

Latinx Catholic Financial Giving and Clergy Responses: Understanding Stewardship Frames

Maureen K. Day

Scholars have demonstrated that Latinx Catholics give less money to their parishes than their non-Latinx counterparts. However, we do not know why this gap exists, and so Catholic clergy are left unsure as to how to respond. There are several pastoral concerns that emerge because of this gap; these have significance now and especially in the future, as U.S. Catholicism is becoming increasingly Latinx. Using interviews with pastors, high-giving Latinx, and low-giving Latinx, this paper explores the cultural understandings of stewardship among Latinx Catholics and examines the strategies pastors of predominantly Latinx parishes use to encourage giving. The results indicate that pastors and parishioners have significant overlap in their stewardship frames; both use “Receive then Give” frames. However, there is also dissonance in other aspects of their frames. Pastors place more emphasis on financial obstacles to giving while lay Catholics indicate that historical factors as well as poor perception of their parish’s financial needs are the biggest obstacles. This paper concludes by discussing the implications of the findings, including recommended practices to increase Latinx giving.

In concluding his *Hispanic Ministry in Catholic Parishes*, Hosffman Ospino identifies twelve areas of pastoral urgency within contemporary Latinx Catholic ministry.¹ In one of these he notes that the size of the offertory at Spanish language Masses—about 20 percent of the parish collection—is disproportionately low compared to the size of the Latinx population at the parishes in his study—about 50 percent of the parish.

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1. Hosffman Ospino, *Hispanic Ministry in Catholic Parishes: A Summary Report of Findings from the National Study of Catholic Parishes with Hispanic Ministry* (Huntington, IN: Our Sunday Visitor, 2015), 43.

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He adds that this gap warrants further discussion and that we should think of ways to foster better financial stewardship among Latinx Catholics. This pattern of lower Latinx giving is especially important when we consider that Latinx are comprising an increasingly larger share of Catholics,² especially among younger generations.³

As the literature review below will demonstrate, scholars know that Latinx Catholics give less money to their parishes than their non-Latinx counterparts. However, we do not know *why* this gap exists, and so Catholic clergy are left unsure as to *how* to respond. How will Hispanic ministries—an increasingly critical ministry as the Latinx-Catholic population grows—continue to be funded if giving among Latinx Catholics is typically lower? What, if anything, are priests currently doing to foster a culture of giving among Latinx Catholics? How well do clergy initiatives align with Latinx cultural understandings of giving? Is there a cultural dissonance with dominant models of stewardship for Latinx Catholics, that is, are models of stewardship that are effective in predominantly white parishes less effective in predominantly Latinx parishes? This project explores the cultural understandings of giving among Latinx Catholics and their pastors as well as some of the obstacles to giving they identify, concluding with a discussion on the implications of the findings.

Literature Review

Low Latinx financial giving within Catholic parishes is well-documented. A study conducted by Boston College and the Center for Applied Research in the Apostolate (CARA) demonstrated that Hispanic-serving parishes have offertory collections 15.7 percent lower than the national average.⁴ Further, the higher the proportion of Latinx in a parish, the smaller their annual revenue⁵ and weekly offertory.⁶ This low giving poses a serious financial challenge for predominantly Latinx Catholic parishes. This study documents the reasons behind this giving gap and nuances some of the findings in the extant literature.

Beyond the theoretical and empirical contributions, there are also practical parish and diocesan concerns related to low Latinx giving and

2. Charles E. Zech, Mary L. Gautier, Mark M. Gray, Jonathon L. Wiggins, and Thomas P. Gaunt, SJ, *Catholic Parishes of the 21st Century* (New York: Oxford University Press, 2017), 11.

3. William V. D'Antonio, Michele Dillon, and Mary L. Gautier, *American Catholics in Transition* (Lanham, MD: Rowman and Littlefield Publishers, 2013), 33.

4. Ospino, *Hispanic Ministry in Catholic Parishes*, 15.

5. Ospino, *Hispanic Ministry in Catholic Parishes*, 16.

6. Zech, Gautier, Gray, Wiggins, and Gaunt, *Catholic Parishes of the 21st Century*, 81.

the associated economic consequences in a generation or two, when the majority of U.S. Catholics will be of Latinx heritage. One study that separated young adult Catholic Latinx by immigrant generation found that many—but not all—beliefs and practices of third-generation Latinx looked much like their white counterparts.⁷ However, pastoral leaders may prefer to be proactive, desiring to better understand Latinx giving now so that they may better tap into those values, securing the financial health of parishes today. Further, stewardship may be one of those practices that does not change much with immigrant generation, requiring a better understanding of Latinx motivations for giving so that parishes may be assured of their financial stability.

Paradigms of Giving, Avenues for Stewardship

In *Passing the Plate*, sociologists Christian Smith, Michael Emerson, and Patricia Snell outline two frames congregational leaders use to inspire giving in their faith communities: “Paying the Bills” and “Living the Vision.” When clergy request financial support through the Paying the Bills frame, they are reticent, even apologetic, about asking for money. Further, the scope of this request is very limited, seemingly desiring just enough to satisfy the most immediate budgetary needs of the congregation; this frame is especially common in Catholic churches.⁸ Alternatively, the Living the Vision frame places giving into a greater context of Christian worship and generosity. Instead of being driven by the basic financial needs of running a church, this second frame underscores the spiritual meaning of giving, connects it to mission and contends that God must be present in all realms of a person’s life, including one’s finances.⁹ Although Smith and his team see these as two distinct frames of giving, the findings below will demonstrate that the Paying the Bills frame, when implemented in an educative fashion, can help parishioners move into a Living the Vision frame.

The Smith team tests nine hypotheses that explore why Christians do not give more than they do. Three of these could provide an explanation for the relatively low levels of giving among Latinx Catholics. First, “resource constraints” are a real possibility. While Smith and his team rejected this hypothesis for the United States as a

7. Christian Smith, Kyle Longest, Jonathan Hill, and Kari Christoffersen, *Young Catholic America: Emerging Adults In, Out of, and Gone from the Church* (New York: Oxford University Press, 2014), 69–76.

8. Christian Smith, Michael O. Emerson, and Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York: Oxford University Press, 2008), 128.

9. Smith, Emerson, and Snell, *Passing the Plate*, 132.

whole, financial needs may be objectively greater among Latinx families. According to 2012 census data, Latinx households average \$39,005 in annual income, roughly 20 percent lower than the national average of \$51,017.¹⁰ Latinx families may also have greater fixed costs than families with similar financial resources. For example, Latinx Catholic families are more likely to have three or more children than their non-Latinx counterparts (31 percent compared to 19 percent).¹¹ Exploring real financial need differences is important for understanding one's discretionary income and ability to be financially generous.

