully incorporated into the community (Gouveia et al., 2005). I found that H-2A workers were less integrated than non-H-2A farmworkers, but that the location of their employer-provided housing played an important mediating role. For H-2A workers who lived in housing in the heart of downtown Norwalk, walking to community institutions and events was more feasible. One farmworker shared his experience building relationships at a local gym: *". . . at my gym . . . when we're about to leave [to return to Mexico], they say, 'Take care, we'll be waiting for you here.'"* This contrasted with the experience of H-2A workers in Willard who interacted less due to their housing being outside of town.

In Orrville, where H-2A has not been widely used by farmers, interactions between farmworkers and their community manifested notably through sports. While H-2A workers in Willard and Norwalk played with other H-2A farmworkers on farm, non-H-2A farmworkers in Orrville joined a soccer league, which was attended by the whole community. This league became a place where Hispanic farmworkers interacted with the broader Hispanic and non-Hispanic community. One community member described Sunday gatherings centered around the league games: *"They started making tournaments . . . and it's become kind of a place where people can gather . . . and it's not just Latinos."* Here, a more family-oriented and settled farm workforce fostered greater connection with the outside community.

SOCIAL COHESION

Community social cohesion has been defined as the degree to which individuals in the community feel there are generally good relationships

among residents (McCrea et al., 2016). I found that the control farmers have over H-2A workers impacted social cohesion. Hispanic and non-Hispanic community members related that H-2A workers were more likely to behave well in their community, because their employment in the U.S. was conditional. As one noted, *"They know at the end of the day, they [H-2A workers] gotta choose. Do I wanna be bad and get back to Mexico, or do I wanna make money, make a living for myself and my family in Mexico?"* They contrasted H-2A with the past where single young non-H-2A male farmworkers had been a source of some bad behavior. On the other hand, community members reflected how farmer control over H-2A workers creates potential for the abuse of workers: *"Yes, because many of them [H-2A workers] spoke up, and they were the ones who stayed [in Mexico]—they were the ones they didn't bring back."* Control, then, is a double-edged sword, assisting community members to feel safer, but with the risk that some employers may take advantage of the system.

I also found that social cohesion was tied to the degree of visibility of H-2A workers in receiving communities. Visibility's relationship to cohesion appeared at the arrival of workers and over time as workers spent time in a community. At arrival, the construction of worker housing or welcoming celebrations dedicated to farmworkers (non-H-2A and H-2A) were a source of tension and could generate conflict. Over time tensions tied to worker housing appeared to diminish in Norwalk, and the location of workers downtown meant that they could easily walk to purchase necessities.

Where visibility remained a challenge over time, it was tied to shopping. In Willard, residents felt that the workers overwhelmed the capacity of the stores and purchased too much. *"Many people complain because they say that . . . [H-2A workers] leave them without food because they clean out everything, the meat and all that."* This likely occurred since these workers cannot walk to purchase what they need, and they enter stores in large groups when their employer provides transportation for their required weekly shopping trip. The image of emptied shelves left a bad taste in residents' mouths and was associated with the H-2A workers, but this occurred largely due to the lack of worker mobility and the lower capacity of a small town like Willard.

CONCLUSIONS

As H-2A adoption continues, communities may see less economic and social interaction as compared to non-H-2A workers, and new sources of tension may arise, but the program still contributes to economic life and H-2A workers may form relationships given the right conditions. Using existing farmworker outreach infrastructure to financially plan with young H-2A workers may contribute to better exit paths from the program. Further, siting H-2A housing within a larger town and busing the workers to the farm daily may offer the workers more flexibility to get what they need when they need it outside of a once-weekly trip. Finally, the Farm Workforce Modernization Act, which has been introduced numerous times in Congress, merits consideration as it would address AEWR challenges, extend H-2A visa lengths, and offer paths to permanent residency, perhaps offering necessary compromises to satisfy challenges faced by numerous parties (Arcury & Quandt, 2020; Held, 2023).

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Small Farmers' Constraints for Gaining Access to the Formal Financial Sector

By Marcelo E. Siles, Ph.D., Sanjeev Durge, M.S., LAFAT Team*

INTRODUCTION

One of the major constraints small-scale farmers face in their agricultural operations is limited access to the formal financial sector, which includes banks, credit unions, and the various services these institutions provide. Because agricultural operations are seasonal, there is often a time gap between planting and harvesting. Perennial plants such as fruit trees and blueberries may take years to produce income, creating a need for additional funds to maintain operations and meet household expenses.

Access to financial institutions is therefore crucial. Without it, farmers encounter serious difficulties obtaining credit, purchasing agricultural inputs, transferring funds, or acquiring personal and business credit cards—services essential for managing both farm and household finances.

The results presented in this report are based on surveys conducted in Michigan and Tennessee under the LAFAT Project, funded by the USDA–NIFA program. In Michigan, data were collected through in-person interviews with 50 Latino farmers. In Tennessee, data were gathered online from 180 farmers representing multiple ethnic groups, including whites, Hispanics, African Americans, and Asians. Participants in Tennessee were predominantly white.

NATIONAL CONTEXT

To provide context, this section introduces recent national data from the Federal Deposit Insurance Corporation (FDIC) on unbanked, underbanked, and banked households in the United States for 2021 and 2023.

- **Unbanked households** have no relationship with formal financial institutions.
- **Underbanked households** maintain a checking and/or savings account but use financial services infrequently.
- **Banked households** maintain active relationships with financial institutions, utilizing services such as checking and savings accounts, mortgages, money transfers, and credit cards.

Table 1. Banking Rates by Household Characteristics

Ethnicity	Unbanked 2021	Unbanked 2023	Underbanked 2021	Underbanked 2023	Banked 2021	Banked 2023
White	2.1%	1.9%	9.3%	10.1%	88.6%	88.1%
Hispanic	9.3%	9.5%	24.1%	21.7%	66.7%	68.8%
Black	11.3%	10.6%	24.7%	23.8%	64.0%	65.6%
Asian	2.9%	2.0%	16.5%	16.8%	80.5%	81.2%

Source: Federal Deposit Insurance Corporation (FDIC) Annual Reports

White and Asian households consistently show the highest banking rates. Between 2021 and 2023, underbanked rates increased slightly for whites (0.8%) and Asians (0.3%) but declined for Hispanics (2.4%) and Blacks (0.9%). Hispanic and Black households also saw modest improvements in banked status.

SURVEY FINDINGS

BANKING STATUS OF SMALL FARMERS

Analysis of the LAFAT survey data revealed substantial differences between small farmers in Michigan and Tennessee. As shown in Table 2, 58% of Latino farmers in Michigan were unbanked, compared with only 8.4% of predominantly white farmers in Tennessee. Factors contributing to this gap include lower educational attainment among Michigan farmers (nearly 60% had not completed high school) and fewer years of farming experience (average of 23 years), while Tennessee farmers have farmed for multiple generations.

Combining the data from both surveys, 19.2% of all farm households were unbanked—more than double the national average for Hispanic households and 10 times higher than that for white households—highlighting the need to promote financial inclusion among small farmers.

Table 2. Maintaining Accounts with Financial Institutions

Responses	Michigan (%) N=50	Tennessee (%) N=179	Combined (%) N=229
Yes	42.0	91.6	80.8
No	58.0	8.4	19.2

Source: Estimated by the authors, data from the LAFAT Project.

TYPES OF FINANCIAL ACCOUNTS

Table 3 presents the types of financial accounts held by participating farmers. Checking and savings accounts were the most common, making these farmers predominantly underbanked, which aligns with national data on minority households.

Other financial products such as credit cards, mortgages, and direct deposits were less common. On average, only one in ten farmers reported having a mortgage.

