



The Changing Financial Landscape and Impacts on Charitable Giving



ENVIRONICS
ANALYTICS

Meet the Presenters



Jennifer Robins, MBA

Director, Business Development – Not-for-Profit Lead



Lynne Wolfson

Research Lead, Financial Products

Agenda

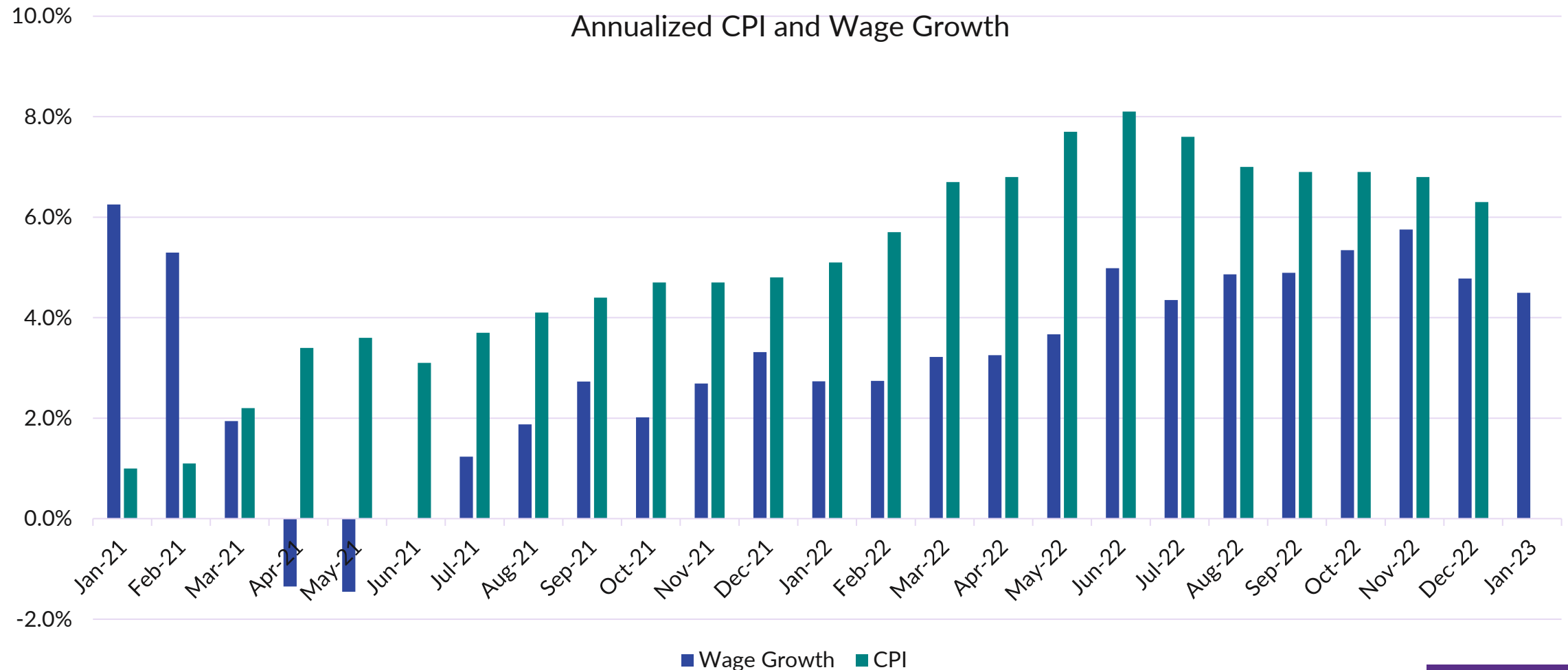
- Canadian Economic Overview
- WealthScapes – State of the Nation
- What are Fundraisers to Do?
- Questions

