



Socio-Economic Impact Report

All Saints Anglican Church

Cochrane, AB



6/2/2021

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LOCAL HALO INDEX:
\$1.37 Million

NATIONAL HALO INDEX:
\$1.46 Million

SECONDARY HALO INDEX:
\$1.55 Million

LOCAL SPENDING INDEX:
\$1 TO \$5.67
(Halo Canada Median = \$3.23)

LOCAL PER CAPITA
\$15,269
(Halo Canada Median = (\$9,303)

**COMMUNITY VOLUNTEER
HOURS:**
3,175

**COMMUNITY VOLUNTEER
VALUE:**
\$85,725

HALO TAX BENEFIT:
Local Halo Impact is 9.8 times
the financial benefit society
would receive if the
congregation were taxed.
(Halo Canada = 10.4)

DIRECT EMPLOYMENT:
1 Full-time positions
4 Part-time positions

1. Executive Summary

Canadians have long accepted the social, spiritual, and communal values that religious congregations bring to their communities. The economic role they play is far less understood. While the economic valuation of “soft assets” has gained increasing traction over the past several years in many social service sectors, researchers have only recently begun to explore this question in the Canadian religious context.

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

This study of All Saints Anglican Church in Cochrane, Alberta, forms part of a more extensive project to assess the socio-economic impact of Canadian congregations.

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

To date, these studies suggest that congregations representing religious Canadians of all faiths are contributing approximately \$15.5 billion annually to Canada’s social economy.

When these factors are accounted for, it is clear that All Saints Anglican Church plays a vital role in Cochrane’s social and economic life with a Local Halo Effect of about \$1.37 Million (\$1,374,186). This figure translates to a local per capita value for every worshipper of \$15,269. Church members, program leaders, and community volunteers contribute 3,175 community volunteer hours worth about \$85,725 in social benefit. For every dollar the congregation spends, the surrounding community receives \$5.67 in return.

All Saints Anglican Church in Cochrane has a Local Halo Effect of \$1.37 Million on its surrounding community.

2. Congregational Profile

All Saints Anglican Church is affiliated with the Anglican Church of Canada. The church building is located at 404-4th Avenue North in Cochrane, Alberta, a fast-growing community situated just west of Calgary's city limits.

Location

- Neighbourhood: Town of Cochrane
- Provincial Election: Airdrie-Cochrane
- Federal Election: Banff-Airdrie

Building

- Congregation established: 1896
- Current building constructed: 1979
- Additions to the building: 1993
- Ownership: The Diocese of Calgary owns the building and property. The Congregation does not pay rent but is responsible for maintenance.
- Parking: There is onsite parking for about 100 cars which is also available for occasional use by community members.

Membership

- Active Members: 180
- Adherents: 161
- Average attendance: 90 adults / 8 children on Sunday mornings
- Cultural demographic: Predominantly Euro-Caucasian
- Distance travelled: 85% live within 3 km radius / 5% travel more than 10 km

Financial

- 2019 Revenue: \$246,564
- 2019 Expenses: \$242,209
- Charitable donations: \$242,743
- Number of donors: 120
- Property value: \$1,917,400
- Employment: 1 full-time / 4 part-time

In addition to providing services of worship and programs intended for members of the congregation itself, the church provides information and referral services; supports community development activities; hosts community events; provides supports for children, youth, families and seniors; advocates for and supports First Nations peoples; contributes towards short-term shelter care, partners with health and stress reduction programs and works to address a variety of social issues.

3. Neighbourhood Profile

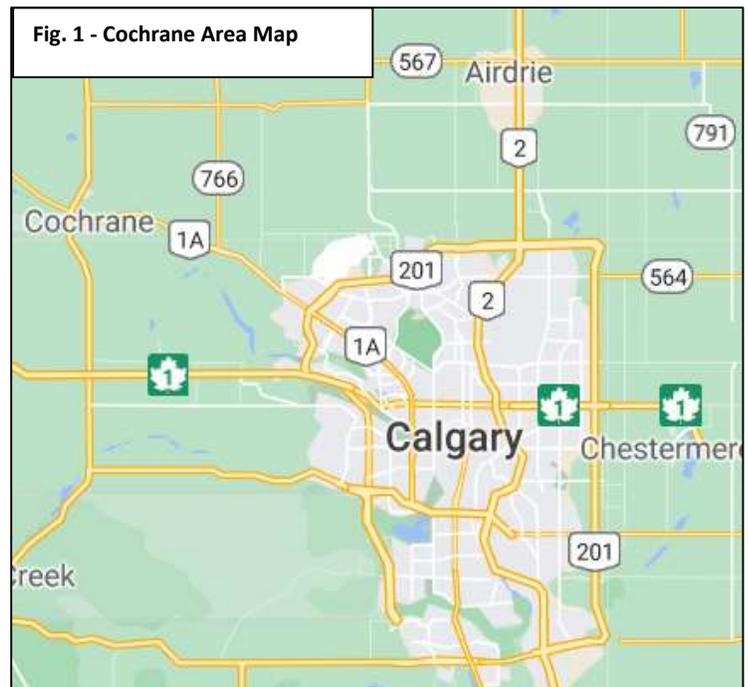
An essential part of understanding a congregation’s socio-economic impact involves understanding the demographics of its surrounding neighbourhood.

All Saints Anglican Church is located at 404-4th Avenue in the Cochrane Heights neighbourhood of Cochrane, Alberta. Cochrane is located about 18 km west of the Calgary City Limits along Highway 1A. With an estimated population of 34,467 in 2021, it is one of the largest and fastest-growing towns in Alberta. It is part of the provincial riding of Airdrie-Cochrane and the federal riding of Banff-Airdrie.

Located in the Bow River Valley, Cochrane is part of the Calgary Census Metropolitan Area (CMA). While serving as a gateway to the Rocky Mountains west of Calgary, Cochrane serves as home to many who work in Calgary and as a small industrial centre in its own right. Major industries include lumber, construction, retail, and ranching. Notably, it is one of the few communities in Calgary without a business tax.

To develop this demographic profile, we have relied primarily on data from the 2016 Canadian Census for the Census Subdivision of Cochrane, the Calgary CMA, and the Province of Alberta.¹ A detailed version of the Census Subdivision map and its boundaries can be viewed by clicking on Figure 2.

Cochrane is divided into 30 different neighbourhoods (see Figure 3).

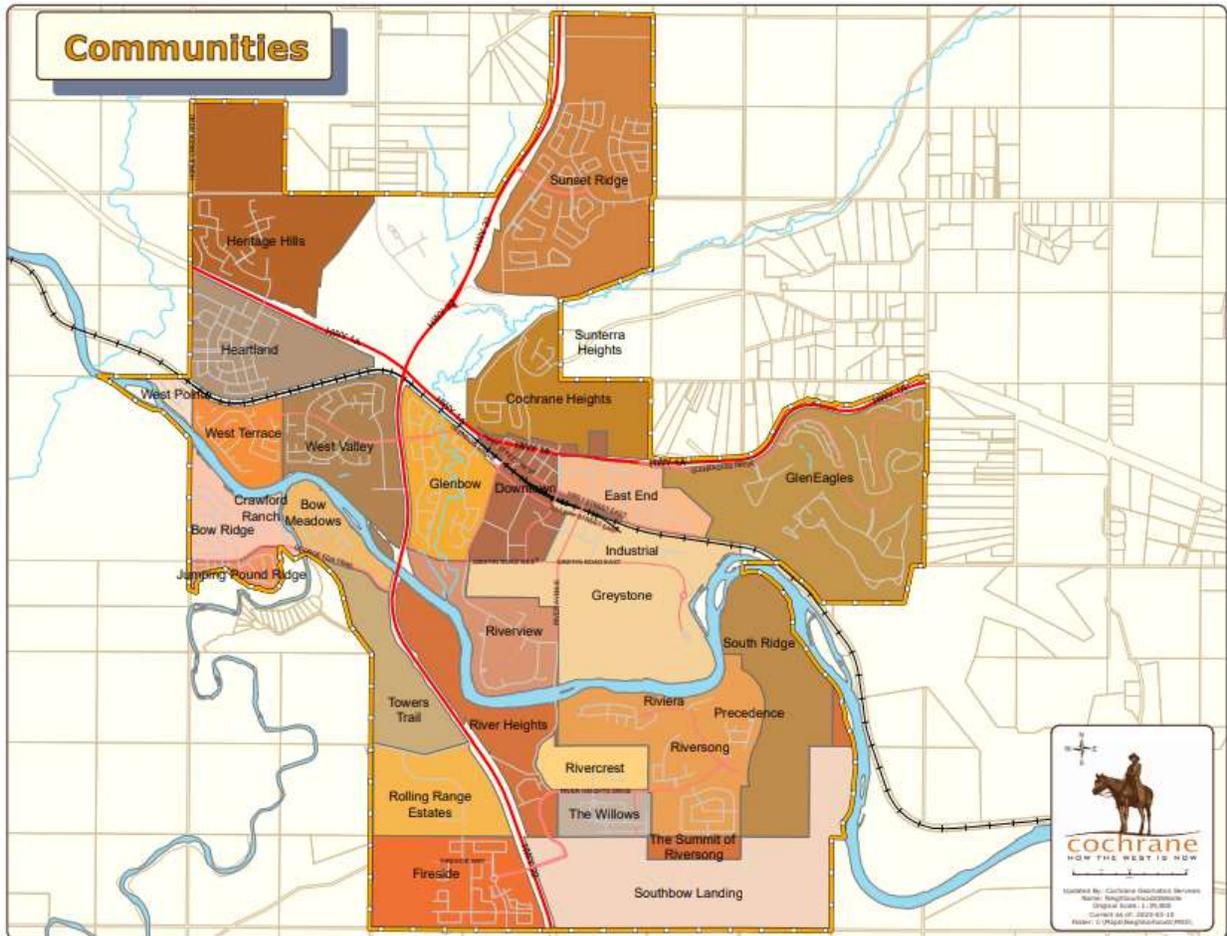


**Fig. 2
Cochrane Census Subdivision**



¹ Statistics Canada (2016). "Census Profile, 2016 Census - Cochrane, Town [Census subdivision], Alberta and Calgary [Census Metropolitan Area], Alberta. Retrieved on 05 Apr 2021 from: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=4806019&Geo2=CMACA&Code2=825&SearchText=calgary&SearchType=Begin&SearchPR=01&B1=All&TABID=1&type=0>

Figure 3 - Cochrane Neighbourhood Map



3.1 Population and Density

Cochrane’s current population is estimated to be 34,467. According to the last Canadian census in 2016, Cochrane had a population of 25,853. This number represents about 1.9% of the population of Calgary’s CMA. It represents an increase of 47.1% compared to the previous 2011 census and is more than three times the increase observed in the Greater Calgary Area.

In 2016, there were 9,757 privately occupied dwellings. The population density was 866.7 people per square km compared to 272.5 people per square km for the Calgary Metropolitan Area. The town covers an area of 29.8 square kilometers.

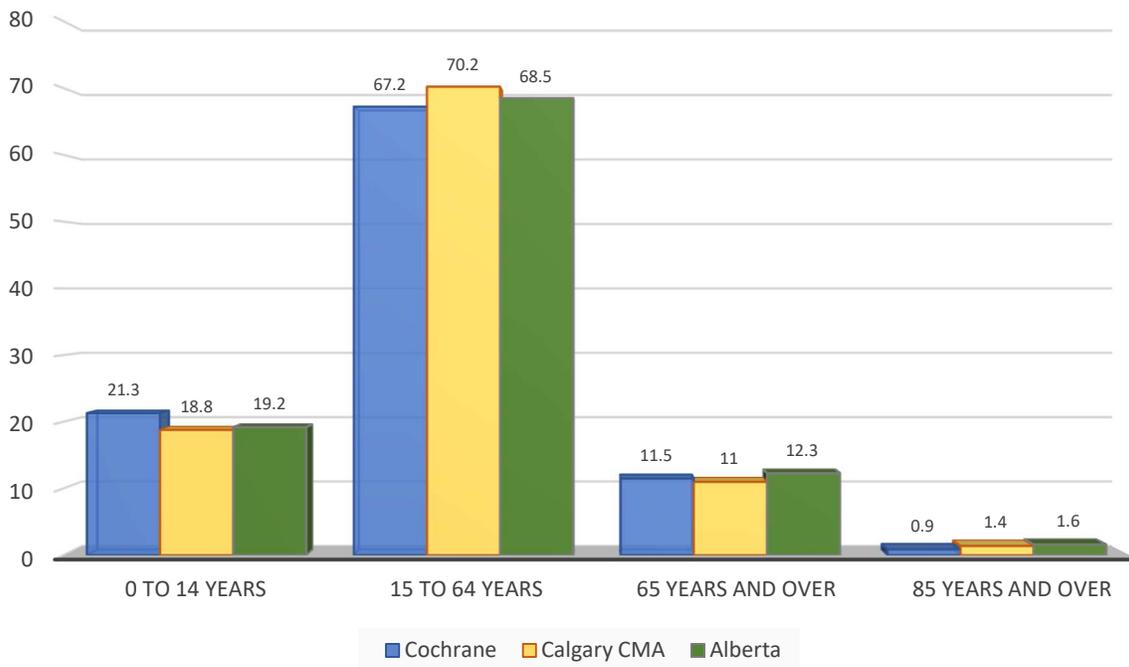
Cochrane is one of the few Canadian municipalities that conducts its own annual municipal census. On its website, the town lists the 2019 population for the each of the 30 neighbourhoods as follows:

Table 1: Cochrane neighbourhoods - 2019 population

Bow Meadows	600	Gleneagles Summit	153	Riversong	2888
Bow Ridge	1370	Gleneagles Villas	199	Riverview	1033
Cochrane Heights	1370	Gleneagles Vistas	94	Rolling Range Estates	70
Cochrane Settlement	1437	Glenhaven	122	Sunset Ridge	5620
Crawford Ranch	170	Headlands	56	Sunterra Ridge Estates	257
Downtown	382	Heartland	1650	The Willows	745
Fireside	2019	Heritage Hills	1577	Towers Trail	121
Glenbow	2031	Industrial park	18	Wet Pointe Estates	280
Gleneagles	1610	Jumping Pound Ridge	796	West Terrace	1283
Gleneagles Estates	201	River Heights	118	West Valley	1924

