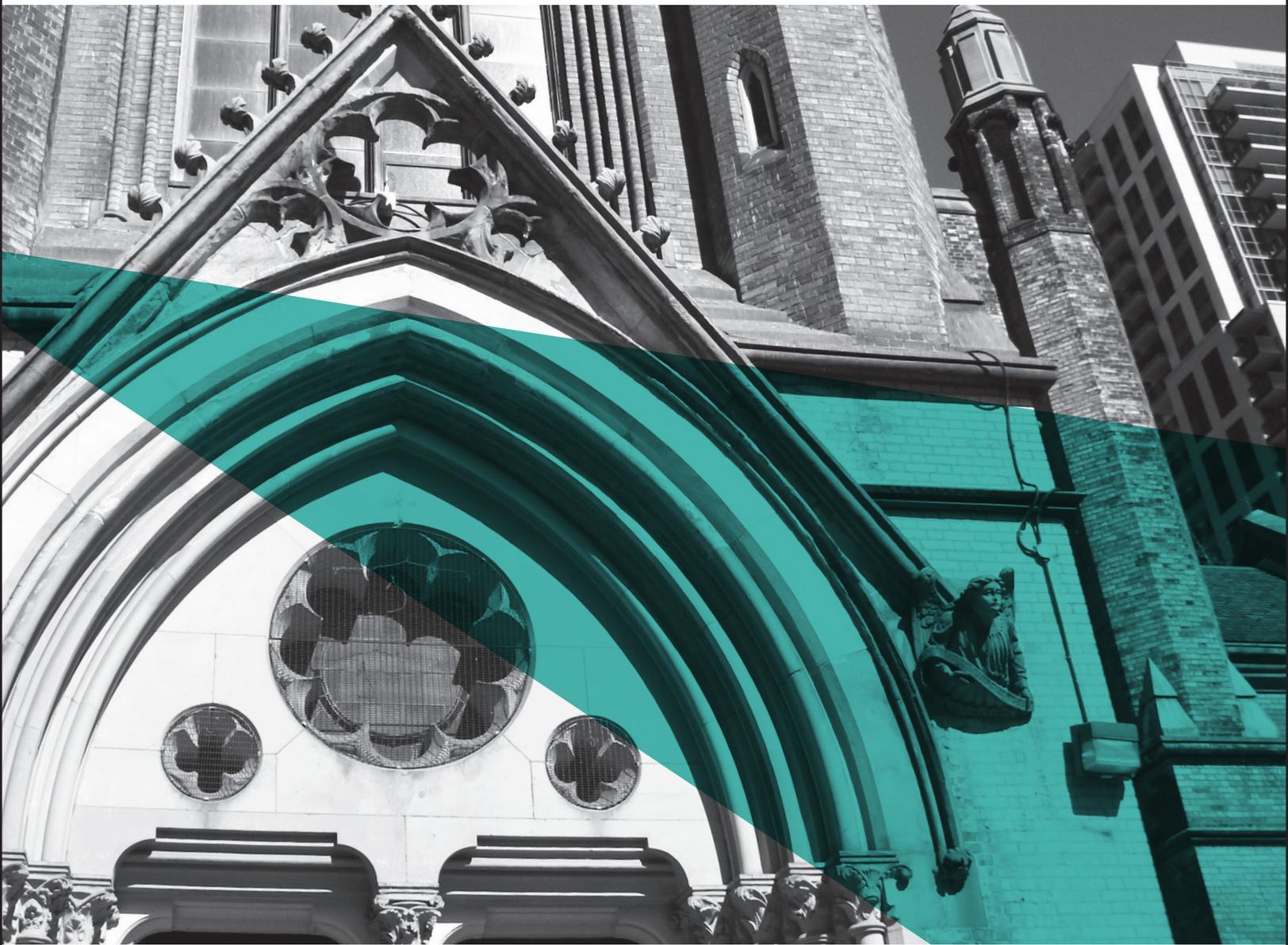




# THE HALO PROJECT

PHASE 1



## VALUING TORONTO'S FAITH CONGREGATIONS

JUNE 2016 MIKE WOOD DALY



## PROJECT LEAD

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## ABOUT CARDUS

CARDUS IS A THINK TANK dedicated to the renewal of North American social architecture. Headquartered in Hamilton, ON, Cardus has a track record of delivering original research, quality events, and thoughtful publications which explore the complex and complementary relationships between virtues, social structures, education, markets, and a strong society. Cardus is a registered charity.

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## EXECUTIVE SUMMARY

In 2010, Partners for Sacred Places and the University of Pennsylvania's School of Social Policy and Practice completed a pilot study of the economic impact of local congregations in the city of Philadelphia. By exploring almost fifty different factors in twelve congregations, the research group tested a new quantitative approach to how congregations influence local economies. The study explored seven broad areas, including (1) open space, (2) direct spending, (3) educational programs, (4) magnet effect, (5) individual impact, (6) community development, and (7) social capital and care. Relying on a variety of different valuation methods, the study offered an estimated annual economic contribution of almost \$52 million, leading the authors of the study to conclude that local congregations can “now be viewed as critical economic catalysts.”<sup>1</sup>

In Canada, the social, spiritual, and communal value of local congregations has long been accepted. Their economic value to their surrounding neighbourhoods is a different matter entirely. While the economic valuation of “soft assets” has gained increasing traction in recent years in a number of social and service sectors, no contemporary analysis of the Canadian religious landscape exists.

**Their social and spiritual value have long been understood, but local faith congregations are also economic engines contributing to the common good of all.**

Through the fall of 2015 and spring of 2016, an initial study of ten local congregations in the city of Toronto was conducted to test the viability of the Philadelphia methodology in the Canadian context. With minor revisions, intended to reflect Canadian culture, society, and economy; as well as methodological changes suggested by the Philadelphia research team in light of their own initial findings, the project studied economic impact in the same seven broad areas. Data was collected through interviews and self-reporting made by senior clergy, lead administrators, and key lay leaders.

When the modified value matrix was applied to the data, a cumulative estimated economic impact of approximately \$45 million was revealed.

This paper serves as an initial report, anticipating a more comprehensive research project that intends to study the local economic impact of more than fifty congregations from differing faiths, reflecting the full religious diversity of the city of Toronto. This report outlines the need for such a quantitative tool in the Canadian context, methodology employed, values ascribed, limitations of the study, findings, and conclusions.

The study concludes that, as in the United States, local congregations in the city of Toronto can be viewed as critical economic catalysts. They serve as economic engines that not only support local economies but also contribute to the common good of all. Results of this initial phase suggest that economic valuation of local congregations is possible within the Canadian context and that findings are comparable to those in the Philadelphia pilot study. Finally, subsequent study and further refinements in methodology are expected to offer further validation, and potentially lead to more streamlined means of helping congregations assess their own “Halo Effect.”

## INTRODUCTION

Several studies in recent years, both in both Canada and the United States, have considered the contributions that faith communities or local religious congregations make to the cultural, spiritual, and social lives of their surrounding neighbourhoods.<sup>2</sup> Faith-based organizations 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. Communities of faith and places of worship are where people often gather to find answers to life's biggest questions and to explore mysteries like, why are we here? where do I belong? and, what is the meaning of life? Even for people who would not describe themselves as people of faith, these communities act as incubators for commonly held social values. Similar to the way 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.

In 2006, Imagine Canada published *Understanding the Capacity of Religious Organizations: A Synthesis of Findings from the National Survey of Nonprofit and Voluntary Organizations and the National Survey of Giving, Volunteering and Participating*.<sup>3</sup> In it, the authors assert that “religious organizations are well-established institutions with stable revenues. The key strengths of religious organizations appear to be their local community focus, and the strength that they draw from dedicated donors, volunteers and staff.”

Despite this qualitative acknowledgment, few studies have considered the economic impact these congregations provide directly to their surrounding communities. The lack of “hard numbers,” and the quantitative method needed to produce them, often puts congregations and their larger religious organizations at a disadvantage when pressed to “prove” their value in a wider context. At the very least, they 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 a quantitative measurement of the contribution congregations make to their local economies would be of great help.

Congregations, and the neighbourhoods in which they find themselves, however, are not the only groups who stand to benefit from such a tool. Increasing revenue, cost cutting, and increasing service efficiency sound as a hallmark of government at all levels. For example, the city of Toronto 2015 auditor general's report highlights the role careful review of city services can play, both in cost savings and efficiency of service provision, emphasizing “that for each \$1 invested in audit resources, the return in relation to cost savings is approximately \$11.5.”<sup>4</sup> Identifying a tool that can articulate the previously hidden economic contributions of local congregations could significantly strengthen the capacity of city planners and elected officials to further strengthen investment, reduce duplication of services, and initiate creative partnerships with communities of faith to better serve the needs of all city residents.

This paper reports on the use of one such tool in ten local congregations in the greater Toronto area. First administered in Philadelphia in 2010, the Halo Study was a partnered research project undertaken by the University of Pennsylvania's School of Social Policy and Practice and Partners for Sacred Places.<sup>5</sup>

## THE PHILADELPHIA STUDY

The development of a quantitative tool is a daunting challenge.<sup>6</sup> Several studies in related sectors report on values for “soft” public goods. One example would be teaching children pro-social values. Glisson<sup>7</sup> and Schorr<sup>8</sup> have noted that “soft” public goods produce results that are indeterminate, variable, and difficult to measure. Moreover, when these contributions can be quantified, translating the numbers into monetary values can be difficult. Many congregational contributions are also difficult to separate from other contributors and are especially difficult to evaluate over time. To overcome these limitations the Philadelphia study applied a series of concepts and technologies in the established field of valuation.<sup>9</sup>

The purpose of valuation is to assess the monetary value of goods that the market does not price. Things like happiness, well-being, rehabilitation, responsible parenting, and neighbourhood pride.