Canadian Households Feeling the Effects of a Changing Economy



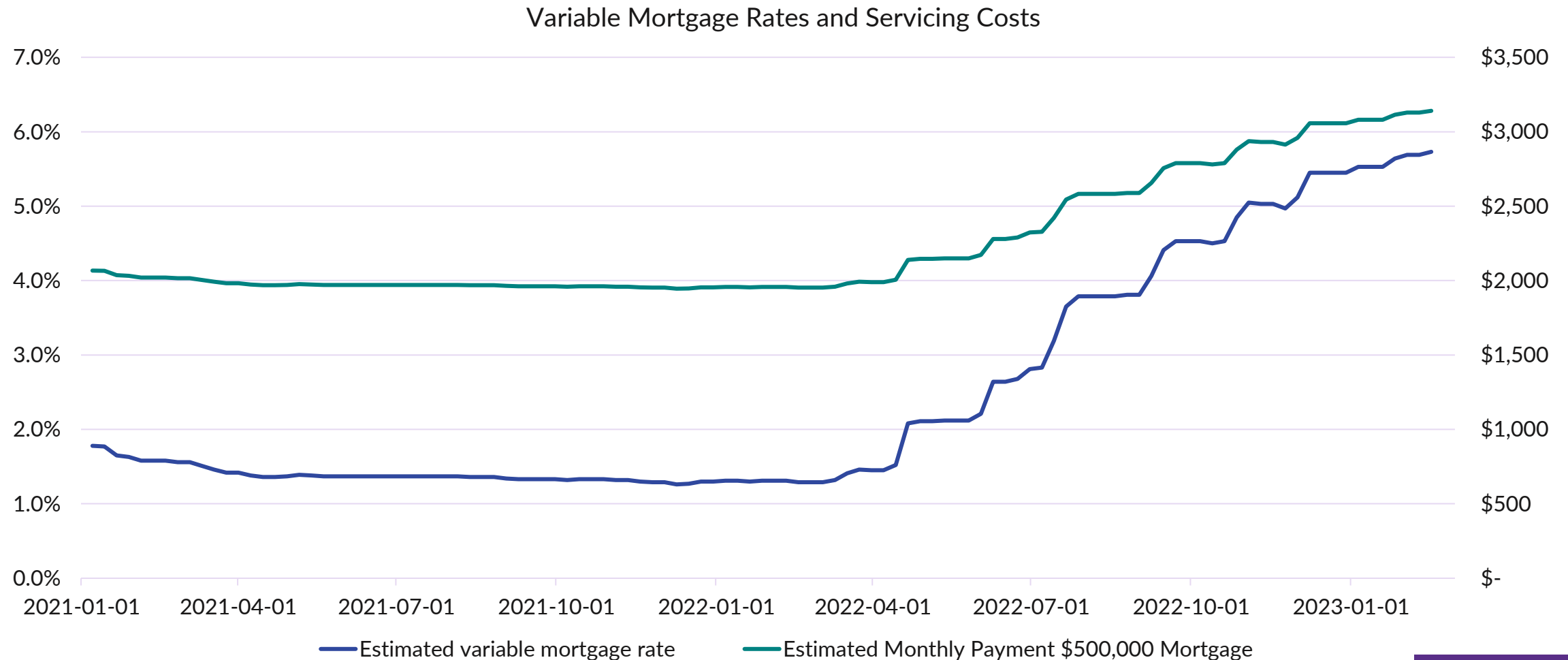
The Economic Landscape In Canada

Rising inflation and lagging wage growth



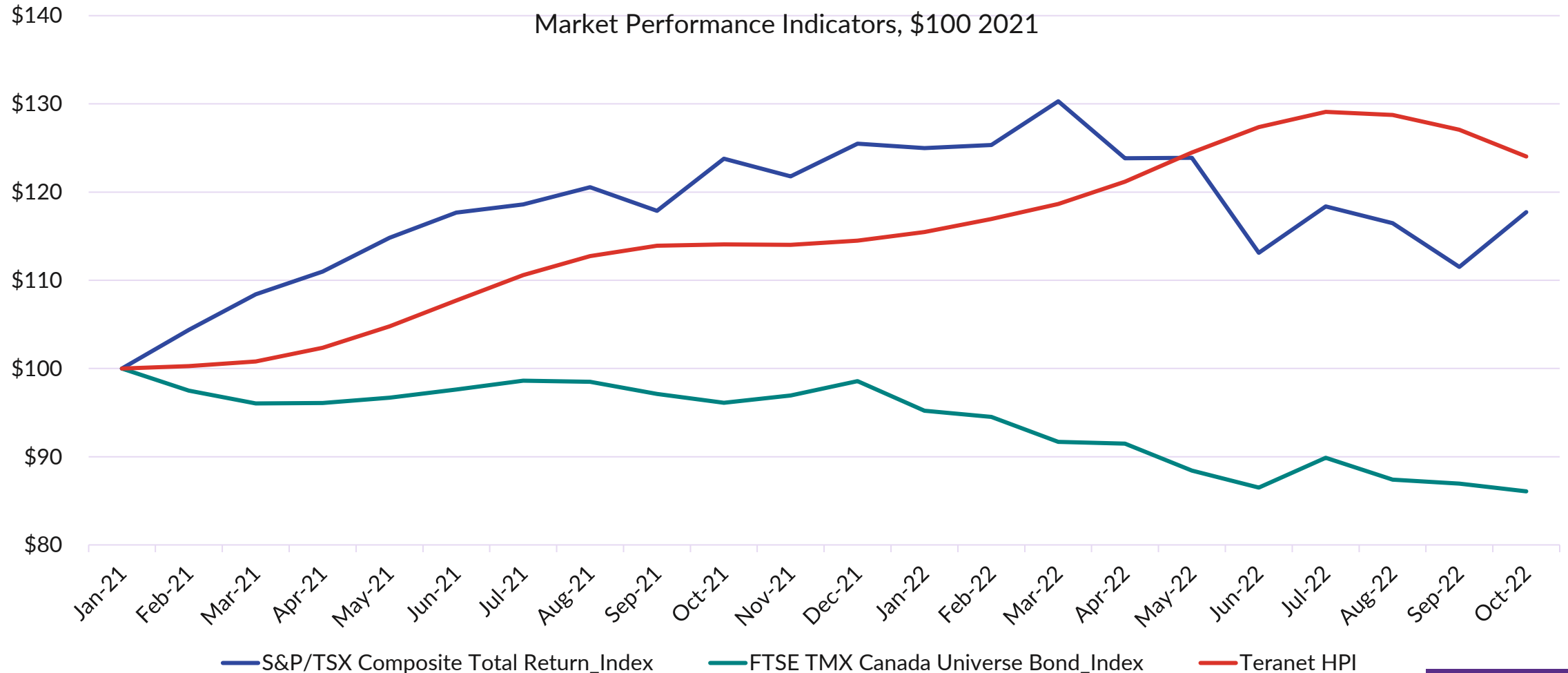
The Economic Landscape In Canada

Central bank raises rates leading to steeply increasing borrowing costs



The Economic Landscape In Canada

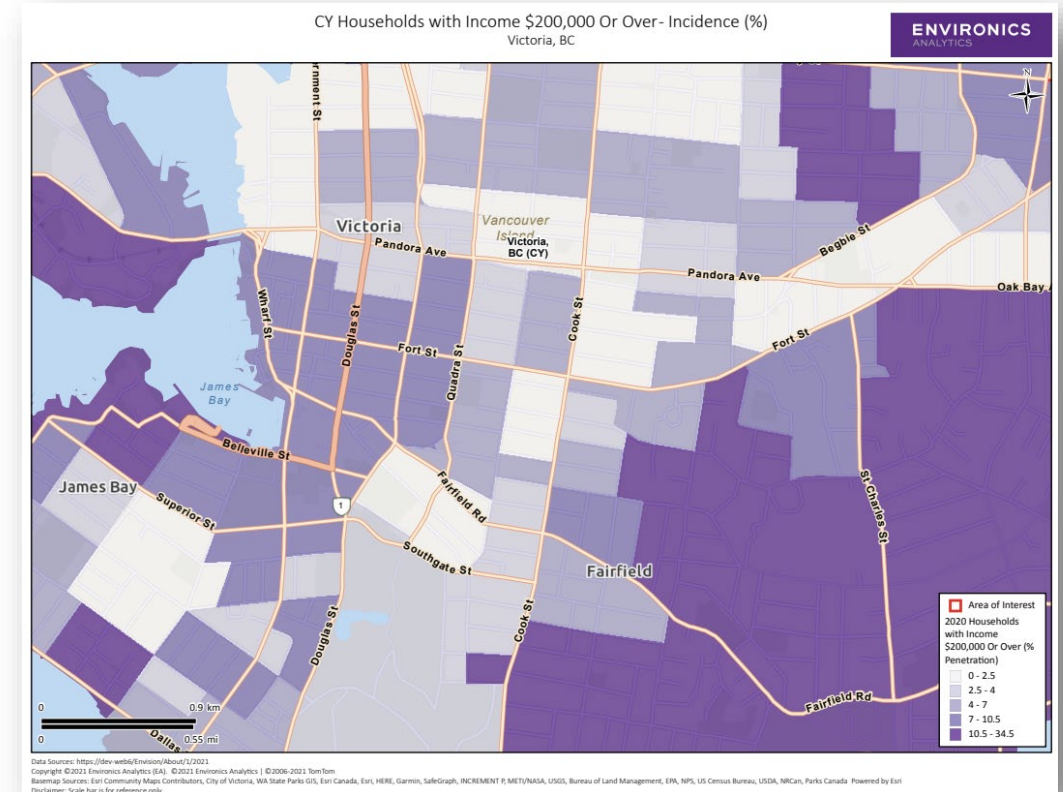
Rising rates and geopolitical events impact markets



