



A SURVEY ABOUT **GENEROSITY IN CANADA**

“This research is both robust and clear... It is essential for our sector leadership organizations, and Ottawa policymakers, to act on these implications for the well-being of our communities.”

John Hallward

Our 2nd research study on this topic

GIV3 and **SECTOR3** INSIGHTS

February 2025

www.Sector3Insights.com





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GIV3
SECTOR 3 INSIGHTS

Our first research report exploring generosity in Canada (from 2023) can be found on the Sector3Insights website, free of charge:
<https://sector3insights.com/products/generosity-in-canada-summary/>

Executive Summary:

A Survey About Generosity in Canada (February 2025)

Key Insights

1. The decline in generosity is real and requires remedial solutions.

- a) The well-measured trends in giving money to charity (as per T3010 filings and T1 Tax Returns) are a fair indication of the real decline in generosity because this giving of money to charities comprises 73+% of all financial giving to any/all recipients (pg.15).
- b) Moreover, generosity is not shifting from financial donations to less-reported forms of behaviour, such as crowdfunding, giving directly to individuals in need, or volunteering. - Those who do not donate money to charities are simply less generous (pg.17)

2. While most Canadians hold positive philanthropic sentiments (88%), believe that giving is easy (90%), trust charities (81%), and encounter frequent reminders to give (83%), **50% still agree that they could afford to be more generous** (pages 21-26).

3. The reasons for the decline in giving are **largely due to weaker convictions**. Specifically:

- a) Some individuals are feeling greater economic pressures. (However, even so, stronger convictions can overcome the monetary trade-off as we see among religious Canadians with lower income.) (pages 22, and 29-32)
- b) The decline of religiosity, a decrease in community connectedness, and the aging of the Baby Boomer generation are diminishing the intensity of generosity** (pages 36-45). These sociological shifts are contributing to:
 - i. A weakening of the motivations for giving (i.e. a reduced sense of obligation to support charities – see pages 38, 49),
 - ii. A lack of awareness of social norms related to giving (pages 51-55),
 - iii. Less mentoring for the next generation of Canadians (pg. 43),
 - iv. Weaker social interactions that typically foster generosity (pg. 64)
 - v. A decline in pro-social values, particularly among younger adults (pg.68)

4. These issues stem from **people's values and attitudes, not negative perceptions of charities** (pgs 29-32). While charities can always strengthen their trust and fundraising practices, it is unfair to place the blame for the decline in generosity solely on them.

Executive Summary:

A Survey About Generosity in Canada (February 2025)

Main Implications:

1. Owing to the important role the charity sector plays in our communities; the implications are clear: **We need to pursue remedial initiatives to reverse the real declines in generosity.**
2. *The decline in generosity rests with people. In turn, remedial solutions must focus on Canadians.*
 - a) **We need to strengthen the intensity of motivations towards generosity, with a ‘conscious obligation’ to be generous.** This can be achieved by: Enhancing the social norm for generosity; Promoting prosocial values; Increasing publicity; Mentoring; Building community engagement; And leveraging insights from behavioral science.
 - b) **A public campaign** akin to ParticipACTION (for greater generosity) appears to be the necessary solution to fill the void created by the decay of religiosity and passing of Boomers.
 - a) We need to focus on the values, social norms, and ‘conscious obligations’ to be generous. These are waning.
 - b) This is more than just increasing tax incentives which do not correlate with greater giving (pg. 80).
 - c) We need to **explore ways to incent ANY AND ALL forms of greater prosocial behaviours (beyond just money to registered charities)** since all forms of behaviour improve our communities and help those in need.
3. Additionally, there is an opportunity to guide charities in improving their fundraising strategies.
 - a) Key characteristics for charities to leverage include **the optimization of solicitation frequency, leveraging urgency to act, and leveraging personal/emotional narratives relevant to the donor.** (pages 82-84)
 - Fundraising is about the donor and not the charity. - Donors wish to make a difference.
 - b) Since giving is mostly dependent on trust, the narrative about effective altruism, impact measurement, operating efficiencies, etc., are mostly relevant to only a small sub-segment of donors. **Making ‘knowledge’ more important brings a risk of making giving more complex than donors care for, less emotionally engaging, and possibly intimidating.**



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Introduction

Canada is facing an expanding “charity gap” — the growing shortfall between the increasing demand for charitable services and the limited resources available to meet that demand.

Governments alone cannot fully address this gap, as they are already burdened with significant deficits, and raising taxes could lead to severe consequences.

Given the vital role the charity sector plays in enhancing the quality of life in our communities and supporting those in need, it is crucial that we all work to close this charity gap.

Our first study in 2023 explored the broader landscape of generosity. This 2025 study builds on that foundation to delve deeper into the reasons behind the decline in generosity.

We hope the insights gained from this research will inform effective strategies to address the decline in generosity among Canadians.

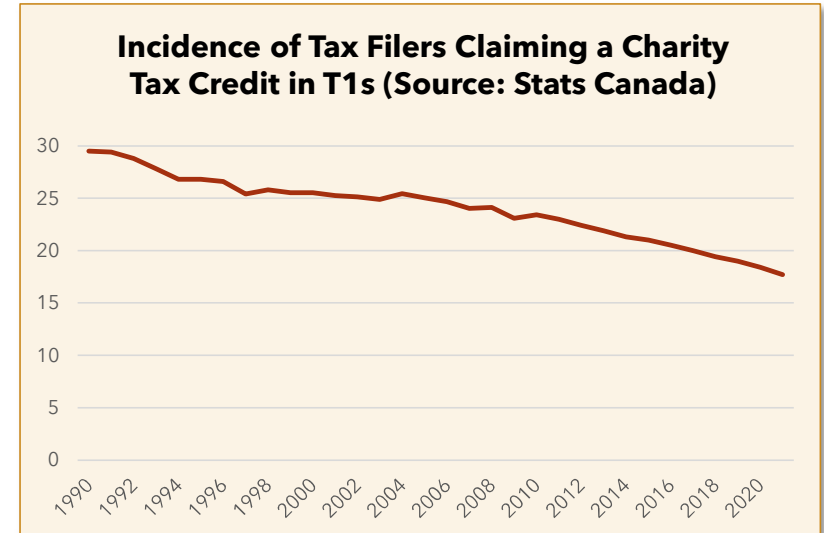
GIV3 is committed to supporting the exploration of generosity in Canada, with the hope that the insights gained will **raise awareness of the widening "charity gap"** and **guide efforts to implement remedial actions** that foster greater generosity in the future.

- We recognize that the charity gap has two key elements: high demand and insufficient supply. While minimizing demand is attractive, GIV3 acknowledges that this mostly falls outside our scope—since it is influenced by macro (global) factors such as inflation, interest rates, minimum wage levels, tax schemes, global fossil fuel consumption, and so on — However, **we believe that the charity sector, along with social innovators, has a crucial role to play in enhancing *the supply* and effectiveness of charitable services.**



Background insights on generosity

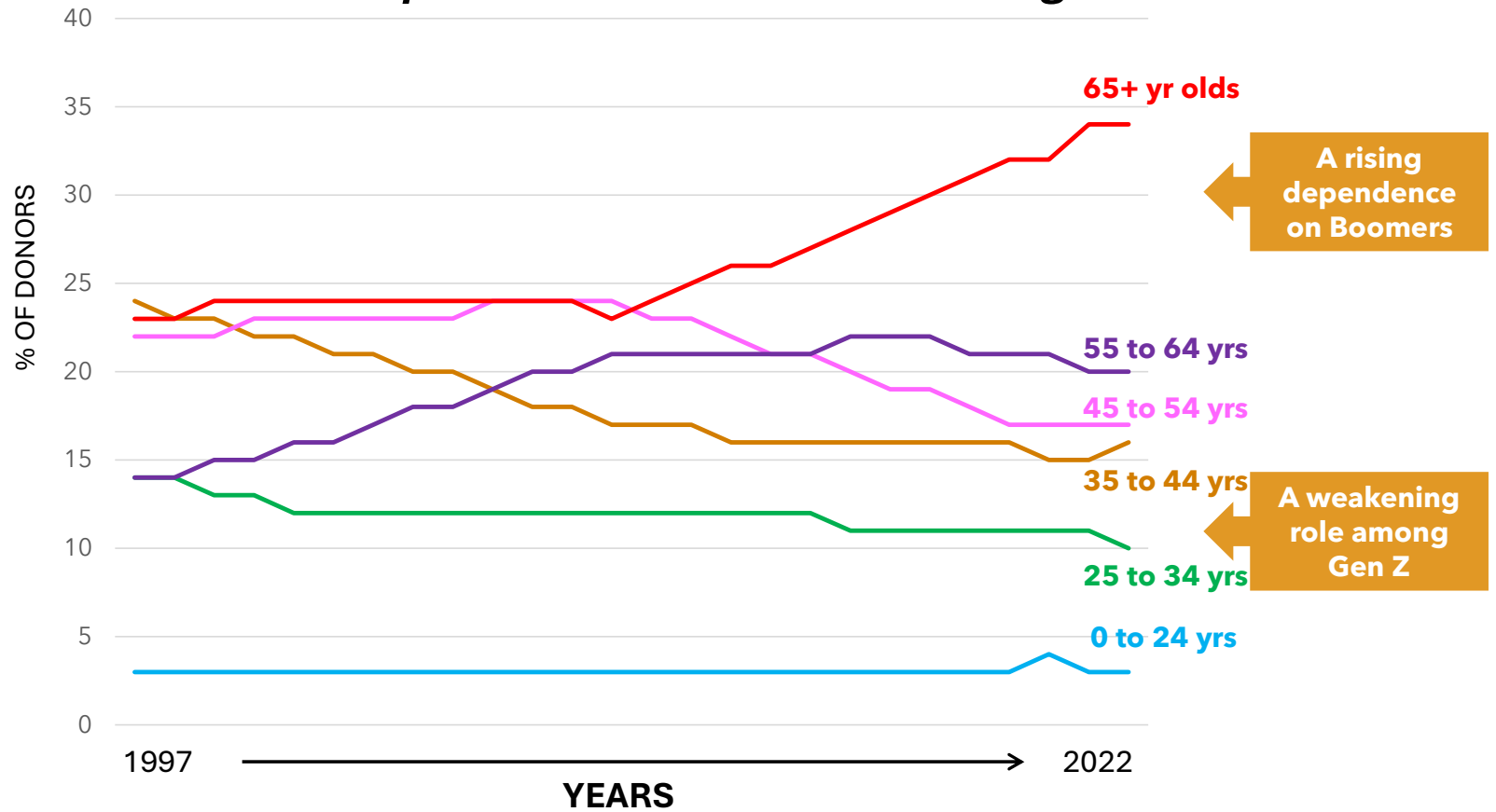
- The incidence of Canadians claiming a charity tax credit in their T1 Annual Tax Filing, over time, **has been declining steadily.**
 - **“Boomers” comprise over one-third of all donations (and increasing)**
- As well, the dollar value of donations, in constant inflation-adjusted dollars, per capita, has also been weakening.
- However, survey data implies that many more Canadians are giving money to charity and **simply not reporting it in their T1 Filing.**
 - For example, charities claim in their T3010 annual filings for 2022 that they issued charity tax donation receipts totaling \$22 billion, but taxpayers only claimed \$11.4 billion of donations in their T1 filings. **There is much “slippage”.**



- **So, how generous are Canadians?** Is generosity truly declining or just shifting to less-well measured forms of pro-social behaviour? What are the drivers of generosity? Why is generosity declining? Among which key segments are the concerns greatest? What can we learn to help guide remedial initiatives?



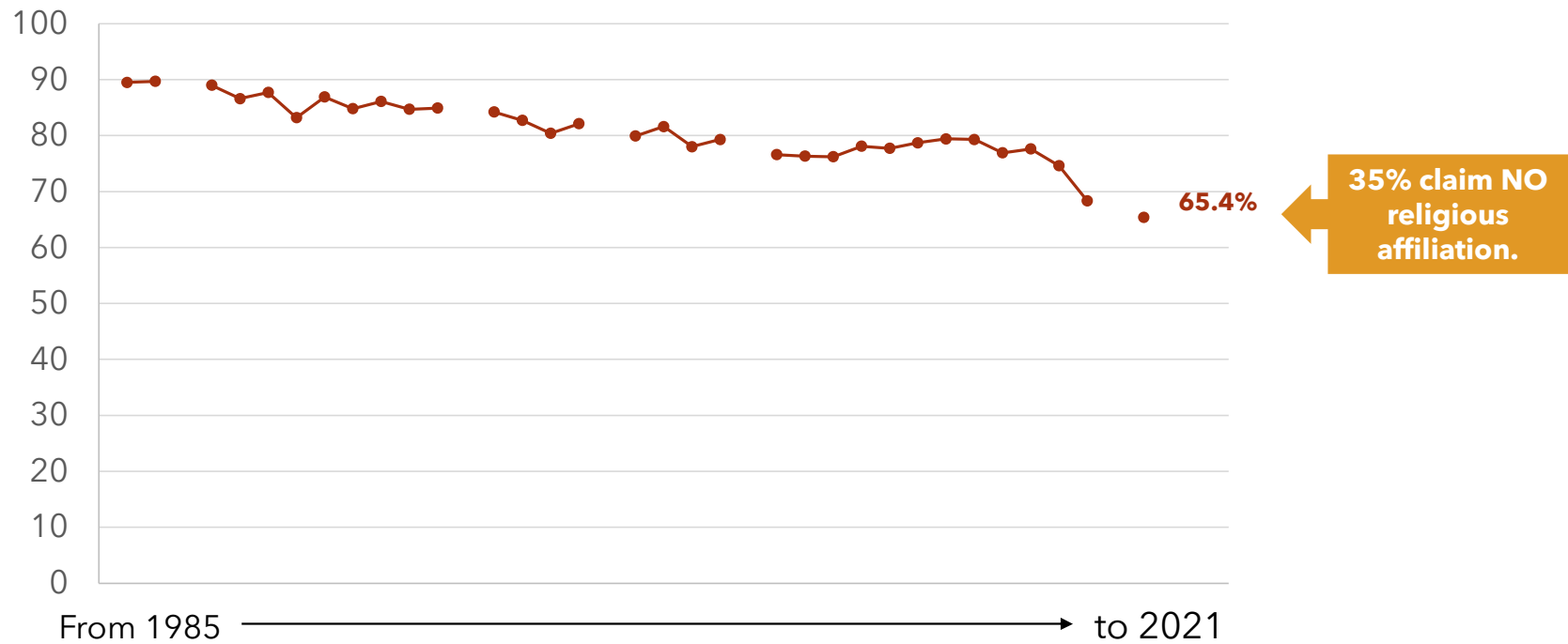
The Composition of Canadian Donors Claiming a Tax Receipt in Their Annual T1 Tax Filing



Statistics Canada. [Table 11-10-0003-01 Tax filers with charitable donations by income](#)



The Incidence of Canadians with Any Religious Affiliation



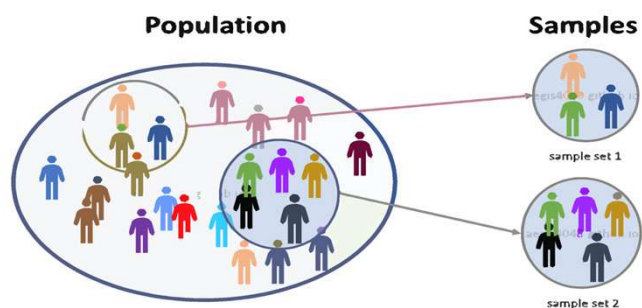
Statistics Canada:

- Religiosity in Canada and its evolution from 1985 to 2019.
- <https://www150.statcan.gc.ca/n1/pub/75-006-x/2021001/article/00010-eng.htm>
- And the 2021 Census

About this study

- This is a quantitative survey, conducted by **Sector3Insights**, online, using a self-completion questionnaire.
- Respondents were recruited from a national panel established specifically for research purposes. They were invited to participate in our study, at their convenience. They followed the invitation link to our survey.
- The survey averaged ~12 minutes to complete and was accessible via any Internet device.
- The sample represents Canadian adults, English and French, from across all regions of Canada, representative of age, gender and region (as per census data). n=1,500
- Data collection period: January 21 to 28, 2025
- The data has been cleaned of “speeders”, inconsistent respondents, extreme outliers, etc.

About survey results



- Surveys use a sample of the target population.
- Such a sample may not perfectly reflect the full population. Repeating the same survey, with a different sample, may produce slightly different results. These variations are referred to as **the margin of error**. The reported measures may vary or be different between studies by a few percentage points for any reported measure. The margin of error is a statistical measure of how closely the results from a survey mirror the views of the whole population.
 - The margin of error on our total sample of n=1,500 is +/- 3% points. This means each reported measure should be within +/- 3% points 19 out of 20 times such a study is repeated.
- Furthermore, respondents are not perfect rational machines. Results may not exactly reflect factual reality. It is important to look at comparative differences between results and between sub-groups. If an important decision depends on a precise number, extra caution should be used.

Project Sponsors

GIV3 is a movement to encourage more Canadians to be more generous.

- GIV3 is a registered Canadian charity, created in 2009.
- It started with a focus on grassroots initiatives such as bringing **GivingTuesday** to Canada and developing **The Great Canadians Giving Challenge**. Both programs have triggered (and continue to encourage) tens of millions of additional donation dollars and other acts of giving, annually, in Canada.
- However, more recently, GIV3 has increased its work on advocacy and policy improvements for the charitable sector. We believe that systemic changes in regulations and government programs are overdue. New policies can quickly and effectively lead to significant benefits in the charitable sector, on the order of magnitude of billions of dollars for millions of Canadians in need.
- Learn more at www.GIV3.ca

SECTOR 3 INSIGHTS is a social enterprise research firm providing insights for non-profit success.

- S3I leverages state-of-the-art research tools used in the corporate world to help guide non-profits in their decisions, strategies and actions. All profit is used to support charitable causes and initiatives.
- S3I conducts the continuous generosity tracking in the USA for GivingTuesday and tracks the annual GivingTuesday event in many countries around the world. It is this experience which has led to this Canadians survey.
- Visit the S3I website to find many **free** research reports, insights, and implications to enhance fundraising and generosity.
- Learn more at www.Sector3Insights.com





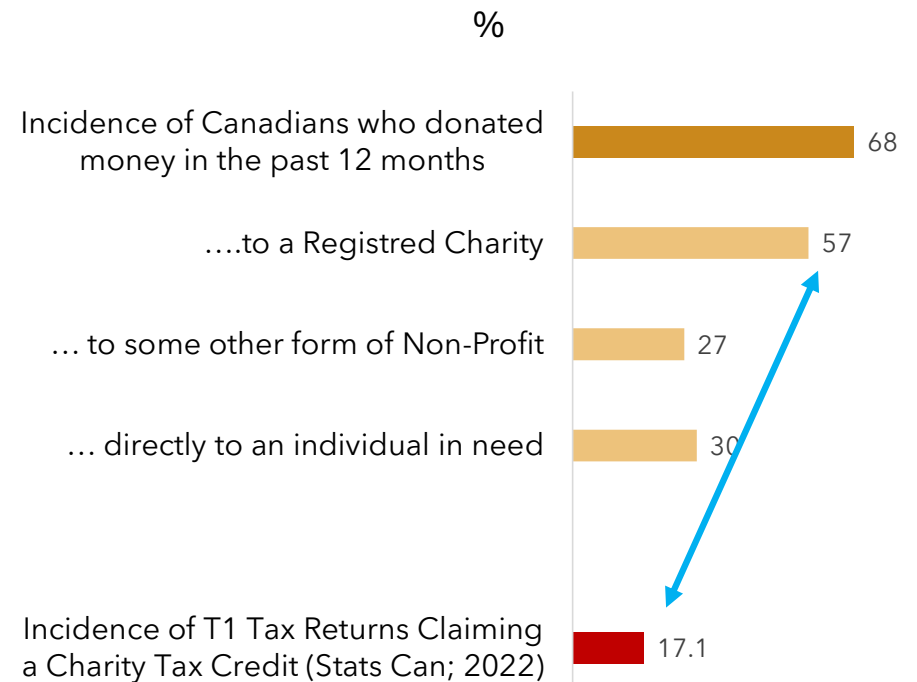
**KEY INSIGHTS ABOUT DIFFERENT
ACTS OF GENEROSITY**



Canadians are giving money to charities at a much higher incidence than reported in their annual T1 Filings each spring.

- Many more Canadians are giving money for charitable purposes (68%) than what is reflected in their annual T1 tax filings (17%).
 - This implies that solely depending on data insights from the T1 tax filings (claiming a charity tax credit) is insufficient in understanding generous gifting of money in support of others.
- This also implies considerable “slippage” between making a charitable donation to a registered charity and claiming the donation credit in the filing of T1 tax returns. - Perhaps there is merit in publicizing this to leverage the full potential of the Charity Tax Credit in support of charities(?).

