



HALO CANADA PROJECT

Sydenham Street United Church
Kingston, ON



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SPHAERA RESEARCH
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THE HALO PROJECT

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EXECUTIVE SUMMARY

In Canada, the social, spiritual and communal value of local congregations has long been accepted. The economic value of these congregations to their surrounding neighbourhoods is a different matter entirely. While the economic valuation of “soft assets” has gained increasing traction in recent years within a number of social and service sectors, only recently have researchers begun to explore this question in the Canadian religious context.

This study of Sydenham Street United Church forms part of a larger Canadian study designed to examine this question. Based on a 2010 study carried out in Philadelphia by Partners for Sacred Places and the University of Pennsylvania’s School of Social Policy and Practice, and more recently in Canada by Sphaera Research, this study seeks to explore the economic benefit Sydenham Street United Church provides to its surrounding community. The study explores economic impact in 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.

“What if we could measure the economic value of what local congregations contribute to their surrounding communities?”

reporting, we have made a deliberate attempt to be conservative in at least three ways: 1) first if staff or program leaders were unable to estimate or document a particular service or activity we assigned a value of zero; 2) where supporting studies from other sectors suggest a range of value we have chosen to apply the lowest range value, 3) we have elected to ascribe value only in situations where we can demonstrate clear cause and effect.

Using domestic and international studies from related sectors, we present a case for applying financial benefit to many types of congregational activities that have previously been considered intangible.

It is important to note, that throughout our

Essentially the study asks: “If Sydenham Street United Church ceased to exist, what would it cost the City of Kingston to replace the programs and services the congregation provides to the wider community?”

Taking these factors into account, it is clear that Sydenham Street United plays not only a key spiritual role, but an economic one as well, with a Halo Index of approximately \$1.7 million. This represents a per capita index for every worshipper of almost \$21,000. Congregational members offer 20,706 hours of volunteer support directly to the community and for every dollar the congregation pays out in annual expenses the community receives \$5.40 in economic benefit.



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OVERVIEW OF FINDINGS

Sydenham Street United Church is located at 82 Sydenham Street in downtown Kingston. It is situated strategically between Kingston's historic downtown core and Queen's University. It is also important to note its proximity to Chalmers United Church. The church building covers an area of 19,000 square feet on two floors; occupying approximately 12,000 square feet of property.

The congregation represents a long-standing Methodist tradition in Kingston stretching back as far as the late 1700's. These Methodists came together in one congregation with the construction of a new building in 1852. Additions to the building were made in 1887, 1929 and in the 1960's. The congregation owns the building without a mortgage. It is also of theological note that in 1925, Sydenham Street Methodist Church joined the newly formed United Church of Canada, becoming known as Sydenham Street United Church.

The congregation employs one full-time clergy and six part-time paid staff. The part-time staff includes: 1 music director, 1 administrator/operations manager, 1 office staff, 2 maintenance people and 1 book-keeper. In addition to the full and part-time paid staff a wide range of volunteers contribute 20,706 in volunteer hours towards operations; covering roles that include: music, book-keeping, minor repairs, ushering, board participation, and pastoral care.

The active membership is listed as 108, there are 73 adherents and the average adult weekly attendance of 85. The average children's attendance is 4.

In addition to the 20,706 hours contributed towards operations, 23,161 hours are dedicated directly towards community service.

Annual expenditures for 2016 were listed as \$316,079.

SYDENHAM STREET UNITED - HALO EFFECT

\$1,707,365.02

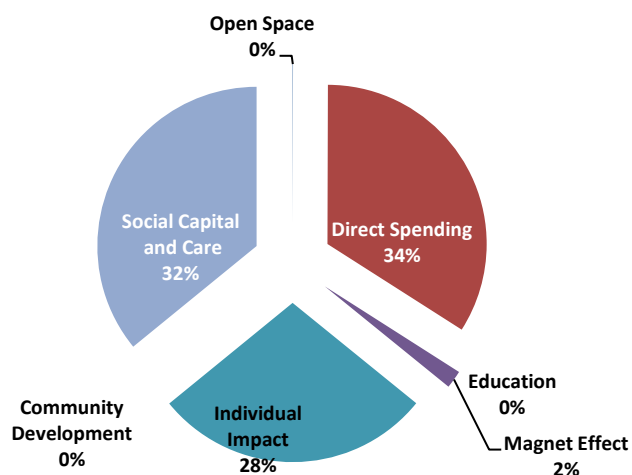
*For every dollar
the church spends
the community
receives \$5.40 in
economic benefit.*



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Our study suggests that Sydenham Street United Church has an annual economic impact of \$1,707,365.02¹ on its surrounding neighbourhood. With an average worshipping attendance of 85

Sydenham United - Halo Values



adults, this represents a per capita value of \$20,865.65. With annual expenditures of \$316,079, this means that for every dollar the congregation spends on operations and programs, the community receives \$5.40² in economic benefit!

The congregation describes itself as predominantly white, anglo-saxon. Forty percent of its members live within a 3 km radius, 40% travel between 3 and 10 km to attend, while another 20% travel more than 10 km.

How does this compare to other churches? In 2015, Sphaera conducted a study of 10 congregations in the City of Toronto, revealing a combined socio-economic impact of \$45.4 million. The current ongoing HALO CANADA PROJECT, which includes data for 26 congregations from across the country, reveals a combined

The Halo Study explores 7 broad categories designed to assess a congregation's economic contribution to the common good:

1. OPEN SPACE
2. DIRECT SPENDING
3. EDUCATION
4. MAGNET EFFECT
5. INDIVIDUAL IMPACT
6. COMMUNITY DEVELOPMENT
7. SOCIAL CAPITAL AND CARE

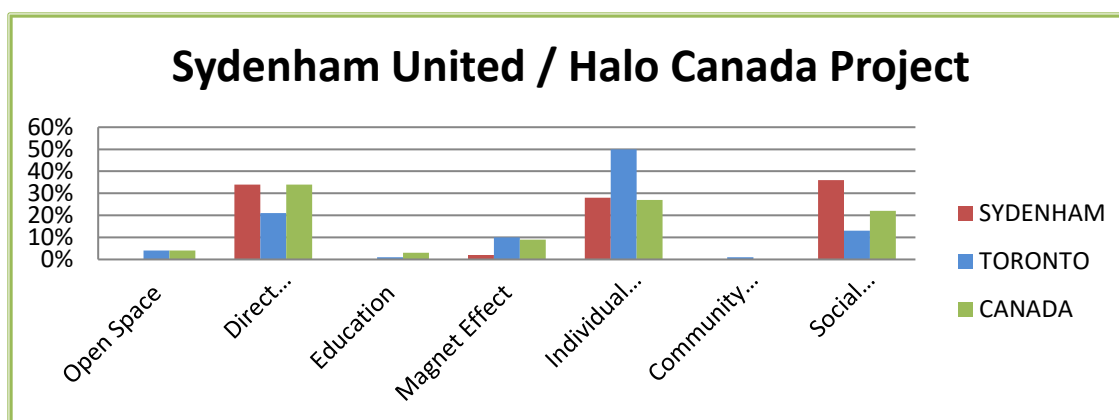
¹ The Halo Canada Project currently includes 26 congregations and has an average congregational Halo Value of approximately \$2.4 million. The median value is \$1.9 million.

² The Halo Canada Project currently suggests an average spending index of \$2.94.



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annual economic impact of \$62.4 million. Compared to the Halo Canada study, Sydenham Street United Church scored significantly higher in Social Capital and Care, at or around the same value for Individual Impact and Direct Spending, moderately behind in Magnet Effect and very low in Open Space, Education and Community Development. More detailed assessments of each category appear later in this paper.



VALUATION

Several studies in recent years, both in Canada¹ and the United States,² have considered the contributions that faith communities or local religious congregations make to the cultural, spiritual, and social lives of their surrounding neighbourhoods. 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. Through both primary and secondary involvement with community-based ministries congregations often find ways to extend their desire to serve beyond traditional congregational activities in ways that are of benefit to both participants and those who are not directly involved.³

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."*⁴ 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."



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According to this same study, in 2006 Canada had more than 30,000 religious organizations with more than 20 million members and annual revenues of \$6.8 billion. Interestingly, only 27% of these organizations said it was their members who benefit most from their activities. Most of them (69%), reported that both members and non-members benefit most from their activities and services. The study reports that 1.3 million Canadians volunteered with religious organizations in the year 2000, contributing a total of 170 million hours. Canadians who report a religious affiliation, attend religious services weekly, or consider themselves to be religious are more likely than other Canadians to donate to non-profits and voluntary organizations. They also contribute, on average, more money.

Despite this qualitative acknowledgement, few studies have considered the economic benefit faith groups provide 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, tools such as the one employed in this study, that help 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, cutting costs 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 every \$1 invested in audit resources, the return in relation to cost savings is about \$11.50.”⁵ 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.