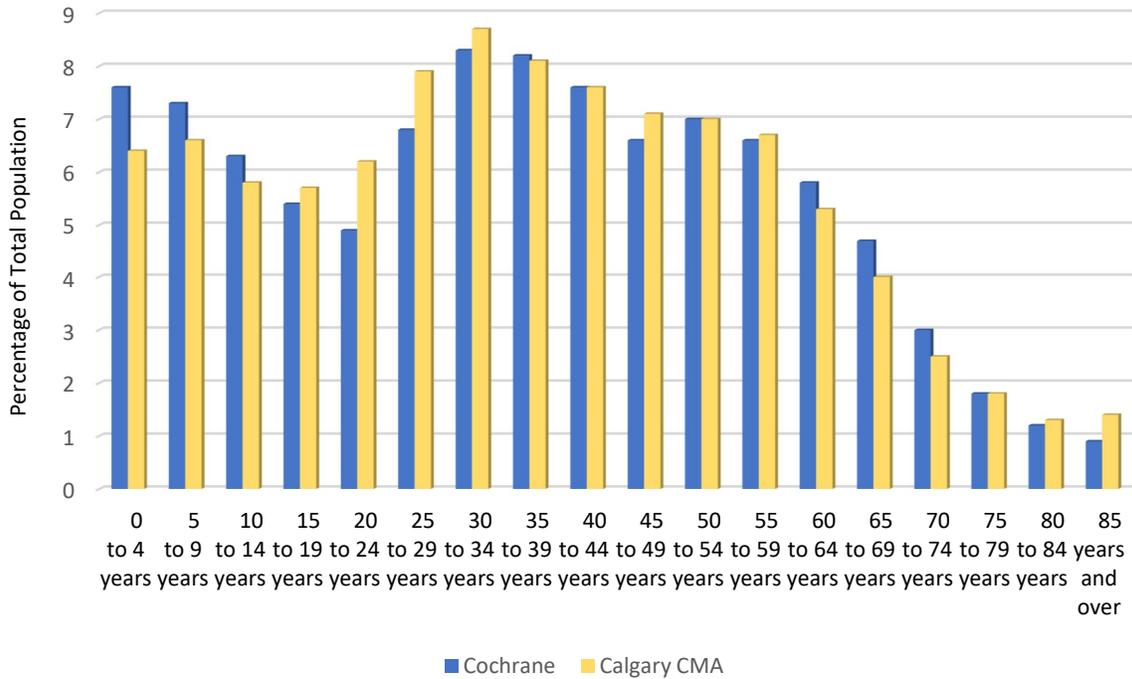
Compared to Calgary’s CMA and the province, Cochrane has more children and young teens and slightly fewer younger working-age adults. It has about the same number of adults 65 and older as the Calgary CMA does but fewer than the rest of the province. It also has fewer seniors aged 85 and older. The average age of Cochrane residents is 37.1 (Calgary CMA = 37.4), and the median age is 36.9 (Calgary CMA = 36.6).

Fig 4. - Population 2016



A further breakdown of independent age categories looks like this:

Fig. 5 - Age Distribution - 2016



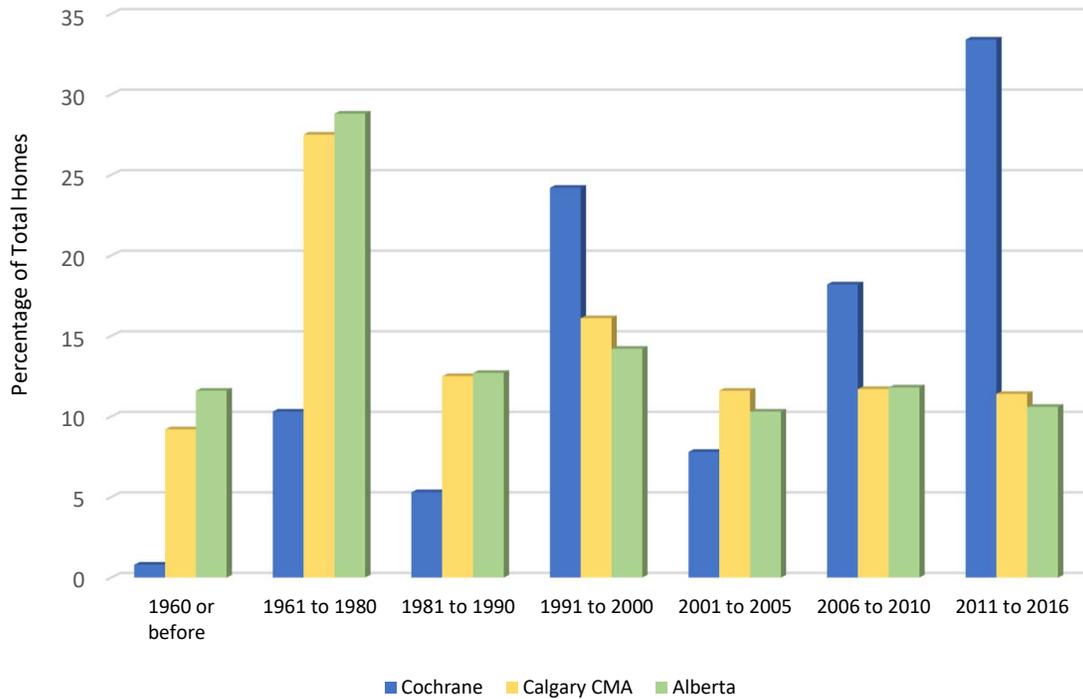
3.2 Housing and Dwelling Type

In 2016, 85.9% of homes were owner-occupied, while tenants occupied 14.1%. These values compare to 73% owner-occupied homes and 27% renter-occupied homes in Calgary’s CMA.

Cochrane homes tend to have more rooms (7) than in Calgary’s CMA (6.4) or the rest of Alberta (6.5). Most Cochrane homes have eight or more rooms in total and three bedrooms.

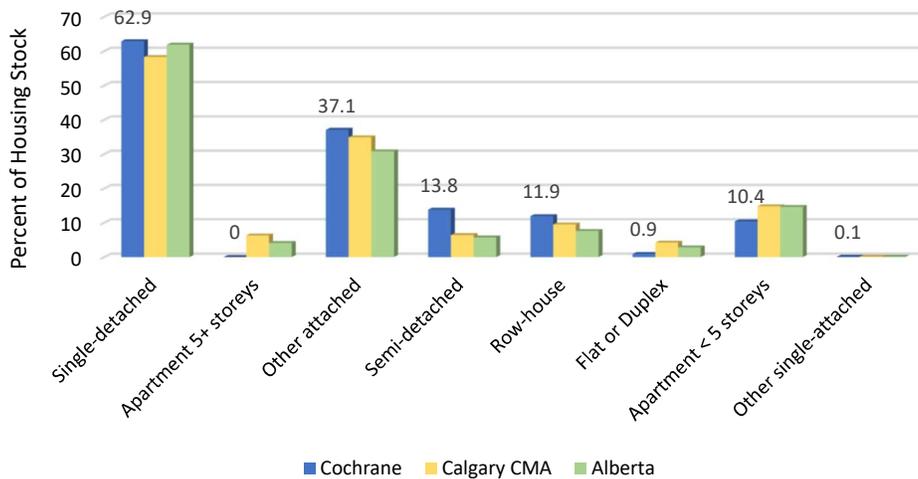
Figure 6 reflects a pattern of home building consistent with the recent rapid growth of Cochrane’s population. Less than 1% of Cochrane’s housing was built before 1961. A spurt in housing between 1991 and 2000 produced 22.4% of the housing stock, while 33.4% was constructed between 2011 and 2016.

Fig. 6 - Housing by Date of Construction



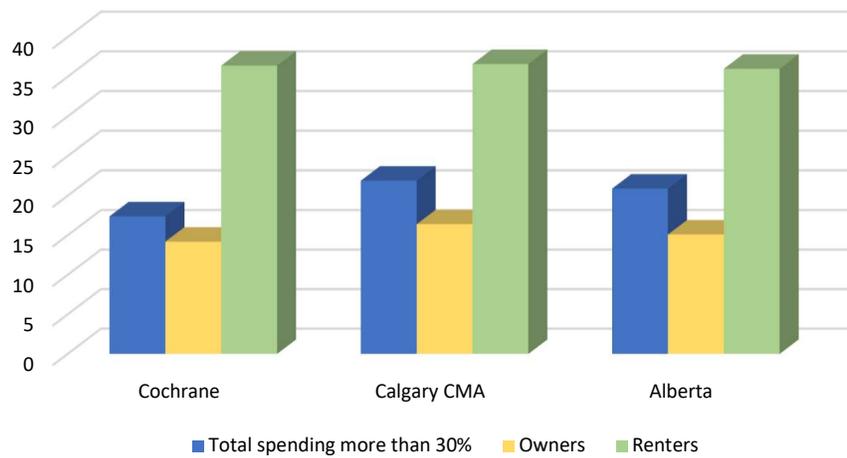
The majority of homes in Cochrane are classified as single-detached homes (62.9%). This figure is slightly higher than in Calgary’s CMA (58.3%) and the province (61.9%).

Fig. 7 - Dwelling type



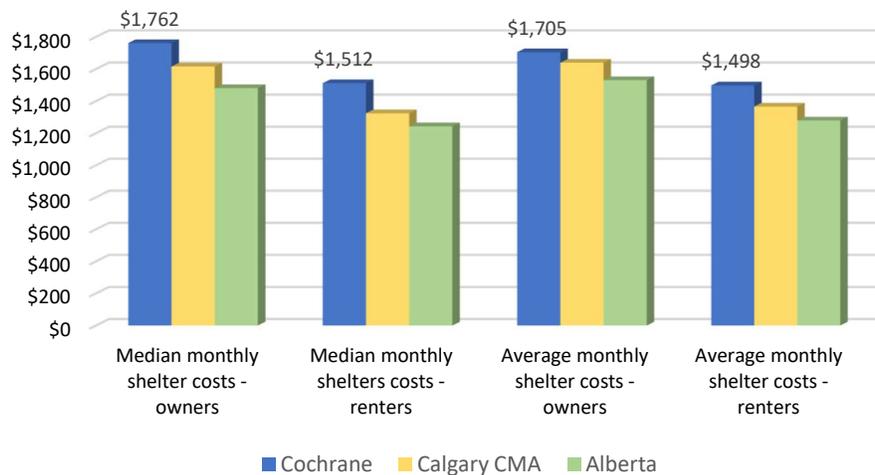
Shelter costs offer crucial insights into community affordability and the economic well-being of residents. In Cochrane, 17.4% of all households pay more than 30% of their income on shelter costs. This value is less than in both the Calgary CMA and the rest of the province. While homeowners fare better than the household average, a large number of tenants struggle to stay below this threshold, with 36.4% paying 30% or more on shelter costs.

Fig. 8 - Spending 30% of more on shelter costs



Median and average monthly shelter costs in Cochrane for both owners and renters tend to run higher than in Calgary's CMA and the rest of the province.

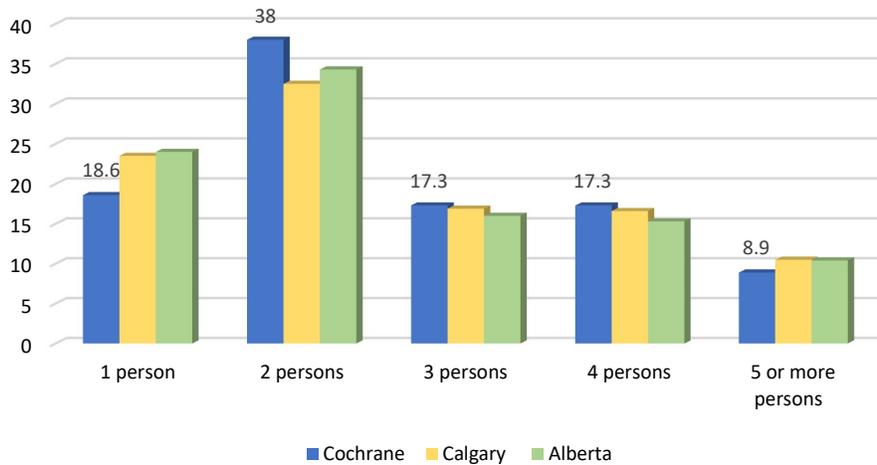
Fig. 9 - Monthly shelter costs



3.3 Families, Households and Marital Status

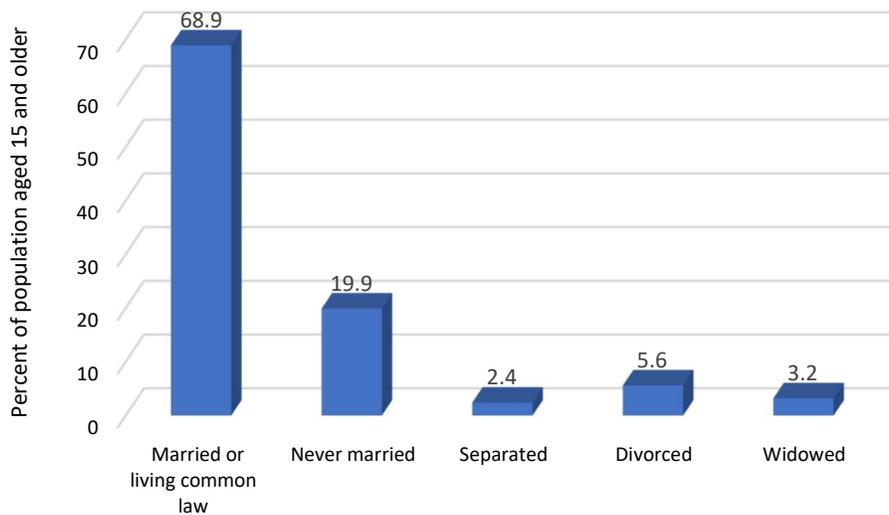
Most Cochrane homes have two people (38.0%), while 18.6% of homes are occupied by only one person. The average number of people per home is 2.6.

