

Dollars and \$ense: Uncovering the Socio-Economic Benefit Of Religious Congregations in Canada

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Wood Daly, M. Dollars and \$ense: Uncovering the Socio-Economic Benefit of Religious Congregations in Canada. *Studies in Religion*. ©2020 <https://doi.org/10.1177/0008429820921498>

Abstract

Since the earliest days of religious worship, houses of worship have stood as symbols of meaning and value. In Canada, the social, spiritual and communal value of local worshipping congregations has long been accepted. Despite this widespread qualitative acknowledgement, few studies have considered the economic impact that these congregations provide directly to their surrounding communities. Drawing on recent research in the United States, this paper offers the first quantitative national estimate of the socio-economic value of these religious congregations to Canadian society. This study offers insight into the socio-economic benefit, or “Halo Effect”, that Canadian congregations and places of worship have on their surrounding communities. The paper offers two estimates, ranging in economic scope from the basic impact of congregational spending, to a more generous figure resulting from the application of Social Return on Investment (SROI) models.

Introduction

In Medieval Europe, going to the Cathedral was a bit like heading to the local mall. While the design and architecture of these buildings highlighted the formal relationship between spiritual and public life, it was the communal nature of these places that made them so central to daily life. The choir rows and the sanctuary, strategically positioned in the east end of the building, were largely considered sancrosanct, hidden from the public by a screen. But elsewhere in these buildings, the ordinary people made themselves at home. When a service was not in progress, people would hitch their horses to the

side of the building, gather to meet their friends, bring their dogs, picnic, and even on occasion conduct their business. At the Cathedral in Chartres, wine merchants, probably employed by the Cathedral itself, sold their product and by doing so inside the church were exempted from the taxes charged by the Count of Blois and Chartres (Ball 2008).

In Canada, we may no longer hitch horses to our places of worship, but the social, spiritual and communal value of local congregations to surrounding neighbourhoods continues, as attested in numerous Canadian and American studies. In Canada, Beaman and Lefebvre (2014), Friesen and Clieff (2014), Brownlee et al (2006), Lasby and Barr (2018), and Vidal (2001) remind us that faith-based congregations help people to explore and cultivate deeply held, centuries-old beliefs; to participate in rituals of meaning; to find comfort in their times of deep pain and sorrow, and to foster relationship in community. Even for people who would not describe themselves as people of faith, these communities act as incubators for commonly-held social values. In the same way that the arts are known to positively influence communities, the impact of local worshipping communities on the culture that surrounds them is felt and is of benefit to both participants and those who are not directly involved.

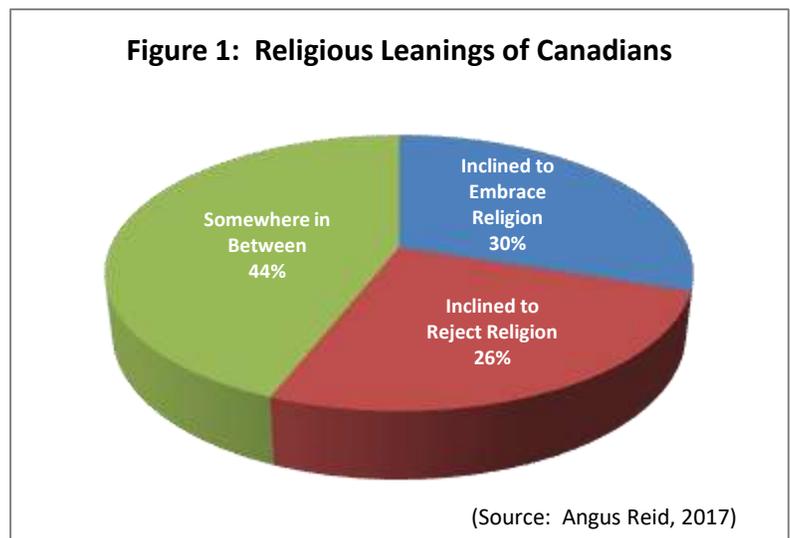
A review of this research reveals a wide range of social benefits provided by congregations (Ammerman 2001, Cnaan et al 1999, and Chaves et al 1999b,) including some that offer early attempts at quantifying the social and volunteering benefits that congregations offer their surrounding communities (Tirrito and Cascio 2003). Schludermann et al (2000) explore how religion promotes education and civic involvement, while Hummer et al (1999) examine how religious participation helps deter criminal involvement and social deviance. Perry (1998) and Fagan (2006) offer insights into how participation in religious communities can promote mental health while Beaman and Lefebvre (2014), Putnam (2000), and Fukuyama (2011) suggest that organized religion helps to improve government stability by increasing social capital and stimulating economic growth.

Despite these many studies, both qualitative and quantitative in nature, few studies have considered the socio-economic impact these congregations provide in monetary terms, either directly to their surrounding communities, or to society in general. This absence is particularly evident in the Canadian context. The lack of “hard numbers,” and the quantitative method needed to produce them, has often put congregations and their larger religious organizations at a disadvantage when pressed to “prove” their value in a wider context. At the very least, these religious communities lack a common language or “currency” when speaking of value with those who are not a part of the congregations themselves. In situations like these, a tool that helps to provide an economic measurement of the contribution that congregations make to their local economies would be of great help.

This paper offers just such a tool. Drawing on the earlier research of Cnaan et al (2013, 2018), Wood Daly (2016) and more recently, Grim and Grim (2016), this paper provides an empirical means of estimating the socio-economic benefit that places of worship provide to Canadian society.

The Religious Landscape in Canada

Understanding this benefit to Canadians is particularly important in an era when organized religion and spiritual involvement appear to be in decline, particularly amongst mainline Protestant denominations. In 2017, Canadian pollster Angus Reid released its most recent look at Canadians’ views regarding religious belief and faith. They asked Canadians whether they are inclined to embrace religion, reject religion, or are somewhere in between.



religion, or whether they find themselves somewhere in-between. They found that while more Canadians are still inclined to embrace (30%) religion than reject it (26%), these numbers are shrinking, and there is now a strong majority (44%) of Canadians who find themselves somewhere in-between (see Figure 1).

These “in-betweeners” still hold many conventional religious beliefs and sometimes still engage in religious practices including attendance at worship – but they do not see themselves as devout.

The 30% of Canadians who now say they embrace religion is down 15% from the findings of Bibby in 1985 (Bibby 1987). Of those who indicate they are inclined to embrace religion, only slightly more than half (56%) report attending services at least once a month. And while those who embrace religion may not be attending worship as often as in the past, still close to 9 in 10 continue to pray individually (86%), read scripture (45%), feel strengthened by their faith (79%) and claim to experience God’s presence (68%). Even a third of those who feel ambivalent towards religion would still prefer a religious funeral when they die (Angus Reid, 2017).