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 non-profit 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.

In 2013, Cnaan et al⁶ published the first extended study of valuation in congregations. Applying established valuations from a wide range of sectors in 12 congregations in the City of Philadelphia, their study revealed an accumulated “halo effect” or economic contribution of \$51,850,178. The estimate translates to 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.



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These numbers, as impressive as they are, tell us little about the potential economic impact of congregations in the Canadian context. To this end, in 2015 our researchers undertook a study of 10 Toronto congregations, using essentially the same methodology used in the Philadelphia study. Values were modified using a wide range of domestic studies to reflect more accurately the Canadian economy and social landscape. For a detailed description of the values applied please see Appendix A. This study revealed an estimated cumulative annual economic impact of \$45,405,126.57 on their surrounding neighbourhoods (www.haloproject.ca).

More recently, the Halo Canada Project has expanded its pool of participating congregations to 26. With worshipping members totaling 11,355 these congregations represent an average attendance of 437 and a median value of 100. The cumulative annual halo effect of these congregations was found to be \$62.4 million, representing an average congregational impact of \$2.4 million and a median value of \$1.9 million. With a combined spending of \$21,252,178 this represents a spending index of 2.94. This means that for every dollar these congregations spend society receives \$2.94 in economic benefit.

Philadelphia Halo Study	Halo Canada Project
12 Congregations	26 Congregations
\$52 Million	\$62.4 Million



METHODOLOGY

Our study of Sydenham Street United Church employs the same methodology used in the Toronto pilot and current Halo Canada Project. In order to obtain our data we distributed two separate questionnaires. First, we supplied an organizational template designed to gather information on broad aspects of organizational identity and presence in the community, to senior clergy, administrative and lay leaders.

A separate questionnaire, designed more specifically to explore the economic impact of individual programs offered by the congregation, was distributed to each program leader. In some cases, city records, locally published materials, and organizational reporting were also used to supplement data collection.

Once gathered, data was assessed according to the value matrix referenced in the previous section. A detailed discussion of how we arrived at the applied values is provided in Appendix A. For a complete discussion of our methodology and value matrix please visit www.haloproject.ca.

LIMITATIONS

It is important to note a number of limitations associated with this study. Research that relies on participants to “self-report” will always be open to the possibility of critique regarding the “subjective” vs. “objective” nature of the reporting. Self-reporting opens the study up to the possibility of over-reporting or exaggerated expressions of impact. To address this, 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 currently available metric to apply value for some

typical congregational activities.

The study does not measure the negative impacts resulting from organizational presence in the community. One example of where a congregation might have a negative impact involves a situation where a clergyperson, counselor or support worker directly contributes to helping a couple choose to stay together instead of divorcing. This also potentially limits the number of clients available to a local divorce lawyer.

We also have not included any potential impacts (positive or negative) on neighbouring real estate values; crime rates; or impacts associated with loitering of young people or other community groups on business that might be associated with the congregational property



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NEIGHBOURHOOD PROFILES

Sydenham Street United Church is located in the historic downtown section of Kingston, Ontario – the first Capital City of Upper Canada. Built in 1852, the Church building is indicative of the many grand limestone structures built during that period

to signal the cultural importance of the young city. The popular gothic design, the distinctive spire, the bell transported



from Troy, New York and the Casavant pipe organ (installed in 1929) all point to the richness of the congregation's architectural, spiritual and social significance in the community for more than century and a half.

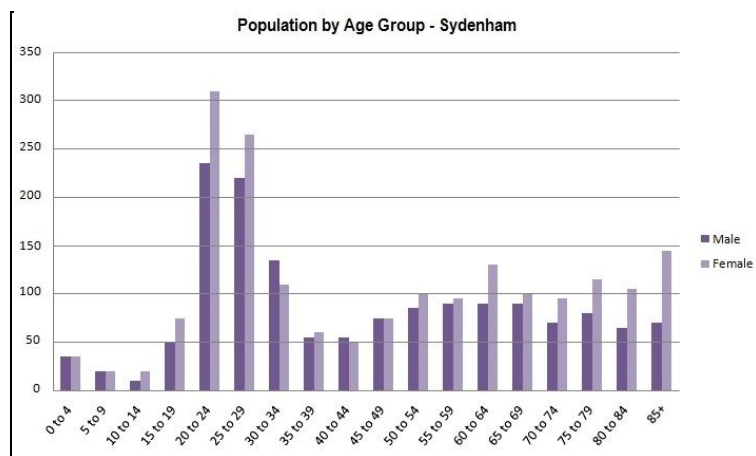
While the congregation itself draws members from across the City and surrounding communities, the triangular boundaries for the Sydenham neighbourhood are commonly defined by Princess St. to the north, the Great Cataraqui River to the southeast, and Barrie Street to the west. Adjacent neighbourhoods include Queen's and Inner Harbour.

The following neighbourhood data is derived from the City of Kingston neighbourhood profiles, the 2011 Canadian Census and the 2011 National Household Survey.

Population: In 2011 the population of Kingston was listed as 123,363, with the total number of

occupied dwellings listed as 52,413. The largest population group consisted of those aged 20-24 followed by those aged 45-49. The smallest population group consisted of those aged 85+.

Fittingly, Sydenham Street United Church finds itself in the neighbourhood of Sydenham with a population of 3,450, representing 2.8% of the city-wide population. 20-24 year-olds represent the largest age category in the neighbourhood, followed by 25-29 year-olds. This is, perhaps, not surprising in a community that lies in such close proximity to Queen's University. The smallest age category is made up of 10-14 year-olds. In addition to having a large number of young adults, the categories that include adults from age 60 through to 85 and older are well represented - particularly amongst females.



Dwelling Type: The neighbourhood contains 2,050 family dwellings, the vast majority of which are found to be apartments (84.9%). Single

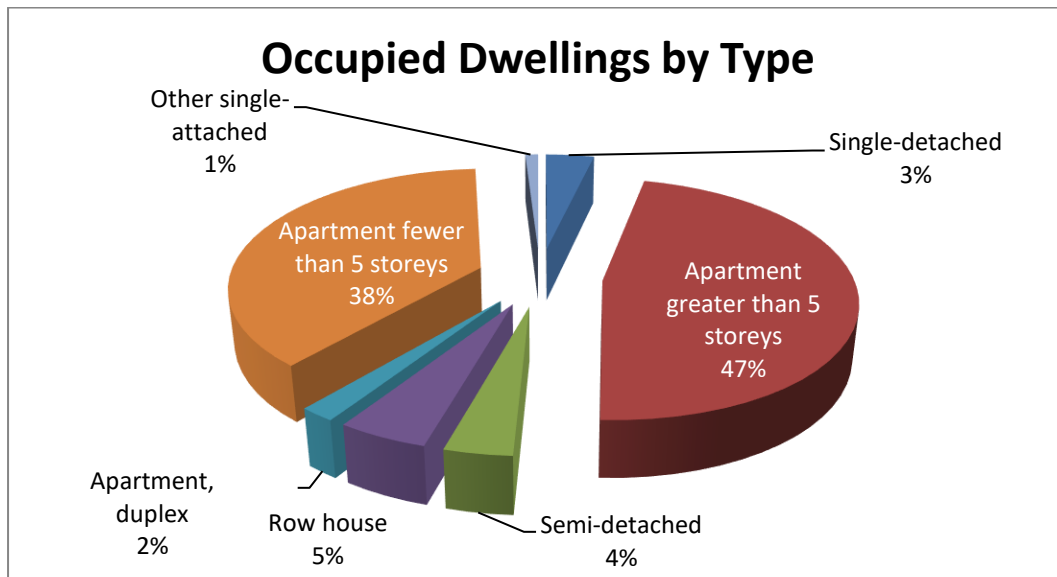


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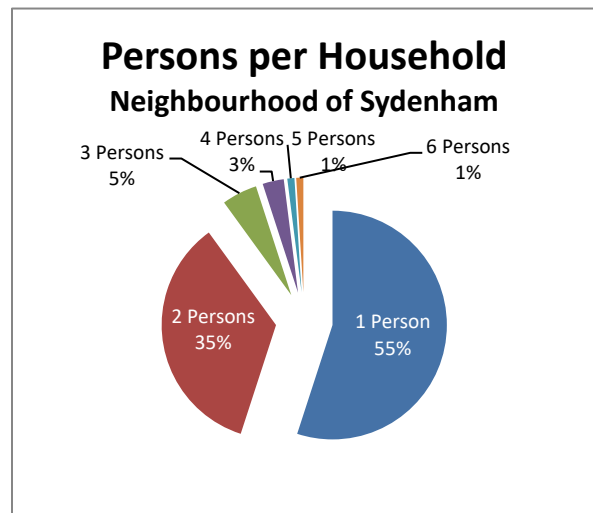
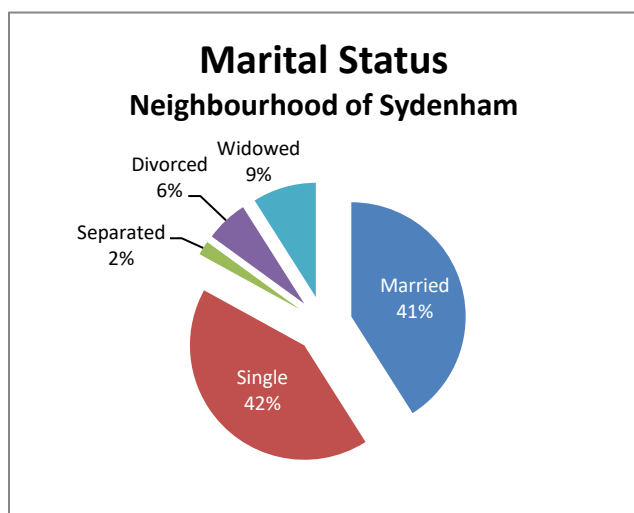
detached homes represent only 3.7% of the housing stock, while semi-detached houses

represent 3.7% of the total number of dwellings.