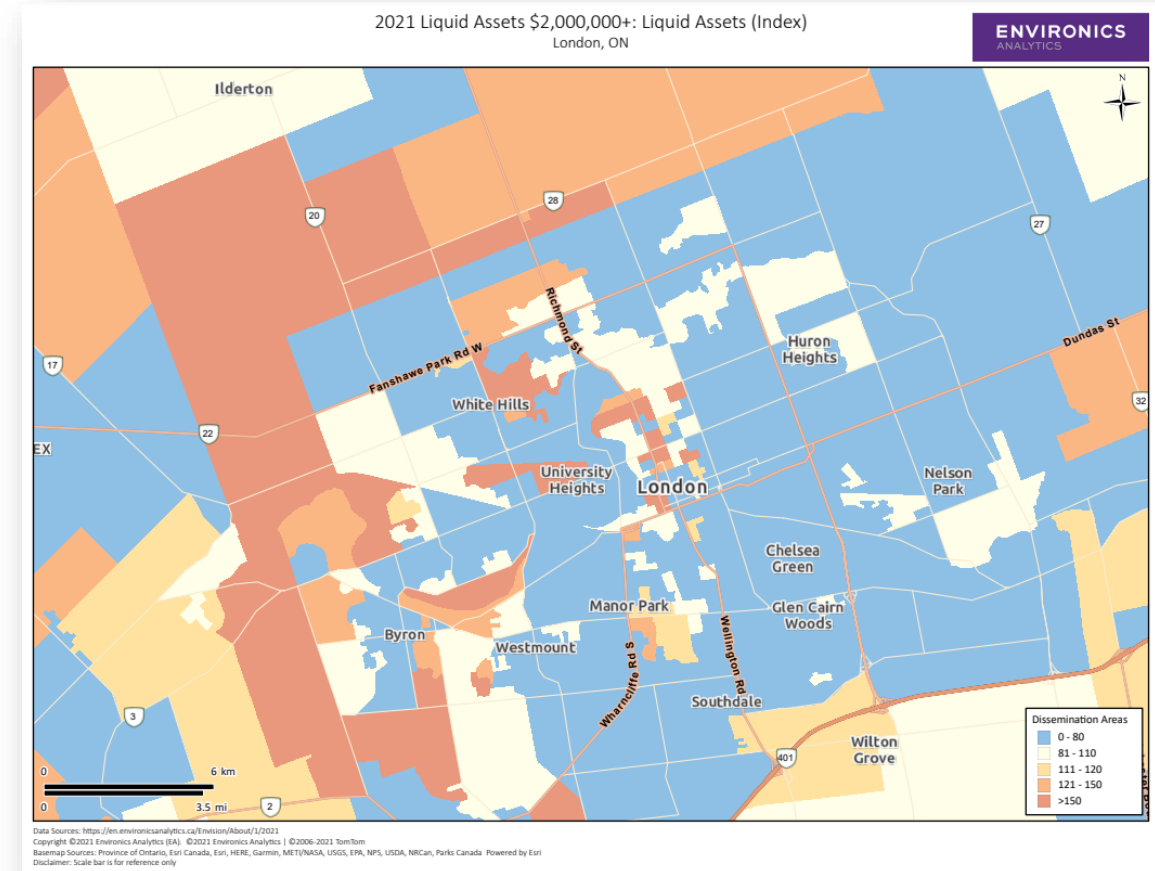
Environics Wealth Products Designed To Give Key Insights to Your Organization



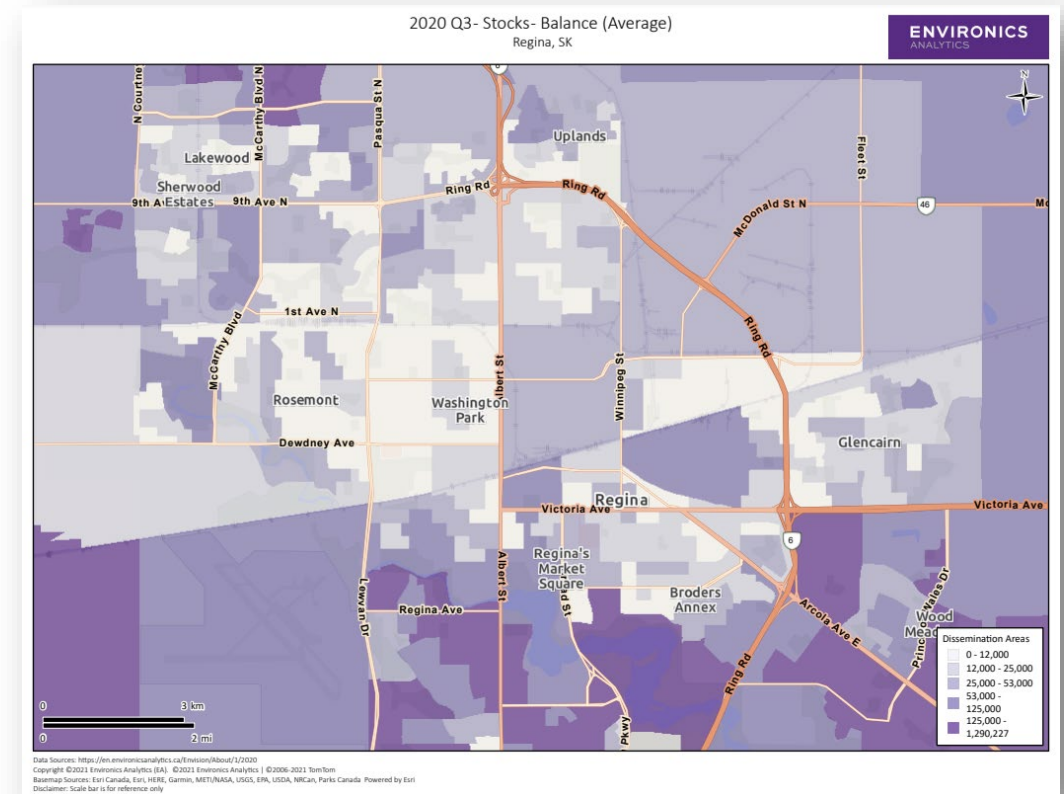
- WealthScapes is the most comprehensive database available on the assets, liabilities and income levels of Canadians
- Completely rebuilt for 2021 using a new methodology that allows for easier integration for new data sources, increases stability in our micro estimates, and improves the alignment of the product across geography
- Built using sophisticated modelling techniques and controlled with data from authoritative sources such as the Bank of Canada, Canada Revenue Agency, and Statistics Canada
- Features 216 key financial and investment variables to help financial institutions, charitable organizations and large retailers better understand the financial and investment behaviour of their customers