Table 3. Types of Financial Accounts Currently Held

Description	Michigan (N=42)	Tennessee (N=179)	Combined (N=221)
Checking	22.4%	24.4%	24.2%
Savings	21.0%	21.4%	21.4%
Personal Credit Card	17.1%	16.9%	16.9%
Business Credit Card	13.2%	6.1%	6.8%
Mortgage	6.6%	10.3%	9.9%
Personal/Business Credit Card	5.3%	7.5%	7.3%
Direct Deposit	11.8%	13.3%	13.2%
None	2.6%	0.1%	0.4%

Source: Estimated by the authors, data from the LAFAT Project.

USE OF FINANCIAL SERVICES

Results in Table 4 show that small farmers make limited use of financial services, consistent with their underbanked status. However, a relatively moderate percentage reported using online (30.4%) and mobile (14.8%) banking.

Table 4. Types of Financial Services Used

Description	Michigan (N=45)	Tennessee (N=169)	Combined (N=214)
Money Transfers	11.2%	3.0%	5.8%
Bill Payments	15.8%	8.3%	10.9%
Check Cashing	18.4%	11.8%	14.0%
Online Banking	9.2%	41.4%	30.4%
Mobile Banking	13.8%	15.4%	14.8%
Mortgage Payment	8.2%	5.9%	6.6%
Loan Payment	11.2%	3.6%	6.2%
Credit Card Payment	12.2%	10.6%	11.3%

Source: Estimated by the authors, data from the LAFAT Project.

REASONS FOR NOT HAVING A BANK ACCOUNT

Table 5 identifies five social-capital-related motives explaining why some small farmers do not hold bank accounts. The most important reason across both states was that farmers perceived no significant benefits in working with banks, reflecting self-interest and preference motives.

Other key reasons included opposition to high interest rates and fees (community support/altruism) and lack of perceived social validation for maintaining a bank account.

Table 5. Reasons for Not Having an Account with a Financial Institution

Description	Michigan ($\bar{x}$/Pct.)	Tennessee ($\bar{x}$/Pct.)	Combined ($\bar{x}$/Pct.)
No major benefits in working with banks	1.75 / 11.9%	2.03 / 13.2%	2.81 / 18.6%
Account does not improve reputation as efficient farmer	3.25 / 22.0%	4.07 / 27.2%	3.04 / 20.3%
Do not need bank account for recognition	4.00 / 27.1%	2.16 / 14.6%	3.04 / 20.3%
Not necessary to belong to successful farmer networks	3.00 / 20.3%	3.27 / 21.8%	2.94 / 19.7%
Opposed to high interest rates and fees	2.75 / 18.6%	3.51 / 23.2%	2.11 / 21.1%

Source: Estimated by the authors, data from the LAFAT Project
Scale: 1 = Most Important; 5 = Least Important

ACCESS TO CREDIT

Access to formal credit differed sharply between states (Table 6). Only 44% of Michigan farmers had access to credit compared to 82.1% in Tennessee. This disparity may be explained by differences in farming experience, ethnicity, education, and social capital.

Table 6. Access to Credit from Banks or Credit Unions

Responses	Michigan (N=50)	Tennessee (N=179)	Combined (N=229)
Yes	44.0%	82.1%	73.8%
No	56.0%	17.9%	26.2%

Source: Estimated by the authors, data from the LAFAT Project.

MOTIVES FOR LACK OF CREDIT ACCESS

The primary reason for not seeking or obtaining credit was the perception of high interest rates and fees. The second most common reason was farmers' reluctance to incur debt, reflecting an internal validation motive.

Other reasons included lack of connection with bank officials and limited participation in bank-sponsored community events. The least important reason cited was poor business reputation.

Table 7. Motives for Not Having Access to Credit

Description	Michigan ($\bar{x}$/Pct.)	Tennessee ($\bar{x}$/Pct.)	Combined ($\bar{x}$/Pct.)
High interest rates and fees	1.5 / 9.7%	2.0 / 13.2%	2.0 / 13.2%
Poor business reputation	4.1 / 26.5%	4.1 / 27.2%	4.1 / 27.2%
Reluctant to incur debt	2.6 / 16.5%	2.2 / 14.6%	2.2 / 14.6%
Not part of social/business network with bank officials	3.5 / 23.0%	3.3 / 21.8%	3.3 / 21.8%
Do not participate in bank-sponsored events	3.8 / 24.4%	3.5 / 23.2%	3.5 / 23.2%

Source: Estimated by the authors, data from the LAFAT Project
Scale: 1 = Most Important; 5 = Least Important

FINANCING TECHNOLOGY ADOPTION

Table 8 shows that both Michigan (32.0%) and Tennessee (35.8%) farmers plan to fund new technology primarily from farm-generated income, followed by personal and family savings. Loans from banks and credit unions ranked third, suggesting potential opportunities for financial institutions to expand rural lending.

Table 8. Planned Sources of Funds for Technology Adoption

Source of Funds	Michigan (N=50)	Tennessee (N=179)	Combined (N=229)
Farm-generated funds	32.0%	35.8%	35.0%
Personal/family savings	21.0%	24.0%	23.3%
Family loans	7.0%	1.7%	2.9%
Loans from friends/ farmers	5.0%	0.3%	1.4%
Loans from suppliers	4.0%	6.1%	5.6%
Loans from money lenders	5.0%	5.2%	5.2%
Credit cards	7.0%	8.1%	7.8%
Bank or credit union loans	15.0%	16.2%	15.9%
Other	4.0%	2.6%	2.9%

Source: Estimated by the authors, data from the LAFAT Project.

PREVIOUS SOURCES OF CREDIT

Table 9 presents previous credit sources for small farmers. In Michigan, the top sources were the Farm Service Agency (19.2%), close and extended family (15.1%), and local banks (12.3%). This reliance on personal networks highlights the importance of bonding social capital.

In Tennessee, the leading sources were equipment and machinery suppliers (23.7%), local banks (23.2%), and the Farm Service Agency (13.5%), reflecting stronger integration with formal and commercial financial networks.

Table 9. Previous Sources of Credit for Farming Operations

Source	Michigan (N=50)	Tennessee (N=179)	Combined
Equipment/machinery suppliers	6.9%	23.7%	20.7%
Seed/chemical suppliers	6.8%	7.8%	7.6%
Close/extended family	15.1%	4.5%	6.4%
Friends	6.9%	0.6%	1.7%
Other farmers	4.1%	0.6%	1.2%
Money lenders	2.7%	5.7%	5.2%
Local bank	12.3%	23.2%	21.3%
Credit union	6.8%	10.2%	9.6%
Farm Service Agency (FSA)	19.2%	13.5%	14.5%
Federal/state loan programs	4.1%	6.3%	5.9%
Other	15.1%	3.9%	5.9%

Source: Estimated by the authors, data from the LAFAT Project.

CONCLUSION

Small farmers—particularly ethnic minority farmers—face multiple challenges in sustaining their agricultural operations. These include inadequate access to modern technology, limited market reach, dependence on outdated crop varieties, climate variability, labor shortages, and, most critically, poor access to the formal financial sector.

Being unbanked or underbanked constrains their ability to invest, purchase necessary inputs, and manage seasonal cash flow. Building stronger relationships between small farmers and local financial institutions is therefore essential.

Beyond maintaining checking and savings accounts, farmers must be encouraged to utilize a full range of financial services such as fund transfers, mortgages, bill payments, and digital banking tools—services often available at competitive costs.

Financial institutions can also benefit from understanding the motives that deter small farmers from engaging with banks or seeking credit. By addressing these barriers and exploring alternative lending mechanisms, banks can foster mutually beneficial, long-term partnerships that promote rural economic growth.