Not surprisingly, 44.9% of all homes were constructed prior to 1960, with another 26.5% having been built between 1961 and 1980. Only 13.1% of homes were built between 2006 and 2011. 31.6% of neighbourhood homes are owned while 68.5% are rented.



Family Characteristics: Single (42%) and married (41%) residents represent the two largest types of marital status. Fifty-five percent of all homes have only one person; 35% have two persons; representing 90% of all census family households.





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Cultural Heritage and Immigration: 84.1% of all neighbourhood residents list English as their mother-tongue. French represents 2.8% while Arabic, Cantonese and Chinese represent 1% each. Census tract information lists only 21.9% of neighbourhood residents as immigrants; 53% of whom moved into the community prior to 1971. Only 8.2% of local immigrants moved into the community in the 5 previously recorded years.

*22% of
neighbourhood
residents identify
as immigrants.*

Education and Employment: The community is well-educated with 65% of residents having achieved a University degree as their highest level of achievement. 13% achieved a college degree, 5% Apprenticeship certification, 13% High School and only 4% had no certificate or degree.

With respect to employment, 58.4% of residents are included in the labour force, 89.1% of whom are employed, leaving an unemployment rate of 10.9%.

*46% of neighbourhood
tenants spend more than
30% on shelter costs.*

*24% of neighbourhood
residents aged 18 to 64 fall
below the poverty line.*

Income and Shelter Costs: The average family income for Sydenham is \$120,568; with a median value of \$105,726. This compares to a city average of \$118,163. Figures from the 2011 National Household Survey suggest that 17.1% of homeowners and 45.6% of tenants spend more than 30% of total household income on shelter costs. The median value of shelter costs for homeowners is \$1,482 while the figure for renters is \$1,098. It is also estimated that 24.3% of residents aged 18 to 64 live below the after-tax low-income measure (LIM-AT), while only 8.6% of residents aged 65 and older live below the LIM-AT.

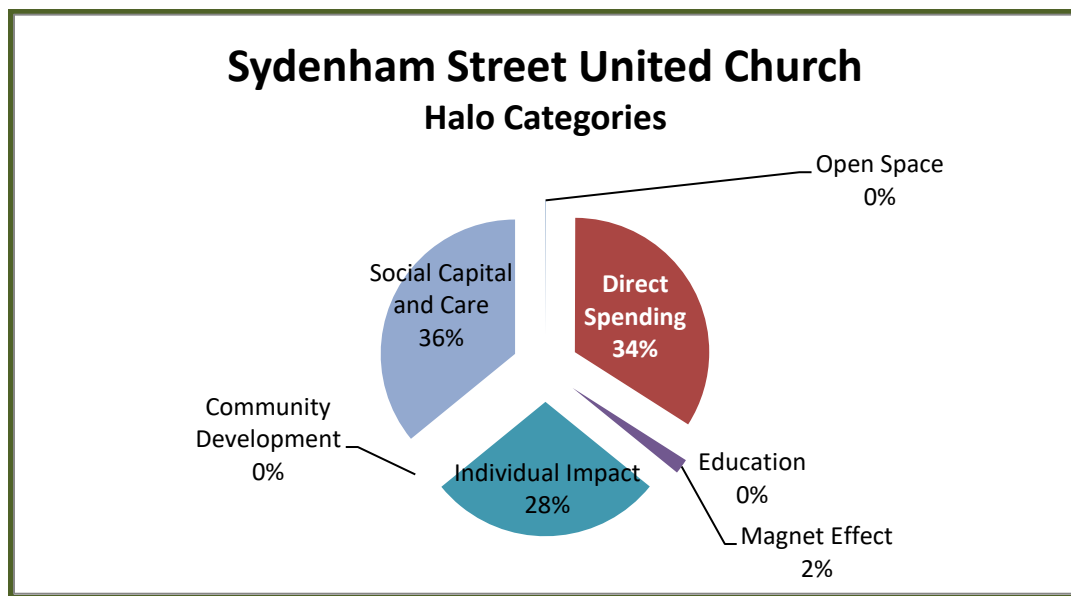


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HALO FINDINGS

To date, the Halo Canada Project has studied 26 congregations across the country. Together they have a cumulative socio-economic impact of \$62,396,308. That works out to an average value of \$2,399,858 and a median value of 1,905,899. If we add up all the worshipping members from each of these congregations that translates to an average per capita index of \$5495 per person.

We estimate the Halo contribution of Sydenham Street United Church to be \$1,707,365. When we break this value down into the 7 broad areas of impact we observe that Social Capital and Care (36%) represents the single highest area of contribution, followed closely by Direct Spending (34%). Individual Impact (28%) represents the next largest category. Magnet Effect made up 2% of the contribution while Open Space, Education and Community Development all had little or no contribution towards the overall impact.



1. OPEN SPACE

Sydenham Street United: \$775.00 – 0%

Toronto: 21%

Halo Canada: 4%

Many congregations have open spaces that

include: trees, lawns, gardens and other types of green space which have a positive impact on the aesthetic and environmental status of the neighbourhood. Several supporting studies suggest important economic impacts as well. In the Philadelphia study they measured the economic value to communities of the oxygen



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2. DIRECT SPENDING

Sydenham Street United: \$580,363.20 – 34%

Toronto: 21%

exchange provided by trees on the property.

In our study, we have restricted our consideration to the benefit of garden plots, play structures, less-than-market value charge for parking, and situations where municipalities are charging a

management fee for storm-water run-off. There are also studies which demonstrate that property values are significantly enhanced when located next to large parcels of green space often associated with congregational properties.

In the case of Sydenham Street United Church we calculated a small amount of economic contribution through a garden plot present on the property.

Studies have demonstrated that approximately 80% of congregational spending is made within a 3 to 5 km radius of the building. Congregational budgets are spent mostly on salaries, music programs, social services, maintenance and upkeep, all of which tend to be local.

Most congregational staff also tend to live locally and therefore spend the bulk of their salary locally. By the mere fact that congregations exist in communities, they contribute to local economies through their purchasing power and employment capacity.

34% of Sydenham Street United Church's Halo Effect comes from Direct Spending. This is 13 percentage points more than the Toronto pilot study but essentially the same as our current findings for the 26 congregation Halo Canada Project.

Some would argue that the bulk of these finances are spent on maintaining the ongoing operations of a "religious club". Counter to this argument; however, is the fact that all community organizations rely on a certain degree of infrastructure to support their programs and services. Churches and other faith communities are no different.

It should not be surprising that direct spending would be high for a congregation with a more than century-old building. Aging buildings carry significant management and maintenance costs. The congregation's capital budget also inflates this category to some degree. While direct spending increases congregational impact at a ratio of 80% it is not always the most desirable means of effecting impact. And so, as the congregation moves forward with its redevelopment considerations it will be helpful for the congregation to consider how to reduce the contribution of this category relative to the whole.



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3. EDUCATION:

Sydenham Street United: \$0.00 – 0%

Toronto: 0.5%

Halo Canada: 3%

Many faith communities offer various forms of educational programming to the wider community, both as a means of maximizing use of space in their buildings and to provide a much-needed service in the community. However, in the 10 congregations we studied in Toronto, this category

played a relatively minor role. We also found this to be the case at Sydenham Street United Church. With redevelopment considerations underway, it may be helpful to explore community need based on population projections over the next 10 to 20 years. Currently, children and teens represent one of the community's smaller age categories. Still, the need for childcare may be evident amongst the prominent University age population and represent an opportunity to explore the creation of additional childcare spaces.