This decline in personal expressions of faith is, not surprisingly, dramatically reflected in local congregations across the country. Faith in the Common Good¹, citing key religious leaders from across the country, suggests that in the next five to ten years, 30% of Canadian churches are likely to close, the vast majority of which will be in rural communities.² In May 2014, the *United Church Observer*³ reported that the largest Protestant group in the country was closing congregations at a rate of more than one a week (Barber 2014). In a reader survey conducted by the *Observer* in 2013, close to half of the respondents reported that their congregation’s membership was shrinking and a third believed that by the year 2025, their congregation would likely have given up its current building.

¹ Faith in the Common Good is a national, inter-faith network <http://greeningsacredspaces.net/about-us/>

² These numbers are reported in conversation following dialogue with key denominational leaders including those of the Anglican Church of Canada and United Church of Canada.

³ The *United Church Observer* is now known as *Broadview* <https://broadview.org/about-us/>

This aspect of religious life does not bode well for Canadian communities. In a quantitative study on the impact of shutting down a congregation in an inner city, Kinney and Combs (2015) report that congregational closures often precede the socio-economic collapse of the community in which the congregation was located. More specifically, their study highlights that declines in neighbourhood vitality are significantly related to the closure of congregations, characterized by what they called “bridging social capital”. In other words, communities are not as healthy when they lose congregations that have traditionally helped them to bridge diversity by connecting heterogeneous populations.

The controversial sale of St. Matthias Anglican Parish in Guelph, Ontario to make way for a five-storey apartment complex offers reinforcement of this sense of corporate community loss. In 2013, the congregation of St. Matthias voted to abandon its building in the south end of Guelph, in large part due to dwindling numbers and increased costs. This decision concerned and angered local residents for a variety of reasons. People are often skeptical of change. When unfamiliar elements are introduced into their neighbourhoods that skepticism is often expressed as fear or anger. The impact of this decision in Guelph, however, appears to reach much deeper. At the time, the *Guelph Mercury Tribune* reported that residents were expressing a deep sense of loss for this community gathering space and fear that the developer and city would not follow through on promises to provide an adequate replacement of accessible community-use space (Saxon, 2015).

Valuation in Congregations

The changing relationship between religion and secular society prompts us to reflect on the socio-economic value that people of faith bring to society.

Nancy Clegg (1991), using the Medieval Church as an example, helps us to understand why. Where some have described the Church historically as one of “the greatest of political institutions” ever

(Tawney, 2015) or as a state unto itself (North, 1981), Clegg suggests we see the Medieval Church as a “firm” which primarily sold two products: “religious services” and “income insurance”. The religious services included staples such as: worship, baptisms, weddings and funerals. Income insurance was provided by the monks, who, with their vows of celibacy and poverty, were entrusted with the collection of offerings from parishioners. In return, they supplied income insurance in the form of relief for the poor, care of the sick and the aged, and hospitality.

For more than a thousand years, beginning with the rule of Constantine⁴, the Church performed highly successfully in this role, expanding across Europe and into areas of England, effectively broadening its market. However, after 1350 CE, monasticism and the monastic arm of the Church, particularly in England, gradually began to lose its market share in this area to government and private charitable foundations. Finally, in 1536, under the rule of Henry VIII, monasteries were effectively dissolved and the “income insurance” aspect of the Church’s business appeared to be virtually defunct. The religious sphere of influence has not been dissimilar at different times throughout history in the Jewish, Islamic and Buddhist religions.

In today’s society, we see this “insurance” dynamic commonly referred to as the provision of “soft goods”. Over the last several decades, organizations positioned within the social-service sector have begun to explore what this “share of the market” looks like for them in economic terms, through the application of Social Return on Investment (SROI) models (Clark et al 2004). Our question in this paper is: how much of this “market share” have local congregations or places of worship retained? And more specifically, how can we measure it?

⁴ In about the year 320 CE, Christianity was transformed from a marginal sect into a centre of power when the Roman Emperor, Constantine, decreed that Christianity had become the official religion of the Roman Empire. Clergy acquired a senior status within the empire. The church, in essence, became an arm of the state and amassed large amounts of wealth.

Social Return on Investment models seek to value services and products that the wider market normally would not price, things like: happiness, well-being, rehabilitation, responsible parenting, and neighbourhood pride. SROIs can also be used to estimate the costs of specific social problems and the quantitative impact of non-profit organizations relative to their financial and human resource investments (Glisson 2000, Schorr 1997, Cnaan and Kang 2011). It follows that the more complex the phenomenon being valued, the more difficult the valuation. For this reason, researchers have often limited their attempts to value congregations to one type of methodology, or more specifically, one type of contribution.

The first attempt at attributing socio-economic value to congregational life in Canada was made by Handy and Cnaan (2000). They documented the presence of 25,458⁵ congregations representing Christian, Jewish, Islamic, and other traditions. In a study spanning 46 congregations in three Southern Ontario cities,⁶ Handy and Cnaan observed the following: 1) the congregations had operated in the same location for an average of 70 years, 2) most congregations were relatively homogenous and were composed primarily of one ethnic group, 3) a majority of the congregations reported operating budgets between \$50,000 and \$500,000, 4) all congregations provided at least one social service in their community, with an average of 4.13 community programs per congregation, 5) a wide range of programs suggested a large degree of neighbourhood specificity, 6) non-members were four times as likely to access these community programs compared to congregational members, 7) 87% of programs reported using volunteers, 8) 70% of congregations reported using building space for community programs and 9) the value of congregational support was estimated to be about \$145,000.

⁵ A subsequent list, compiled by Bruce Guenther for Outreach Canada in 2001, documents 26,840 religious congregations.

⁶ Handy and Cnaan's study of 46 congregations in Southern Ontario included 15 congregations in Kingston, 15 congregations in London and 16 congregations in Toronto

In 2001, Cnaan and Boddie assessed congregational replacement value. In other words, what would it cost private/public organizations to replace or provide the same social services that congregations offer? Chaves and Miller (1999a) by contrast, focused their analysis on the contribution of a congregational budget to the local economy. While each of these attempts were helpful, they all proved to be too narrow in scope.

The Halo Project - Philadelphia

In 2007, *Partners for Sacred Places* convened a small group of researchers from academia and the non-profit sector to develop a broader means of valuation that would include several factors not included in the previous studies. For example, they explored contributions that included: green space, building and capital projects, visitors to the congregation, impact on public safety, housing, support for local business, budgets, partnerships with community development organizations, and the incubation of new businesses and non-profits.

