

# Connecting with Spanish Speaking Clients

## Business and Cultural Considerations

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Gabriela Raful, Esq.

Lenin Agudo, MBA, CGBP



### BERKS COUNTY ESTATE PLANNING COUNCIL



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Connecting with Spanish Speaking Clients



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# Connecting with Spanish Speaking Clients

## Business and Cultural Considerations



**Gabriela Raful, Esq.**

Senior Partner, Galfand Berger, LLP



**Lenin Agudo, MBA**

Director, Widener University SBDC



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## Presentation Overview

### Business Perspective

Why and How you should market to Hispanic consumers in Berks



### Practitioner Perspective

Business and Cultural Competency



## Objective for this session

1. Demographic Changes in Berks County
2. Estate planning and financial planning within the Latin-X Community
3. Understanding the Latin-X market: Business & Cultural considerations

## Connecting with Spanish Speaking Clients

Business & Cultural Considerations to Win the Hispanic Market

# Live Audience Voting

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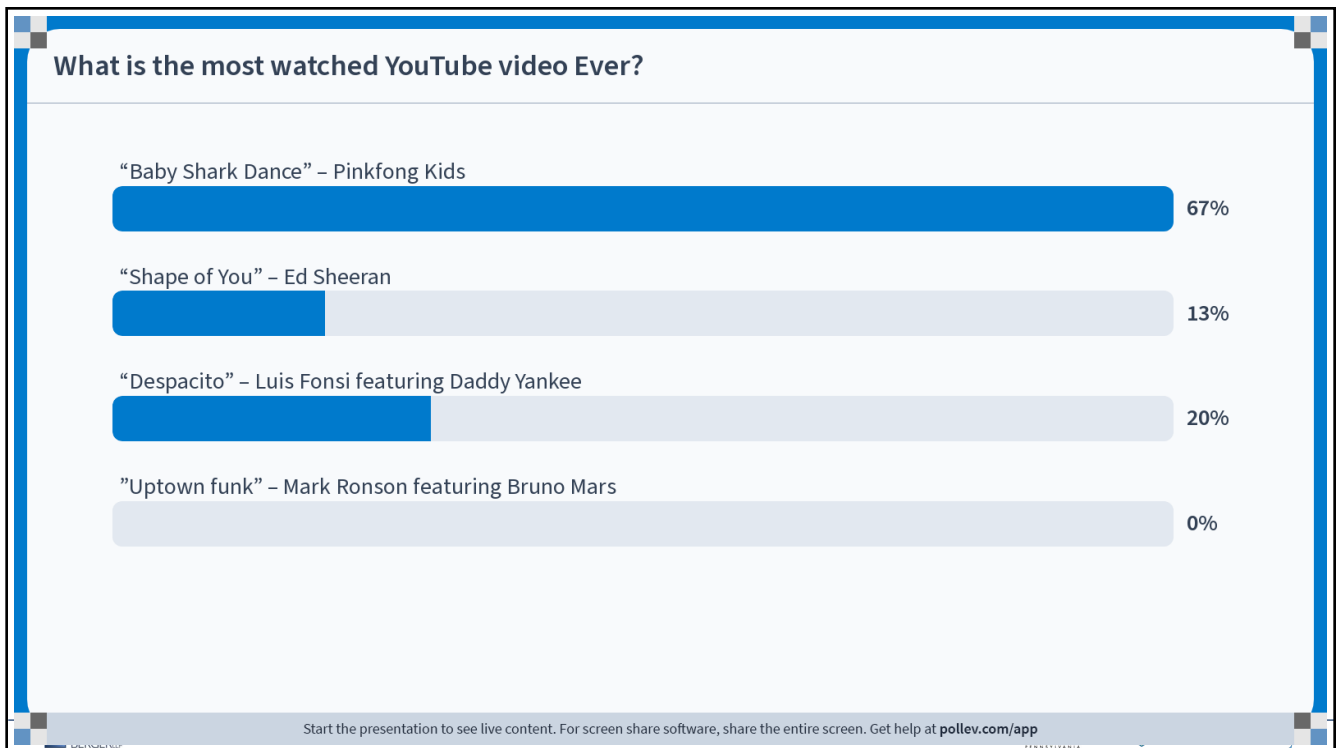
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- 3 Tap on the notification
- 4 Wait for the poll to appear
- 5 Respond to activity


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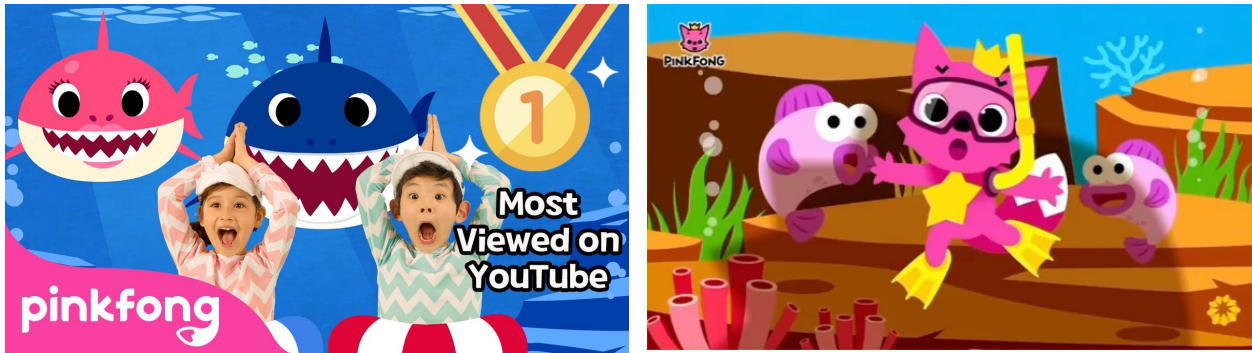



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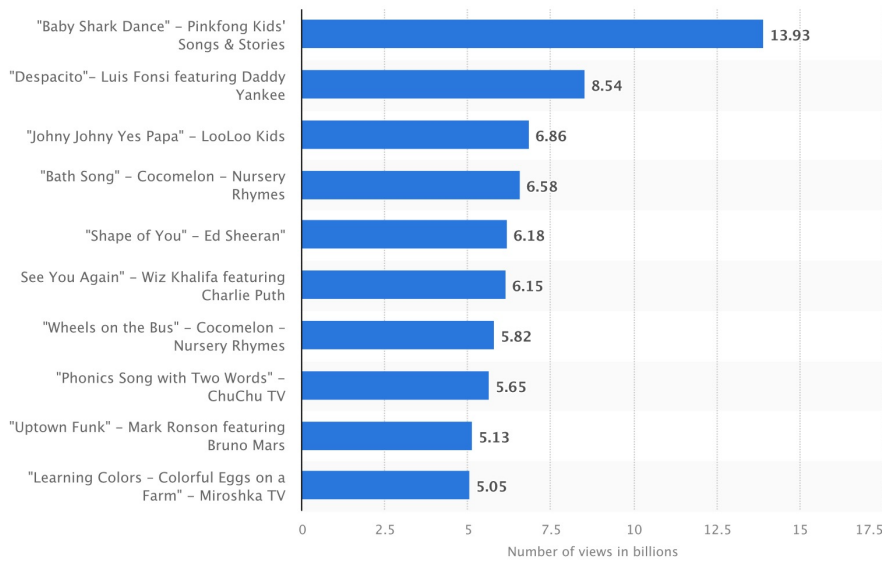