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NOTES

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Preserving Nuestra Historia

By Richard Cruz Dávila, Ph.D., Delia Fernández-Jones, Ph.D., and Stephanie Arwady

Preserving Nuestra Historia ("Preserving Our History") is a collaborative effort to preserve Michigan's Latino history for communities, researchers, and future generations. We seek to do so by: 1) creating open access digital collections of scanned photographs and documents and oral histories of Latino history; 2) teaching communities how to preserve their photographs, documents, and material culture for future generations; and 3) helping improve the relationship between Latino communities and local public history institutions. Collaborators on the project include representatives from the Michigan History Center (MHC), Archives of Michigan, Latino Leaders for Equity Advocacy & Development (LLEAD), Chicano/Latino Studies at Michigan State University, the Fraga Family History Project, and the Julian Samora Research Institute (JSRI).

This project emerged from Addressing the Silences, an initiative of the International Coalition of Sites of Conscience (ICSC) that "aims to help sites create ever deeper, more meaningful relationships in their communities—relationships that foster co-creation and correct silences and absences in their institutions so that they can better leverage their extraordinary capacity to serve as spaces for reflection and centers for positive social change." ICSC, with funding from the Institute of Museum and Library Services, selected the Michigan History Center as one of 10 partner sites for the project, which ran from fall 2022 to summer 2025.

As part of MHC's efforts to identify gaps in its historical interpretation and better engage community partners, MHC partnered with Dr. Delia Fernández-Jones, associate dean for equity, justice, and faculty affairs in the College of Arts & Letters and core faculty member of the Chicano/Latino Studies program at Michigan State University. Dr. Fernández-Jones guided internal changes at MHC and connected the organization with Latino communities in Michigan.

Delia Fernández-Jones (at podium) explains informed consent at a workshop for participants in Preserving Neustra Historia.

Al Flores and Christina Estrada participated in oral history interviews as part of an effort to document the history of Latino communities for future generations.

In partnership with LLEAD, MHC and Dr. Fernández-Jones launched a pilot project to document and share Latino history and culture in Michigan. Three cities were selected: Adrian, Fennville, and Bay City, because they are representative of the various degrees of preparation and familiarity with historical preservation, length of time in the area, and relationships with historical institutions. For example, the Latino community in Adrian, Michigan, has a 100-year history in the area and has begun to develop relationships with local historical institutions. They also have a long history of doing their own historical preservation within the community. Bay City Latinos also have a long history in the area and a tradition of preserving and celebrating their local Latino history. However, they do not have relationships with historical institutions to preserve this history in a sustainable way. Lastly, Fennville, Michigan, has a newer, growing population of Latinos, but the community has not had an opportunity to document or record their history in a systematic way and has no relationships with local historical institutions. Initial meetings were held with each community to introduce preservation skills—caring for documents/photos, conducting oral histories—and archival starter kits were provided. Community members were not asked to donate materials at the time.

We have entered the second phase of the project, in which we seek to create digital collections and hold additional preservation workshops in Bay City, Adrian, and Fennville. To do this, we will host community meetings that show people how to do oral histories, while also recording oral histories with community members, doing workshops on how to preserve their materials in their homes, and scanning materials for their personal use or to share. Through our recordings and scanned items, we will create stand-alone digital archival collections with the help of local historical institutions. Each city will also be asked to identify an initial topic area for collection. We will also work with each community to create a public history programming aspect of their choosing so we can share these histories. For example, the Bay City community wants to create banners to hang in their local downtown area to tell the history of Latino veterans, with a link to listen to oral history interviews about them. Finally, we will create a toolkit so that this work may be replicated in other communities.

We formally kicked off Phase 2 in Bay City on November 15, roughly coinciding with Veterans Day, where we invited Latino veterans and/or their families to a luncheon to acquaint them with the project. We also demonstrated the oral history process through live oral history interviews with Christina Estrada, sister of Jesse Carmona, Jr., a casualty of the Vietnam War, and Alberto Flores, president of LLEAD and brother of Fred and Frank Flores, both veterans of the Vietnam War, conducted by Dr. Richard Cruz Dávila of the Julian Samora Research Institute. We will follow up this event with collection days on April 18 and May 30 in Bay City, where we will scan photos and documents and conduct oral history interviews. Materials collected will guide the creation of the banners to be displayed in downtown Bay City. Similar events will follow in Adrian and Fennville.

By developing open access digital collections and a toolkit for communities who wish to replicate this process, we will create ways for community members, researchers, and public history professionals to learn about the history of Latinos in Michigan and establish pathways for sustainable preservation of these histories. In teaching community members how to collect oral histories and preserve their own photos and documents, we can also ensure that the project continues into the future and that histories are passed down through generations.

Though this population has been in Michigan for over 100 years, they are often left out of mainstream narratives of Michigan history, and thus members of this group often feel overlooked and are under-researched. Preserving Nuestra Historia represents one of the first coordinated efforts to engage Latino communities across the state for the purpose of historical preservation. With public-facing programming as a part of this project, researchers and community members will see a side of Michigan history that is often forgotten.

Rodolfo 'Fito' Valle Honored for a Life in Music

By Richard Cruz Dávila, Ph.D.

Last fall, Rodolfo "Fito" Valle, a longtime resident of Defiance, Ohio, was honored with a proclamation from the city in recognition of his induction into the Tejano R.O.O.T.S. Hall of Fame. The proclamation was issued by Mayor Mike McCann at Fiesta Defiance, an all-day celebration of Defiance's Latina/o community organized by the Latin Community Center, formerly the Latin American Club. Said McCann, "Rodolfo 'Fito' Valle has exemplified musical excellence and cultural leadership, leaving a profound mark on Tejano music throughout the decades of patient performances and creative contributions with several Tejano bands." He continued, "Be it resolved that we, with great pride and respect, claim today, September 13, 2025, as a day to celebrate [Valle's] remarkable career, cultural legacy, and unwavering dedication." Immediately after the proclamation, Valle took the stage with his band, Harmonia Tejana, which prominently features the vocal harmonies of three of his daughters. Other musical acts at Fiesta Defiance were La Traizion, Los Aztecas, Los Hermanos, and Grupo Dezeo.

Rodolfo "Fito" Valle, a longtime resident of Defiance, Ohio, was honored with a proclamation from the city in recognition of his induction into the Tejano R.O.O.T.S. Hall of Fame.

Valle, a Class of 2024 inductee into the Tejano R.O.O.T.S. Hall of Fame, received the Greg Paredez Bajo Sexto Award, though he also plays the accordion and is a talented vocalist. A native of Robstown, Texas, Valle moved to Defiance in 1965 to take a job at the General Motors plant, from which he retired in 1991. Throughout the years, he also had a secondary career as a musician, playing in various groups in Defiance, often to packed crowds at the Latin American Club. His induction into the Hall of Fame is testament to his musical career, but also to the lasting presence of Texas-Mexican music in the Midwest, a legacy of Tejana/o labor migration to the region. Valle is likely the first musician from Ohio inducted into the Hall of Fame, but he was not the only artist with roots in the Midwest in the Class of 2024: Others include Rudy Peña (highlighted in NEXO XXVIII, Issue 2) and Miguel Hernandez, both with ties to Detroit, and Cruz Guerrero of La Sombra, founded in Chicago, as well as his sister, Christina Guerrero. Previous inductees from the Midwest include Martin H. Solis, Jr., (Class of 2017) and his cousin Willy Huron (Class of 2019).

Occupation and Industry of Employment by Race/Ethnicity and Gender in Michigan, 2020–2024

By Mohini Jasthi and Jean Kayitsinga, Ph.D.

INTRODUCTION

Understanding how employment is distributed across occupations and industries is essential for examining labor market patterns and demographic representation. In Michigan, data from the 2020–2024 Current Population Survey Annual Social and Economic Supplement (CPS ASEC) provide detailed insights into how employment varies by race/ethnicity and gender.