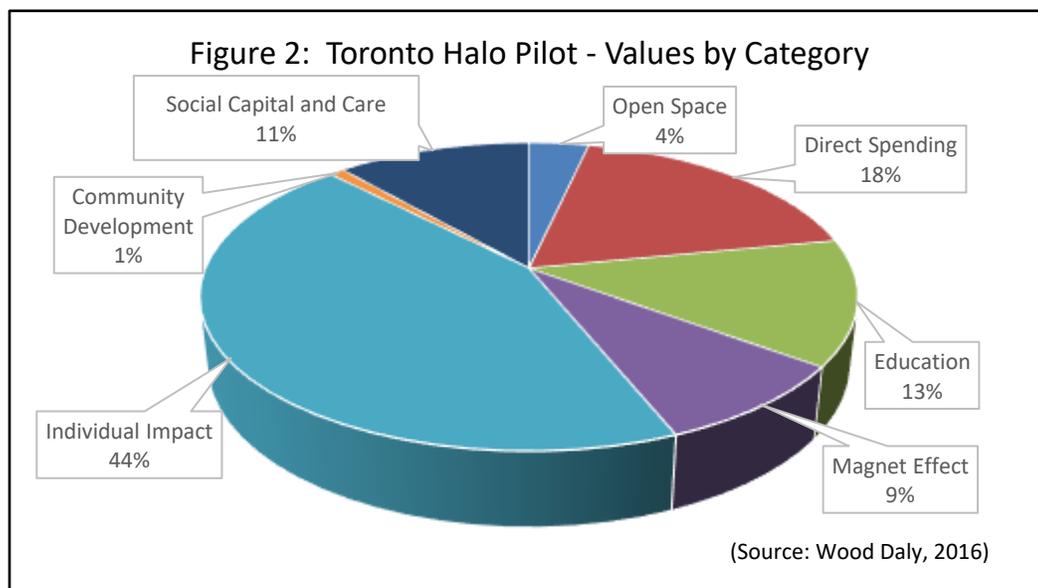
These discussions eventually gave rise to a framework that explored 49 valuation variables, grouped in seven broad categories: 1) Open Space, 2) Direct Spending, 3) Education, 4) Magnet Effect, 5) Individual Impact, 6) Community Development, and 7) Social Capital and Care.

When applied in 12 congregations, the methodology revealed an accumulated “halo effect” or economic contribution of \$51,850,178 USD. This estimate translates into an average value of approximately \$4.3 million USD per congregation. Even the smallest of the congregations studied, a Presbyterian Church with approximately 150 members and an annual operating budget of \$260,000, was estimated to have an annual “halo effect” of \$1.5 million USD.

In 2016, Partners for Sacred Places expanded this research to include 90 congregations in three cities: Philadelphia, Chicago, and Fort Worth. Using essentially the same methodology employed in the pilot study, they observed a combined economic impact of more than \$3 billion USD with an average congregational impact of \$1.7 million USD. Perhaps just as important as the monetary findings was their observation that 87% of the beneficiaries of the community programs and events provided by these local congregations are not members of the congregation itself.

The Halo Canada Project

These numbers, as impressive as they are, tell us little about the potential economic impact of congregations in the Canadian context. To this end, Wood Daly (2016) adapted the Halo methodology developed in Philadelphia to study 10 faith communities in the City of Toronto. Using values obtained from research in parallel sectors that are more reflective of the Canadian economic landscape;⁷ this study revealed a cumulative socio-economic benefit or “Halo Effect” of \$45.4 million. Figure 2 portrays the relative values for each of the 7 Halo impact areas for the Toronto Halo Pilot.



⁷ For a detailed discussion of the seven impact areas and assigned values visit: <http://www.halocanadaproject.com/halo-project-canada---phase-1.html>

The average socio-economic benefit of each congregation was found to be \$4.5 million, with a spending index of \$4.77. In other words, for every dollar a congregation spent, the surrounding community received, on average, \$4.77 in economic benefit.⁸

Two publicly available tools, based on these values, have been designed to help communities and congregations understand this socio-economic relationship. The first is known as the Halo Calculator⁹ which has been prepared by Cardus, one of the co-sponsors of the pilot.¹⁰ The second resource has been developed by WayBase¹¹. Their platform provides values for Christian congregations based on Cardus's Halo Calculator. Neither resource incorporates the more recent values reported in this paper.

Since June of 2016, the Halo Canada Project has continued its research, increasing the number of participating congregations to 76. Two congregations from the initial study were dropped from the data pool when it was later determined that, while both congregations have small worshipping components, they function more like community service agencies than they do like congregations, with both organizations receiving considerable sources of outside funding.

Of the 76 participating congregations, 44 are from Ontario. These are followed by 11 from British Columbia, Quebec (8), Alberta (5), Saskatchewan (3), New Brunswick (2), Manitoba (1) and Prince

⁸ In the Toronto pilot study (www.haloproject.ca) values focused on what local congregations contribute to their surrounding neighbourhoods. Citing Cnaan et al (2013) the study calculated values based on the understanding that approximately 80% of Direct Spending makes its way back in to the local neighbourhood economy while the remaining 20% is spent further afield.

This paper assumes that 100% of congregational spending makes its way into the wider Canadian economy.

⁹ The Halo Project Calculator is available at www.haloprojectcalculator.ca/calculator/

¹⁰Cardus (www.cardus.ca) is a non-partisan, faith-based think tank based in Hamilton, that is dedicated to promoting a flourishing society through independent research, robust public dialogue, and thought-provoking commentary.

¹¹ WayBase (www.waybase.com) is an online platform that gathers, cleans, and organizes the public data on over 30,000 Christian charities in Canada to support better coordination, collaboration, and reporting for the Christian sector of society.

Edward Island (1). Twenty are located in the Greater Toronto Area (GTA), 7 are from the Montreal / Sherbrooke area, while 6 are from the Greater Vancouver and Victoria area. Table 1 represents the size of community these congregations are located in:

**Table 1:
Halo Canada Project – Community Size of Study Congregation**

| Community Size | Number of Congregations |
|----------------|-------------------------|
| 0 – 5K | 3 |
| 5K – 10K | 4 |
| 10K – 50K | 6 |
| 50K – 100K | 5 |
| 100K – 500K | 25 |
| 500K – 1M | 5 |
| 1M – 2M | 7 |
| 2M+ | 21 |

These congregations also represent a broad range of religious traditions, including: United Church of Canada (29), Fellowship of Evangelical Baptists (26), Salvation Army (6), Anglican (3), Pentecostal Assemblies of Canada (3), Presbyterian (3), Muslim (2), Canadian Baptists of Ontario and Quebec (1), Brethren (1) and Evangelical Missionary (1).

The congregations represent a total of 28,523 worshippers and an average worshipping attendance of 375 per congregation. The median attendance is 183 per congregation. Using the same methodology and matrix values applied in the Toronto pilot, these congregations were found to offer a cumulative economic impact of \$205.6 million to Canadian society. The average congregational impact was found to be approximately \$2.7 million with a median value of \$2.0 million. When spending is compared relative to impact, we observed an average congregational spending index of \$3.87 (median = \$3.05). This means that for every dollar these congregations spend, Canadian society receives \$3.87 in socio-economic benefit.

Grim and Grim: The Socio-Economic Contribution of Religion to American Society

In 2016, Brian Grim and Melissa Grim published *The Socio-Economic Contribution of Religion to American Society: An Empirical Analysis*. Here they argue that it is possible to arrive at a monetary expression of the religious community's socio-economic contribution to society on a national scale offering three estimates ranging from conservative, to a more moderate estimate, and finally to a considerably more liberal estimate.