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## Baby Shark



## Most popular YouTube videos based on total global views



as of January 2024

## “Despacito” #1 Song – Billboard’s Top 100 (2017)



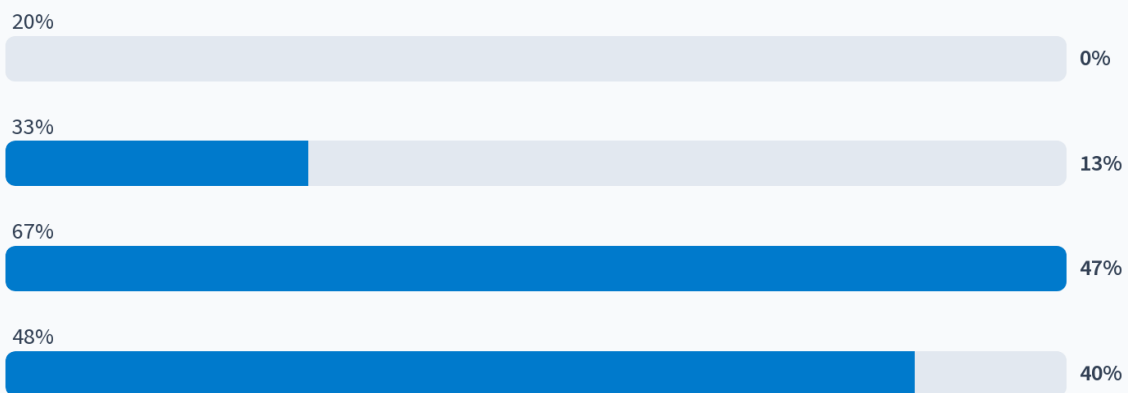
Luis Fonsi featuring Daddy Yankee



Only the 3rd time that Spanish-language songs have hit #1 on Billboard’s Top 100 Chart in American history.

1996 “La Macarena” (Los Del Rio)  
1987 “La Bamba” (Los Lobos)

### What percentage of Americans DO NOT have a Will?



## Americans Who Don't Have a Will

### By Race/Ethnicity

Hispanic



Black, non-Hispanic



English-Speaking Asian



White, non-Hispanic



Overall  
67% of Americans  
Do not have a will

43% Plan to  
but haven't gotten  
around to it yet.

Source: Consumer Reports nationally representative survey conducted in April 2022 of 2,224 U.S. adults.

### The most common reason Americans say they don't have a will is...

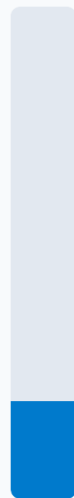
21%



36%



7%



36%



They plan to, but haven't gotten around to it yet

They don't have enough assets

They are too young

They prefer not to think about death

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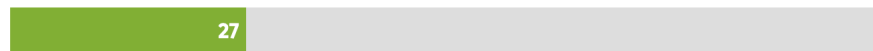
The most commonly selected reason among those without a will was that they plan to but haven't gotten around to it yet (43 percent).

Source: Consumer Reports nationally representative survey conducted in April 2022 of 2,224 U.S. adults.

## Some Think They Don't Have Enough Assets

### By Race/Ethnicity

Hispanics



White, non-Hispanic



English-Speaking Asian



Black, non-Hispanic



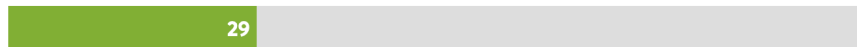
Percentages are among those people who didn't have a will when asked to select reasons why they don't. Source: Consumer Reports nationally representative survey conducted in April 2022 of 2,224 U.S. adults.

“The general belief within the Hispanic community is that wills, and all financial planning topics, are only for rich people”

### Some Think They're Too Young

**By Race/Ethnicity**

English-Speaking Asian



Hispanics



White, non-Hispanic



Black, non-Hispanic



Older people were more likely to have a will.

63 percent of those 60 and older reported having one.

compared with

33 percent overall.

Percentages are among those people who didn't have a will when asked to select reasons why they don't.  
Source: Consumer Reports nationally representative survey conducted in April 2022 of 2,224 U.S. adults.



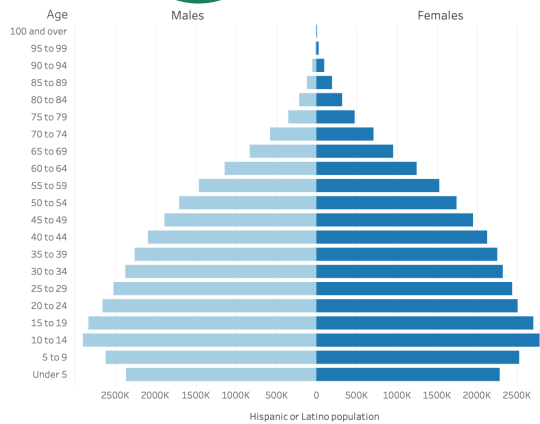
# Hispanics are the youngest population in the US.

Many of the most prevalent estate planning barriers Hispanics face are attributable to the demographic's lower average age.

## Age of the Hispanic Population

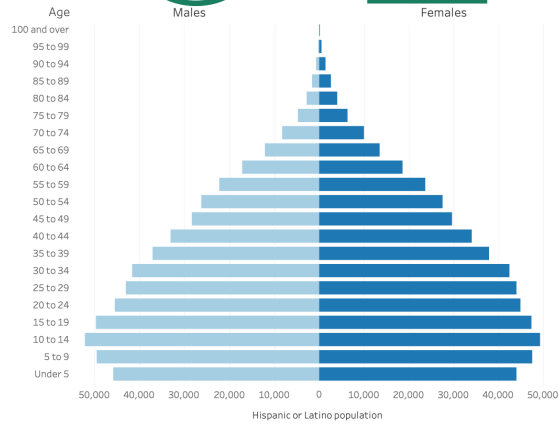
### United States

Population: 62,080,044  
 Median age: 30.0  
 % under 18 years: 30.2  
 % 65 years and over: 7.9  
 % female: 50.2



### Pennsylvania

Population: 1,049,615  
 Median age: 27.9  
 % under 18 years: 32.9  
 % 65 years and over: 6.5  
 % female: 50.4





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## Opportunity ?