Valuation can also be used to estimate the costs of specific social problems and the quantitative impact of nonprofit organizations. 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 one type of contribution.

For example, in 2001 Cnaan and Boddie assessed congregational replacement value or what it would cost private/public organizations to provide the same social services that congregations offer.<sup>10</sup> Chaves and Miller,<sup>11</sup> by contrast, focused their analysis on the contribution of a congregational budget to the local economy. While these attempts were helpful, they proved to be too narrow in scope.<sup>12</sup>

In 2007, Partners for Sacred Places convened a small group of researchers from academia and the nonprofit sector to develop a broader valuation study that would include several factors not included in the previous studies. For example, they explored contributions that included green space, building 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 business and nonprofits.

These discussions eventually gave rise to a framework that explored forty-nine valuation variables, grouped in seven broad categories.

1. Open Space
2. Direct Spending
3. Education
4. Magnet Effect
5. Individual Impacts
6. Community Development
7. Social Capital and Care

When applied in twelve congregations, the methodology revealed an accumulated “halo effect” or economic contribution of \$51,850,178. The estimate translates into an average value of \$4,320,848 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.

These numbers, as impressive as they are, tell us little about the potential economic impact of congregations in the Canadian context. To this end, our study has undertaken to explore the question in the city of Toronto. This paper represents an initial phase report, using the Philadelphia methodology in ten congregations located in the greater Toronto area, Ontario. It serves as an initial discussion paper, introducing a larger study that intends to include as many as fifty congregations of varying faith traditions, representing the rich religious and cultural diversity of Toronto.

## METHODOLOGY

In applying this model, our first task was to review and revise the list of forty-nine variables.<sup>13</sup> The initial congregational template was reduced to forty-three questions, which were grouped into the same seven previously described categories. This smaller number of variables, in part, reflects slight differences in the Canadian religious landscape compared to the American one. For example, Canada has very few of large campus-type “mega-churches” that are evident in many US cities. This difference, in our opinion, significantly influences the extent of Magnet Effect whereby people are attracted from outlying communities to the neighbourhood in which the congregation is situated. Another significant factor in determining the number of variables included in this study was our assessment that some of the variables in the initial study lacked the reporting objectivity we desired. It should be noted that similar changes have been made to the subsequent US studies currently underway in the cities of Dallas–Fort Worth and Chicago.

During the course of the study, our conversations with participant congregations also revealed two other variables (initially included in keeping with the Philadelphia study) that participants felt they could not adequately report on. These included the economic value of helping people establish social relationships, and the economic value of caring for the elderly to the extent that it permits other family members to gain paid employment. Participant congregations felt they had insufficient information to report on these variables. As a result, they were dropped, leaving a total of forty-one variables.

The list includes only contributions for which the congregation is directly responsible. For example, in the area of suicide prevention, we have only included cases where clergy or other congregational leaders could identify a specific individual who had actively contemplated committing suicide but because of the congregation’s direct intervention did not do so. Indirect impacts, such as the effect of sermons, religious readings, and so on, have been excluded.

In the Philadelphia study, almost all the interviews were held with clergy. This initial phase of the Toronto study relied on what we believe to be a more reliable means of gathering information, involving interviews and self-reporting from a range of congregational leaders, including senior clergy, administrators, and senior lay leaders. Orientation sessions were held with key leaders, with program templates being distributed to leaders of individual programs offered by the congregations. In some cases, city records and locally published materials were also used to supplement data collection.

In order to ascribe financial value to the collected data, we relied on values identified through various means and services: most often published research in relevant service sectors. For example: Volunteer Canada ascribes

a recognized value of \$24 per hour for volunteer service.<sup>14</sup> In some cases we were able to attribute actual dollars spent. The conceptual matrix is identified in table 1.

One further variation from the Philadelphia study is significant. In Philadelphia, researchers included only five social programs per congregation, even though most had many more. They acknowledge, as a result, that the economic or “halo” impact of congregations with more than five programs was not fully represented. This was done in an effort to keep reporting on the “conservative side.”<sup>15</sup> Our study, in contrast, includes as many programs as the congregation reported on. Our reasoning involved a desire to report, not just collectively, but on the unique economic relationship of each congregation to its surrounding community and the contribution this makes to the quality of life or “common good” of the community; this also gives congregations the opportunity to use this information in their long-term planning and budgeting discussions.

## DATA COLLECTION

The purpose of the Philadelphia study was to assess the feasibility of conducting thorough qualitative studies in urban congregations. Twelve congregations were selected to represent a variety of neighbourhoods, sizes, and denominational affiliations. They were not, however, selected randomly. Rather, they chose congregations that had a previous relationship with Partners for Sacred Places, since the clergy and staff would be more likely to be receptive to the extensive data-collection process. It should also be noted that all congregations included in the study were built prior to 1950. Because of this bias and the low numbers of congregations involved in the study, the authors do not claim that their numbers apply to all urban congregations. Their focus was solely to explore the feasibility of conducting a study and of its yielding useful findings.

The purpose of the Toronto study is to test the application of this same methodology in the Canadian context and to document the economic impact of faith communities in the city of Toronto. In order to do so, the Toronto research group felt it necessary to embrace a larger study, where participant numbers would more accurately reflect Toronto’s designation as one of the world’s most culturally diverse cities.

This paper represents our first phase report for the Toronto Halo Project. Interviews occurred in ten congregations through the end of 2015 and early 2016. They include:

1. Portico (Pentecostal)
2. University Presbyterian Church
3. Taric Islamic Centre
4. St. Andrew’s United Church
5. Masjid Islamic Centre
6. All Saints Parish and Community Centre (Anglican)
7. Flemingdon Park Ministries (Anglican)
8. Woodbine Heights Baptist Church
9. Metropolitan Community Church
10. Kingston Road United Church



While these congregations represent significant diversity in terms of size, geographic location,<sup>16</sup> and religious tradition with respect to sample size (N = 10), the full study intends to include a minimum of fifty congregations in the greater Toronto area.

Two questionnaires were used in each congregation. The congregational template was designed to gather information on broad aspects of congregational identity and presence in the community. The program template explores more specifically the economic impact or relationship of each program with the surrounding neighbourhood.

## VALUE MATRIX

As indicated previously, our study relies heavily on the methodology and matrix established for the Philadelphia Halo study. For a discussion of their criteria and selection process, see Cnaan et al.<sup>17</sup>

In the Toronto study, we reduced the number of items to forty-one but followed the same seven categories: open space, direct spending, education, magnet effect, direct impact, community development, and finally social capital and care. These changes reflect observations and questions raised by the Philadelphia group regarding the objectivity of some of their initial questions particularly where it pertains to magnet effect and direct impact. The values ascribed to each category are summarized in appendix A.

### A. Open Space

- 1a. *Green Space*: Many congregations have trees, lawns, gardens, and other green spaces on their property, each of which has positive impact on the aesthetic and environmental status of the neighbourhood.<sup>18</sup>

To monetize some of this value, we relied on satellite images and property data available from the city of Toronto to measure green space. Small parcels of land that were not able to be measured by satellite images were measured by hand.<sup>19</sup> The city of Toronto currently covers storm-water management costs through fees based on consumption (3.4500/m<sup>3</sup> for residential and 2.4149/m<sup>3</sup> for industrial).<sup>20</sup> The city Water Department has proposed a change, however, for the upcoming 2017 budget year that would see a storm-water management fee of \$0.77 per square meter applied to impermeable property area (roof, asphalt and concrete areas, etc.) Assuming that the city will approve this proposed change and that the cost will be similar to the figure above, we have used this figure to estimate the relative savings that congregational green space offers to the city.

The Philadelphia study also sought to include a detailed valuation of tree contributions to pollution reduction and water-runoff control making use of a tool developed by the US Forest Service.<sup>21</sup> When considering the time intensive nature of collecting these measurements in 100 congregations, that only four of twelve congregations in the Philadelphia study reported economic contributions of over \$1,000 in this category, and that only two reported contributions of over \$5,000, it was decided to also eliminate this item from the matrix.

In addition to the concrete methods identified above, other studies<sup>22</sup> document how green spaces and recreational areas can have a positive effect on the value of residential properties located close and in turn generate higher tax revenues for local governments. This impact depends on the distance between the residential property and the green space as well as the characteristics of the surrounding neighbourhood. A recent study conducted in Dallas–Fort Worth showed that houses within five hundred feet of a green space with an average size over two acres showed a percentage added value of approximately 8.5 percent, while those located within one hundred feet had a percentage added value of almost 25 percent.<sup>23</sup> Another study of three neighbourhoods in Boulder, Colorado, suggests that property values decrease by \$4.70 USD for each foot away from a greenbelt area.<sup>24</sup> While the extent of these valuations is significant and recognized anecdotally, attributing index values to these components is beyond the scope of this study.

- 1b. *Garden Plots*: Some congregations add value to their green space by making them available for garden plots. Peleg Kramer<sup>25</sup> cites a New York study that measured the value of produce from forty-three gardens (over 17,000 pounds of food) at approximately \$52,000 USD (\$66,638 CDN) for an average of roughly \$1,550 CDN. There was no indication of the size of these community gardens. In order to err on the conservative side, we estimated that an average garden plot would yield \$775 worth of food annually.



