Finances in U.S. Latino Congregations: Analyses from FACT and EPIC

Rev. Kristina Lizardy-Hajbi, Ph.D.
Iliff School of Theology

The Center for Church Management
Villanova University
February 16, 2024
Overview

- Latinos = 18.7% of the US population
- Second fastest growing racial-ethnic group (half of total US population growth from 2010 to 2020)
- From a variety of countries and ethnic groups of people who trace their heritage to Central and South America, the Caribbean, and Spain
- Many monikers: Latino, Hispanic, Latin American, Latinx/Latine/Latin@; more specific terms like Chicano, Hispano, Boriqua, etc.
- Languages: English, Spanish, Portuguese, Indigenous languages
What Are FACT and EPIC?

- Organized by the Hartford Institute for Religion Research and Dr. Scott Thumma

- **Faith Communities Today (FACT):** First survey conducted in 2000, with periodic surveys conducted since then; tracks trends in U.S. congregational life

- **Exploring the Pandemic Impact on Congregations (EPIC):** Five-year research project to research “possible changes and long-term implications the pandemic might have on congregational life across the United States”
The Data

- FACT 2020 National Survey of Congregations: 15,278 congregations
  - 276 majority Latino congregations (1.8%)
- EPIC 2021 First Wave Survey: 2,074 congregations
  - 30 majority Latino congregations (1.4%)
- EPIC 2022 Regional Case Studies: 8 majority Latino congregations with 120 attender surveys
Overall Patterns and Findings
Catholic churches are home to 33.8% of all Latino congregational worshipers, roughly 2.5 times the total percentage of Catholic churches. Evangelical Protestant churches are home to 61.7% of Latino congregational worshipers, and Mainline Protestant churches are home to only 4.4% of worshipers.
Size and Attendance Patterns

Seven out of every ten participants attend the largest Latino faith communities of 250 or more congregants.
Growth and Stability

A majority of Latino congregations have experienced growth or remained stable in attendance over the past five years.
Latino congregations are half as likely to own their own facilities and almost three times more likely to worship in the same building as other congregations.
Younger Participants than Other Congregations

Latino Congregations Trend Younger in Age

- **Children (0-12)**: 19.4% (Latinos), 13.7% (Non-Latinos)
- **Youth (13-17)**: 13.2% (Latinos), 8.7% (Non-Latinos)
- **Young Adults (18-34)**: 19.4% (Latinos), 13.8% (Non-Latinos)
- **Middle Adults (35-64)**: 30.9% (Latinos), 32.9% (Non-Latinos)
- **Senior Adults (65+)**: 19.2% (Latinos), 33.1% (Non-Latinos)
Engagement

**Latino Congregations Emphasize Spirituality and Religious Education**

- **Prayer**: 55.7% Latino, 31.1% Non-Latino
- **Children's Religious Education**: 68.3% Latino, 56.2% Non-Latino
- **Adult Religious Education**: 67.2% Latino, 60% Non-Latino
- **Spiritual Retreats**: 20.8% Latino, 9.2% Non-Latino
- **Special Interest Groups**: 8.2% Latino, 7.1% Non-Latino
- **Sports Groups**: 11.5% Latino, 3.2% Non-Latino
- **Music Program**: 23.3% Latino, 31.4% Non-Latino

**Latino Congregations Engage with Other Faith Groups**

- **Worship: Ecumenical**: 44.8% Latino, 39.9% Non-Latino
- **Education or Social Activities: Ecumenical**: 51.1% Latino, 43.4% Non-Latino
- **Community Service: Ecumenical**: 57.4% Latino, 43.4% Non-Latino
- **Worship: Interfaith**: 12.2% Latino, 8.9% Non-Latino
- **Education or Social Activities: Interfaith**: 16.6% Latino, 9.2% Non-Latino
- **Community Service: Interfaith**: 20.9% Latino, 14.5% Non-Latino
Leadership

