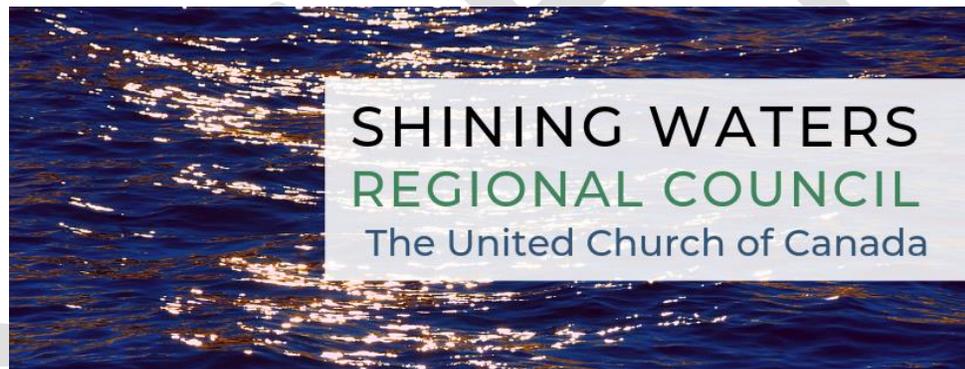


HALO
CANADA

A Socio-Economic Impact Scan



 Sphaera Research

May 2019

Executive Summary

In Canada, the social, spiritual and communal value of local congregations has long been accepted. The economic value of these congregations to society, however, is a different matter altogether. While the monetary valuation of “soft assets” has gained increasing traction in social services over the past couple of decades, only recently have researchers begun to explore this question in the Canadian religious context.

This study of United Church congregations that make up Shining Waters Regional Council stems from a larger Canadian study designed to examine this question. Based on a 2010 study carried out in Philadelphia by Partners for Sacred Places and the University of Pennsylvania’s School of Social Policy and Practice, the Halo Canada Project seeks to explore the socio-economic benefit of local congregations on their surrounding neighbourhoods and towards Canadian society in general.

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

Based on in-depth research from more than 50 congregations, representing a wide variety of faith traditions from across the country, we present a case for applying financial benefit to many types of congregational activities that have previously been considered intangible.

By applying values derived from these in-depth studies to congregational spending, we are able to approximate the impact of broad groupings of religious communities. It is important to note, that throughout our research, we have made a deliberate attempt to be conservative in at least three ways: 1) first, if staff or program leaders were unable to estimate or document a particular service or activity we assigned a value of zero; 2) where supporting studies from other sectors suggest a range of value we have chosen to apply the lowest range value, 3) we have elected to ascribe value only in situations where we can demonstrate clear cause and effect. Nor do our values take into account the many secondary contributions of empowered church and community members that exponentially magnify these congregational impacts.

***Essentially the study asks,
“If United Church Congregations in Greater Toronto Area ceased to exist, what would it cost their respective municipalities to replace the programs and services these congregations provide to the wider community?”***

Taking these factors into account, it is clear that Shining Waters Regional Council and its member churches play a key role in the social and economic life of Greater Toronto and Central Southern Ontario with a Halo (socio-economic) contribution of \$149.3 million in their immediate neighbourhoods. This figure swells to approximately \$164.3 million when their direct impact on a national and international scale is considered.