Image: Creative Commons/michael\_swain

2. *Recreation—Children's Play Structure*: Currently City of Toronto Parks, Forestry, And Recreation enhances/replaces existing Toronto playgrounds under its play-enhancement program. Playgrounds being enhanced/replaced under this program currently have a capital budget of \$150,000 each. This is a global budget that includes professional and technical service fees, testing and permit costs (as required), management fees, construction/installation costs, and applicable taxes. Typically the playground equipment cost (including installation) accounts for \$50,000–70,000 of that global budget. This range can vary from playground to playground based on a wide number of factors. Where play structures are present, we anticipate that on average they would not be of the size and scope of city-facilitated structures. To maintain a conservative estimate we estimate an average cost of \$30,000 for a commercially installed structure with a life span of twenty-five years. This would equate to an average yearly valuation of \$1,200.
3. *Recreation—Sports Field*: The Philadelphia study based their valuation on a US Corps of Engineers Study,<sup>26</sup> which estimated the annual benefit to direct users of sports fields/facilities at a minimum of \$5,000 USD (apr. \$6,500 CDN) annually. We were unable to identify a similar Canadian study and as a result used the following calculations. Parks and Recreation for the city of Toronto books outdoor diamonds and fields in two-hour blocks. These facilities are available on a seasonal or spot-rental basis. Average charge is approximately \$25 per hour. We estimated that a soccer field/baseball diamond/cricket pitch on congregational property might be used an average of one hour per weekday and two hours per weekend day from April to October (252 hours) at \$25 per hour for a total annual valuation of \$6,300.

4. *Parking*: Congregational parking lots are used most often by members coming for worship or other congregational events. In some cases, congregations may offer this space for a fee to monthly or daily users. In many cases, however, parking is offered free of charge as long as it is not considered “regular” use. To estimate the value of these lots, we consider how much it costs to park in civic lots in the city of Toronto. While rates vary widely, particularly in the downtown core, an average “Green P” lot in midtown Toronto currently charges \$3.50 per hour or \$10 per day. A very conservative estimate that would see one car using the lot on a daily basis six days a week would put the value at roughly \$240 per month.
5. *Property Tax*: Typically, faith communities are not taxed on their properties. However, one of the participants in our initial phase study is located in the downtown core and has a long-term lease arrangement with a developer for an office tower that was constructed on the property. This arrangement provides significant benefits to the city through taxation and as such provides a “halo” impact.

To calculate the value of this impact we researched an article which states that in 2012 the average commercial tax assessments were \$31.85 per \$1,000 of assessment.<sup>27</sup> We also discovered through a public rental website that the property includes 240,000 square feet. Assessments are usually determined on the basis of rental income, but construction costs can also serve as a proxy. Altus Group<sup>28</sup> estimates construction costs for buildings thirty storeys and taller to be between \$265 and \$365 per square foot. Following the lowest-cost scenario, an equation based on the variables stated above produces an annual tax assessment of \$2,025,660.

**Measuring the Halo Effect could significantly strengthen the capacity of city planners and elected officials to further strengthen investment, reduce duplication of services, and initiate creative partnerships with communities of faith to better serve the needs of all city residents.**

## B. Direct Spending

6. *Operational Budget*: In 1999, Chaves and Miller<sup>29</sup> provided the first systematic review of congregational budgets, and found that congregations tend to save very little of the income they receive. Typically congregations spend as much as they receive in revenue. As such, their total expenditures can largely be seen as economic contributions to their local community. Congregational budgets are spent mostly on salaries, music programs, social services, maintenance, and upkeep, all of which tend to be local expenditures and thus provide stimulus to the local economy.<sup>30</sup> Most congregational staff tend to live locally and therefore spend the bulk of their salary locally. A certain portion of the salaried budget is, of course, spent outside the community, as are certain non-salaried portions of the budget such as organizational contributions, international development, and disaster relief, but these amounts tend to be relatively small proportionally speaking. To take this fraction into account we estimate (in line with the Philadelphia study) that the congregation’s base-level contribution to its local economy is 80 percent of its annual operating budget.

7. *Other Budgets*: Some congregations maintain more than one budget. For example, congregations might hold separate budgets for music, youth programming, or men's and women's groups. To ensure that all budgets were included, we asked specifically for these additional budgets (excluding capital budgets, which are identified below as a separate category). We applied the same thinking as above and counted 80 percent of each separate budget as a contribution to the local economy.
8. *Capital Projects*: Because of their very specific nature and often limited time frame, capital budgets are almost always separate from the operating budget. Constructing a new building or undertaking major renovations often require different kinds of strategic planning and fundraising. In these kinds of situations, it is often necessary to engage architects and contractors from outside the community. In order to account for this reliance on "out-of-neighbourhood" services, we estimated that only 50 percent of capital campaign or building budgets are spent locally.
9. *Special Projects (Not Included Above)*: Some special projects involve applications to foundations, government organizations, religious organizational offices, and business. While some of these grants may be intended to address internal congregational needs, it would appear the vast majority of these types of grants are intended to address the wider community. In keeping with items 6 and 7 (above), we estimate that 80 percent of each of these types of funding be seen as a contribution to the local economy.

### C. Education

10. *Nursery School/Day Care*: The Canadian Centre for Policy Alternatives reports that Toronto has the highest rates in Canada for infant child care (\$1,676) as well as the highest toddler fees (\$1,324). We took the average of these two figures, which equates to \$1,500 per month.<sup>31</sup>
11. *Alternative Schools*: Where congregations offer independent or alternative schools, funding generally comes through tuition, organizational funding, and/or special donations to the school. It should be noted that the parents of children at a private school such as this pay both tuition and local educational taxes. As a result, there are additional savings/value to the public: taxes are paid and services are not made use of. Statistics Canada (2010) reports that the average cost of education per student in the province of Ontario is \$1,783. For those congregations offering private forms of education we used this figure as an equivalent and multiplied this value by the number of students enrolled.<sup>32</sup>

### D. Magnet Effect

- 12–21. Conferences, weddings, funerals, religious festivals, and rites of passage and other events often attract significant numbers of visitors to the congregational site. These visitors often spend significant amounts of money while in the neighbourhood. In total, we identified ten areas that contribute to "Magnet Effect." In the Philadelphia study, Cnaan et al. (2013) attempted to differentiate between the numbers of people who might travel overnight for an event versus those who were simply making daytrips into the community. In our study, we elected not to include overnight stays, believing these

estimates would be too difficult to verify. Instead, we opted to make use of Ontario Ministry of Tourism estimates that place the average same-day visit spending to be around \$82. Applying the same rationale used by Cnaan et al. (2013) to apply this value to only one in four visitors, we settled on an average value of \$20 per visitor. We then applied either reported estimates of those travelling greater than ten kilometres to each event or applied the corresponding percentage of worshippers who travel more than ten kilometres to worship as a proxy.

22. *Members' Expenses While in the Neighbourhood:* As illustrated in sections 12–21, visitors to the neighbourhood are estimated to spend an average of \$20 per visit. If the individual or family simply drive in and out of the neighbourhood, their financial contribution will be minimal. But if they purchase gas, buy groceries, visit a local resident, or go shopping at a nearby mall their spending will increase significantly. In the Philadelphia study, estimates of this daily value were confirmed with over thirty interviews of members who commute from outside the neighbourhood to attend services. As a result, we applied the same \$20 amount per person for those travelling greater than ten kilometres to worship. (This does not take into account times when they may have driven in to attend midweek meetings or programs.)
23. *Volunteer Expenses While in Neighbourhood:* same as above, \$20 per visitor.
24. *Urban/Suburban Collaborations:* The value of partnership between urban and suburban congregations can be considerable.<sup>33</sup> Urban and suburban collaborations are one means through which resources (both human and financial) can be transferred between communities. As a minimum estimate, we totalled the volunteer hours spent annually in urban/suburban collaborations and applied the government-accepted estimate of \$24 per hour.<sup>34</sup>

## E. Direct Impact

25. *Suicide Prevention:* Assessing the value of life is a difficult topic socially, let alone in financial terms.<sup>35</sup> It is commonly assumed that the two key costs of suicide and attempted suicide are lost income and cost of health care. This assumption excludes the notion of attributing a value to the grief of family and friends. The Canadian Mental Health Association reports that the cost of suicidal death ranges from \$433,000 to \$4,131,000 per individual depending on potential years of lost life, income level, and economic impact on survivors. The estimated cost of attempted suicide ranges from \$33,000 to \$308,000 per individual depending on the level of hospital costs, rehabilitation, family disruption



Kingston Road United Church. Image: Creative Commons/JDB Sound Photography

in terms of lost income, and support required following the attempt.<sup>36</sup> While it is difficult to assess whether preventing a suicide over the course of a year prevents suicide in subsequent years, we followed the assumption offered by Cnaan et al. (2013) that it can conservatively be estimated that preventing someone from committing suicide for one year saves one-twentieth of the cost of suicide. Using their model, we added \$33,000 (the lowest estimate of the cost of attempted suicide) and 5 percent of \$433,000 (the lowest estimated cost of a successful suicide) to arrive at a value of \$54,650. It should be noted that this figure does not include an economic value for the cost of grief, emotional trauma, and other personal suffering.