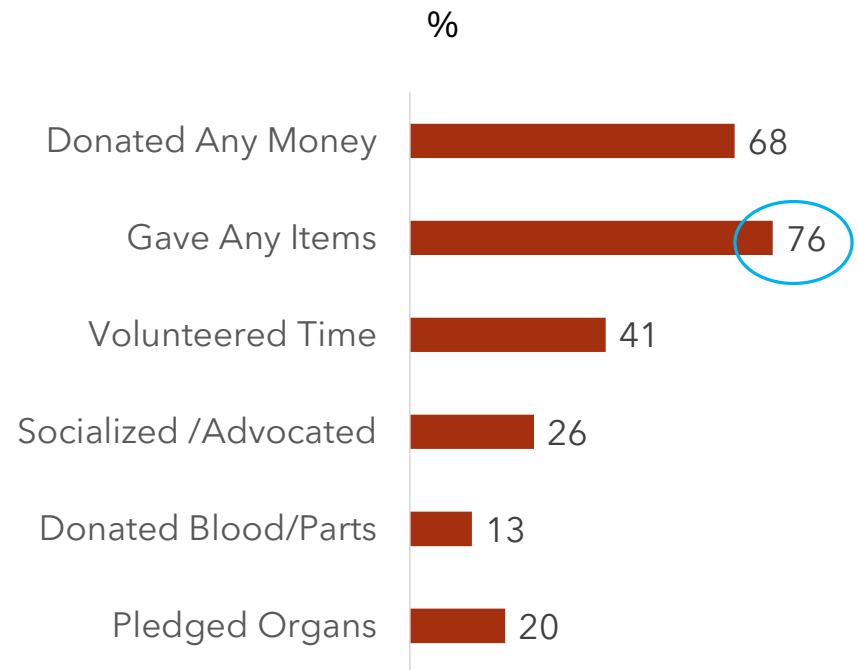
Giving Money in Past 12 Months (Base: % of Total Canadian Adult Sample)



Canadians are also generous in many other ways beyond gifting money.

- **Giving of items/things** (e.g. personal care products, clothing, household items, etc.) is the **most popular** form of generosity in Canada, at 76% incidence.
 - Owing to the importance of this pro-social contribution, it likely makes sense to have better on-going measurement of it.
 - And to consider policy ideas to better incent this form of generosity in Canada.
- Giving money is also popular at 68%
- Volunteering is less popular at 41%

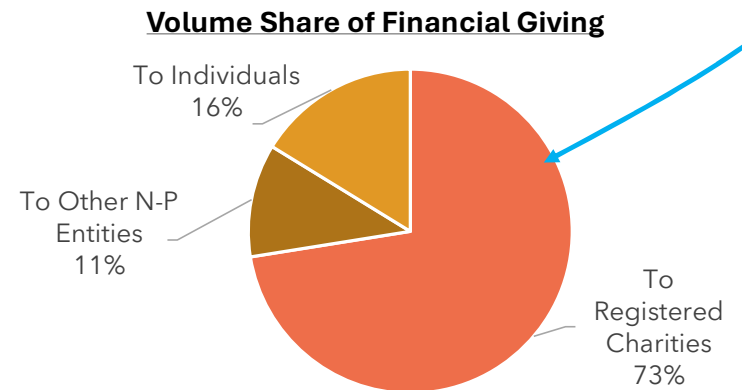
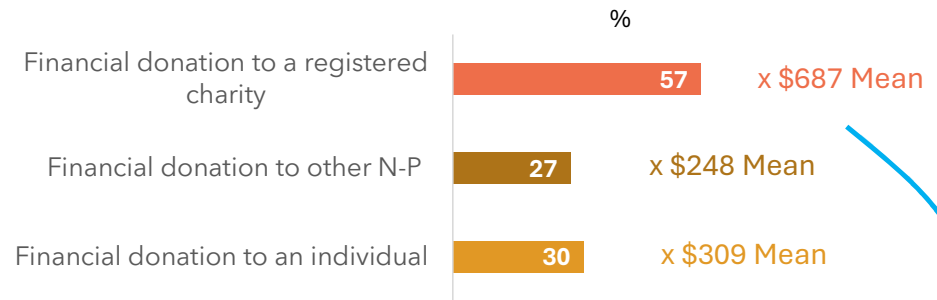
Acts of Generosity in Past 12 Months (Base: % of Total Canadian Adult Sample)



The significant majority of giving is to registered charities.

- Although there is considerable generosity via less-well-measured behaviours, including crowdfunding, the majority of the **volume of gifting is via registered charities** (73% of value) and other structured non-profits (+11%).
 - This implies that there is **not** a significant volume of financial gifting that is going ‘unmeasured’ by the CRA/Charity Directorate.
 - And this implies that the measured decline in charitable giving as represented in T3010s from charities and T1 Tax returns by donors is likely a valid indication of a true decline in generosity.

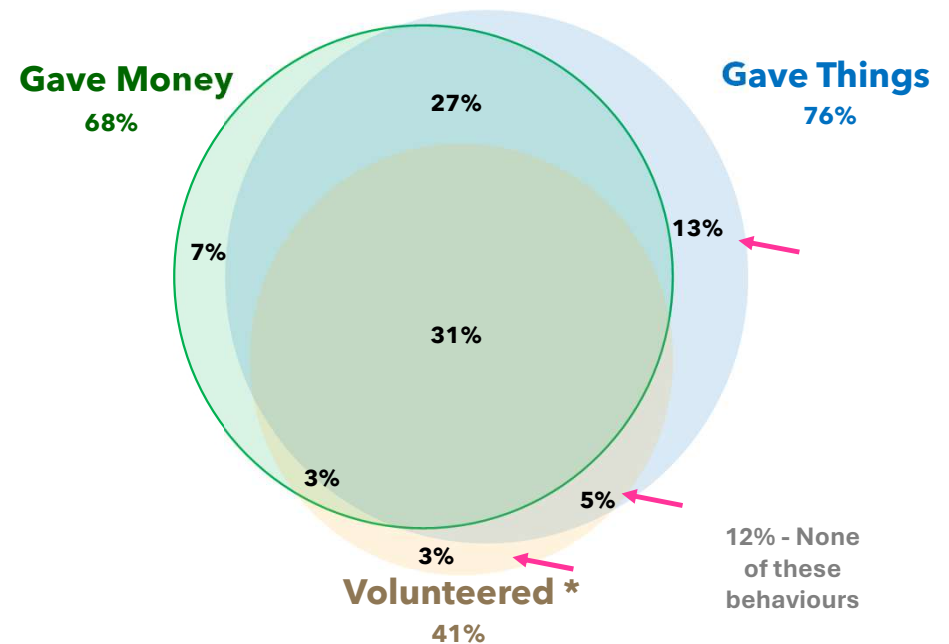
Volume of Donated Money: Incidence and Total Value over Past 12Mos (Base: Total Canadian Adult Sample)



Most acts of generosity come from the same sub-segment. There is not a lot of incremental generosity beyond giving money.

- The vast majority of Canadians have been generous in one form or another in the past year (88%).
- Many (66%) have been generous in many forms:
 - 31% of Canadians have done all three of these measured forms
 - Another 35% have done two of these forms.
- **Not many Canadians who do not give money are providing other forms of generosity (21%)** . This implies that the declines in giving money are not being replaced by or shifting to other less well-measured acts of generosity. - Also see next page.

**Intersection of Behaviours in Past 12 Months
(Base: % of Total Canadian Adult Sample)**



* Volunteered **your time** to help a registered charity; To help some other organized and structured community group, school, club, sports team, or association; To help support someone **not part of any structured organization, and not a family member** (e.g. some other family's child, for learning support, to help an elderly neighbour, to support immigrants, or other helpful activities which are unstructured).

Indeed, those who are not giving money to charities (or other N-Ps) are *not* showing greater generosity in other ways.

- Canadians who are not giving money to charities are ***also much lower in their generosity in other forms***.
- They do **NOT** have a higher incidence of ...
 - Giving items/things,
 - Greater volunteering,
 - Turning to crowdfunding, nor
 - By-passing structured giving to directly support individuals in need.

Those who do not give to charities are simply less generous.

Incidences of Behaviours in Past 12 Months (Base: % of Total Canadian Adult Sample)

Other generous behaviours:	Gave Any Money to Charity or other N-Ps (62%)	DID NOT Give Money to Such Institutions (38%)
Gave money directly to Individuals	38%	16% ↓
MEAN \$ given in Past 12 months to any recipient	\$839	\$216 ↓
Gave any Items/Things in P12Mos	85%	60% ↓
Did any Volunteering in P12Mos	49%	27% ↓
Supported Any Crowdfunding in Past Yr.	35%	15% ↓



Key Conclusions

- A. The well-measured trends in giving money to charity (as per T3010 filings and T1 Tax Returns) are a fair indication of the real decline in generosity in Canada. This type of giving comprises the vast majority of financial giving to people in need.
- B. Furthermore, generosity is **not shifting** from this well-measured format into less-well reported acts of prosocial behaviour. Crowdfunding, giving directly to those in need on the street, volunteering, and so on are not stronger among those who are NOT making financial donations. - In fact, these additional forms of generosity are mostly coming from the same sub-segment of financial donors to charities.

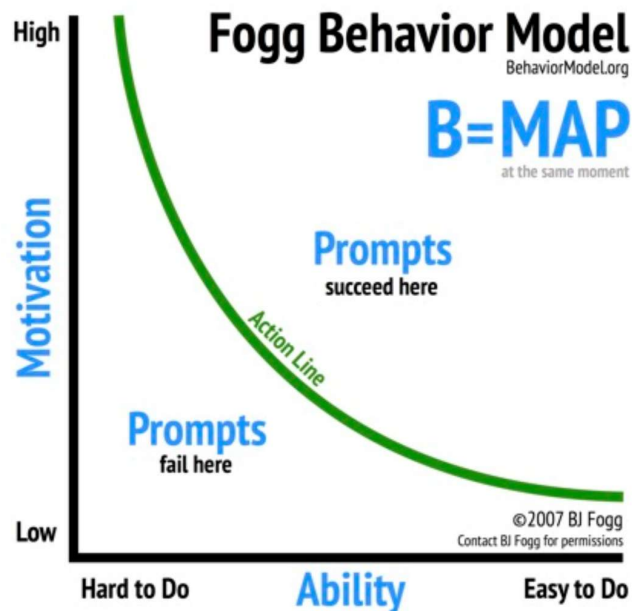
Implications

1. These two insights indicate that generosity is indeed declining in Canada. Owing to the important role the charity sector plays in our communities; the implications are clear: ***We need to better understand and then pursue remedial initiatives.***
2. The research also shows that there are many forms of generosity which still make an important contribution in our communities. This implies:
 1. ***We need to better understand the totality of all prosocial behaviours*** in helping our communities via stronger measurement, and
 2. We need ***to explore ways to incent greater prosocial behaviours*** (on top of financial donations to registered charities).



REVIEWING THE CONTRIBUTING ELEMENTS OF BEHAVIOUR

The Three Key Elements To Explaining Behaviour



<https://www.behaviormodel.org>

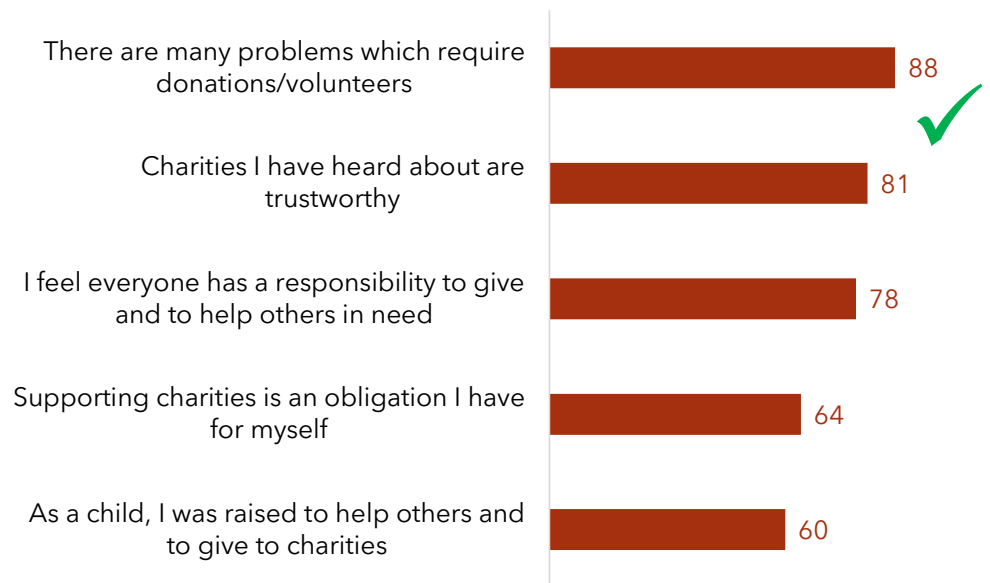
- Dr. BJ Fogg's (Stanford University) behavior model illustrates the generally accepted perspective that behavior is based on three key elements:
 - 1) **Motivation** (desire, positive attitudes) ... To want to do the behavior (i.e. to want to be generous).
 - 2) Modified by **Ability** (simplicity) to act, or blocked by barriers, (i.e. easy to be giving, and can afford it)
 - 3) And then being **Prompted** (triggered, reminded) by a need, event, or reason. (i.e. solicitation, social media)
- **The interaction of all three elements explains behaviour.**
- We feel generosity can be reviewed by this perspective:
 - *With stronger motivations to give, with the greatest ease to give, and with frequent prompts to give (i.e. solicitation) it will lead to better giving behaviour.*
- **So, what do we observe among Canadians? How do these components perform with respect to their generosity?**

Motivation Pillar:

Canada has high incidences of philanthropic sentiments.

- The strong majority of Canadians have positive philanthropic sentiments. They appreciate there are needs in their communities (88% agree), and everyone has a responsibility to help others in need (78%)
- The vast majority agree charities which they are aware of are trustworthy (81%)
- In general, who doesn't feel a motivation to help others in need? It is a very normal human sentiment. - This is not the problematic issue driving our decline in generosity.

Attitudes and Values Across Canada: % Sample Who Agree (Base: % of Total Canadian Adult Sample)



Ability Pillar:

Canadians find the transactional ability of giving to be quite easy. But some struggle with the economic ability to be more giving.

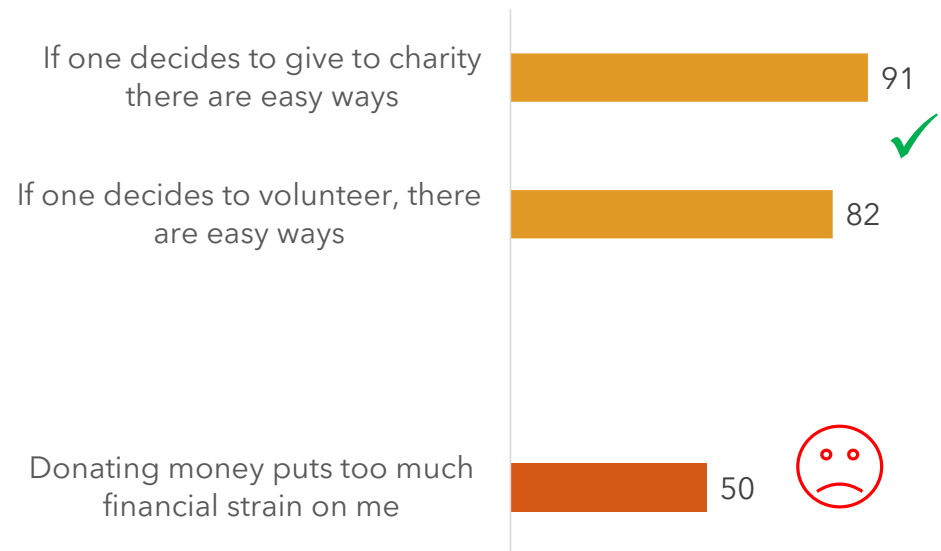
The ability to be generous has two distinct components:

1. The mechanisms or transactions of generosity are felt to be easy. There are no major barriers preventing generosity. The vast majority of Canadians agree that it is easy to be generous.
2. However, the affordability to be generous is a challenge for some Canadians (50% agree).

We see this in the following slides where wealth influences one's level of generosity.

'Economic pressure' is **one** of the reasons why people do not give and why generosity is declining. But it is not the only one as we will see...

Attitudes and Values Across Canada: % Sample Who Agree (Base: % of Total Canadian Adult Sample)

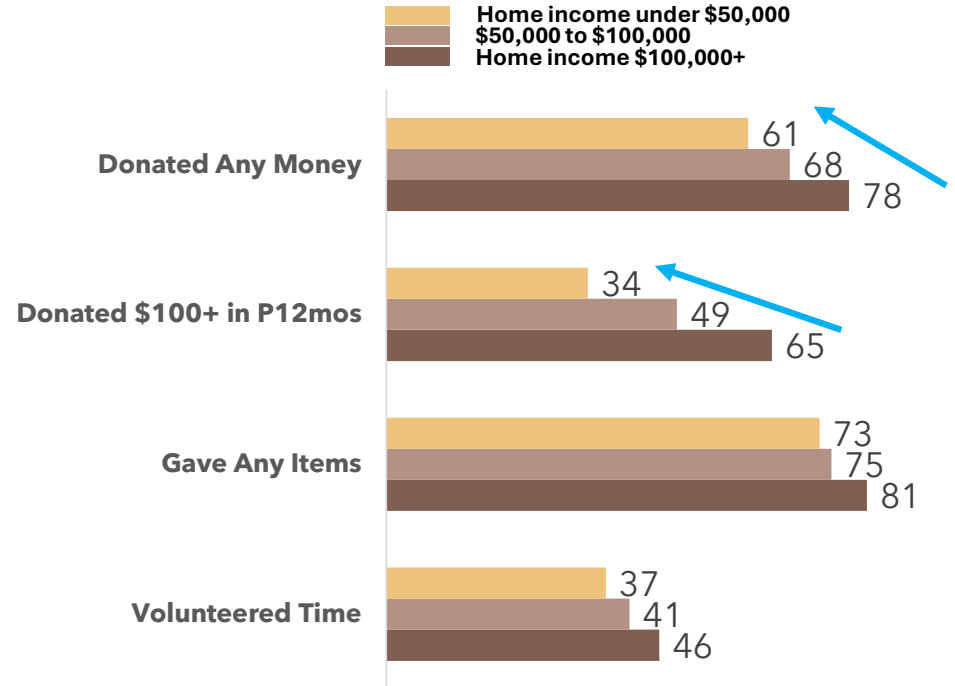


Ability Pillar:

Indeed, those with lower income are less generous.

- This table illustrates generosity by income level. It strongly shows that those with lower incomes have weaker behaviours of generosity.
- Since household income is mutually independent from religiosity and age, these differences are directly attributed to wealth. **Economics matter.**

% Behaviours in P12Mos X INCOME
(Base: % of Total Canadian Adult Sample)

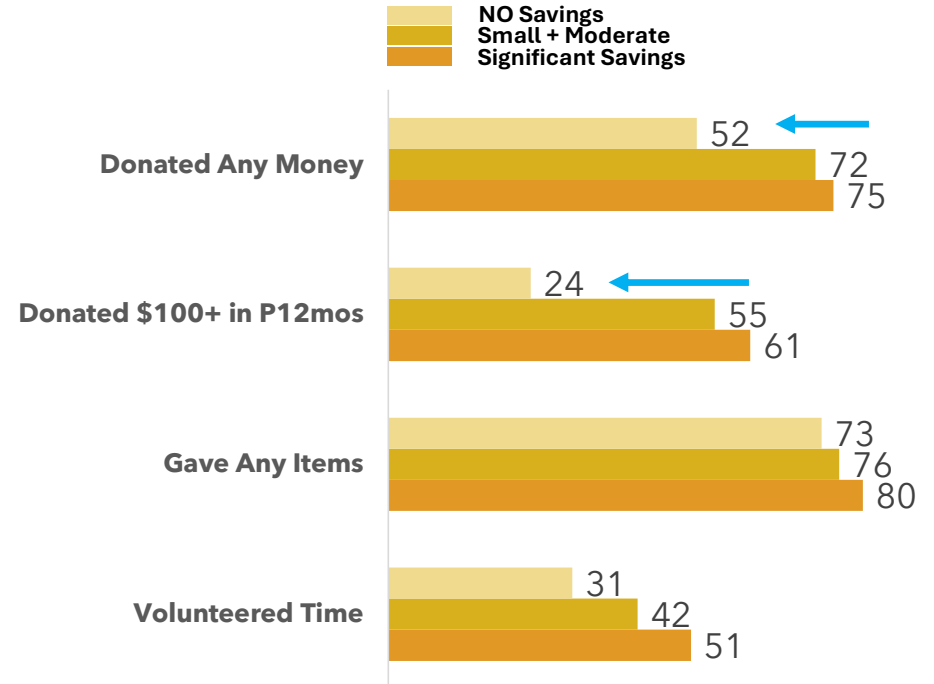


Ability Pillar:

And those with fewer savings are less generous.

- A similar pattern emerges when we look at one's wealth as reviewed by their **level of savings/assets**. - Those with no savings donate less money.