The first estimate they put forward is based solely on the revenues of religious or faith-based organizations. This includes not only places of worship but denominational, divisional or diocesan offices, religious charities, as well as faith-based hospitals and religious schools. The estimate they arrive at is approximately \$378 billion USD annually.

A second, mid-range estimate, takes into account the fair-market-value of congregational social services, charitable halo effects and the economic contribution of American businesses with religious roots. Included among the businesses they cite is Wal-Mart, whose majority shareholders are the Walton family, and who have strong ties to the Presbyterian church in the United States. The first aspect of this estimate, dealing with congregational impact, relies heavily on the work of Cnaan et al (1999, 2006, 2013) and Cnaan (2015). Grim and Grim observe that in Cnaan's work, Direct Spending represents approximately 20% of the total congregational economic impact on society. Grim and Grim then state their assumption that revenues approximate expenditures permitting them to apply Cnaan's relative value for Direct Spending to the total revenues of America's 344,894 congregations (\$83,778,191,193) to produce a value of \$418.9 billion USD annually.

To account for the economic benefit that religious charities offer, they cite a study by Partners for Sacred Places and McClanahan Associates (2015), quantifying the economic impact or Halo Effect of the Salvation Army's Kroc Community Centres. Here they found the socio-economic benefit to be 2.1 times

the annual program budget. Applying this ratio to the revenues of faith-based charities, Grim and Grim add an additional \$49.8 billion to the mid-range estimate. They conclude their calculations for this estimate by adding the revenues of American businesses with religious roots for a final figure of approximately \$1.2 trillion USD.

Finally, Grim and Grim suggest that a third estimate is possible by factoring the annual income of all religiously affiliated Americans. Their estimate assumes that many, if not most people of faith, aim to conduct their affairs “guided by and inspired by their religious ideals”. With 89,714,963 households listed as being “religiously affiliated” and an average household income of \$53,482, this produces a final estimate of approximately \$4.8 trillion USD.

While Grim and Grim’s work offers important insights into our pursuit of a national estimate of the socio-economic impact of Canadian congregations, it also raises some significant questions. To begin, their initial estimate relies on the revenues of religious organizations *and* the assumption that revenues parallel expenditures. We contend that expenditures represent a better indicator of contribution than revenues. Revenues primarily represent what an organization *takes from* the economy for its own benefit; expenditures represent what an organization *puts back* into the economy for the common good of society. Moreover, the assumption that revenues parallel expenditures is, at least in the Canadian context, false. Revenue Canada figures indicate that in 2017 revenues for Canadian congregations exceeded expenditures by \$645.1 million.

With this correction in mind, an estimate based solely on expenditures would put the socio-economic benefit of Canadian congregations at approximately \$5.1 billion CDN. By way of economic comparison, *Chain Drug Review* (2018) reports that annual sales of Canadian pharmacy giant *Shoppers Drug Mart* in 2017 totalled \$12.6 billion.

Whether this initial estimate is based on revenue or expenditures, we would agree with Grim and Grim that these figures dramatically under-represent the socio-economic impact of Canada's religious communities. We believe a more accurate estimate incorporates the fair-market-value of "soft-goods" offered by congregations to society (Cnaan 2015, Cnaan and Seongho 2018 and Wood Daly 2016). And while we do believe it is possible to provide such an estimate for Canadian religious organizations in general, that is beyond the scope of this inquiry.

One final note with respect to the work of Grim and Grim. While it may be possible to offer an estimate of socio-economic impact based on the revenues of religiously-affiliated Canadians (as they do in the U.S.), we see no clear means of determining the expenditures of religiously-affiliated Canadians. We suggest it might be more helpful to determine a third "value-added" estimate by taking into account the additional volunteer time and charitable donations contributed by religious Canadians relative to the general population.

The Conference Board of Canada (2018), reports that in 2013, there were 12.7 million Canadians, or 43.6% of the population, aged 15 and older who did volunteer work. Vezina and Crompton (2012) note that a variety of factors have been shown to influence an individual's likelihood of volunteering. These include: age, marital status, education, gender, presence of children, employment status and income. Vezina and Crompton also highlighted the axiom that religious people show higher rates of giving and volunteering than those in the general population. They highlight the observation that almost two-thirds of Canadians, aged 15 and older, who attend religious services at least once a week (65%) contribute some type of volunteer work,¹³ compared with only 44% of those who attend less frequently or not at all. They also observed that people who attend religious services regularly contribute 40%

¹³ A volunteer, here, is defined as any person aged 15 and over who did any activity without pay on behalf of a group organization, at least once in the 12 months preceding the survey. This includes any unpaid help provided to schools, religious organizations, sports or community associations.

more hours on average than other volunteers. In 2010, regular religious attenders contributed 202 hours annually, compared to 141 hours for non-religious Canadians.

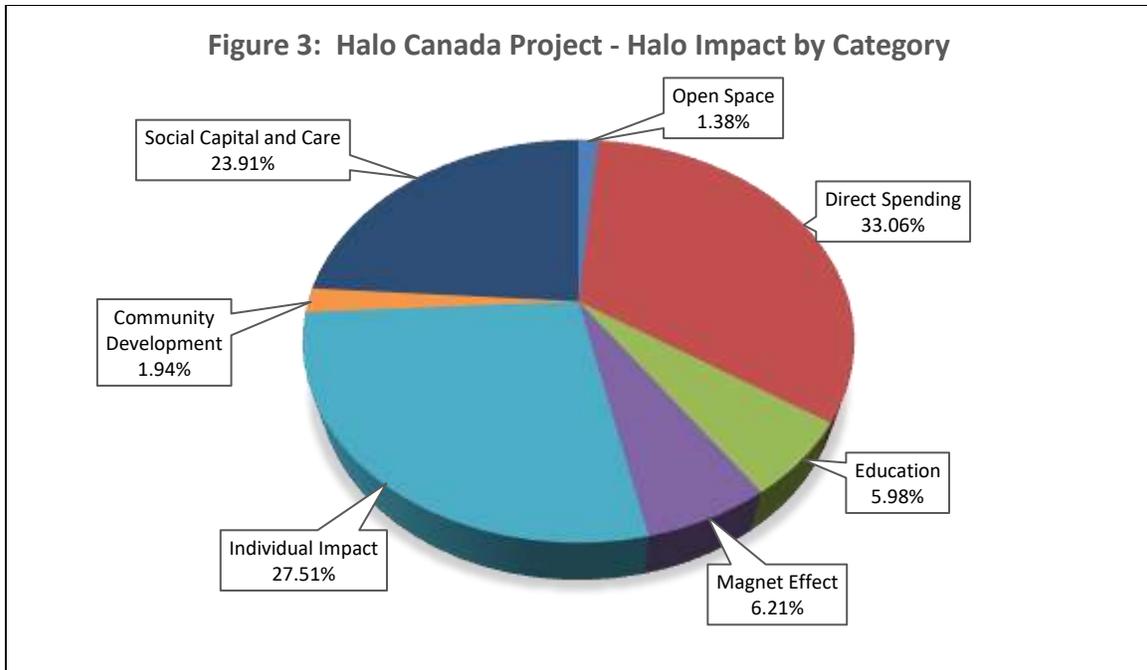
One might argue that this “additional” volunteer time put in by regular religious attenders would be dedicated to the religious organizations of which they are a part. Surprisingly, this does not appear to be the case. While they do contribute more time to religious organizations than less frequent attenders (42% compared to 4%), 58% of their time was offered in support of non-religious organizations such as hospital auxiliaries or meals-on-wheels.