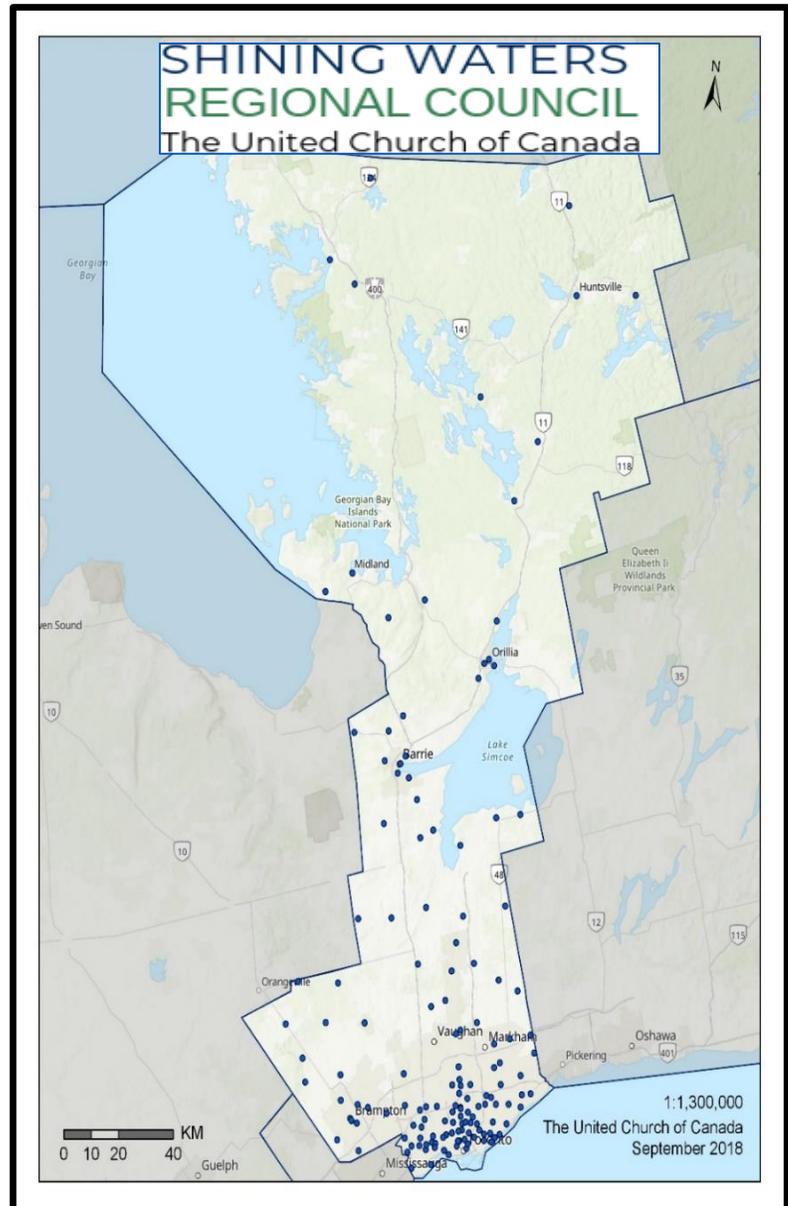
The United Church of Canada Shining Waters Regional Council

The United Church of Canada recently established 16 new Regional Councils, stretching from the East Coast along the Canadian-American border, west to British Columbia, and north to the Arctic Circle.

Shining Waters Regional Council comprises the traditional lands of the Wendat, the Anishinabek Nation, the Haudenosaunee Confederacy, the Mississaugas of the Credit First Nation and the Metis Nation.

It's borders are marked to the south by Lake Ontario and the congregations of Alderwood and Beach United Churches; to the east by Knox United Church in Caledon and further north by Lake Simcoe and churches in Orillia and Huntsville; to the west by Heritage United Church in Mississauga and further north by Georgian Bay; and finally to the north by Knox United Church in Dunchurch, just north of Parry Sound.

The region is comprised of 163 congregations spread across 99 Postal Code Sorting Areas (FSA's).¹ The largest concentration of these churches is found in the City of Toronto which includes 73 Churches spread across 50 FSA's.



¹ Canada Post FSA's are designated by the first three characters of a location's Postal Code.

Valuation

Several studies in recent years, both in Canada¹ and the United States,² have considered the contributions that faith communities or local religious congregations make to the cultural, spiritual, and social lives of their surrounding neighbourhoods. Faith-based organizations help people to explore and cultivate deeply held, centuries-old beliefs; to participate in rituals of meaning; to find comfort in their times of deep pain and sorrow; and to foster relationship in community. Communities of faith and places of worship are where people often gather to find

answers to life's biggest questions and to explore mysteries like, why are we here? Where do I belong? And what is the meaning of life? Even for people who would not describe themselves as people of faith, these communities act as incubators for commonly held social values. Through both primary and secondary involvement with community-based ministries, congregations often find ways to extend their desire to serve beyond traditional congregational activities in ways that are of benefit to both participants and those who are not directly involved.³

In 2006, Imagine Canada published: *“Understanding the Capacity of Religious Organizations: A Synthesis of Findings from the National Survey of Non-profit and Voluntary Organizations and the National Survey of Giving, Volunteering and Participating.”*⁴ In it, the authors assert that: “religious organizations are well-established institutions with stable revenues. The key strengths of religious organizations appear to be their local community focus, and the strength that they draw from dedicated donors, volunteers and staff.”