This study focuses on civilian individuals aged 16 and older who are employed in Michigan, with special attention to Latino workers and other racial and ethnic groups. It examines patterns in major and detailed occupational categories, highlighting which groups are concentrated in management, service, production, and other types of work.

The study also explores industry-level employment, capturing how race/ethnicity and gender intersect within sectors such as manufacturing, health care, retail, and agriculture.

This descriptive analysis uses weighted estimates to reflect population-level patterns. The goal is to identify disparities in occupational and industry representation and to provide a comprehensive view of Michigan's labor force. In doing so, the study highlights how gender and race/ethnicity shape employment outcomes.

DATA AND METHODS

Data were drawn from the 2020–2024 ASEC survey files of the March Current Population Survey (CPS), a monthly survey of about 54,000 households conducted by the U.S. Census Bureau. The CPS covers the noninstitutionalized civilian population aged 15 and older, and the March supplement includes detailed information on employment, income, and demographic characteristics such as age, sex, race, household relationship, and Hispanic origin.

For this study, the sample is restricted to civilian individuals aged 16 and older who are employed and reside in Michigan. All analyses apply the personal weight variable (A_FNLWGT) to account for the complex survey design. The unweighted sample includes 7,260 individuals, corresponding to a weighted estimate of approximately 4.5 million employed persons in Michigan.

The analysis is descriptive and examines how employment is distributed across detailed occupations and industries, with attention to differences by race/ethnicity, gender, and working hours. Cross-tabulations are used to compare employment patterns across groups. Specifically, the study includes:

1. Distribution of employment across major occupations.
2. Occupational breakdowns by race/ethnicity.
3. Intersection of race/ethnicity and gender in occupational distribution.
4. Distribution of industries of employment by race/ethnicity.
5. Industry distribution by both race/ethnicity and gender.

All results use weighted estimates, and tables and charts summarize patterns and disparities across demographic groups.

FINDINGS

OCCUPATION DISTRIBUTION IN MICHIGAN, 2020–2024

Michigan's workforce during 2020–2024 included approximately 4.5 million employed individuals aged 16 and older. Table 1 shows the distribution of employment across occupational groups. Management, professional, and related occupations represented the largest share (11.5%), followed by office and administrative support (10.4%), production occupations (9.0%), and sales occupations (8.9%). Service occupations accounted for between 5.1% and 5.2% of employment, while farming, fishing, and forestry (0.5%) and construction and extraction (3.6%) represented the smallest shares.

Table 1. Occupation Distribution in Michigan, 2020–2024

Detailed occupation	Total population	Percentage of total population
Management occupations	522,472	11.5
Office and administrative support	473,027	10.4
Production occupations	409,340	9
Sales and related	403,224	8.9
Health care practitioner and technical	328,272	7.3
Transportation and material moving	298,072	6.6
Business and financial operations	269,300	5.9
Education, training, and library	234,574	5.2
Food preparation and serving related	232,170	5.1
Architecture and engineering	184,630	4.1
Health care support	177,662	3.9
Construction and extraction	164,636	3.6
Computer and mathematical	157,132	3.5
Installation, maintenance, and repair	136,523	3
Building and grounds cleaning and maintenance	109,446	2.4
Personal care and service occupations	99,977	2.2
Arts, design, entertainment, sports, and media	87,399	1.9
Community and social service	77,875	1.7
Protective service	49,981	1.1
Legal occupations	44,252	1
Life, physical, and social science	42,189	0.9
Farming, fishing, and forestry occupations	24,645	0.5

Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

SELECTED OCCUPATION DISTRIBUTION IN MICHIGAN, 2020–2024

Table 2 and Figure 1 show that management, professional, and related occupations constitute the largest share of Michigan's workforce (43%), followed by sales or office roles (19%) and production, transportation, or material moving (16%). Service occupations also represent a sizeable portion (15%). Farming, fishing, and forestry remain the smallest category at just 0.5% of total employment.

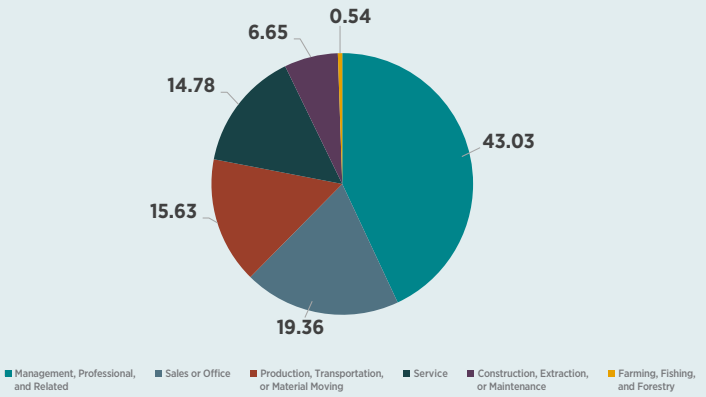
These patterns highlight Michigan's continued transition toward a service- and knowledge-based economy, while traditional labor-intensive sectors employ a smaller share of the workforce.

Table 2. Selected Occupations Distribution in Michigan, 2020–2024

Selected occupation	Total population	Percentage of total population
Total	**4,526,798**	**100.00**
Management, professional, and related	1,948,095	43.03
Sales or office	876,252	19.36
Production, transportation, or material moving	707,414	15.63
Service	669,233	14.78
Construction, extraction, or maintenance	301,159	6.65
Farming, fishing, and forestry	24,646	0.54

Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

Figure 1. Selected Occupation Distribution in Michigan, 2020–2024



Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

OCCUPATIONS BY RACE/ETHNICITY, 2020–2024

Management, professional, and related occupations are the most common among all racial/ethnic groups, especially Asians (59%) and whites (45%). Service occupations are more prevalent among African Americans (19%) and Latinos (18%) compared with whites (14%) and Asians (13%). Sales or office roles are most common among African Americans (23%) and whites (20%), while Latinos (14%) and Asians (11%) are less represented. Production, transportation, and material-moving occupations constitute major employment sectors for Latinos (26%) and African Americans (25%).

Overall, these results point to distinct occupational patterns by race/ethnicity, with Latinos and African Americans more often in production and service roles and Asians more concentrated in management and professional fields.

Table 3. Selected Occupations by Race/Ethnicity in Michigan, 2020–2024

Selected occupation	White only	African American only	Latino/ Hispanic	Asian only
Farming, fishing, and forestry	0.5	0.3	2.2	0
Construction, extraction, or maintenance	7.4	3.5	5.9	3.2
Service	14.5	18.6	17.5	13.2
Sales or office	19.7	22.8	13.9	11.1
Production, transportation, or material moving	13.7	24.6	25.7	13.6
Management, professional, and related	44.7	30.2	34.8	58.9

Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

OCCUPATION BY GENDER IN MICHIGAN, 2020–2024

Table 4 and Figure 2 show significant gender differences across occupational groups. Women make up 47.9% of the workforce overall but are highly concentrated in service (65.7%) and sales or office occupations (61%). Women also slightly outnumber men in management, professional, and related occupations (52%).

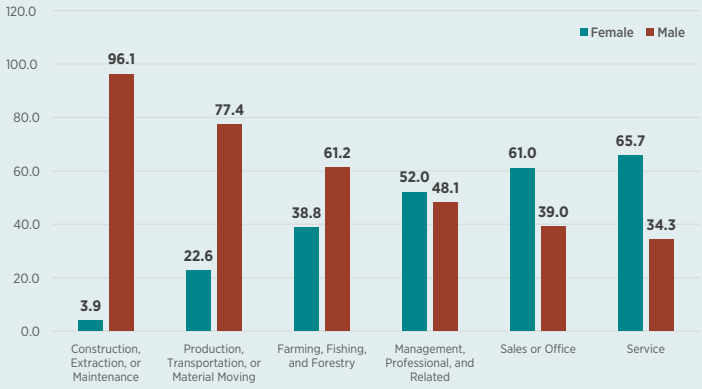
Men overwhelmingly dominate construction, extraction, and maintenance occupations (96.1%) and production, transportation, and material-moving work (77.4%). They also make up a majority in farming, fishing, and forestry (61.2%). These results illustrate persistent occupational gender segregation.