In a similar vein, Brownlee et al (2006), report that religiously-affiliated Canadians, particularly those who attend religious services weekly, are 11% more likely than other Canadians to donate to charitable organizations. And when they do donate, religiously-affiliated Canadians, on average, contribute more than twice as much as non-affiliated Canadians. For these reasons, we suggest a third estimate that takes into account these additional volunteer and monetary contributions over Grim and Grim’s proposed methodology.

Towards a Canadian National Estimate

The first step in determining a national estimate of congregational socio-economic impact in Canada involves establishing a relative figure upon which to base a projection. Our study elected to build on the work of Cnaan (2015) and our earlier work in Toronto (Wood Daly 2016) by expanding our total study to include the congregational impacts of 76 Canadian congregations

Following the methodology applied in the Toronto study, these congregations were found to have a combined socio-economic impact of \$68.2 million with relative values in each of the study categories as follows:

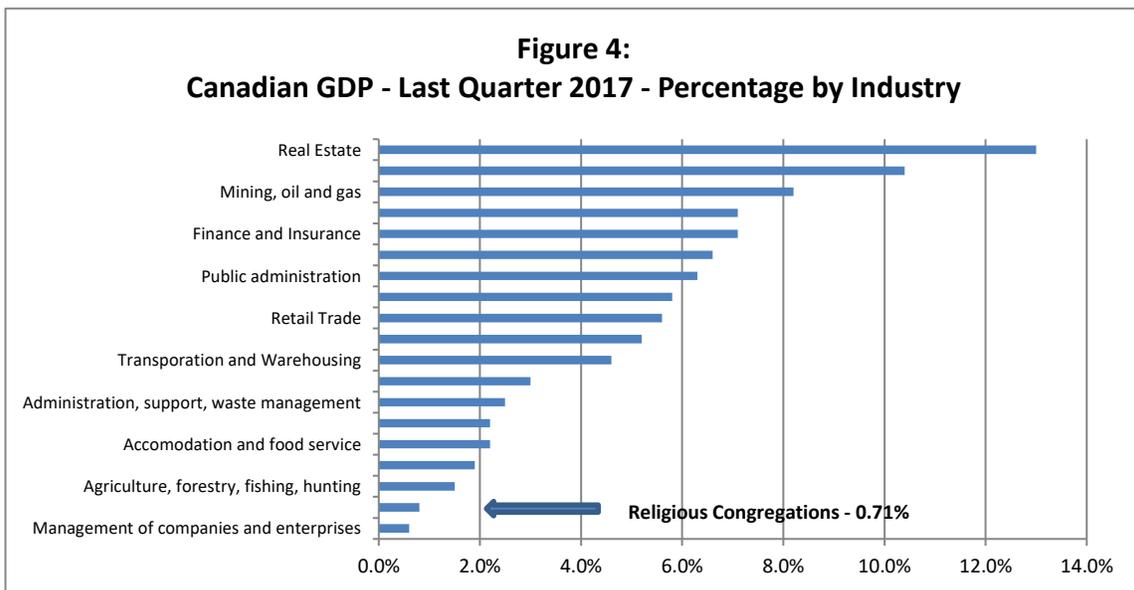


Secondly, we needed to determine the expenditures of Canadian congregations nationwide. To start, we limited our enquiry to congregations registered as Canadian charities with the Canadian Charities Directorate. While Canada Revenue (CRA) codes all religious organizations based on religious affiliation, it does not clearly isolate places of worship from other types of religious organizations, such as religious governing or administrative bodies. To complicate our task, many religious schools, seminaries, charitable foundations and trusts, camps, and other types of community-based religious organizations were found to be miscoded as places of worship.

Of the 23,884 listings Canada Revenue provided, we reduced the number to 21,225 by eliminating national, regional and diocesan bodies, missionary and evangelistic organizations, religious publishers and broadcasters, seminaries and religious colleges, religious community-based organizations, as well as 553 congregations with no reported expenses for 2017. These congregations reported cumulative spending of approximately \$5.1 billion.

With these figures in place, we were then able to follow Grim and Grim’s method by applying the relative value of Direct Spending as a percentage of Halo Impact (33.06%)¹⁵ to the total expenditures of all Canadian places of worship (\$5,113,904,881). This leads to an estimated national socio-economic impact of \$15,468,556,809 or approximately \$15.5 billion.

The significance of these figures in the Canadian context is perhaps best illustrated by their relationship to the Canadian Gross Domestic Product. In the last quarter of 2017, Statistics Canada (2018) reported that Canada’s GDP was approximately \$2.8 trillion (CDN). Our estimate of \$15.5 billion therefore represents the equivalent of 0.71% of Canada’s annual GDP. In terms of scale, this would rank the contribution of local congregations slightly ahead of the management of companies and enterprises (0.62%), just behind the contributions made by the arts, entertainment and recreation (0.77%) and only 0.82% behind the contributions made by agriculture. As a further point of comparison, of the 19 industries typically measured, 8 (or 42%) of them register a GDP of approximately 3% of the total or less.



¹⁵ In the Halo Canada Project’s study of 76 congregations, Direct Spending values have the smallest standard deviation of any of the study categories (13.73).

While not directly related to our calculations of socio-economic impact, other key figures arising from our review of the Revenue Canada data help to inform our assessment of faith communities as key contributors to the Canadian economy. In 2010, religious organizations owned the second largest number of structure-types in the country (Natural Resources Canada 2010), next only to individual houses. In 2017, the land and property associated with Places of Worship was worth approximately \$15.8 billion (see Table 2). Local congregations had cash reserves of approximately \$2.5 billion and total assets of close to \$31.6 billion. Local congregations received less than \$213 million or 3.7% of their income from other charitable organizations and only \$96.3 million (1.7%) from all levels of government. \$3.8 billion was raised directly through member/participant donations, representing 65.9% of all revenue streams. Churches, mosques, synagogues, temples and other places of worship are also significant employers, paying out more than \$1.8 billion in employment compensation. Just as significant were the \$558.6 million in gifts they delivered to qualified donees. The average revenue reported by these congregations was \$274,224 (median = \$113,704), while average expenditures were \$240,938 (median = \$107,403).