% Behaviours in P12Mos X SAVINGS (Base: Total Canadian Adult Sample)



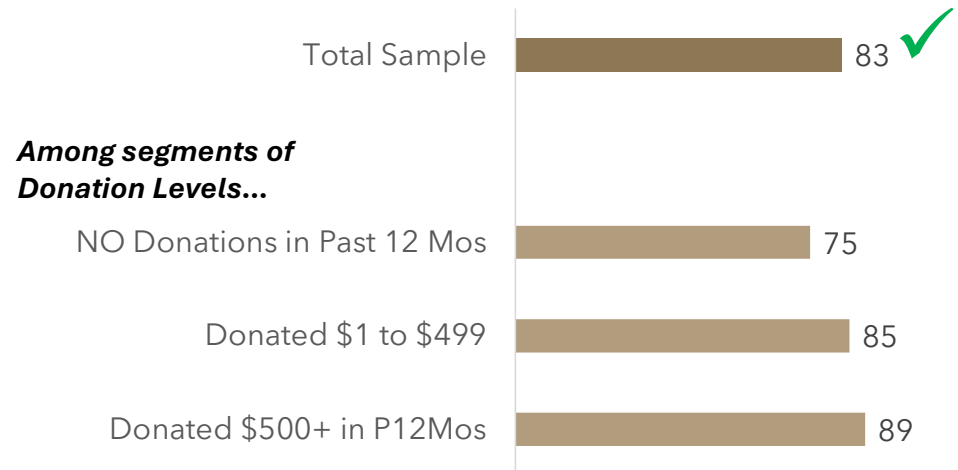
Triggers

There are plenty of reminders, triggers, and solicitations.

- For the third pillar of the Behavior Model, we see that most Canadians agree there are many triggers, solicitations, and/or publicity in support of generosity (83% Agree).
- Even those who have not given any money in the past 12 months mostly agree there are many reminders (75%).
- The lack of awareness of such triggers is higher among adults 18 to 34 yrs (24%) versus those 55+ yrs (11%).
- Admittedly, this does not comment on the **quality and persuasiveness** of the solicitations and triggers.
 - Solicitations can always be improved,
 - but at least, ‘triggers’ are not lacking in volume. People are being asked.

**Attitudes and Values Across Canada:
% Sample Who Agree
(Base: % of Total Canadian Adult Sample)**

*“There are many reminders, solicitations
and publicity for giving to N-Ps”*



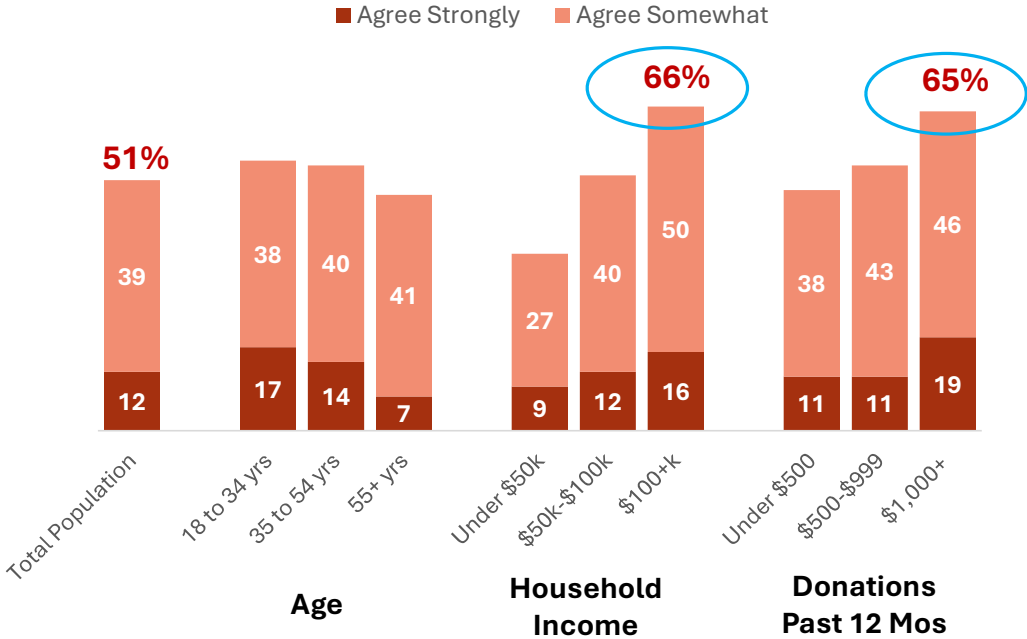
However, here is a key insight: Many Canadians feel they can afford to be giving more (51%).

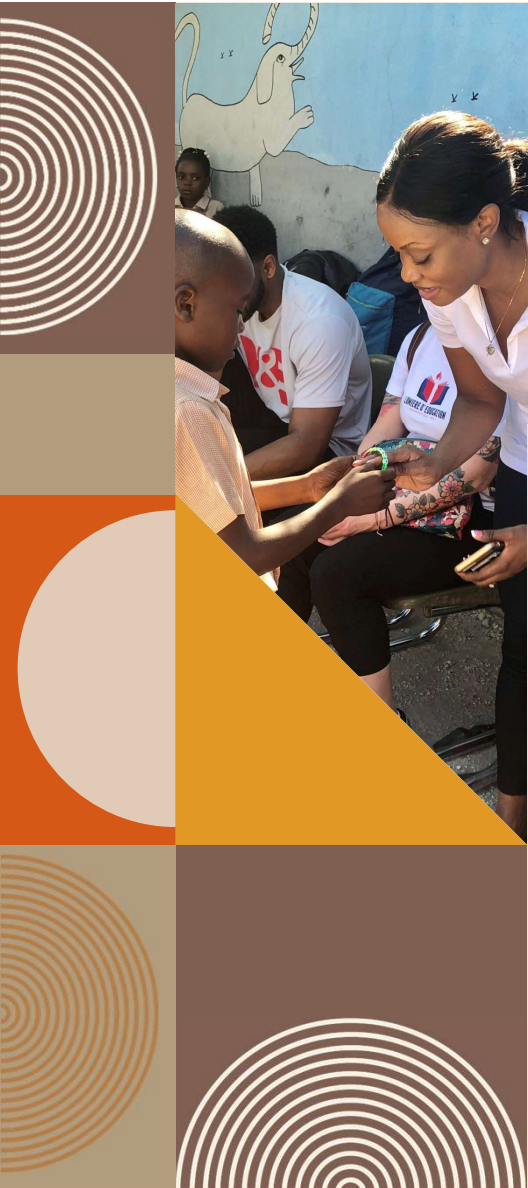
- **Money is being left on the proverbial table. Half of the population agrees they could be more generous than they are!**

- This is even more so among higher income households (66%)
- And bigger donors (65%)

- Why are so many Canadians not acting more generously when they claim they could afford to do so?

Agree/Disagree:
"I likely could afford to give more than I do"
 (Base: % of Total Canadian Adult Sample)



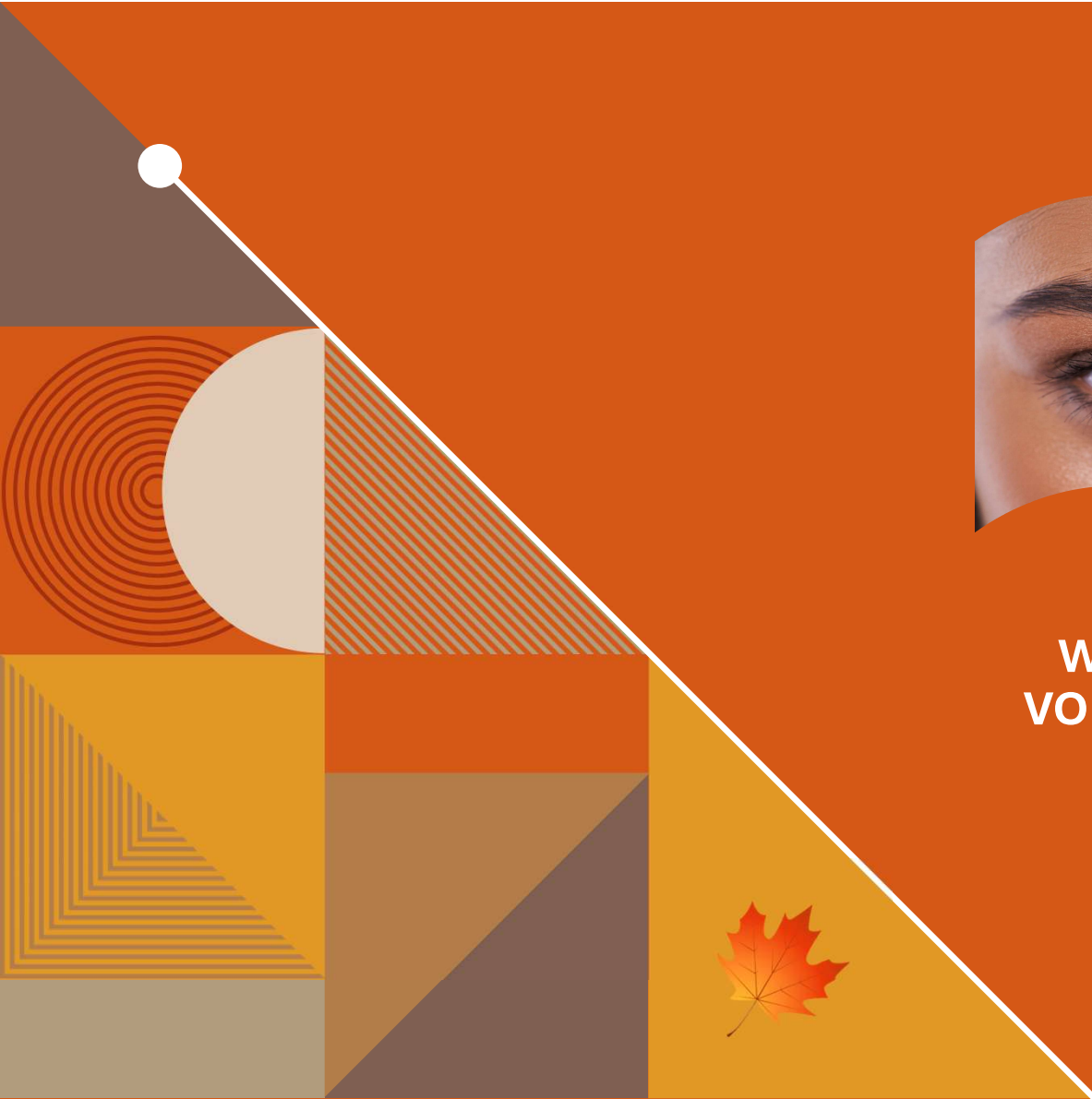


Key Conclusions

- Since most Canadians...
 - ✓ Have good philanthropic sentiments, feel giving is easy, see many reminders/triggers to give, and they can afford to be more giving,
 - ⊘ ***Then why are they NOT being more generous?***
- Some Canadians are financially constrained. Economic pressures—past, present, and future—are contributing to a decline in financial donations. These economic factors play a role in the explanation for reduced giving.
 - However, when the conviction to be generous is stronger it overcomes financial barriers.
 - Furthermore, many pro-social behaviours do not require much financial contribution.

Implications

- The problematic characteristics of generosity rest mostly among Canadians, and our evolving civil society (not about charities). Canadians are philanthropic and generous, in general, **but it is the decline in the intensity, strength, and conviction to be generous** that we need to focus on
 - **This indicates that remedial actions must focus on engaging, instilling, and strengthening motivation with Canadians.**
 - And our measurement of generosity must focus on the ***intensity of convictions*** rather than on overall general philanthropic sentiments (which everyone holds as humans).

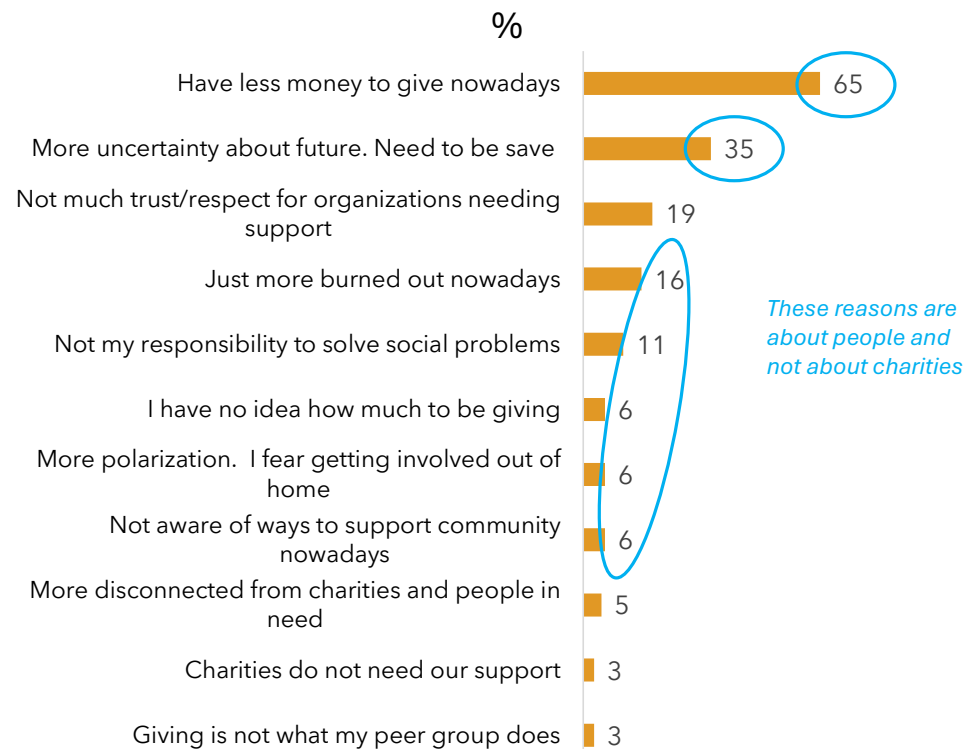


WHY IS GIVING MONEY + VOLUNTEERING DECLINING

The reasons for not giving are mostly based around the donor and not about recipients/charities.

- The top reasons for not giving are related to **economic pressures** and uncertainty.
 - 77% of those who have not given money cite economic issues.
- Then we see a small segment (19%) citing a lack of trust, respect, and confidence for the organizations one could give money to.
- The next several reasons are again about the donor: Burn out, not my responsibility, polarization, no idea how much to be giving, and so on.
- We gain similar insights from those who have given in the past year, but given less than five years ago. Next page....

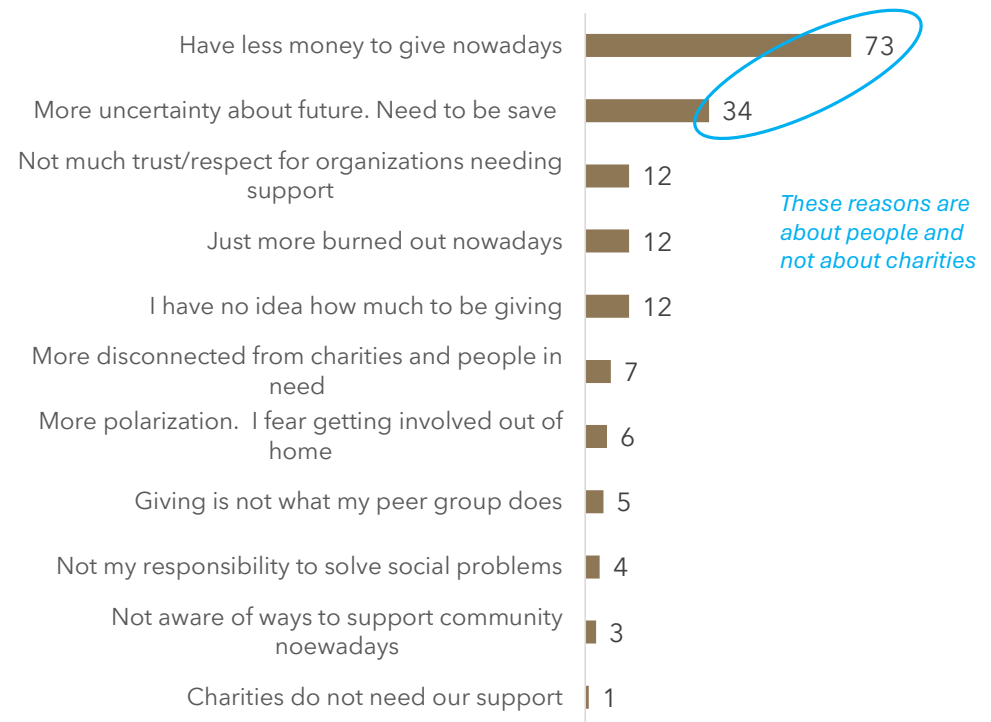
Reasons NOT Given Any Money in P12 Mos. (Base: NOT Given in Past 12 Months)



Both the reduction of giving, and no giving, have similar reasons mostly related to economic pressures and/or personal issues.

- This set of results is from Canadians who made a financial donation, but claimed their level of giving was less than five years ago....
 - Again, we see ‘economic issues’ as the primary problem.
 - Compared to NON-Donors in the previous page, here, we observe less concern with trust, and higher issues related to economic pressures.

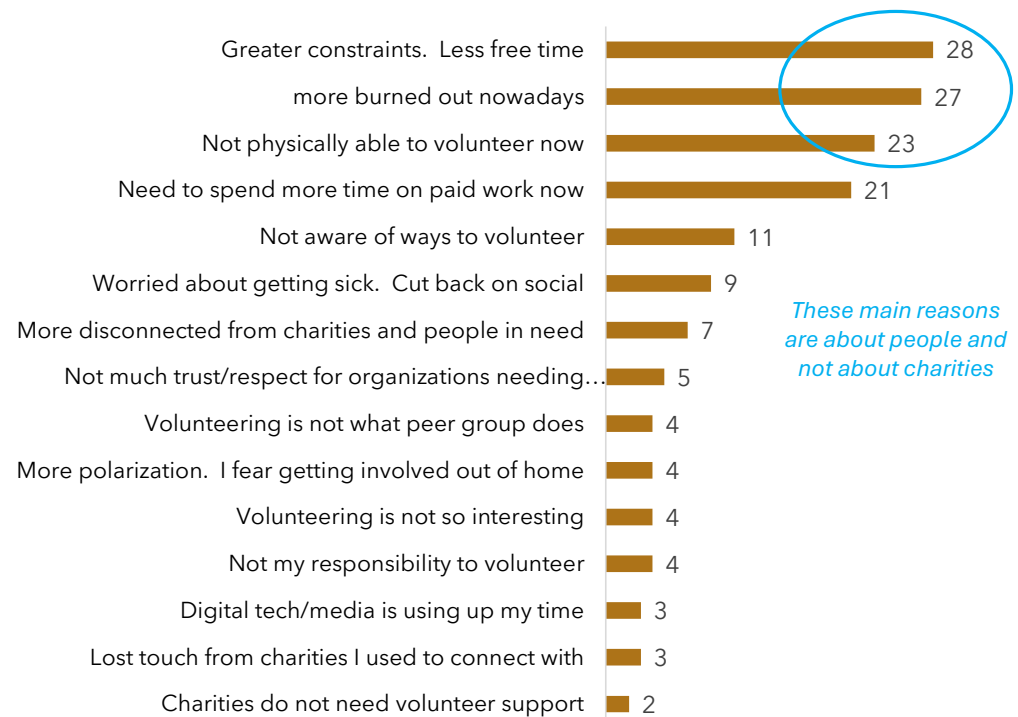
Reasons Giving is LOWER VS 5 YRS AGO (Base: Lower Giving vs 5 Yrs Ago)



The decline in volunteering is also much more to do with people than with charities or those in need.

- Those who have not volunteered at all in the past 12 months, the majority cite **issues related to themselves and their lifestyle**: Less free time, burnout, not physically able, need to spend more time on paid work, and so on.
- Only 5% mention a lack of trust, respect, and confidence in charities.
- And just 4% mention that volunteering is not so interesting.

Reasons NOT Volunteer in P12 Mos. (Base: NOT Given in Past 12 Months)



Among current volunteers who have reduced their hours, the reasons are also related to their personal issues.

- Similar to the prior page for why Canadians do not volunteer, those who do volunteer but have reduce their hours, the reasons are personal lifestyle issues rather than a discontent with charities.

Reasons Volunteering is LOWER (Base: Lower Giving vs 5 Yrs Ago)





Key Conclusions

- There are many cited reasons for not being more giving and not volunteering more. The strong majority of the reasons focus on issues within or about the donor rather than about shortcomings of the charity sector.
 - The main theme is one of economic tightness and/or uncertainty.

Implications

- It is unfair to place the responsibility for the decline in generosity solely on the charity sector and to demand that charities do better. Since the shortcomings of generosity hinge on people (rather than the recipients), **we need systemic solutions and policies which engage Canadians.**
 - Admittedly, there is always room for charities to strengthen their narratives as well. – This is addressed later in the report.



CHARACTERISTICS OF FINANCIAL DONORS

*What can we learn from those
who are most generous?*



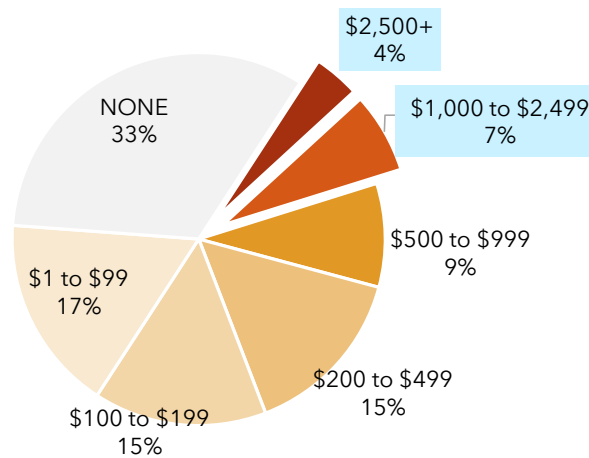
So much from so few.