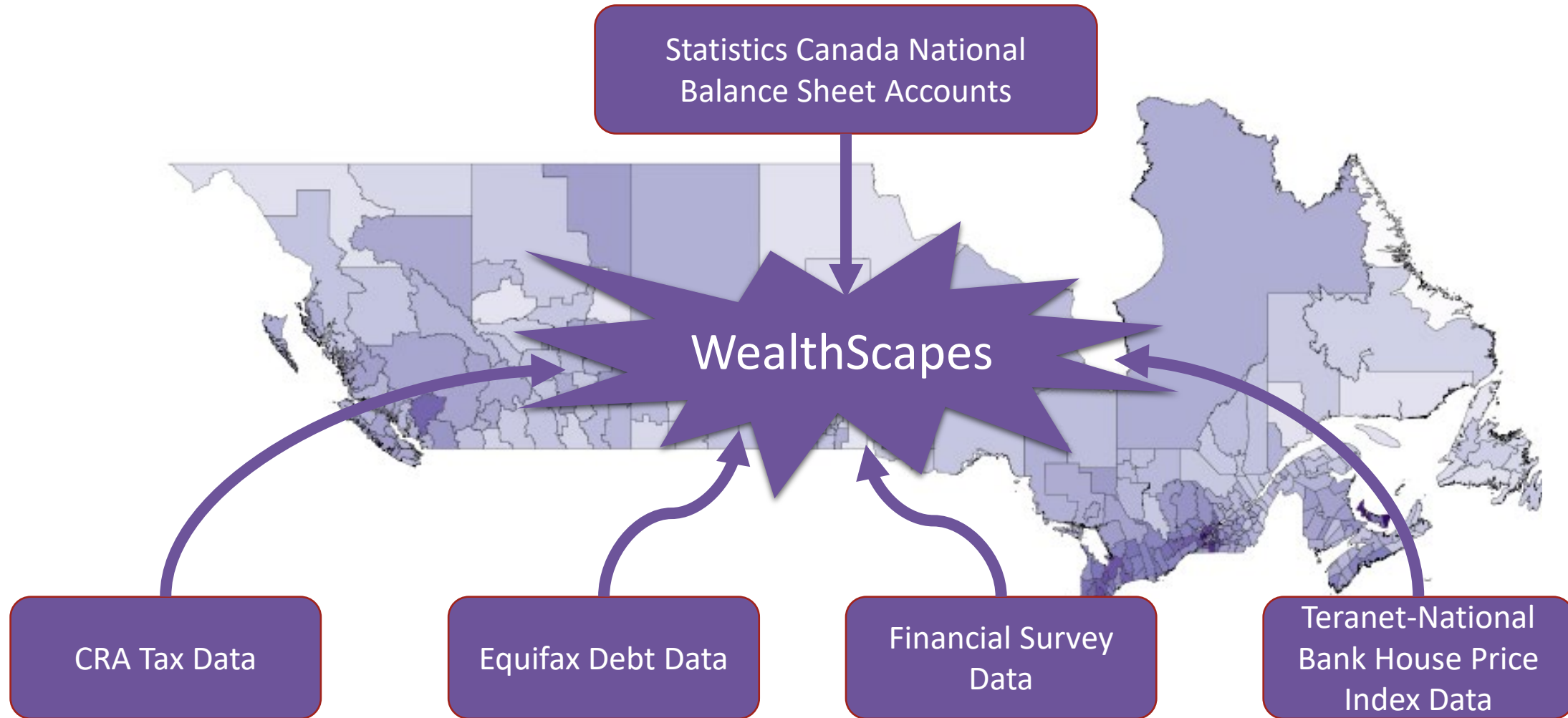
- LiquidAssets measures the distribution of households by liquid asset holdings and further classifies the distribution by maintainer age or household income.
- Provides a detailed view of the liquid asset value of Canadian households as well as their overall financial position down to the dissemination area level.
- Use LiquidAssets with PRIZM to calculate potential sales opportunities and find high-value prospects based on high-income levels and accumulated assets



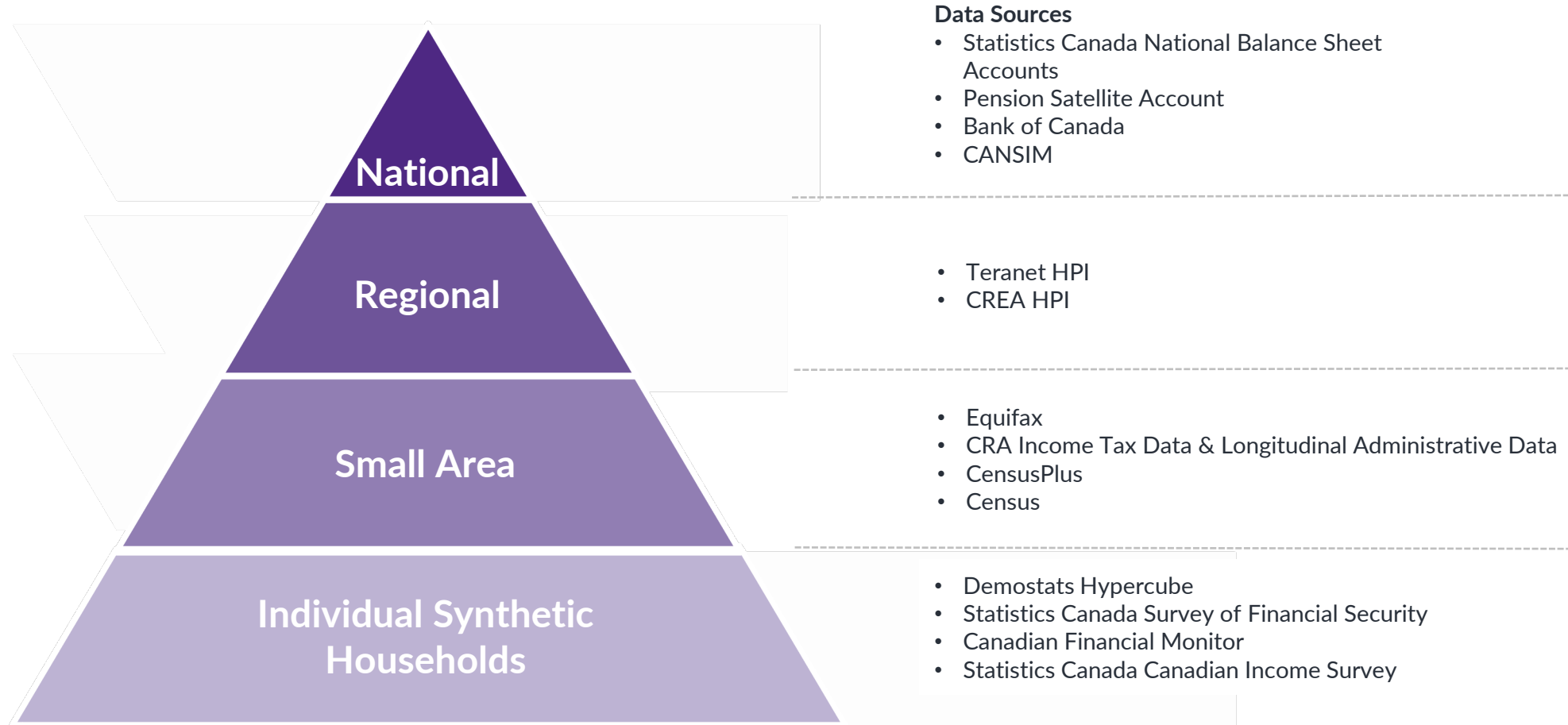
- WealthTrends is a set of 33 variables updated quarterly to allow users a more regular economic and financial status update throughout the year for Canadian dissemination areas.
- Quarterly estimates are modelled using key inputs and control totals from Equifax, Teranet, Canadian Financial Monitor, Bank of Canada, Labour Force Survey, National Economic Accounts, and DemoStats.
- Using this more recent information, WealthTrends can be used by financial institutions, retailers, and governments to adjust strategies to reflect the most recent economic conditions.