Magnet Effect measures the extent to which congregational programs and services attract people from outside the community to the congregation's neighbourhood. Conferences, weddings, funerals, arts events, community and religious festivals, seminars all provide opportunity to attract individuals from outside the neighbourhood. Studies suggest that when people travel more than 10 km to attend church or attend programs or services offered by a local congregation they spend an average \$20 per person on things like gas, groceries, and meals.

4. MAGNET EFFECT

Sydenham Street United: \$30,900 – 2%

Toronto: 10%

Halo Canada: 9%

Currently, Sydenham Street United Church ranks below most other Halo congregations in this category. This is indicative of congregations like Sydenham where a relatively small portion of the congregation (20%) travels more than 10 km to worship. It also reflects the relative size of a community like Kingston, compared to Toronto, where people travel distances are not as great.

With that said, as the congregation pursues a higher level of arts programming with its various partners, it will be important to explore ways in which the congregation can fully maximize the "destination" role congregations can assume for both worshippers and program participants. Focussing on ways in which all programs associated with the building can attract people to the community will help to support the socio-economic benefit the congregation offers to the community.



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5. INDIVIDUAL IMPACT

Sydenham Street United: \$482,510 – 28%

Toronto: 50%

This category represents an area that faith communities often associate with things like pastoral counselling, clergy-care, parish health nursing and other forms of counselling support.

At only 28%, this category falls significantly below congregations in the Toronto Pilot (50%) but exactly on par with the broader Halo Canada findings of 28%. It is important to note that record keeping in this area is not always easy or

maintained in ways that can be reflected by this study. Benefits such as helping end alcohol abuse, preventing criminal involvement, and ending abusive relationships might be taking place but not reported on due to privacy concerns or other issues.

Our suspicion is that the impact of many congregations in this area is far higher than is being reported. For this reason, we encourage congregations to establish as clear a means of tracking these benefits as possible moving forward.

6. COMMUNITY DEVELOPMENT

Sydenham Street United: \$0.00 – 0%

Toronto: 1.1%

Halo Canada: 0.26%

Community Development typically represents an area that many local congregations could be participating in but where studies, to date, have shown little evidence. While this may seem surprising, part of the low value in this category may stem from the narrow definitions we have adopted. In our matrix, Community Development represents the role congregations might play in offering job-training, participating in housing initiatives, operating lending programs and micro-financing, as well encouraging small business and non-profit development.

Like many congregations in our study to date, Sydenham reported little to no impact in this area. Participation in programs that would help to support this area of impact include: community lending programs, job-training, housing-partnerships, and small business incubation. It may be that the congregation could explore some of these initiatives, particularly as they relate to the arts as part of its redevelopment plans.

7. SOCIAL CAPITAL AND CARE

Sydenham Street United: \$612,816.32 – 36%

Toronto: 13%

Halo Canada: 36%

This final category captures how a congregation uses its building space, its volunteer hours and the social value of its in-kind support. Through the direct use of its own space, renting it out to community groups and offering volunteer time, Sydenham Street United Church provides an



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economic benefit to the community of over half a million dollars. This represents 36% of the congregation's community economic impact – close to three times the Toronto Pilot average and again exactly on par with the 26 congregation Halo Canada project. Volunteers provide 20,706 hours in direct community service. These community volunteer hours, alone, have an economic impact of more than \$496,944.

In total, the congregation reported on 46 programs that offer benefit in this category. When the value of space, volunteer time and in-kind contributions is factored, the top five contributors are found to be: the Kingston Canadian Film Festival, the Kingston Association of Museums, Friends of The Spire, Narcotics Anonymous, and the Food Voucher program with a total impact of \$398,799.80 or 72.6% of the entire category.

One area of Social Capital and Care that, in our opinion, was surprisingly low was in-kind support. In-kind contributions represented only 1.1% of the total contribution in this area. Recognizing that in-kind contributions factor in essentially on a 1:1 basis; not keeping track of these donations (and having them available for reporting) can lead to a dramatic under-reporting in this particular area. For this reason we suspect that congregation's contribution in the area of Social Capital and Care to be somewhat larger than we have reported.

POTENTIAL TAX INDEX (PTI)

One of the limits of the Halo Canada Matrix is that it does not account for any positive economic impact a community might experience if the congregation were to be taxed.

Currently, in Canada, religious organizations, including Places of Worship, have charitable status.⁷ This affords these organizations certain privileges including (in most cases) property tax exemption, the right to claim a rebate on amounts paid for federal sales tax, and the right to issue charitable tax receipts. This in turn permits donors to claim a personal tax credit against their annual taxable income.

This privilege has been called into question by many. In May of 2012, Toronto Star editorialist Ken Gallinger asked: *"Are Tax Breaks for Places of Worship Outdated?"*⁸ The columnist concluded: "I'm not quite ready to argue that houses of worship should be stripped, automatically, of charitable or tax-free status. Many still do

"I'm not quite ready to argue that houses of worship should be stripped, automatically, of charitable or tax-free status. Many still do community-based work that is enormously valuable, both socially and financially ... but perhaps the time has come when places of worship wanting tax breaks should have to prove in some equitable way, that they deserve them."

Toronto Star Editorialist



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community work that is enormously valuable, both socially and financially ... but perhaps the time has come when places of worship wanting tax breaks should have to prove in some equitable way, that they deserve them.”

Essentially, critics put forward two arguments. The first argument focuses on the idea that local congregations are essentially “religious clubs”, intended primarily to serve the needs of their own membership. To address this concern we cite Imagine Canada’s 2005 study: *“Understanding the Capacity of Religious Organizations”*.⁹ Their paper counters this argument by reporting that of Canada’s 30,000 different religious organizations; only 27% say it is their members who benefit most from their activities. Most of them (69%), report that both members and non-members benefit most from their activities and services. Moreover, their report suggests that those who attend worship are almost twice as likely to volunteer in the community as those who do not attend worship. They are likely to contribute more hours and give greater numbers of dollars. And to respond to the criticism of some that “they just do it for their own [church, mosque, synagogue or temple]” the study reports that of those who attend worship regularly, 79% also volunteer outside the religious sector with other activities such as sports, music, the arts, cultural groups and health care. Places of worship are more than just “religious clubs” intended to serve their own.

The second argument focuses largely on economics. In September 2015, the City Council in Langley, British Columbia approved a strategy to tax properties that had previously been exempt in order, “to reduce the tax burden for the general taxpayers.” The plan was scheduled to go into effect in 2017 and would have raised \$82,000 for city coffers. In November of that same year, Langley City Council unanimously decided to revoke its plan following depositions from 15 organizations. When asked about the reversed decision, the City of Langley’s Director of Corporate Services said: “it’s reasonable to assume that the delegations proved effective.”

Those who argue that churches and other religious organizations should no longer be tax-exempt suggest that giving religious groups charitable tax status forces all Canadians to support religion, even if they oppose some or all of their religious doctrines. They argue that exempting places of worship from taxation costs the government (and therefore society) billions of dollars in lost revenue.

To address this argument, we have developed a means of estimating the economic benefit to society, if congregations no longer held the benefit of charitable tax status. We call this the Potential Tax Index or PTI.

The PTI anticipates three potential factors: 1) Property Tax, 2) Sales Tax Rebates; and 3) Personal Tax Credits.

1. Property Tax

Local congregations are not currently required to pay property tax. If their charitable tax status was eliminated we expect they would then be required to do so. To value the impact of this we accessed the publicly available assessment for the property. In the case of Sydenham Street United Church, these were available through MPAC (The Municipal Property Assessment Corporation).¹⁰ To that assessment we applied the greatest tax rate that could be applied under the current



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zoning or could reasonably expect to be achieved through a re-zoning application. In most cases, this rate is the commercial general rate which in 2016, for the City of Kingston was 2.017406%. Applying this rate to the assessed value of \$898,000 we arrived at a value of \$18,116.31

2. Sales Tax Rebate

Currently, Places of Worship are permitted to claim a portion of amounts paid in Sales Tax.¹¹ In order to assess a value in this category we simply documented the line value recorded in the congregation's annual income statement. The value in this category for Sydenham Street United Church was \$10,759.13.