Big donors who have given \$1,000 or more (to any/all types of recipients) represent **11% incidence** of the Canadian adult population, and **90% of all money given**.

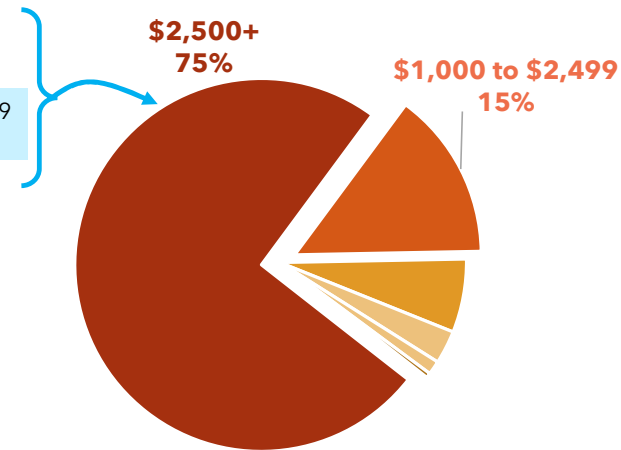
- This 11% of the segment is key to the pro-social contributions in our communities;
- And expanding the contribution of the other 89% of the population is both opportunistic and important to the characteristics of democracy.

Amount Given in Past 12 Months (Base: % of Total Canadian Adult Sample)

Incidence of Giving by Total Amounts



Volume Share of Giving by Total Amounts



There are several discriminators of stronger giving: Religiosity, wealth, and age are the key drivers.

- Those who are more generous (far right in this table) have some strong discriminating characteristics versus those who are less generous (left):

- Religiosity
- Wealth
- Personal sense of security
- Age
- English Canadians
- And immigrants to Canada

- *What is it about or within these characteristics that correlate with greater generosity?*

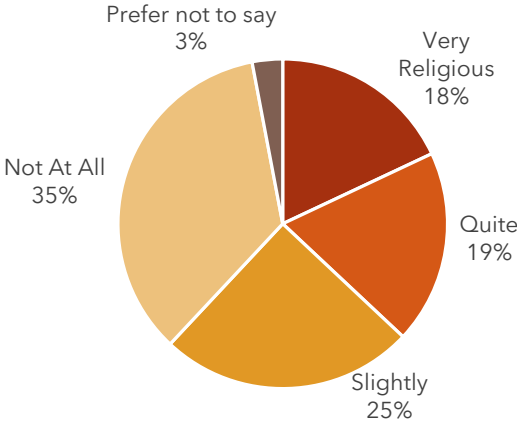
Key Characteristics X P12Mos \$ DONATION Levels
(Base: % of each sub-segment)

	None	\$1 to \$199	\$200 to \$499	\$500 to \$999	\$1,000 +
Quite + Very Religious	21	24	31	41	48
Income \$100+K	23	26	40	37	56
Mod/Significant Savings	41	45	61	56	75
Feel Quite/Very Secure	59	63	77	76	91
18 to 34 years of age	27	29	29	30	19
55+ years of age	32	38	40	37	58
English Canada	72	73	81	87	91
French Canada	28	27	19	13	9
Born Outside of Canada	21	23	28	35	21

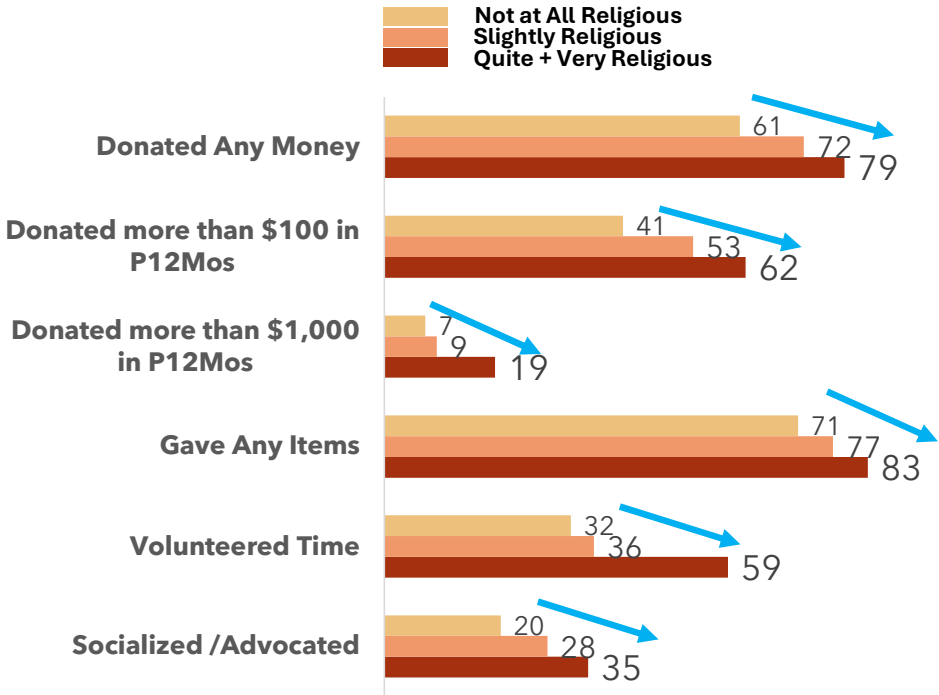
Religiosity is the key characteristic between those who have been generous versus not so generous.

- One does not need to be religious to be generous (61%), but clearly, those who are more religious have higher incidences of giving money (79%), giving items (83%), and volunteering (59%).

How Religiously Observant Are Canadians



Incidences of Behaviours in Past 12 Months (Base: % of each sub-segment)

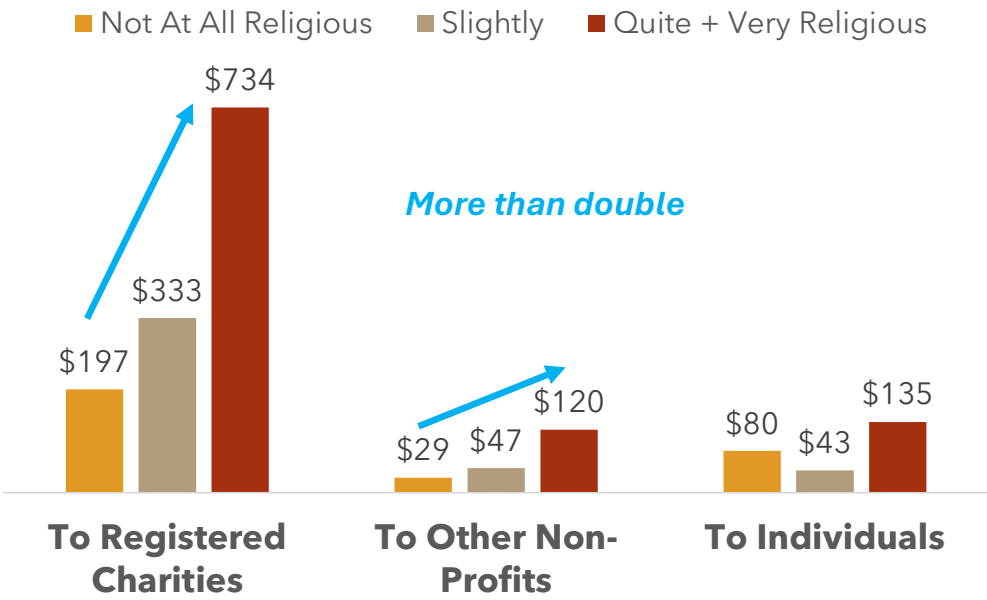


Note well: These differences are not related to financial differences: The income, debt, and wealth levels are the same across these segments of religiosity.

This is where *conviction* is so observable: Religious Canadians are giving at much higher dollar volumes.

- The previous chart showed measures of the incidences of being generous. This chart shows the value and volume of this generosity. Notice how much higher the value of generosity is from the more religious Canadians. - From this, we gain an important insight:
 - **The impact of generosity is mostly about *the strength* of our giving values, and not just the incidence or presence of them.**
 - Religious Canadians give at more than double the rate of everyone else.

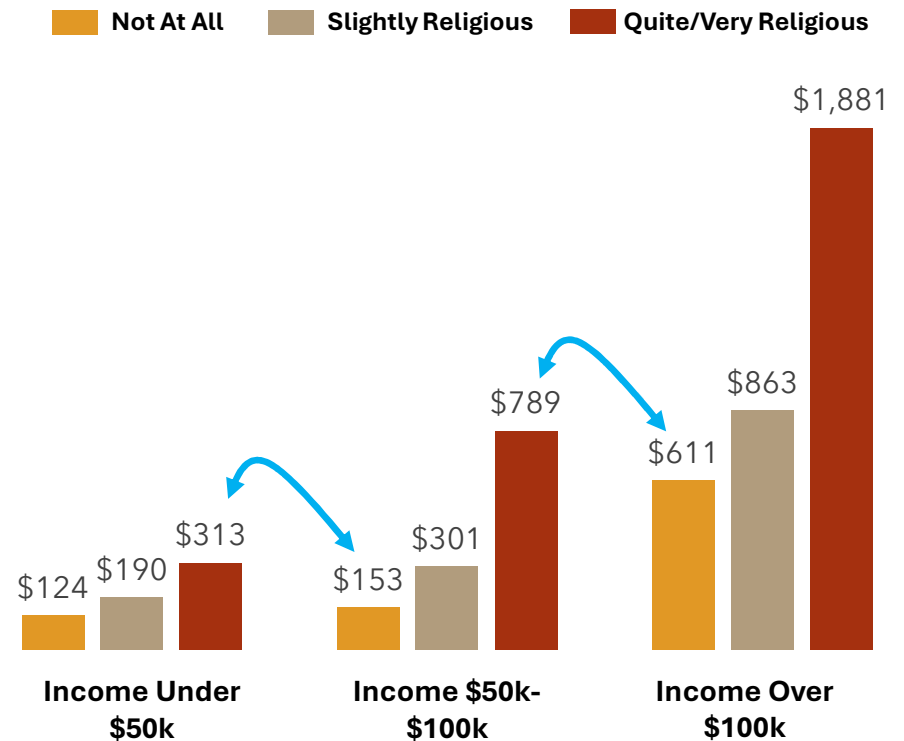
**MEAN \$ Given in P12Mos to Recipient X
RELIGIOSITY
(Base:Total Canadian Adult Sample)**



Lower-income households with *stronger religiosity* are more giving than higher-income households *without* religiosity.

- This just proves the point! Even people of lower-income levels out-perform high-income individual based on their values and motivations. - **If one has strong giving values, one will most likely be more generous.**

TOTAL MEAN \$ Given in Past Year x RELIGIOSITY
(Base: Total Canadian Adult Sample)



The greater generosity among religious Canadians is NOT due to any advantages in income, wealth, or debt levels.

- Those who are more religious are not giving more money because they are wealthier.
- **Greater giving among religious Canadians is due to stronger motivations, values, community, and social norms.**
- Despite the equality in wealth the most religious feel more personally secure. There appears to be social benefits and feelings of security associated with religiosity.

Key Characteristics X RELIGIOSITY (Base: % of each sub-segment)

	Not at All Religious	Slightly Religious	Quite + Very Religious
Income Under \$50k	25 =	29 =	28
Income \$100+K	35 =	28 =	30
Have Moderate /Significant Savings	54 =	47 =	51
Have Moderate/Significant Debt	41 =	36 =	36
Feel Quite/Very Secure	66	65	76

We observe significantly lower generosity in Quebec, not because of wealth, needs or triggers, but *due to religiosity*.

- The differences in generosity between **French Quebec** versus **English Canada** are significant. These differences are:
 - Not due to economic characteristics.
 - Not from a lack of perceived need.
 - Not from a lack of triggers.
 - Not from financial strain.
- Instead, we observe significant difference in religiosity.
- This implies that generosity is largely cultural, driven by values, upbringing, mentoring, community, and so on.

Key Characteristics X REGION
(Base: % of each Region)

	West	Ontario	Quebec	Atlantic
Household Income is \$100+k	36	34	25	22
Have Mod /Significant Savings	49	50	52	51
There are many needs in my community which require support	90	87	85	94
There are many reminders/ solicitations for giving	85	80	84	82
I generally feel the charities I have heard about are trustworthy	79	80	83	87
Donating provides too much financial strain on me	53	50	44	53
Quite or Very Religious	34	31	17	27
Donated Any Money in P12Mos	70	72	60	74
Donated at least \$500+	19	26	10	25
Volunteered in Past 12 Mos	45	38	37	51
Gave Items/Things in P 12 Mos	78	77	70	79

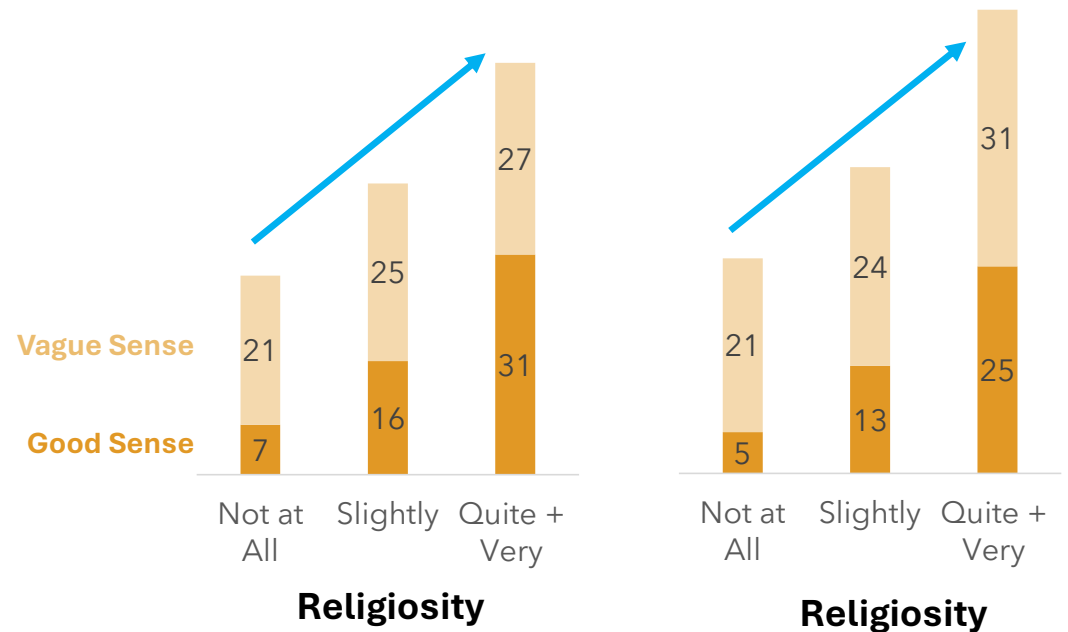
Religiosity also correlates with a stronger awareness of a *social norm* for generosity.

- One of the correlates with being religious is a higher awareness for what others are giving and the social norm for generosity.
 - We will visit this issue about knowing the social norm owing to the importance it plays, and how the ignorance of the social norm is problematic.

Sense for Giving/Volunteering X RELIGIOSITY
(Base: Total Canadian Adult Sample)

If Know the Average Charitable Giving Level

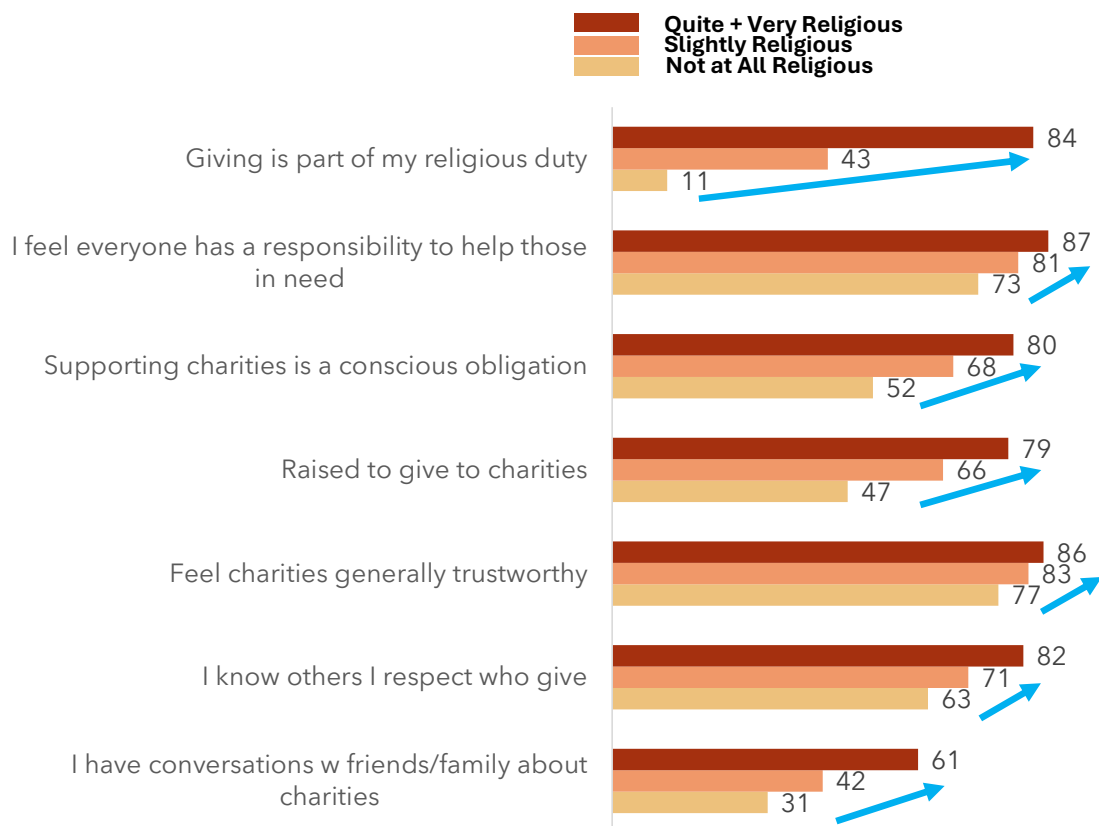
If Know the Average Time Volunteered



The higher generosity among religious Canadians appears to have been taught and acquired. It is “conscious obligation”.

- Religious Canadians strongly feel a ‘duty’ to be giving. This is the crux of our insights...
- Generosity is not well explained by having philanthropic sentiments (*who doesn’t care about helping others in need?*), but more about **the quality, strength and commitment to be giving**.
 - 80% of religious Canadians feel that **supporting charities is “a conscious obligation”**.
- And we see some significant insights about the importance of
 - Being raised to be giving,
 - Knowing others who are giving,
 - And talking about charities.

Attitudes and Values X RELIGIOSITY: (Base: % of Total Canadian Adult Sample)



Within religiosity, it appears that community and personal engagement are more important than spirituality.

- Which characteristics within religiosity are most impactful on generosity?
 - It appears that it is not just the nature of being spiritual (belief in a god)
 - But it is strengthened by attending religious services, and engaging in community events outside of the home.
 - These two elements also likely imply insights into why generosity might be declining, generally: - It is not just related to the decline of religiosity, but also a decline in social engagement across the whole of society.

Characteristics of RELIGIOSITY (Base: Total Canadian Adult Sample)

	My Religiosity Includes....			
	Belief in Superior Spirit	Regularly Attend Religious Services	Attend Other Religious Community Events	Instilling Religious Values in Children
Agree: "Giving is part of my religious duty"	66	86	84	78
MEAN \$ Donations in P12MOs	\$769	\$1265	\$1133	\$901



Key Conclusions

- Religious Canadians are much more giving of money, things, and time versus those who are less religious. - About one-third of Canadians are religious.
 - Religious Canadians have a strength, conviction and “conscious obligation” to give that differentiates between religious Canadians and the rest.
 - They also have a much higher sense of the social norm to be giving. They have acquired these prosocial values from their upbringing, mentoring, conversations with others and engagement in their communities.
- French Quebec has much lower generosity in correlation with lower religiosity despite having one of the highest charity tax credit levels of all provinces + territories. Generosity is much more about culture than economics and incentives.

Implications

- It is not that religious people are the exclusive owners of generosity, but certainly the decline of religiosity allows for a growing void that was much less prevalent three generations ago. **We need to fill the void and address the decline in the important characteristics of generosity left by its decline.**
- **This is about the strength of our values, a better sense of the social norms of giving, mentoring the next generation, and our “conscious obligations”.**
 - This is not just an issue of increasing the charity tax credits (which we can ill-afford).