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

Despite this qualitative acknowledgement, few studies have considered the economic benefit faith groups provide to their surrounding communities. The lack of “hard numbers”, and the quantitative method needed to produce them, often puts congregations and their larger religious organizations at a disadvantage when pressed to “prove” their value in a wider context. At the very least, they lack a common language or “currency” when speaking of value with those who are not a part of the congregations themselves. In situations like these, tools such as the one employed in this study, that help provide a quantitative measurement of the contribution congregations make to their local economies, would be of great help.

Congregations, and the neighbourhoods in which they find themselves; however, are not the only groups who

stand to benefit from such a tool. Increasing revenue, cutting costs and increasing service efficiency sound as a hallmark of government at all levels. For example, the City of Toronto 2015 Auditor General’s report highlights the role careful review of City Services can play; both in cost savings and efficacy of service provision, emphasizing that for every \$1 invested in audit resources, the return in relation to cost savings is about \$11.50.”⁵ Identifying a tool that can articulate the previously hidden economic contributions of local congregations could significantly strengthen the capacity of City Planners and elected officials to further strengthen investment, reduce duplication of services and initiate creative partnerships with communities of faith to better serve the needs of all City residents.

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

Valuation can also be used to estimate the costs of specific social problems and the quantitative impact of non-profit organizations. It follows that the more complex the phenomenon being valued, the more difficult the valuation. For this reason, researchers have often limited their attempts to value congregations to one type of methodology or one type of contribution.

In 2013, Cnaan et al⁶ published the first extended study of valuation in congregations. Applying established valuations from a wide range of sectors in 12 congregations in the City of Philadelphia, their study revealed an accumulated “halo effect” or annual economic contribution of \$51,850,178. This estimate translates to an average value of \$4,320, 848 per congregation. Even the smallest of the congregations studied; a Presbyterian Church with approximately 150 members, and an annual operating budget of \$260,000, was estimated to have an annual “halo effect” of \$1.5 million.

Philadelphia Halo Study
12 Congregations - \$51,850,178

Toronto Halo Study
10 Congregations - \$45,450,127

These numbers, as impressive as they are, tell us little about the potential economic impact of congregations in the Canadian context. To this end, in 2015 our researchers undertook a study of 10 Toronto congregations⁷, using essentially the same methodology used in the Philadelphia study. Values were modified using a wide range of domestic studies to reflect more accurately the Canadian economy and social landscape. This study revealed an estimated cumulative annual economic impact of \$45,405,127 on the neighbourhoods surrounding these congregations (www.haloproject.ca).

Since that time, the Halo Canada Project has expanded to complete assessments in 50 congregations across the country, with further studies underway. These studies reveal an average impact of approximately \$2.8 million per congregation on their surrounding neighbourhoods each year. This figure grows to just over \$3 million per congregation when their contributions beyond their own communities are measured.

Methodology

The Halo Canada Project evaluates 7 areas where congregations typically enter into socio-economic relationships with the communities around them. They include: 1) Open Space – which includes the value of elements like available parking, community gardens, play structures and recreational facilities; 2) Direct Spending – studies suggest that 80% of a congregation’s annual expenditures are spent within a 3 to 5 km radius of the worship space⁸; 3) Education – many congregations provide space and/or programs that allow for educational programs of socio-economic value such as daycares, nursery schools and alternative educational instruction; 4) Magnet Effect – offers a measure of the community purchasing power created through people who attend activities at the Place of Worship. Studies suggest that those who travel more than 10 km to attend are inclined to spend \$20 per visit on things like gas, groceries and eating out; 5) Individual Impact – measures what those in churches would understand as Pastoral Care to those living in the surrounding neighbourhood; 6) Community Development – offers an estimate of the value congregations have in promoting employment and skills training, housing opportunities and the development of small business and community non-profits; and finally 7) Social Capital and Care – incorporates community use of building space at less than market value as well as the contributions of volunteer time facilitated through the congregation.