26. *Helping People Gain Employment:* Many congregations are active in helping congregational members and/or community residents gain full-time employment. In order to assess this value, we used Ontario's current minimum wage of \$11.25 at a conservative estimate of thirty-five hours/week over a total of fifty weeks per year. This equates to a total of \$19,687.50.
27. *Crime Prevention:* Some congregations also report that they have been active in preventing congregational or community members from going to prison. Cnaan et al. (2013) report that this should be seen as a distinct from the general influence that congregations may have as examples of "moral influence" (i.e., promoting good behaviour, social cohesion, and respect for the law). In this section of the study, however, we are focussing on direct impact, examples of crime prevention where clergy or other members of the congregation were directly responsible for preventing this kind of outcome. Statistics Canada reports that it costs an average of \$357 each day to maintain an adult in federal prison and \$172 to imprison someone in provincial correctional facilities.<sup>37</sup> To arrive at an appropriate index we took the average of the two (\$264.50) and multiplied the figure by 365 for a total of \$96,542.50. To this figure, Cnaan et al. added a figure of \$5,000 in minimum taxes that the government no longer receives from the imprisoned person, bringing the total to \$101,542.50. We applied this value each time a congregation reported directly preventing someone from going to prison.
28. *Helping End Alcohol and Substance Abuse:* Many faith communities are also active in helping people end alcohol and substance abuse. While there may be indirect assistance offered by being connected to a faith community, as well as membership in affiliated support groups such as AA, our study involved only direct counselling from clergy or other congregational staff. We asked each clergy team to identify the number of individuals they believed they had had a direct role in ending a person's alcohol or substance abuse. Then in order to value this contribution, we reviewed the literature on the economic costs of these factors on society. In 2002, it was estimated that the economic costs to society of substance abuse had reached \$39.8 billion in Canada.<sup>38</sup> Of these economic costs, approximately \$24.3 billion was due to labour-productivity losses, including short-term and long-term disability and premature mortality. Health Canada estimates that social costs for alcohol and substance abuse are composed primarily of health and enforcement costs. In terms of alcohol-related costs, they estimate \$165 (health) and \$153 (enforcement) for a total of \$318 per occurrence. With respect to substance abuse, they estimate \$20 (health) and \$328 (enforcement) for a total of \$348. This leaves us with an average value of \$338 per occurrence.<sup>39</sup> It should be noted that these figures are considerably lower than the estimate of \$15,750 put forward by Cnaan et al. (2013).
29. *Enhancing Health and Reducing the Cost of Illness:* The Canadian Institute for Health Information reports that the average health costs per person are \$6,105 annually.<sup>40</sup> It has also been reported that early

diagnosis (particularly in the area of dementia and diabetes, which represent two of Canada's greatest public health challenges) can reduce health costs by as much as 30 percent.<sup>41</sup> Taking these figures into account, we applied an index value of \$1,831 in situations where congregations have through some means been able to assist with early diagnosis or access to health care. While this is often difficult to assess, it is most clearly evident in situations where a parish health nurse or some other medical or mental health professional is part of the congregational staff.

30. *Teaching Children Pro-social Values*: Cnaan et al. (2013) point out that one of the reasons families with young children join a faith community is to ensure that their young children receive a moral education, are taught social values, and learn something of the value of civic engagement. Regardless of religious tradition, communities of faith offer educational programs and children's activities that encourage social responsibility, moral commitment, and respect for authority. These programs are difficult to value. For the most part, the costs for these programs are embedded within congregations' general budgets. Cnaan et al. contacted some groups who did charge for youth programming and devised a formula that suggests the value of teaching a young person pro-social values is \$375 per year. We were unable to identify similar programs in the Canadian context. One way of valuing this role would simply be to take apply the current CDN exchange rate to the figure proposed by Cnaan et al. This would produce a value of \$484.25. Another way would be to ascribe a modest value of \$10 per week, which would equate to an annual value of \$520 (very close to the proposed exchange rate). To err on the conservative side we elected to go with \$484.25 per identified child twelve years and under.
31. *Promoting Youth Civic Engagement*: Several studies support the economic value of teaching youth civic behaviour.<sup>42</sup> They contend that religious participation as well as participation in other forms of extracurricular activities are significant predictors of political and civic involvement and that these youth are less likely to engage in risky behaviours that bear cost to society. Sinha et al.<sup>43</sup> are careful to note that congregational influence represents only one of many factors, including parental care, school input, and peer influence. In terms of ascribing economic value to this dynamic, the clearest offering we were able to identify is put forward by Cohen and Piquero.<sup>44</sup> They suggest that the potential benefits of encouraging civic behaviour is similar to that of dissuading a young person from adverse societal behaviours such as truancy, drug use, criminal activity, and abusive behaviour toward peers. They conclude that the monetary value of "saving" a high-risk youth is between \$2.6 and 5.3 million USD. With a midpoint of approximately \$3.95 million over a fifty-year lifetime, the annual savings is approximately \$79,000 USD, or \$102,013 CDN. However, not all youth are "high risk," and so we reduced the estimate by 75 percent (one in four). Furthermore, faith communities are not alone in helping youth avoid illegal or risky behaviours. Parents, teachers, and other organizations all have a role to play in supporting them. And so, we reduced the figure by another 75 percent, arriving at a final estimate of \$6,379 CDN annually for each identified youth between the ages of thirteen and eighteen.
32. *Helping Immigrant and Refugee Families Settle in Canada*: The Ontario Council of Agencies Serving Immigrants reports that it costs an average family of three approximately \$55,000–\$65,000 a year for living expenses. Many faith communities are involved in sponsoring refugee families from abroad.<sup>45</sup> This includes not only covering these costs for a period of up to one year but also assisting with finding suitable long-term housing, learning English or French, searching for jobs, learning about Canadian culture and values, and accessing services and programs within the community.

Assuming that there are costs beyond the minimum average “hard” cost of \$55,000, we took the difference between the two estimated values to apply a valuation of \$60,000 per family (in this case regardless of family size).

33. *Preventing Divorce*: Clergy sometimes are able to support married partners in ways that help to prevent divorce. In order to measure this impact, we asked clergy to indicate the number of married partners that they could reasonably state would likely have separated or divorced without their direct influence. In Canada, an uncontested divorce will cost approximately \$1,000. However, a recent poll of 570 Canadian lawyers indicates that cost for a contested divorce ranges from \$6,582 to as much as \$86,644, with the average running about \$15,570.<sup>46</sup> It is recognized, however, that the prevention of divorce by a ministry professional such as pastor, rabbi, or imam or any designated members of a congregation may not be permanent. Couples may simply be postponing divorce until a later date. For this reason we followed the example of Cnaan et al., counting the figure of \$15,570 as being applicable if the couple stayed together for another twenty years. Dividing by twenty, we estimate the value of preventing a divorce for one year is worth approximately \$780.
34. *Helping End Abusive Relationships*: In 2013, Justice Canada released a report indicating that domestic violence and spousal abuse costs the country at least \$7.4 billion a year.<sup>47</sup> Drawing on almost fifty thousand instances of spousal abuse reported to police, and a 2009 Statistics Canada phone survey that estimated that 336,000 Canadians were victims to some form of violence from their spouse. Dividing the estimated cost by the number of victims yields an annual per-victim cost of \$22,023. As with divorce, it is possible that prevention may not be permanent. Applying the same twenty-year logic model, dividing by twenty, we estimate the value of helping end an abusive relationship for one year to be worth approximately \$1,100.

## F. Community Development

35. *Job Training*: Congregations, particularly in urban settings, are often involved with individuals in need of job training. In 2006, Cnaan et al. conducted a census of congregations in the city of Philadelphia, in which they asked about the cost of congregational-based job-training programs. The reported average cost was approximately \$10,000 per program. In our study we chose to address this question differently: on the basis of per-individual cost. To approximate an appropriate value we explored other publicly offered programs. The YMCA in Toronto offers courses that provide one-with-one counseling, assessment tools such as Myers-Briggs and Emotional Quotient Inventory, detailed interpretation of the assessment results, and follow-up sessions for ongoing support and guidance. Depending on the amount of time these programs range and length of ongoing support, these programs range from \$470 to \$610 to \$870.<sup>48</sup> Assuming that most individuals would choose the middle category, we settled on a figure of \$610 per individual for job-training programs.
36. *Housing Initiatives*: Housing programs are among the most demanding types of projects that congregations can undertake. They require substantial amounts of funding, long-term commitment, and the support of a wide variety of partners and stakeholders. In cases where congregations have undertaken these commitments, we propose calculating direct costs for construction pro-rated over an assumed

fifty-year life span. In addition to this, Toronto Community Housing identifies a market value rate of \$1,060 per family-sized unit.<sup>49</sup> In order to attribute an approximate value to society for housing initiative involvement, we adopted the following equation: (cost/50 years) plus (number of units created x \$1,060/month or \$12,720) minus rent paid and government subsidies applied.

37. *Lending Programs*: Faith-based organizations, including local congregations, have a rich tradition of involvement in developing the social economy of Canada.<sup>50</sup> One such example is where faith-based organizations have been involved in lending programs to assist families in extreme need or to facilitate small business and micro-industry. In cases where congregations have undertaken this kind of support, we propose basing value on the actual amount of funds loaned.
38. *Small Business and Nonprofit Incubation*: Some faith communities are involved in helping incubate or initiate small business or micro-enterprises. Cnaan et al.<sup>51</sup> found that the average investment of congregations who were involved in incubating small businesses was \$30,000. In our study, we chose to use employment generated. Innovation, Science, and Economic Development Canada identifies a micro-business as one to four employees.<sup>52</sup> We assumed that any start-up business would likely fall within this category. We estimated an average number of two employees unless specifically stated. Again using the minimum-wage calculation for two individuals, we arrived at a total annual value of \$39,375 for the creation of a small business. This estimate is conservative and does not take into account the investment of the owners or taxes generated.

## G. Social Capital and Care

Most faith communities, regardless of tradition, provide space for social programming that benefits people in the wider community. For the most part, their operating budget covers at least part of the cost of these programs. For example, the cost of clergy and staff time, utilities, and building maintenance are generally included in operating budgets. Some additional costs, however, are not covered. They include the following three items: space value, volunteer time, and in-kind support.