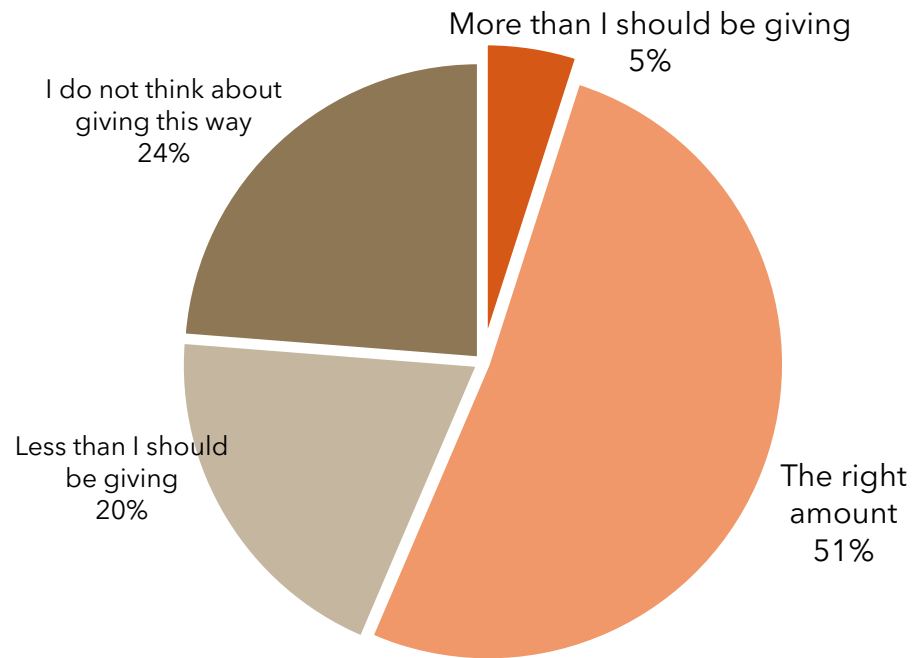
**JUDGING ONE'S LEVEL OF
GENEROSITY AND THE IMPORTANCE
OF THE SOCIAL NORM FOR GIVING**



Very few Canadians have ‘maxed out’ their giving.

- When asked about how they feel their recent levels of giving have been, less than 5% feel it is “more than I should be giving”.
 - This idea of “giving more than one should” is somewhat of a strange concept, but it likely acts as a telling insight about one’s own capacity.
- On the other hand, 20% say their giving is “less than it should be”
- And a further 24% claim they do not even think about giving in this way.
- So, who is ‘maxing out’, versus not stepping up enough? Who does not even think about this??

**How Feel About Recent Level of Giving Money?
(Base: % of Total Canadian Adult Sample)**

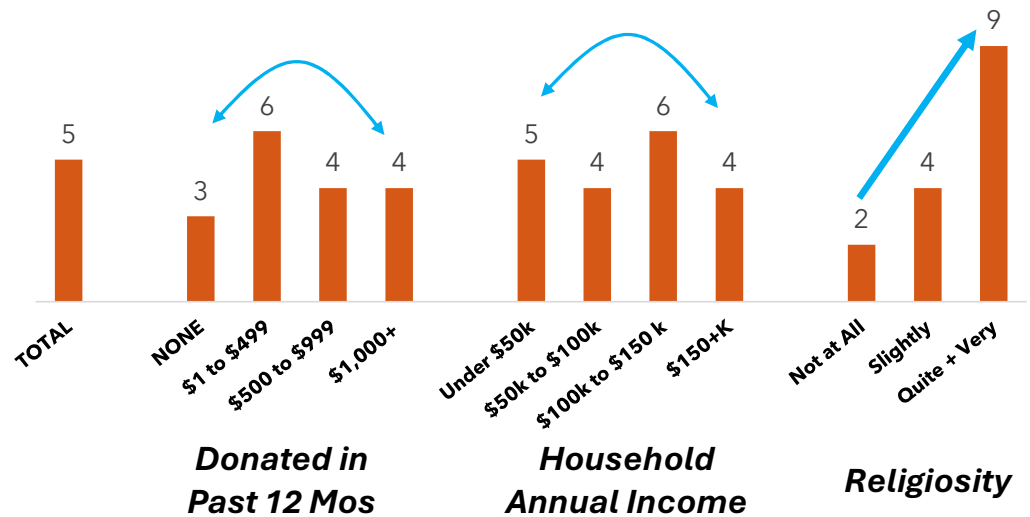


The most religious have the highest incidence of ‘maxing out’ their giving.

- This chart is another strong indicator about the power of conviction to generosity.
 - Religious Canadians (who are no wealthier than non-religious Canadians) are more likely to be giving more than they should be (9% versus 2%).
 - Those who can afford to be more giving, and those who have been above-average givers are not as likely to have maxed out.

**How Feel About Recent Level of Giving Money?
(Base: % of Total Canadian Adult Sample)**

“Giving More than I should be”

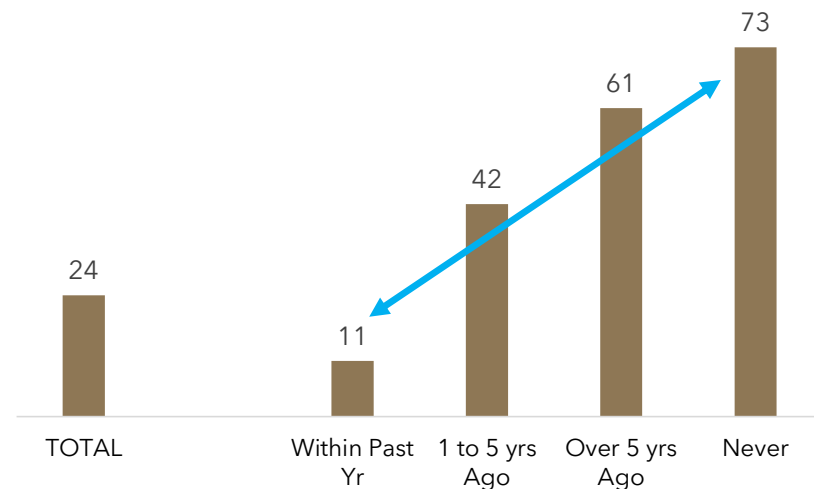


There is a strong correlation between thinking about one's giving levels and actual giving behaviour.

- One-quarter of Canadians claim they do not judge or think about their level of giving: - “I do not think about giving this way” (24%).
- And this concept is a strong differentiator between donors versus non-donors.
 - Those who do not think about their giving are much less likely to have made a recent donation.
 - Greater generosity correlates with conscious thought about giving.

How Feel About Recent Level of Giving Money? (Base: % of Total Canadian Adult Sample)

“I don't think about giving this way”



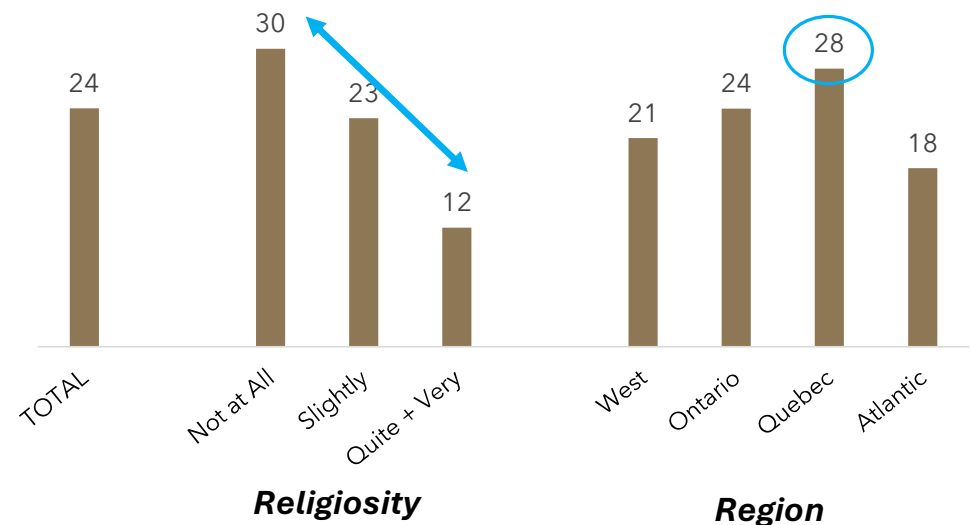
When Last Made a Donation of Money

“Not thinking about giving” is highest among the non-religious.

- This again shows the power of religiosity on generosity.
 - The most religious think about their giving levels.
 - 30% of the non-religious do not think about their giving levels. In turn, they are less likely to be a donor.
- French Quebec is much less giving because of the higher incidence of non-religious in the province.

How Feel About Recent Level of Giving Money? (Base: % of Total Canadian Adult Sample)

“I don’t think about giving this way”

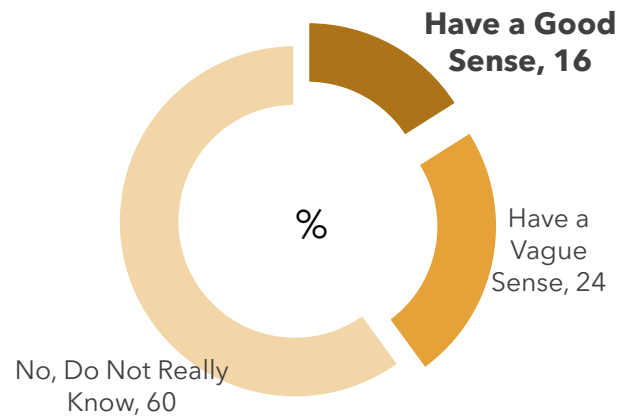


The vast majority of Canadians do not have a sense of a 'giving norm'.

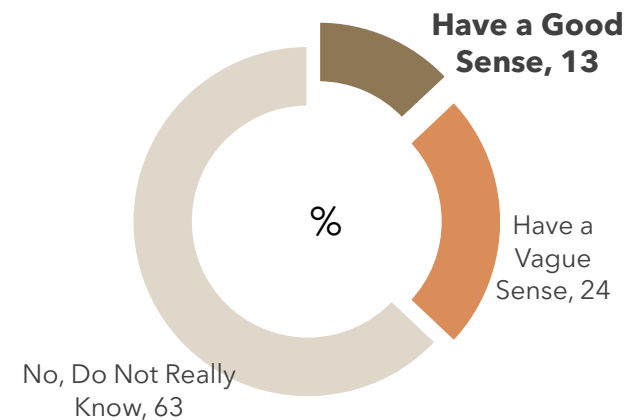
- When asked if they knew the average level of charitable giving, for someone in their financial situation, just 16% claimed they had a good sense. This contrasts to 60% who said they really did not know.
- The awareness of a social norm for volunteering is equally low.

Sense of Average Level of Giving... (Base: Total Adult Sample)

...For Donating Money



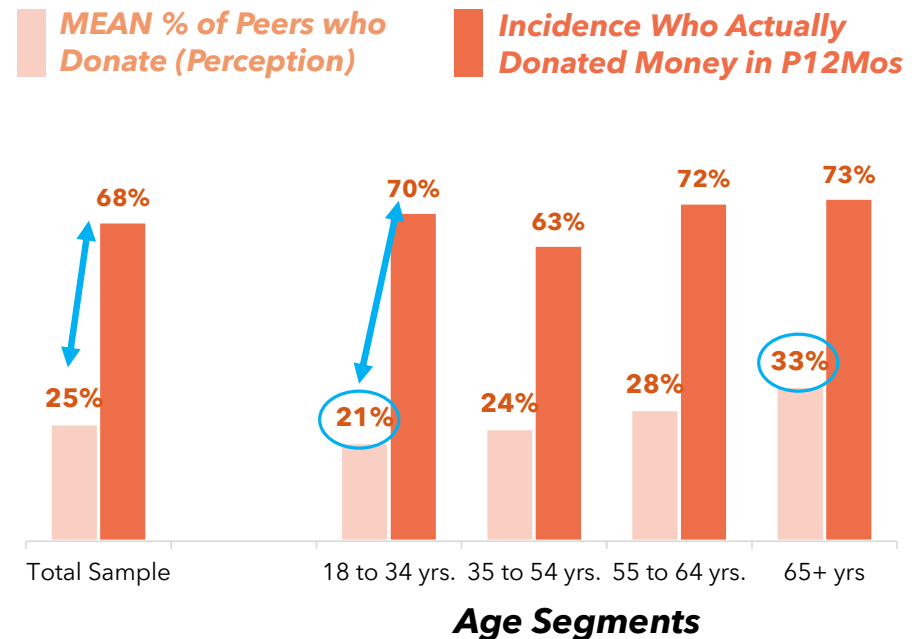
... For Volunteering



Canadians significantly undervalue the incidence of their peers' giving to charity: 25% perception versus 68% reality

- Canadians believe the incidence of donating money among their peers is **25%** of them (Mean average).
 - This is much lower than reality (**68%** claimed to have given in the past 12 months).
 - Just **11%** of Canadians accurately estimated the correct level of giving among their peers.
- ***This implies that Canadians have an incorrect sense of the social norm.***
 - It is weakest among younger Canadians.
 - And higher among the most religious.
- This may support their own belief that they do not have to give, or at least not to give very much.

Believed % Incidence of Peer Group Donating Money Versus Claimed 'Donated Money in Past 12 Months'



Q.. Based on your impression, what percent of the people in your peer group give money to registered charities, to nonprofit organizations, and/or to individuals in need? I think or believe it is

Many Canadians wrongfully believe their own giving is average or above-average (when it actually isn't).

- Overall, 55% of Canadians feel their giving is the same as the average of their peers, and 17% feel their giving is above average.
- When we explore this by HOW much people have given, we observe that among those who have given BELOW average, half of them are incorrect in feeling their giving is the same or higher than others.

Perception of Own Giving vs Peers X DONATION LEVELS (Base: Total Canadian Adult Sample)

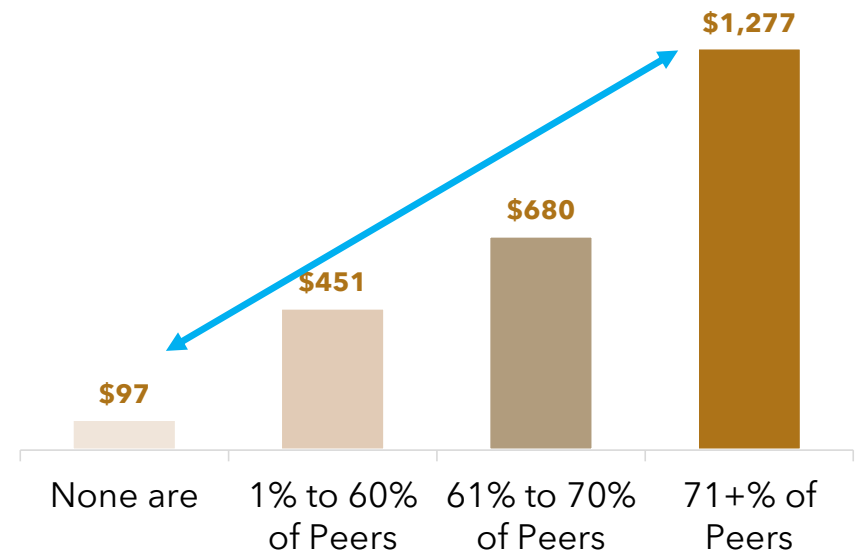


The social norm matters. The higher the perception that others are giving, the more Canadians, themselves, give.

- Those who have a sense of the social norm for giving money are giving more; *much more*.
- As mentioned before, only about 11% of Canadians have an accurate, correct perception of the giving norms.

MEAN Total \$ Given in Past 12 Months X Peer Perceptions (Base: Total Canadian Adult Sample)

MEAN \$ Donated in P12Mos.

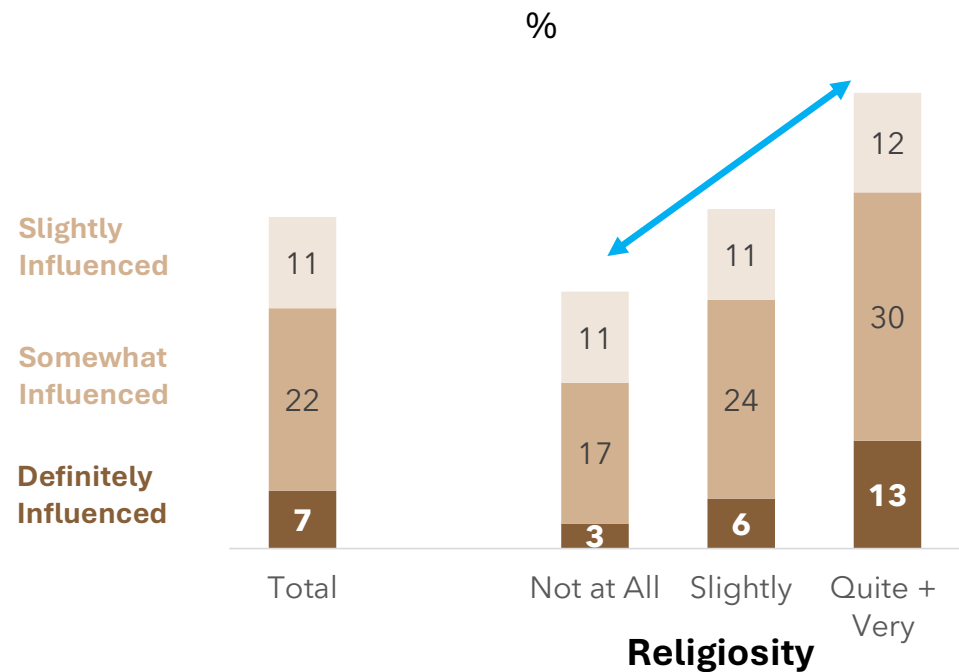


Perception of How Many Peers are Giving Money to Charity

Religious Canadians admit that the social norm and giving levels of others affects their own giving.

- This is another contributing insight in the narrative which supports the importance of knowing a stronger social norm, on the impact of religiosity, and why the decline in religiosity is representing a growing void for generosity.

**If Feel Influenced by How Much Others Are Giving
(Base: Total Canadian Adult Sample)**



Family/parents, religion, personal experiences, and basic human empathy all play crucial roles in shaping our sense of generosity.

How Did You Develop Your Sense of Generosity? (Base: Total Canadian Adult Sample)

- We asked Canadians to tell us how, when, where, and in which way they developed their sense of generosity. The ‘themes’ from the responses are shared below (derived by A.I. from over a thousand shared responses) ...

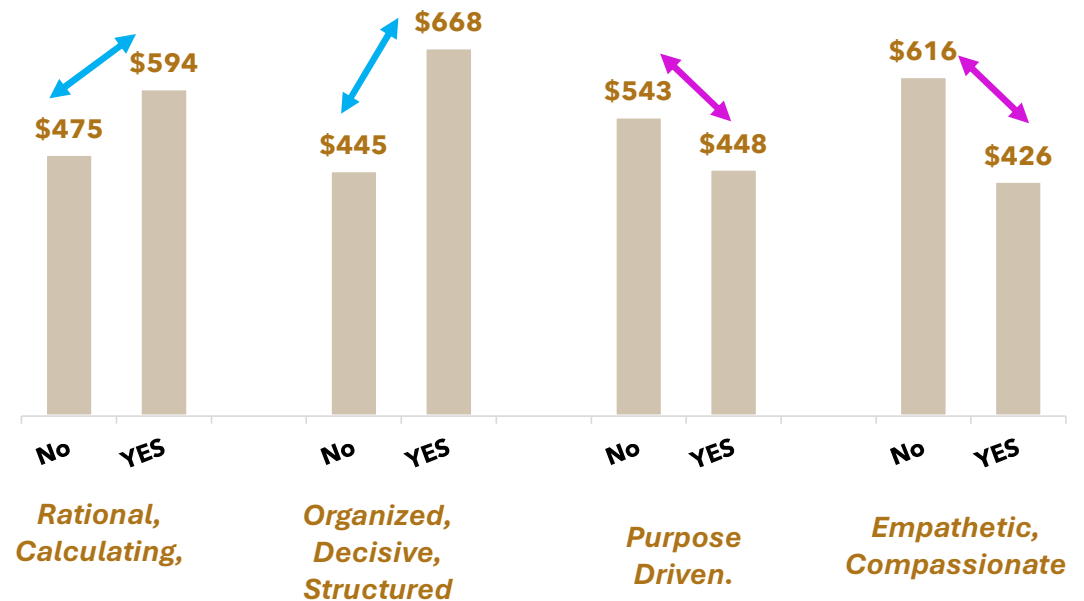
- 1. Family Influence:** Many individuals attribute their sense of generosity to their upbringing, with parents and grandparents playing a significant role in teaching values such as helping those in need, donating, and volunteering.
- 2. Religious Teachings:** Several comments mentioned how religious beliefs, have shaped their sense of generosity.
- 3. Influence of Friends and Social Circles:** Some respondents mention their friends or the people around them as contributing factors to their sense of generosity, with others’ actions or shared values playing a role in shaping their own mindset.
- 4. Empathy and Internal Motivation:** For some, the desire to help others seems to come naturally, rooted in empathy and a strong personal sense of responsibility. Many describe a gut instinct to give or help when they see others in need, without needing a particular cause or reason.
- 5. Cultural and Societal Influences:** People also mention the impact of their cultural backgrounds and the norms in their communities (whether through school, religious community, or neighborhood interactions on the streets).
- 6. Personal Experiences and Life Challenges:** Several individuals point to personal experiences—such as growing up with less, witnessing hardship, or experiencing illness—that have inspired their generosity,. Some also cited wisdom with age and traveling to poorer parts of the world.
- 7. Community and Volunteering:** Many emphasize the importance of contributing to one’s community. The concept of "paying it forward" within one’s community is frequently mentioned.
- 8. Belief in Reciprocity:** There’s also a belief in the idea of helping others with the understanding that society is interconnected, and that, ideally, the support one provides today may be returned when needed in the future.
- 9. Health and Illness:** A few individuals specifically mention donating or helping with causes related to health issues, either from personal experience or through supporting research and healthcare organizations.
- 10. Challenges with Generosity:** A smaller subset of responses discusses a sense of not being able to give as much due to financial or personal difficulties, but they still recognize the value of helping others in whatever capacity they can.

Generosity seems more of a rational responsibility than an emotional empathic trait.