Hispanics should be a target audience for estate planning tools and financial products

Forbes notes

- “Hispanic income tends to rise with age, [so] we can expect to see continued rapid growth of Hispanics into the top-income quintile through 2028 and beyond.
- Not only can we expect incomes and spending power to grow over time, the Hispanic demographic’s relatively younger age also means a longer lifetime value for brands that cultivate loyalty.”

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## Hispanics should be a target audience for estate planning tools and financial products

- Hispanic homeownership rate climbed to 51.1% in 2020. (highest level ever recorded)
- 5 million Hispanic-owned businesses contribute more than \$800 billion to the American economy
- The number of Latino-owned employer firms has grown by 12.5 percent annually, compared with 5.3 percent for White-owned employer firms
- Hispanic households with income of more than \$75,000 have grown at a compound annual rate of 6.6 percent over the past decade

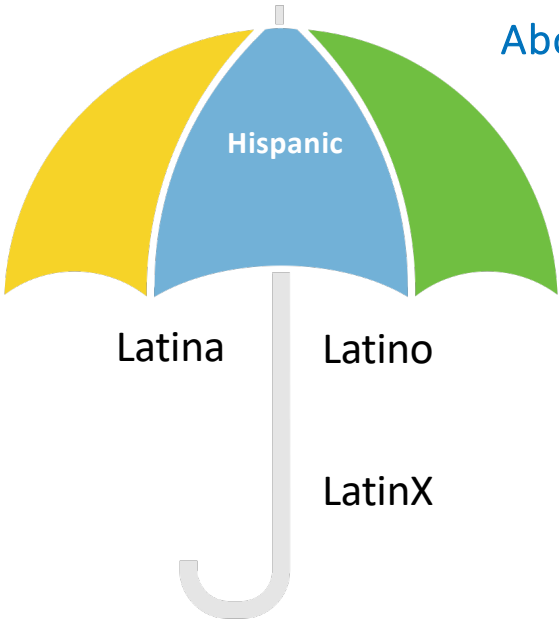
Source: U.S. SBA, McKinsey and Business Insider

## Meet the US Hispanics

- **Hispanic** and **Latino** are often used interchangeably.
- The US. Gov. defines "Hispanic or Latino" as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race.
- In this presentation we will use "**Hispanic, Latino, Latina or LatinX.**"



About Marketing to the Hispanic Market



**Hispanic is an Umbrella Term**

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def.

**LatinX**

/luh-TEE-neks/

**“A person of Latin American origin or descent.”**

A gender-neutral word or non-binary alternative to Latino or Latina.

Oxford Dictionary on Lexico.com

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## Why Every Firm Should Consider Hispanic Prospects

**Fastest Growing Demographic in Berks** ✓

**Loyal Clients** ✓  
53 percent of Hispanics report they tend to find a good source for their purchases and stick with it

**Language Is an Easy Means of Cultural Connection** ✓  
a big part of your job as a lawyer is about building trust with your prospects

**Avoid these Mistakes**

- ✗ **Hispanic ≠ specific label**
- ✗ **Community engagement has to be in person**  
Community meetings Vs. Facebook Live Events
- ✗ **Underestimate the Importance of Trust**  
earn that trust long before they become a client
- ✗ **Focus on age, gender & location**  
Segment Hispanic Market with cultural differentiators

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## Hispanics, the Fastest Growing Demographic in the Country

Annual population growth for multicultural groups between 2019–2024

60,156	315,492	483,004	1,536,315
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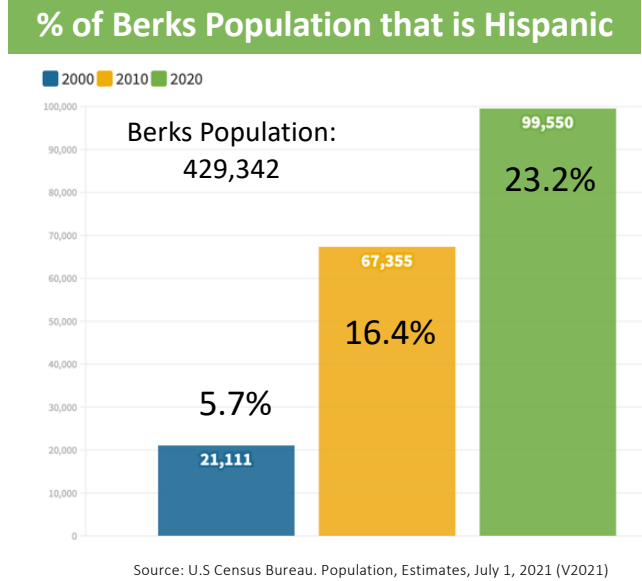
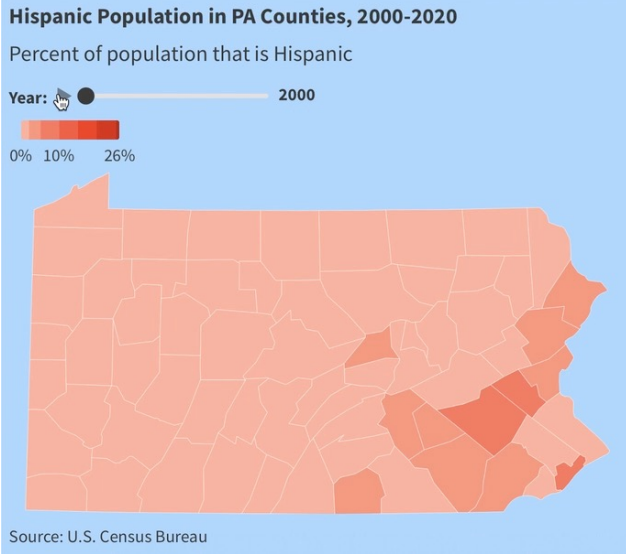
- 64% **Hispanics**
- 20% **Non-Hispanic Asian and Pacific Islanders**
- 13% **Non-Hispanic Blacks**
- 3% **Non-Hispanic Whites**

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Cesar Lizano, "The Hispanic American Market Report 2021," Claritas LLC, November 24, 2021

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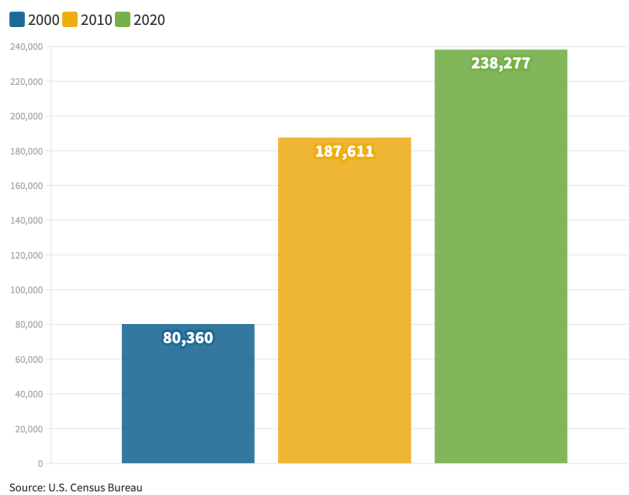
# Hispanic Population of Berks County



