

**21<sup>st</sup> CENTURY  
HISPANIC  
REALITIES**

***TRANSFORMING THE  
SOCIAL AND RELIGIOUS  
PANORAMA OF  
NORTH AMERICA***

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# **21<sup>st</sup> CENTURY HISPANIC REALITIES**

## ***Transforming The Social And Religious Panorama Of North America***

### **Acknowledgements**

This document is based on several studies and surveys conducted by such prestigious organizations as the Brookings Institution, the Hispanic Center of the Pew Charitable Trust, the Harvard University Kennedy School of Government, the Urban Institute, the USC Annenberg School of Communication, the U.S. Department Bureau of the Census, and carefully selected books and articles. These are referenced in the endnotes of each section to enable the readers to secure additional information from these sources. The observations and applications made reflect the insights and experience of numerous religious workers interviewed by the authors. This information is shared with the hope that those who seek to impact Hispanic Americans with the Gospel of Jesus Christ will take a fresh look at the astounding Hispanic population growth and seek God's guidance in developing innovative and bold strategies to respond to this challenge.

### **The Authors**

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This document is offered without cost to those who are committed to serving the Hispanic American community.

# 21<sup>ST</sup> CENTURY HISPANIC REALITIES

## *TRANSFORMING THE SOCIAL AND RELIGIOUS PANORAMA OF NORTH AMERICA*

Daniel R. Sanchez

The astounding growth of the Hispanic population is transforming the social and religious panorama of North America and has very significant implications for the work that SBC agencies do among Hispanics. Several surveys and studies have been done in recent years that shed light on the rate of growth as well as types of growth that Hispanics are experiencing. This research document explores these changes and is based on studies that have been conducted by such prestigious and reliable organizations as the Brookings Institution, the Hispanic Center of the Pew Charitable Trust, the Harvard University Kennedy School of Government, the Urban Institute, the USC Annenberg School of Communication, the George Barna Research Center, the U.S. Department Bureau of the Census, and other books and documents.

A study of Hispanics in North America reveals that there are several realities that have significant implications for individuals and institutions that are seeking to minister to Hispanics. We are calling these “realities” instead of “trends” due to the fact that they are already in progress and not just factors that are projected to take place in the future.

### **REALITY # 1**

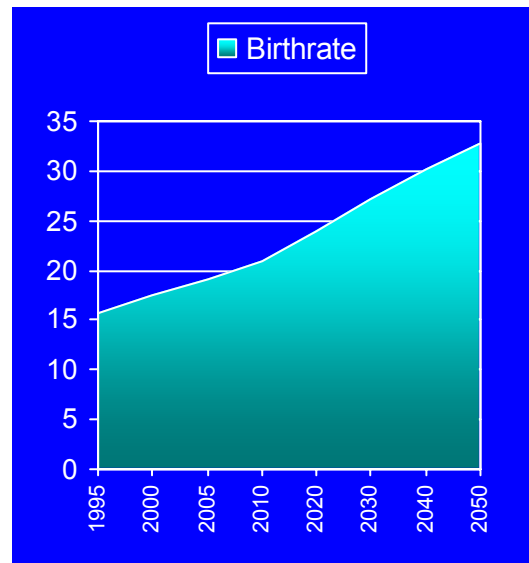
**The growth of the Hispanic American population has exceeded even the boldest projections of demographic experts.**

**Between 1970 and 2000, the Hispanic population grew by 25.7 MILLION** (from 9.6 million to 35.3 million).<sup>1</sup> Two main factors have contributed to this:

**1) The Hispanic birth rate.** In 1995 - one in every six births in America was Hispanic. Demographers project that by the year 2050 - one in every three will be Hispanic.