A second possibility is that parish leaders may be unwittingly undermining their own fundraising efforts through “low leadership expectations.” If parish leaders expect their predominantly Latinx parishes to donate less, these leaders will be reluctant to ask members to give. However, Latinx parishioners are more likely than non-Hispanic whites to say that parishes should encourage members “to share time, talent and treasure,” indicating their openness to receiving these invitations from parish leaders.¹²

Finally, low giving may be due to “unperceived needs,” meaning that Latinx Catholics are not aware that their parish's budget is stretched quite thin and that more resources are, in fact, needed. Asking Latinx parishioners to what extent they believe their parish has “serious financial needs” and seeing how this compares to Catholics nationally—39 percent according to a 1993 study—will help to shed light on perceived needs.¹³ When parishioners perceive that their donation is not especially needed, they are likely to give less.

To the Smith team's three hypotheses I add three more, beginning with the church as a place of “perceived abundance,” which is similar to the hypothesis of unperceived needs, but subtly different. Rather than not seeing the needs, parishioners may imagine that their parish has more than enough funding to function well. Based on informal conversations with leaders of parishes that have high percentages of Latinx, there is a feeling that many Latinx do not give because they

10. Carmen DeNavas-Walt, Bernadette D. Proctor, and Jessica C. Smith. *Income, Poverty, and Health Insurance Coverage in the United States: 2012* (Current Population Reports, 2013), 5. <https://www.census.gov/prod/2013pubs/p60-245.pdf>. Accessed May 24, 2018.

11. Mark M. Gray, *The U.S. Catholic Family: Demographics* (The Second Special Report, 2015), 10. <https://cara.georgetown.edu/staff/webpages/Catholic%20Families%20Demographics.pdf>. Accessed May 4, 2018.

12. Zech, Gautier, Gray, Wiggins, and Gaunt, *Catholic Parishes of the 21st Century*, 127.

13. Dean Hoge, Charles Zech, Patrick McNamara, and Michael Donahue, *Money Matters: Personal Giving in American Churches* (Louisville, KY: Westminster John Knox Press, 1996), 42.

sense that their parish already has ample funding. For example, a church may carefully budget for over a year for a parish-wide anniversary celebration for the pastor. When the parishioners see the extravagance of the party, they believe that the church has plenty of money. This is frustrating from an organizational point of view as these large celebratory events are only able to occur through significant budgetary planning. Relatedly, it is important to note that Catholics are much more likely to take issue with the financial priorities of their congregations than are Protestants. Nearly half of Catholics (47 percent) do not agree with the statement, “The budgetary priorities of my congregation are appropriate,” much higher than a variety of Protestant adherents.¹⁴ Although this survey statement implies suspicion of or disagreement with their parishes’ financial priorities while the anniversary reception is animated more by a misperception of the financial state of the parish, both of these indicate a dissonance between the financial realities of the parish and the perceptions of the laity. These may be due to a lack of financial transparency, a lack of shared participation and vision in the creation of a parish’s budget or a lack of understanding of parish finances (e.g., thinking that the diocese will cover any budgetary shortfall even while the diocese expects financial independence from the parish). This misunderstanding of parish finances is where an educative version of the Paying the Bills frame could yield greater giving within the parish.

The second hypothesis is that financial giving “lacks cultural salience” for Latinx Catholics as the cultural context of parish sponsorship in Mexico—the ancestral home country of 72 percent of Latinx Catholics in the United States¹⁵—has a different history of support than that of congregations in the United States. In the eighteenth and nineteenth centuries, as non-Hispanic white Catholics migrated from Europe, they followed the Protestant model of the congregation funding the local church through voluntary donations.¹⁶ Many Latinx Catholics, however, have ancestral origins in Mexico or other countries in which churches were supported by the state or wealthy benefactors, so these Catholics may lack a cultural awareness of the necessity of giving in the U.S. context.¹⁷ Other studies have

14. Hoge, Zech, McNamara, and Donahue, *Money Matters*, 43. The denominational percentages for those disagreeing with that statement are: 31 percent of Lutherans, 28 percent of Presbyterians, 26 percent of Assemblies of God, and 19 percent of Baptist respondents.

15. Ospino, *Hispanic Ministry in Catholic Parishes*, 14.

16. David J. O’Brien, *Public Catholicism*, 2nd edition (Maryknoll, NY: Orbis Books, 1996), 23.

17. Zech, Gautier, Gray, Wiggins, and Gaunt, *Catholic Parishes of the 21st Century*, 82. Catholic News Agency, “Why Hispanic Catholics Don’t Give Money...” (*Catholic*

shown that the single most important factor in closing the Catholic-Protestant giving gap is believing that the way one uses money has spiritual significance, rather than seeing the spiritual and the financial as unrelated.¹⁸ Determining the extent to which Latinx Catholics do not perceive financial stewardship to be an important aspect of discipleship in the United States will be examined.

The final hypothesis is that Latinx Catholics “lack a sense of ownership” in their parish. Latinx Catholics are increasingly filling the pews across the United States, even though, within parishes that serve two distinct ethnic communities (e.g., Spanish-speaking and non-Hispanic white), there may be a sense among Latinx that they are guests rather than full members of their parish. To the extent that Latinx members do not experience a sense of ownership of their parish, they may feel a diminished sense of responsibility toward and efficacy within their parish, which reduces financial generosity.¹⁹

Methods and Demographics

In cooperation with the Diocese of San Diego, I identified ten parishes (out of the 98 in the diocese) with high Latinx populations, sampling so that half of the parishes are comprised of more middle-class or affluent members and half are comprised of mainly working-class or low-income Catholics. Because the diocese no longer asks about ethnic background on its census forms, parishes with large Latinx populations were identified by those who work closely with the parishes. To this end, three key personnel of the diocese—the Vice-Moderator of the Curia, the Director of Stewardship, and the Director of Evangelization and Catechetical Ministry, who are also Latinx themselves—independently listed eight predominantly Latinx parishes known to minister to lower-income memberships and another eight parishes with middle- to high-income members. From these three lists, I ranked the named parishes according to how frequently they were listed within each category. I was able to secure the participation of ten parishes—five from each income group—after contacting a total of sixteen parishes, for a 63 percent participation rate. Two of these parishes were served by the same pastor for a total of nine pastors in this ten-parish study.

At the initial meeting with the nine pastors, I explained what

News Agency, August 16, 2004). https://www.catholicnewsagency.com/news/why_hispanic_catholics_dont_give_money. Accessed May 8, 2018.

18. Brian Starks and Christian Smith, *Unleashing Catholic Generosity: Explaining the Catholic Giving Gap in the United States* (Notre Dame, IN: Science of Generosity Initiative, 2012), 18.