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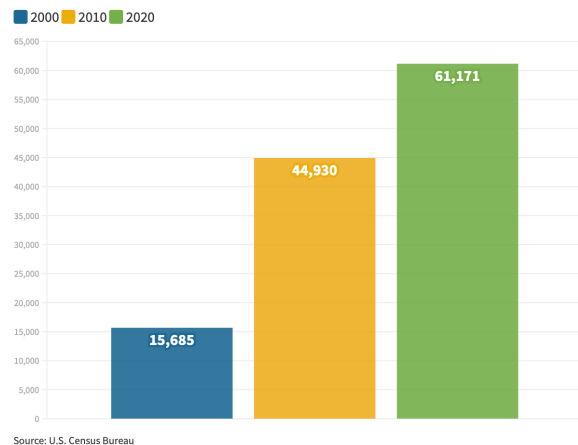
### Hispanic Population of PA Counties, 2000-2020

Select a county: Philadelphia County, Pennsylvania

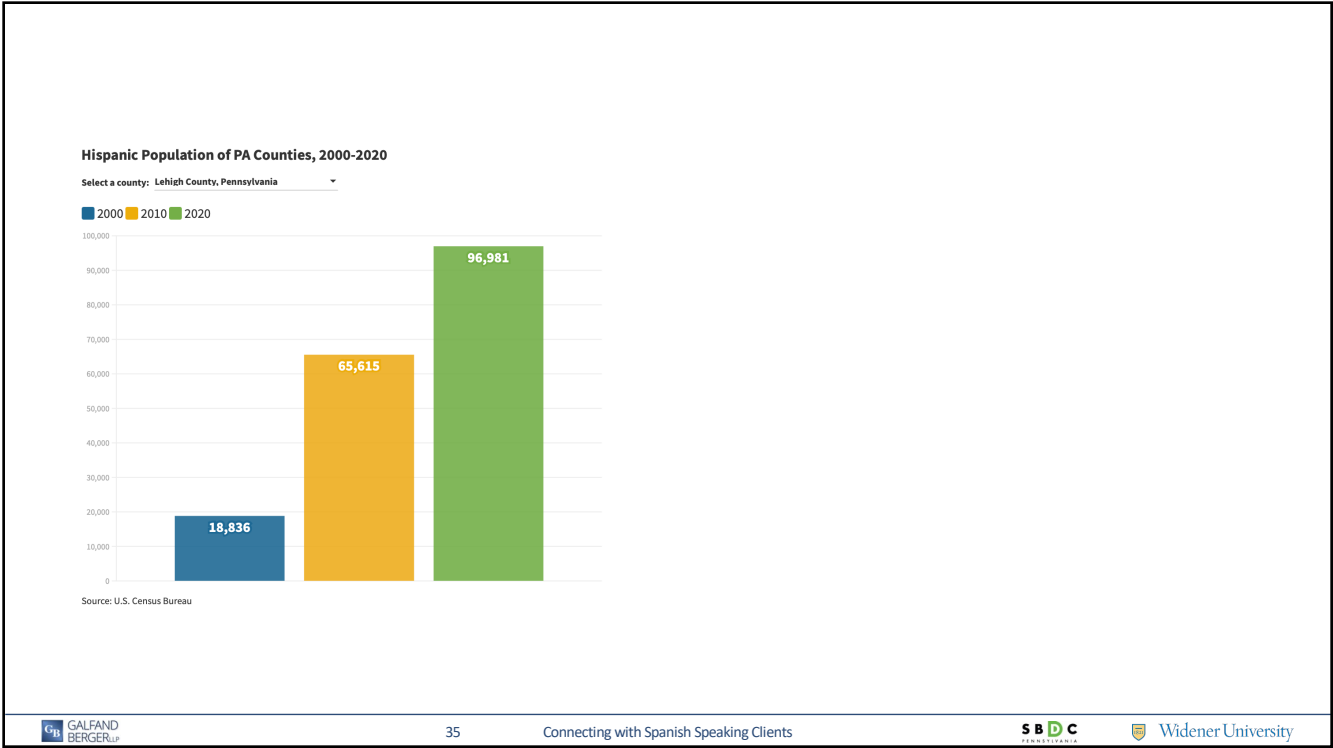


### Hispanic Population of PA Counties, 2000-2020

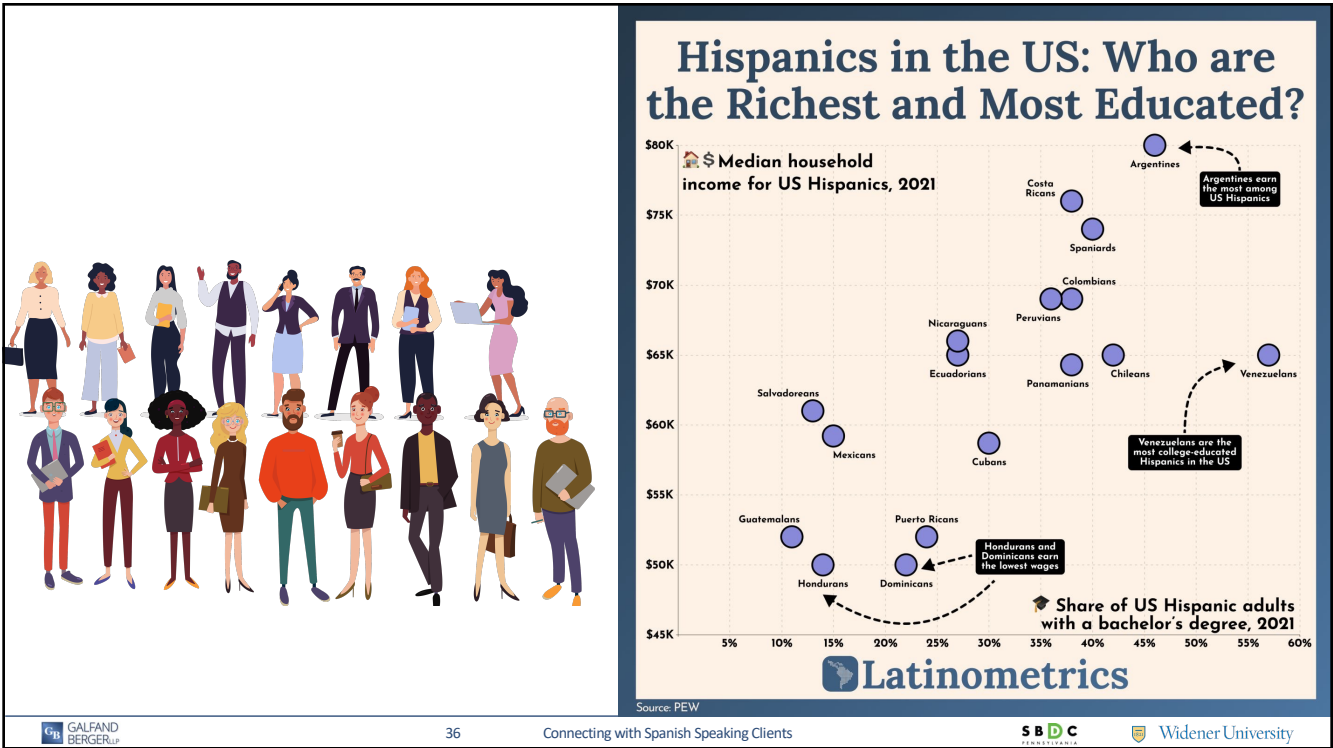
Select a county: Lancaster County, Pennsylvania