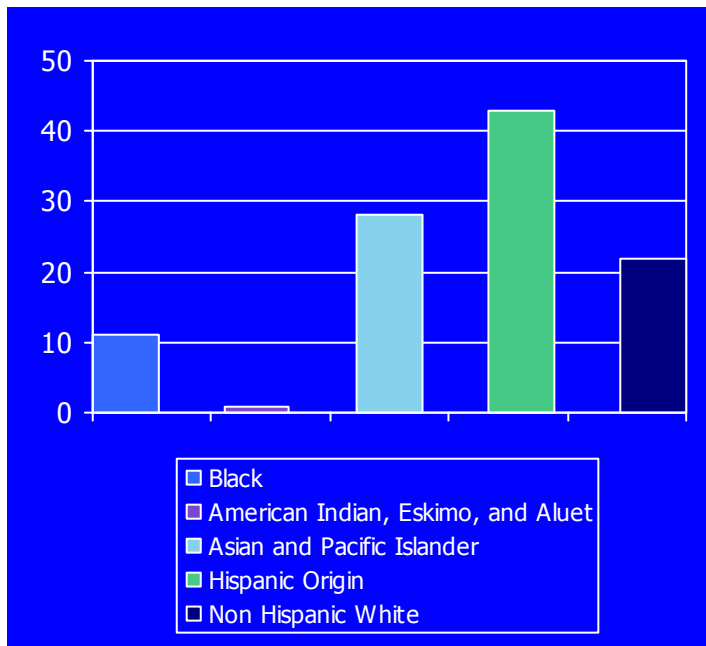
**Table 1. Hispanic Birthrate**

In 1995 - 1 in every 6 was Hispanic  
By 2050 - 1 in every 3 will be Hispanic)



**2) The Hispanic rate of immigration.** Currently, four of every ten immigrants each year are Hispanic. The projection is that in ten years half of all immigrants will be Hispanic.<sup>2</sup>

**Table 2. Hispanic Immigration Rate**



- 4 of every 10 immigrants each year are Hispanic
- In 10 years half of all immigrants will be Hispanic

**The Census Bureau projects that 102.6 million Hispanics will live in the United States in 2050.**

Almost 1 in 4 (24%) of the U.S. population is projected to be Hispanic by 2050.

Projected net gain in Hispanic population from 2000 to 2050 is 67 million.

The projected Hispanic population of 102.6 million in 2050 is almost triple the Hispanic population of 35.3 million in 2000.<sup>3</sup>

***The challenge for us is not only that Hispanics have experienced an astounding growth rate in the past 30 years but that this rate will accelerate even more in the next 45 years.*** In other words, it's not just a matter of catching up but one of developing strategies that will help us to make significant gains in reaching Hispanics for Christ in the next four decades.

**Table 3, Hispanic Population Projections (1990 – 2050)**

Year	Population Estimate/Projection	Percent of Total Population
1990	22.4 Million	9.0%
1995	27.1	10.3
2000	25.3	12.5
2003	39.9	13.7
2010	47.7	15.5
2020	59.8	17.8
2030	73.1	20.1
2040	87.6	22.3
2050	102.6	24.4

## **REALITY # 2**

**Hispanics have spread throughout the country faster than any previous immigrant group.**

As we look at the rapid expansion of the Hispanic population throughout the country, several facts become clear. Hispanics have grown in every type of metropolitan area: Established Hispanic Metros; New Hispanic Destinations; Fast Growing Hispanic Hubs, and Small Hispanic Places. Table 4 shows the percent of the Hispanic population and the percent of growth in the past two decades as well as the areas in which this growth has occurred.<sup>4</sup>

**Table 4. Hispanic Urban Growth**

<b>Area Type</b>	<b>% of Hispanic Pop.</b>	<b>% Growth</b>
Established Hispanic Metros	52%	97%
New Hispanic Destinations	19%	303%
Fast Growing Hispanic Hubs	25%	235%
Small Hispanic Places	04%	81%
<b>Average Urban Growth</b>		<b>145%</b>

Several conclusions can be drawn from the information provided in this study:

1. **The Hispanic population is growing in all metropolitan areas**
2. New patterns of growth have developed. Hispanics are not only growing in the Established Areas (e.g., Los Angeles, New York City, Chicago, Miami), but are going to “New Destinations,” areas where they had not concentrated in large numbers in the past (e.g., Atlanta,
3. Many Hispanics are bypassing the “Gateway Cities” (Established Hispanic Metros) and going direct to New Destination areas.
4. Hispanics are now spreading to the suburbs. Today 54% of all Hispanics live in the suburbs
5. Hispanic men outnumber Hispanic women by 17% in the new Hispanic Destination Metro Areas (Male immigrants arrive first, families then follow).<sup>5</sup>