To date, Sphaera has conducted detailed Halo assessments in 50 congregations across the country. Throughout these findings, Direct Spending is observed to be the most consistent of the 7 elements. In terms of local impact, Direct Spending (on average) represents 29.72% of a congregation’s total impact. When contributions further afield are taken into account, that figure rises to 35.17%. Fourteen of the 50 congregations in our national study identify as United Church of Canada congregations. In these 14 congregations we observed Direct Spending ratios of 28.21% and 32.06% nationally. It follows that these figures, when applied to congregational spending, can approximate the Halo contribution of a sample group of congregations.

In this study, financial figures for 2017 were requested and received from Canada Revenue Agency for United Church congregations across the country. Congregations were then filtered by Province and then further by a list of congregations provided by Shining Waters Regional Council. Three of the congregations provided were not able to be matched with CRA records. All three are considered ethno-specific congregations. This produced a list of 163 congregations.

Using postal codes, these 163 congregations were further filtered to determine their status as “urban” or “rural”. Statistics Canada describes the concept of urban and rural as follows:

“The term urban is widely used and one that people intuitively understand – a concentration of population at a high density. It is the opposite of rural where population is not concentrated but dispersed at a low density. This intuitive perspective readily identifies the extremes of what is

really a continuum. What is not so intuitive is how to segment the continuum.”⁹

A postal code with a zero ‘0’ in the second position denotes a ‘rural’ postal code - meaning that this area is serviced by rural route mail delivery. This application distinguished 137 (84.1%) of congregations in the region as rural and 26 (15.9%) as rural.

Recognizing that congregations are often sensitive around the sharing of their financial data or any measure of their impact publicly, we grouped congregations according to their Postal Code FSA² in order to preserve a measure of congregational anonymity. While these figures have been provided confidentially to United Church staff, they are reported here summarily. Accordingly, the 163 congregations are clustered in 99 Postal Code FSA’s.



Shining Waters Region has an annual Halo contribution of approximately \$164 million to Canadian society.

Findings

Congregational Impact

Shining Waters Region consists of 163 Congregations spread across 99 Postal Code FSA’s. Together these congregations have annual expenditures of \$52,657,316. This represents an average annual congregational expenditure of \$323,051. The median value is \$197,634, while the maximum and minimum values are \$2,574,116 and \$5,100 respectively.

When Local and Total Direct Spending ratios from both our National and UCC studies are applied to expense values for each congregation, we observe the following neighbourhood and national impact values.

CHURCHES	Total Expense	Local Halo National Study	Total Halo National Study	Local Halo UCC Study	Total Halo UCC Study
Church Count	163	163	163	163	163
Church Totals	\$52,657,316.00	\$141,742,438.76	\$149,722,251.92	\$149,329,503.01	\$164,246,150.97
Church Average	\$323,051.02	\$869,585.51	\$918,541.42	\$916,131.92	\$1,007,645.10
Church Median	\$197,634.00	\$531,989.23	\$561,939.15	\$560,465.08	\$616,450.41
Church Maximum	\$2,574,116.00	\$6,928,979.81	\$7,319,067.39	\$7,299,868.13	\$8,029,058.02
Church Minimum	\$510.00	\$1,372.81	\$1,450.10	\$1,446.30	\$1,590.77

² FSA’s are signified by the Postal Codes first three characters.

FSA Impact

When the 163 congregations are grouped into Postal Code FSA's we observe an FSA average of \$531,892 and median of \$375,814. The largest contributing FSA has a value of \$2,766,836 while the smallest has a value of \$14,009.

When the National and UCC Direct Spending ratios are applied we observe the following with a total UCC Halo contribution from the 99 FSA's of \$164,246,151. This represents an Average FSA Halo contribution of \$1,659,052 and a Median FSA Halo contribution of \$1,172,221. The largest contributing FSA projects a Halo Impact of \$8,630,181 while the smallest contributing FSA would be in the range of \$43,696. The full calculations are as follows:

FSA	Total Expense	Local Halo National Study	Total Halo National Study	Local Halo UCC Study	Total Halo UCC Study
FSA Count	99	99	99	99	99
FSA Total	\$ 52,657,316.00	\$ 141,742,438.76	\$ 149,722,251.92	\$ 149,329,503.02	\$ 164,246,150.97
Average FSA	\$ 531,892.08	\$ 1,431,741.81	\$ 1,512,345.98	\$ 1,508,378.82	\$ 1,659,052.03
Median FSA	\$ 375,814.00	\$ 1,011,612.38	\$ 1,068,564.12	\$ 1,065,761.08	\$ 1,172,220.84
Maximum FSA	\$ 2,766,836.00	\$ 7,447,741.59	\$ 7,867,034.40	\$ 7,846,397.73	\$ 8,630,180.91
Minimum FSA	\$ 14,009.00	\$ 37,709.29	\$ 39,832.24	\$ 39,727.76	\$ 43,696.19

Urban and Rural Distinctions

While the Halo Canada Project is yet to reveal statistical differences between Urban and Rural congregations some interesting observations can still be made from this data set.