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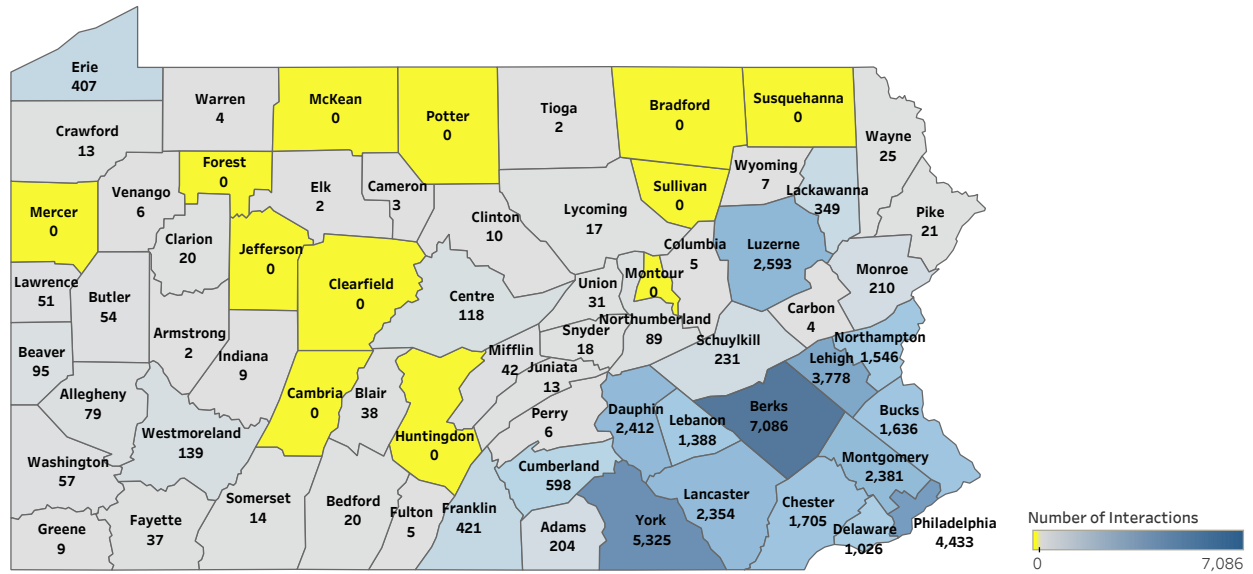


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## Language Access in the Pennsylvania Courts: 2019



Source: Administrative Office of Pennsylvania Courts, January 2020

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## Language Access in the Pennsylvania Courts: 2022

In 2022...  
**49,229** interpreter requests were made.  
**252** interpreters representing **44** languages were on the AOPC's statewide roster.  
**\$6.1 million** was spent on county language access and interpreter expenses.  
**79%** of interpreter requests were for Spanish interpreters.

### Top 10 languages requested in 2022:

1. Spanish: 38,647
2. Nepali: 1,335
3. American Sign Language: 1,071
4. Russian: 1,043
5. Chinese: 1,189
6. Arabic: 917
7. Vietnamese: 517
8. Portuguese: 651
9. Haitian Creole: 415
10. French: 256

### Top 10 counties for language access and interpreter expenses:

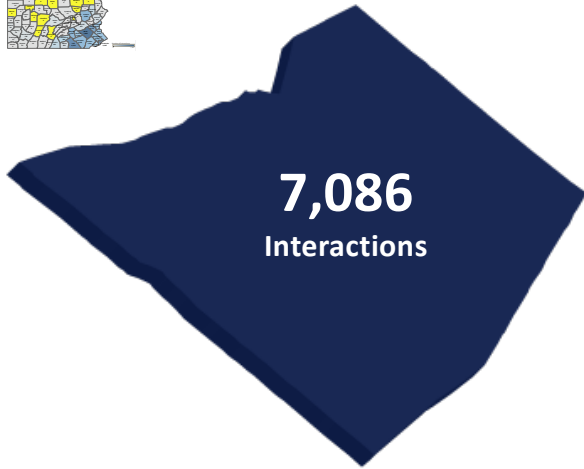
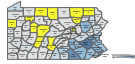
1. Philadelphia
2. Berks
3. York
4. Montgomery
5. Luzerne
6. Bucks
7. Lancaster
8. Allegheny
9. Dauphin
10. Chester

Source: Administrative Office of Pennsylvania Courts, January 2023

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## Spanish Court Usage in Berks (2019)



Top Languages by Encounters	
Spanish	6,932
American Sign	69
Chinese-Mandarin	28
Vietnamese	27
Arabic	12
Haitian Creole	8
Cart—Real Time	6
Korean	2
Polish	2

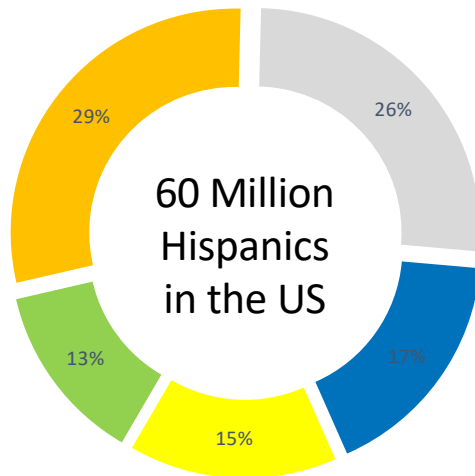
98% of Limited English Proficient Interactions were in SPANISH