## REALITY #3

**The First Generation (the immigrants) has become the largest segment of the Hispanic population in America today.<sup>6</sup>**

In mid 20<sup>th</sup> century, third plus (including 4<sup>th</sup> and beyond) generation was dominant and had the deepest roots in U.S. culture. This is the generation that is more assimilated and is more bilingual or even has an English preference. **By 1990, however, the 1<sup>st</sup> generation became the largest segment of Hispanic population.** This is the generation that is the least assimilated and is Spanish dominant.

**Table 5. Current Hispanic Population by Generations**

Generation	Total	Percent (Of Hispanic Pop)
1 <sup>st</sup>	14.2 million	40%
2 <sup>nd</sup>	9.9	28%
3 <sup>rd</sup>	11.3	32%

Demographers predict that until 2020 the 1st generation will continue to be the largest segment of the Hispanic population. From 2020 on, the 2nd generation will be the largest. From 2010 on, the 3rd generation will remain about one third of the Hispanic population as seen in Table 6

**Table 6. Projected Hispanic Population by Generations**

Generation	2000	2010	2020
1 <sup>st</sup>	40%	38%	34%
2 <sup>nd</sup>	28%	32%	36%
3 <sup>rd</sup>	32%	30%	30%

*This generational shift among Hispanics strongly challenges the assumption that all Hispanics are becoming assimilated and that ministry in Spanish and specialized strategies to reach them are no longer needed. Reality # 4 sheds additional light on this.*

## **REALITY #4**

**The use of the Spanish language has increased in the past two decades.<sup>7</sup>**

Contrary to the perception of many, the use of the Spanish language is not declining but in fact is increasing due to the influence of the first generation. The statistics on Table 7 clearly point this out.

**Table 7. Spanish Language by Generations<sup>8</sup>**

<b>Gen</b>	<b>Spanish Dominant</b>	<b>Bilingual</b>	<b>English Dominant</b>	<b>%of pop</b>
<b>1<sup>st</sup></b>	<b>72%</b>	<b>24%</b>	<b>04%</b>	<b>40%</b>
<b>2<sup>nd</sup></b>	<b>07%</b>	<b>47%</b>	<b>46%</b>	<b>28%</b>
<b>3<sup>rd</sup></b>	<b>0%</b>	<b>22%</b>	<b>78%</b>	<b>32%</b>

**As we look at the use of Spanish by generations, we face a dual challenge:**

1. Reaching the immigrant generation primarily utilizing the Spanish language. These, incidentally are the most responsive to the Gospel
2. Reaching the 2<sup>nd</sup> and 3<sup>rd</sup> generation with bi-lingual and English-dominant strategies. *We cannot be lulled into thinking that most Hispanics are assimilated and that our typical English-speaking approaches are all that we need to reach them and to start churches among them.*

## REALITY #5

**Second and third generation Hispanics have made significant strides in educational attainment, yet the first generation lags behind.<sup>9</sup>**

While it is true that second and third generation Hispanics have made significant strides in improving their educational status, the same is not true for first generation Hispanics. Table 8 shows that 54% of the immigrant generation has less than a high school education.

**Table 8. Education Among Hispanics (Ages 24-65)<sup>10</sup>**

Gen	Less than High School	High School Graduate	Some College	College Graduate
1st	54%	24%	13%	09%
2 <sup>nd</sup>	23%	33%	29%	15%
3 <sup>rd</sup>	25%	35%	27%	13%

**As we look at educational attainment, we face a dual Challenge:**

1. We need to encouraging 2<sup>nd</sup> and 3<sup>rd</sup> generation Hispanics to avail themselves of existing educational programs in universities and seminaries.
2. *We need to make provision for entry-level training for 1<sup>st</sup> generation Hispanics who are called to ministry. This is the group that is most responsive to the evangelical message. Consequently, more churches are being started among them, yet our denomination does not have a strategy to start training ministers at the entry level and provide a way for them to continue their studies at college and seminary levels.*