19. Starks and Smith, *Unleashing Catholic Generosity*, 22.

participation would entail. I also requested that the pastors give me the names and contact information for 3–5 relatively high givers in their parish as well as 3–5 relatively low givers. Specifically, I told them that I was not looking for the names of those who give the most or the least in their parishes. Instead, I was looking for those who, in their estimate, give considerably more or less than the others *relative* to their apparent wealth. Also, I asked that those identified as low donors be givers in time or talent in the parish; I wanted to ensure that those giving less were not simply disengaged from parish life. In sum, I wanted to interview people who gave beyond their means as well as those who might be able to give more to see the perceptions and motives that were behind each of these groups.

Most of the parishioners contacted for interviews participated. After excluding phone numbers that were not in service, thirteen of twenty-four households agreed to be interviewed (54 percent participation rate). Six of these households were high-givers and seven were low-givers. I interviewed all of the pastors and either I or my bilingual research assistant contacted the parishioners for in-depth, semi-structured interviews. I coded the interviews using ATLAS.ti. Any quotes used in this paper from Spanish-speaking interviews were translated by my research assistant and the original Spanish is included as a footnote.

Although all of the pastors initially agreed to participate in the multiple parts of the study, six parishes failed to provide parishioner contact information. Having interviews from only four parishes is limiting, but other important studies have emerged from single-digit parish studies, such as an examination of American Catholic life using six parishes²⁰ and a study of American Catholic polarization using two parishes.²¹ Fortunately, due to fairly high participation rates from the parishioners whose information was provided, pastor and parishioner frames of giving were still well-represented even amid this challenge.

An important thing to note about the interviewees is their ethnic makeup. The Diocese of San Diego is comprised of both San Diego County (pop. 3,095,349) and Imperial County (pop. 174,524).²² Both counties have significant Latinx populations, comprising 32 percent of San Diego County and 84.3 percent of Imperial County. However, the ethnic identities of Latinx in these counties are over-represented by those of Mexican origin. Eighty-eight percent of Latinx are of Mexican

20. Jerome Baggett, *Sense of the Faithful: How American Catholics Live Their Faith* (New York: Oxford University Press, 2008).

21. Mary Ellen Konieczny, *The Spirit's Tether: Family, Work, and Religion among American Catholics* (New York: Oxford University Press, 2013).

22. United States Census Bureau, *2010 Demographic Profile* (American FactFinder, 2010).

origin in San Diego County and 96 percent of Latinx are of Mexican origin in Imperial County. Compare these percentages to those of the nation: 63 percent of Latinx in the United States are of Mexican origin (note this is much lower than Ospino's 72 percent of Latinx *Catholics* being of Mexican origin).²³ Owing to the regional demographics of this study and not any intention of the author, all parishioners interviewed are of Mexican descent. Given this homogenous sample, the findings of this paper should be considered exploratory of Latinx values as some elements may be distinctly Mexican in their cultural orientations.²⁴ Although this sample has its limitations (i.e., in the number of parishes fully participating and the exclusively Mexican backgrounds of the interviewees), these findings contribute much in that the frames that motivate Latinx stewardship are underexplored; this study recognizes its limitations and provides the beginnings of such research, without claiming to answer all questions in this area.

Findings

This section will begin by examining the obstacles to Latinx giving as the pastors see these. Next it will look at the primary stewardship frames that these pastors employ. Third, this section will discuss some of the stewardship frames among the high-giving Latinx Catholics. This section will close by highlighting the similarities and differences low-giving Latinx Catholics have in their understandings of financial stewardship with those of the high-givers.

The pastor interviews provide two insights. First, one of the hypotheses driving this study is that Latinx Catholics give less because they are simply not encouraged to give more. If pastors name obstacles on which they feel they can challenge their parishioners, they will not have low expectations of Latinx giving. However, if the obstacle seems too large or deeply-embedded of an issue to take on, pastors will lose their sense of efficacy and resign themselves to expecting low giving among their Latinx parishioners. Second, examining the extent to which the pastors' frames have resonance or dissonance with their parishioners' frames will help to determine whether Latinx parishes and their pastors share a common understanding of financial giving.

23. United States Census Bureau, *2013–2017 American Community Survey 5-Year Estimates* (American FactFinder, 2017).

24. A broader Latinx study would want to include those of Puerto Rican descent, which accounted for 9.5 percent of Latinx in the United States in 2017. No other ethnic group accounts for more than four percent of Latinx, but those of Cuban, Salvadoran and Dominican descent remain above three percent of the Latinx population and should also be included.

Pastor Perspectives on Obstacles to Latinx Giving

Beginning with the low leadership expectations hypothesis, when told that other studies found that Latinx Catholics gave less than other Catholic groups, none of the pastors seemed surprised. I did not ask them about any perceived obstacles in particular, but instead left the question open to see what themes emerged spontaneously. In addition, many pastors named more than one obstacle. In the order of most to least commonly cited reasons, pastors gave the following explanations for low Latinx giving: that their Latinx parishioners are poorer than other populations; a cultural understanding of giving that hampers financial stewardship; and that Latinx Catholics do not believe that their parishes need their donations. When reading these pastors' responses, it is critical to remember that these responses are important not because they accurately describe reality, but because they accurately reflect pastors' perceptions of reality. These perceptions, true or not, shape the pastors' understanding of reality and the "strategies of action" they employ to encourage Latinx giving (or resign themselves to accepting the immutability of the situation, which is also a strategy).²⁵

Beginning with the difficult financial situations of Latinx Catholics, as discussed in the literature review, Latinx household income tends to be lower than the U.S. average. Six of the nine pastors cited this as a plausible obstacle, "They cannot give more than what they have." The pastors believe that the difficult financial situation of Latinx Catholics does not allow them to give more than they do. A specific expense of Latinx households that two of the pastors mentioned were remittances for family in Mexico or Central America. Although this was not mentioned by the interviewees, other studies have shown that even while immigration from Mexico is declining, remittances to Mexico continue to grow.²⁶ Another pastor highlights the tensions an ethnic disparity in giving can raise, "Some American Anglos have complained to me at my parish that they give less. That the Hispanics give less. As if they *are* less, and they are less responsible in the parish life because they're giving less. That's where I call them on it and say, 'Hey, they're giving less because they haven't been living here for generations like you. They don't have college education and degrees like you. So they don't have the benefits that you have.'" This racial tension in white and

25. Ann Swidler, "Culture in Action: Symbols and Strategies," *American Sociological Review* 51 (1986): 273–286.

26. Manuel Orozco, Laura Porras, and Julia Yansura, *Remittances to Latin America and the Caribbean in 2018* (The Dialogue), 3. <https://www.thedialogue.org/wp-content/uploads/2019/04/2018-NumbersRemittances.pdf>. Accessed February 15, 2020.