- Canadians who describe themselves as being **rational, calculating, organized, and structured** tend to be more giving than those who claim they are empathetic, compassionate and purpose-driven.
- This matches the narrative about the importance of “conscious obligation” to be generous rather than being more passive, emotional, and spontaneous to giving.

MEAN Total \$ Given in Past 12 Months X PERSONALITY TRAITS

MEAN \$ Donated in P12Mos.





Key Conclusions

- Very few Canadians (5%) have ‘maxed out’ their giving. This contrasts to 20% who claim they are “giving less than they should be”.
- Another 24% claim they do not even think in terms of how much they should be giving.
- The vast majority do not have a sense of a ‘giving norm’.
 - Just 11% of Canadians accurately estimated the correct level of giving among their peers.
- Most Canadians wrongfully believe their own giving is average or above-average (when it actually isn’t).
 - It is weakest among younger Canadians.
- The higher the perception that others are giving, the more Canadians, themselves, give.

Implications

- Social norms for generosity matter.
- As religiosity declines, and the aging Boomers pass, we are likely to experience weaker social norms for giving, leading to continued declines in generosity.
- **We need to help define, and to mentor better social norms for generosity in Canada.** We need a “public service” campaign akin to ParticipACTION, but for the promotion of stronger generosity. It matters to our communities



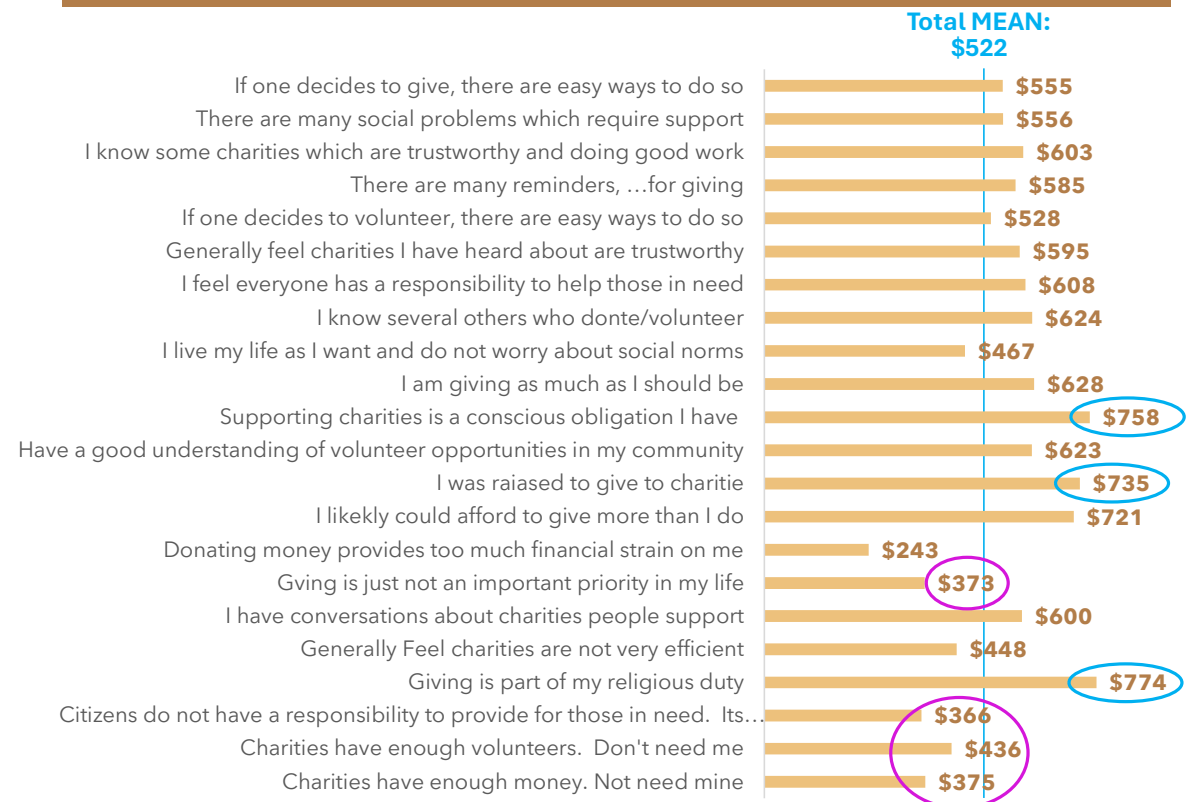
THE ROLE OF VALUES



Values matter: The highest levels of giving come from those with the strongest prosocial values.

- Developing a conscious obligation to support charities is a key driver.
- Being raised as a child to give back to charities is also a key driver.
- Acquiring the giving values found in religion are also most impactful.
- Those who say giving is not a priority in their life are the least contributing.
- Those who feel charities do not need their time and/or money are both wrong, and less generous.
- Those who deny a civil responsibility to support others in need, and say it is the government's role, are also lower donors.

TOTAL \$ Donated in Past 12 Mos X "AGREE" with each respective statement

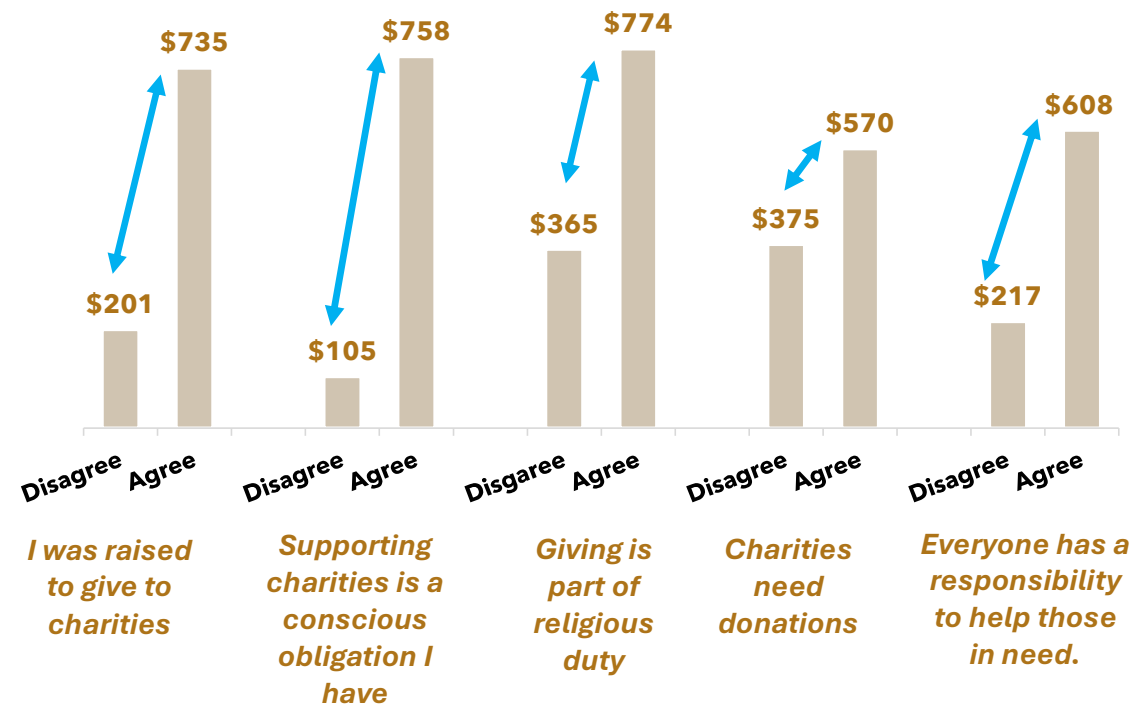


The financial benefit to society of acquiring prosocial values is significant.

- The difference in generosity is very significant when we look at the data by those who have good prosocial values versus do not.
- We need to teach, raise, and mentor the next generation of givers + volunteers
- We need people to consciously accept their role of responsibility to help others in need, and to give.
- We need to ensure all ages appreciate that charities need support, in their own communities.
- Whether it is a religious duty or more generally a “civic duty”, we need to ensure more Canadians appreciate their role within and duty to society.

MEAN Total \$ Given in Past 12 Months X VALUES (Base: Total Canadian Adult Sample)

MEAN \$ Donated in P12Mos.



Social connectedness is declining in the western world

“Social connectedness is essential for health and longevity, while isolation exacts a heavy toll on individuals and society...”

“ Using the 2003–2020 American Time Use Survey, this study finds that, nationally,

- social isolation increased,*
- social engagement with family, friends, and ‘others’ (roommates, neighbors, acquaintances, coworkers, clients, etc.) decreased, and*
- companionship (shared leisure and recreation) decreased.*

US trends in social isolation, social engagement, and companionship – nationally and by age, sex, race/ethnicity, family income, and work hours, 2003–2020

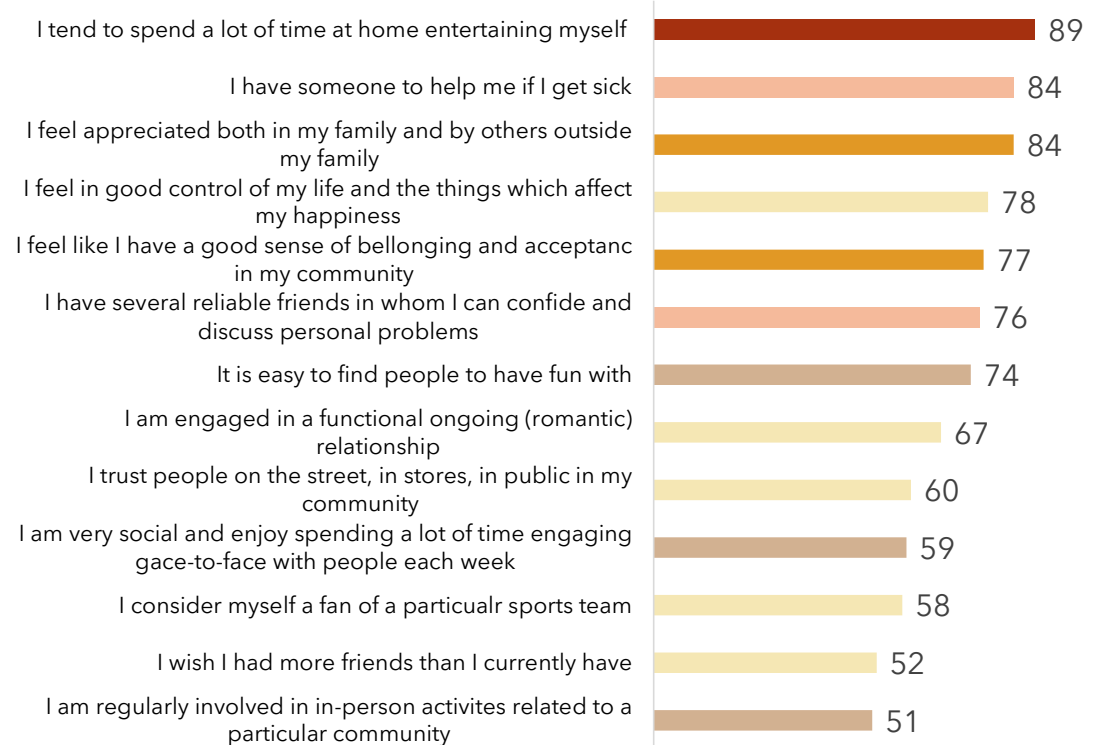
[Viji Diane Kannan](#), [Peter J Veazie](#)

<https://pmc.ncbi.nlm.nih.gov/articles/PMC9811250/>

There appears to be room for stronger social connectedness in Canada.

- Overall, the majority of Canadians have someone to turn to in a moment of need or “in confidence” (80+%).
- *And most Canadians feel “accepted” (80+%)*
- *However, in terms of entertainment and ‘social engagement’, we find it is not quite universal.*
 - *Almost everyone spends a lot of time entertaining themselves (89%)*
 - *59% are very social, face-to-face each week, (41% are not)*
 - *51% are regularly involved in in-person activities (49% are not)*
 - *52% wished they had more friends*
- *60% of Canadians trust strangers (40% not so much)..*

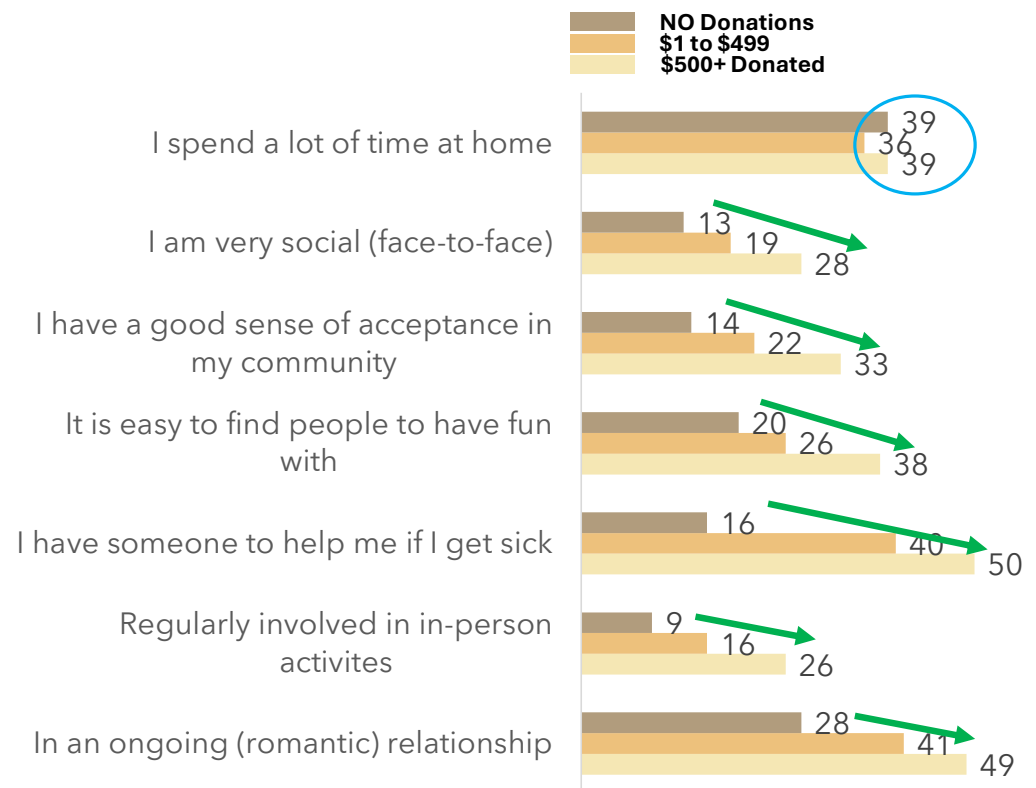
Community Connectedness (“Agree” Strongly”) X TOTAL DONATIONS IN P12Mos



Canadians who feel connected and engaged with others are more generous than those who are not.

- “Community connectedness” appears to be another theme in understanding generosity and prosocial behaviours.
- There is a correlation in giving behaviour and the many social/community connectedness traits a person has.
- As social connectedness declines, it will threaten prosocial values + behaviours.

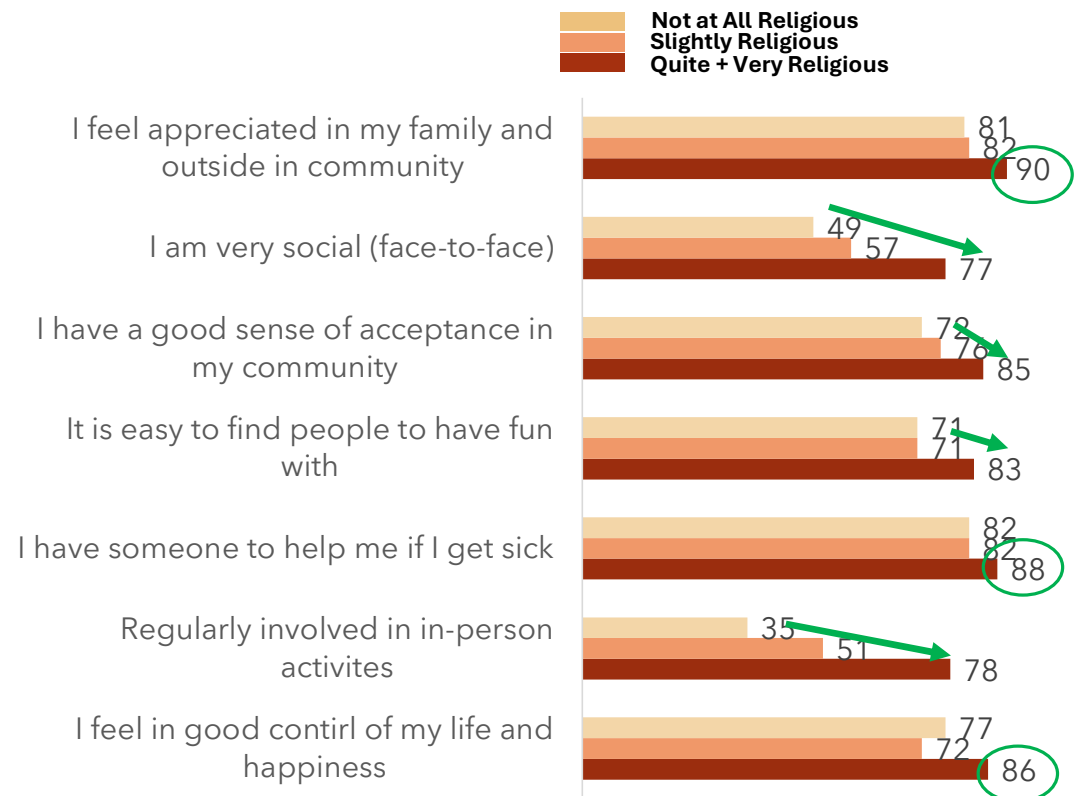
Community Connectedness (“Agree Strongly”) X TOTAL DONATIONS IN P12Mos



Religious Canadians have a stronger sense of “connectedness”.

- We have already summarized that religious Canadians are much more giving, with stronger social norms. Here, we also observe that they have stronger “community connectedness” as well.
- As religiosity declines, there is a risk that social/ community connectedness will also decline.

Community Connectedness (“Agree Strongly”) X TOTAL DONATIONS IN P12Mos





Key Conclusions

- Values matter: The highest levels of giving come from those with the strongest prosocial values.
- The financial benefit to society of acquiring prosocial values is significant.
- Generosity seems more of a rational responsibility than an emotional empathic trait.
- Canadians who feel connected and engaged with others are more generous than those who are not. “Community connectedness” appears to be another theme in understanding generosity and prosocial behaviours.
- Religion correlates with a greater sense of community connectedness.

Implications

- As religiosity declines, and general “community connectedness” wanes, we are likely to experience weaker continued declines in generosity.
- We need to address community connectedness, not just for the purposes of generosity, but also for overall mental and physical health of Canadians.



**THE IMPORTANCE OF AGE AND
THE THREAT FROM THE PASSING
OF BABY BOOMERS**



Younger Canadians have much weaker pro-social values.

- Some have suggested that any recent declines in generosity will not be long-term since Gen Z is more pro-social, civic-oriented, and engaged in solving problems. - This does not appear to be the case! Among those 18 to 34 years...

- 49%** feel it is not their responsibility to help others; It is the job of the government to do so. - This contrasts to just 19% of Boomers who agree.

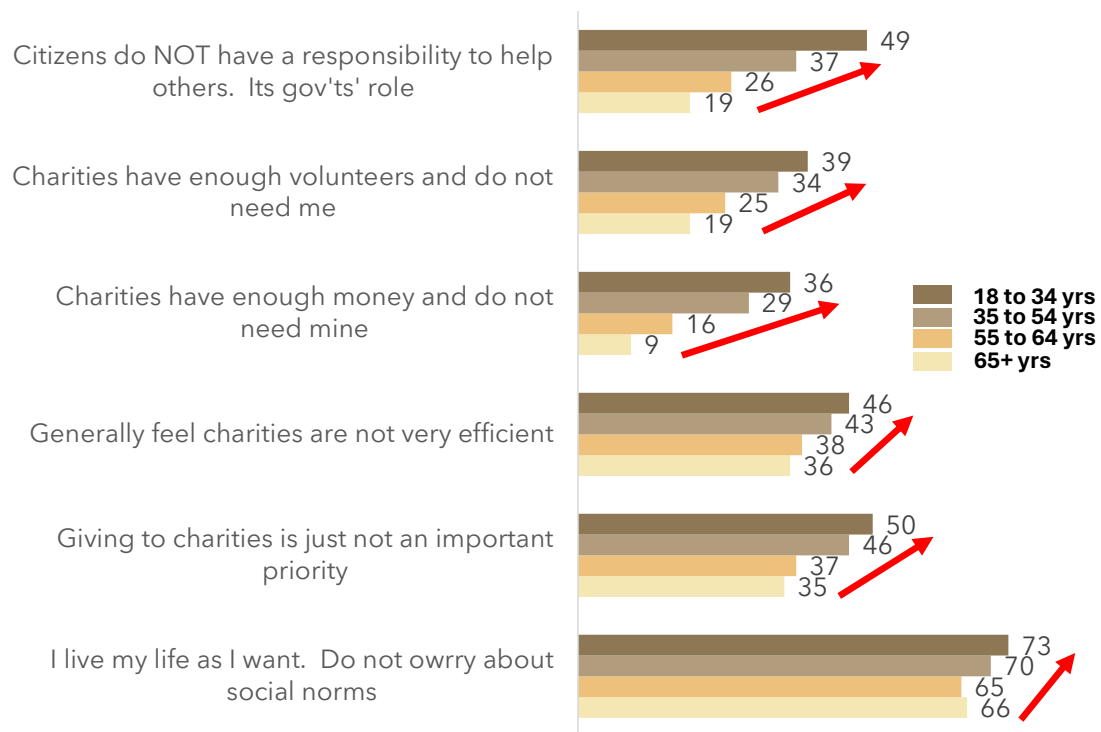
- 36%** feel charities have enough money,

- 39%** feel charities have enough volunteers,

- And 50% feel giving to charities is just not an important priority** (versus 35% among Boomers).