From Disparate Data to WealthScapes



WealthScapes - Built on Top of DemoStats



Using WealthScapes To Understand the Balance Sheet of Canadian Households



Six Dimensions of Household Wealth

Canadian Households Average Assets, Debts and Net Worth

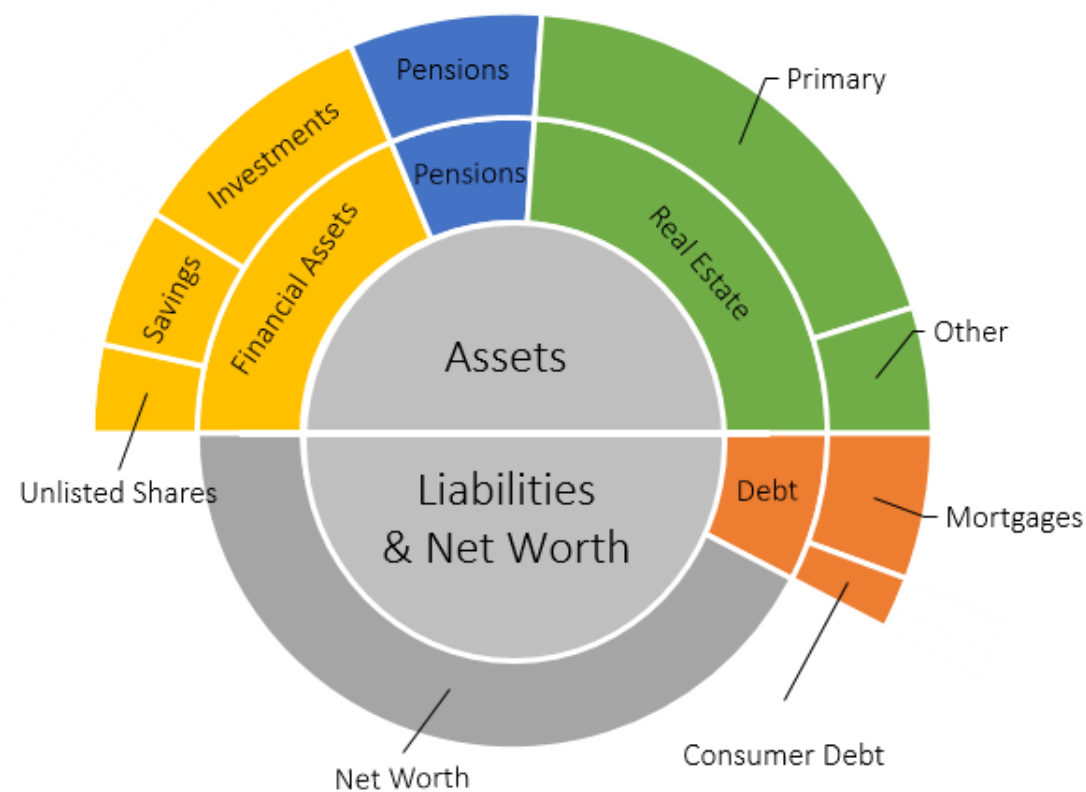
Financial Assets	\$	435,045
Pensions	\$	172,456
Real Estate	\$	555,294
Debt	\$	177,257
Net Worth	\$	985,538



Six Dimensions of Household Wealth

Canadian Households Average Assets, Debts and Net Worth

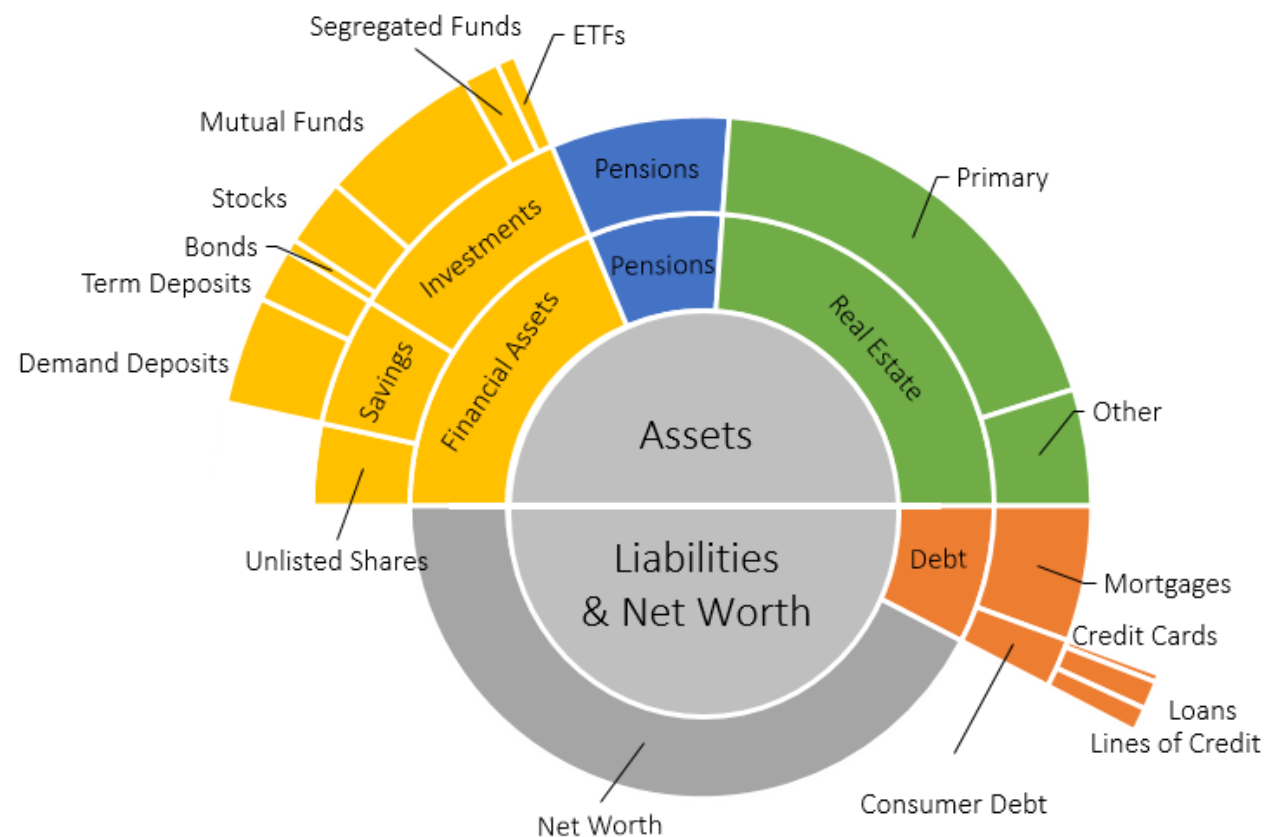
Financial Assets	\$	435,045
Unlisted Shares	\$	79,228
Savings	\$	124,711
Investments	\$	231,106
Pensions	\$	172,456
Real Estate	\$	555,294
Primary	\$	442,627
Other	\$	112,667
Debt	\$	177,257
Mortgages	\$	130,318
Consumer Debt	\$	46,939
Net Worth	\$	985,538