Fig. 10 - Households by number of people



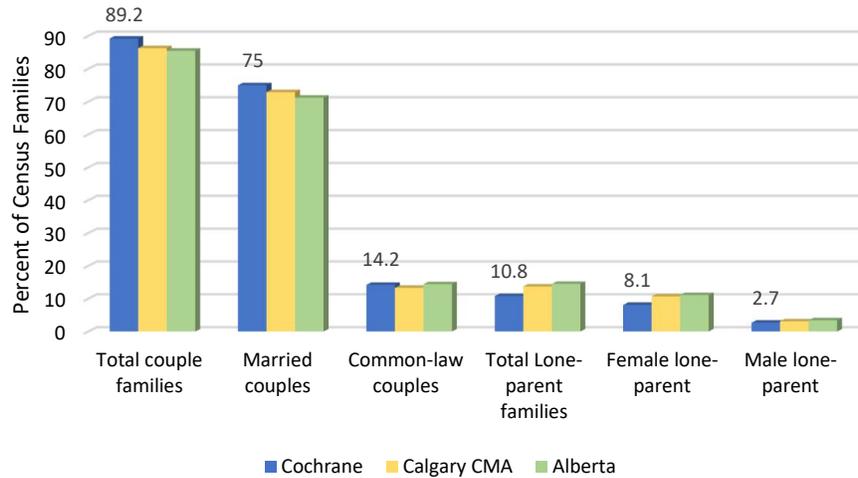
Close to 70% of Cochrane adults aged 15 and older are married or live together in common-law. Almost 20% have never married.

Fig. 11 - Marital Status



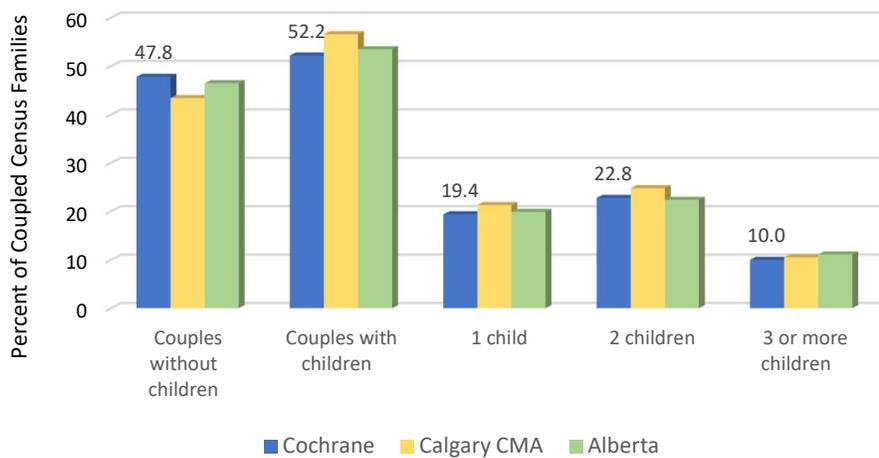
Effective congregational planning is also careful to include Statistics Canada reporting for census families. Census families are defined as a married couple (with or without children), a common-law couple (with or without children), or a lone parent, of any marital status, with at least one child living in the same dwelling. Cochrane has more coupled families than the CMA and the rest of the province and fewer lone-parent families. Females consistently head up the majority of lone-parent families.

Fig. 12 - Census Families



Couples without children make up 47.8 of Cochrane’s coupled census families, while 52.2% have children. The majority of those who do have children have two. The average census family size is 2.9 (CMA = 3).

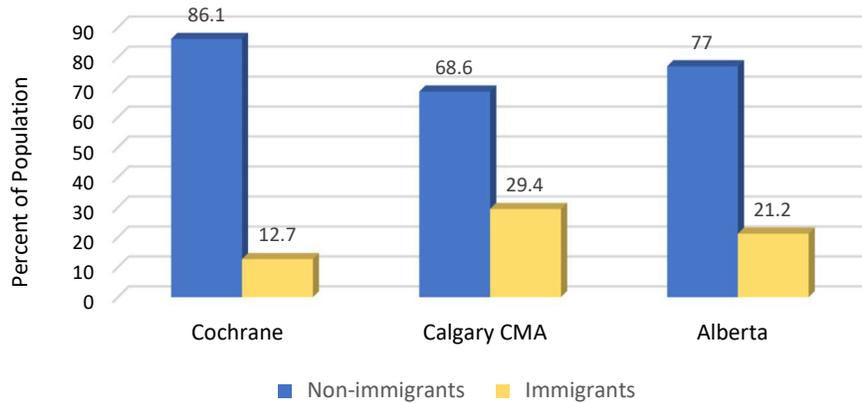
Fig. 13 - Coupled census families and children



3.4 Immigration and Cultural Characteristics

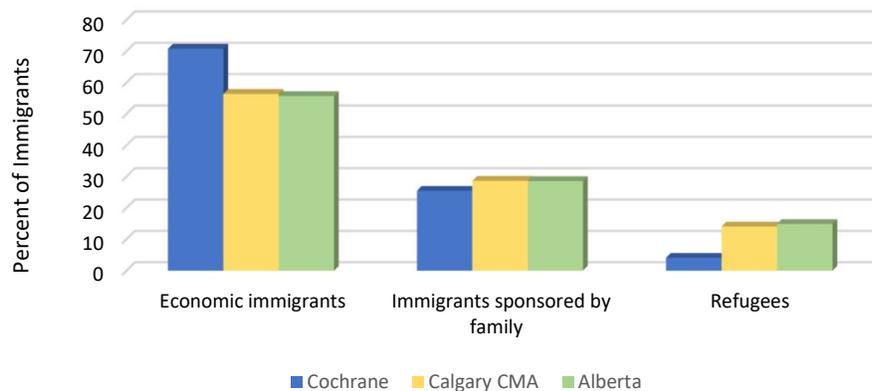
93.7% of Cochrane residents identify as Canadian citizens. This figure compares to 88.8% of CMA residents and 91.1% of provincial residents. More than three-quarters of Cochrane residents (86.1%) were born in Canada. This figure compares to only 68.6% of CMA residents and 77% of Alberta residents.

Fig. 14 - Immigration status



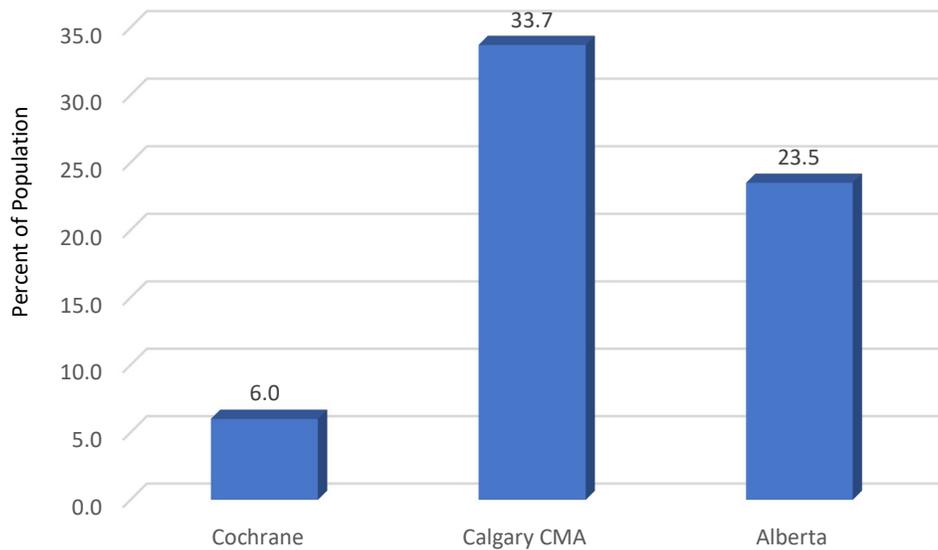
Of the Cochrane residents born outside Canada, 6.6% arrived between 2001 and 2016. This number falls far short of the 16.4% of CMA residents and 11.6% of provincial immigrants who arrived during the same period. Figure 15 illustrates that the vast majority of Cochrane residents born outside of Canada came as economic immigrants. Only 4.1% were considered refugees - well below the CMA values and the rest of the province.

Fig. 15 - Entry status



The percentage of people who identify as visible minorities tends to follow the immigration numbers, with only 6.0% of Cochrane residents identifying as a visible minority. In Calgary, as many as one-third of all residents identify as belonging to a visible minority. In the province, that figure is just under a quarter of all residents.

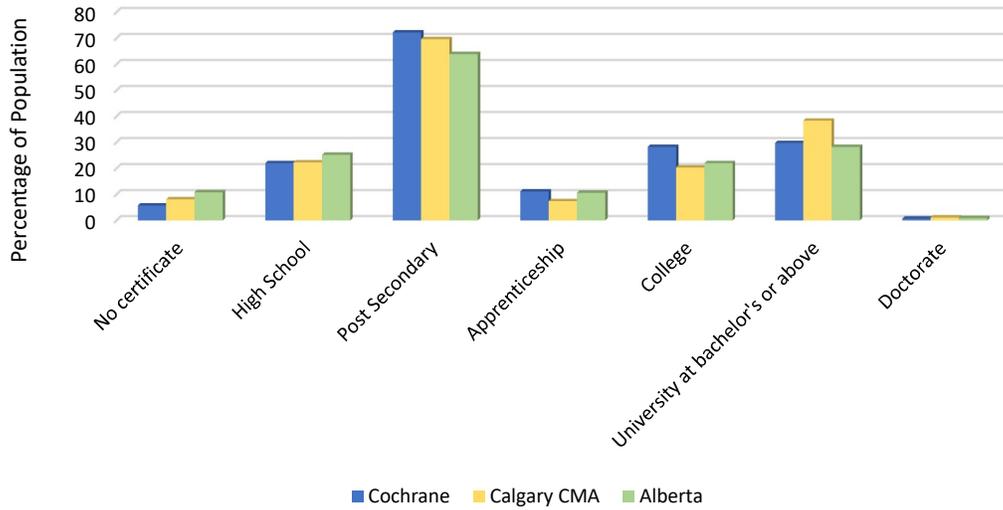
Fig. 16 - Visible minorities



3.5 Education

Cochrane ranks well in terms of education compared to the rest of the Calgary region and the province. As illustrated in Figure 17, fewer Cochrane residents have no education certificate, fewer who have only finished High School, and more who have completed some form of post-secondary education. It appears that many Cochrane residents appear to have gravitated towards apprenticeship and college programs instead of university programs compared to other Calgary CMA residents. In total, 72.2% of Cochrane residents have completed some form of post-secondary education.

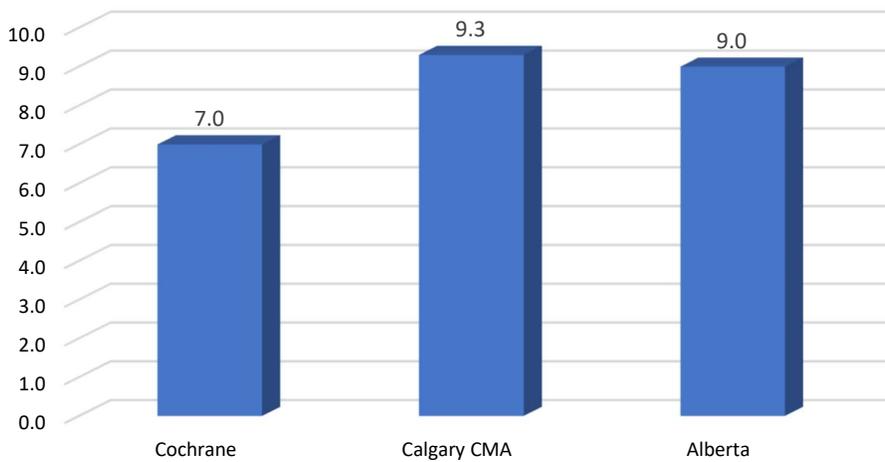
**Fig. 17 - Highest level of education achieved
Age 25 - 64**



3.6 Employment

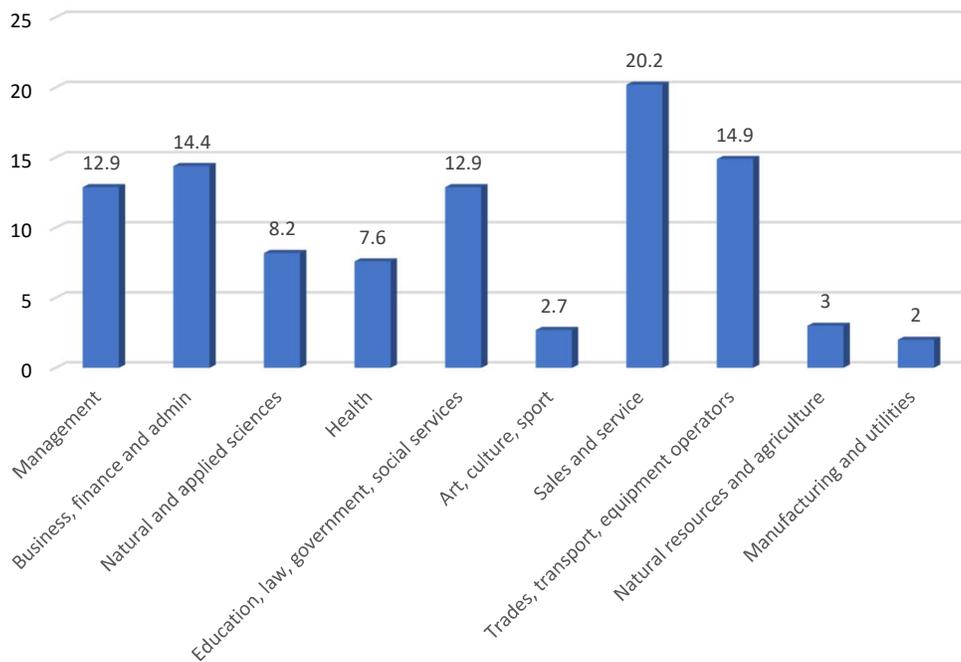
At 7.0%, Cochrane’s unemployment rate is at least two percentage points below the rest of Calgary and the province.