Table 4. Selected Occupation by Gender in Michigan, 2020–2024

Selected occupation	Female	Male
Total	**47.9**	**52.1**
Construction, extraction, or maintenance	3.9	96.1
Production, transportation, or material moving	22.6	77.4
Farming, fishing, and forestry	38.8	61.2
Management, professional, and related	52.0	48.1
Sales or office	61.0	39.0
Service	65.7	34.3

Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

Figure 2. Selected Occupation by Gender in Michigan, 2020–2024



Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

OCCUPATIONS BY RACE/ETHNICITY AND GENDER, 2020–2024

Occupational patterns vary significantly by both race/ethnicity and gender. White and Asian workers are more likely to be employed in management and professional occupations, while African American and Latino/Hispanic workers are more likely to work in service, production, and transportation roles.

Notably:

- Asian men: 59.2% work in management and professional occupations.
- African American men: Only 24.6% work in these occupations, with 37.7% concentrated in production and transportation.
- White women: More likely to work in professional roles (48.1%) than white men (41.5%).
- Latino men: Highly concentrated in production (33.4%) and construction (10.6%).
- Latina women: More represented in management/ professional and service jobs than Latino men.

These disparities show that occupational segregation is shaped by the interaction of race/ethnicity and gender.

Table 5. Selected Occupation by Race/Ethnicity and Gender in Michigan, 2020–2024

Race/ethnicity/ gender		Management, professional, and related	Service	Sales or office	Construction, extraction, or maintenance	Production, transportation, or material moving	Farming, fishing, and forestry
White	All	44.7	14.0	19.7	7.4	13.7	0.5
	Female	48.1	19.1	25.9	0.4	6	0.5
	Male	41.5	9.4	14.2	13.6	20.6	0.6
Latino/ Hispanic	All	34.8	17.5	13.9	5.9	25.7	2.2
	Female	42.7	20.6	18.9	0.0	16.1	1.8
	Male	28.4	15.1	10	10.6	33.4	2.5
Asian	All	58.9	13.2	11.1	3.2	13.6	0.0
	Female	58.5	22.1	10.2	2.6	6.5	0.0
	Male	59.2	5.8	11.8	3.6	19.5	0.0
African American	All	30.2	18.6	22.8	3.5	24.6	0.3
	Female	35.1	26.5	24.5	0.8	13.1	0.0
	Male	24.6	9.5	20.9	6.7	37.7	0.6

Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

INDUSTRY DISTRIBUTION IN MICHIGAN, 2020–2024

Table 6 and Figure 3 show that the largest share of Michigan's workforce is employed in educational services, health care, and social assistance (24.1%), followed by manufacturing (19.8%) and wholesale and retail trade (12.6%). Smaller industries such as agriculture (1.1%) and mining (0.1%) make up only a small portion of employment.

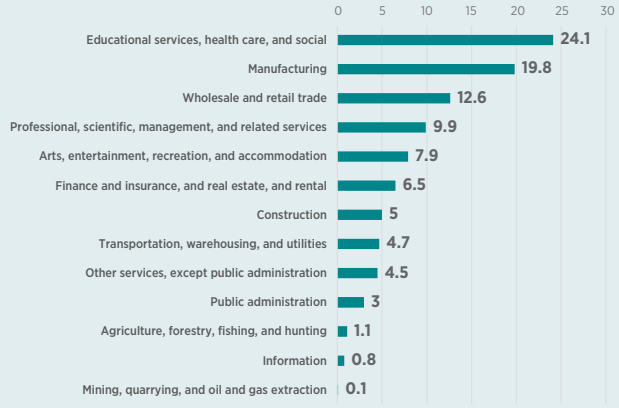
These findings underscore the importance of health care, education, and manufacturing in the state's economy.

Table 6. Industries Distribution in Michigan, 2020–2024

Industry	Total population	Percentage of total population
Total	**47.9**	**52.1**
Educational services, health care, and social	1,089,346	24.1
Manufacturing	895,721	19.8
Wholesale and retail trade	568,925	12.6
Professional, scientiic, management, and related services	446,083	9.9
Arts, entertainment, recreation, and accommodation	355,365	7.9
Finance and insurance, and real estate and rental	295,280	6.5
Construction	225,633	5
Transportation, warehousing, and utilities	213,116	4.7
Other services, except public administration	202,509	4.5
Public administration	138,017	3
Agriculture, forestry, fishing, and hunting	52,008	1.1
Information	38,446	0.8
Mining, quarrying, and oil and gas extraction	6,349	0.1

Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

Figure 3. Industries Distribution in Michigan, 2020–2024



Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

These patterns highlight Michigan's continued transition toward a service- and knowledge-based economy, while traditional labor-intensive sectors employ a smaller share of the workforce.

INDUSTRY BY RACE/ETHNICITY IN MICHIGAN, 2020–2024

Employment is unevenly distributed across industries by race and ethnicity:

- Latino workers are concentrated in manufacturing (25.8%) and accommodation/entertainment (13.4%).
- African American workers are heavily employed in health care and social assistance (28.6%) and transportation (10.6%).
- Asian workers are most concentrated in manufacturing (30.2%) and in educational and health services (22.3%).
- White workers show broader distribution across industries, including agriculture and construction.

These patterns highlight both areas of concentration and underrepresentation across racial and ethnic groups.

Table 7. Industries by Race/Ethnicity in Michigan, 2020–2024

Industry	White only	African American only	Latino/ Hispanic	Asian only
Agriculture, forestry, fishing, and hunting	1.24	0.27	3.18	0.0
Arts, entertainment, recreation, and accommodation	7.71	5.24	13.42	8.44
Construction	5.84	1.81	3.82	0
Educational services, health care, and social	23.86	28.62	15.9	22.33
Finance and insurance, and real estate and rental	6.42	6.26	8.76	7.83
Information	1.04	0.31	0.0	0.0
Manufacturing	18.88	20.42	25.8	30.17
Mining, quarrying, and oil and gas extraction	0.14	0.28	0.0	0.0
Other services, except public administration	4.56	2.48	3.99	8.72
Professional, scientific, management, and related services	10.44	7.68	8.02	7.77
Public administration	2.89	4.3	3.7	1.29
Transportation, warehousing, and utilities	3.83	10.62	5.24	5.06
Wholesale and retail trade	13.14	11.71	8.15	8.39

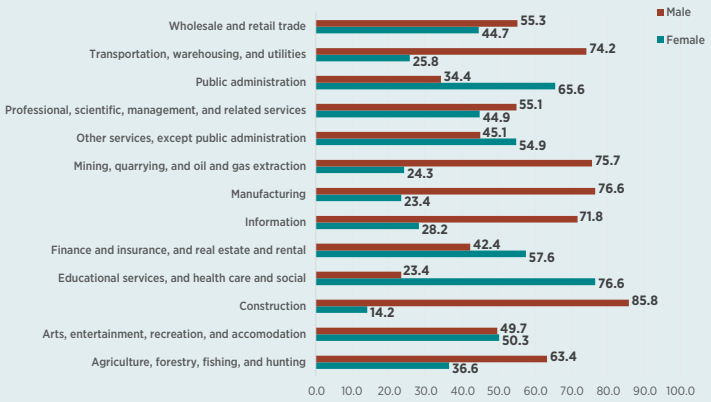
Source: U.S. Census Bureau, Current Population Survey, 2020–2024 Annual Social and Economic Supplement (CPS ASEC).