3. Personal Tax Credits

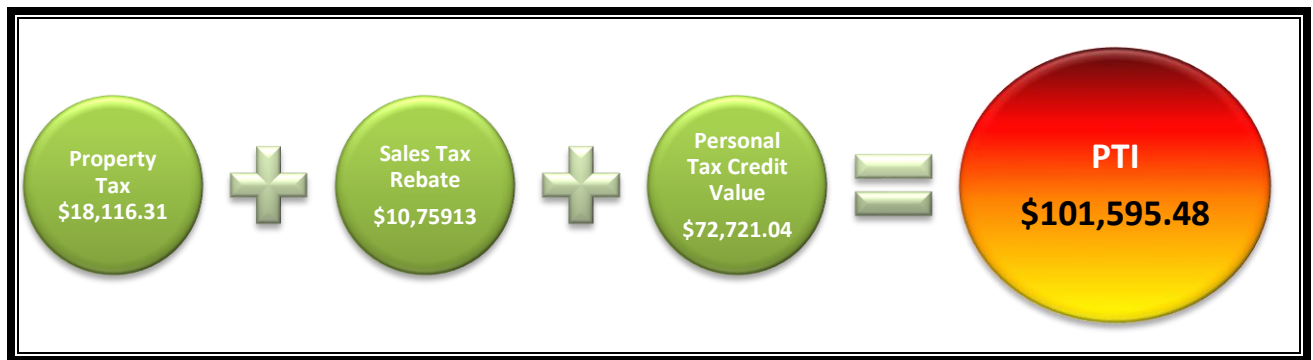
If congregations could no longer issue charitable tax receipts, individuals would no longer be able to claim their contributions to the congregation as a personal tax credit on their annual income tax return, resulting in a net savings/gain to government. To assess this value we asked congregations to provide us with the total number of individuals who received charitable tax receipts during the previous year, as well as the total amount receipted. Then we took the average gross income for residents in the census tract area immediately surrounding the church. With this information we were able to make use of the Charitable Tax Credit Calculator on CanadaHelps.org¹² to determine the average annual tax credit per donor. By multiplying this number by the total number of donors we were able to produce a sum total value for the congregation.

The number of donors was 124; the total value of their donations was \$193,495; the average value of each contribution was \$1,560.44; and the value this contribution would produce as a personal tax credit was \$586.45. Therefore the estimated cumulative value of the congregation's donor tax credits was \$72,721.04.



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**These figures produce a Potential Tax Index of \$101,595.48
and an adjusted Halo Index of \$1,605,769.54**





DISCUSSION and RECOMMENDATIONS

Local congregations, like Sydenham Street United Church, are good for the common good! More than just providing a community of spiritual nurture and support; they have far-reaching economic benefit for the communities they serve.

Our findings clearly challenge the assertion that Places of Faith are merely self-serving clubs. On the contrary, they act both as community-service providers and economic catalysts for the communities in which we find them. Their economic indicators remind us that local congregations do not exist in isolation from society in general. 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 their neighbourhoods, simply because they are part of a community of faith, does not hold weight.

Staff, worshippers and community volunteers connected with Sydenham Street United Church should feel affirmed in the good work they are doing. Their total economic contribution of approximately \$1.7 million falls

slightly below the current-study median value of \$1.9 million. But their per capita index, based on numbers of regular worshippers, of \$20,087, is close to four times the Halo Canada average. Apart from the satisfaction gained through seeing people's lives changed for the better; the people of Sydenham Street United can feel bolstered by the economic benefit their time, energy and experience contribute to the common good. Where poverty costs the Province of Ontario more than 13 billion a year, (approximately \$3,000 per household per year),¹³ these contributions are not insignificant! Framed in this context, every worshipper at Sydenham Street United Church is helping to alleviate the poverty of more than 6 Ontario households.

Finally, while the goal of this study is to create snapshot of what is – it is also intended as a tool to pursue what can be. Accordingly, our findings suggest several points of consideration for increasing effective ministry and strengthening community economic impact.

Sydenham Street United Church - Kingston

Halo Effect: \$1,707,365.02

PTI Adjusted Index: \$1,605,769.54

Per Capita Index: \$20,086.65

20,706 Community Volunteer Hours

Spending Ratio: \$1 to \$5.40



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#1

Increasing Economic Impact Does Not Necessarily Mean More Effective Ministry: It is possible to increase a congregation's economic impact simply by increasing its spending. This does not necessarily mean more ministry or outreach. It may mean more overhead or occupancy costs. And so while spending more may increase a congregation's Halo Index; the impact achieved may not end up benefitting those who need it the most. Increasing the number of reporting areas and the amounts reported in current categories will also increase a ministry's Halo Index. The purpose of this study; however, is not to help increase economic impact at all costs. Increasing economic impact does not necessarily mean more effective ministry. For example, adding or diversifying in-house and outreach programs may increase the number and value of services that can be reported on; it may also undermine the congregation's capacity to maintain its current ministry strengths. The most effective means of determining cost-effectiveness is to examine spending vs. impact. Sydenham Street United Church currently has a spending ration of 1 to 5.4. In other words, for every dollar the congregation spends on annual expenses the community receives \$5.40 in economic benefit. This figure falls above the Toronto pilot value of \$4.77 and close to twice the Halo Canada value of \$2.94.

#2

Review the Zero Impact Areas: Sydenham Street United Church had several categories in which it had little or no economic impact. Zero reporting can arise for several reasons: 1) There may be little or no opportunity for impact in a particular category due to lack of physical or human resources, 2) There may be little or no opportunity for impact in a particular category due to lack of identified need within a community; or 3) There may be inaccurate or insufficient record keeping to report in certain categories.

Educational Impact is one area that highlights the idea of little or no opportunity due to lack of physical or human resources. While Sydenham Street United Church owns a large facility; it currently is not optimized to offer childcare or to accommodate a small alternative school on a regular basis. There may be other examples where the current space, designed for a different generation and type of community engagement, is preventing or limiting further contributions of economic benefit. As the congregation seeks to strengthen its ministry and community engagement through redevelopment, a review of its current "little or no-impact" areas can help to provide a window onto future possibilities for space use that creates broader community economic impact.

#3

Review the Significant Impact Areas: Areas of significant impact usually suggest areas of strength. It is here that congregations are typically doing well and meeting identified needs. Articulating areas of strength can help organizations reflect on whether greater resources are required to respond to greater need or whether because resources can be directed towards other areas currently demonstrating lesser impact.



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We see an example of how this comes into play in the case of volunteers. The economic value of volunteers is recorded only in the area of **Social Capital and Care**. With an average of 85 worshipping members at Sydenham Street United this translates to more than 4.5 hours a week per member. When we consider that Volunteer Canada suggests we can attribute \$24 per volunteer hour for every volunteer hour that adds up pretty quickly. While it takes time and money to coordinate volunteers; investing in careful recruiting and management can quickly add up to additional community economic benefit. Just think how many programs currently being offered out of church space would be present without them.

Seeing community members, who are not currently a part of congregational life, as volunteer assets, can also create added benefits. Seeking volunteers from outside the faith community can help take pressure off members of the congregation who may have “maxed-out” emotionally or physically over their years of volunteer support. Volunteer support, whether it is for congregational or community programming, is no easy task. It takes energy. And it’s easy to burn out. Congregations will often be surprised at the number of community individuals who would be willing to partner with and offer volunteer support to programs offered by the congregation to the community. The larger a congregation’s volunteer pool, the easier it is to spread around the time commitment required from each person. Secondly, seeking volunteer support outside the traditional congregational base creates a point of relational and ministry contact with people in the wider community. Working alongside people from the neighbourhood often creates an entry point for local residents to see that people that belong to faith communities aren’t as different as they might have initially thought. This, too, is good for the common good.

#4

Implement a Rigorous Tracking Plan: We encourage each congregation that participates in a Halo Study to review their strategies for tracking impact. There is little doubt that Sydenham Street United Church has profound and essential impact in the lives of those it serves. Maintaining records with an eye for economic impact; making sure to accurately reflect volunteer engagement, along with use of space and in-kind resources, can often help to elevate a congregation’s Halo Index simply through more accurate reporting. The lack of tangible reporting with respect to in-kind donations represents one area where increased tracking could be of benefit. If we intend to use these figures in ways that help us understand congregational impact and to communicate this impact to the wider community, it behooves us to report on every impact available to us.

#5

Review Demographic Data as Part of Strategic Planning: Finally, keeping services and programs impactful requires informed strategic planning. Taking time to review publicly available demographic information can assist greatly in ensuring that community ministries are responding to real as opposed to perceived needs. For example, census and other demographic data are publicly available through Statistics Canada as well as the City of



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Kingston Neighbourhood Profiles. The National Household Survey, which can be accessed down to the nearest census tract by postal code, documents trends in age distribution, housing, immigration, cultural make-up, income, employment, education and economics. This information can often help congregations anticipate need and opportunities for local advocacy. Targeted demographic data can also support the task of volunteer recruitment and donor appeals. Development strategies that objectively document current need alongside rigorous impact reporting have proven to be most effective in creating partner interest and support.

CONCLUSIONS

Sydenham Street United Church has been a spiritual and economic hub for more than a century. It currently contributes more than \$1.7 million to the common good. Its members offer 20,706 hours in community volunteer service and for every dollar the congregation spends the community receives \$5.40 in economic benefit.