Source: Administrative Office of Pennsylvania Courts, January 2020



## Understanding the Different Members of the Hispanic Community in The United States (Consumers)

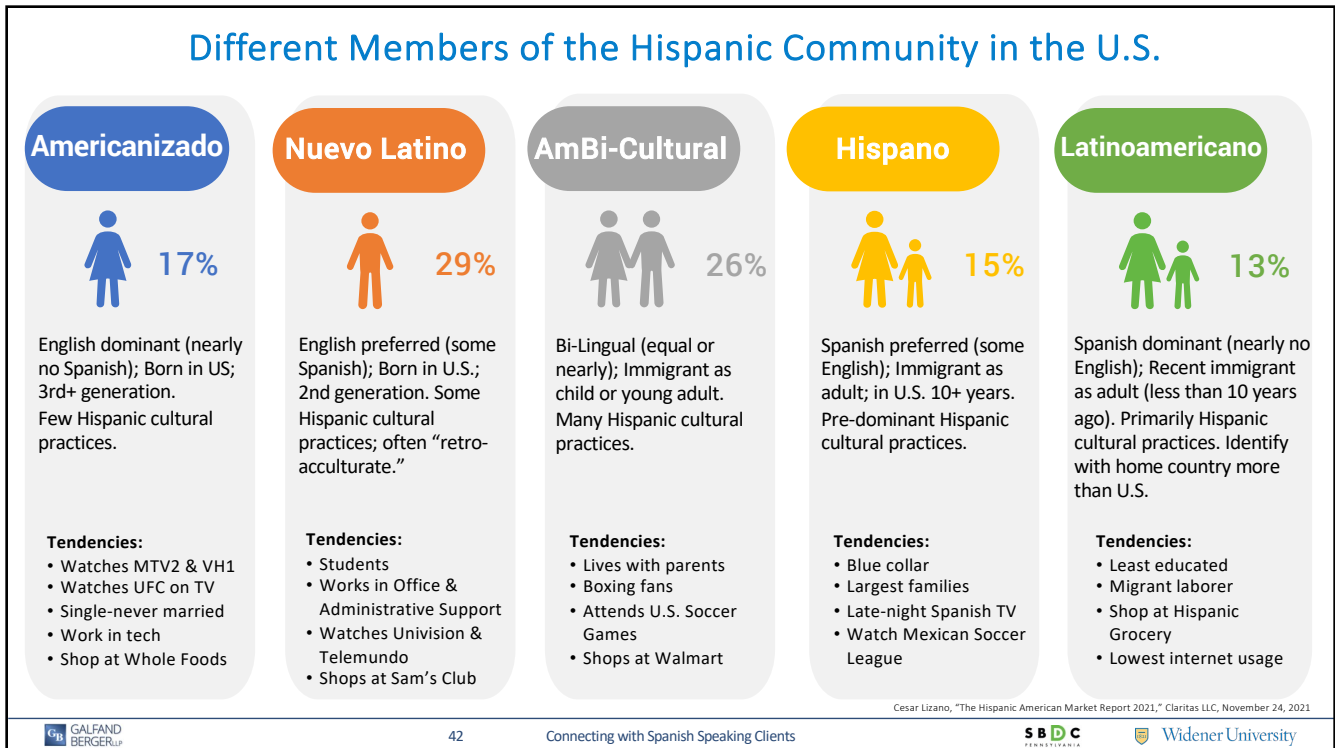
Five distinct groups



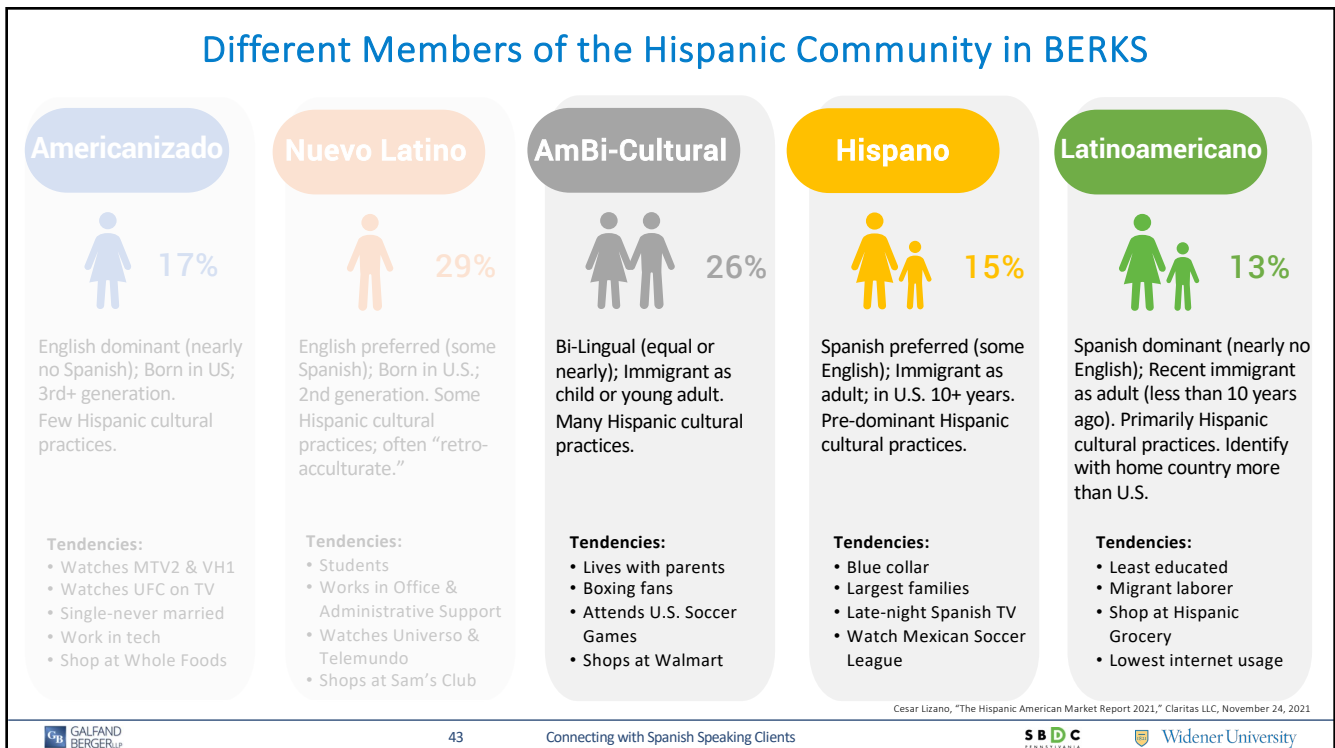
■ Nueva Latino ■ AmBi-Cultural ■ Americanizado ■ Hispano ■ Latinoamericano

Cesar Lizano, "The Hispanic American Market Report 2021," Claritas LLC, November 24, 2021