## REALITY # 6

### **Hispanics are showing more receptivity to the evangelical message than ever before in the history of this country**

Never in the History of this nation have Hispanics been more receptive to the evangelical message than they are now. A study done by Priest/Sociologist Andrew Greeley indicates that 23% of the Hispanic population now identifies with non-Catholic denominations, mainly Evangelicals.<sup>11</sup> This has been confirmed by more recent studies such as the Pew Hispanic Center's National Survey of Latinos which shows that among Hispanics 70% identify themselves as "Catholics;" 20% as "Evangelical or Born Again;" 9% as "Other Christian;" 2% as "Some other non-Christian religion;" and 8% as having "No Religion."<sup>12</sup>

**Table 9. Religious Preference of Hispanics by Origin<sup>13</sup>**

<b>Religion</b>	<b>Total</b>	<b>Foreign Born</b>	<b>Native Born</b>
<b>Catholic</b>	<b>70%</b>	<b>76%</b>	<b>59%</b>
<b>Evangelical</b>	<b>14%</b>	<b>11%</b>	<b>20%</b>
<b>Other Christian Religions</b>	<b>06%</b>	<b>05%</b>	<b>09%</b>
<b>Non-Christian</b>	<b>02%</b>	<b>01%</b>	<b>03%</b>
<b>Jewish</b>	<b>0%</b>	<b>0%</b>	<b>01%</b>
<b>No Religion</b>	<b>08%</b>	<b>07%</b>	<b>08%</b>

**Table 10. Hispanic Religious Preference by Countries/Regions<sup>14</sup>**

	<b>Catholic</b>	<b>Evangelical</b>	<b>*Protestant not Evangelical</b>	<b>Total Evangelical &amp; Protestant</b>
<b>Mexico</b>	<b>76%</b>	<b>11%</b>	<b>05%</b>	<b>16%</b>
<b>Puerto Rico</b>	<b>55%</b>	<b>21%</b>	<b>08%</b>	<b>29%</b>
<b>Central America</b>	<b>51%</b>	<b>25%</b>	<b>04%</b>	<b>29%</b>
<b>South America</b>	<b>70%</b>	<b>13%</b>	<b>05%</b>	<b>18%</b>
<b>Cuba</b>	<b>64%</b>	<b>15%</b>	<b>05%</b>	<b>20%</b>
<b>Dominican Republic</b>	<b>74%</b>	<b>12%</b>	<b>03%</b>	<b>15%</b>
<b>All Other</b>	<b>46%</b>	<b>25%</b>	<b>13%</b>	<b>38%</b>

\* “Protestant” includes “Other Christian Religion/Protestant (Not Evangelical.”

**Table 11. Importance Of Religion To Hispanic/Anglos<sup>15</sup>**

	<b>Hispanics</b>	<b>Anglos</b>
<b>Most Important</b>	<b>21%</b>	<b>20%</b>
<b>Very Important</b>	<b>47%</b>	<b>41%</b>
<b>Somewhat</b>	<b>25%</b>	<b>28%</b>
<b>Not at All</b>	<b>06%</b>	<b>11%</b>

As we look at the religious preference of Hispanics we can rejoice over several facts:

- 1. Hispanics are responding to the evangelical message more than ever.**
- 2. Many who come from Latin America are already evangelical Christians. For example, almost one third of the immigrants from**

**Central America are already Evangelical Christians. Many of these either join existing churches or start new churches upon their arrival.**

**3. Hispanics have the potential of influencing American society in a very positive way.**

**The perception of many is that “immigration is transforming American religion.” In his article “A New Spirituality: Hispanic Americans are influencing religious trends,” Phillip Jenkins points out that the media have been trumpeting the country’s new religious diversity. This does not sound too startling in light of this country’s hospitality to Muslims, Buddhists, Sikhs, and adherents of other faiths. Jenkins, however, makes this insightful statement:**