Latinx parishes is likewise documented elsewhere.²⁷

Another common response was that Latinx have a cultural understanding of giving that prevents fuller stewardship. Five of the nine pastors believed that low Latinx giving could be attributed to the historical financing of churches in Mexico. Historically, many churches in Mexico were either financed by Spain as mission churches or were supported through the generosity of a local benefactor. This financial arrangement did not require the ordinary faithful to offer financial assistance to their parish. This, these pastors argue, continues to shape Latinx giving in U.S. parishes today, “All the Latino churches, just like in Africa, were missionary churches so everything was given to them. They were at the receiving end, so [Latinx Catholics have] grown to see that the mother and the father never contributed to the church. [They think,] ‘Now why do you want me to contribute to the same church?’ So that is where the stewardship aspect will be very important, so that people get to know that it’s not like that. Formally there was that possibility, but now no. Now each community has to support its activities financially.” Pastors believe they need to challenge their Latinx parishioners to shift paradigms when it comes to giving in a new context.

A second cultural obstacle to giving, named by three of the nine priests, is the notion of almsgiving, *limosna* in Spanish. Almsgiving is a traditional practice of giving money to those in need; it tends to be unplanned and a giving of whatever people have in their pocket. As many parishes in Hispanic countries did not expect financial contributions from most laity, financial generosity from ordinary Catholics came in the form of *limosna*, such as giving money to a beggar. When the tradition of *limosna* is applied to the tradition of financially supporting their parishes, Latinx Catholics will give what they happen to have rather than purposefully choosing how much they will donate to their parishes, as this priest shares, “A lot of Spanish[-speakers] use the wrong term for tithing, they call it almsgiving, *limosna*. *Limosna* in Spanish means almsgiving. So we have to tell them it’s *ofrenda*, it’s an offering, it’s a gift.” In being intentional about the words they use, pastors hope that Latinx Catholics can begin to think differently about the way they give in an American context.

One of the hypotheses in this study is that Latinx Catholics give less because they do not believe that the parish needs the money, seeing the financial situation either as Unperceived Needs or as Perceived Abundance. This may not be a common perception among pastors

27. Brett Hoover, *The Shared Parish: Latinos, Anglos, and the Future of U.S. Catholicism* (New York: New York University Press, 2014).

broadly; only one of the pastors in this study suggested that Latinx Catholics give less because they believe that their parish does not need the money, “I know Spanish[-speaking] communities are very generous, they are. But when it comes to being generous in terms of what we call the plate collection, there no. There no. They would do it but they will give you a dollar even though he has more than a dollar. Which he can easily give, he would think that the church doesn’t need it.” This pastor believes that parishioners give less because they believe that the parish does not have any real need for the money; the offering of a dollar is more a gesture of symbolic support than actual. As will be demonstrated in greater depth in the discussion section, the pastors’ sense of their ability to increase Latinx giving depends upon the perceived mutability of these obstacles.

Pastors’ Stewardship Frames

As discussed in the literature review, other studies have shown that some frames are more effective in inspiring giving (i.e., Living the Vision) within parishes than others (i.e., Paying the Bills). In addition to these two frames, three other frames emerged that are relevant for these purposes: *Corresponsabilidad*, Receive then Give, and Family. All pastors described their understanding of stewardship through multiple frames.

Beginning with the Smith team’s frames, three pastors used a Paying the Bills frame to encourage giving in their parish. This is not an aspirational frame; it seeks to simply meet a parish’s expenses, “[Our accountant] once in a while will say, ‘It cost us this month so much to pay the gas and electric bill.’ [So I’ll say to the parish,] ‘Next Sunday when you tithe, you might want to help us out with the gas and electric bill.’” It does not inspire or invite parishioners to imagine what is possible, instead satisfied with meeting basic needs. However, none of these three pastors employed only this frame. They each also employed at least one other frame.

Two priests used language that tapped into a Living the Vision frame of financial support, “I think that one of the jobs of being a priest, it’s to inspire people to see that the church is not just a place for worship, but it’s also a place where other wonderful things can happen, that there are consequences of being generous. That whole idea of a hundred-fold and that you see all these blessings that come.” Living the Vision invites parishioners to imagine what is possible, to consider the ways radical generosity could completely change their communities. It is a frame that the Smith team’s research found successfully fosters generosity in congregations.

Interestingly, there is no Spanish or Portuguese word for stewardship. For example, Google translates “stewardship” into *administración*, which is more akin to the English cognate “administration” and misses the spiritual dimensions of giving that stewardship implies. Some have argued that a better Spanish word to get at the spiritual sense of stewardship is *corresponsabilidad*,²⁸ and it can imply responsibility shared with God, with fellow parishioners, and with the wider parish territory. The most popular frame was *Corresponsabilidad*, with five of the nine priests tapping into this frame when discussing stewardship, “But say, if the collection is down, you have to find a way in which you remind people that this is their home and that it’s their responsibility. That my responsibility is to be the administrator, but it’s everybody’s responsibility [to contribute].” Other priests talked about everyone doing their part or being collaborators with God. Granted, none of the priests used the word “*corresponsabilidad*” or “corresponsibility,” but they drew upon ideas that connected to this. The central theme was that this was everyone’s parish, to take from equally and to care for equally. It was practical as well as relational.

The second most popular frame was the Receive then Give frame. These four priests want their parishioners to realize that everything in life comes from God. Recognizing this means that whatever comes freely from God should likewise be freely shared with others. It is a frame that assumes generosity on God’s part and a generous response in kind, as this priest articulates, “God gives. If God is love, love gives. Our response is a response of gratitude, so gratitude is expressed in many ways, whether we tithe, we serve in the church, we are generous, we tend to the poor. It’s a giving back, and I see it as a necessity of our faith. If we are not willing to give, then our faith becomes stale because we become a little bit like a piggy bank, just receiving from God and not giving out.” A healthy relationship with God, this frame contends, involves receiving with gratitude and sharing what we have with others.

The least common frame, named by only one of the pastors, was that people give to their parish because their parish is their family, “The difference between Anglos and Hispanics is the Hispanics feel it a little more. The Anglos would have a sense of duty to it. And so it’s like, ‘I’m blessed, I’m wealthy. But I understand I’m supposed to be this way.’ But the Hispanics say, ‘Yeah, it’s like my sister. And they need help.’ So we rise to the occasion . . . It is family, yeah. So sometimes it’s not so much their family, but it’s, ‘We’re family.’ And Mary’s our mother, and Jesus is our—They seem to get it.” In this frame, giving to one’s parish

28. Catholic News Agency, “Why Hispanic Catholics Don’t Give Money . . .”

is as natural as giving to one's family. While a strong sense of familialism is not universal among all Latinx cultures, it is quite important in a Mexican context.²⁹ Given the cultural salience of the family unit among Mexican Americans, they may be more ready to transfer these feelings of care and goodwill to their parish when the analogy fits.