The suggestions offered in this report arise from information shared with our research team. We suspect that some areas of impact have gone under-reported. As such, the Halo value of \$1,707,365.02 that we have put forward is likely a conservative minimum value.

It is also important to note that some areas of congregational activity and socio-economic benefit to a community may be difficult to assess monetarily. For example, one thing the Halo metric does not measure well or at all is demand or need for space. It can measure the economic value to the community of space that is used. Very often, particularly in dense urban areas and in small town or rural areas, a church (or other place of worship) is the only community space available. They would sometimes be willing and able to pay more than the congregation seeks for use of space but have no “real” access to the “types” of space that suits its programs best. As a result, if the worshipping community ceased to exist, it may not be possible for the community user group to continue, simply because it cannot find other suitable or even available replacement space in the community.

Part of the ongoing task for Sydenham Street United Church will be to learn how to see itself as a spiritual community that is not only a community-service provider but an economic engine for the community in which it finds itself. The congregation’s engagement with the wider neighbourhood has real and tangible effects on the personal and communal economics of those they serve. Any ongoing strategic planning should include opportunities for staff, lay leaders and denominational officials to ask how congregational programs and services are contributing to the local economy and economic well-being of its neighbourhood. In other words, how can Sydenham Street United Church incorporate a ministry of economy that takes into account the common good of all?



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Finally, it is important to note that this study does not give a final or complete indication of the value of Sydenham Street United Church. As suggested above, the value of a local congregation is never just about money. But it can be an important part of it. This study simply offers an additional way of articulating the relationship between congregation and community: an economic one. As we continue to add additional congregations to this study, we expect 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 is affirm Sydenham Street United Church as a strong and essential contributor to the common good of the community it serves. The cumulative data it contributes to further affirms the belief that articulating the value of local Places of Worship and the economic contribution they make to their surrounding neighbourhoods 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 communities as a whole. Clearly, congregations like Sydenham Street United Church are good for the common good.



APPENDIX A – Rationale for Applied Values

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 esthetic and environmental status of the neighbourhood.^{3, 4}

To monetize some of this value in the Toronto study we relied on satellite images and property data available from the City to measure green space. This allowed us to assign value based on a storm-water management fee introduced by the City in 2017. 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 Forrest Service.⁵ When considering the time intensive nature of collecting these measurements in more than 50 congregations; that only 4 of 12 congregations in the Philadelphia study reported economic contributions of over \$1000 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 studies⁶ 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 500 feet of a green space with an average size over 2 acres showed a percentage added value of approximately 8.5%, while those located within 100 feet had a percentage added value of almost 25%.⁷ 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.⁸ While the extent of these valuations is significant and recognized anecdotally, attributing index values to these components are 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 Kramer⁹ cites a New York study which measured the value of produce from 43 gardens (over 17,000 pounds of food) at approximately \$52,000 USD (\$66,638 CDN) for an average of roughly \$1550 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 dollars worth of food annually.
2. Recreation - Children's Play Structure: Currently the 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 \$150k 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 \$50-70k 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 avg. cost of \$30,000 for commercially installed structures with a life span of 25 years. This would equate to an average yearly valuation of \$1200.

³ Curran, Deborah (2011), Economic Benefits of Natural Green Space Protection (The POLIS Project on Ecological Governance and Smart Growth BC) Available from: <http://www.smartgrowth.bc.ca/Portals/0/Downloads/Economic%20Benefits%20of%20Natural%20Green%20Space%20Protection.pdf>

⁴ Lindsay, Lois (2004), "Green Space Acquisition and Stewardship in Canada's Urban Municipalities", Evergreen. Available from: <http://www.evergreen.ca/downloads/pdfs/Green-Space-Canada-Survey.pdf>

⁵ US Forrest Service (2010), iTree. Available from: <https://www.itreetools.org/>

⁶ Kerr, Jacqueline (2011), "The Economic Benefits of Green Spaces, Recreational Facilities and Urban Developments that Promote Walking", in Quebec en Forme Research Summary 4:2. Available from: http://www.quebecenforme.org/media/5875/04_research_summary.pdf

⁷ Miller, A., (2001), "Valuing Open Space", Land Economics and Neighbourhood Parks. Cambridge, MA. Massachusetts Institute of Technology Centre for Real Estate.

⁸ Walker, Christopher, (2004) "The Public Value of Urban Parks". (The Urban Institute: Washington DC) Available from: <http://www.urban.org/research/publication/public-value-urban-parks>

⁹ Kramer, Peleg, (2012), "Quantifying Urban Agriculture Impacts, One Tomato at a Time", Triple Pundit May10, 2012. Available from: <http://www.triplepundit.com/2012/05/quantifying-urban-agriculture-impacts-one-tomato-time/>



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3. **Recreation – Sports Field:** The Philadelphia study based their valuation on a U.S. Corps of Engineers Study,¹⁰ which estimated the annual benefit to direct users of sports fields/facilities at a minimum of \$5000 USD (apr. \$6500 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 2 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 1 hour per weekday and 2 hours per weekend day from April to October (252 hours) at \$25/hr for a total annual valuation of \$6300.
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 in the Toronto study, we considered 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 mid-town 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 6 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 that states: that in 2012 the average commercial tax assessments were \$31.85 per \$1000 of assessment.¹¹ 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 Group¹² estimates construction costs for buildings 30 storeys and taller to be between \$265 and \$365 / sq. ft. Following the lowest cost scenario, an equation based on the variables stated above produces an annual tax assessment of \$2,025,660.

B. Direct Spending

6. **Operational Budget:** In 1999, Chaves and Miller¹³ 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.¹⁴ 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% 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% 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 fund-raising. 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% 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

¹⁰ US Army Corps of Engineers (2010). "Recreation: Value to the Nation". Available from: <http://www.corpsresults.us/recreation/recreation.cfm>

¹¹ Perkins, T., (2012). "Developers Decry High Commercial Property Taxes." In Globe and Mail Oct 15, 2012. Available from:

<http://www.theglobeandmail.com/report-on-business/developers-decry-high-commercial-property-taxes/article4611934/>

¹² Altus Group (2014). "Construction Cost Guide – 2014". Available from: http://www.altusgroup.com/media/1160/costguide_2014_web.pdf

¹³ Chaves, M. and S.L. Miller (1999). "Financing American Religion." Walnut Creek, CA: Altamira

¹⁴ Cnaan, R., Bodie, S.C., McGrew, C.C. and J Kang, (2006), "The Other Philadelphia Story: How Local Congregations Support Quality of Life in Urban America." Philadelphia, PA: University of Pennsylvania Press



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items 6 and 7 (above,) we estimate that 80% of each of these types of funding be seen as a contribution to the local economy.

C. Education

10. Nursery School / Day Care: In order to value this contribution we measured the money that child-care programs save parents by allowing them to work full time. According to the Canadian Centre for Policy Alternatives, Toronto has the highest rates in Canada for infant child care (\$1676) as well as the highest toddler fees at (\$1324). We took the average of these two figures which equates to \$1500 per month.¹⁵ This puts the average yearly cost of childcare at \$18,000. A parent who is therefore able to work full-time (40 hrs/wk, earning minimum wage (Ontario - \$11.40/hr) for 50 weeks a year earns an annual income of \$22,800. If we subtract from this the average yearly childcare cost of \$18,000, we find a net benefit of \$4,800 per child in care. While this number only takes into account parent's net savings, we acknowledge that extra income increases the family's ability to contribute to the local economy. Furthermore, working parents pay higher taxes than non-working parents adding further economic benefit (although our estimate does not account for this increase in tax revenue).
11. Alternative Schools: Where congregations offer independent or alternative schools, they are often separately incorporated with their own budget and management board. 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. For the purposes of this study, we assessed only the value the school board saves by not having these students enrolled. 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.¹⁶

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 10 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 vs. 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 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 1 in 4 visitors, we settled on an average value of \$20 per visitor. We then applied either reported estimates of those travelling greater than 10 km to each event or applied the corresponding percentage of worshippers who travel more than 10km 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 30 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 10 km to worship. (This does not take into account times when they may have driven in to attend mid-week 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.¹⁷ Urban and suburban collaborations are one means through which resources (both human and financial) can be transferred between communities. As a minimum estimate, we totaled the volunteer hours spent annually in urban/suburban collaborations and applied the Government accepted estimate of \$24/hr.¹⁸

¹⁵ Macdonald, David and Martha Friendly (2014). "The Parent Trap: Child Care Fees in Canada's Biggest Cities." Canadian Centre for Policy Alternatives: Ottawa. Available from:

https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2014/11/Parent_Trap.pdf

¹⁶ Statistics Canada (2009/2010). "Expenditures in public and elementary schools per capita by province and territory, 2005/2006 to 2009/2010." Available at: <http://www.statcan.gc.ca/pub/11-402-x/2012000/chap/edu/tbl/tbl20-eng.htm>