There are 137 Urban Congregations in Shining Waters region representing 84.1% of the total. These congregations also represent 94.9% of the total socio-economic impact. Urban United Church congregations account for just under \$50 million in annual spending. Their total impact exceeds \$155.7 million with an

URBAN CHURCHES	Urban Expense	Local Halo National Study	Total Halo National Study	Local Halo UCC Study	Total Halo UCC Study
Number	137	137	137	137	137
Total	\$ 49,947,787.00	\$ 134,448,955.59	\$ 142,018,160.36	\$ 141,645,620.70	\$ 155,794,719.28
Average	\$ 364,582.39	\$ 981,379.24	\$ 1,036,628.91	\$ 1,033,909.64	\$ 1,137,187.73
Median	\$ 248,602.00	\$ 669,184.39	\$ 706,858.12	\$ 705,003.90	\$ 775,427.32
Maximum	\$ 2,574,116.00	\$ 6,928,979.81	\$ 7,319,067.39	\$ 7,299,868.13	\$ 8,029,058.02
Minimum	\$ 510.00	\$ 1,372.81	\$ 1,450.10	\$ 1,446.30	\$ 1,590.77

average contribution of more than \$1.1 million per congregation. The median value is \$775,427 meaning that half of the urban congregations in Shining Waters Region have a Halo impact of more than \$775,427 and half have an impact of less than this value.

There are 26 Rural Congregations representing 15.9% of the Region’s total number. These congregations contribute 5.1% of the Region’s total Halo impact. The annual average expenditure per congregation is \$104,213; while the maximum is \$283,405 and the minimum \$15,580. In terms of impact, again referencing primarily the United Church study of 14 congregations, this projects to an annual Halo or socio-economic impact of \$325,055 per congregation. The largest Halo impact by a rural congregation is \$883,983 and the smallest, \$48,596.

RURAL CHURCHES	Rural Expense	Local Halo National Study	Total Halo National Study	Local Halo UCC Study	Total Halo UCC Study
Number	26	26	26	26	26
Total	\$ 2,709,529.00	\$ 7,293,483.18	\$ 7,704,091.56	\$ 7,683,882.31	\$ 8,451,431.69
Average	\$ 104,212.65	\$ 280,518.58	\$ 296,311.21	\$ 295,533.94	\$ 325,055.07
Median	\$ 86,636.00	\$ 233,205.92	\$ 246,334.94	\$ 245,688.76	\$ 270,230.82
Maximum	\$ 283,405.00	\$ 762,866.76	\$ 805,814.61	\$ 803,700.82	\$ 883,983.16
Minimum	\$ 15,580.00	\$ 41,938.09	\$ 44,299.12	\$ 44,182.91	\$ 48,596.38

When these values are translated to Postal Code FSA’s we find an average annual Urban expenditure of \$545,975 per FSA; with maximums and minimums of \$2,766,836 and \$14,009 respectively. FSA Halo contributions total \$155,794,719 for urban areas with averages of \$1,731,052.

URBAN FSA’s	Urban Expense	Urban Local Halo National Study	Urban Total Halo National Study	Urban Local Halo UCC Study	Urban Total Halo UCC Study
Number	90	90	90	90	90
Total	\$ 49,947,787.00	\$ 134,448,955.58	\$ 142,018,160.37	\$ 141,645,620.70	\$ 155,794,719.28
Average	\$ 554,975.41	\$ 1,493,877.28	\$ 1,577,979.56	\$ 1,573,840.23	\$ 1,731,052.44
Median	\$ 412,579.50	\$ 1,110,577.39	\$ 1,173,100.65	\$ 1,170,023.40	\$ 1,286,898.00
Max.	\$ 2,766,836.00	\$ 7,447,741.59	\$ 7,867,034.40	\$ 7,846,397.73	\$ 8,630,180.91
Min.	\$ 14,009.00	\$ 37,709.29	\$ 39,832.24	\$ 39,727.76	\$ 43,696.19

On the rural side, we find an average annual expenditure per FSA of \$301,059, with a maximum of 1,123,048 and a minimum of \$15,580. The average Rural FSA falls just under \$1 million at \$939,048. In this case the median is \$773,440.