Fig. 18 - Unemployment rate



Sales and Service occupations represent the largest employment sector for Cochrane workers at 20.2% of the workforce. This occupation is followed by trades, transport, and equipment operators (14.9%), and business, finance, and administration (14.4%). Self-employed workers make up 12.6% of the workforce (CMA = 11.3%), and 7.8% regularly work from home (CMA = 7.1%).

Fig. 19 - Occupation by NOC type



2

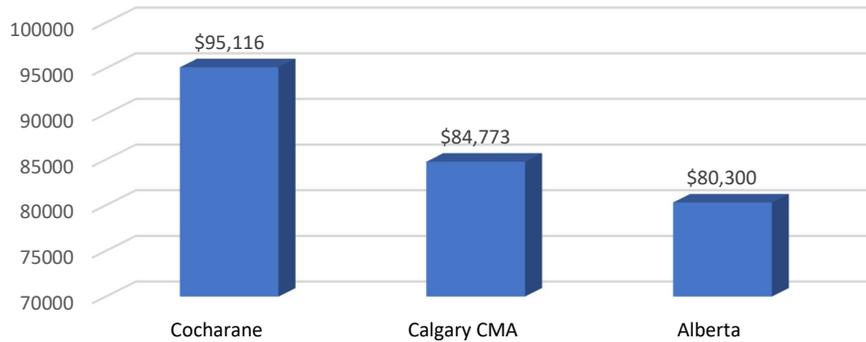
When commuting to work, most Cochrane workers (86.3%) drive to work. The majority of residents can commute to work within 15 minutes (29.9%), but another 26.3% take between 30 and 44 minutes to commute to work. 9.6% take more than an hour.

3.7 Income

Figure 20 shows that the median after-tax household income in Cochrane (\$95,116) exceeds that of CMA households (\$84,733) by more than \$10,000 and that of provincial homes (\$80,300) by close to \$15,000.

² NOC represents the National Occupational Classification

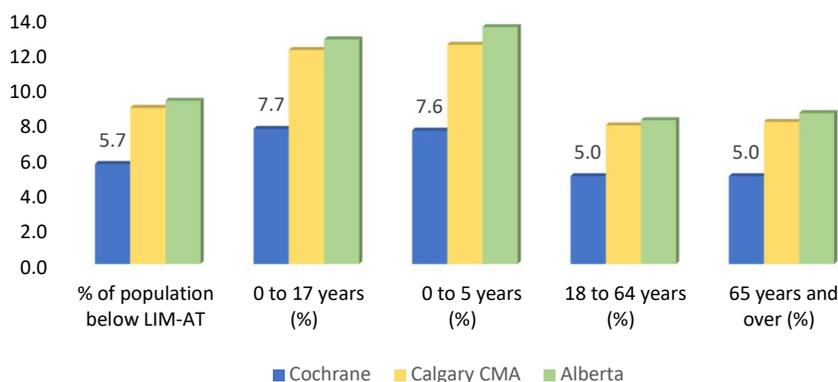
Fig 20. - Median after-tax income of households in 2015 (\$)



Another critical indicator of individuals’ financial well-being in the community is the Low-Income Measure After-Tax or LIM-AT. This value is sometimes also referred to as the poverty line. The LIM-AT is calculated as a fixed percentage (50%) of the median adjusted after-tax income of households observed at the personal level, where ‘adjusted’ indicates that a household’s needs are being taken into account. Typically, those aged 0-17 and those aged 65 and older tend to be more vulnerable than the general population and, as a result, are more likely to fall below the LIM-AT.

Figure 21 illustrates that Cochrane residents fare well compared to other Calgary and provincial residents, with only 5.7% of residents living below the LIM-AT. Youth aged 0 to 17 tend to be more vulnerable than the general population, but seniors, who are often also highly vulnerable on this scale, appear to be relatively few.

Fig. 21 - Population living below LIM-AT



4. Social Benefit of Religion to Society

The idea that religious congregations add value to society has long been accepted. Several studies in Canada and the United States¹ have considered the contributions that religious congregations make to their surrounding neighborhoods' cultural, spiritual, and social lives. Local congregations help people explore and cultivate deeply-held, centuries-old beliefs, participate in rituals of meaning, find comfort in their times of deep pain and sorrow, and foster relationships in community. Communities of faith and places of worship are where people often gather to find answers to life's biggest questions and 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.²

In 2018, the Canadian Senate established a Special Committee to review Canada's charitable and non-profit sector. The committee held 24 public hearings, receiving testimony from 160 witnesses, including government officials, legal and policy experts, funders, volunteers, front-line workers, and board members. The committee also received written briefs from more than 90 individuals and organizations.

In one of those submissions, John Pellowe, of the Canadian Council of Christian Charities outlined four primary ways that religious charities benefit society.^{3,4}

4.1 Promote pro-social attitudes

Pellowe notes that in Canada, religion benefits society by promoting pro-social attitudes such as empathy, social responsibility, forgiveness, honesty, kindness, friendliness, generosity, and concern for others that improve public civility and result in higher levels of generosity and volunteerism that benefit Canadians, whether religious or not.^{5,6}

4.2 Contribute to better personal outcomes

Johnson et al.⁷ survey several reports that document the ways that religious involvement contribute to better personal outcomes and reduce demands on the state's resources for the criminal justice system and rehabilitation,⁸ social support and health care by contributing to fewer marital breakdowns, stronger families and social networks, rejection of unlawful behaviour, higher school attendance and graduation,⁹ as well as increased mental and physical health.¹⁰ Religious involvement improves the quality of life, increases a sense of personal efficacy, and promotes greater contribution by individuals to society.¹¹

4.3 Create tangible socio-economic benefits for community

Cnaan et al.^{12,13,14} and Wood Daly^{15,16} both report the tangible socio-economic benefits that religion offers society in terms of social capital, infrastructure, and neighbourhood viability through shared use of congregational space, spending, education, support of individuals and families and volunteer time.

4.4 Provide intangible benefits for the public at large

Clark and MacDonald¹⁷ highlight that religion creates intangible benefits for the public, including many of society's common understandings of assembly, speech, and the press. Beaman and Lefebvre¹⁸ Putnam,¹⁹ and Fukuyama²⁰ add that organized religion improves government stability by increasing social capital and stimulating economic growth.

In their report, *Catalyst for Change: A Roadmap to a Stronger Charitable Sector*, the Senate Review Committee affirmed these benefits and the role religion plays in Canadian society. As Deputy Chair Senator Ratna Omidyar states, "I think we need to recognize that religious institutions do more than simply preserve their religious beliefs; they extend themselves in very significant ways, and we should appreciate and recognize that, as opposed to looking at whether they should qualify (*for charitable status*) or not".²¹

5. The Economic Benefit of Religion to Society

Included in Pellowe's presentation to the Senate Review Committee was the suggestion that religious organizations provide not only social benefits, but tangible economic benefits as well. Increasingly over the last several decades, the question hasn't been whether or not religion offers economic benefits. But instead, what is the most reliable method to measure it?

The demand for these metrics has come from all sectors. Foundations want to direct their grants to the most impactful programs; board members and staff want to account for their spending decisions. Religious leaders want to ensure faithful stewardship, and non-profits want to demonstrate impact to funders, project partners, and beneficiaries.

In 2013, Ram Cnaan at the University of Pennsylvania and his colleagues at Partners for Sacred Places published the first extended study of valuation in religious congregations. They explored the socio-economic value of congregations by examining various ways in which congregations typically impact their surrounding communities.²² Using established values from parallel sectors in a case study of 12 Philadelphia congregations, Cnaan observed a combined "Halo Effect" or socio-economic benefit of approximately \$51.9 million. These observations translate to an average contribution of about \$4.3 million per congregation. Even the smallest of the congregations studied - a Presbyterian Church with approximately 150 members - and an annual operating budget of \$260,000 had an estimated annual "halo effect" of \$1.5 million.

Similarly, in 2015, Kinney and Combs conducted a separate quantitative study, which showed that when congregations close, especially those characterized by the ability to *bridge social capital*, those communities often experience significant declines in neighbourhood vitality.²³

To address these questions in the Canadian context, our researchers partnered with the City of Toronto Planning Department and Cardus beginning in 2015 to study the socio-economic impact of 10 congregations

in the City of Toronto.²⁴ This early attempt at valuation showed a cumulative Halo Effect of about \$45.4 million, with an average contribution of \$4.5 million per congregation.²⁵

Since that time, the Halo Canada Project has expanded to include more than 90 congregations from various faith traditions across the country. In early 2020, we reported on Phase 2 of our findings from 76 congregations, representing more than 28,500 worshippers across the country. This study concludes that Canada's religious congregations contribute a minimum of \$15.5 billion to Canada's social economy²⁶.

Further research by Grim and Grim²⁷ suggests that the impact of religion in Canada, which more broadly includes the economic benefits of religious schools, health care facilities, and other charities, might be as much as \$67 billion.

Our most current Halo Canada research includes findings from 92 congregations across the country. The data suggests that a "typical"³ Canadian congregation has a Halo Effect of about \$1.9 million on Canadian society. A typical worshipper contributes \$9,303 worth of social benefit annually. And for every dollar these congregations spend, they create \$3.23 worth of social benefit for their surrounding communities.

6. Understanding Halo Values

Halo studies explore the socio-economic impact of religious congregations on Canadian society. Based on Cnaan et al.'s early work,⁴ Halo values are determined by applying established values for like activities in parallel sectors.⁵

6.1 Open Space

Open space measures the value that a congregation brings to its community through its outdoor space. This measure can include public use of congregational parking, community garden plots, play structures, and recreational facilities.

6.2 Direct Spending

Direct spending measures the contribution of a congregation's annual spending to the social economy by purchasing goods and services, employing staff, and covering other operational costs.

³ In this context, "typical" is based on the median value derived from the Halo Canada Project, unless otherwise stated.

⁴ Cnaan, RA, Carlsmith, J, Forrest, T and Kelsey, K (2013). If you do not count it, it does not count: a pilot study of valuing urban congregations. *Journal of Management, Spirituality & Religion*, Vol. 10, 2013 Issue 1, pp. 3-36. Available from: <http://dx.doi.org/10.1080/14766086.2012.758046>

⁵ Wood Daly, M (2016) The Halo Project: Valuing Toronto's Faith Congregations. *Published online by Cardus: Hamilton*. Available from: <http://www.halocanadaproject.com/halo-project-canada---phase-1.html>

6.3 Education

Education measures the social benefit that some congregations generate by operating or providing space for community-led educational programs.

6.4 Magnet Effect

Magnet Effect measures the socio-economic impact of people traveling more than 10 km to attend congregational activities based on the average amount they spend in the community on things like gas, groceries, coffee, or other items.

6.5 Social Safety Net

This category measures the care and support that congregations extend to families and individuals outside their circle of membership. Early Halo studies divided this category into two by separating a) Individual Impact and b) Community Development. These two categories were combined in 2020.

6.6 Social Capital

Social Capital represents the socio-economic value that congregations generate through community use of congregational space, volunteer time, and in-kind support.

Spread across these six categories are 41 different measures that cumulatively support what we refer to as a congregation's "Halo Effect." Each of these measures is supported by values generated by research in parallel sectors. A complete discussion of these values can be found in Appendix B.

To obtain our data, we distributed two basic questionnaires.

1. In the first one, congregational leaders were asked to complete a series of questions focusing on broad aspects of organizational identity and community presence.
2. In the second, program leaders and community user groups were asked to provide details about their programs and activities. This included programs and activities provided directly by the congregation, in partnership with other organizations, or independently by community residents or organizations in congregational space.
3. Where congregations were directly involved in providing daycare, alternative education, supportive housing, or refugee sponsorships, additional survey tools were provided.
4. In some cases, we employed city records, locally published materials, and organizational reporting such as annual reports and strategic plans to supplement our data collection.

7. Range of Impact

Early Halo studies sought to assess the value of congregational impact in local neighbourhoods. For most congregations, their local impact mattered most when trying to communicate value to non-church members or other community organizations. Since then, however, we have also found it helpful to express Halo impact in at least four different ways: 1) Local Halo Effect, 2) National Halo Effect, 3) Secondary Halo Effect, and 4) Adjusted Halo Effect.

7.1 Local Halo Effect

Local Halo Effect measures the socio-economic impact of a congregation in its immediate neighbourhood. It is comprised of values relating to: 1) Open Space, 2) Direct Spending, 3) Education, 4) Magnet Effect, 5) Social Safety Net, and 6) Social Capital. Critical to our understanding of this value is an assumption that 80% of congregational expenditures occur within a 3-5 km radius of the worship site.²⁸ There are some exceptions, like capital expenditures (where only 50% of the total cost is likely to be spent locally), and contributions towards denominational operations and domestic and international aid projects (where the contribution tends to be spent outside the local sphere of congregational influence).

7.2 National Halo Effect

Whereas the Local Halo Effect accounts for only local spending, the National Halo Effect incorporates the full measure of a congregation's spending. Typically, this includes the remaining 20% of general expenditures, which may include contributions to denominational offices and programs and other forms of domestic and international support. It also includes the remaining 50% of capital expenditures. This figure is then added to the same measured values from the six other Halo categories that are used to calculate the Local Halo Effect.

7.3 Secondary Halo Effect

A significant portion of congregational impact is fueled by volunteerism and charitable giving.⁶ While volunteer and donor activity are not unique to religious Canadians, previous research has consistently shown that regular religious involvement is significantly linked to increased levels of volunteerism and charitable giving.²⁹ On average, religious Canadians contribute 82 more volunteer hours each year than secular Canadians do.³⁰ Canada's General Social Survey (2013) shows that religious Canadians even contribute more volunteer time to secular agencies than non-religious Canadians.³¹ Estimates suggest that these additional contributions may range from as little as five hours more than secular Canadians to as many as 28 hours more.