Six Dimensions of Household Wealth

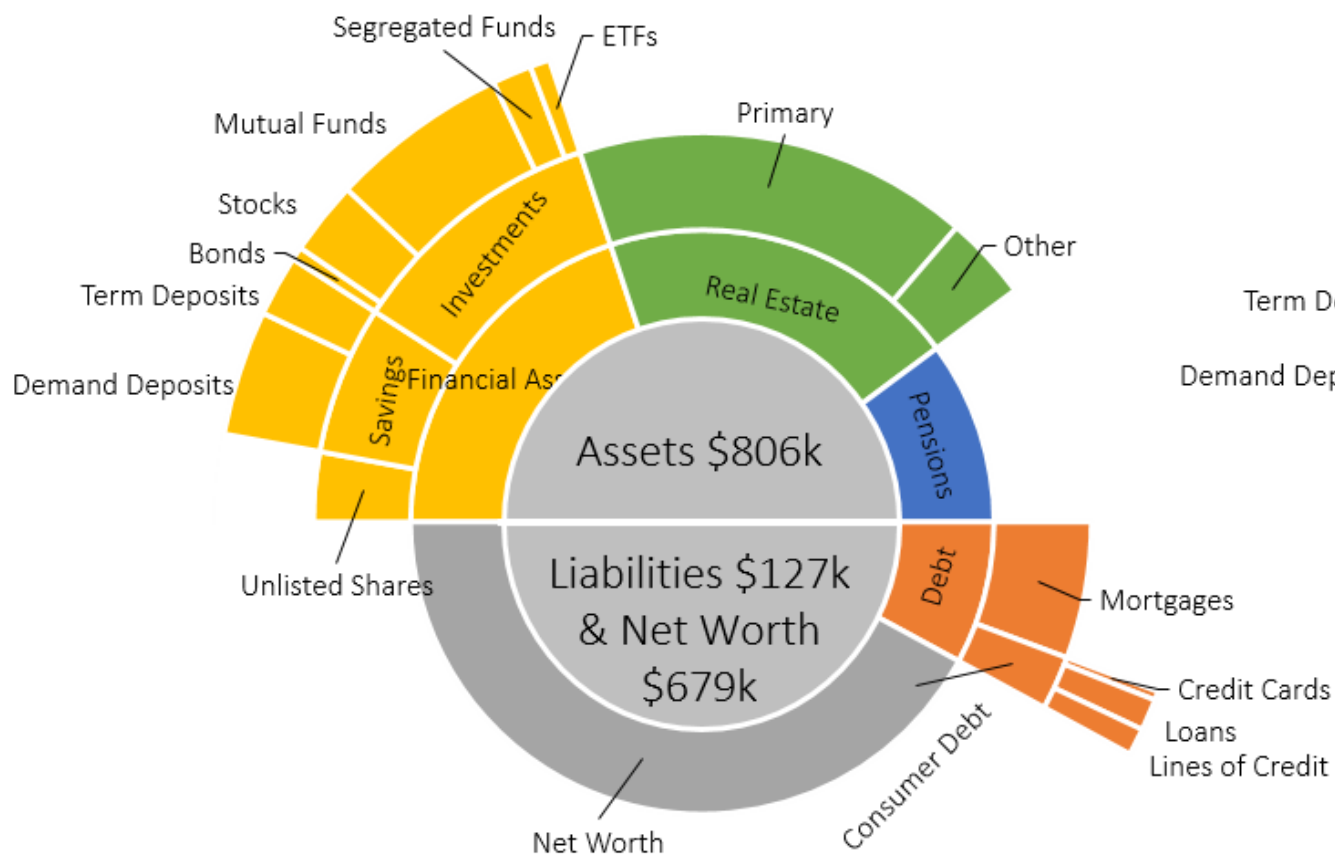
Canadian Households Average Assets, Debts and Net Worth

Financial Assets	\$	435,045
Unlisted Shares	\$	79,228
Savings	\$	124,711
Demand Deposits	\$	83,275
Term Deposits	\$	41,436
Investments	\$	231,106
Bonds	\$	9,826
Stocks	\$	52,546
Mutual Funds	\$	125,871
Segregated Funds	\$	28,314
ETFs	\$	14,550
Pensions	\$	172,456
Real Estate	\$	555,294
Primary	\$	442,627
Other	\$	112,667
Debt	\$	177,257
Mortgages	\$	130,318
Consumer Debt	\$	46,939
Credit Cards	\$	6,492
Loans	\$	21,869
Lines of Credit	\$	18,578
Net Worth	\$	985,538