RURAL FSA'S	Rural Expense	Rural Local Halo National Study	Rural Total Halo National Study	Rural Local Halo UCC Study	Rural Total Halo UCC Study
FSA'S	9	9	9	9	9
Total	\$ 2,709,529.00	\$ 7,293,483.18	\$ 7,704,091.56	\$ 7,683,882.31	\$ 8,451,431.69
Average	\$ 301,058.78	\$ 810,387.02	\$ 856,010.17	\$ 853,764.70	\$ 939,047.97
Median	\$ 247,965.00	\$ 667,469.72	\$ 705,046.91	\$ 703,197.45	\$ 773,440.42
Maximum	\$ 1,123,048.00	\$ 3,023,009.42	\$ 3,193,198.75	\$ 3,184,822.40	\$ 3,502,956.96
Minimum	\$ 15,580.00	\$ 41,938.09	\$ 44,299.12	\$ 44,182.91	\$ 48,596.38

City of Toronto Values

As Canada's largest city, Toronto makes up a significant portion of Shining Waters overall Halo impact. With 73 of the Region's 137 urban congregations, it comprises 53.3% of the urban congregations and 44.8% of the combined Regional number of 163. Together they contribute approximately \$109.7 million in socio-economic benefit with an average annual contribution per church of \$1,502,427. The largest single contribution is just over \$8 million and the smallest slightly under \$190,000.

TORONTO CHURCHES	Total Expense	Local Halo National Study	Total Halo National Study	Local Halo UCC Study	Total Halo UCC Study
Number	73	73	73	73	73
Total	\$ 35,162,505.00	\$ 94,650,080.75	\$ 99,978,689.22	\$ 99,716,426.80	\$ 109,677,183.41
Average	\$ 481,678.15	\$ 1,296,576.45	\$ 1,369,571.09	\$ 1,365,978.45	\$ 1,502,427.17
Median	\$ 130,843.00	\$ 483,973.08	\$ 279,596.25	\$ 669,700.11	\$ 584,878.50
Maximum	\$ 2,574,116.00	\$ 6,928,979.81	\$ 7,319,067.39	\$ 7,299,868.13	\$ 8,029,058.02
Minimum	\$ 60,725.00	\$ 163,458.95	\$ 172,661.36	\$ 172,208.44	\$ 189,410.48

Toronto's 73 congregations are spread across 50 Postal Sorting Areas with an average Halo contribution approximately \$2.2 million and a median of about \$1.4 million. The largest contributing FSA has a value of over \$8.6 million and the smallest a little over \$189,000.

TORONTO FSA	Total Expense	Local Halo National Study	Total Halo National Study	Local Halo UCC Study	Total Halo UCC Study
Number	50	50	50	50	50
Total	\$ 35,162,505.00	\$ 94,650,080.75	\$ 99,978,689.22	\$ 99,716,426.80	\$ 109,677,183.41
Average	\$ 703,250.10	\$ 1,893,001.62	\$ 1,999,573.78	\$ 1,994,328.54	\$ 2,193,543.67
Median	\$ 433,326.50	\$ 1,166,423.96	\$ 1,232,091.27	\$ 1,228,859.27	\$ 1,351,611.04
Maximum	\$ 2,766,836.00	\$ 7,447,741.59	\$ 7,867,034.40	\$ 7,846,397.73	\$ 8,630,180.91
Minimum	\$ 60,725.00	\$ 163,458.95	\$ 172,661.36	\$ 172,208.44	\$ 189,410.48

Discussion

Faith communities, like those belonging to the Shining Waters Region of the United Church of Canada, have far-reaching economic benefit for the communities they serve. The staff, worshippers and community volunteers associated with these congregations 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 their time, energy and experience contribute to the common good of all. By applying trends observed in other United Churches across the count, it is estimated that Shining Water's Region contributes something close to \$164.3 million in socio-economic benefit. This value is 9.7% higher than if calculated using the Halo Canada Project findings from 50 congregations across the country. This indicates that, while the sample size is still small, United Churches are trending higher in terms of socio-economic impact than the national average. More specifically, they appear to be offering more community benefit relative to every dollar spent.