¹⁷ Slutz, T., "Urban Suburban Partnerships" The Polis Centre. Vol. 1 No. 11. Available from: <http://www.polis.iupui.edu/ruc/printable/157.asp>

¹⁸ Volunteer Canada. Found at: <https://volunteer.ca/value>



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E. Individual Impact

25. **Suicide Prevention:** Assessing the value of life is a difficult topic socially, let alone in financial terms.¹⁹ 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 impacts 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 in terms of lost income, and support required following the attempt.²⁰ While it is difficult to assess whether or not 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 a 20th of the cost of suicide. Using their model, we added \$33,000 (the lowest estimate of the cost of attempted suicide) and 5% 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 35 hours/week over a total of 50 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 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.²¹ 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 economic cost of these factors on society. In 2002, it was estimated, that the economic costs to society of substance abuse have reached \$39.8 billion in Canada²². 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 comprised 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.²³ 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 \$6105 annually.²⁴ 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%.²⁵ Taking these figures into account we applied an index value of \$1831 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

¹⁹ Robinson, J.C., (1986). "Philosophical Origins of the Economic Valuation of Life." Millbank Quarterly 64(1):133-155

²⁰ Canadian Mental Health Association (2016). *Mental Illness in Canada: Statistics on the Prevalence of Mental Disorders and Related Suicides in Canada*. Found at: http://alberta.cmha.ca/mental_health/statistics/

²¹ Statistics Canada (2015). "Adult Correctional Statistics in Canada 2013/2014". Available from: <http://www.statcan.gc.ca/pub/85-002-x/2015001/article/14163-eng.htm>

²² Rehm, J., Baliunas, D., Brochu, S., Fischer, B., Gnam, W., Patra, J., Popova, A., Sarnocinska-Hart, B., and B. Taylor (2006), "The Costs of Substance Abuse in Canada. Canadian Centre on Substance Abuse: Ottawa. Available from: "<http://www.ccsa.ca/Resource%20Library/ccsa-011332-2006.pdf>

²³ Thomas, G and C. Davis, (2009), "Comparing Risks of Harm and Costs to Society." Visions 5(4):11 Available from: <http://www.heretohelp.bc.ca/visions/cannabis-vol5/cannabis-tobacco-and-alcohol-use-in-canada>

²⁴ Canadian Institute for Health Information (2015). "Health Spending Data". Available from: <https://www.cihi.ca/en/spending-and-health-workforce/spending>

²⁵ Barchester Foundation, (2010). "Early Dementia Diagnosis Could Reduce Costs by 30%" Available from: <https://www.barchester.com/news/early-dementia-diagnosis-could-reduce-costs-30>



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situations where a Parish Health Nurse or some other Medical or Mental Health Professional is part of the congregational staff.

30. Exercise Programs: Katzmarzyk and Jansen (2001) estimate that inactivity accounts for 2.6% of the total annual Canadian Health Cost. In 2016, that value was estimated to be \$219 Billion. 2.6% of that amount is 5,694,000,000 or approximately \$5.7 billion. Canada's population in 2016 was 36,268,378 which equates to \$156.70 per person. As a result, we applied \$157 to every person who the congregation involved in a regular program of physical activity.
31. Musical Instruction: The Royal Conservatory of Music cites that Music Instruction offers significant health and social benefits from social engagement to stronger neural connectivity, higher IQ's, better memory attention and better motor coordination.²⁶ While there are significant economic impacts to be accrued from each of these benefits we determined them to be beyond the scope of this paper. Instead, we merely included the difference in cost between accessing these programs in the community or through church or community sponsored programs operating out of the congregational location. Where the program charged more than the community we apply a value of zero. Where it is less, we applied the difference. In the case of Bloor Street United, we applied \$15 per individual in most cases.
32. Teaching Children Pro-Social Values: Cnaan et al (2013) point out that one of the reasons families with young children join faith a 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 which 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 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 12 years and under).
33. Promoting Youth Civic Engagement: Several studies support the economic value of teaching youth civic behaviour.²⁷ They contend that religious participation, as well as participation in other forms of extra-curricular activities is a significant predictor of political and civic involvement and that these youth are less likely to engage in risky behaviours that bear cost to society. Sinha et al²⁸ are careful to note that congregational influence represents only one of many factors including parental care, school input as well as 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.²⁹ 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 towards peers. They conclude that the monetary value of "saving" a high-risk youth is between 2.6 and 5.3 million dollars (US). With a midpoint of approximately 3.95 million over a 50-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% (1 in 4). 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%, arriving at a final estimate of \$6379 (CDN) annually for each identified youth between the ages of 13 and 18.
34. 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.³⁰ This includes not only covering these costs for a period of up to one year but assisting with: helping to find suitable long-term housing, helping to learn English or French, assisting with job search, helping them to learn about Canadian culture and values, and helping them to access 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).
35. Preventing Divorce: Clergy sometimes are able to support married partners in ways that help to prevent divorce. In order to

²⁶ Royal Conservatory of Music (2014). "The Benefits of Music Education: An Overview of Current Neuroscience Research". Available from: https://www.rcmusic.ca/sites/default/files/files/RCM_MusicEducationBenefits.pdf

²⁷ Smith, E., (1999). "The Effects of Investments in the Social Capital of Youth on Political and Civic Behaviour in Young Adulthood: A Longitudinal Analysis." Political Psychology, 20(3), 553-580

²⁸ Sinha, J.W., Cnaan, R., and R.J. Gelles, (2006). "Adolescent Risk Behaviours and Religion: Findings from a National Study." Journal of Adolescence, 30(2):231-249

²⁹ Cohen, Mark and Alex Piquero (2007), *New Evidence on the Monetary Value of Saving High Risk Youth* (Vanderbilt University School of Law and Economics). Pp. 1-58. Found at: http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1077214

³⁰ Janzen, R., (2016). Unpublished Manuscript. "Canadian Christian Churches as Partners in Immigrant Settlement and Immigration." Centre for Community Based Research: Waterloo. pp. 1-31



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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 \$15,570.³¹ 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 20 years. Dividing by 20, we estimate the value of preventing a divorce for one year is worth approximately \$780.

36. **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.³² Drawing on almost 50,000 instances of spousal abuse reported to police, and a 2009 Statistics Canada phone survey which 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 20-year logic model, dividing by 20, we estimate the value of helping end an abusive relationship for one year to be worth approximately \$1100.

F. Community Development

37. **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. Our study 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 counselling, 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 \$870.³³ Assuming that most individuals would choose the middle category we settled on a figure of \$610 per individual for job-training programs.
38. **Housing Initiatives:** Housing programs are amongst 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 50 year life-span. In addition to this, Toronto Community Housing Identifies a market value rate of \$1060 per family-sized unit.³⁴ In order to attribute an approximate value to society for Housing Initiative Involvement we adopted the following equation: (cost / 50 years) + (number of units created x \$1060/month or \$12720) minus rent paid and government subsidies applied.
39. **Lending Programs:** Faith based organizations, including local congregations, have a rich tradition of involvement in developing the social economy of Canada.³⁵ 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.
40. **Small Business and Non-Profit Incubation:** Some faith communities are involved in helping incubate or initiate small business or micro-enterprises. Cnaan et al³⁶ 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 1 to 4 employees.³⁷ We assumed that any start-up business would likely fall within this category. We estimated an average number of 2 employees unless specifically stated. Again using the minimum wage calculation for two individuals we arrived at a total annual value of \$39375 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.

³¹Vaz-Oxlade, Gil (2013). "Keep Divorce Out of Court." MoneySense. Available from: <http://www.moneysense.ca/columns/super-saver/keep-divorce-out-of-court/>

³² Zhang, Ting and Josh Hoddenbagh, Susan McDonald, Katie Scrim, (2009), *An Estimation of the Economic Impact of Spousal Abuse in Canada, 2009*. Government of Canada: Department of Justice. Found at: http://www.justice.gc.ca/eng/rp-pr/cj-jp/fv-vf/rr12_7/index.html

³³ YMCA Career and Employment Training. Found at: <https://ymcagta.org/employment-and-immigrant-services/career-planning-and-development-services>

³⁴ Toronto Community Housing (2016), *TCHC Annual Budget 2016*. Found at: http://www.torontohousing.ca/webfm_send/13077

³⁵ McKeon, B., Madsen, C., and J. Rodrigo (2009), "Faith-Based Organizations Engaged in the Social Economy in Western Canada." The BC- Alberta Social Economy Research Alliance pp. 3-34

³⁶ Cnaan et al (2006)

³⁷ Innovation, Science and Economic Development Canada (2013), "Key Small Business Statistics – August 2013." Available from: <https://www.ic.gc.ca/eic/site/061.nsf/eng/02808.html>



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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.