**While mass immigration is indeed having an enormous religious impact, the main beneficiary of the process is unquestionably Christianity. Far more than most observers yet appreciate, the vast majority of the new immigrants are Christian or have become so after their arrival on these shores – and it’s a Christianity with a powerfully traditional bent... The vast majority of Latin Americans come from Christian cultures, either Catholic or Protestant. And although not every one is equally pious – or even notionally a believer – they have all been formed in a cultural matrix that is clearly Christian.<sup>16</sup>**

**In light of the statistics cited in Table 10, we know that approximately 20% of Hispanics can be counted as born again Christians.<sup>17</sup> It is also encouraging to know that the vast majority of Hispanic Americans have a religious background that favorably predisposes them to the evangelical message if it is presented adequately. Therefore, instead of being pessimistic about the religious diversity of our nation, we need to acknowledge the fact that immigration from Latin America is increasing the possibility of vast numbers of persons being reached with the Gospel and transforming America in a positive way.**

**We face a dual challenge:**

- 1. Equipping Hispanic Evangelicals to share their faith more effectively with people who have a Roman Catholic background.**

2. Developing contextualized evangelistic and church planting strategies that will accelerate outreach to all of the Hispanics who have not had a personal experience of salvation in Jesus Christ.

## **REALITY # 7**

### **Hispanics are typically very conservative regarding social values<sup>18</sup>**

1. A 2003 survey of U.S. Latinos by the Pew Hispanic Center of the Kaiser Family Foundation found that immigrants from Latin America were overwhelmingly committed to strong family ties, religious beliefs, education, and hard workers and were actually worried that the coming to the United States would have a negative impact on the moral values of their children.”<sup>19</sup>

2. A strong attachment to family is evident among Hispanics who predominantly speak English and are generations removed from the immigrant experience

3. A majority of Hispanics maintain that children growing in the US will stay close to their families

4. As Evangelicals reach Hispanics for Christ, they will find in them committed allies regarding the challenge of retaining conservative social values in America.

5. Recent studies by the PEW Foundation’s Hispanic Center reveal that Hispanics in general have more conservative social values than Anglos in general. This is evident in the view of Hispanics regarding the acceptability of divorce, homosexuality, and abortion.

**Table 12. Acceptance Of Social Practices To Hispanic**

	<b>Hispanics</b>	<b>Anglos</b>
Divorce	56%	74%
Homosexuality	25%	38%
Abortion	20%	43%

## **REALITY # 8**

**Second and third generation Hispanics have made significant strides financially yet typically newly arrived Hispanics have the most difficult time financially<sup>20</sup>**

1. First Generation Hispanics who do not speak English are more likely to have lower incomes, to rent living quarters, to have financial difficulties, and to avoid using bank accounts
2. Second Generation Hispanics and those who speak English or are bilingual are more likely to have higher incomes
3. This has significant information for evangelism and church planting strategies as well as for stewardship development.
4. Ministries such as Teaching English as a Second Language can have the effect of leading people to Christ as well as helping them to improve their economic status.

**Table 13. Hispanic Household Income<sup>21</sup>**

	<b>Foreign-Born</b>	<b>Native-Born</b>
<b>Less than 30,000</b>	<b>57%</b>	<b>37%</b>
<b>30,000 – 49,000</b>	<b>20%</b>	<b>28%</b>
<b>50,000+</b>	<b>11%</b>	<b>27%</b>
<b>Don't Know</b>	<b>12%</b>	<b>09%</b>

**Table 14. Hispanics By Occupation<sup>22</sup>**

	<b>Foreign-Born</b>	<b>Native-Born</b>
<b>White-Collar</b>	<b>31%</b>	<b>69%</b>
<b>Blue-Collar</b>	<b>65%</b>	<b>28%</b>
<b>Other</b>	<b>03%</b>	<b>03%</b>

*While it is important to find ways to minister to Hispanics who are at the bottom of the socioeconomic scale, it is also imperative to develop a strong sense of stewardship among the Hispanics whose earning power is increasing rapidly.*

Many of the nation's leading corporations have begun to recognize the increasing economic potential of Hispanic Americans and are developing specialized strategies to tap into the Hispanic market. Quotes such as the following are now appearing in the nation's most influential periodicals:

“Latino buying power, or total income after taxes, will rise from \$653 million in 2003 to \$1,014.2 billion by 2008.”<sup>23</sup>

US Hispanic population and purchasing power are both rising faster than that of the general population. And because US Hispanics are younger as a group than the rest of America, the prime wage-earning years are still ahead of them.”<sup>24</sup>

The strategies that are being developed by some of these corporations are based on solid research of current Hispanic American cultural characteristics. For instance, in her article entitled “Banks make push for Latino Customers,” Ilene Alshire states the following:

Banks across North Texas are trying to tap into a market that is largely unfamiliar to them... So they're adding Spanish-speaking employees and offering products to better serve Hispanics and to make people more comfortable about saving and borrowing money from banks.<sup>25</sup>

In a subsequent article entitled "Thinking Biculturally Is The Key To Serve," Ilene Alshire quotes a study by Mintel, a market-research firm which found that:

"Only half of U.S. Hispanics are bank customers, compared to 80 percent of the population as a whole. Only 27 percent of Hispanics have a mortgage, and fewer than 50 percent have some type of a loan."<sup>26</sup>

Alshire adds:

Bankers and researchers cite several reasons for the high percentage of Hispanics without bank connections: language barriers, wrong marketing tools and programs, immigration from countries where checking accounts were reserved for the well to do or where financial institutions were mistrusted, and a lack of awareness of what banks have to offer. Several banks are working hard to address these needs. Chase, for example, has its Bankmobile, a converted recreational vehicle that is staffed with bilingual employees and has the tools to take customers through, for example, the mortgage process... Chase puts a heavy emphasis on financial education, creating an awareness of banking products... "And we are doing it in Spanish, so they don't feel embarrassed about not being able to speak English well." The bank has also tried direct mail and advertising with a Spanish-language radio station, and grassroots efforts to increase its share of the Hispanic market. Bank of America has a Spanish-language Web site designed with some features specifically for customers who are either unfamiliar with or mistrustful of banks.<sup>27</sup>

***Two crucial lessons can be learned from the manner in which these institutions are approaching Hispanics: First, they are making serious efforts to understand the cultural needs of the Hispanic population. Second, they are willing to employ the staff and to design the strategies***

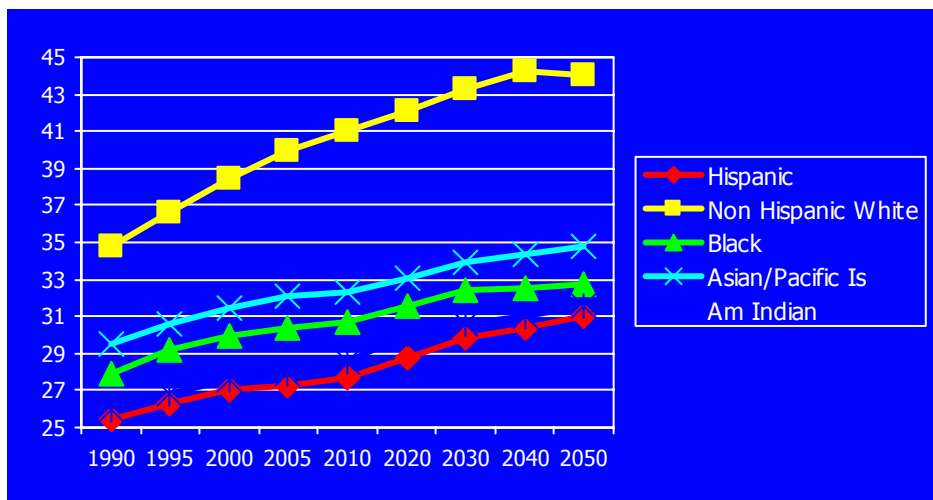
*that will facilitate communication and enhance trust between the institutions and the Hispanic population. This has significant implications for missionary agencies in terms of evangelism, discipleship, church planting, and stewardship development.*