Table 8. Industries by Gender in Michigan, 2020–2024

Industry	Female	Male
Total	**47.9**	**52.1**
Agriculture, forestry, fishing, and hunting	36.6	63.4
Arts, entertainment, recreation, and accommodation	50.3	49.7
Construction	14.2	85.8
Educational services, health care, and social	76.6	23.4
Finance and insurance, and real estate and rental	57.6	42.4
Information	28.2	71.8
Manufacturing	23.4	76.6
Mining, quarrying, and oil and gas extraction	24.3	75.7
Other services, except public administration	54.9	45.1
Professional, scientific, management and related services	44.9	55.1
Public administration	65.6	34.4
Transportation, warehousing, and utilities	25.8	74.2
Wholesale and retail trade	44.7	55.3

Source: U.S. Census Bureau, Current Population Survey, 2020 -2024 Annual Social and Economic Supplement (CPS ASEC).

Figure 4. Industries by Gender in Michigan, 2020–2024



Source: U.S. Census Bureau, Current Population Survey, 2020-2024 Annual Social and Economic Supplement (CPS ASEC).

INDUSTRY BY GENDER IN MICHIGAN, 2020–2024

Table 8 and Figure 4 show clear gender disparities in industry-level employment.

Women are the majority in:

- Education, health care, and social assistance (76.6%)
- Public administration (65.6%)
- Finance and insurance (57.6%)
- Other services (54.9%)

Men dominate:

- Construction (85.8%)
- Mining (75.7%)
- Transportation and utilities (74.2%)
- Manufacturing (76.6%)

These trends reflect longstanding gender segmentation across industries.

CONCLUSION

The findings of this study show clear racial/ethnic and gender disparities in Michigan's labor force between 2020 and 2024. White and Asian workers are disproportionately represented in higher-status occupations, while African American and Latino workers remain concentrated in service, production, and transportation roles. Women are highly represented in service and health-related fields, whereas men dominate construction, production, and industrial work.

These patterns reveal that labor force opportunities remain unevenly distributed. Despite gains in employment for some groups, structural inequalities in occupational and industry representation persist.

Addressing these disparities will require targeted policy interventions, workplace reforms, and expanded access to high-quality education and training opportunities.

Racial/Ethnic and Socioeconomic Status Differences in Voting Behavior in the 2024 Presidential Election

By Jean Kayitsinga, Ph.D.

INTRODUCTION

Voting constitutes a core responsibility of citizens in choosing political leaders and remains central to civic participation in democratic societies. However, individuals' choices at the ballot box are shaped by multiple social and political factors. Understanding these factors is critical for explaining voter behavior. Using data from the 2024 American National Election Studies (ANES) Time Series Study, this article examines the social determinants of voting behavior in the 2024 U.S. presidential election. Specifically, the study assesses the role of race/ethnicity and socioeconomic status (SES) and evaluates their relative importance in shaping electoral participation and vote choice.

Social identities play important roles in shaping voting decisions. Prior research has highlighted the influence of race/ethnicity, gender, and social class on political behavior (Huddy, 2013). Studies have shown that racial and ethnic identities shape political preferences, although findings vary across groups. For example, Black racial identity and linked fate have been associated with group solidarity, political preferences, and participation (Harris, 2011; Harris & Rivera-Burgos, 2021; White et al., 2014). Latino-linked fate appears to be shaped by economic marginalization and immigration experiences (Sanchez & Masuoka, 2010). Among Asian Americans, panethnic identity is relatively weak, with substantial variation across subgroups (Wong et al., 2011).

Members of minority groups often support candidates or policies attentive to racial and ethnic equality and social justice (Hajnal et al., 2017). Marginalized communities also tend to support policies addressing discrimination, immigration, and criminal justice reform (Barreto et al., 2009). Research on white identity shows that strong white racial consciousness predicts support for restrictive immigration policies and for candidates such as Donald Trump (Harris & Rivera-Burgos, 2020; Jardina, 2019; Sides et al., 2017). However, white identity appears unrelated to policies that benefit minority groups, such as affirmative action (Harris & Rivera-Burgos, 2020).

SES has also been linked to political behavior. Education strongly predicts voter turnout, whereas income and occupational class show weaker associations (Wolfinger & Rosenstone, 1980). SES more broadly predicts political involvement, efficacy, and participation (Verba & Nie, 1987). Income predicts partisanship, with partisan stratification by income increasing over time (Bartels, 2016; McCarty et al., 2006). Research further shows that affluent individuals participate more actively in politics and wield greater political influence (Schlozman et al., 2018).

The relationship between race/ethnicity and voting behavior is complex, with SES and other factors intersecting to shape political engagement (Fraga et al., 2011). Recent research shows that income predicts voting for whites but has weaker effects among Black voters (Laurison et al., 2022). Other studies find that many Black Americans identify more strongly with social class than racial identity (Harris & McKenzie, 2015).

In addition to race/ethnicity and SES, other factors influence voting, including gender, age, political ideology, personality, emotional intelligence, religion, media, social networks, party identification, candidate characteristics, and economic conditions (Kulachai et al., 2023). This article focuses primarily on race/ethnicity and SES and addresses four research questions:

1. Were there significant racial/ethnic differences in voting behavior in the 2024 presidential election?
2. How did SES influence voting behavior, and did SES explain racial/ethnic disparities?
3. Did personal attitudes—including trust in government, interpersonal trust, political interest, and religious importance—influence voting behavior, and did these factors explain racial/ethnic differences?
4. Did racial/ethnic gaps in voting persist after accounting for demographic and contextual variables such as age, sex, marital status, homeownership, residential stability, party identification, and region?

DATA AND METHODS

DATA

This study uses the 2024 ANES Time Series Study, which employed a mixed-mode design consisting of face-to-face, web, video, phone, and paper-and-pencil interviews. The pre-election survey was conducted from August 3 to November 5, 2024, and the post-election survey was conducted from November 7, 2024, to February 17, 2025. The pre-election sample includes 5,521 respondents, and the post-election sample includes 4,964 respondents. The final analytic sample consists of 4,955 respondents who reported whether they voted in the 2024 presidential election. Weighted descriptive statistics are presented in Table 1.

RESULTS

The primary dependent variable is whether respondents voted in the 2024 presidential election. Overall, 80% reported voting. Figure 1 shows voting rates by race/ethnicity: African Americans (76.8%), Latinos (67.9%), and Native Americans (60.1%) were less likely to vote compared with non-Hispanic whites (83.2%).

RACIAL/ETHNIC DIFFERENCES IN VOTING

Model 1 (Table 2) shows that African Americans, Latinos, and Native Americans had significantly lower odds of voting than non-Hispanic whites. African Americans had 33% lower odds, Latinos 57% lower odds, and Native Americans 70% lower odds of voting.

SOCIOECONOMIC STATUS AND VOTING

Models 2 and 3 incorporate SES variables. Higher educational attainment strongly predicted voting. Individuals with a high school diploma or equivalent were twice as likely to vote as those with less than a high school education; those with a bachelor's degree or higher were 6.3 to 9.9 times more likely to vote. Household income also predicted voting. Individuals with incomes of $60,000 or more were significantly more likely to vote than those earning less than $30,000.

OTHER PREDICTORS OF VOTING BEHAVIOR

Model 4 shows that trust in government, interpersonal trust, political interest, and religious importance all positively predicted voting. Age, homeownership, and residential stability also increased the likelihood of voting. Living in the South decreased the likelihood of voting as compared to living in the Northeast.

CANDIDATE CHOICE: KAMALA HARRIS VS. DONALD TRUMP

Table 3 shows that African Americans and Latinos were significantly more likely to vote for Harris than whites, and significantly less likely to vote for Trump. SES predicted candidate choice: Higher education and higher income increased the likelihood of voting for Harris. Trust in government, interpersonal trust, political interest, and religious importance also predicted differences in candidate support. Figures 2–4 illustrate predicted probabilities of voting and candidate choice by race/ethnicity after adjustment for covariates.