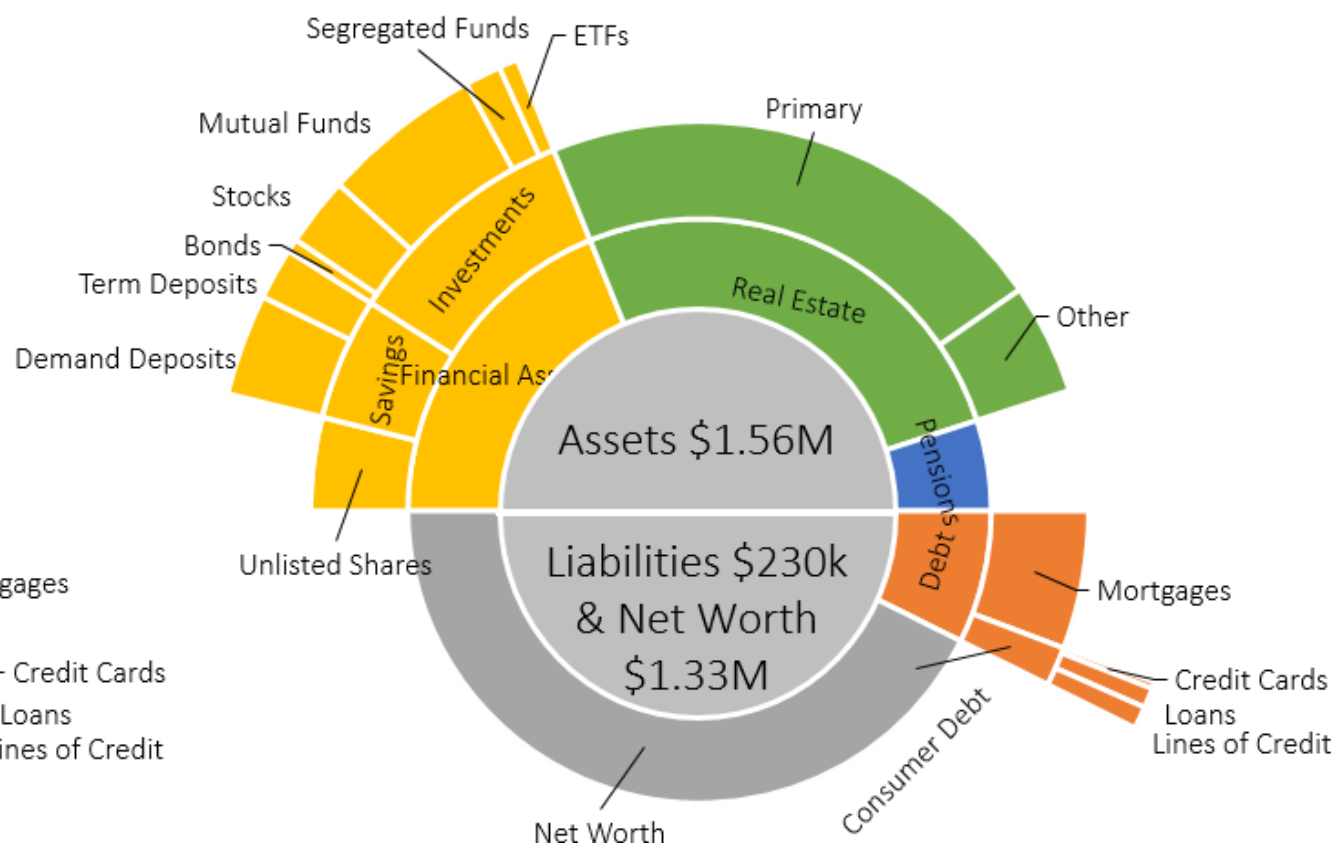


Regional Differences in Household Wealth

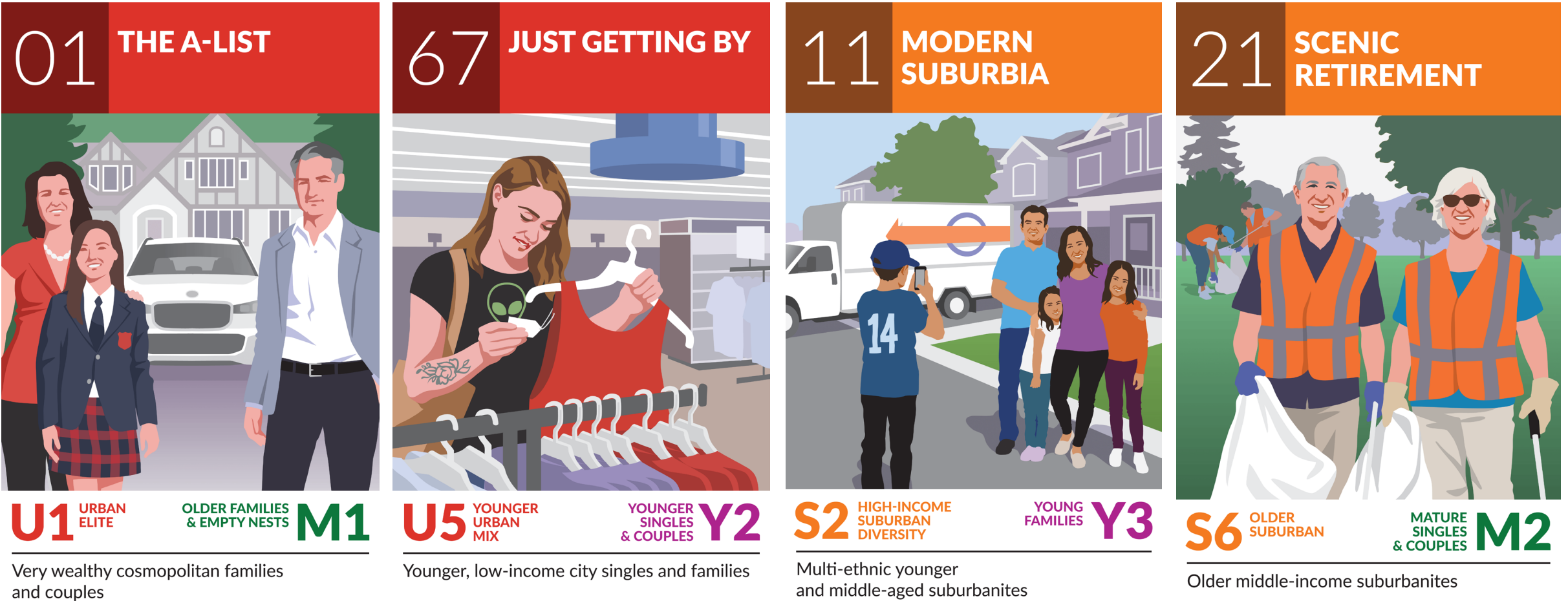
QC (Disc Inc. \$53k)



BC (Disc Inc. \$63k)