## REALITY # 9

### **Hispanic Americans are the group with the largest number of children and young people.<sup>28</sup>**

The Hispanic population is younger than the non-Hispanic White population. The median age for Hispanics is 26.7 years, compared to non-Hispanic Whites, 39.6. Of Hispanics, 10.4% are under age 5, compared to non-Hispanic Whites, 5.7%. Of Hispanics, 5.2% are 65 years and over, compared to non-Hispanic Whites, 15.0%

**Table 15. Hispanic Median Age**



### **Observations**

1. The fact that half of the Hispanic population is under 26.7 years of age has very significant implications for the staffs and programs that churches have to reach them.
2. Hispanic children and youth are typically more receptive to the Evangelical Message than their parents
3. Hispanic youth who fall between the cracks of their parent’s culture and that of the predominant society are more prone to be involved in gangs “their own culture.”
4. Contextualized strategies for reaching Hispanic children and youth are desperately needed.

## **REALITY # 10**

**Hispanics have much in common with one another yet there is significant diversity among them.<sup>29</sup>**

Hispanic Americans face the dual challenge of immigration and assimilation simultaneously. On the one hand, new immigrants function almost exclusively within their native culture and language while on the other hand their children immediately upon arrival embark on a rapid assimilation process promoted by public education, the media, and peer group pressure. This presents an awesome challenge for Hispanic churches. Table 16 shows the degree of assimilation experienced by each generation.

**Table 16. Hispanic Assimilation by Generations**

<b>Generation</b>	<b>Outside Social Contacts</b>	<b>Language</b>
<b>1<sup>st</sup></b>	<b>Few</b>	<b>Spanish</b>
<b>2<sup>nd</sup></b>	<b>Some</b>	<b>Bilingual Spanish Dominant</b>
<b>3<sup>rd</sup></b>	<b>Many</b>	<b>Bilingual English Dominant</b>
<b>4<sup>th</sup></b>	<b>Most</b>	<b>English Only</b>

**Observations:**

1. Hispanics are neither monolithic nor a hodgepodge of distinct national origin groups
2. This common culture shares a diversity of views that is most evident in the contrasts between immigrant and native born
3. They share a range of attitudes and experiences that set them apart from the non-Hispanic population
4. Different types of churches are needed for Hispanics in the various assimilation stages

**Table 17. Hispanic Assimilation And Church Planting**

<b>Generation</b>	<b>Outside Social Contacts</b>	<b>Language</b>	<b>Church</b>
<b>1<sup>st</sup></b>	<b>Few</b>	<b>Spanish</b>	<b>Hispanic Culture</b>
<b>2<sup>nd</sup></b>	<b>Some</b>	<b>Bilingual SPANISH Dominant</b>	<b>Bicultural HISPANIC Dominant</b>
<b>3<sup>rd</sup></b>	<b>Many</b>	<b>Bilingual ENGLISH Dominant</b>	<b>Bicultural ANGLO Dominant</b>
<b>4<sup>th</sup></b>	<b>Most</b>	<b>English</b>	<b>Anglo</b>

**General Observations**

**The following suggestions were made by researchers related to the Brookings Institution’s Center on Urban and Metropolitan Policy, The Pew Hispanic Center, and Kaiser Family Foundation in the research projects entitled “The Rise of the Second Generation,” and “Latino Growth in Metropolitan Areas.” While originally addressed to**

**government and education policy makers, these suggestions have significant application for mission strategists seeking to respond to the challenge presented by the astounding growth, dispersion, and diversification of the Hispanic population in this country.**

**●1. Overall findings suggest the need for new ways of thinking about the Hispanic population in this country.<sup>30</sup>**

**●2. Newly arrived immigrants are bringing new energy to the Spanish language and to attitudes shaped in Latin America.<sup>31</sup>**

**●3. Two processes – *assimilation* and *immigration* – are taking place side-by-side in the Hispanic communities, often within a single family.<sup>32</sup>**

**●4. The vast and widespread growth of America's Hispanic population also signals new forms of growth and new areas of settlement across the nation's metropolitan landscape.<sup>33</sup>**

**● 5. These Hispanic population trends seem to follow discernable pathways likely to carry into the future.<sup>34</sup>**