As Boomers age and pass, their stronger prosocial values will wane

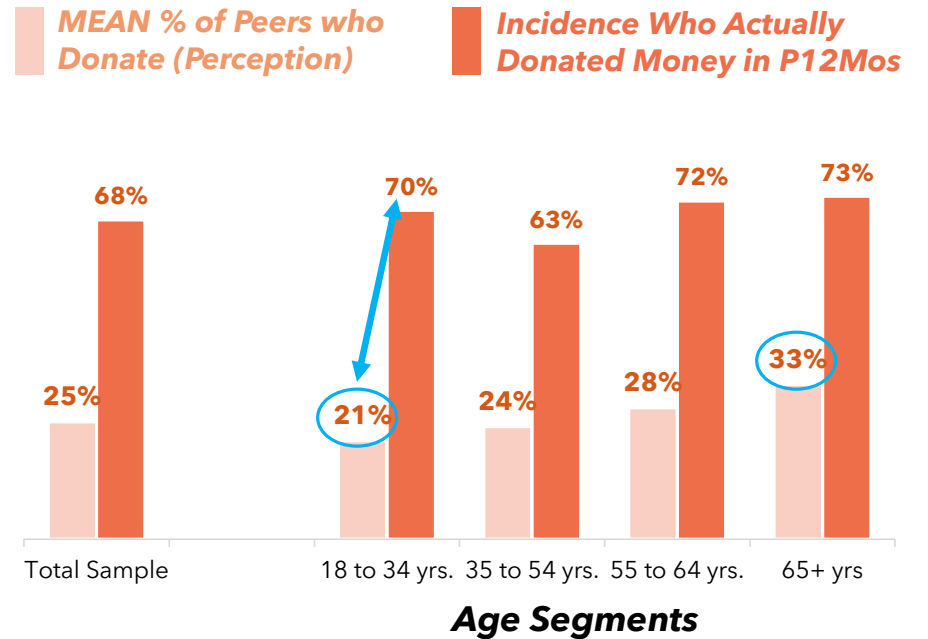
Attitudes and Values X AGE (Base: % of Total Canadian Adult Sample)



As reviewed earlier, younger Canadians have the weakest perception of social norms for giving.

- We have already reviewed the importance of social norms. Unfortunately, younger Canadians have weaker appreciation of the social norms.
 - And as we observed in our prior research, GEN Z feel the level of which Canadians should be giving (for a wide spectrum of income levels) is also lower than what Boomers feel (for the same respective income levels).

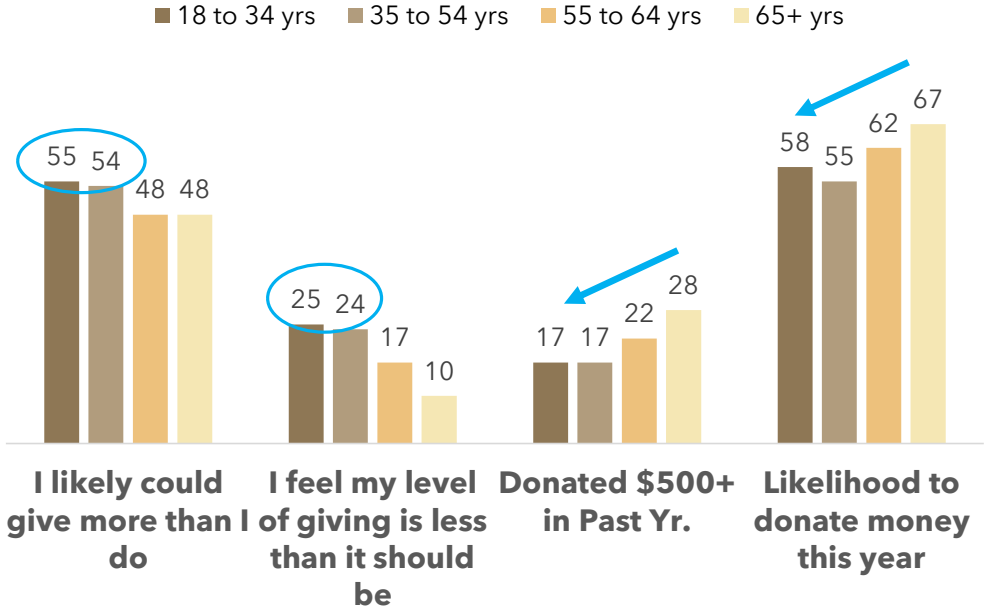
Believed % Incidence of Peer Group Donating Money Versus Claimed 'Donated Money in Past 12 Months'

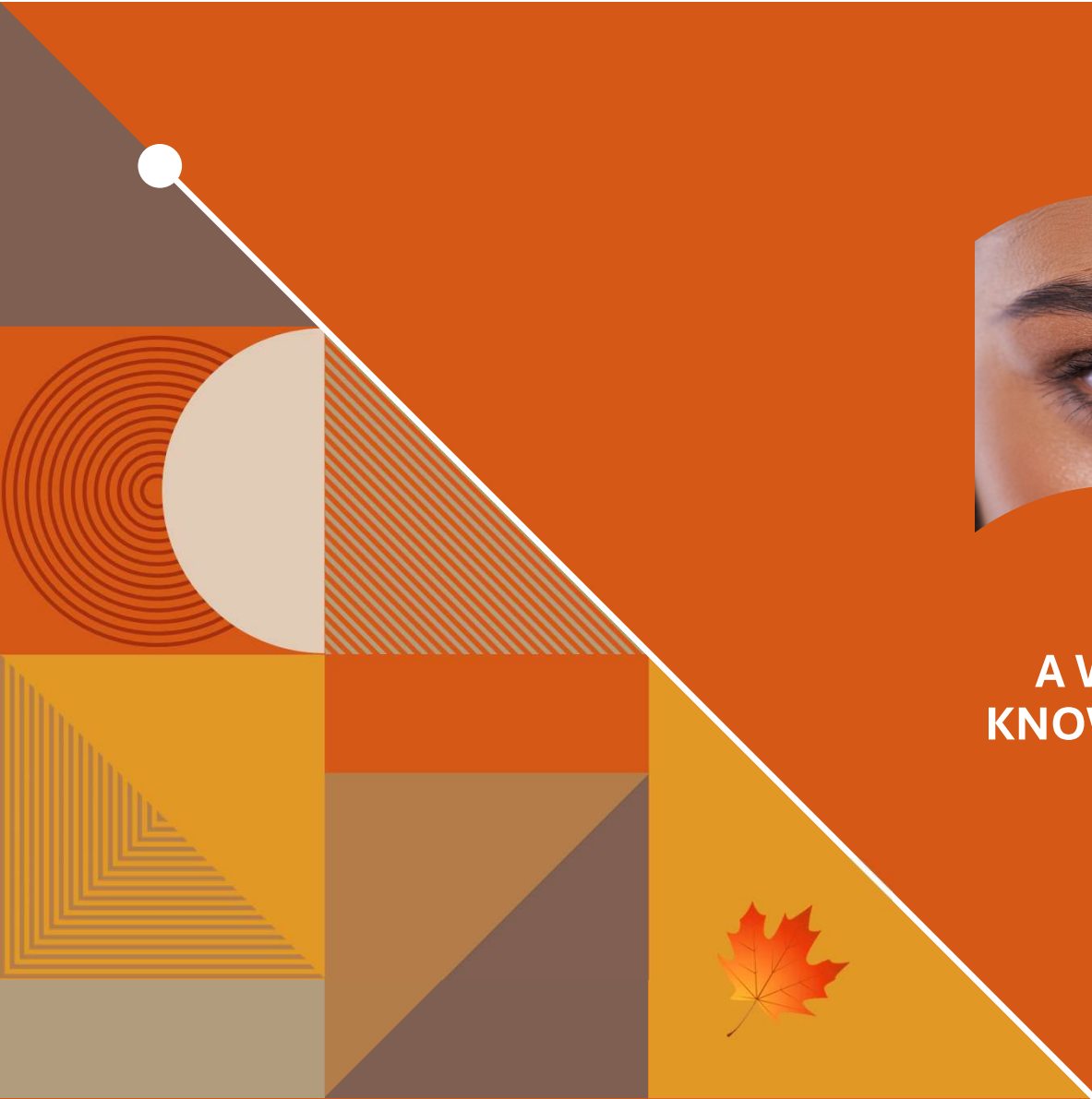


All of this manifests itself with younger Canadians having weaker commitments to giving.

- We have observed that income and wealth affect levels of generosity. In turn, it is fair to think younger adults have a lower ability to be more generous owing to less accumulated wealth and lower incomes versus Boomers.
- However, owing to differences in pro-social values, lower social norms, and an evolution of our social ecosystem, we find many worrying insights among younger Canadians. They have a higher incidence of “I likely could afford to give more” and with lower future intentions to donate in the next 12 months.

Attitudes and Intentions X AGE





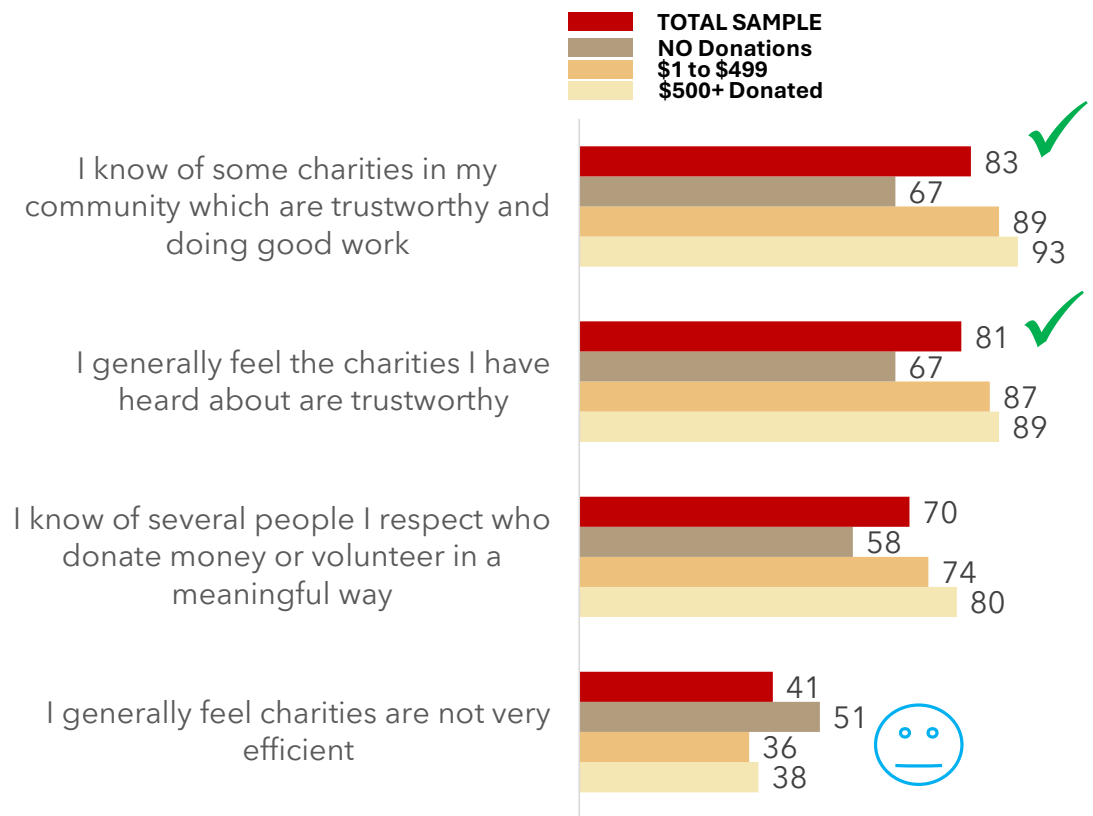
**A WORD ABOUT TRUST AND
KNOWLEDGE ABOUT CHARITIES**



The vast majority of Canadians feel charities are trustworthy.

- Over 80% of Canadians feel charities are generally trustworthy.
- They are also aware of at least some charities in their communities which they feel are doing good work (83%)
- Even those who have not given any money are generally supportive that charities are trustworthy. (67%).
- Interesting, a noteworthy segment of Canadians (41%) feel charities are not very efficient, **including the most generous donors (38%)**. -- It seems that this characteristic is not a deal breaker.

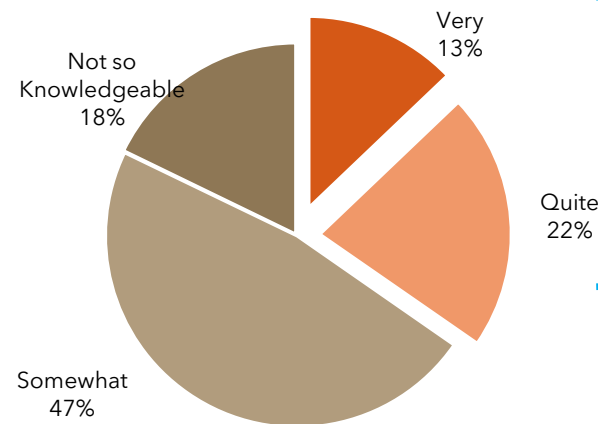
**"Agree" X TOTAL DONATIONS IN P12Mos
(Base: Total Canadian Adult Sample)**



Knowledge about the most recent donation was not very high, and half of this was based on trust + reputation.

- Most donors are not very knowledgeable about the operations of the charity they most recently supported. Just 35% claimed to be quite or very knowledgeable.
- ...And when we asked this sub-segment, half of them claimed their knowledge was based on trust + reputation (and they did not actually verify).
- Thus, in total, less than 20% of the most recent donations was based on verified knowledge. The other 80+% was based more on vagueness, trust, reputation and expectations.

Knowledge Level About Most Recent Donation to N-P (Base: Total Canadian Adult Sample)



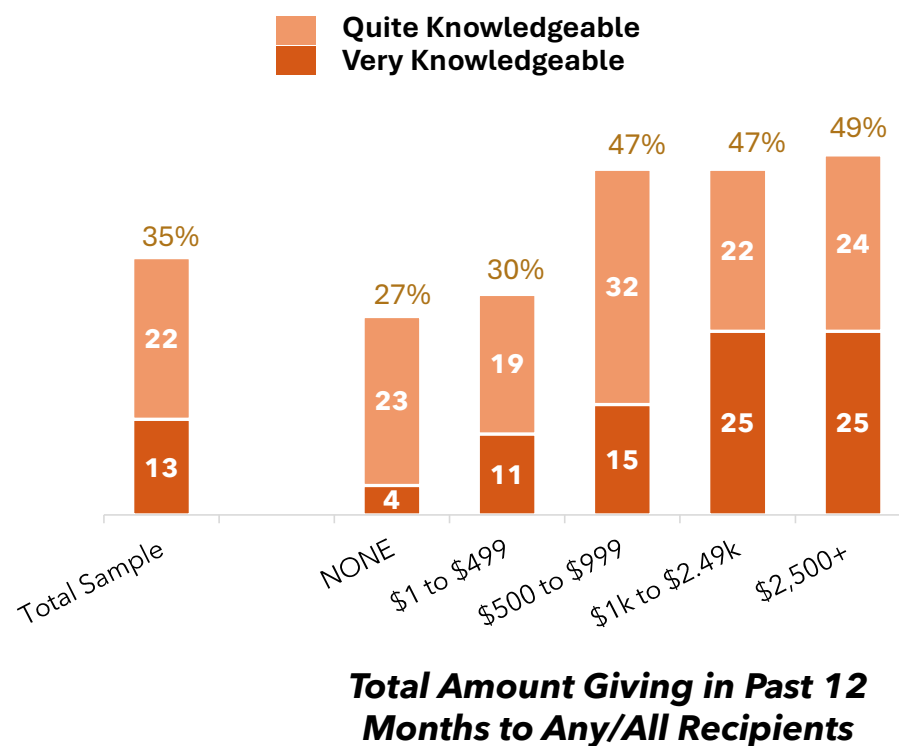
- 46% Based on reviewing and knowing specifically
- 54% Based on trust and general expectations

Overall,
~ 16% is based on verified knowledge, vs
~ 84% based on more general trust, assumptions, and reputation

Bigger donors are not much more knowledgeable.

- Even Among the bigger donors, half do not feel so knowledgeable....
- And among the half that felt they were knowledgeable, half of them said it was based on trust and reputation rather than being specifically aware.
- Trust is likely a “price of entry” for generosity, but it appears that it is easily given without verification. Canadians are not specifically knowledgeable about such issues and are not doing the work to learn more. And it does not appear to be holding back higher levels of generosity.

Knowledge Level About Most Recent Donation to N-P X DONATION LEVEL IN PAST 12 MOS





Key Conclusions

- The vast majority of Canadians (83%) agree that they are aware of some charities in their community which are trustworthy and doing good work.
- About 40% of Canadians feel charities are not very efficient, but this level is the same between big donors vs NON-donors. Thus, it is hardly an important barrier.
- For the most recent donation, the claimed level of knowledge was not so high, and even among those who felt quite or very knowledgeable, half admitted it was based on reputation + trust rather than a true awareness of the operations of the charity. Thus, more than 80+% of recent donations were not based on a good awareness or knowledge.

Implications

- Although trust and operational efficiencies could always be higher, **these ideas of trust + efficiencies do not seem to be so problematic demanding priority remedy.**
- Since giving in Canada is mostly dependent on trust, the narrative about effective altruism, impact measurement, operating efficiencies, etc., are mostly relevant to only a small sub-segment of donors. **Making 'knowledge' more important brings a risk of making giving more complex than donors care for, less emotionally engaging, and possibly intimidating to them.**
- As commented upon earlier; the declines in generosity are mostly about issues within people and not a consequence of shortcomings of charities.



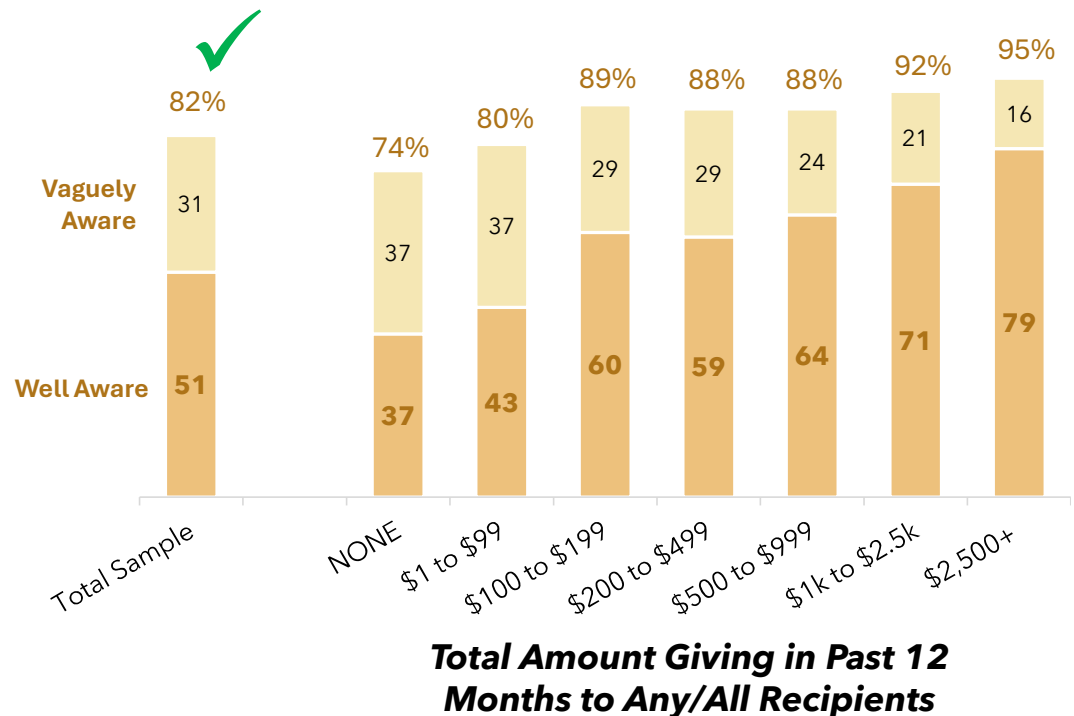
THE CHARITY TAX CREDIT



The majority of Canadians are aware of the Charity Tax Credit (82%), even those who have not been generous (74%)

- The concept of a charity tax credit for making a donation to a registered Canadian charity is quite well established at 82% among the population
 - As one likely would expect, awareness is ~90% among those which have made a recent donations.
 - This awareness is also strong among those who have not made a donation in the past 12 months (74%).
- ***Building awareness (to help boost the incentive to donate) does not seem opportunistic nor necessary.***

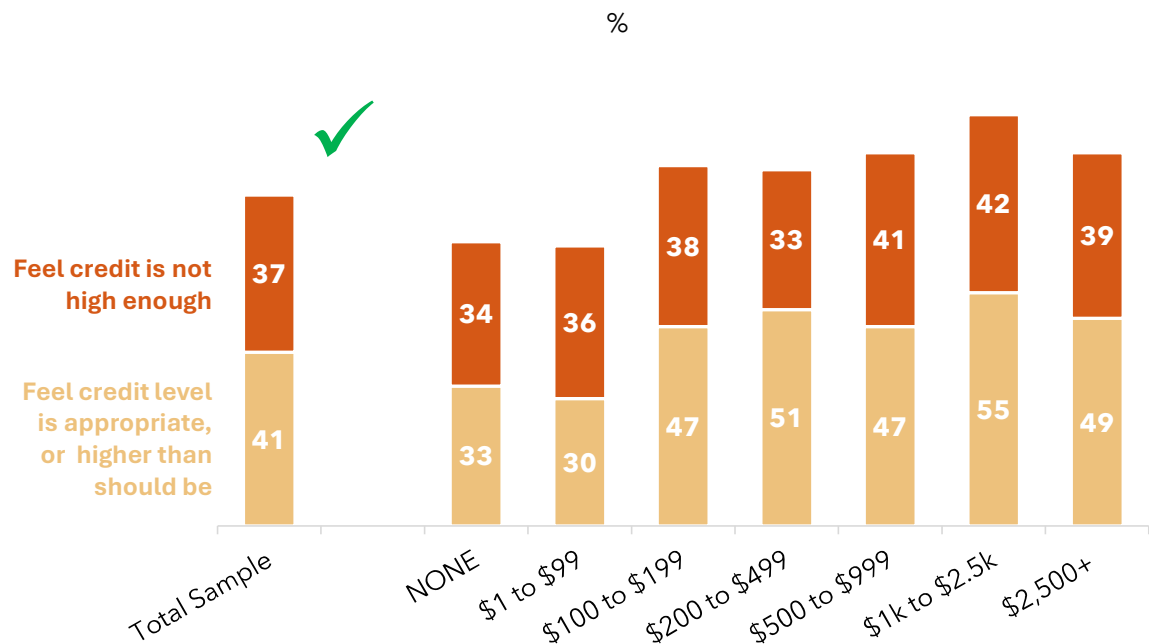
**Awareness of the Charity Tax Credit
(Base: Total Canadian Adult Sample)**



There is a fairly equal split in feelings the charity tax credit is not high enough versus being appropriate (or even too high).