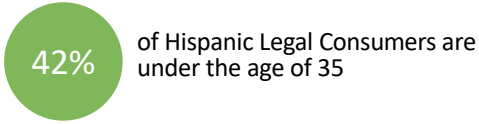
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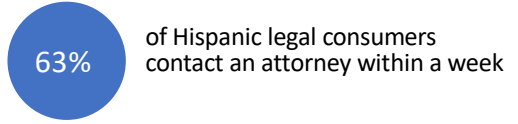
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## Meet Today's Hispanic Legal Consumers

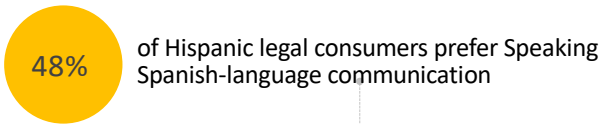
### ARE RELATIVELY YOUNG



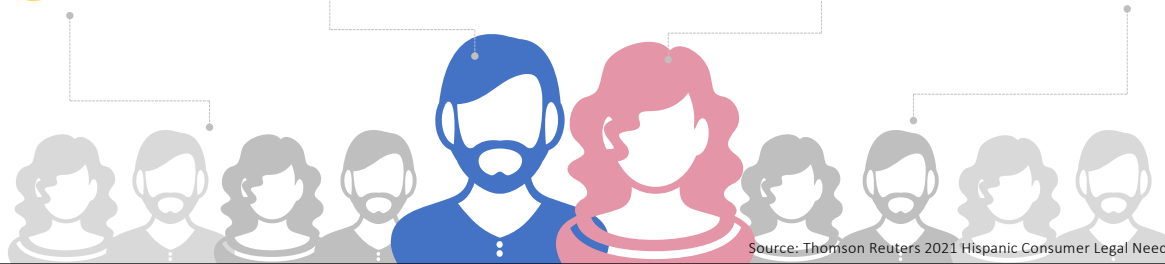
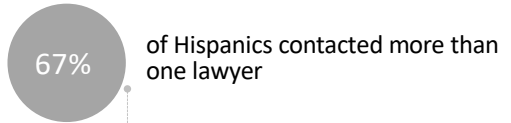
### TAKE ACTION QUICKLY



### SPEAKING SPANISH IS NOT NECESSARY BUT IDEAL

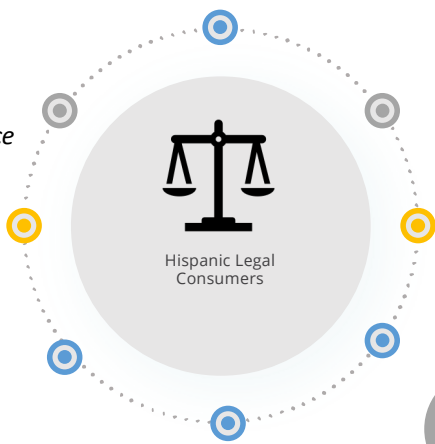
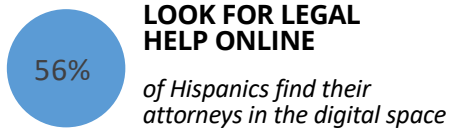


### WILL SEARCH FOR THE BEST FIT



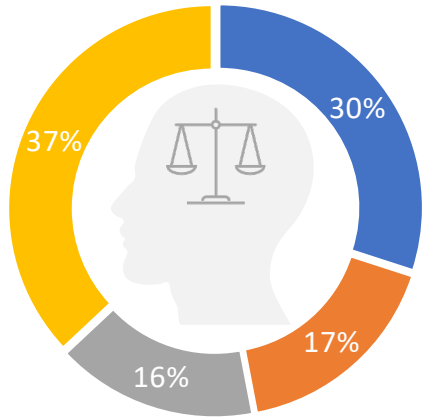
Source: Thomson Reuters 2021 Hispanic Consumer Legal Needs Survey

## Meet Today's Hispanic Legal Consumers



Source: Thomson Reuters 2021 Hispanic Consumer Legal Needs Survey

## Prevalent Hispanic Legal Issues



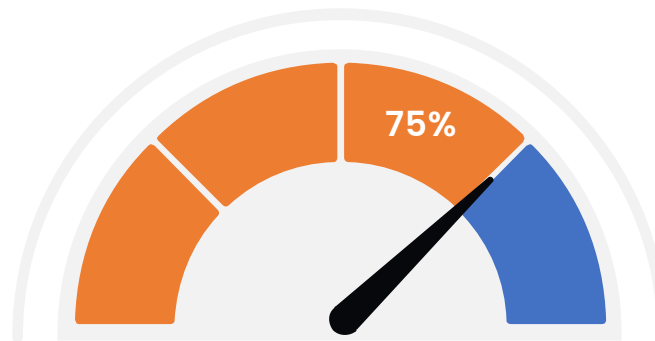
27% of Hispanics live in MULTIGENERATIONAL family households, which means many are significantly engaged in familial concerns (*word of mouth referrals*)

Understanding the unique needs and behaviors of Hispanic legal consumers  
Thompson Reuters