Similarly, religious Canadians contribute more financially to charities and non-profits than non-religious Canadians^{32,33,34}. Lasby and Barr³⁵ further highlight this dynamic by observing that religious Canadians

⁶ The 2013 General Social Survey on Volunteerism and Charitable Giving in Canada (GSS, 2013) defines "volunteers" as people who have provided a service, without monetary compensation, for a group or organization at least once during the 12 months preceding the survey. Donors are defined as those who have made at least one monetary donation to a charity or a non-profit group during the 12 months preceding the survey.

contribute an average of 1.98 times more money than non-religious Canadians. They also observed that Canada's religious donors contribute an average of \$306 annually to non-religious organizations, compared to \$247 for non-religious donors. This means that religious donors contribute an average of \$59 more each year to secular organizations than secular donors.³⁶

When we applied these values to the Halo findings of 50 participating congregations, we found that the volunteer and donor activity of their members *outside* their congregation increased the congregation's National Halo Effect by 6.09%. We have referred to this increased value as a congregation's Secondary Halo Effect.

7.4 Adjusted Halo Effect

Earlier, we recognized that congregations can also have negative financial impacts on Canada's social economy in addition to creating positive economic impact. One of these negative factors involves taxation. Because congregations have charitable status, they 1) are exempt, in most cases, from paying property tax, 2) receive sales tax rebates, and 3) can issue charitable tax receipts to their donors who, in turn, can claim personal tax credits based on their donations. The Adjusted Halo Effect subtracts any potential financial benefit Canadians might see from a congregation's total Halo Effect.

In May of 2012, Toronto Star editorialist Ken Gallinger addressed this situation by asking: "*Are Tax Breaks for Places of Worship Outdated?*"³⁷ 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 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."

The two biggest arguments put forward by critics are:

- a) That local congregations are essentially "religious clubs," intended primarily to serve the needs of their own membership.
- b) That because of their charitable status, religious congregations do not contribute financially to Canada's social infrastructure.

In response to this first argument, the 2013 General Social Survey of Canadians indicates that religious Canadians not only volunteer and donate more than secular Canadians do generally but also volunteer and donate more to secular organizations than secular Canadians do. Places of worship are not just "religious clubs" intended to serve their own; they also perform an essential role in supporting community-serving organizations.

The second argument focuses mainly on economics. In September 2015, the City Council in Langley, British Columbia, approved a strategy to tax properties that had previously been exempt 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 deputations 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.”³⁸

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 developed a means of estimating the economic benefit to society if congregations no longer had charitable tax status. We call this the Potential Tax Benefit, or PTB.³⁹ The Potential Tax Benefit anticipates three potential factors:

7.4.1 Property Tax

Local congregations are not currently required to pay property tax. To calculate this value to society, we used the congregation’s most recent municipal property assessment. We applied the largest tax rate that could reasonably be used under the current zoning by-laws.

7.4.2 Sales Tax Rebates

Currently, places of worship are also permitted to claim a portion of the amounts they pay out in sales tax.⁴⁰ To assess value in this category, we documented the line value recorded in the congregation’s annual income statement.

7.4.3 Personal Tax Credits

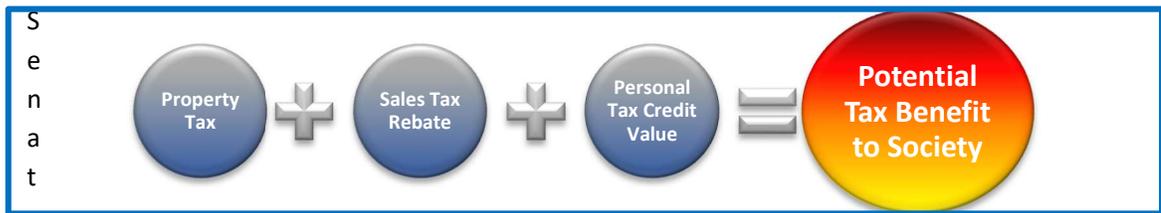
Finally, if congregations were no longer able to issue charitable tax receipts, individuals would no longer be able to claim their contributions as a personal tax credit on their annual income tax return. Implementing this change would result in a net saving to the Government and, therefore, to Canadian society. 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. With this information, we were able to calculate the average tax credit per donor.⁴¹ By multiplying this number by the total number of donors, we were able to produce a

“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.”

Ken Gallinger – Toronto Star

total sum value for the congregation.

When we add these three values together, we can estimate the congregation's Potential Tax Benefit. While many Canadians believe they are "missing out" on this benefit due to a congregation's charitable tax status, our research estimates that most congregations have a Local Halo Effect that is more than ten times this Potential Tax Benefit.⁴²



Ratna Omidyar, Deputy Chair of the Senate Review Committee on the Charitable Sector, reinforces the merit of this benefit for local congregations when she states: "I think we need to recognize that religious institutions do more than simply preserve their religious beliefs; they extend themselves in very significant ways, and we should appreciate and recognize that, as opposed to looking at whether they should qualify (*for charitable status*) or not".⁴³

8. Limitations

There are several limitations associated with this study. First, research that relies on participants to "self-report" will always be open to critique regarding the "subjective" vs. "objective" nature of their reporting. In particular, self-reporting opens the study up to the possibility of under-reporting and, especially, to over-reporting or exaggerated expressions of impact. To address this, we encouraged respondents to report only on results where they had direct and tangible evidence. To compensate for potentially inflated reporting, we chose 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 stated or presumed value was higher.

We experienced further limits when we observed activities that likely have a socio-economic impact but had no corresponding research to support an applied value.

Thirdly, this study did not consider any of the financial, physical, or property assets a congregation may have and how they may contribute to the social economy.

With the exception of our discussion on the Potential Tax Benefits and Adjusted Halo Values of congregations (see section 7.4), this study does not include any negative community impacts that may arise from

congregational involvement in society. For example, many congregations help couples to address marital challenges. If a clergyperson, counselor, or support worker directly contributes to helping this couple choose to stay in their marriage instead of divorcing, this potentially limits the number of clients available to a local divorce lawyer and his/her income as a result. More challenging examples of negative socio-economic impact include the abuse of children by clergy or program leaders, cases of fraud, or in a minimal number of instances, the recruitment of religious extremists.

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

9. Halo Canada Project Findings

To date, the Halo Canada Project has conducted detailed socio-economic assessments in 92 congregations across the country. These congregations represent a wide variety of Christian as well as non-Christian faiths. Table 2 summarizes the cumulative local, national and secondary values derived from this study.

Table 2: Halo Findings Halo Canada Project	Local Halo Effect	National Halo Effect	Secondary Halo Effect
Open Space	1.6%	1.5%	1.4%
Direct Spending	27.5%	31.3%	29.0%
Education	8.1%	7.7%	7.1%
Magnet Effect	6.2%	5.9%	5.4%
Social Safety Net	34.0%	32.2%	29.7%
Social Capital	22.4%	21.2%	27.4%
Total HALO / Average	\$2,883,342	\$3,101,202	\$3,289,004
Total HALO / Median	\$1,942,415	\$2,063,263	\$2,188,916
Attendance (Median)	172	172	172
Per Capita (Median)	\$9,303	\$10,025	\$10,635
Spending Index (Median)	\$3.23	\$3.39	\$3.60

These findings suggest that a “typical”⁷ Canadian congregation has an annual Halo Effect of over \$1.9 million on its surrounding community. These values increase to about \$2.1 million nationally and about \$2.2 million when we account for religious Canadians' secondary volunteer and donor activity outside their congregation.

⁷ “Typical”, unless otherwise stated, is based on the median value derived from the Halo Canada Project.

Similarly, a typical Canadian congregation contributes about \$3.23 to its surrounding neighbourhood for every dollar it spends. This figure rises to \$3.39 nationally and \$3.60 when we account for the Secondary Halo Effect of its members.

Our per capita findings also suggest that individual worshippers provide \$9,303 worth of social benefit to their immediate communities. Nationally, this figure rises to \$10,025 and finally to \$10,635 when we account for the Secondary Halo Impact of religious Canadians.

10. Congregational Halo Findings

10.1. Local Halo Effect

Based on the information provided to us by the church, we estimate that All Saints Anglican has a Local Halo Effect of about \$1.37 million (\$1,374,186) on its surrounding community. This value is approximately 34% less than the median value of other Halo Canada congregations. The congregation’s member per capita contribution is \$15,269 - well above the national median of \$9,490. At \$5.67, the congregation’s spending index is also well above the national median of \$3.23. This figure means that the surrounding neighbourhood receives \$5.67 in social benefit for every dollar the congregation spends.

Table 3: All Saints Halo Findings	All Saints Local Halo Effect	All Saints Impact as a Percentage of Total Halo	Halo Canada Local Halo Effect
Open Space	\$0	0.0%	1.6%
Direct Spending	\$228,782	16.6%	27.5%
Education	\$461,381	33.6%	8.1%
Magnet Effect	\$6,480	0.5%	6.2%
Social Safety Net	\$473,433	34.5%	34.0%
Social Capital	\$204,110	14.9%	22.4%
Total HALO / Average	\$1,374,186		\$2,883,342
Total HALO / Median	\$1,374,186		\$1,942,415
Attendance (Median)	90		172
Per Capita (Median)	15,269		\$9,303
Spending Index (Median)	\$5.67		\$3.23

10.2 Local Halo Discussion Points

10.2.1 Open Space - 0% / 2%

Many congregations have open, outdoor spaces that can contribute to their socio-economic impact through community use of parking, recreational facilities, or community gardens. Located at the north end of Cochrane (just north of Highway 1A), All Saints Anglican has lots of available outdoor activity space as well as parking, but little demand for uses that might currently produce economic impact. As the community continues to grow, it will be prudent for the congregation to monitor community need for these kinds of resources.

10.2.2 Direct Spending - 17% / 28%

Research demonstrates that approximately 80% of congregational spending occurs 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 tend to live locally and therefore spend the bulk of their salary locally. Because congregations exist in communities, they contribute to local economies through their purchasing power and employment capacity. All Saints Anglican contributes close to a quarter of a million dollars annually to the local economy on spending alone.

However, while Direct Spending represents a real socio-economic contribution to society, this category also generally follows the principle that less is more. A certain amount of spending is necessary to pay staff, maintain buildings and property, support programming, and generally provide the physical and logistical infrastructure that makes the congregation's community socio-economic impact possible. But the more a congregation spends, the lower its relative impact in other categories will be. To balance our understanding of this benefit, it is also helpful to assess the congregation's spending index (the socio-economic impact a congregation generates for every dollar spent).

In the case of All Saints Anglican, Direct Spending measures just over half the average Halo Canada contribution in this category. This means that most participating Halo Congregations are spending significantly more to achieve the same social impact that All Saints produces. While one dollar produces an average of \$3.23 worth of social impact in most congregations - All Saints produces \$5.62 worth of social benefit for every dollar it spends.

10.2.3 Education - 34% / 8%

Some faith communities offer various forms of childcare and formal education to the broader community. These programs can help to maximize the building's use, generate revenue to

support other ministries, and provide a much-needed service in the community. Infant and nursery care have been shown to provide as much as \$20,000 worth of annual social benefit for each child enrolled. Alternative education programs offer about \$12,500 worth of social benefit by helping to promote increased earning potential for its students and by helping to reduce the public cost of health care, policing, and the criminal justice system. ⁴⁴

For All Saints, the pre-school day programs it hosts contribute close to half a million dollars worth of social impact and make up approximately 34% of its total impact.

10.2.4 Magnet Effect - 1% / 6%

Magnet Effect measures the extent to which congregational programs and services attract people from outside the community. The Ontario Ministry of Tourism estimates that people travelling more than 10 km to a destination point outside their community spend an average of \$20 per visit on items like gas, groceries, and meals. Activities like conferences, weddings, funerals, arts events, community and religious festivals, and seminars all provide opportunities to attract individuals and increase community spending in the immediate community.

All Saints registers a relatively low score in this category compared to other congregations. Two factors help to explain this. 85% of All Saints members live within a 3 km radius of the church - while many other participating congregations have a larger number of members who travel significant distances to worship.

The population of Cochrane, while growing quickly, is still relatively small. And while Cochrane is now part of Calgary's Census Metropolitan Area, it maintains a "small-town" identity with localized programs and services.

As the community continues to grow and creates opportunities to attract people from further afield to programs and events, this impact area will represent an opportunity for expanded growth.

10.2.5 Social Safety Net - 35% / 34%

35% of the Halo impact that All Saints Anglican generates is derived from the congregation's direct support of individuals and families in the community. This value is almost exactly the same as other Halo Canada congregations nationally. Notable contributions in this category include deterring criminal involvement, helping to end alcohol and substance abuse, suicide prevention, and job creation.

10.2.6 Social Capital - 15% / 22%

Social Capital captures how congregational space and volunteer time can create social value. All Saints Anglican provides just over \$200,000 worth of social impact from this category.

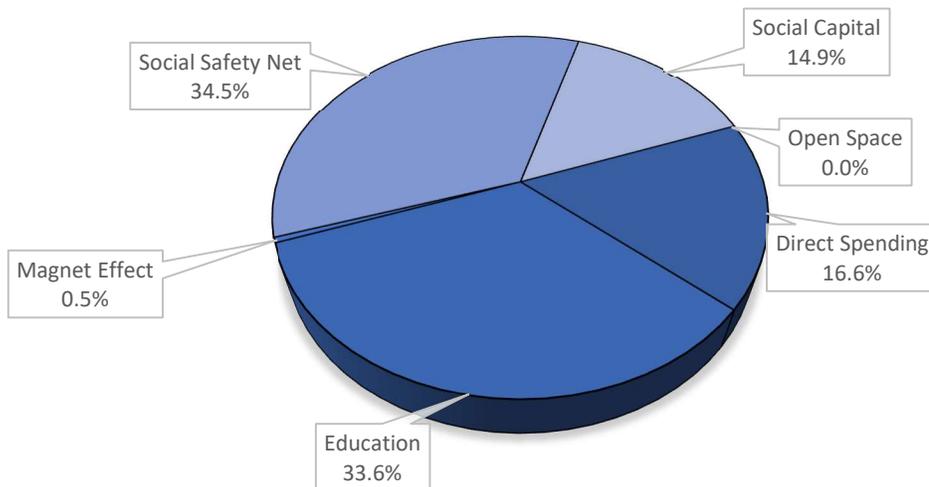
Particularly significant in this category are the volunteer hours contributed by All Saints members and program leaders. All Saints generates at least 3,175 volunteer hours. The Conference Board of Canada estimates that every volunteer hour is worth an average of \$27 per hour. As a result, All Saints generates at least \$85,725 worth of social impact through community volunteer hours alone.