**●6. The need for policy makers (and mission strategists) to adapt quickly to vast change presents special challenges in metro areas that started with miniscule Hispanic populations and that experienced sudden, substantial growth.<sup>35</sup>**

**● 7. Public officials (and mission strategists) responsible for planning the allocation of services and resources need to tailor their decision-making to the particular growth variation in their service area.<sup>36</sup>**

**● 8. Due to the explosive growth of the Hispanic population, unprecedented cooperative efforts are going to be needed including the North American Mission Board, State Conventions, State Hispanic Fellowships, other Baptist Agencies, and existing Hispanic churches.<sup>37</sup>**

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## END NOTES

- <sup>1</sup> Pew Hispanic Center, Roberto Suro and Jeffery S. Passel, *The Rise of the Second Generation*, October, 2003, 3. ([www.pewhispanic.org](http://www.pewhispanic.org)), 3.
- <sup>2</sup> Source: Current Population Survey, March 2000, PGP-5
- <sup>3</sup> Source: Current Population Survey, March 2002, PGP-5
- <sup>4</sup> "Latino Growth in Metropolitan America," The Brookings Institution Center on Urban & Metropolitan Policy and the Pew Hispanic Center, 3.
- <sup>5</sup> "Latino Growth in Metropolitan America," The Brookings Institution Center on Urban & Metropolitan Policy and the Pew Hispanic Center. 3.
- <sup>6</sup> Source: Pew Hispanic Center, Roberto Suro and Jeffery S. Passel, *The Rise of the Second Generation*, October, 2003, 4.
- <sup>7</sup> Source: Pew Hispanic Center, Roberto Suro and Jeffery S. Passel, *The Rise of the Second Generation*, October, 2003, 7.
- <sup>8</sup> Source: Pew Hispanic Center, Roberto Suro and Jeffery S. Passel, *The Rise of the Second Generation*, October, 2003, 8.
- <sup>9</sup> Pew Hispanic Center, Roberto Suro and Jeffery S. Passel, *The Rise of the Second Generation*, October, 2003, 8.
- <sup>10</sup> Pew Hispanic Center, Roberto Suro and Jeffery S. Passel, *The Rise of the Second Generation*, October, 2003, 8.
- <sup>11</sup> Andrew Greeley, "Defection Among Hispanics," *America* (July 30, 1988).61.
- <sup>12</sup> Pew Hispanic Center/Kaiser Family Foundation, 2002 National Survey of Latinos, December 2002, 53.
- <sup>13</sup> Pew Hispanic Center/Kaiser Family Foundation, 2002 National Survey of Latinos, December 2002, 53.
- <sup>14</sup> Pew Hispanic Center/Kaiser Family Foundation, 2002 National Survey of Latinos, December 2002, 53.
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- <sup>23</sup> Guy Garcia, *The New Mainstream*, rayo, An Imprint of Harper Collins Publishers, 2004, 5
- <sup>24</sup> Guy Garcia, *The New Mainstream*, rayo, An Imprint of Harper Collins Publishers, 2004, 5
- <sup>25</sup> Ilene Alshire, "Banks make push for Latino customers, Fort Worth Star Telegram, January 10, 2005, 1

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<sup>27</sup> Ilene Alshire, "Thinking Biculturally Is The Key To Service , Fort Worth Star Telegram, January 10, 2005, 1-C

<sup>28</sup> Current Population Survey, March 2002, PGP-5

<sup>29</sup> Pew Hispanic Center/Kaiser Family Foundation, 2002 National Survey of Latinos, 6.

<sup>30</sup> Pew Hispanic Center/Kaiser Family Foundation, 2002 National Survey of Latinos, 6.

<sup>31</sup> Pew Hispanic Center/Kaiser Family Foundation, 2002 National Survey of Latinos, 6.

<sup>32</sup> Pew Hispanic Center/Kaiser Family Foundation, 2002 National Survey of Latinos, 7.

<sup>33</sup> "*Latino Growth in Metropolitan America*," The Brookings Institution Center on Urban & Metropolitan Policy and the Pew Hispanic Center, 10.

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<sup>37</sup> This observation is made by the members of the Hispanic Task Force