It is also worth noting that this was the only frame that any pastor said was more salient for Latinx Catholics than for white Catholics. Sometimes pastors were resistant to the idea that there might be important cultural differences that could warrant different ministerial styles, "I would say that even though they're different cultures, we're all men and women. The same arguments will work with both cultures." The desire for a universal approach might be animated by a concern that ministering according to ethnic norms would play into stereotypes. However, this universal approach carries the risk of producing ministries that flatten the Catholic experience into a more Eurocentric one, missing differences that warrant cultural sensitivity.

Stewardship Frames among High-Givers

There were six households of high-givers. Although the only requirement to be deemed a high-giver was that the parishioners give more than expected given their means (insofar as the pastor was able to determine this), these parishioners were all likewise active in other parish ministries and many were active in community service. Additionally, four of these interviewees pointed to a retreat as the moment that heightened their connection to God and a desire to become more involved in their parish and two explicitly said that financial generosity was also discussed on this retreat.

The high-giving group did not think that having a low income was a genuine reason that people did not give to their parish. Although many acknowledged that real poverty was a part of their parish communities, they also believed that everyone could spare at least something, with one suggesting that everyone can afford to donate a dollar each week. Additionally, many believed that those who gave "something" could give more than they actually did. Having lower income or more real expenses was not the reason Latinx Catholics gave less according to these high givers.

The most common reason these high givers cited as to why others do not give more is that they fail to see any financial need in their parish;

29. Maxina Baca Zinn and Barbara Wells, "Diversity within Latino Families: New Lessons for Family Social Science" in *Family in Transition*, 15th ed., eds., Arlene S. Skolnick and Jerome H. Skolnick, (Boston: Allyn and Bacon, 2009), 443-469.

every household mentioned this at least once and the theme came up a total of fifteen times among these six households.³⁰ One interviewee says he formerly donated very little, explaining his and—he believes—others' mindset:

High Giver (HG): I believe that 80 percent of people think, "The church has lots of money. It doesn't need it."³¹

Research Assistant (RA): 80 percent you think?

HG: Yes.

RA: Think the church has money.

HG: This is the thinking. This was my thinking before I came to know God.³²

RA: That was your own thinking before?

HG: 'The church has money. It doesn't need it.' But when you look, it's not true. They have many [inaudible], much work, many people working.³³

RA: You see the work, expenses the church takes on.

HG: Many people say, "No, the church has lots of money. I'm not going to give."³⁴

If a parishioner sees no need, why give? Another parishioner points out that even reporting weekly collection totals can be a double-edged sword: It motivates some to meet a goal, but she worries it can make others think, "All this they receive!"³⁵ and wonder why the church would need any more.

A specific theme within this inability to see the needs of the parish is a lack of understanding of parish finances. A high giver claimed that traditions from Mexico of directly supporting the priest creates misunderstandings of parish giving in the United States, "Now if they come here with other thoughts they [should] come and modernize their way of thinking. They have to train, not train, but teach, let them know the needs of the church, which is not the same as in the town. Yes, there [monetary donations] were for the priest, to help him have his meals.

30. One of the interviewees said that he only saw this perceived lack of need at the level of the diocese, not the parish, "I have heard, from time to time that people say, 'Well, the diocese has plenty of money. Why do we have to [give to the diocesan appeal]?"

31. Original Spanish reads, "Yo creo que el 80% de las personas piensan, 'La iglesia tiene mucho dinero. No necesita.'"

32. Original Spanish reads, "Ese es el pensamiento. Esa era mi pensamiento antes de conocer a Dios."

33. Original Spanish reads, "'La iglesia tiene dinero, no necesita.' Pero cuando tú miras, no es verdad. Ellos tienen muchos [inaudible], muchos trabajos, muchas personas trabajando."

34. Original Spanish reads, "Mucha gente dice, 'No, la iglesia tiene mucho dinero. No voy a dar.'"

35. Original Spanish reads, "Todo esto reciben!"

No, here is to help the community, because it is really a community, because people come and need help and we help them.”³⁶ Only one of the pastors, from a different parish than the preceding parishioner, said that Latinx Catholics are confused about offerings going to priests, “Even if I ask for the money, it’s not for me, it’s for the community. But they don’t see it that way. They think it’s for [the priest], that’s what they think.” Lastly, there was concern with a lack of understanding about parish finances, with other parishioners mistakenly thinking that the diocese will supplement any unmet needs. In short, confusion about the financial needs and resources of the parish leads to low giving.

This confusion of financial matters and a false perception that their parish does not need their donations is probably what leads half of the high-giving households to advocate for a Paying the Bills approach to giving, the most popular theme to encourage giving, “But I would just tell them that hey, all you’re doing is reminding them that the church has expenses, and this is how the church makes its money. There’s no other way.” Contrary to the best practices Smith and his team found, in the Latinx context, a carefully crafted Paying the Bills frame undermines a totally spiritualized understanding of church (e.g., “God provides,” as one low-giver contended) and *educates* parishioners on the financial difficulties that parishes face and that the diocese will not step in to fill in the gaps. Another adds, “Yes, because many people do not know that at the end of the day a parish is a business. But on the contrary, it requires money because you have to pay for electricity, water, insurance, for employees, for trainers. People sometimes think that the money goes to the priests and they do not know that there are expenses, expenses that they have no idea about.”³⁷ The Paying the Bills frame helps to educate parishioners on the financial needs and realities of parish life in American dioceses.

Four of the high-giving households utilized the Receive then Give frame. A parishioner who previously did not see her parish’s needs admits, “We would say, ‘Why would they need so much money? Every year they have so many Masses and so many of this and they’re always

36. Original Spanish reads, “Ahora sí como ellos llegan aquí con otros pensamientos llegan y modernizan su forma de pensar, se les tiene que entrenar, no entrenar, pero enseñar, darles a saber la necesidad que hay en la iglesia, que no es como hay en el pueblo, sí, que era para el sacerdote, para ayudarlo a que tenga sus comidas. No, aquí es para ayudar a lo que es una comunidad, porque en realidad es una comunidad, porque llega gente y necesita ayuda y se le ayuda.”

37. Original Spanish reads, “Sí, porque mucha gente no tiene conocimiento que a final de cuentas una parroquia, es un negocio. Sino al contrario, que requiere de dinero porque hay que solventar pagos de luz, de agua, de aseguranzas, de empleados, de formadores. La gente a veces piensa que el dinero va para los sacerdotes y no saben que hay gastos, gastos que no tienen ni idea.”

asking for money.’ To me, I was one of them that was always thinking that way but then I realized, ‘God has given us so much, why can’t we give back?’“ Realizing she possessed goods only because of God’s first gesture of generosity prompted her to be more responsive to the needs of her parish.