- There will always be people who say the charity tax credit should be higher!
- Regardless, the perceived levels are not likely a problem since even the non-donors are fairly split/balanced.
 - Among all Non-donors, just 25% are aware of the tax credit and claim it is not high enough.
 - There is another 22% which are aware of the credit, and feel it is appropriate, and yet they are still Non-donors.
 - This does not feel like it is a barrier to greater giving.
- The bigger donors lean more towards the feeling the tax credit is appropriate.

Attitude to Charity Tax Credit Level
(Base: Those Aware of the Charity Tax Credit)

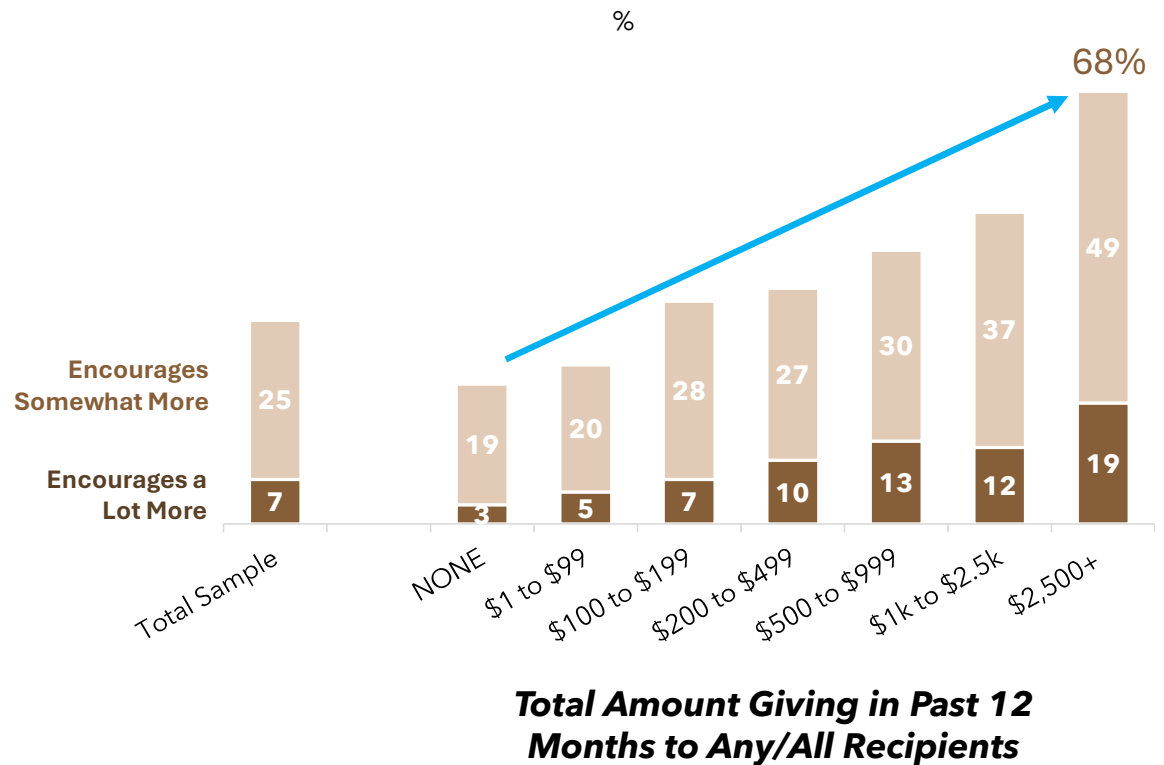


Total Amount Giving in Past 12 Months to Any/All Recipients

The Charity Tax Credit has an effect with the high-end givers.

- When we look at the Charity Tax Credit for awareness and then the effect among the aware, we end up with about 32% of the population claiming the Tax Credit does affect how much they are giving....
- And when we look at this by the bigger donation levels, we see the value rises to well over 50%.
- ***Thus, we conclude that this Charity Tax Credit does indeed have a positive impact on the amount of money given.***
- However, to put this into context, this tax incentive, alone, is secondary to motivations to be generous – see next page.

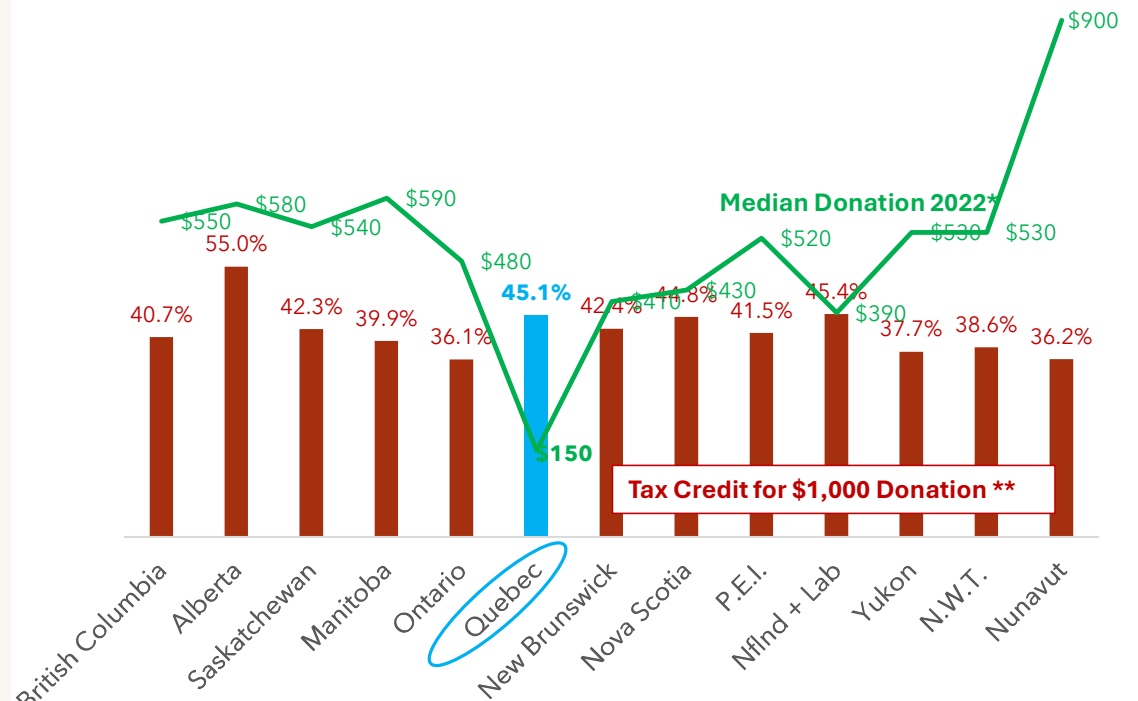
**Does the Charity Tax Credit Level Affect Giving
(Base: Those Aware of the Charity Tax Credit)**



Quebec has one of the most generous provincial charity tax credits but still has the lowest level of donations claimed in T1 tax filings.

- This is a very important chart for making the point that giving behaviour is not so directly linked to Charity Tax Credit levels.
 - **Quebec offers one of the highest Tax Credits, and yet it has the lowest donation levels (by far).**
- Increasing the charity tax credit rate to incent higher giving levels is not likely so productive. Generosity is a cultural issue.
- Increasing Tax Credits would also require giving more credits to those already making donations and would thus be a very expensive overall proposition. - There is no need to provide greater charity tax credits to those who are already generous!!

Statistics Canada Tax Filer Median \$ Donations vs Combined % Tax Credit Rates (Provincial + Federal)



*Tax filers (T1) reporting donations; 2022. Source: Statistics Canada. <https://www150.statcan.gc.ca/n1/daily-quotidien/240314/t005b-eng.htm>

** Provincial Charity Tax Credit based on \$1,000 donation with an income of \$100,000

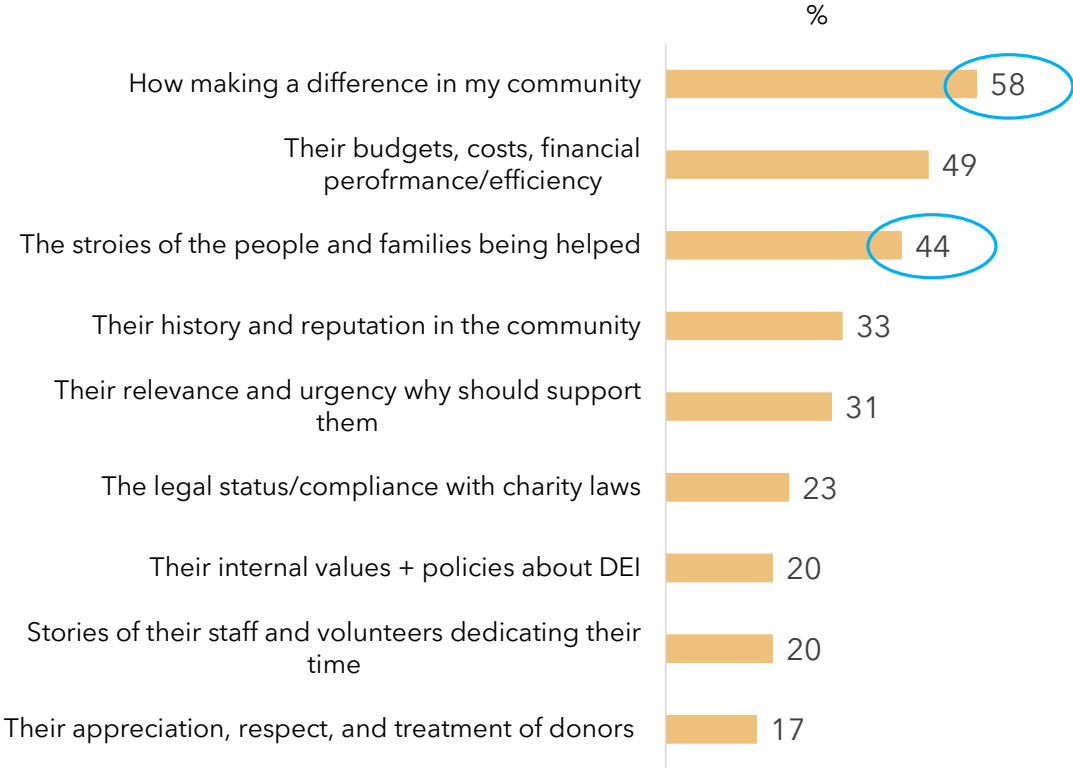


WHAT ELEMENTS CAN CHARITIES SPECIFICALLY ADDRESS

Canadians want to hear about how they are making a difference!

- Canadians are interested in learning more about how charities are making a difference (58%) and the stories of the people being helped (44%).
- Some also wish to confirm the charity’s performance (49%)
 - But as we observed earlier, Canadians’ knowledge about a recent charity they supported was not so informed. 80+% donated on trust (reputation, expectations). So perhaps this issue about efficiency does not need to be a complex narrative.
- Canadians are less interested in the internal characteristics of the operations of the charities:
 - Legal status
 - Values and DEI policies
 - Stories about the staff

What Would You Like to See More of From Charities? (Base: Total Canadian Adult Sample)



Canadians feel charities need better communications with greater accountability, transparency, and impact.

What do charities generally do badly, or do not do so well for you as a possible future donor (Base: Total Canadian Adult Sample)

- We asked Canadians to tell us what charities do not do so well. The ‘themes’ in the responses are shared below (derived by A.I. from hundreds + hundreds of responses...)

1. Lack of Accountability/Trust: People are calling for charities to be more accountable for how their funds are distributed and for clearer communication about the impact of their donations.

- a) Lack of Transparency:** Many respondents express frustration over charities not being clear about how donations are spent, especially regarding the percentage that goes to the cause versus administrative costs or salaries.
- b) High Administrative Costs:** A common concern is that too much of the donated money goes towards administration, including high salaries for executives, marketing, and fundraising expenses, instead of directly benefiting those in need.
- c) Inefficient Fund Allocation:** Respondents feel that funds are sometimes misused on non-essential activities like lavish fundraising events, advertising campaigns, and merchandise, instead of being spent on the charity's core mission.
- d) Mismanagement and Corruption:** There are allegations of mismanagement within charities, including wasteful spending on gifts or advertisements to solicit donations, and in some cases, potential corruption.
- e) Ethical Concerns:** Some respondents worry that charities may be using donations for personal gain, including high salaries for CEOs or indirect benefits that don't align with the charity's mission.

2. Donor Engagement: There's an expressed desire for better communication between charities and donors, with a focus on showing the tangible impact of contributions and making the donation process more transparent.

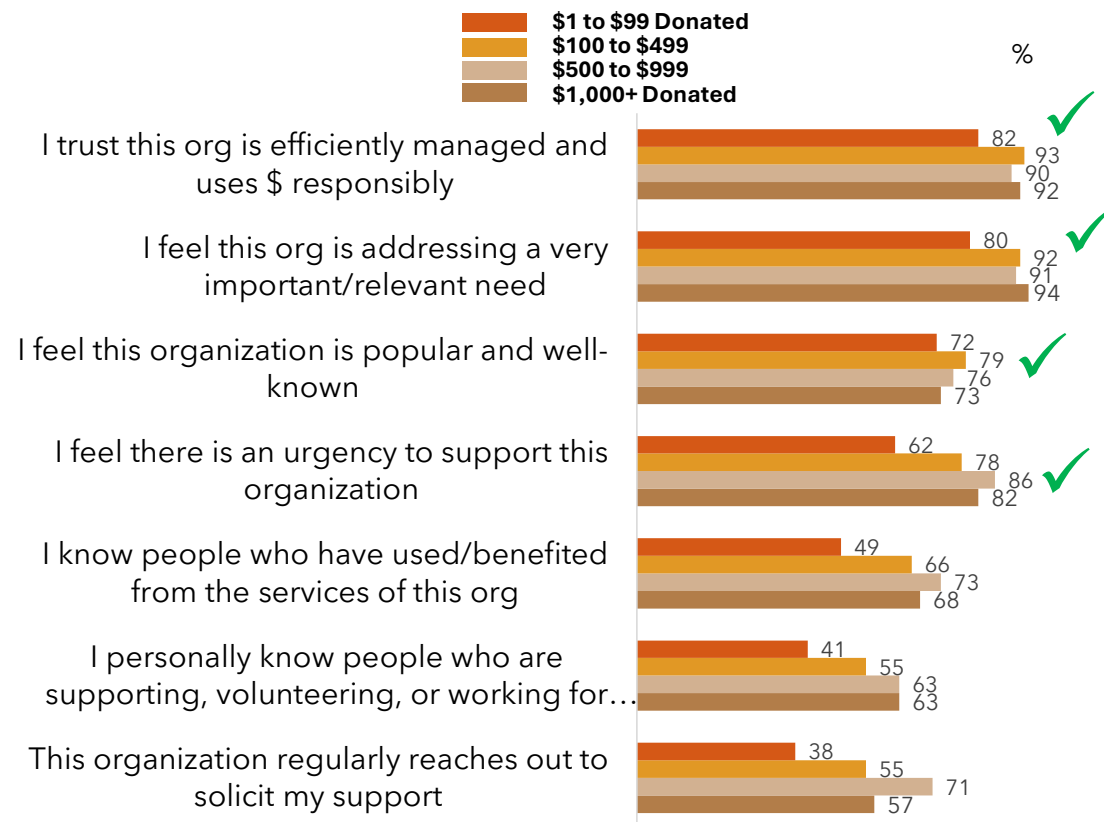
3. Over-Solicitation and Pressure: Some donors feel overwhelmed by frequent donation requests and feel pressured into contributing, especially when it's unclear how their donations are being used.

4. Public Perception and Reputation: The reputation of charities has been damaged by reports of corruption, misuse of funds, and ineffective operations, which has made some people reluctant to donate.

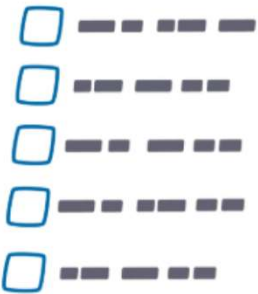
Trust, relevance, urgency, and popularity all appear to be “price-of-entry” to receive a donation.

- Since this question asks about a recently supported non-profit, naturally, the donors are going to give high marks for their selection.
- Nonetheless, these results do indicate the ‘price of entry’ characteristics because practically no one agreed the charity they supported was NOT trustworthy, NOT relevant, and so on.
- In prior research we conducted about how donors choose which charities to support, we modeled the hierarchy of importance of key elements:
 1. One needs to solicit. People rarely give without being asked, triggered, reminded
 2. Creating a sense or urgency to act (a call to immediate action) is a key influence.
 3. Personal and emotional connections, for the donor him/herself is also key
 4. Trust and relevance are important as ‘price of entry’ but not in selecting between many good charities. Trust is high for many choices.

“AGREE” with Statements About Recent Donation to an N-P (Base: Made a Donation to an N-P in Past 6 Months)



ACTION PLAN



GIV3

A SURVEY ABOUT GENEROSITY IN CANADA (FEBRUARY 2025)

Key take-aways and implications

1. Generosity is indeed on the decline in Canada. It is not just shifting to less-well measured behaviours. Given the vital role the charity sector plays in our communities, the implications are clear: **We must pursue remedial initiatives.**
2. The declines in generosity largely stem from evolving characteristics within Canadian society, not from shortcomings of charities themselves. Canadians remain philanthropic and generous overall, but **the issue lies in the weakening intensity, strength, and conviction to give.**
3. As religiosity declines, community connectedness declines, and the Baby Boomer generation ages, we are likely to see a continued waning of generosity. -- It's important to note that generosity is not exclusive to religious groups. However, with the decline in religiosity it is allowing a decay in the key characteristics of generosity.
4. This is not just a matter of increasing charity tax credits—something we can ill-afford—but about nurturing social norms for generosity. - As Quebec shows us, their low generosity is occurring despite the most generous charity tax credits.
5. This issue is about strengthening our values, fostering a better understanding of social norms around giving, mentoring the next generation, and reinforcing our "conscious obligations" to contribute.
6. This can be achieved through **a public service campaign similar to ParticipACTION but focused on promoting generosity.**
7. In addition, we need better data to understand the full spectrum of all prosocial behaviours which help our communities.
8. And we must explore policies to incent greater prosocial behaviours beyond just the financial donations to registered charities.
9. While there is always room for charities to improve their messaging, to enhance trust, to improve their operational efficiencies, and their fundraising efforts, these factors do not appear to be the primary issues requiring urgent attention.
 - Trust remains a key element of giving, but this is not so problematic. Discussions around effective altruism, impact measurement, and operational efficiencies tend to resonate with only a small subset of donors. Overemphasizing "knowledge" risks complicating the giving process, potentially making it less emotionally engaging and even intimidating for many donors.
10. **“This research is both robust and clear. It is essential for our sector leadership organizations, and Ottawa policymakers to act on these implications for the well-being of our communities”**



“This research is both robust and clear...

It is essential for our sector leadership organizations, and Ottawa policymakers, to act on these implications for the well-being of our communities.”



John Hallward, GIV3
February 2025