Table 2: Congregational CRA Reporting 2017

| Reporting Category | Value |
|---------------------------------------|------------------|
| Cash Balance | \$2,516,897,879 |
| Land/Building Assets | \$15,827,514,750 |
| Total Assets | \$31,607,073,003 |
| Amount received from Charities | \$212,980,761 |
| Amount received from Federal Gov't | \$19,274,169 |
| Amount received from Provincial Gov't | \$59,627,512 |
| Amount received from Municipal Gov't | \$17,418,169 |
| Amount received from all Gov't | \$96,319,850 |
| Amount received from donations | \$3,793,347,534 |
| TOTAL REVENUE | \$5,758,977,623 |
| Salary and Compensation | \$1,841,670,309 |
| Gifts to Qualified Donees | \$558,579,441 |
| TOTAL EXPENSES | \$5,113,904,881 |

(Source: Canada Revenue, 2017)

Of further interest is the distribution of revenues and expenses relative to congregational counts. Table 3 depicts the number of congregations in each revenue category. Most congregations in Canada (41%) have revenues between \$100K and \$500K. These congregations receive 38% of the revenue generated by Canadian congregations. In total, 47% of Canadian congregations have revenues under \$500,000.

Table 3: Annual Revenues of Canadian Congregations 2017

| | Congregations | Revenue | % of Congregations | % of Revenue |
|--------------------|---------------|-----------------|-----------------------|-----------------|
| Greater than \$20M | 3 | \$190,440,882 | 0% | 3% |
| \$10M - \$20M | 16 | \$206,467,342 | 0% | 4% |
| \$5M - \$10M | 45 | \$300,949,981 | 0% | 5% |
| \$1M - \$5M | 842 | \$1,515,413,351 | 4% | 26% |
| \$500K - \$1M | 1630 | \$1,118,079,585 | 8% | 19% |
| \$100K - \$500K | 8767 | \$2,013,871,496 | 41% | 35% |
| \$50K - \$100K | 3713 | \$271,774,570 | 17% | 5% |
| \$25K - \$50K | 2899 | \$105,764,474 | 14% | 2% |
| \$10K - \$25K | 2070 | \$36,478,065 | 10% | 1% |
| \$1 - \$10K | 1003 | \$4,947,997 | 5% | 0% |
| Less than \$0 | 237 | -\$5,210,120 | 1% | 0% |
| TOTAL REPORTING | 21226 | \$5,758,977,623 | 100% | 100% |

(Source: Canada Revenue, 2017)

In terms of expenses, close to half (47%) of Canadian congregations have annual expenses of less than \$100,000. Another 41% of congregations have expenses between \$100K and \$500K, while only 7% have expenditures of more than \$5 million (see Table 4).

Table 4: Annual Expenses of Canadian Congregations 2017

| | Congregations | Expenses | % of Congregations | % of Expenses |
|--------------------|---------------|-----------------|-----------------------|------------------|
| Greater than \$20M | 1 | \$30,369,434 | 0% | 1% |
| \$10M - \$20M | 7 | \$102,227,436 | 0% | 2% |
| \$5M - \$10M | 35 | \$235,791,222 | 0% | 5% |
| \$1M - \$5M | 726 | \$1,284,836,416 | 3% | 25% |
| \$500K - \$1M | 1509 | \$1,030,365,524 | 7% | 20% |
| \$100K - \$500K | 8778 | \$1,995,043,309 | 41% | 39% |
| \$50K - \$100K | 3821 | \$280,802,682 | 18% | 5% |
| \$25K - \$50K | 3019 | \$109,845,111 | 14% | 2% |
| \$10K - \$25K | 2206 | \$39,070,983 | 10% | 1% |
| \$1 - \$10K | 1123 | \$5,552,764 | 5% | 0% |
| TOTAL REPORTING | 21225 | \$5,113,904,881 | 100% | 100% |

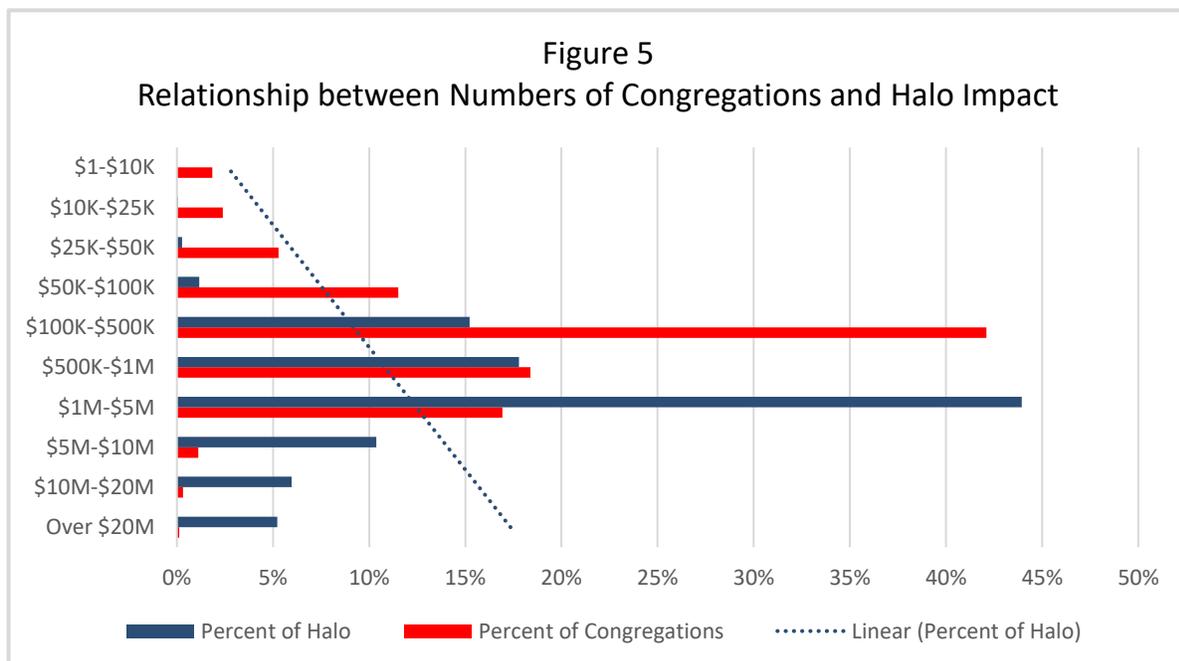
(Source: Canada Revenue, 2017)

When these values are applied to determine Halo (socio-economic) impact on a national scale, we see that 331 congregations (1%) carry 21% of the nation’s total Halo impact, while 18% contribute 65% of the total impact. Most Canadian congregations (42%) have congregational impacts between \$100K and \$500K, while 9% have impacts under \$50K and corporately represent only 0.3% of the national Halo impact (see Table 5).