DISCUSSION AND CONCLUSION

This article examined how race/ethnicity, SES, and individual attitudes influenced voting behavior in the 2024 presidential election. African Americans, Latinos, and Native Americans were less likely to vote than whites, although these differences diminished for African Americans and Native Americans after accounting for SES and other confounders. Latinos remained significantly less likely to vote even after adjustments.

SES—particularly education and income—was strongly associated with turnout and partially explained racial/ethnic disparities. Trust in government, interpersonal trust, political interest, and religious importance also predicted voting.

Patterns in candidate choice differed markedly by race/ethnicity and SES. African Americans and Latinos were significantly more likely to vote for Harris and less likely to vote for Trump than whites. Individuals with higher education and income were also more likely to support Harris.

These findings underscore the importance of social identities, SES, and political attitudes in shaping voting behavior. Efforts to increase voter participation should consider these structural and attitudinal differences to strengthen democratic engagement.

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Table 1. Descriptive Statistics of Selected Characteristics for the Weighted Sample (N = 4,955)

Variables	Minimum	Maximum	Mean or Proportion	Std. Err.
Voted	0	1	79.8%	
Race/Ethnicity				
White, not Hispanic	0	1	64.00	
African American	0	1	11.48	
Latino/Hispanic	0	1	13.79	
Asian or Native Hawaiian/ Other Pacific Islander	0	1	4.63	
Native American			0.48	
Multiple races/not reported			5.62	
Gender				
Male	0	1	48.21	
Female	0	1	51.79	
Age (years)	18	80	49.30	0.413
Education				
< high school	0	1	7.58	
High school	0	1	25.91	
Some college	0	1	30.70	
Bachelor's degree	0	1	21.83	
College or higher	0	1	13.98	
Household income				
< $30,000	0	1	10.91	
$30,000–$59,999	0	1	16.14	
$60,000–$99,999	0	1	20.07	
$100,000–$149,999	0	1	19.07	
$150,000 or higher	0	1	25.05	
Income unreported	0	1	8.75	
Trust in government	1	5	3.55	0.019
Interpersonal trust	1	5	3.13	0.020
Interest in politics/elections	1	5	3.45	0.022
Religion	1	5	3.18	0.034
Political party				
Democrat	0	1	35.53	
Independent	0	1	30.73	
Republican	0	1	33.74	
Marital status				
Married	0	1	51.83	
Widowed	0	1	5.81	
Divorced	0	1	11.77	
Separated	0	1	1.64	
Never married	0	1	28.96	
Homeownership	0	1	72.72	
Years of residence				
≤ 5 years	0	1	37.79	
6–10 years	0	1	11.48	
11–15 years	0	1	14.13	
16–20 years	0	1	8.40	
21 or more years	0	1	22.20	
Region				
Northeast	0	1	17.35	
Midwest	0	1	21.57	
South	0	1	37.59	
West	0	1	23.49	

Source: American National Election Studies. 2025. ANES 2024 Time Series Study, August 8, 2025, version. www.electionstudies.org.

Table 2. Logistic Regression of Voting in the 2024 Presidential Election, 2024 (Odds Ratios)

Industry	Model 1 Race/ Ethnicity	Model 2 Education	Model 3 Household Income	Model 4 Interest in Politics & Religion	Model 5 Controls
African American	0.667**	0.735*	0.796	0.747	1.003
Latino/Hispanic	0.426***	0.460***	0.456***	0.478***	0.586**
Native American or other	0.304*	0.268*	0.336†	0.284	0.461
Asian or Native Hawaiian/ Other Pacific Islander	1.069	0.790	0.731	0.754	0.767
Multiple races	0.628†	0.628†	0.619†	0.611	0.787
High school		1.974***	1.677*	1.514†	1.613*
Some college		3.252***	2.563***	2.313***	2.469**
Bachelor's degree		6.294***	4.358***	3.589***	4.182***
College or higher		9.935***	6.258***	3.959***	4.300***
$30,000 - $59,999			1.165	1.024	1.121
$60,000 - $99,999			1.523*	1.451*	1.405†
$100,000 - $149,999			2.377***	2.042**	1.869**
$150,000 or higher			2.493***	2.252***	2.018***
Income unreported			1.927**	1.617*	1.515
Trust in government				1.319***	1.195**
Interpersonal trust				1.213**	1.232**
Interest in politics/elections				1.849***	1.664***
Religion				1.095*	1.043
Male					0.976
Age (years)					1.021***
Widowed					1.158
Divorced					0.878
Separated					0.612
Never married					1.127
Homeownership					1.716***
Residence: 6 – 10 years					1.581*
Residence: 11 – 15 years					1.094
Residence: 16 – 20 years					1.264
Residence: 21 or more years					1.819**
Party ID -- Democrat					1.112
Party ID -- Independent					0.455***
Midwest					0.931
South					0.564***
West					0.911
Constant	4.950***	1.579***	1.195	0.046***	0.031***
F	8.83***	16.95***	13.31***	16.83	14.22***
Prob. > F	.000	.000	.000	.000	.000

Table 3. Logistic Regression of Voting in the 2024 Presidential Election for Kamala Harris and Donald Trump, 2024 (Odds Ratios)

Variables	Kamala Harris	Donald Trump
Black, not Hispanic	9.375***	0.057***
Latino/Hispanic	1.863***	0.374***
Native American	0.927	0.519
Asian	1.223	1.021
Other races	1.008	0.728
High school	1.659†	1.202
Some college	2.403**	1.091
Bachelor's degree	4.594***	0.782
College or higher	6.896***	0.420***
$30,000 - $59,999	0.999	1.328†
$60,000 - $99,999	1.564*	1.070
$100,000 - $149,999	1.497†	1.255
$150,000 or higher	1.949***	1.025
Income unreported	1.186	1.157
Trust in government	2.014***	0.579***
Interpersonal trust	1.201**	0.994
Interest in politics/elections	1.357***	1.128*
Religion	0.587***	1.718***
Male	0.592***	1.574***
Age (years)	1.020***	0.996
Widowed	1.456†	0.958
Divorced	1.052	0.993
Separated	0.819	0.610
Never married	1.876***	0.645**
Homeownership	1.200	1.496**
Residence: 6 – 10 years	1.060	1.530**
Residence: 11 – 15 years	0.841	1.499**
Residence: 16 – 20 years	1.257	0.975
Residence: 21 or more years	1.152	1.202
Party ID -- Independent	0.720**	0.598***
Midwest	1.040	1.081
South	0.616***	1.099
West	0.937	0.933
Constant	0.010***	0.235***
F	21.24***	21.49***
Prob. > F	.000	.000

Figure 1. Percent Voted in the 2024 Presidential Election by Race/Ethnicity.

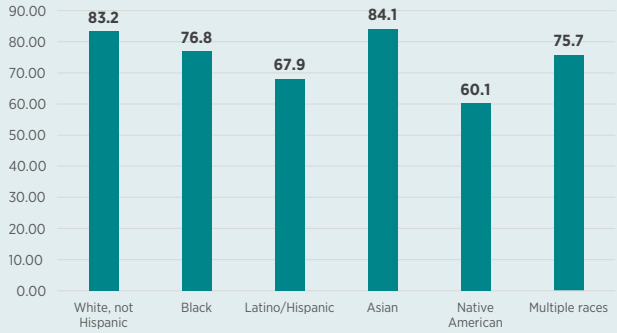


Figure 2. Adjusted Mean Predicted Probabilities of Voting in the 2024 Presidential Election by Race/Ethnicity.