It was remarkable how often participants intentionally avoided words like duty or obligation when discussing their contributions, as the following exchange illustrates:

HG, wife: I think it has worked well to tell people that they have to be members of the parish. That way they are given their envelopes, they are given a package every three months and that way people feel like a little more obligated—³⁸

HG, husband: Committed.³⁹

Wife: —committed, better said as committed, to give their collection. That has been a very important factor.⁴⁰

Husband: I think that is an important factor for many parishes.⁴¹

Notice that the wife corrects herself after her husband takes note of her use of coercive language.

And their aversion to the word makes sense. If something is an obligation, it removes the joy, generosity and goodwill from an act. It also removes volition and agency. Consider the parallels with familial love, an apt analogy considering the family-centric social world of Mexican Americans. No matter how squarely familial duties fall on a parent’s shoulders (e.g., who else will feed their crying baby at 2 a.m.?), parents do not typically describe family life as an obligation or duty. But they also do not employ casual language, such as a choice or preference. Instead, it has qualities of both choice (volition and desire) and obligation (solemnity and justice as right relationship), illuminating a very thick anthropology of the individual as socially-embedded.⁴² This leads these high-giving parishioners to opt for language of responsibility and commitment motivated by love, gratitude and joy.⁴³ The husband

38. Original Spanish reads, “Yo pienso que ha funcionado mucho el estarle diciendo a la gente que tienen que ser miembros de la parroquia, de esa manera se les da sus sobres, se les da un paquete cada tres meses y de esa manera la gente se siente como un poco más obligada—”

39. Original Spanish reads, “Comprometida.”

40. Original Spanish reads, “—Comprometida, mejor dicho comprometida, a dar su colecta. Eso ha sido un factor muy importante.”

41. Original Spanish reads, “Yo creo que ese es un factor importante para muchas parroquias.”

42. Maureen K. Day, *Catholic Activism Today: Individual Transformation and the Struggle for Social Justice* (New York: New York University Press, 2020).

43. Ann Swidler, *Talk of Love: How Culture Matters* (Chicago: University of Chicago

continues the above discussion, amplifying the research assistant's connection from casual to more serious membership in the parish:

RA: Yes, you touch on a very interesting point, from being “members” to being just another “parishioner.”⁴⁴

Husband: Exactly. In this way, too, for example, it has resulted in us seeing people, to greet them and to speak warmly. These things help a lot; people feel they are at home.⁴⁵

He concludes with serious membership as a sense of being family, of being “at home.” The word “family” or “*familia*” occurred 34 times within the low-giver interviews and 56 times in the high-giver interviews; these high numbers are striking given that the interviews did not ask about family. Parish as family and the serious responsibility to care for one another was an important frame for the interviewees, which shares much in common with *Corresponsabilidad*.

Unlike the pastors, *Corresponsabilidad* was not a commonly drawn upon frame for these high givers, with only two respondents answering in such terms. However, given the resonance of *Corresponsabilidad* with the pastors, it is worth looking at each of the quotes that discussed stewardship in these terms. First, *Corresponsabilidad* is personal, an interior commitment to God that manifests in exterior ways:

RA: What other motives inspire you to contribute to your parish in time, talent and treasure?⁴⁶

HG: For me it's like responsibility.⁴⁷

RA: It's a responsibility.

HG: To do it because, like I said before, if God gives to you, you are able to give.⁴⁸

Like a loving and joyful, yet relationally serious, commitment to family, a commitment to a gratuitous God means a commitment to God's church and is wrapped up in the Receive then Give frame. This commitment invites the believer to model God's generous love,

Press, 2003).

44. Original Spanish reads, “Sí, tocan un punto muy interesante, de ser miembros a nomás ser un feligrés más.”

45. Original Spanish reads, “Exacto. De esa forma también, por ejemplo, a nosotros nos ha resultado mucho el ver a la gente, saludarla y hablarle bien, eso ayuda muchísimo, se sienten que están en su casa.”

46. Original Spanish reads, “¿Cuál otros motivos lo mueve a contribuir a su parroquia, en tiempo, talento y tesoro?”

47. Original Spanish reads, “Para mí es como responsabilidad.”

48. Original Spanish reads, “Para hacerlo porque, como le dije antes, si Dios te da, puedes dar.”

steadfastly giving spiritually and materially to others.

Second, *Corresponsabilidad* requires a certain *esprit de corps* among the parishioners, a shared vision that the community can work toward, “Actually, it’s more like—it sounds ugly—a club in this case. I do not mean a paid exercise club, but a club that has a purpose, for the pleasure of belonging to the club you put your resources to your action and the goal of that club is achieved. I do not know how to make cookies for the homeless, for instance. It’s a club, that’s their purpose in that club. It’s the same in this case, you have the pleasure of coming and obviously it’s a relatively large church that has big needs.”⁴⁹ This was the only person to speak in this communitarian way of parish stewardship and shared mission. This lone quote indicates that this sense of shared purpose or vision might be a “second language” for many Latinx Catholics;⁵⁰ he seems to be formulating his thoughts as he speaks and articulating a notion that is not completely familiar. This forward-looking, lofty, and hopeful orientation that is both personal and communal firmly embeds *Corresponsabilidad* as a subframe of Living the Vision.

To summarize these high-giver findings, the Paying the Bills frame can have a different efficacy for white and Latinx Catholics. White congregants experience it as a shallow invitation that does not push its audience past a minimalist frame. However, these Latinx Catholics indicate that some think the money just “comes” from a benefactor or the diocese and others believe that the money will “go to the priests.” To be clear, the Paying the Bills frame still cannot be about utility bills. It needs to be educative, debunking harmful myths allegedly held by many Latinx Catholics, such as that the collection money goes to the priests or that the diocese will compensate the parish for any budgetary shortfalls. Preaching and formation for Latinx Catholics might need to begin there, dismantling the “parish doesn’t need the money” frame. Receive then Give is a stewardship frame that resonated with both high givers and pastors. *Corresponsabilidad* is a frame that brings together agency and obligation as shared responsibility, providing a distinctly Latinx version of Living the Vision. Although only two households spoke in terms of *Corresponsabilidad*, it shows promise as a frame, as will be discussed below.

49. Original Spanish reads, “En realidad, más bien es como—se oye feo—un club en este caso. No me refiero a un club de ejercicio de paga, sino un club que tiene un propósito, por el gusto de pertenecer al club pones tus recursos a tu medida y se logra el objetivo que tenga ese club. No sé hacer galletas para los homeless, por decir algo. Es un club que ese es su propósito de ese club. Es igual en este caso, tienes el gusto de venir y obviamente es un templo relativamente grande que tiene necesidades grandes.”