Despite these contributions, this category measures somewhat lower than most other Halo congregations. There are two things to keep in mind here. The first is that these findings are relative. When one category measures well above average (as is the case for Education with All Saints) the impact of other categories will be suppressed. If All Saints did not have the kind of impact it does in the area of Education, its relative impact in the area of Social Capital would be higher.

Another factor to consider is that compared to many other congregations all Saints has few examples of community groups using the building regularly outside of the pre-school program. Social impact is created when community groups spend less for space in Places of Faith than they do in the community

Figure 22 (below) offers a visual representation of how these various impacts are distributed.

Figure 22: All Saints Anglican Local Halo Impact by Category



10.3 National Halo Effect

While a congregation’s Local Halo Effect incorporates only 80% of congregational spending, its National Halo Effect accounts for 100% of its annual expenditures. For All Saints, this leads to a National Halo Effect of about \$1.46 million (\$1,457,643). This value leads to a per capita contribution of \$16,196 per worshipper and a spending index of \$6.02 (see Table 4).

10.4 Secondary Halo Effect

A congregation’s Secondary Halo Effect takes into account the volunteer and donor activity of church members. A case study of 50 congregations suggests that this value is typically 6.09% greater than the congregation’s National Halo Effect. Recognizing this contribution produces a Secondary Halo Effect of approximately \$1.55 million (\$1,546,413), a per capita contribution of \$10,397 for every worshipper, and a spending index of \$1.93 (see Table 4).

10.5 Adjusted Halo Effect

The Adjusted Halo Effect acknowledges that a congregation’s charitable status yields a benefit that effectively reduces its overall contribution to society. This value is determined mainly by a) the congregation’s property tax exemption, b) its annual sales tax rebate, and c) the personal tax credits its donors receive on their annual income tax returns. When we add these values together, they produce what we call the Potential Tax Benefit (PTB). When we subtract this value from the Local Halo Effect, it produces what we call an Adjusted Halo Effect. The PTB remains constant when calculating the Adjusted Local, National, and Secondary Halo values.

Table 4: All Saints Local / National / Secondary Halo Impact		LOCAL	NATIONAL	SECONDARY
A	TOTAL	\$1,374,186	\$1,457,643	\$1,546,413
B	ATTENDANCE	90	90	90
C	PER CAPITA	\$15,269	\$16,196	\$17,182
D	ACTUAL SPENDING	\$242,209	\$242,209	\$242,209
E	SPENDING INDEX	\$5.67	\$6.02	\$6.38
F	POTENTIAL TAX BENEFIT	\$140,058	\$140,058	\$140,058
G	POTENTIAL TAX BENEFIT RATIO	9.8	10.4	11.0
H	ADJUSTED HALO	\$1,234,128	\$1,317,585	\$1,406,355

Table 5 (below) illustrates how All Saints’ Potential Tax Benefit is calculated:

Table 5: Potential Tax Benefit	Sub-Total	Total
Municipal Property Assessment	\$ 1,917,400	
Tax Rate	<u>0.011850</u>	-
PROPERTY TAX BENEFIT	\$ 22,721	\$22,721
SALES TAX REBATE	\$1,957	\$1,957
No. of Donors	120	
Value	\$ 242,743	
Avg. Donation	\$ 2,023	
Avg. Credit	\$ <u>962</u>	-
TOTAL PERSONAL CREDITS	\$115,380	\$115,380
POTENTIAL TAX BENEFIT		\$140,058

According to these calculations, All Saints’ charitable status generates a benefit to the congregation of \$140,058. In other words, Canadian society would receive just over \$140,000 from the congregation if it did not have charitable status.

To account for this, we subtract the PTB from the congregation’s Local, National and Secondary Halo Effects to determine its Adjusted Halo Effect(s). For All Saints, this produces an Adjusted Local Halo Effect of about \$1.23 million (\$1,234,128). The Adjusted National Halo Effect is about \$1.32 million (\$1,317,585), and the Adjusted Secondary Halo Effect is about \$1.41 million (\$1,406,355).

This also means that the congregation’s Local Halo Effect is 9.8 times the benefit that society would receive if the congregation were taxed. At the National Level, the Halo Effect is 10.4 times greater. Finally, the congregation’s Secondary Halo Effect is 11 times greater than society’s Potential Tax Benefit. To date, our studies suggest that congregational Halo values measure 10.4 times greater on average than their Potential Tax Benefit.

11. Strategic Considerations

Congregations like All Saints Anglican Church have far-reaching economic benefit for the communities they serve. The staff, worshippers, and community volunteers associated with All Saints Anglican Church can and should feel affirmed in the good work they are doing. Apart from the satisfaction gained through seeing people's lives changed for the better, they can also feel bolstered by the economic benefit that their time, energy, and experience contribute to the common good of all.

Our findings challenge the assumption that communities of faith are merely self-serving clubs. They remind us that local congregations do not exist in isolation from the communities they find themselves in. 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 somehow separated from the wider community simply because they are part of a community of faith does not hold weight.

Finally, while this study aims to create a snapshot of what is, it is also intended as a strategic document to pursue what can be. Accordingly, we offer the following strategic considerations:

#1

Spending versus Impact - Increased spending provides increased impact. But it may not necessarily mean more effective ministry. Spending to add or diversify congregational programs may increase the number of people that a congregation engages with and, therefore, the value that can be attributed to those activities and programs. But it may also undermine the organization's capacity to maintain its current service strengths and reduce both impact and effectiveness in other areas. The purpose of this exercise is not to increase socio-economic impact at all costs.

#2

Zero Impact Areas – All congregations will have areas of strength and weakness. Large scores will likely reveal most of those strengths. Low scores may represent areas of weakness or opportunities for growth - but not necessarily.

1. A congregation may register a low score in a particular category because there is no opportunity or resource for impact in that area. Community demographics and geographic location suggest that the congregation's Open Space is likely limited in its capacity currently to generate socio-economic impact. However, as the population continues to increase and the community expands to accommodate this increased population this may change.
2. There may be little or no impact due to a lack of identified need within a community. For example, Cochrane has relatively fewer numbers of people who identify as immigrants or as belonging to a visible minority. This too is likely to change as the

population continues to increase. With the majority of services for these individuals centered in Calgary, the congregation may want to monitor this particular demographic's growth to potentially provide supports and services that meet their needs.

3. Small numbers can also be deceiving. For example, fewer Cochrane residents pay 30% or more towards shelter costs than Calgary and other Alberta residents. However, monthly shelter costs in Cochrane are actually higher than in many other Calgary and Alberta communities. We also see that while the number of residents who pay 30% or more towards shelter costs is lower relative to other city and provincial residents, renters find themselves on par with other renters across the province, with 36.4% of renters having to spend 30% or more on shelter costs. It is important for congregations to consider the context in which demographic numbers are presented.
4. Finally, zero reported impacts might highlight socio-economic effects that are evident anecdotally, but the tools or supporting research might not be in place to measure it.

#3

Implement a Rigorous Tracking Plan - One area where congregations often under-report are volunteer hours. With each volunteer hour worth \$27, a lack of reporting in this area can quickly add up (or rather, not add up). Similarly, with attendance at congregational or community events outside of worship where numbers are often not recorded. Remember that people who travel more than 10 km to attend an event spend an average of \$20 a visit. Missed reporting in this area adds up quickly as well.

Other key elements that often go under-reported include community meals served, in-kind donations of food and clothing, art supplies, benevolent gifts, and thrift sales. Numbers served, donation weight, numbers of bags received, or meals provided, can all provide important measures that allow socio-economic value to be applied. A quick google search is often all it takes to determine how best to keep track of specific donations that your program or activity might receive.

#4

Include Demographic Data as part of Strategic Planning - Keeping services and programs impactful also means keeping them relevant. To be relevant, it is vital to regularly review publicly available demographic reporting that can assist in expanding a congregation's vision. Congregations that develop ministries based on perceived needs, instead of real ones, tend to have a lower impact.

Some of the publicly available tools to congregations include census data from Statistics Canada and municipal neighbourhood profiles. This information can help congregations better understand and plan for local shifts in age distribution, cultural dynamics, immigration

patterns, family composition, housing trends, income, employment, and education. Targeted demographic data can also support the task of volunteer recruitment and donor appeals. Development strategies that objectively document current needs, alongside rigorous impact reporting, have proven to be most effective in creating partner interest and support. Conversations with city planners, BIA representatives, and elected officials can also help congregations better understand development trends and how they can inform long-term planning.

Conclusion

All Saints Anglican Church has a long and respected tradition of service to its community and the individuals who live there. For more than 100 years, the congregation and its predecessors have listened and responded to Cochrane residents' spiritual and material needs.

All Saints Anglican Church contributes \$1.37 million in social benefit to its surrounding community through its various ministries. This figure grows to almost \$1.46 million nationally and \$1.55 million when the secondary volunteer and donor contributions of its members. This figure translates to a local per capita contribution of close to \$15,269 for every worshipping member. And for every dollar the congregation spends, it generates \$5.67 in social benefit. Even when the congregation's charitable benefits are accounted for, the congregation has a combined local contribution of about \$1.23 million.

The values put forward in this report reflect the information shared by the church with our researchers. We suspect that some areas of impact have gone under-reported. There may also be some areas of impact where we do not have adequate metrics to measure that impact. As a result, each of the Halo values we have put forward, including the combined Local Halo Value of about \$1.37million, can likely be considered conservative.

Where the question of taxation arises, All Saints combined local impact is 9.8 times the benefit that society would receive if the congregation were taxed. We contend that this is a benefit that Canadians cannot afford to lose. Reducing or eliminating the charitable tax status of places of worship would undermine the congregation's capacity to support the common good and threaten their very existence.

In addition to maintaining its role as a source of spiritual care and practical support, All Saints has an expanded opportunity coming out of the Covid-19 pandemic to act as an economic engine that brings life and vitality to society as a whole. The congregation's interaction with the community has real and tangible effects on the personal and communal economics of those it serves. Future strategic planning would do well to include opportunities for staff, lay leaders, and denominational officials to ask how church programs and services can contribute to the neighborhood's economic well-being and implement ways of tracking this. In other words, "how can All Saints Anglican Church incorporate a ministry of stewardship and economy that takes account of and addresses the common good of all?"

Finally, it is important to note that this study does not give a final or complete indication of the value of All Saints Anglican Church and its various community ministries. Value is never just about money, but it can be an important part of it. Providing a monetary expression of a congregation's life and witness is by no means an attempt to monetize faith but rather an exercise of its faith. By exploring the socio-economic impact of congregations, this study offers one additional way of talking about the relationship between congregation and community - an economic one.

This study affirms that All Saints Anglican Church is good for the common good. It highlights the congregation's role as a spiritual home and place of service *and* a driving economic force in the Town of Cochrane. It upholds the belief that attributing economic value to religious congregations is not only possible but essential to our understanding of faith and culture and the health and vitality of communities as a whole.

Appendix A - All Saints Anglican Halo Values

All Saints Anglican - Cochrane		VALUE	LOCAL	NATIONAL	SECONDARY
OPEN SPACE					
1.1	Garden Plot	\$775			
1.2	Children's Play Structure	\$1,200			
1.3	Sports Field	\$6,300			
1.4	Parking	As reported			
1.5	Property Taxes	As reported			
	Sub-Total				\$0
DIRECT SPENDING					
2.1	Annual Operating Expenses	Times 80%	\$193,767	\$242,209	
2.2	Other Budgets	Times 80%			
2.3	Capital Budgets	Times 50%	\$35,015	\$70,030	
			\$228,782	\$312,239	\$312,239
EDUCATION					
3.1	Nursery Schools and Daycares	\$20,236	\$461,381	\$461,381	
3.2	Alternative School Program	Provincial Value			
3.3	Musical Instruction	\$4,716			
	Sub-Total		\$461,381	\$461,381	\$461,381
MAGNET EFFECT					
4.1	Conferences	\$20 per visitor	\$720	\$720	
4.2	Weddings	\$20 per visitor			
4.3	Funerals	\$20 per visitor			
4.4	Religious Initiation	\$20 per visitor			
4.5	Family Events	\$20 per visitor	\$648	\$648	
4.6	Artistic Performances	\$20 per visitor	\$306	\$306	
4.7	Religious and Community Festivals	\$20 per visitor	\$386	\$386	
4.8	Museum / Exhibit	\$20 per visitor			
4.9	Members Expenses in the Community	\$20 per visitor	\$4,420	\$4,420	
	Sub-Total		\$6,480	\$6,480	\$6,480

SOCIAL SAFETY NET		VALUE	LOCAL	NATIONAL	SECONDARY
5.1	Teaching Children Pro-Social Values	\$484	\$7,260	\$7,260	
5.2	Promoting the Civic Engagement of Youth	\$6,379	\$38,274	\$38,274	
5.3	Value of Early Detection	\$2,120			
5.4	Value of Physical Activity	\$242	\$9,196	\$9,196	
5.5	Ending Alcohol and Substance Abuse	\$65,120	\$65,120	\$65,120	
5.6	Ending Abusive Relationships	\$6,305	\$18,915	\$18,915	
5.7	Suicide Prevention	\$54,650	\$54,650	\$54,650	
5.8	Deterring Criminal Involvement	\$111,149	\$222,298	\$222,298	
5.9	Preventing Divorce	\$780	\$3,120	\$3,120	
5.10	Reducing Cost of Social Isolation for Seniors	\$2,331 to 7%			
5.11	Helping Immigrants and Refugee Families	\$124,942			
5.12	English as a Second Language	\$6,483			
5.13	Employment and Skills Training	\$610			
5.14	Job Creation	\$15 per hour AB	\$54,600	\$54,600	
5.15	Housing Initiatives	Expense times \$3.36			
5.16	Community Lending Programs	Value Loaned			
5.17	Small Business and Non-Profit Development	FTE created			
	Sub-Total		\$473,433	\$473,433	\$473,433
SOCIAL CAPITAL					
6.1	Value of Social Program Space	Local School Rates			
6.2	Value of Volunteer Time - Operations	\$27 per hour	\$110,160	\$110,160	
6.3	Value of Volunteer Time - Program	\$27 per hour	\$85,725	\$85,725	
6.4	Value of In-Kind Support	Estimated Value	\$8,225	\$8,225	
	Sub-Total		\$204,110	\$204,110	\$292,880
TOTAL			\$1,374,186	\$1,457,643	\$1,546,413
A	TOTAL		\$1,374,186	\$1,457,643	\$1,546,413
B	ATTENDANCE		90	90	90
C	PER CAPITA		\$15,269	\$16,196	\$17,182
D	ACTUAL SPENDING		\$242,209	\$242,209	\$242,209
E	SPENDING INDEX		\$5.67	\$6.02	\$6.38
F	POTENTIAL TAX BENEFIT		\$140,058	\$140,058	\$140,058
G	POTENTIAL TAX BENEFIT RATIO		9.8	10.4	11.0
H	ADJUSTED HALO		\$1,234,128	\$1,317,585	\$1,406,355

Appendix B - Halo Matrix

Halo studies explore the socio-economic impact of religious congregations on Canadian society. The metrics that we apply in these studies were first developed by Cnaan et al.¹ to study the socio-economic impact of religious congregations in the City of Philadelphia. Wood Daly² later modified it to assess the impact of religious congregations in Canada.