Latino Congregational Leaders: Some Notable Facts

<table>
<thead>
<tr>
<th>Category</th>
<th>% of Latino Congregational Leaders</th>
<th>% of Non-Latino Congregational Leaders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid</td>
<td>22.0</td>
<td>13.7</td>
</tr>
<tr>
<td>Part-Time</td>
<td>18.3</td>
<td>24</td>
</tr>
<tr>
<td>No MDiv Degree</td>
<td>75.8</td>
<td>47.1</td>
</tr>
<tr>
<td>First-Generation Immigrant</td>
<td>39.8</td>
<td>5.7</td>
</tr>
<tr>
<td>Takes A Day Off from Paid Employment</td>
<td>57.2</td>
<td>68.1</td>
</tr>
</tbody>
</table>
Latino faith communities rely more heavily than others on *informal* means of technology-based communication (social media, texting, apps) rather than more *formal* means (email, e-newsletters, websites) to foster connections within and beyond their congregations.
Median income is $100,000 ($20,000 less than the overall median, despite a higher AWA).

<table>
<thead>
<tr>
<th>AWA</th>
<th>Median Annual Income</th>
<th>Median Annual Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-50</td>
<td>$28,990</td>
<td>$27,000</td>
</tr>
<tr>
<td>51-100</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>101-250</td>
<td>$265,090</td>
<td>$250,000</td>
</tr>
<tr>
<td>251-500</td>
<td>$487,343</td>
<td>$662,362</td>
</tr>
<tr>
<td>501-1800</td>
<td>$1,548,469</td>
<td>$1,696,680</td>
</tr>
<tr>
<td>1801+</td>
<td>$3,740,744</td>
<td>NA</td>
</tr>
</tbody>
</table>
Income and Expenses in Detail

Income in Latino Congregations
- Contributions: 73.5%
- Other: 4.7%
- Rental Income: 4.7%
- Fundraising: 17.1%

Expenses in Latino Congregations
- Staffing: 40.7%
- Programs: 15.2%
- Building and
- 26.5%
- Mission: 10.0%
- Other: 7.6%
Per Capita by Growth Rate

Overall per capita: $1,250 (compared to $2,000 for all congregations)
Self-Assessed Financial Health Over Time

<table>
<thead>
<tr>
<th>Description</th>
<th>% Today</th>
<th>% Five Years Ago</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Serious Difficulty</td>
<td>4.7</td>
<td>4.4</td>
</tr>
<tr>
<td>In Some Difficulty</td>
<td>12.2</td>
<td>19.4</td>
</tr>
<tr>
<td>Tight, but We Manage</td>
<td>29.4</td>
<td>44.5</td>
</tr>
<tr>
<td>Good</td>
<td>45.7</td>
<td>10.7</td>
</tr>
<tr>
<td>Excellent</td>
<td>3.5</td>
<td>14.9</td>
</tr>
<tr>
<td>N/A</td>
<td>4.4</td>
<td>6.0</td>
</tr>
</tbody>
</table>

In general, Latino congregations report that their financial health is better today than it was five years ago.
Self-Assessed Financial Health by Size

Mid-Sized Latino Congregations in Better Financial Health Than Small or Large

- Small (Under 100)
- Medium (100-250)
- Large (Over 250)

- Serious or Some Difficulty:
  - Small: 20.0
  - Medium: 22.6
  - Large: 5.2

- Tight, But We Manage:
  - Small: 24.1
  - Medium: 45
  - Large: 33.4

- Good or Excellent:
  - Small: 51.5
  - Medium: 49.8
  - Large: 28
Financial Health Pre- and Post-COVID Lockdown

Post lockdown, more Latino congregations reported financial difficulties than pre lockdown.

Online giving decreased despite an increase in congregations having an online giving option.

<table>
<thead>
<tr>
<th></th>
<th>% Pre Lockdown</th>
<th>% Post Lockdown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participants Giving Online</td>
<td>33.0</td>
<td>21.3</td>
</tr>
<tr>
<td>Total Monthly Giving Is Online</td>
<td>32.7</td>
<td>11.7</td>
</tr>
</tbody>
</table>

Latino Congregations in Financial Difficulty After COVID Lockdown

- Serious or Some Difficulty: Pre Lockdown 2.4, Post Lockdown 41.0
- Tight, but We Manage: Pre Lockdown 20.4, Post Lockdown 34.7
- Good or Excellent: Pre Lockdown 26.1, Post Lockdown 62.7
Conclusions