39. *Value of Social Program Space*: We asked congregations to complete program templates for each program they provide or support that is open to and provides some touch-point with the wider community. Following Cnaan et al., we followed the replacement method which assumes that if a public or private organization were to provide this program, they would have to rent an equivalent space. Following this method, if a faith community provides its social program space for free, then the value of the space represents an economic contribution to the local community.<sup>53</sup> If the congregation rents out the space at below-market value, then we applied the difference between market value and what was received in fees. To determine market-value costs for use of space we relied on the Toronto District School Board Fee Schedule.<sup>54</sup> For small meeting or classroom space we applied a rate of \$19 per hour plus a \$20 booking fee. For a gymnasium we applied a cost of \$37 per hour plus a \$20 booking fee, and for an auditorium space (such as a sanctuary space) we applied \$221 per hour plus a \$20 booking fee. Where the participating group is charged market value for the space, we applied a value of \$0. In situations where groups have continuous and/or exclusive use of space we have approximated based on market value of roughly \$1,000/month per one hundred square feet.

40. *Value of Volunteer Time:* Volunteers serve as a major resource for all congregations.<sup>55</sup> According to the 2011 United Nations State of the World's Volunteerism Report, "volunteerism benefits both society at large and the individual volunteer by strengthened trust, solidarity and reciprocity among citizens, and by purposefully creating opportunities for participation."<sup>56</sup> In 2010, Statistics Canada conducted the most detailed study of volunteerism in Canada to date. Notably, for this research, StatsCan observed that 21 percent of people who attended religious services once a week were considered top volunteers, compared with 10 percent of people who attended less frequently (including adults who did not attend at all). Moreover, the StatsCan study revealed that almost two-thirds of Canadians aged fifteen and over who attended religious services at least once a week (65 percent) did volunteer work, compared with less than one-half (44 percent) of people who were not frequent attendees (this includes people who did not attend at all). The study also revealed that volunteers who are weekly religious attendees dedicated about 40 percent more hours than other volunteers: on average, they gave 202 hours in 2010, compared with 141 hours for other volunteers.<sup>57</sup> We considered volunteer work in two areas: (1) operating the congregation and (2) providing social programs. As with the earlier question, involving volunteer hours spent in urban/suburban collaborations we attributed a value of \$24 to these hours spent.<sup>58</sup> This does not take into account the many volunteer hours that members of faith communities are likely to contribute on their own time in other community organizations.
41. *Social Program in-Kind Support:* Many congregational programs directed toward the community are supported through various types of in-kind support. A typical example would be a food or clothing drive. Sometimes these involve one-time events or supporting ongoing programs. Other types of in-kind support include transportation, school supplies, and household items. For each social program the congregation reported on, we asked them to estimate the amount of in-kind support they provided. We added these estimated costs across the various programs to estimate an annual contribution.

In attempting valuations of this kind it is important to consider who the primary beneficiaries of these contributions are. In the far right column of the conceptual matrix (table 1), we have indicated our sense of who the primary beneficiary is. In some cases it will be an individual; in some cases it will be local business; while in other cases it will be the wider community in general. And so, while certain sectors or segments of the community may benefit more in certain circumstances over others, the combined contributions should nevertheless be understood as benefitting the local economy as a whole.

It should also be noted that in some cases a benefit for some may be a detriment to others. Cnaan et al.<sup>59</sup> cite the example of where a member of the clergy may help to prevent a divorce, which may benefit that family but might undermine the business of local divorce lawyers. Our study does not attempt to measure or include these counter-impacts.

## LIMITATIONS

This paper represents an initial-phase study with several limitations that should be taken into consideration.

First, we acknowledge that research that relies on participants to “self-report” will always be open to the possibility of critique regarding the “subjective” versus “objective” nature of the reporting.<sup>60</sup> Self-reporting opens the study up to the possibility of over-reporting or exaggerated expressions of impact. In order to address this, orientation sessions with all participants stressed the importance of maintaining as much objectivity as possible, encouraging them 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 also elected to choose the most conservative valuations available.

Reporting by these first ten congregations has suggested some changes to the way some of the questions should be asked in both the congregational and program templates. For example, there appeared to be some confusion around reporting between general programming offered directly by the congregation and urban/suburban collaborations.

By nature, capital campaigns often extend over a period of several years; but we were attempting to rely on reporting over the last fiscal year. As a result, where a congregation falls within their campaign can significantly influence or skew the capital amounts reported.

Ten congregations represent a very small sample size. In some cases the congregations were recommended to us by denominational leaders, while others were selected randomly by location and tradition in order to provide relative diversity. Similarly, no Catholic Churches were involved in the study, even though the Roman Catholic Church represents the single largest religious tradition in the city of Toronto.<sup>61</sup> Our intention through the remainder of this study is to achieve a representative cross-section based on proportional participation in worshipping faith communities.

When a congregation failed to provide us with 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.

As noted, elsewhere, we did not measure negative impacts resulting from congregational presence in the community. Cnaan et al. (2013) cite Sunday parking shortages as just one example.

While we accounted for the tax benefit the office tower constructed on St. Andrew’s United Church’s property makes to the wider community, we did not account for loss of tax dollars that cost governments at all levels. Recognizing that faith communities have charitable tax status, there is no doubt that cities, provinces, and the country as a whole would obtain higher tax revenues if congregational properties were used as places of commerce and industry.

We did not include the documented positive impact that green space has on neighbouring real estate values, any potential positive (or negative) impact on crime rates, or any potential negative impacts associated with loitering of young people or other community groups associated with the congregational property.

## CONSERVATIVE APPROACH TO VALUES

In keeping with the aims and rationale behind the Philadelphia study, we made a deliberate attempt to be conservative around our financial estimates. Typically, when researchers attempt to value public goods they cannot use actual market prices. They need to rely on what are known as “shadow prices.” These values are based on certain assumptions that must be clearly stated (see our conceptual matrix—table 1). These prices can be wide-ranging, and the researcher must be clear in stating why they have chosen to adopt certain assumptions. In each case, we chose the most conservative estimate possible.

For example, while open green space is clearly a valuable “halo” contributor, we chose not to include the economic impact trees might have (as in the Philadelphia study). If a member, just through their involvement in the congregation, decided to improve his or her marital relations or end their use of narcotics or alcohol, but did not do so through the direct involvement of clergy or other intended representative, we did not include it. Finally, when any participating congregation had difficulty helping us articulate numbers affected we entered zero, even if there may still have been significant impact.

Moreover, the values presented in our findings do not take into account secondary impacts or financial benefits that arise as a direct result of congregational support, service, or involvement. Take, for example, the circumstance where a congregation sponsors a refugee family to settle in Canada. Clearly there is attributable value in this form of support. But what if the mother of this Syrian family, who in her second or third year in Canada, becomes the secretary treasurer of a Syrian women’s cultural group that is working to establish a business operated by a small group of women? There is clearly a direct line of impact, the economic impact of which is beyond the scope of this study.

## FINDINGS

Collected data was entered into the value matrix described above and is presented in appendix B. According to our calculations, the overall estimated annual economic impact of the ten congregations included in the study was \$45,405,126.57. This equates to an average annual value of approximately \$4.5 million per congregation. It should be noted, however, that this average does not necessarily represent an average congregation in the city of Toronto or the province of Ontario. Nor does it represent what they spend annually. The study seeks to reflect what their presence and activity contribute to the local economy of their surrounding communities.

By far, the largest contributor of the ten participating congregations was All Saints Parish and Community Centre (\$13,547,274.73), a parish with a regular worshipping community of only ten people. These figures, however, represent the intentional efforts of the Toronto Anglican Diocese to support this congregation, make use of its historic presence in the downtown Toronto core, and respond to the deep social need present in this



community. Similarly, Flemingdon Park Ministries (Anglican) (\$3,636,477.85), also with a small regular worshipping community, is supported by the diocese to meet community need in the suburban Toronto neighbourhood of Flemingdon Park. These findings perhaps challenge the assumption that the largest congregations with the largest budgets have the greatest community impact.

When considering the seven broad areas of analysis, we find some interesting dynamics. In the Philadelphia study, direct spending (operating and other budgets) topped the list, while in our study the clear leader was Individual Impact with a total Halo Effect of \$22,540,744. Even discounting the approximate \$12 million in direct impact reported by All Saints Parish, this category still topped the list, narrowly surpassing direct spending (\$9,524,376.65). These two were followed by the other categories in the following order: social capital and care (\$5,945,972.09), magnet effect (\$4,549,127.20), open space (\$2,043,175.09—largely because of the property tax scenario at St. Andrew’s United Church), community development (\$515,351), and finally education (\$239,200).

## CONCLUSIONS AND DISCUSSION

Our primary goal in this study is to contribute to the study of congregational valuation in parallel with the work currently being conducted in the United States and to explore the suitability of the Halo methodology in the Canadian context. With the exception of some early work conducted by Handy and Cnaan in Ontario in the 1990s,<sup>62</sup> we could not identify any other domestic research that comprehensively values the economic contribution of local congregations. While the study of valuation is becoming quite extensive in a diverse number of sectors, religion (other than work of Cnaan and colleagues at the University of Pennsylvania and Partners for Sacred Places) has yet to be included. This is the first attempt to produce a quantitative study of this nature in Canada.

The results of this initial phase demonstrate that such a valuation is possible in the Canadian context and is comparable to the findings in the United States. And while the methodology will continue to be refined as we apply it in greater numbers, both through completion of the Toronto study and application in other urban and rural communities, it is clear that Canadian congregations are currently making significant economic contributions to their communities and in so doing positively affecting their collective quality of life.