Table 5: Annual Halo Values of Canadian Congregations 2017

| | Congregations | % of total | Halo Value | % of total |
|--------------------|---------------|------------|------------------|------------|
| Greater than \$20M | 25 | 0% | \$806,687,695 | 5% |
| \$10M - \$20M | 69 | 0% | \$921,827,435 | 6% |
| \$5M - \$10M | 237 | 1% | \$1,603,317,211 | 10% |
| \$1M - \$5M | 3594 | 17% | \$6,795,732,132 | 44% |
| \$500K - \$1M | 3904 | 18% | \$2,751,784,746 | 18% |
| \$100K - \$500K | 8936 | 42% | \$2,355,696,346 | 15% |
| \$50K - \$100K | 2442 | 12% | \$180,631,467 | 1% |
| \$25K - \$50K | 1123 | 5% | \$42,393,941 | 0% |
| \$10K - \$25K | 506 | 2% | \$8,879,773 | 0% |
| \$1 - \$10K | 389 | 2% | \$1,606,062 | 0% |
| TOTAL REPORTING | 21225 | 100% | \$15,468,556,809 | 100% |

Figure 5 portrays the relationship between numbers of congregations as a percent of total and their relative contribution towards Halo impact.



Provincial Distribution

In terms of provincial distribution, we observe that in most cases the relative number of congregations aligns with the relative Halo impact. As indicated in Table 6, Ontario appears to contribute slightly more impact than its relative number of congregations, while Nova Scotia, Manitoba and Saskatchewan appear to contribute slightly less.

Table 6: Provincial Halo Distribution 2017

| Province | Congregations | Halo | % of Count | % of Halo |
|-----------------|---------------|------------------|------------|-----------|
| NL | 507 | \$317,035,442 | 2% | 2% |
| NS | 1013 | \$601,571,884 | 5% | 4% |
| PE | 174 | \$118,389,882 | 1% | 1% |
| NB | 898 | \$610,594,120 | 4% | 4% |
| QC | 2433 | \$1,809,075,711 | 12% | 12% |
| ON | 8406 | \$6,546,801,703 | 40% | 42% |
| MB | 1209 | \$836,452,120 | 6% | 5% |
| SK | 1462 | \$866,729,767 | 7% | 6% |
| AB | 2354 | \$1,657,471,013 | 11% | 11% |
| BC | 2705 | \$2,069,807,883 | 13% | 13% |
| NU/NT/YK | 64 | \$34,627,284 | 0% | 0% |
| TOTAL REPORTING | 21225 | \$15,468,556,809 | 100% | 100% |

Contribution by Religious Tradition

The Canada Revenue Agency identifies 17 distinct religious traditions plus one category for “other”.

Table 7: Halo Impact by Religious Tradition 2017

| Tradition | Category Code | Count | Total Halo | % of Count | % of Halo | Variance | Average Halo |
|-------------------|---------------|-------|------------------|------------|-----------|----------|--------------|
| Anglican | 30 | 1571 | \$841,698,947 | 7% | 5% | -2% | \$535,773 |
| Baptist | 31 | 1901 | \$1,405,914,667 | 9% | 9% | 0% | \$739,566 |
| Lutheran | 32 | 854 | \$393,258,040 | 4% | 3% | -1% | \$460,490 |
| Baha’i | 33 | 12 | \$1,339,220 | 0% | 0% | 0% | \$111,602 |
| Mennonite | 34 | 575 | \$605,141,077 | 3% | 4% | 1% | \$1,052,419 |
| Buddhist | 35 | 214 | \$108,937,477 | 1% | 1% | 0% | \$509,054 |
| Pentecostal | 36 | 1260 | \$1,161,251,782 | 6% | 8% | 2% | \$921,628 |
| Presbyterian | 37 | 911 | \$535,158,034 | 4% | 3% | -1% | \$587,440 |
| Roman Catholic | 38 | 3386 | \$2,817,690,817 | 16% | 18% | 2% | \$832,159 |
| Other | 39 | 5846 | \$4,634,708,669 | 28% | 30% | 2% | \$792,800 |
| Salvation Army | 40 | 281 | \$499,326,700 | 1% | 3% | 2% | \$1,776,963 |
| Adventist | 41 | 338 | \$315,783,923 | 2% | 2% | 0% | \$934,272 |
| Jewish | 42 | 211 | \$452,873,488 | 1% | 3% | 2% | \$2,146,320 |
| United | 44 | 2204 | \$1,093,373,264 | 10% | 7% | -3% | \$496,086 |
| Hindu | 48 | 97 | \$45,293,497 | 0% | 0% | 0% | \$466,943 |
| Muslim | 60 | 171 | \$332,642,816 | 1% | 2% | 1% | \$1,945,280 |
| Jehovah’s Witness | 61 | 1312 | \$136,360,572 | 6% | 1% | -5% | \$103,933 |
| Sikh | 62 | 81 | \$87,803,820 | 0% | 1% | 1% | \$1,083,998 |
| TOTAL | 18 | 21225 | \$15,468,556,809 | 100% | 100% | | \$728,789 |

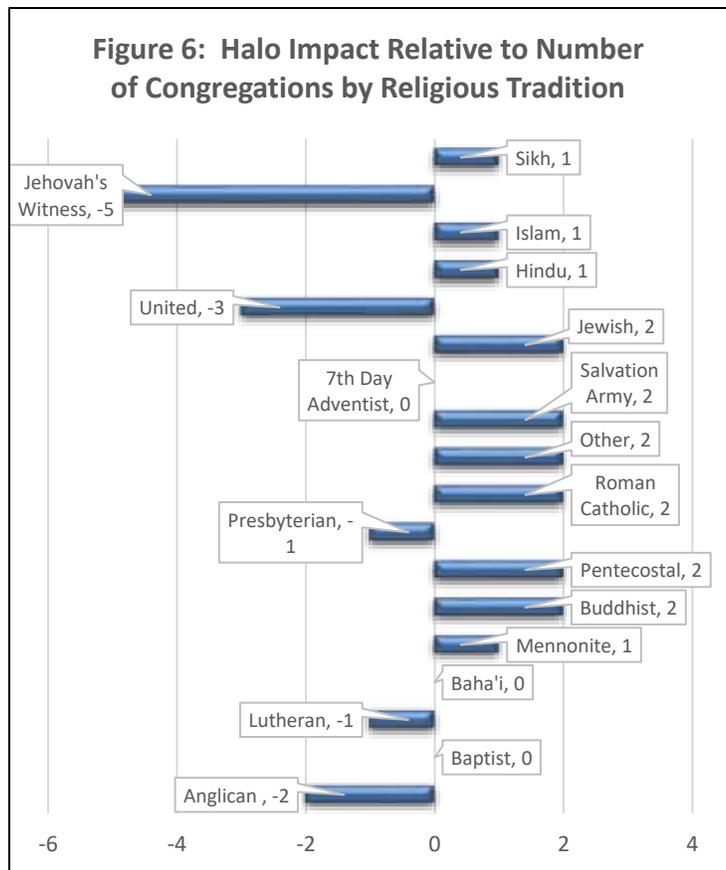
Roman Catholics offer the largest denominational socio-economic contribution at \$2.8 billion or 18% of the total religious contribution. This is followed by Baptist (9%), Pentecostal (8%), United Church (7%) and Anglican 5%. It should also be noted, however, that a broad group of congregations listed as “other” contribute more than \$4.6 billion to Canada’s social economy, comprising 30% of the religious

total. This category includes congregations that are considered independent and mostly without any type of denominational affiliation.