50. Robert N. Bellah, Richard Madsen, William M. Sullivan, Ann Swidler, and Steven M. Tipton, *Habits of the Heart: Individualism and Commitment in American Life* (Berkeley: University of California Press, 1985).

Stewardship Frames among Low-Givers

Perhaps the most surprising finding when comparing the low financial givers to the high financial givers is the similarities between the two groups. Like the high givers, those who are active in their parish but do not give much money shared the following insights: that the main reason for low Latinx giving is an inability to recognize the financial needs of the parish or a belief that the church has ample money, that low expectations of giving have long-standing cultural roots for many Latinx Catholics, that discussing giving in terms of Paying the Bills can have a positive impact on giving, that their parish is a “family,” and that greater awareness and education are needed so that Latinx can grow in their financial support of their parishes. To avoid redundancy, this section will outline some of the themes that emerged in these interviews that were stronger here or simply not found among the high-givers, specifically an increased emphasis on the importance of the relationship of the priest to his parishioners, a more frequent and more serious reference to the poverty of the parishioners, and—an entirely new theme—a class-based understanding of giving.

Far more than the high-giving group, five of the seven low givers pointed to the relationship people have with the priests of their parish as having an impact on giving. It was not completely clear what this relationship entailed, that is, if it was something more personal and one-on-one (e.g., coming to dinner) or if it was more functional, like giving spiritual formation and other support to their ministries, as many responses were vague or entailed both, “I think he just does so much for the community. That relationship that we have with him—because what it comes down to is the relationship that you have with your pastor, and if you have a close relationship with him, if you have this bond, you’re more likely to donate, more likely to help. I think that’s what has helped. Who he is as a person, not even just as our pastor, just who he is. And he’s very generous, and we see him with his time. He has been a model.” This interviewee discusses personal bonds as well as the pastor’s generous character. Another discusses time and attention:

If the fathers were more focused on helping, giving time to the parishioners, I believe that yes, you feel committed to giving. For example, if we go to a restaurant and [the waitstaff] do not take care of us, even if I have money, I don’t give. This is what the Latino is looking for and the Latino is like that, the Hispanic is like that. If you feel well cared for, one can provide and the fathers are giving of themselves, give their time and look at the needs of each person, then one contributes and freely, but willingly, with pleasure. Even if one has

to go without eating, he will still contribute.⁵¹

Culturally, he claims, Latinx giving hinges on a sense of reciprocity and mutual care with the priests of the parish. Among the low givers, the relationship parishioners shared with their leadership was directly tied to financial generosity.

Real poverty was not seen as a serious obstacle to giving among the high givers. There, nearly everyone could spare something, even if their contribution was small. However, poverty was an issue that came up in a more serious and acute way here, “Hispanics . . . receive very little, they always struggle at work, they always come here and say, ‘I come to pray because I do not have money or I do not have a good job and I have to pay my rent and I have to pay my electricity bills, I have to pay for this.’ Many expenses, and when they contribute for Sundays and nothing else we come saying, ‘God help me,’ or ‘Give me strength,’ or ‘Take away this illness,’ and we do not want to give because it is very little we have left.”⁵² This interviewee discusses the real material struggles that face the Latinx community, arguing for sympathy for those who arrive only to pray and with nothing financial to contribute. From this perspective, it is not just to expect struggling Latinx to donate.

Several of the pastors noted the undocumented status, lack of fluency in English, and a lack of formal education of many in their parishes as a serious pastoral concern that impacts life chances. Likewise, low givers mentioned being elderly or lacking access to medical care as serious issues. When one lives in a precarious and uncertain economic situation, being financially self-interested allows a family to continue to pay rent when illness or another unfortunate event arises. These experiences point to the need for churches to consider ways they can help their parishioners and community move toward greater economic stability, providing avenues so that they can learn English, earn scholarships, become a citizen and participate in community organizing projects. These economic needs affect their

51. Original Spanish reads, “Si los padres más se enfocaran así en atender, a darle tiempo a los feligreses, yo creo que sí, uno mismo se siente comprometido a dar. Por ejemplo si vamos a un restaurante y no nos atienden, aunque tenga yo dinero, no doy. Es lo que viene buscando el latino y el latino es así, el hispano es así. Si se siente bien atendido puede aportar y los padres se prestan, dan su tiempo y miran las necesidades de cada uno, uno aporta y libremente, pero con ganas, con gusto aunque uno se quede sin comer, pero sí aporta.”

52. Original Spanish reads, “Hispanos . . . reciben muy poquito, siempre andan batallando en el trabajo, siempre vienen aquí y dicen, ‘Vengo a rezar porque no tengo dinero o no tengo un buen trabajo y tengo que pagar mi renta y tengo que pagar mi luz, tengo que pagar esto.’ Muchos gastos, ya cuando aportan para los domingos ya nada más venimos así diciendo, ‘Dios mío ayúdame,’ o ‘Dame fuerzas,’ o ‘Quítame esta enfermedad,’ y ya no queremos dar porque es muy poquito lo que nos queda.”

ability to give.

The final theme discussed among the low-givers was that of a class distinction between those who gave and those who did not. Two interviewees said something that effectively grouped parishioners into those with white collar or well-paying jobs and those who work low-wage jobs. These interviewees implied some people may believe that these high-wage types of workers were those who gave and that low-wage workers were not, “Let’s say I’m a cleaning lady . . . I can donate very, very little money, right? . . . But if I know a doctor who belongs to the church, I probably think, ‘Well he’s doctor, he can easy let it go, good money.’” Her words did not explicitly say that low-wage workers did not donate and that high-wage workers did, but they indicate a habitus of internalized class distinctions and practices.⁵³ This distinction between benefactors and ordinary lay faithful also mirrors that of historical parish support in Mexico. *Corresponsabilidad* could dismantle this binary into a frame that encourages participation and ownership from everyone.

Discussion

Looking back at the six hypotheses, both pastors and low givers identified “resource constraints” as a serious obstacle to giving. It is interesting that the high givers were less supportive of this hypothesis. This might be owed to the fact that several of them said that at some point in the past they donated below their means and so they are suspicious of those who give little. They also insisted that everyone can give “something,” implying that some may use their low income as an excuse to give nothing at all. However, given the very specific nature of the low-givers’ concerns (e.g., medical care) and the precarious situation of many Latinx in these communities according to their pastors, resource constraints is an explanation for those most financially vulnerable.

In examining the three obstacles to giving that the pastors named, there is mixed evidence for the “low leadership expectations” hypothesis. The three main obstacles were poverty, culture, and a lack of perceived need; this final obstacle was only mentioned by one pastor. Some of these obstacles are extremely difficult to change and certainly cannot be changed quickly. These more insurmountable obstacles could easily cause a priest to resign himself to these social forces rather than challenge them, lowering his expectations of parishioner giving.