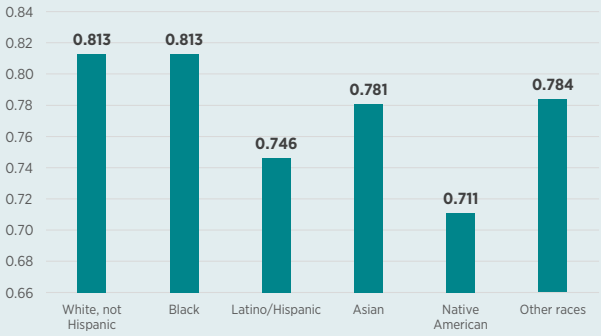


Figure 3. Adjusted Mean Predicted Probabilities of Voting for Kamala Harris by Race/Ethnicity.

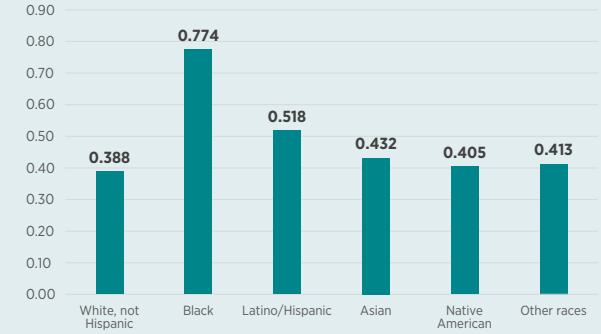
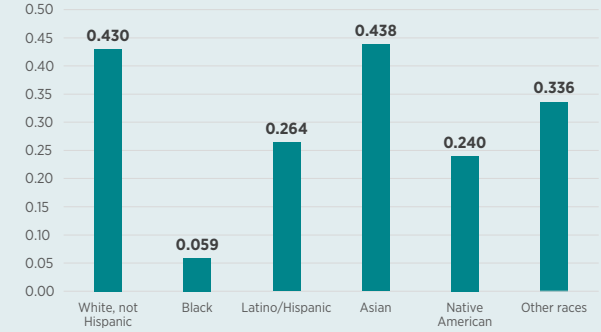


Figure 4. Adjusted Mean Predicted Probabilities of Voting for Donald Trump by Race/Ethnicity.



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NEW FACES

SANJEEV DURGE

Sanjeev is a data scientist and graduate student in data science at Michigan State University. He has contributed to advanced AI applications and has a strong foundation in machine learning, generative AI, big data analytics, and cloud technologies, with hands-on experience across academia, industry, and research. His professional journey includes impactful roles at BorgWarner, MSU, Inviz.ai, and HighRadius Corporation, where he worked on optimizing models, engineering scalable pipelines, and deploying AI solutions that drove measurable improvements in performance and efficiency. He has also demonstrated leadership as AI/ML Lead of the Google Developers Club and published research work on AI-driven computer vision challenges. Beyond academics and research, he is deeply committed to social causes and actively volunteers for events that create positive change, guided by his belief in using technology to deliver meaningful solutions that help people and communities. Outside of work, he is passionate about sports, having played football at the state level, and enjoying volleyball and chess. He also loves watching anime, playing video games, and aspires to explore game development with a particular interest in creating immersive VR experiences.

SADIE LIDDY

Sadie Liddy is an undergraduate research assistant studying journalism with a concentration in international reporting at Michigan State University. She has covered stories on the student experience at MSU and local events, and loves learning more about the world and people. Sadie has also worked within the performing arts in communicative and artist hospitality roles, and has experience with event planning and social media content. Sadie is looking to expand her reporting and communicative skills in many fields, and is excited to explore different avenues and bring her creativity to them. Joining the Julian Samora Research Institute has been a great honor, and Sadie enjoys learning from her colleagues and working in this research.

SCHOLARSHIP RECIPIENTS

JSRI GRADUATE

SOFIA ROSALES

Sofia Rosales is a Ph.D. student in political science at Michigan State University, where she is a University Enrichment Fellow. Her research focuses on the Supreme Court, constitutional law, and public opinion, with a current project examining how Supreme Court rulings on immigration shape American voter attitudes. She holds a certificate in Chicano and Latino studies and earned her bachelor's degree in political science, summa cum laude, from Cal Poly Pomona.

Passionate about mentorship, Sofia aspires to a career in academia, where she can advance political science through research, teaching, and supporting students from underrepresented backgrounds.

JSRI UNDERGRADUATE

LISBET BARRAGAN

Lisbet Barragan is a first-year Latina student at MSU. She is a packaging major with a minor in Chicano/Latino studies. She plans to become a packaging designer/engineer in the cosmetic or personal care industry. She was born and raised in Michigan, but her family is from Jalisco, Mexico. She is also the proud owner of a small business called bloomsbylisbet, where she creates custom floral arrangements.

Lisbet is passionate about art, innovation, and creativity, and looks forward to using her skills to make a meaningful impact in whatever path she chooses to pursue.

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○ Mastercard ○ Visa ○ Discover ○ American Express

Card Number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Expiration Date: _____

Name on Card:_____

○ A pledge of the following duration:_____

(maximum of five years)

SEND ME/US PLEDGE REMINDERS:

(check one)

○ Annually ○ Quarterly ○ Semi-annually

Beginning: Month _____ Year _____

○ This is a joint gift with my spouse

Spouse's Name:_____

○ Matching Company Gift: _____

MSU FACULTY/STAFF ONLY

○ Deduct my pledge in equal monthly installments

○ 12 Months ○ 24 Months ○ 36 Months

○ Deduct my gift in one lump sum from my paycheck in the month of:

_____

ZPID_____

(Required for Payroll Deduction)

Pay Group: ○ Salary ○ Labor ○ Grad

PERSONAL INFORMATION

Name:_____

Address: _____

City/State/Zip: _____

Telephone: Office ( ) _____-_____

Home ( ) _____-_____

Email: _____

PLEASE MAKE CHECKS PAYABLE TO: MICHIGAN STATE UNIVERSITY

PLEASE NOTE FUND NAME OR ALLOCATION CODE IN THE MEMO LINE AND RETURN TO:

Julian Samora Research Institute
Michigan State University
219 S. Harrison Rd, Room 93
East Lansing, MI 48824

Thank You! ¡Gracias!

Or make your gift on-line at: **givingto.msu.edu**

GIFTS TO JSRI

PLEASE CONSIDER MAKING A GIFT TO THE JULIAN SAMORA RESEARCH INSTITUTE

Through your support you can enhance JSRI's research, symposia, and cultural and scholarship activities.

Each gift enhances JSRI's capacity to promote research on Latino communities in Michigan, the Midwest and across the nation and to disseminate and contribute to the application of the findings.

YOUR GIFT CAN BE DESIGNATED FOR:

- The **JSRI Enrichment Fund**, which supports research projects, student research assistantships,and public forums on critical Latino issues;
- The **Julian Samora Endowed Scholarship Fund**, which supports two awards annually to undergraduate and graduate students with research and teaching interests on Latino issues;
- The **P. Lea Martinez Endowed Scholarship Fund**, which supports students studying health issues among Latinos;
- The **JSRI Scholarship Fund**, which supports students with short-term financial needs;
- Or any combination thereof.

INDIVIDUAL COMMITMENT LEVELS

- Platino Circle ~ $5,000 or more
  (payable over two years)
- Padrinos/Madrinas Circle ~ $2,500 to $4,999
  (payable over two years)
- Amigo/Amiga Circle ~ $1,000 to $2,499
- Aficionado/Aficionada ~ $100 to $999

CORPORATE COMMITMENT LEVELS

- Platino Circle ~ $10,000
- Padrinos/Madrinas Circle ~ $7,500
- Amigos/Amigas Circle ~ $5,000
- Aficionados/Aficionadas Circle ~ $2,500

If you need additional information on giving to JSRI, including planned giving, please contact:

Alison C. Vincent
Office Coordinator

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Fax: (517) 432-2221
Email: jsamorai@msu.edu
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