While the data to date is insufficient, it may be that we will be able to achieve a “rule of thumb” formula, an equation that looks something like the following: average worship attendance times a certain percentage of annual budget times number of programs = Halo Index. It may also be that we are able to look more closely at the significance of per capita Halo numbers (the ratio between cumulative Halo figures and individual numbers of congregants). One challenge here will be to consider the different membership models that exist between traditions and even within religious traditions.

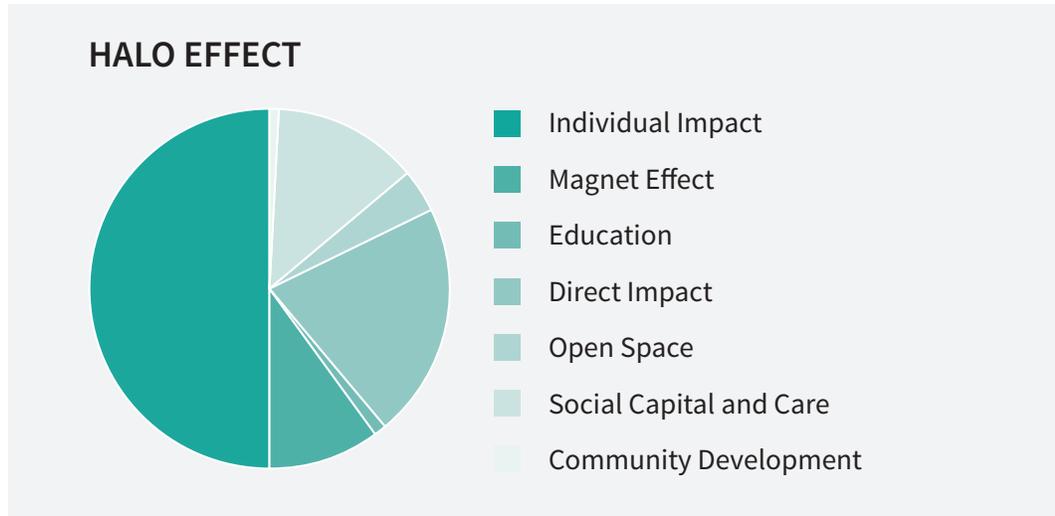
What significance do these numbers hold for local congregations and communities in general? This study represents our findings in ten local congregations. Together they represent an economic impact or Halo Effect of more than \$45 million. The cumulative number is, in itself, significant. How significant becomes even more apparent when we begin to explore them at the congregational level. For example, the congregation of Wood-

bine Heights Baptist Church has an average weekly attendance of fifty people. This community of faith contributes approximately \$729,000 to the common good of their surrounding neighbourhood. That works out to an average value of \$14,580 per weekly worshipper. The reality of most congregations, particularly in mainstream Protestant and Catholic churches, is

that with dwindling attendance and increasingly older demographics, the work of the congregation falls to fewer and fewer individuals. How affirming is it to report back to members of local congregations that they have a Halo Effect of \$14,580 per worshipper or that their impact in terms of social capital and care is about \$6,500 per worshipper or that their direct impact in the lives of local residents is in the neighbourhood of \$3,500 per weekly worshipper? Where congregations are often asking questions like, what more can we do? or making statements like, we can't do anymore, these findings demonstrate that congregations are already doing good work. And the work that they are doing is having a profound impact on neighbourhood quality of life and common good.

Second, these findings challenge the assumption that communities of faith are merely self-serving clubs. If congregations are unable to articulate their economic value and impact, wider society certainly isn't likely to do so. The situation in Canada is no different than the one described in the United States, where "many congregations find it difficult to obtain grants and donations from non-members, who sometimes accuse congregations of being insular and unconcerned with the rest of society."<sup>63</sup> While there are, no doubt, some congregations who may fit this bill, this information demonstrates that the vast majority of congregations, regardless of religious tradition, are not "clubs." Rather they are significant assets to the communities in which they are located. In fact, based on these numbers, if these congregations ceased to exist, the cost to community and society would be immense. Moreover, these findings remind us that congregations do not exist in isolation from the communities in which they find themselves. In only one of our participating congregations did more than 20 percent of the active participants travel more than 10 kilometres to attend. The people who make up local congregations *are members* of the local community. They are integral parts of the social fabric. They live, shop, and raise their families in these communities. The idea that they are separated somehow from the wider community simply because they are part of a community of faith does not hold weight.

This study represents a specific case study of ten congregations with an estimated community economic impact of \$45 million. Another group of ten might have a smaller contribution, or a larger one. But for the moment, using these figures as an average representation, we ask: What kind of impact might these numbers have on



**These findings challenge the assumption that communities of faith are merely self-serving clubs.**

a city-wide level? Consider for a moment the churches of the Roman Catholic archdiocese, which represents the single largest faith group in the city of Toronto. This sector of the religious community has more than 220 congregations or parishes. If we apply the average of \$4.5 million per congregation, this yields an economic contribution of \$990 million annually. And this represents only one religious tradition! When we acknowledge that the city holds thousands of different congregations from various traditions, the numbers are staggering.

How does this compare to other service organizations? When we put these numbers alongside those of such widely known and respected agencies as Covenant House (\$19 million budget<sup>64</sup>) and Yonge Street Mission (\$12 million budget<sup>65</sup>), it is clear that local congregations are no small players on the public service stage.

**The people who make up local congregations are members of the local community. They are integral parts of the social fabric. They live, shop, and raise their families in these communities.**

And what if there were no faith communities? If Toronto's local congregations ceased to exist, along with the services they provide, what would it mean for the city to have to pick up the tab for the value-added services provided by these faith groups and add it to the already \$2.7 billion human services budget the city carries?

Recent years have seen private interest groups lobby the federal government and the Canada Revenue Agency to reduce or eliminate the charitable tax status of faith com-

munities.<sup>66</sup> While we do not have a current estimate of what Cnaan et al. (2013) refers to as “foregone tax money,” our figures suggest it is almost certainly outweighed in the Canadian context by the economic contribution faith communities make to quality of life and the “common good.”

It may also be assumed that high valuation can be correlated with large membership. In other words: the larger the congregation the larger the impact. However, figures in this sample suggest this is not necessarily the case. Take for example, University Presbyterian Church. This congregation is situated in the Jane-Finch neighbourhood, which is located in the northwestern section of the city. Jane-Finch is typically referred to as one of the city's most socially and economically challenged communities, having been designated by the city of Toronto as one of its primary investment neighbourhoods.<sup>67</sup> With an average weekly attendance of 150 people and an annual economic impact of \$1.2 million, this represents a per capita Halo Index of \$8,000. Contrast this with Portico, situated in the suburban community of Mississauga. With an average weekly attendance of 1,847 people and an annual budget of more than \$3 million, this congregation had a total Halo Effect of approximately \$6.3 million with a per capita Halo Index of \$3,455.58. One should not be seen as better than another. What is significant in the context of this study is that each congregation offers significant economic contributions to its surrounding community.

The Toronto findings, at least for those congregations involved in this study, indicate that individual impact (50 percent), direct spending (21 percent), and social capital and care (13 percent) represent the largest areas of economic and social benefit. Magnet effect (drawing people to the neighbourhood) at 10 percent has a moderate impact, while community development and education (both at 1 percent) have minimal effect. Community economic impact is not typically the primary aim of faith groups. But where it aligns with religious mandate and teachings around community engagement, it offers various points for congregational reflection. Do congregational values reflect the congregation's view of itself and its relationship with the wider community? Are congregations having an effect in the areas they thought they were? Are there areas in which

congregations can be refocusing their spending, their use of building and property, and their investment of volunteer resources in order to have greater impact on the common good of their neighbours? For the congregations who participated in this study, do these findings offer a challenge to increase their involvement in community development partnerships or to offer space that is unused during the week for child care or other educational opportunities? As integral members of the community, how can what these congregations already offer be maximized and expanded on in order to support local economies, provide economic benefits to neighbourhood families and individuals, and in so doing be a positive social force in supporting the well-being of society in general?

Some people of faith will find our attempts to include “congregation” and “economics” in the same sentence troubling. Some of the congregations we asked to participate in the study elected not to, indicating their belief that money and spirituality are not connected, or at least should not be connected in this way. Clearly, congregations that have participated in the study to date did so because they believe economics and spirituality are connected, and because they believe the findings have something to contribute to their long-term planning and ongoing relationship with their community.