While Roman Catholics have the most congregations and represent the largest denominational contribution, Jewish groups (14th in terms of number of congregations) have the highest average congregational contribution at \$2.15 million. They are followed by Muslim groups, the Salvation Army, Sikhs, and then Mennonites.

People of faith are often reluctant to speak of religious “performance”, especially in monetary terms. However, examining the relative numbers of congregations against their Halo impact can help us better understand how religious groups engage with Canadian society – and their effectiveness in doing so.

Table 7 lists for us the number of congregations in each religious tradition, their total Halo impact, how many congregations their tradition has as a



percentage of the total number of congregations in Canada, their proportional Halo impact, and how their Halo impact ranks relative to the number of congregations they have and the average Halo impact of each congregation. Figure 6 offers us a visual representation of this variance. A positive value in this framework means that the Halo value as a percentage of the national total is higher than the relative number of congregations. A negative variance means that the Halo value as a percentage of the

national total is lower than the relative number of congregations. Accordingly, we see that Roman Catholic, Jewish, Salvation Army, Pentecostal and Buddhist groups show the largest positive variance, while many of the traditional Protestant mainline churches, including United, Anglican, Presbyterian and Lutheran groups show a negative variance. Jehovah's Witnesses show the largest negative variance with a value of minus 5.

Discussion and Conclusions

While religious organizations and places of worship may no longer hold the market share on the provision of "soft goods" they once used to, clearly local congregations still hold a significant place in Canadian society and its economy. More than just providing a community of spiritual nurture and support, they have far-reaching economic benefit for the communities surrounding them and Canadian society in general.

Our estimate, that Canada's worshipping communities contribute close to \$15.5 billion dollars in economic benefit, with a value equivalent to approximately 0.7% of Canada's GDP, clearly supports the idea that religious congregations are an important engine in Canada's social economy. It also offers strong argument against two recent municipal decisions that challenge the traditional relationship between places of worship and Canadian society. Under current federal tax laws, places of worship and religious organizations hold certain exemptions regarding property taxation. They have also been granted the right, along with other charitable organizations, to issue charitable tax receipts and apply for rebates on Federal and Provincial Sales Taxes.¹⁶ In September 2015, City Council in Langley, British Columbia approved a strategy to tax properties that had previously been exempt, in order, "to reduce

¹⁶ Canada Revenue Agency Policy Statement (2003), Available from: <http://www.cra-arc.gc.ca/chrts-gvng/chrts/plcy/cpc/cpc-016-eng.html>

the tax burden for the general taxpayers.” The plan was scheduled to go into effect in 2016 and would have raised \$82,000 for city coffers. However, as reported in the *Langley Advance Times* (Gathercole, 2015)¹⁷, following a series of rigorous presentations from 15 of the effected organizations, Langley City Council unanimously decided to revoke the plan. In May 2017, CTV News in Montreal reported that some Montreal churches had received tax bills for portions of property that were being rented out to community groups such as Girl Guides, Boy Scouts or Food Banks, or that have been closed for periods of time due to renovation.

While we may not yet be witnessing the reincarnation of Henry the VIII and his missive against English monasteries, clearly tensions are beginning to mount around this issue, tensions that, we believe, are rooted in a misunderstanding of the socio-economic role of religious congregations in Canadian society. Canadian places of worship provide not only a key social role, but a strategic economic one as well. Decisions around taxation and local economic strategy that fail to take into account the economic role uncovered here will almost certainly be to the detriment of faith communities involved, but also to the neighbourhoods they are a part of.

With this in mind, there are some important limitations with our work that should be identified:

- First, our calculations do not take into account the value of the financial or physical assets of these congregations which, in 2017, were listed at approximately \$31.6 billion.
- Research that relies on participants to “self-report” will always be open to critique vis-à-vis the subjective versus objective nature of their reporting. To address this in our study, we encouraged respondents to report only on impacts they had direct and/or tangible evidence of. To compensate for those instances where reporting may have been inflated, we elected to choose the most conservative valuations available. When respondents were unable to

provide an estimate (or a response that did not accurately reflect our own observations), we assigned a value of zero, even if the real value was higher. In some cases, we also found there to be no metric currently available to apply an appropriate value to typical congregational activities.

- Our Halo methodology does not measure the negative impacts resulting from a local congregation's presence in the community. An example of where a congregation might have a negative impact involves a situation where a clergy person, counsellor or support worker directly contributes to helping a couple choose to stay married instead of divorcing. This would potentially limit the number of clients available to a local divorce lawyer, thus producing a negative economic impact. Similarly, congregations who occupy a proportionally large amount of street parking due to worship services or congregational programs might limit access to local shops for potential customers, thereby limiting potential sales. We also have not included any potential impacts (positive or negative) relating to neighbouring real estate values, crime rates, or impacts associated with loitering nearby local businesses or homes. Nor have we entered the debate on the relative societal benefits on whether religious organizations and places of worship should be taxed.
- Finally, the most important limitation of our study is the assumption that Cnaan's model and our application of it in the Canadian context can be extrapolated to the national level. Seventy-six congregations represent only 0.4% of Canada's total number of congregations. Still, this number exceeds the 0.03% of American congregations upon which Grim and Grim have based their research.

Despite these limitations, we believe that the data, estimates and conclusions put forward in this paper will serve as an important catalyst towards a new appreciation for the role that places of worship play in

Canadian society. And while the metrics would be different in other international jurisdictions, it follows that this methodology could appropriately be applied in other settings across the globe.

More specifically, our hope is that this information will:

1. Affirm members of congregations from all religions in the contribution they are currently making to Canadian society. Places of worship are good for the common good!
2. Encourage congregations to build social capacity and see themselves as economic partners and catalysts in the communities where they live, worship, and serve.
3. Lead to further research that will help to expand the data pool, adding stronger validity to this national projection.
4. Prompt future studies that will help to examine, refine, and improve the way religious communities and society in general track the contributions of congregations over time. One major advance would be the addition of a wider range of category codes by the Canada Revenue Agency in order to further differentiate between types of religious organizations in their financial reporting.
5. Encourage further enquiry into faith-based assets, such as endowments and property, in order to leverage these assets to the benefit of congregations and society alike.
6. Stimulate further evaluation and assessment of the fair-market or matrix values ascribed to the “soft” goods and services offered by religious organizations and local congregations.
7. Initiate careful cost-benefit analysis of faith-based programs versus public ones as part of local and regional evaluations.

Finally, value is never just about money. For those who belong to religious congregations, this is especially so. Nevertheless, money and its impact, can be an important part of religious value. By

exploring the socio-economic impact of congregations on their immediate neighbourhoods and Canadian society in general, this study affirms the belief that places of worship are good for the common good. It demonstrates that articulating the value of community-based ministries and the socio-economic contribution they make is not only possible but important to our understanding of the relationship between faith and community and how this relationship contributes to the health and vitality of Canadian society as a whole.

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