53. Pierre Bourdieu, *Distinction: A Social Critique of the Judgement of Taste* (Cambridge, MA: Harvard University Press, 1984).

Poverty was the most commonly named obstacle and is potentially perceived as the most difficult to overcome, resulting in lowered expectations. Whether or not a pastor considers culture something more or less malleable will affect his approach to the second obstacle. If he sees this as something virtually immutable, he will acquiesce. If he sees this as a dynamic part of a person's identity, he could try to engage this. The obstacle most easily overcome, that parishioners do not perceive the need or believe the money will come from elsewhere, was only identified by one pastor. However, many parishioners identified this as a common sentiment in the pews. Helping pastors to see that parishioners cannot perceive the needs in their parishes—which leads to lower donations—can help them raise their expectations as they do the relatively easy work of revealing the many needs within their parish.

A third possibility is “unperceived needs,” that Latinx Catholics give less because they are not aware of the financial needs of their parish. Although only one pastor supported “unperceived needs” in his responses, this hypothesis received strong support from both high and low givers. The interviews also demonstrate the close connection of “unperceived needs” with the fourth hypothesis, that Latinx Catholics have a false sense of “perceived abundance” in their parish, believing that all financial needs will inevitably be met. Some of the parishioners said that “perceived abundance” comes from an inaccurate belief that available money exists elsewhere, whether at the diocese or in the pockets of wealthy parishioners. This expectation empties giving of its necessity at the individual level. Educating parishioners on the impact of smaller contributions over a year, the significant costs of parish staffing and programs, and the financial relationship between parishes and their diocese would help in this. Because of the similarities in these two hypotheses and the ways the interviewees slipped between parishioners not seeing needs and believing that the money would somehow appear, the data cannot disentangle these two hypotheses; in reality, these might have only analytical distinctions and may be one and the same in the minds of parishioners. This cluster of hypotheses shows strong explanatory power and these should both be accepted until the two can be more closely examined separately.

The fifth hypothesis was that financial giving “lacks cultural salience” for Latinx Catholics given the customs of giving in Mexico and other countries of origin. Although there were important cultural obstacles mentioned by the interviewees, it should be noted that none of these were embedded in a culture that is anti-giving. It is a matter of these Catholics needing to translate their generous giving to a new context. Catholics within Mexico were appropriately generous in their home country, with some naming painting the priest's residence,

cooking him meals, or washing the vestments. Three specific cultural elements that stand out for re-examination are, first, *limosna* needs to be understood as almsgiving, distinct from the weekly offering or *ofrenda*. Second, the traditional distinction between benefactor and ordinary (financially unsupportive) parishioners frustrates giving among many of the faithful. Lastly, parishioners must learn that regular parish donations support the parish, not the priest as they did in parts of Mexico. This interview data shows that previous practices among Latinx Catholics are less organizationally effective in the U.S. context, allowing us to accept the “lacks cultural salience” hypothesis.

The final hypothesis was that in shared parishes Latinx Catholics may “lack a sense of ownership” of their parish. If Latinx Catholics feel more like guests in their parish they would be less likely to give to the parish more generally, saving their time, talent and treasure for the specialized Latinx ministries of the parish where they feel belonging. However, none of the parishioners from these four parishes currently felt excluded or marginalized, although some alluded to a more challenging past when they said that things had “gotten better.” Because only a handful of parishes in this study had similar proportions of white and Latinx members and only one of these parishes provided parishioner contact information, there is too little evidence to accept or reject this hypothesis.

Taking into account all of the above, a multi-step formation process could be very effective in instilling a greater sense of stewardship among Latinx Catholics. A first step would be to bring a thoughtfully articulated Paying the Bills frame into homilies and other religious education venues. It is important to keep in mind that, as lackluster as it admittedly is, Paying the Bills in this Latinx context is not meant to be the ultimate frame that inspires giving. Educating parishioners on the numerous expenses of their parish is, however, an important *first step* in dismantling false understandings of a parish’s financial context. It is quite likely that if parishioners do not understand the financial context of U.S. parishes, the more aspirational frames fall on deaf ears. After employing the Paying the Bills frame to their satisfaction, pastors can dive into a more robust understanding of stewardship, beginning with a frame that is already on both the pastors’ and parishioners’ radars: Receive then Give.

Pastors utilized the Receive then Give frame fairly often as did several of the households, although it was more common among high-giving households (perhaps underscoring the need to understand parish finances before this frame “takes”). This frame taps into a sense of reciprocity and relationship that can inspire parishioners to imagine financial generosity in new ways. It is also a frame that is culturally

available for both priests and parishioners. Given these findings, Receive then Give provides a mutually accessible theological basis to help form parishioners in their financial stewardship. The “giving” of the Receive then Give frame could begin by distinguishing *limosna* and *ofrenda* and highlighting the ways that everyone, rather than an elite few, can participate in parish giving. Family might serve as a very helpful metaphor for Mexican-American Catholics when being formed in the Receive then Give frame of stewardship. Family is also a helpful analogy when articulating the *Corresponsabilidad* frame.

Just as Alice Walker famously wrote that “womanism is to feminism as purple is to lavender,” so might we think of *Corresponsabilidad* as a Latinx shade of Living the Vision.⁵⁴ Perhaps the biggest difference is the more explicitly communitarian sensibility in the former—though it is implicit, also, in the latter. Receive then Give offers a theological basis for *Corresponsabilidad*, connecting grateful parishioners and their goods to an abundantly generous God. Similarly, family is an appropriate human model of *Corresponsabilidad*, especially among Mexican-origin Latinx Catholics, with strong familial notions entailing care and relationship.⁵⁵

Corresponsabilidad begins as determining one’s fair share and contributing this. Just as different members of a family have unique responsibilities given their particular abilities, so should parishioners authentically examine their own ability to give. While the parish’s needs are being met in a more sustainable way, church communities should also look out into the parish territory and try to determine how they can be co-responsible for reaching out to the wider community. Frames of Receive then Give and being one human family may prove helpful in connecting these dots. When relationship with parishioners, God and wider parish territory are brought together like this, the similarities and important nuances between *Corresponsabilidad* and Living the Vision become clear.

In sum, after a Paying the Bills frame educates parishioners on the financial realities of their parish, a more inspiring frame with shared resonance, like Receive then Give, can lay a theological foundation, which is then more fully developed as *Corresponsabilidad*, a Latinx version of Living the Vision. This formation process could pave the way for a bright, thriving, and sustainable future for Hispanic ministries in the coming generations.

54. Alice Walker, *In Search of Our Mothers’ Gardens: Womanist Prose* (London: Phoenix, 2005 [1983]).

55. Natalia Imperatori-Lee, *Cuéntame: Narrative in the Ecclesial Present* (Maryknoll, NY: Orbis Books, 2018).