Source Nielsen Company: Cultural Currency and the Consumer Journey, 2019

## HOW TO BEST APPROACH POTENTIAL HISPANIC CLIENTS

75% OF HISPANIC HOUSEHOLDS SPEAK SPANISH AT HOME

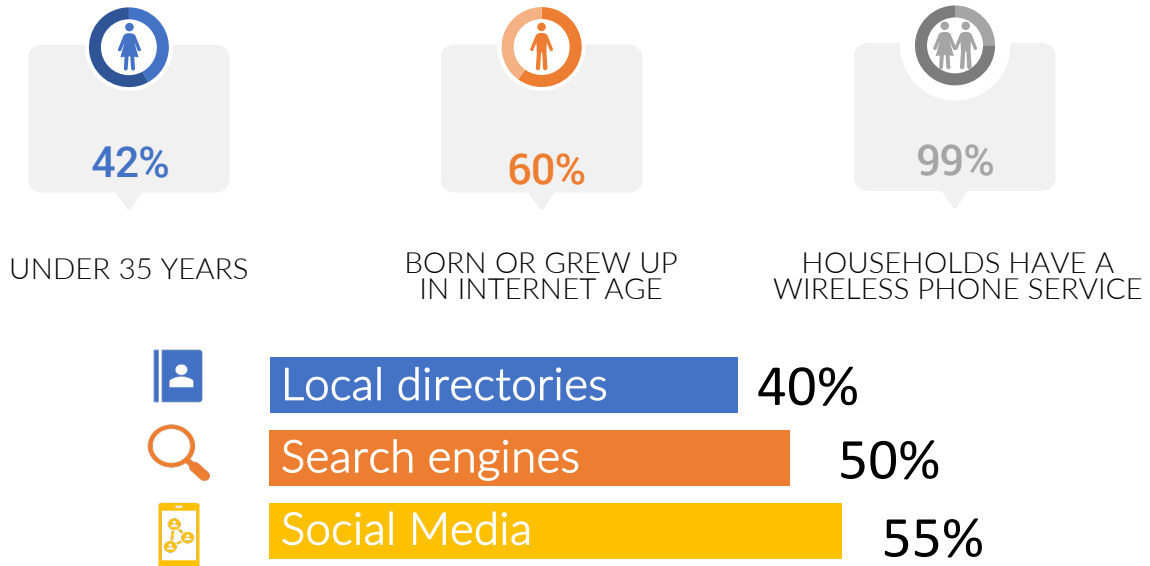


Spanish is not Necessary But IDEAL

Language remains a central connector for this demographic

Source Nielsen Company: Cultural Currency and the Consumer Journey, 2019

## How Hispanics Search For An Attorney



Source Nielsen Company: Cultural Currency and the Consumer Journey, 2019



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## Cultural Competency

Starts with an understanding of how certain factors (history, religion, traditions and customs) shape the worldview of a group of people and allow their members to survive in the world.



*Becoming culturally competent is considered a lifelong process that requires continual study and effort.*



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## What Does It Mean To Be Culturally Competent?



Acceptance of the fact that each culture finds some behaviors, interactions or values more important or **desirable** than others.



Awareness and acceptance of differences in communication, life view and definitions of the Legal matters, are critical to successful **outcomes**.



Attorneys will **profit** from an awareness of their own cultural values: recognize the influence of their own culture on how they think and act.



The **socio-economic** status of a person creates a “sub-culture”, and in some cases a “counter culture” within which the client functions.



1

**Nodding does not necessarily mean understanding**

2

**Stereotypes do not help when the world turns out to be more complex than the stereotypes allow**

3

**Looking down while talking or listening maybe a sign of humility and respect, not hiding something**

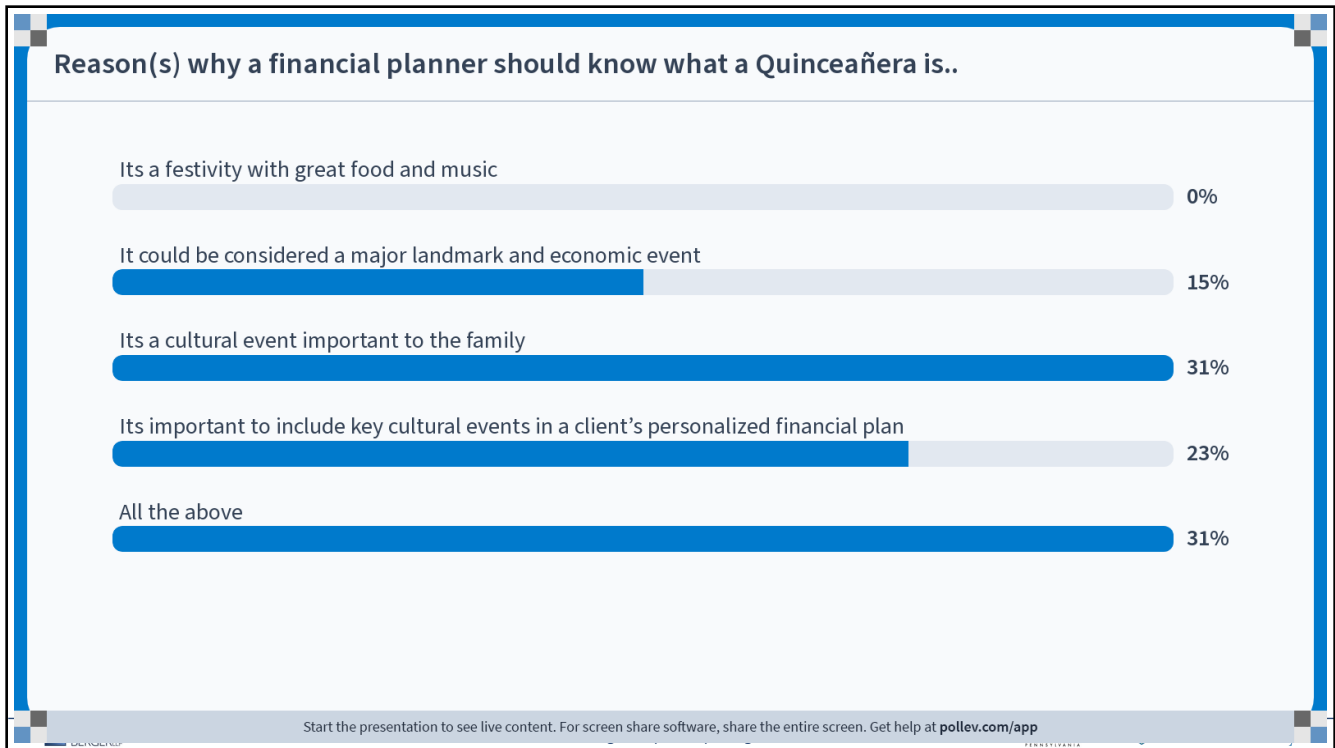
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**There is only one Spanish language**

5


**Multiple decision makers**

### Tips on Cultural Competency



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## Quinceañera



For young Hispanic women, a quinceañera is a landmark event.

A celebration of a girl's fifteenth birthday and her transition from childhood to adulthood, typically involving a mass followed by a party.

The quinceañera is an event for which multiple generations of family members contribute funds to create a memorable party for the young woman.

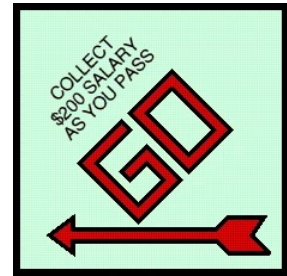
<https://www.sofi.com/learn/content/budgeting-for-a-quinceanera/>

**Sofi Bank's portal**

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## Takeaways

- 1 Consider hiring bilingual, bicultural staff
- 2 Utilize your staff or a professional interpreter to avoid ethical issues
- 3 Segment Hispanic market with cultural differentiators
- 4 Earn that trust long before they become a client  
*Use community engagement tactics*
- 5 Refer out when unable to meet bilingual / bicultural needs



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## Let's Keep in Touch



**Gabriela Raful, Esq.**

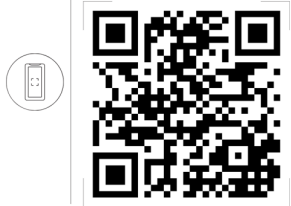
Senior Partner, Galfand Berger, LLP

[graful@galfandberger.com](mailto:graful@galfandberger.com)

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**Lenin Agudo, MBA**

Director, Widener University SBDC

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610.499.4109

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