This has particular significance for strategic engagement at a variety of levels.

1. **Affirmation:** At a time where many Christians are wary of and feeling diminished by the secularization of society; and where the denomination itself sites publicly the closure of congregations at the rate of one per week, it is essential to celebrate the place faith does hold in society and the impact of its exercise on wider society.
2. **Advocacy:** Discussions in the wider public sector often call into question not only the efficacy of Church in society, but its right to maintain long-standing privileges such as its charitable tax status. Values, such as those presented here, offer an important counter-voice to this argument by exposing the relative cost to society of churches and other faith communities were not present and/or no longer functioned in the way they do.
3. **Association:** Faith communities do not exist as islands unto themselves. The values presented in this paper offer new perspectives on how to talk with society about the inter-connectedness we share and on how to build on these impactful relationships for the common good of society as a whole. They offer insights on how to work internally towards the most effective and relevant service possible, and to highlight opportunities where potential partnerships might exist.

An important note: one thing this study does not do is offer per capita values based on congregational attendance or membership. These values help to temper what, at times, may seem like dramatic differences between the contributions of urban and rural congregations or large and small churches and, as a result, push individuals to offer judgement on the relative merits or significance of one over the other.

For example, a large urban church may have a total impact of \$2.5 million but a per capita impact of \$5,000 based on weekly attendance. A small rural church may have an annual Halo impact of \$250,000 but a per capita contribution of \$8,500. Which is better? The \$2.5 million in congregational impact? Or the \$8,500 in per capita impact?

The unique contributions of each congregation are shaped by many factors. Many inner-city churches require large amounts of upkeep, both in terms of finances and human resources. Smaller, rural congregations often rely more heavily on volunteer capacity to maintain and support their ministry to each other and the community around them. While these factors are woven into the fabric of the numbers we have reported; their individual importance is magnified at the local level and only exposed fully through detailed assessments of congregational impact.

Where more detailed assessments would benefit individual congregations or the Region's own strategic planning, we invite clergy, lay people or denominational officials to explore this with us further.

Conclusions

While Shining Waters Regional Council was only formally established in January of 2019, its heritage extends beyond the United Church of Canada's birth in 1925 as far back as 1749 to the denomination's Presbyterian and Methodist roots.

Our findings suggest that their faithful contributions over the years have supported not only the spiritual, emotional and communal needs of their own membership, but have created socio-economic benefits for the common good of all. Based on studies conducted in 50 congregations across the country, which includes 14 detailed assessments in United Church congregations, we estimate that the churches of Shining Waters Regional Council contribute approximately \$164.3 million to Canada's social economy. \$149.3 million of this is directed towards their immediate communities. A "typical" Shining Waters congregation spends around \$323,000 a year and has just over a \$1M in social impact. And while Toronto, with 71 churches, offers a significant portion of the Region's total Halo impact, its urban and rural neighbours stretching north through Central Ontario still offer about 33.2% of the impact.

It is our hope that these values will further assist the new Regional Council and other denominational leaders in supporting its Churches, Pastoral Charges, Ministers and Worshipers to be as effective, creative, adventurous, and faithful in their exercise of ministry as possible.

We further note, that this study has been conducted in the midst of a broader United Church study that will soon offer a pool of data for 35 United Church congregations across the country. Our intention is to update this study as soon as their values are available.

Finally, this study does not give a final or complete indication of the value of Shining Waters Regional Council. Value is never just about money. That's only a part of it. And yet, by exploring the socio-economic impact of the Region and its member congregations, communities of faith can be opened up to different ways of seeing and talking about their relationship with neighbours and society in general. Further detailed studies within the Region would assist in refining, validating, and in some cases even challenging some of the assumptions and determinations made in this study.

What this study does, most importantly, is affirm Shining Waters Regional Council as a strong and essential contributor to the common good of the community it serves. The cumulative data it contributes, further affirms the belief that articulating the socio-economic value of local congregations is not only possible but important to our understanding of the relationship between faith and community and how this relationship contributes to the health and vitality of communities as a whole.

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