41. 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 was 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.³⁸ 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. In the case of Edith Rankin Memorial United, to determine market value costs for use of space we relied on the Limestone District School Board Fee Schedule.³⁹ For small meeting or classroom space we applied a rate of \$14.54 per hour. For a gymnasium we applied a cost of \$43.52/hr and for an auditorium space (such as a sanctuary space) we applied \$87.04/hr. 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 \$1000/month per 100 square feet.

NOTE: The figures represented above do not account for any security, technical, or client support services that are often provided and/or required by the Limestone District School Board in addition to the rates indicated above.

42. Value of Volunteer Time: Volunteers serve as a major resource for all congregations.⁴⁰ 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."⁴¹ In 2010, Statistics Canada conducted the most detailed study of volunteerism in Canada to date. Notably, for this research, StatsCan observed that 21% of people who attended religious services once a week were considered top volunteers, compared with 10% 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 15 and over who attended religious services at least once a week (65%) did volunteer work, compared with less than one-half (44%) 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% more hours than other volunteers: on average, they gave 202 hours in 2010, compared with 141 hours for other volunteers.⁴² We considered volunteer work in two areas: a) operating the congregation, b) 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.⁴³ 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.
43. Social Program In-Kind Support: Many congregational programs directed towards 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.

It should also be noted that in some cases, a benefit for some may be a detriment to others. Cnaan et al⁴⁴ 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.

³⁸ Cnaan et al (2006).

³⁹ Limestone District School Board, Kingston ON, (2016) "2016-2017 Fee Schedule". Available from: <http://www.limestone.on.ca/Community/Documents/Rate%20Schedule.pdf>

⁴⁰ Cnaan et al (2006)

⁴¹ United Nations Volunteers. (2011). "State of the World's Volunteerism Report: Universal Values for Global Well-being." Found at: www.unvolunteers.org/swvr2011.

⁴² Statscan (2011). "Volunteering in Canada." Available from: <http://www.statcan.gc.ca/pub/11-008-x/2012001/article/11638-eng.htm#a13>

⁴³ Volunteer Canada. Found at: <https://volunteer.ca/value>

⁴⁴ Cnaan et al (2013)



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APPENDIX B – Sydenham Street United Church Halo Values

Type of Contribution	Source of Data	Value	Reported value
<u>OPEN SPACE</u>			
1a. Green Space	Satellite Images	N/A	
1b. Garden Plot	Congregation	775 per garden	\$775.00
2. Recreation - Children's Play Structure	Congregation	\$1,200	
3. Recreation - Sports Field	Congregation	\$6,300	
4. Parking	Congregation	As reported	
5. Taxes	Congregation	as reported	
TOTAL: \$775.00			
<u>DIRECT SPENDING</u>			
6. Operational Budget	Congregation	Times 80%	\$252,863.20
7. Other Budgets	Congregation	Times 80%	\$327,500.00
8. Capital Budgets	Congregation	Times 50%	
9. Special Projects	Congregation	Times 80%	
TOTAL: \$580,363.20			
<u>EDUCATION</u>			
10. Nursery School / Day Care	Congregation	No. of students times \$1,091 per month	
11. Alternative Schools	Congregation	No. of students times \$1,783 per month	
12. Music Instruction	Congregation	\$30/month	
TOTAL: \$0.00			
<u>MAGNET EFFECT</u>			
13. Conferences	Congregation	\$20 per visitor	
14. Weddings	Congregation	\$20 per visitor	\$2,400.00
15. Funerals	Congregation	\$20 per visitor	\$3,840.00
16. Baptisms	Congregation	\$20 per visitor	\$1,800.00
17. Confirmation	Congregation	\$20 per visitor	
18. Bar/Bat Mitzvah	Congregation	\$20 per visitor	
19. Family Events	Congregation	\$20 per visitor	
20. Artistic Performances	Congregation	\$20 per visitor	\$4,540.00
21. Religious / Community Festivals	Congregation	\$20 per visitor	\$640.00



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22. Museum/Exhibit	Congregation	\$20 per visitor	
23. Members Expenses While in Neighbourhood	Congregation	\$20 per visitor	\$17,680.00
24. Volunteer Expenses While in Neighbourhood	Congregation	\$20 per visitor	
25. Volunteer Hours - Urban/Suburban Collaborations	Congregation	\$24 per hour	
TOTAL: \$30,900.00			
<u>DIRECT IMPACT</u>			
26. Suicide Prevention	Congregation	\$54,650 per prevention	
27. Helping People Gain Employment	Congregation	\$19,687.50 per individual	
28. Crime Prevention	Congregation	\$101,540 per occurrence	\$203,080.00
29. Helping End Alcohol and Substance Abuse	Congregation	\$338 per occurrence	
30. Enhancing Health and Reducing Cost of Illness	Congregation	\$1831 per occurrence	
31. Exercise Programs	Congregation	\$157 per occurrence	\$2,669.00
31.2 Music Instruction	Congregation	\$30/month	
33. Teaching Children Pro-Social Values	Congregation	\$484	\$968.00
34. Promoting Youth Civic Engagement	Congregation	\$6,379	\$19,137.00
35. Helping Immigrant and Refugee Families Settle	Congregation	\$60,000 per family	\$256,656.00
36. Preventing Divorce	Congregation	\$780	
37. Helping End Abusive Relationships	Congregation	\$1,100	
TOTAL: \$482,510.00			
<u>COMMUNITY DEVELOPMENT</u>			
38. Job Training	Congregation	\$610 per individual	
39. Housing Initiatives	Congregation	Actual cost divided by 50 years + no. of units created times \$1060)	
40. Lending Programs	Congregation	Actual amounts loaned	
41. Small Business and Non-Profit	Congregation	\$39,375 per small business created	
TOTAL: \$0.00			



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<u>SOCIAL CAPITAL AND CARE</u>			
42. Value of Social Program Space	Congregation	See Appendix A	\$48,089.42
43a. Value of Volunteer Time - Congregational Operations	Congregation	\$24 per hour	\$58,920.00
43b. Value of Volunteer Time - Social Programs	Congregation	\$24 per hour	\$496,953.00
44. Social Program In-Kind Support	Congregation	Estimated Value	\$8,854.40
TOTAL: \$612,816.82			\$1,707,365.02



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ENDNOTES

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² Vidal, Avis C., (2001), “Faith Based Organizations in Community Development”, (U.S. Department of Housing and Community Development) To link to this article <http://www.huduser.org/portal/publications/faithbased.pdf>

³ Friesen, Milton, and Cheryl Clieff (2014). “Strengthening Vital Signs Through Urban Religious Communities—Calgary City Soul.” Cardus. <https://www.cardus.ca/research/socialcities/calgary/>.

⁴ Brownlee, B., Gumulka, G., Barr, C., and D. Lasby, (2006). *“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.”* Imagine Canada: Ottawa Available from:

http://www.imaginecanada.ca/sites/default/files/www/en/library/misc/understanding_capacity_religious_orgs_report.pdf

⁵ City of Toronto, (2015), *“Auditor General’s Office – 2015 Operating Budget”* Available from: [Auditor General’s Office – 2015 Operating Budget](#)

⁶ Cnaan, R.A. , Tuomi Forrest , Joseph Carlsmith & Kelsey Karsh (2013): *“If you do not count it, it does not count: a pilot study of valuing urban congregations”* , Journal of Management, Spirituality & Religion, DOI:10.1080/14766086.2012.758046 Available from: <http://dx.doi.org/10.1080/14766086.2012.758046>

⁷ Canada Revenue Agency (2003), *“Religious Charities – Exemption: Policy Commentary”*. Available from: <http://www.cra-arc.gc.ca/chrts-gvng/chrts/plcy/cpc/cpc-016-eng.html>

⁸ Gallinger, K., (2012), *“The Toronto Star: Are Tax Breaks for Places of Worship Outdated?”* Available from: http://www.imaginecanada.ca/sites/default/files/www/en/library/misc/understanding_capacity_religious_orgs_report.pdf

⁹ Brownlee, B., (2005), *“Understanding the Capacity of Religious Organizations: A Synthesis of Findings from the National Survey of Non-Profit and Voluntary Organizations and the National Survey of Giving, Volunteering and Participation”*. Available from: http://www.imaginecanada.ca/sites/default/files/www/en/library/misc/understanding_capacity_religious_orgs_report.pdf

¹⁰ Municipal Property Assessment Corporation – Available from: <https://www.mpac.ca/>

¹¹ Canada Revenue Agency (2017), *“RC4034 GST/HST Public Service Bodies’ Rebate”*. Available from: <http://www.cra-arc.gc.ca/E/pub/gp/rc4034/README.html>

¹² Canada Helps Charitable Tax Credit Calculator. Available from: https://www.canadahelps.org/en/tax-time/?medium=tsa&gclid=CJ7b_O_s9ICFZqCswodjZoD8w