Finally, it is important to note that this study does not give a final or complete indication of the value of a Canadian congregation. As suggested above, value is never just about money. But it can include it. This study simply offers one way of articulating the relationship between congregation and community—an economic one. In association with our American colleagues, we expect that future research will serve to refine, validate, and in some cases even dispute some of the assumptions and determinations made in this study. Future studies may include additional categories, while others may be eliminated. What this study does accomplish is to affirm the belief that articulating the value of a congregation’s economic contribution to its surrounding neighbourhood is possible; and not only possible but important to our understanding of the relationship between faith and community and the ways in which this relationship contributes to the health and vitality of communities as a whole. ✎

## ENDNOTES

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3. Brownlee, Gumulka, Barr, and Lasby (2006).
4. City of Toronto (2015a), 4.
5. Cnaan et al. (2013).
6. Cnaan et al. (2013).
7. Glisson (2000), 195–218.
8. Schorr (1997).
9. Cnaan and Kang (2011), 388–96.
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12. Cnaan et al. (2013).
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36. Canadian Mental Health Association (2016).
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46. Vaz-Oxlade (2013).
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50. McKeon, Madsen, and Rodrigo (2009), 3–34.
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60. Bernard, Killworth, and Kronenfeld (1984), 495–517.
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63. Cnaan et al. (2013).
64. Covenant House (2016).
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## APPENDIX A—CONCEPTUAL MATRIX

TYPE OF CONTRIBUTION	SOURCE OF DATA	VALUE	REFERENCED BY	PRIMARY BENEFICIARY
<b>OPEN SPACE</b>				
<b>1a. Green space</b>	Satellite Images	\$0.77 per m2 of green space	Cnaan et al. (2013)	Community
<b>1b. Garden Plots</b>	Congregation	\$775	Kramer (2012)	Community
<b>2. Recreation—Children’s Play Structure</b>	Congregation	\$1,200	Toronto Parks and Rec	Community
<b>3. Recreation—Sports Field</b>	Congregation	\$6,300	Toronto Parks and Rec	Community
<b>4. Parking</b>	Congregation	\$240/month or as reported		Community Government
<b>5. Property Taxes</b>	City of Toronto	\$31.85 per \$1000 assessment		

### DIRECT SPENDING

<b>6. Operational Budget</b>	Congregation	Times 80%	Chaves and Miller (1999); Cnaan et al. (2006)	Local Business
<b>7. Other Budgets</b>	Congregation	Times 80%	Chaves and Miller (1999); Cnaan et al. (2006)	Local Business
<b>8. Capital Budgets</b>	Congregation	Times 50%	Cnaan et al. (2013)	Local Business
<b>9. Special Projects</b>	Congregation	Times 80%	Chaves and Miller (1999); Cnaan et al. (2006)	Community

### EDUCATION

<b>10. Nursery School/Day Care</b>	Congregation	No. of students times \$1,500 per month	MacDonald and Friendly (2014)	Individuals
<b>11. Alternative Schools</b>	Congregation	No. of students times \$1,783 per month	StatsCan	Government

### MAGNET EFFECT

<b>12. Conferences</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism ; Cnaan et al. (2013)	Local Business
<b>13. Weddings</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>14. Funerals</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>15. Baptisms</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>16. Confirmation</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business

TYPE OF CONTRIBUTION	SOURCE OF DATA	VALUE	REFERENCED BY	PRIMARY BENEFICIARY
<b>17. Bar/Bat Mitzvah</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>18. Family Events</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>19. Artistic Performances</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>20. Religious/Community Festivals</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>21. Museum/Exhibit</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>22. Members Expenses While in Neighbourhood</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism; Cnaan et al. (2013)	Local Business
<b>23. Volunteer Expenses While in Neighbourhood</b>	Congregation	\$20 per visitor	Ontario Ministry of Tourism Cnaan et al. (2013)	Local Business
<b>24. Volunteer Hours—Urban/ Suburban Collaborations</b>	Congregation	\$24 per hour	Volunteer Canada (2010)	Community

#### DIRECT IMPACT

<b>25. Suicide Prevention</b>	Congregation	\$54,650 per prevention	Canadian Mental Health Association (2016)	Individual
<b>26. Helping People Gain Employment</b>	Congregation	\$19,687.50 per individual	Cnaan et al. (2013)	Individual Community
<b>26. Crime Prevention</b>	Congregation	\$101,540 per occurrence	StatsCan	Individual Community
<b>28. Helping End Alcohol and Substance Abuse</b>	Congregation	\$338 per occurrence	Thomas and Davis (2009)	Individual
<b>29. Enhancing Health and Reducing Cost of Illness</b>	Congregation	\$1831 per occurrence	Canadian Institute for Health Information (2015)	Individual
<b>30. Teaching Children Pro-social Values</b>	Congregation	\$484 for each reported child aged 12 and under	Cnaan et al. (2013)	Individual Community
<b>31. Promoting Youth Civic Engagement</b>	Congregation	6379 for each reported youth aged 13 to 18	Cohen and Piquero (2007)	Individual Community
<b>32. Helping Immigrant and Refugee Families Settle</b>	Congregation	\$60,000 per family	Ontario Council of Agencies of Serving Immigrants	Individual
<b>33. Preventing Divorce</b>	Congregation	\$780	Vaz-Oxlade (2013)	Individual
<b>34. Helping End Abusive Relationships</b>	Congregation	\$1,100	Zhang et al. (2009)	Individual

TYPE OF CONTRIBUTION	SOURCE OF DATA	VALUE	REFERENCED BY	PRIMARY BENEFICIARY
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### COMMUNITY DEVELOPMENT

<b>35. Job Training</b>	Congregation	\$610 per individual	YMCA of Greater Toronto (n.d.)	Individual
<b>36. Housing Initiatives</b>	Congregation	Actual cost divided by 50 years + no. of units created times \$1060 minus rent/subsidy	Toronto Community Housing (2016)	Individual Community
<b>37. Lending Programs</b>	Congregation	Actual amounts loaned	McKeon et al. (2009); Cnaan et al. (2013)	Individual Community
<b>38. Small Business and Non-Profit</b>	Congregation	\$39,375 per small business created	Innovation, Science and Economic Development Canada (2013); Cnaan et al. (2013)	Individual Community

### SOCIAL CAPITAL & CARE

<b>39. Value of Social Program Space</b>	Congregation	Small meeting room—\$19 per hr. Gym \$37 per hr. Auditorium (Sanctuary) \$221 per hr. In each case \$20 booking fee.	Toronto District School Board (2015)	Individual Community
<b>40a. Value of Volunteer Time—Congregational Operations</b>	Congregation	\$24 per hour	StatsCan ; Volunteer Canada (2010)	Individual Community
<b>40b. Value of Volunteer Time—Social Programs</b>	Congregation	\$24 per hour	StatsCan ; Volunteer Canada (2010)	Individual Community
<b>41. Social Programs In-Kind Support</b>	Congregation	Estimated Value	Cnaan et al. (2013)	Individual Community

## APPENDIX B—VALUE MATRIX

		All Saints	FPM	Woodbine Hts	MCC
		Anglican	Anglican	Baptist	Independent
<b>A. OPEN SPACE</b>					
1a. Green Space	\$0.77 per square meter of green space. (Based on city of Toronto proposed storm-water management charge of \$0.77 per square meter of impermeable area (roof, asphalt and concrete areas, etc.)	\$33.13	\$0.00	\$262.39	\$197.54
1b. Garden Plots	\$775 per garden	\$0.00	\$0.00	\$775.00	\$0.00
2. Recreation—Play Structure	\$1,200 annually	\$0.00	\$0.00	\$0.00	\$0.00
3. Recreation—Sports Field	\$6,300	\$0.00	\$0.00	\$0.00	\$0.00
4. Parking	\$2,880 annually	\$1,200.00	\$0.00	\$0.00	\$0.00
5. Property Tax	\$31.85 per \$1,000 of assessment	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total Open Space:</b>		<b>\$1,233.13</b>	<b>\$0.00</b>	<b>\$1,037.39</b>	<b>\$197.54</b>
<b>B. DIRECT SPENDING</b>					
5. Operational Budget	80% of op. budget	\$397,469.60	\$322,813.60	\$117,600.00	\$1,077,552.00
6. Other Budgets	80% of other budget	\$0.00	\$0.00	\$8,000.00	\$0.00
7. Capital Projects	50% of capital budget	\$0.00	\$0.00	\$60,000.00	\$1,625,000.00
8. Special Projects	80% of other budget	\$0.00	\$0.00	\$1,500.00	\$0.00
<b>Total Direct Spending:</b>		<b>\$397,469.60</b>	<b>\$322,813.60</b>	<b>\$187,100.00</b>	<b>\$2,702,552.00</b>
<b>C. EDUCATION</b>					
8. Nursery School and Day Care	\$1,500/month	\$0.00	\$0.00	\$0.00	\$0.00
9. Alternative (e.g., Montessori)	\$1,783/year	\$0.00	\$0.00	\$0.00	\$59,200.00
<b>Total Education:</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$59,200.00</b>
<b>D. MAGNET EFFECT</b>					
11. Conferences	\$20/visitor	\$0.00	\$0.00	\$0.00	\$0.00
12. Weddings	\$20/visitor	\$0.00	\$1,000.00	\$500.00	\$22,500.00
13. Funerals	\$20/visitor	\$6,000.00	\$0.00	\$0.00	\$15,000.00
14. Baptisms	\$20/visitor	\$6,000.00	\$3,000.00	\$0.00	\$1,800.00
15 Confirmation	\$20/visitor	\$0.00	\$0.00	\$0.00	\$1,200.00
16. Bar/Bat Mitzvah	\$20/visitor	\$0.00	\$0.00	\$0.00	\$0.00
17. Family Events	\$20/visitor	\$0.00	\$0.00	\$0.00	\$0.00
18. Artistic Performances	\$20/visitor	\$0.00	\$600.00	\$2,250.00	\$18,000.00
19. Religious/Community Festivals	\$20/visitor	\$0.00	\$7,000.00	\$900.00	\$8,250.00
20. Museum/Exhibit	\$20/visitor	\$26,000.00	\$0.00	\$0.00	\$0.00
21. Members Expenses While in Neighbourhood	\$20/visitor	\$2,080.00	\$0.00	\$700.00	\$114,400.00
22. Volunteer Expenses While in Neighbourhood	\$20/visitor	\$8,320.00	\$5,200.00	\$0.00	\$0.00
23. Volunteer Hours—Urban/Suburban Collaborations	\$24/hr	\$43,680.00	\$6,240.00	\$0.00	\$0.00
<b>Total Magnet Effect:</b>		<b>\$92,080.00</b>	<b>\$23,040.00</b>	<b>\$4,350.00</b>	<b>\$181,150.00</b>