1. OPEN SPACE

This measures the community value of congregational outdoor space, including public use of congregational parking, community garden plots, play structures, and recreational facilities.

1.1. Garden Plots

Some congregations add value to their green space by making them available for garden plots. Peleg Kramer³ cites a New York study that measured the value of produce from 43 gardens (over 17,000 pounds of food) at approximately USD 52,000 (CAD 66,638) for an average of roughly CAD 1,550. There was no indication of the size of these community gardens. To err on the conservative side, we estimated that an average garden plot would yield \$775 worth of food annually.

1.2. Children's Play Structures

In 2016, the City of Toronto, Parks, Forestry and Recreation, revised its playground enhancement/replacement 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 they would not be of the size and scope of City-facilitated structures on average. To maintain a conservative estimate, we estimate an average cost of \$30,000 for commercially installed structures with a life span of 25 years. This would equate to an average yearly value of \$1200.

1.3. Sports Fields

The Philadelphia study based their valuation in this category on a U.S. Corps of Engineers Study,⁴ which estimated the annual benefit to direct users of sports fields/facilities at a minimum of USD 5000

¹ Cnaan, RA, Carlsmith, J, Forrest, T and Kelsey, K (2013). If you do not count it, it does not count: a pilot study of valuing urban congregations. *Journal of Management, Spirituality & Religion*, Vol. 10, 2013 Issue 1, pp. 3-36. Available from: <http://dx.doi.org/10.1080/14766086.2012.758046>

² Wood Daly, M (2016) The Halo Project: Valuing Toronto's Faith Congregations. *Published online by Cardus: Hamilton*. Available from: <http://www.halocanadaproject.com/halo-project-canada---phase-1.html>

³ 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/>

⁴ US Army Corps of Engineers (2010). "Recreation: Value to the Nation". Available from: <http://www.corpsresults.us/recreatiorecreation.cfm>

(Apr. CAD 6500) annually. We were unable to identify a similar Canadian study and, as a result, used the following calculations. The City of Toronto's Parks and Recreation Department books outdoor baseball diamonds and fields in 2-hour blocks. These facilities are available on a seasonal or spot-rental basis. The average charge is approximately \$25 per hour. We estimated that a soccer field, baseball diamond, or cricket pitch on a 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.

1.4. 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. Community parking is free of charge in some locations as long as it is not considered "regular use." To estimate this benefit's value, we reference how much it costs to park in a nearby civic lot and record the difference between the municipal rate and the revenue collected. In locations where there is no municipal charge or readily available street parking at no cost, we do not include this factor.

1.5. Property Tax

Typically, faith communities are not taxed on their properties. However, there are exceptions. This is sometimes the case when congregations own a revenue-generating property that is not deemed to be part of the congregation's regular religious activity. This was the case with one of our participating congregations in Toronto. This congregation is located in the downtown core and has a long-term lease arrangement with a developer for an office tower constructed on church property. Here, property taxes are paid and incorporated as a social benefit. There may also be situations where congregations operate as tenants, and the landlord forwards an equivalent amount for property taxes to the congregation for their proportional use of the property/building. Where situations like this do occur, each one is assessed on an individual basis according to the most appropriate municipal tax application.

2. DIRECT SPENDING

This measures the contribution that organizational spending makes to the social economy through the purchase of goods and services, employing staff, and covering other operational costs.

2.1. Annual Operating Expenses

In 1999, Chavez and Miller¹ 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

¹ Chaves, M. and S.L. Miller (1999). "Financing American Religion." Walnut Creek, CA: Altamira

contributions to their local community. Congregational budgets are spent mostly on salaries, music programs, social services, and maintenance and upkeep, all of which tend to be local expenditures and provide stimulus to the local economy.¹ 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. Still, these amounts tend to be relatively small, proportionally speaking. To take this fraction into account and determine a congregation's Local Halo Effect, we estimate (in keeping with the Philadelphia study) that the congregation's base-level contribution to its local economy is 80% of its annual operating budget.

2.2. 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 account for the impact of these expenditures, we applied the same principle as above by applying 80% of these budgets towards the value of a congregation's Direct Spending.

2.3. Capital Budgets

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 requires different kinds of strategic planning and fund-raising. It is often necessary to engage architects and contractors from outside the community in these kinds of situations. To account for this reliance on "out-of-neighbourhood" services, we estimated that only 50% of a capital campaign or building budgets are spent locally and pro-rated the value over the length of the campaign.

3. EDUCATION

This measures the social benefit that some congregations provide by operating directly or providing space for community-led educational programs.

3.1. Nursery Schools and Daycares

Early Halo studies assessed the benefit of this contribution by calculating the minimum amount that childcare programs save parents by allowing them to work full-time. Based on childcare expenses in the City of Toronto, this produced a value of about \$4,800 per year per child. However, this value did not include any of the developmental benefits that early education brings to our social economy. To account for this, more recently, we have referenced an Obama White House study², which suggests

¹ 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

² Obama White House Administration (2015), *"The Economics of Early Childhood Investments"*. Available from: https://obamawhitehouse.archives.gov/sites/default/files/docs/early_childhood_report_update_final_non-embargo.pdf

that we can apply \$20,236 CAD in annual social benefit to every child who is enrolled full-time in a nursery school or daycare program.

3.2. Alternative School Programs

Some congregations provide space for or offer independent or alternative schools on their own. These schools are most 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 these pay both tuition and local educational taxes. As a result, there are often additional savings/value to the public that are not accounted for here.

For the purposes of our study, we have relied on Statistics Canada information which suggests that the average cost to society of educating one school child is \$12,791 annually.¹ This value varies by province and is included in the table below. Each of our studies applies the provincially appropriate value as opposed to the national value.

Per Student Spending in Public Schools, 2006 to 2016 (\$)

	2006/2007	2007/2008	2008/2009	2009/2010	2010/2011	2011/2012	2012/2013	2013/2014	2014/2015	2015/2016	% change, 2006-07 - 2015-16
Canada	9,466	9,986	10,628	11,154	11,554	11,812	12,027	12,392	12,656	12,791	35.1%
NL	8,821	10,105	10,953	12,611	12,491	12,754	12,866	13,190	13,174	13,686	55.1%
PE	8,484	8,971	10,102	12,013	11,373	11,317	11,899	12,411	12,610	12,531	47.7%
NS	9,706	10,216	10,867	11,510	11,955	12,031	12,191	12,382	13,179	13,677	33.0%
NB	9,914	10,339	11,396	11,951	13,053	13,181	13,538	13,271	13,856	14,446	45.7%
QC	8,051	8,892	9,191	9,448	9,882	10,200	10,412	10,905	11,049	10,992	36.5%
ON	9,600	10,010	10,651	11,316	11,946	12,117	12,299	12,753	13,276	13,321	38.8%
MB	10,241	10,672	11,188	11,571	11,894	12,150	12,950	13,887	14,498	14,986	46.3%
SK	9,526	9,821	10,545	11,643	11,926	13,223	14,331	14,681	15,040	15,314	60.8%
AB	11,043	11,034	12,367	13,235	13,537	13,564	13,302	13,460	13,197	13,430	21.6%
BC	9,939	10,679	11,204	11,035	10,672	11,038	11,382	11,388	11,216	11,656	20.2%

3.3. Musical Instruction

Some congregations incorporate free musical instruction for youth as a regular part of their programming. Studies have shown that regular musical instruction can help provide social benefit through intellectual, emotional, and skill development, contributing to higher earning potential and reduced health care costs. The applicable value, in this case, is \$4,716 per participant up to the age of 20.²

¹ MacLeod, A., and J. Emes (2019). "Education Spending in Public Schools in Canada - 2019 Edition". Published online by the Fraser Institute. Available from: https://www.fraserinstitute.org/sites/default/files/education-spending-in-canada-2019_0.pdf

² Catterall, J.S., Dumais, S.A., and G. Hampden-Thompson (2012), "The arts and achievement in at-risk youth: Findings from four longitudinal studies." National Endowment for the Arts – Research Report #55. Available from: <https://www.arts.gov/sites/default/files/Arts-At-Risk-Youth.pdf>

4. MAGNET EFFECT

This category recognizes the socio-economic impact of non-members attending activities like conferences, weddings, funerals, religious festivals, rites of passage, arts events, and other community gatherings hosted by the congregation. Studies suggest that when people travel more than 10 km to attend an activity, they are likely to spend money that contributes to the local economy. To determine the added value of these visits, we referenced the Ontario Ministry of Tourism, which estimates that same-day visits generate an average of \$82 per visit. Following the example of Cnaan et al.¹, we applied this value to only 1 in 4 visitors, settling on an average value of \$20 for every visitor who travels more than 10 km to a congregational event.

4.1. Conferences

In keeping with the metric described above, we asked congregations to estimate the number of attendees who had travelled more than 10 km to attend each conference hosted by the congregation.

4.2. Weddings

We asked congregations to estimate the number of attendees who had travelled more than 10 km to attend each wedding hosted by the congregation.

4.3. Funerals

We asked congregations to estimate the number of attendees who had travelled more than 10km to attend each funeral hosted by the congregation.

4.4. Religious Initiation

Many of the world's great faith traditions celebrate a rite of passage that marks the transition from childhood to adulthood or in some cases a conscious shift from religious innocence to a more mature expression of faith. Some examples of these religious initiation rites include circumcision, confirmation, baptism, and bar or bat mitzvahs. Accordingly, we asked congregations to estimate the number of non-congregational attendees who had travelled more than 10 km to attend the event.

4.5. Family Events

We asked congregations to estimate the number of attendees who had travelled more than 10km to attend each family event hosted by the congregation.

4.6. Artistic Performances

¹ Cnaan, RA, Carlsmith, J, Forrest, T and Kelsey, K (2013). If you do not count it, it does not count: a pilot study of valuing urban congregations. *Journal of Management, Spirituality & Religion*, Vol. 10, 2013 Issue 1, pp. 3-36. Available from: <http://dx.doi.org/10.1080/14766086.2012.758046>

We asked congregations to estimate the number of attendees who had travelled more than 10 km to attend each artistic performance or activity hosted by the congregation.

4.7. Religious and Community Festivals

Religious festivals like Christmas, Easter, Hanukkah, Ramadan, and Diwali often attract visitors who are not part of the regular worshipping community. Community events like harvest festivals, back-to-school events, and thrift sales can also attract significant numbers of people from outside the community who are likely to contribute to the local economy through spending. Accordingly, we asked congregations to estimate the number of individuals who had travelled more than 10 km to attend each event hosted by the congregation.

4.8. Museum / Exhibit

We asked congregations to estimate the number of attendees who had travelled more than 10km to visit the worship site for this purpose.

4.9. Members Expenses in Community

The community-spending formula described above also applies to congregational members who travel more than 10 km to attend congregational activities. In the Philadelphia Halo study,¹ estimates of this daily value were confirmed with over 30 interviews of members who commute from outside the neighbourhood to attend services. Accordingly, we applied the same amount of \$20 per person for those travelling more than 10 km to worship. The value we applied is based on average worship attendance figures and does not take into account any additional mid-week visits members might make to the worship site for meetings or other congregational programming.

5. SOCIAL SAFETY NET

This grouping accounts for the care and support that congregations extend to families and individuals outside their circle of membership. Initially, this category was split into two impact areas: a) Individual Impact and b) Community Development. These two categories were combined in 2020.

5.1. Teaching Children Pro-Social Values

Cnaan et al² point out that families with young children often join a faith community 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

¹ Cnaan, RA, Carlsmith, J, Forrest, T and Kelsey, K (2013). If you do not count it, it does not count: a pilot study of valuing urban congregations. *Journal of Management, Spirituality & Religion*, Vol. 10, 2013 Issue 1, pp. 3-36. Available from: <http://dx.doi.org/10.1080/14766086.2012.758046>

² Cnaan et al (2013).

programs and children’s activities that encourage social responsibility, moral commitment, and respect for authority. These programs are difficult to value. For the most part, the costs for these programs are embedded within congregations’ general budgets. Cnaan et al. contacted some groups who did charge for youth programming and devised a formula that suggests the value of teaching a young person pro-social values are \$375 USD 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 CAD exchange rate to the figure proposed by Cnaan et al. This would produce a value of \$484. Another way would be to ascribe a modest value of \$10 per week, which would equate to an annual value of \$520, which is fairly close to the previously quoted value of \$484. We opted to apply \$484 for every participating child 12 years and younger to err on the conservative side.