Masjid	Taric	University	Kingston Rd	St. Andrew's	Portico	TOTAL
Islamic	Islamic	Presbyterian	United	United	Pentecostal	
\$0.00	\$4,386.41	\$2,167.07	\$459.34	\$0.00	\$3,179.21	\$10,685.09
\$0.00	\$0.00	\$775.00	\$1,200.00	\$0.00	\$0.00	\$2,750.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,880.00	\$4,080.00
\$0.00	\$0.00			\$2,025,660.00		\$2,025,660.00
<b>\$0.00</b>	<b>\$4,386.41</b>	<b>\$2,942.07</b>	<b>\$1,659.34</b>	<b>\$2,025,660.00</b>	<b>\$6,059.21</b>	<b>\$2,043,175.09</b>
\$720,000.00	\$568,953.65	\$173,365.60	\$300,605.00	\$655,480.00	\$2,857,287.20	\$7,191,126.65
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,000.00
\$400,000.00	\$0.00	\$15,000.00	\$37,500.00	\$58,750.00	\$127,500.00	\$2,323,750.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,500.00
<b>\$1,120,000.00</b>	<b>\$568,953.65</b>	<b>\$188,365.60</b>	<b>\$338,105.00</b>	<b>\$714,230.00</b>	<b>\$2,984,787.20</b>	<b>\$9,524,376.65</b>
\$0.00	\$0.00	\$0.00	\$180,000.00	\$0.00	\$0.00	\$180,000.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,200.00
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$180,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$239,200.00</b>
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$30,000.00	\$30,000.00	\$1,200.00	\$2,000.00	\$6,000.00	\$0.00	\$93,200.00
\$0.00	\$12,000.00	\$3,000.00	\$8,000.00	\$8,000.00	\$18,000.00	\$70,000.00
\$0.00	\$0.00	\$0.00	\$2,500.00	\$950.00	\$9,000.00	\$23,250.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,200.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$12,000.00	\$5,000.00	\$0.00	\$0.00	\$0.00	\$17,000.00
\$0.00	\$0.00	\$1,500.00	\$30,000.00	\$14,700.00	\$10,000.00	\$77,050.00
\$150,000.00	\$216,000.00	\$2,800.00	\$5,825.00	\$19,525.00	\$44,328.00	\$454,628.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,000.00
\$2,600,000.00	\$312,000.00	\$31,200.00	\$0.00	\$9,880.00	\$653,099.20	\$3,723,359.20
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,520.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$49,920.00
<b>\$2,780,000.00</b>	<b>\$582,000.00</b>	<b>\$44,700.00</b>	<b>\$48,325.00</b>	<b>\$59,055.00</b>	<b>\$734,427.20</b>	<b>\$4,549,127.20</b>

		All Saints	FPM	Woodbine Hts	MCC	
		Anglican	Anglican	Baptist	Independent	
<b>E. INDIVIDUAL IMPACT</b>						
24. Suicide Prevention	\$54,650	\$3,770,850.00	\$163,950.00	\$54,650.00	\$1,093,000.00	
25. Gaining Employment	\$11.25 x 35 hr x 50 wks = 19,687.50	\$59,062.50	\$698,906.25	\$0.00	\$590,625.00	
26. Crime Prevention	\$101,540	\$8,224,740.00	\$0.00	\$101,540.00	\$0.00	
27. Ending Substance Abuse	\$338 per occurrence	\$87,880.00	\$1,352.00	\$338.00	\$1,690.00	
28. Enhancing Health/Reducing Cost of Illness	\$1,831	\$137,325.00			\$5,493.00	
29. Teaching Pro-social Values to Children	\$484 for each reported child aged 12 and under	\$0.00	\$48,400.00	\$9,680.00	\$193,600.00	
30. Promoting Civic Engagement Among Youth	\$6,379 for each reported youth aged 13 to 18	\$0.00	\$1,594,750.00	\$6,379.00	\$31,895.00	
31. Helping Immigrant and Refugee Families Settle	\$60,000/family	\$0.00	\$0.00	\$0.00	\$420,000.00	
32. Preventing Divorce	\$780	\$8,580.00	\$0.00	\$780.00	\$3,900.00	
33. Ending Abusive Relationships	\$1,100	\$62,700.00	\$3,300.00	\$0.00	\$2,200.00	
<b>Total Individual Impact:</b>		<b>\$12,351,137.50</b>	<b>\$2,510,658.25</b>	<b>\$173,367.00</b>	<b>\$2,342,403.00</b>	
<b>F. COMMUNITY DEVELOPMENT</b>						
34. Job Training	\$610/person	\$0.00	\$39,650.00	\$0.00	\$0.00	
35. Housing Initiatives	Cost of construction/50 years plus number of units times \$1060	\$357,576.00	\$0.00	\$0.00	\$0.00	
36. Lending Programs	Total Funds Loaned	\$0.00	\$0.00	\$0.00	\$0.00	
37. Small Business and Nonprofit Incubation	Total Congregational Investment	\$0.00	\$0.00	\$39,375.00	\$0.00	
<b>Total Community Development:</b>		<b>\$357,576.00</b>	<b>\$39,650.00</b>	<b>\$39,375.00</b>	<b>\$0.00</b>	
<b>G. SOCIAL CAPITAL &amp; CARE</b>						
38. Social Program Space	Classroom - \$19/hr + 20 Auditorium \$221/HR + 20 Gym \$37/hr + 20	\$120,929.00	\$215,452.00	\$157,826.00	\$9,160.00	
39a. Operations Volunteer Time	\$24 per hour	\$37,207.50	\$16,952.00	\$69,752.00	\$159,448.00	
39b. Social Programs Volunteer Time	\$24 per hour	\$176,832.00	\$503,712.00	\$71,616.00	\$205,920.00	
40. Social Program in-Kind Support	Based on estimate	\$12,810.00	\$4,200.00	\$24,440.00	\$6,360.00	
<b>Total Social Capital Care:</b>		<b>\$347,778.50</b>	<b>\$740,316.00</b>	<b>\$324,814.00</b>	<b>\$380,888.00</b>	
<b>TOTAL</b>		<b>\$13,547,274.73</b>	<b>\$3,636,477.85</b>	<b>\$728,863.39</b>	<b>\$5,666,390.54</b>	

Masjid	Taric	University	Kingston Rd	St. Andrew's	Portico	TOTAL
Islamic	Islamic	Presbyterian	United	United	Pentecostal	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$382,550.00	\$5,465,000.00
\$39,375.00	\$295,312.50	\$98,437.50	\$9,843.75	\$0.00	\$334,687.50	\$2,126,250.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$710,780.00	\$9,037,060.00
\$16,900.00	\$1,690.00	\$6,760.00	\$0.00	\$0.00	\$4,056.00	\$120,666.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$142,818.00
\$48,400.00	\$36,300.00	\$48,400.00	\$12,584.00	\$0.00	\$72,600.00	\$469,964.00
\$637,900.00	\$637,900.00	\$637,900.00	\$165,584.00	\$0.00	\$574,110.00	\$4,286,418.00
\$79,568.00	\$0.00	\$0.00	\$9,000.00	\$47,000.00	\$60,000.00	\$615,568.00
\$0.00	\$15,600.00	\$2,340.00	\$0.00	\$0.00	\$124,800.00	\$156,000.00
\$0.00	\$13,200.00	\$0.00	\$1,100.00	\$0.00	\$38,500.00	\$121,000.00
<b>\$822,143.00</b>	<b>\$1,000,002.50</b>	<b>\$793,837.50</b>	<b>\$198,111.75</b>	<b>\$47,000.00</b>	<b>\$2,302,083.50</b>	<b>\$22,540,744.00</b>
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$39,650.00
						\$357,576.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$118,125.00
\$0.00	\$0.00	\$0.00	\$78,750.00	\$0.00	\$0.00	\$118,125.00
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$78,750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$515,351.00</b>
\$12,512.00	\$80,532.00	\$116,549.00	\$256,142.20	\$112,588.00	\$8,035.00	\$1,089,725.20
\$4,320.00	\$2,328,000.00	\$47,904.00	\$58,157.64	\$42,355.75	\$90,432.00	\$2,854,528.89
\$27,360.00	\$351,692.00	\$25,000.00	\$93,384.00	\$67,320.00	\$256,632.00	\$1,779,468.00
\$14,400.00	\$50,960.00	\$6,000.00	\$0.00	\$101,900.00		\$221,070.00
<b>\$58,592.00</b>	<b>\$2,811,184.00</b>	<b>\$195,453.00</b>	<b>\$407,683.84</b>	<b>\$324,163.75</b>	<b>\$355,099.00</b>	<b>\$5,945,972.09</b>
<b>\$4,780,735.00</b>	<b>\$5,014,526.50</b>	<b>\$1,225,298.17</b>	<b>\$1,252,635.53</b>	<b>\$3,170,468.75</b>	<b>\$6,382,456.11</b>	<b>\$45,405,126.57</b>

**CHURCHES AND FAITH COMMUNITIES** of various traditions have a great deal to offer to society and to the common good. Typically, these contributions have focused on qualitative contributions that congregations make to the cultural, spiritual, and social well-being of the communities that surround them. Few studies, however, have assessed these contributions in quantitative monetary terms. Even fewer, qualitative or quantitative, have begun to explore how these realities might create a space for faith communities at the social policy table. **Welcome to the Halo Project.**

CARDUS

haloproject.



**FAITH DOING GOOD.**