5.2. Promoting the Civic Engagement of Youth

Several studies support the economic value of teaching youth civic behaviour.¹ They contend that religious participation and participation in other forms of extra-curricular activities are a significant predictor of political and civic involvement and that these youths are less likely to engage in risky behaviours that bear a cost to society. To account for the monetary value of this dynamic, we referenced the work of Cohen and Piquero.² 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 (U.S.). 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,” 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 also have a role to play in supporting them.³ Accordingly, we reduced the figure by another 75%, arriving at a final estimate of \$6,379 (CDN) annually for each identified youth between the ages of 13 and 18.

5.3. Enhancing Health and Reducing Health Care Costs through Early Detection

The Canadian Institute for Health Information reports that the average annual health cost per Canadian is \$7,068 - up from \$6,867 in 2018 and \$6,105 in 2015.⁴ 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%.⁵ Taking these figures into account, we applied a value of \$2,120 in situations where congregations have, through some means, been able to

¹ 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

² 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

³ 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

⁴ Canadian Institute for Health Information (2019). “*National Health Expenditure Trends, 1975 to 2019*”. Ottawa, ON: CIHI; 2019. Available online from:

<https://www.cihi.ca/sites/default/files/document/nhex-trends-narrative-report-2019-en-web.pdf>

⁵ 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>

assist with early diagnosis or access to health care. While this is often difficult to assess, it is most clearly evident when a Parish Health Nurse or some other Medical or Mental Health Professional is part of the congregational staff.

5.4. Enhancing Health and Reducing Health Care Costs through Physical Activity

In 2009, it was estimated that adults' physical inactivity cost Canadians about \$6.8 billion in health care costs.¹ With a population at the time of 28.1 million (28,118,440) aged 15 and older, this translates to about \$242 per person. Accordingly, we apply \$242 for every adult involved in regular weekly activities like yoga, badminton, dance, basketball, or volleyball provided by the congregation.

5.5. Ending Alcohol and Substance Abuse

Many faith communities are active in helping people end alcohol and substance abuse. The Canadian Centre on Substance Abuse and Addiction and The Canadian Institute for Substance Use Research estimates that in 2017, substance abuse cost Canadians \$46 billion. This translates to \$1,258 for every Canadian.² Grim and Grim³ estimate that substance abuse programs associated with religious congregations save an average of 0.16 lives per year. To determine the socio-economic value of this, they reference the United States Government's Valuation of a Statistical Life (VSL), which is estimated at \$9.4 million USD or \$12.21 million CAD. If we assume the impact is spread out over the participants' remaining lifespan (30-year average), then we arrive at a contribution of \$65,120 per group annually.

5.6. 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.⁴ In 2015, the Circle Project in Saskatchewan estimated that the cost to society of a single instance of domestic violence was \$115,044. When adjusted for inflation, this puts the value at \$126,095. If we apply the same 20-year logic model described above, we estimate the value of helping end an abusive relationship for one year to be worth approximately \$6,305.

¹ Janssen, I., (2012). "Health Care Costs of Physical Inactivity in Canadian Adults." *Applied Physiology Nutrition and Metabolism* 37(4):L803-806 Available online from: <https://cdnsiencepub.com/doi/10.1139/h2012-061>

² The Canadian Substance Abuse Harms Project (2019). Available online from: <https://csuch.ca/>

³ Grim B.J. and M.E. Grim, (2019). "Belief, Behaviour, and Belonging: How Faith is Indispensable in Preventing and Recovering from Substance Abuse." *Journal of Religion and Health*. 58, no. 5:1713-50

⁴ Zhang, T., Hoddenbagh, J., and S. 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/ci-jp/fv-vf/rr12_7/index.html

5.7. Suicide Prevention

Assessing the value of life is a difficult topic socially, let alone in financial terms.¹ It is commonly assumed that the two key costs of suicide and attempted suicide are lost income and the 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.² 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 a value for the cost of grief, emotional trauma, and other personal sufferings.

5.8. Deterring Criminal Involvement

Some congregations report being active in preventing individuals from going to prison. Cnaan et al.³ report that this should be seen as 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 focusing on direct impact, examples of crime prevention where clergy or other members of the congregation were directly responsible for preventing this kind of outcome. In 2016-17, the Canadian Government reported that the average cost of incarcerating someone was \$111,149.⁴ We applied this value each time a congregation reported directly preventing someone from going to prison over the course of a year.

5.9. Preventing Divorce

Congregations, especially through their clergy, can sometimes support married partners in ways that help prevent divorce. To measure this impact, we asked clergy to indicate the number of married partners 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 2013 poll of 570 Canadian lawyers indicates that the cost for a contested divorce ranges from \$6,582 to \$86,644,

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

² 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/

³ Cnaan, RA, Carlsmith, J, Forrest, T and Kelsey, K (2013). If you do not count it, it does not count: a pilot study of valuing urban congregations. *Journal of Management, Spirituality & Religion*, Vol. 10, 2013 Issue 1, pp. 3-36. Available from: <http://dx.doi.org/10.1080/14766086.2012.758046>

⁴ Office of the Parliamentary Budget Officer (2018), “*Update on Costs of Incarceration*”. Prepared by: Ben Segel-Brown for the Office of the Parliamentary Budget Officer. Available online from: https://pbo-dpb.gc.ca/web/default/files/Documents/Reports/2018/Update%20Incarceration%20Costs/Update%20on%20Costs%20of%20Incarceration_EN.pdf

with the average running about \$15,570.¹ However, it is recognized 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.

5.10. Reducing the Cost of Social Isolation Among Older Adults

The social isolation of older adults due to factors like retirement and the loss of family and loved ones can cause communities to suffer a lack of social cohesion, higher social costs, and the unquantifiable loss of experience that seniors bring to Canadian society.² In a longitudinal study conducted in the United States, the Health and Retirement Study (HRS) estimated that in 2012, social isolation cost the U.S. Medicare program \$1,608 USD for every socially isolated adult aged 65 and older.³ In 2020, this translated to \$2,331 CAD. To determine how many senior adults this might apply to in a congregational context, we referenced an Angus Reid Report on social isolation and loneliness in Canada. In a randomized online survey of more than 2,000 adults, Angus Reid reported that 7% of adults aged 55 and older often wished they had someone they could talk to but don't.⁴ While we anticipate that the number of adults aged 65 and older who express this desire may be higher, to align our estimates with U.S. reporting, we applied a value of \$2,331 to 7% of the senior adults aged 65 and older who accessed congregationally-based programs.

5.11. Helping Immigrant and Refugee Families Settle in Canada

Many faith communities are involved in sponsoring refugee families from abroad.⁵ Most of these groups sponsor through the Private Sponsorship of Refugees Program (PSR)⁶ offered by the Federal Government. This program requires sponsors to provide: a) start-up costs, such as furniture and clothing, b) ongoing monthly costs for basic necessities, including housing, food, and public transportation, and c) supporting these individuals socially and emotionally. To attribute a value to this benefit, we ask congregations to report on the actual and in-kind costs associated with this activity. Where these are not available or records are incomplete, we apply a value of \$124,942 as determined

¹Vaz-Oxlade, Gil (2013). "Keep Divorce Out of Court." MoneySense. Available from: <http://www.moneysense.ca/columns/super-saver/keep-divorce-out-of-court/>

²The National Seniors Council (2014). "Report on the Social Isolation of Seniors 2013-2014". Cat. No.: Em12-6/2014E-PDF - ISBN/ISSN: 978-1-100-25344-2 Available from: https://www.canada.ca/content/dam/nsc-cna/documents/pdf/policy-and-program-development/publications-reports/2014/Report_on_the_Social_Isolation_of_Seniors.pdf

³Flowers, L., Houser, A, Noel-Miller, C., Shaw, J., Bhattacharya, J., Schoemaker, L., and M. Farid (2017). "Medicare Spends More on Social Isolated Older Adults." *Insight on the Issues* 125 November 2017. Published online by AARP Public Policy Institute. Available from: <https://www.aarp.org/content/dam/aarp/ppi/2017/10/medicare-spends-more-on-socially-isolated-older-adults.pdf>

⁴Angus Reid (2019). "A Portrait of Social Isolation and Loneliness in Canada Today". Published online by Angus Reid. Available from: http://angusreid.org/wp-content/uploads/2019/06/2019.06.14_Loneliness-and-Social-Isolation-Index.pdf

⁵Janzen, R., (2016) Unpublished Manuscript. "Canadian Christian Churches as Partners in Immigrant Settlement and Immigration." Centre for Community Based Research: Waterloo. pp. 1-31

⁶Government of Canada (2020), "Sponsor a Refugee". Available online from: <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-outside-canada/private-sponsorship-program.html>

by a Halo Canada study of five participating sponsor groups.¹

5.12. English as a Second Language

Some congregations offer English training programs to new Canadians. Census data in Canada suggests that first-generation immigrants experience a 16% gap in wages compared to their domestically-born counterparts. For first-generation immigrants who do not speak English, this gap jumps to over 25%.² To apply a value to the benefit that congregations generate through language programs, we added 25% to wages that participants would receive if they were earning the provincial minimum wage. For example, as of October 1, 2020, the minimum wage in the Province of Ontario is \$14.25 per hour. At a rate of 35 hours per week for 52 weeks a year, a person would earn \$25,935. The 2016 census data suggests that each language-class participant is likely to earn an additional \$6,483 per year by learning English.

5.13. Employment and Skills Training

Congregations, particularly in urban settings, are often involved with individuals in need of job training. To approximate the value of this benefit, we referenced courses offered in the City of Toronto by the YMCA. This program offers one-with-one counseling, assessment tools such as Myers Briggs and Emotional Quotient Inventory, detailed interpretation of the assessment results, and follow-up sessions for ongoing support and guidance. Depending on the length of program and scope of services provided, the cost of these programs ranges from \$470 to \$610 to \$870.³ Assuming that most individuals would choose the middle category, we settled on a figure of \$610 per individual for job-training programs.

5.14. Job Creation

Faith communities are often instrumental in helping people move from employment training to actual employment. Sometimes this happens through directly creating jobs as the result of training or by providing job referrals. Where this was the case for full-time jobs, we applied the equivalent of the provincial minimum to each job obtained. For part-time jobs, we applied 50% of the provincial minimum wage, unless otherwise stated. Where possible, these calculations were based on the number of full-time equivalents (FTE).

5.15. Housing Initiatives

While not common, some congregations are engaged in providing various forms of supportive housing. A recent study by B.C. Housing of five dedicated-site supportive housing projects suggests that every dollar invested in these types of housing yields \$4.36 worth of social impact.⁴ In situations where

¹ Wood Daly, Mike (2018), "Refugee Support and the Socio-Economic Impact of Canadian Faith Communities." Unpublished paper.

² Houle, R. (2019), « Results from the 2016 Census: Earnings of Immigrants and the Children of Immigrants in Official Language Minority Populations ». Available online from: <https://www150.statcan.gc.ca/n1/pub/75-006-x/2019001/article/00007-eng.htm>

³ YMCA Career and Employment Training. Found at: <https://ymcagta.org/employment-and-immigrant-services/career-planning-and-development-services>

⁴ BC Housing (2018) "The Social and Economic Value of Dedicated-Site Supportive Housing: A Social Return on Investment (SROI) Analysis BC Housing". Available

congregations were involved in providing housing, we applied a benefit equal to \$4.36 for every dollar spent. For example, if a congregation spent \$1 million in housing, the net social benefit would be \$3.36 million.

5.16. Community Lending Programs

Faith-based organizations, including local congregations, have a rich tradition of involvement in developing the social economy of Canada.¹ 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 value the benefit generated based on the actual amount of funds loaned.

5.17. Small Business and Non-Profit Development

Some faith communities are involved in helping incubate or initiate small businesses or micro-enterprises. Cnaan et al.² found that the average investment of congregations involved in incubating small businesses was \$30,000. Our study chose to base applied value on the amount of new employment the congregation helped generate. Innovation, Science and Economic Development Canada identifies a micro-business as 1 to 4 employees.³ We assumed that any start-up business would likely fall within this category. We estimated an average number of two employees unless specifically stated, and applied two annual salaries at the provincial minimum wage. This estimate is conservative and does not consider any financial investment on the part of the congregation, the new business owners, non-profit directors, or through tax generation.

6. SOCIAL CAPITAL

Regardless of their religious tradition, most congregations provide space and human resources for social programming that generate social benefit for the wider community. These include the social value of congregational space, volunteer time, and in-kind support.

6.1. Value of Social Program Space

To assist us in assigning value in this category, we asked congregations to have their program leaders complete questionnaires for each program they deliver directly or provide space that engages the wider community. Following Cnaan et al.,⁴ we followed the replacement method, which assumes that

from: <file:///C:/Users/hp/Downloads/SROI-Analysis-Dedicated-Site-Supportive-Housing.pdf>

¹ 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

² Cnaan, R., S.C. Boddie, C.C. McGrew, and J. Kang (2006). *The Other Philadelphia Story: How Local Congregations Support Quality of Life in Urban America*. Philadelphia: University of Pennsylvania Press.

³ 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>

⁴ Cnaan, RA, Carlsmith, J, Forrest, T and Kelsey, K (2013). If you do not count it, it does not count: a pilot study of valuing urban congregations. *Journal of Management, Spirituality & Religion*, Vol. 10, 2013 Issue 1, pp. 3-36. Available from: <http://dx.doi.org/10.1080/14766086.2012.758046>

if a public or private organization provided this program somewhere else, the service provider would need to rent equivalent space at market value.¹ To determine the market value, we reference, in most cases, published rental rates for the local school board. We applied the difference between what fee the congregation charges and the school board rate to determine the applicable social benefit.

6.2. Value of Volunteer Time - Operations

Volunteers serve as a significant resource for all congregations.² Acting as board members, treasurers, and administrators, they help to support the infrastructure that makes a congregation's community impact possible. The Conference Board of Canada estimates that the contribution of these volunteers is worth an average of \$27 per hour.³

6.3. Value of Volunteer Time - Programs

To apply social value to this benefit, we also used the Conference Board of Canada estimate of \$27 per hour.

6.4. Social Value of In-Kind Support

Many congregational programs that provide community benefit are supported through a variety of in-kind supports. These can include donations of food or clothing, transportation, school supplies, or household items. Where possible, we request congregations to provide an estimated value for these items.

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² Cnaan et al (2006)

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