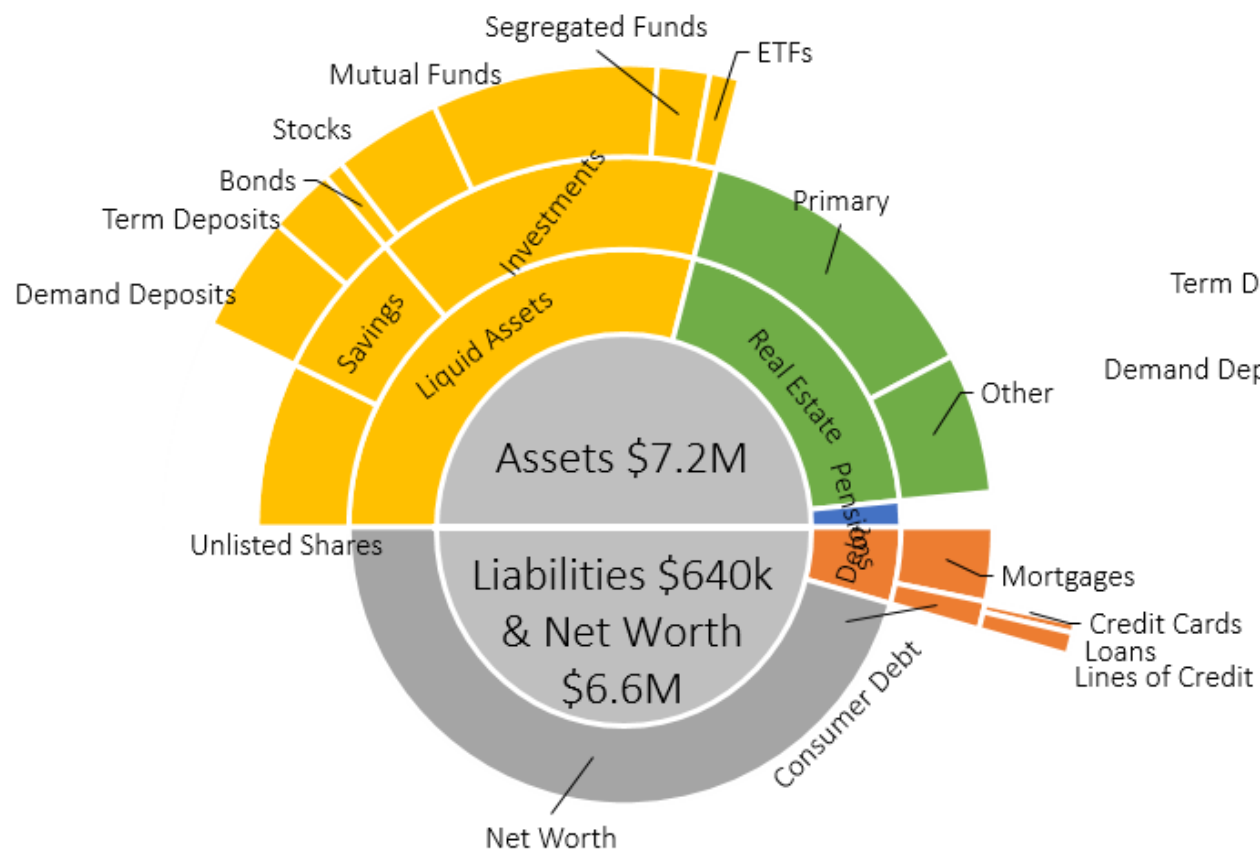


PRIZM Profiles

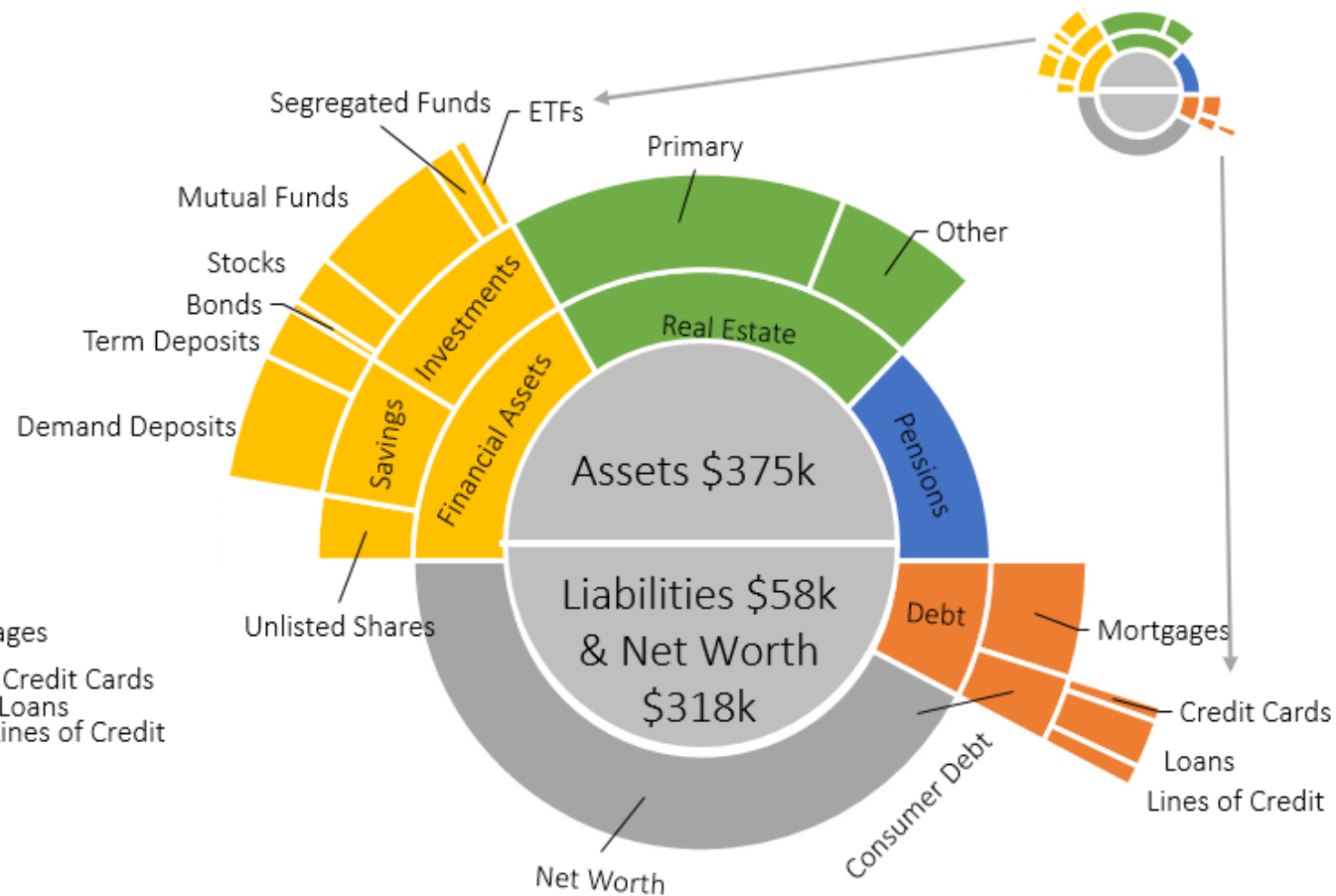


Demographic Differences in Household Wealth

A-List (Disc Inc. \$295k)

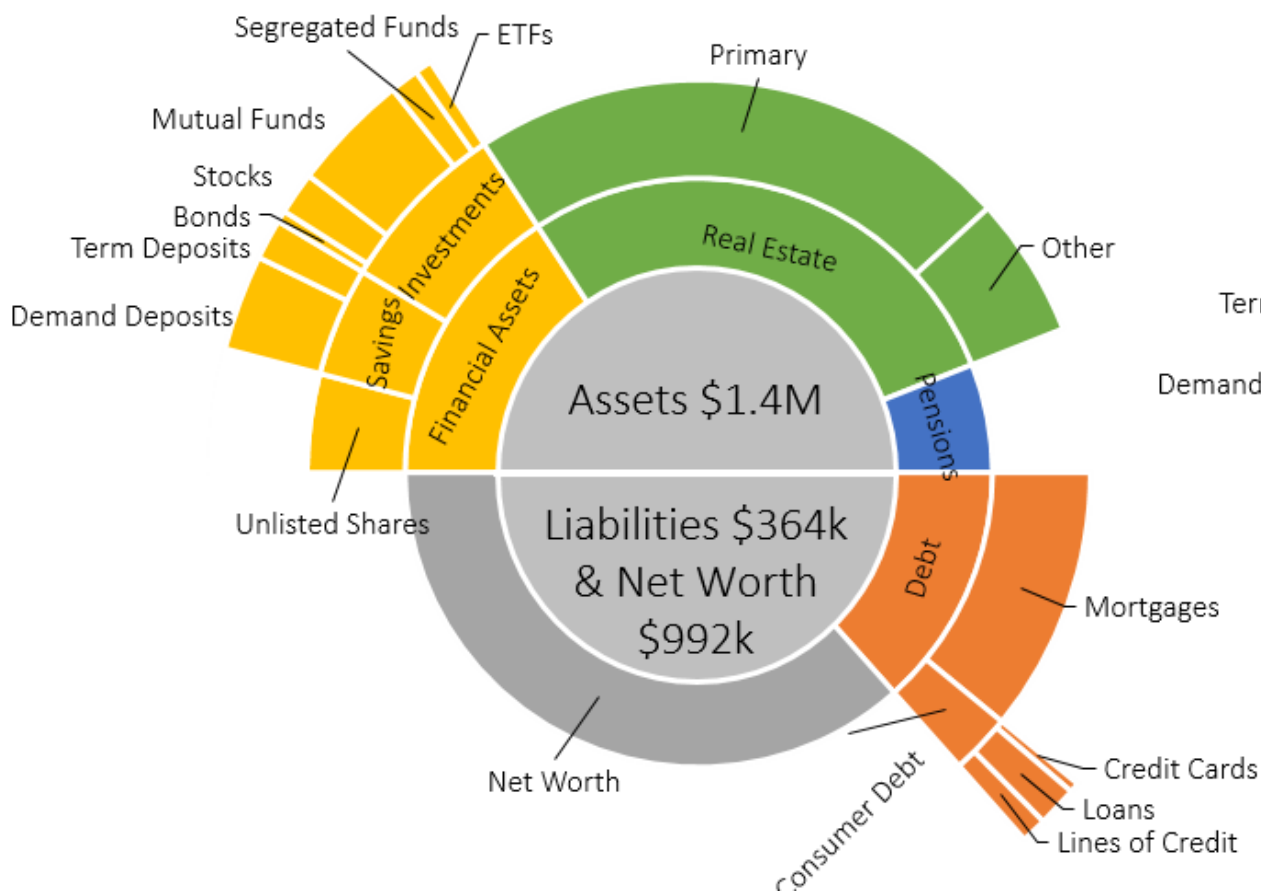


Just Getting By (Disc. Inc. \$31k)

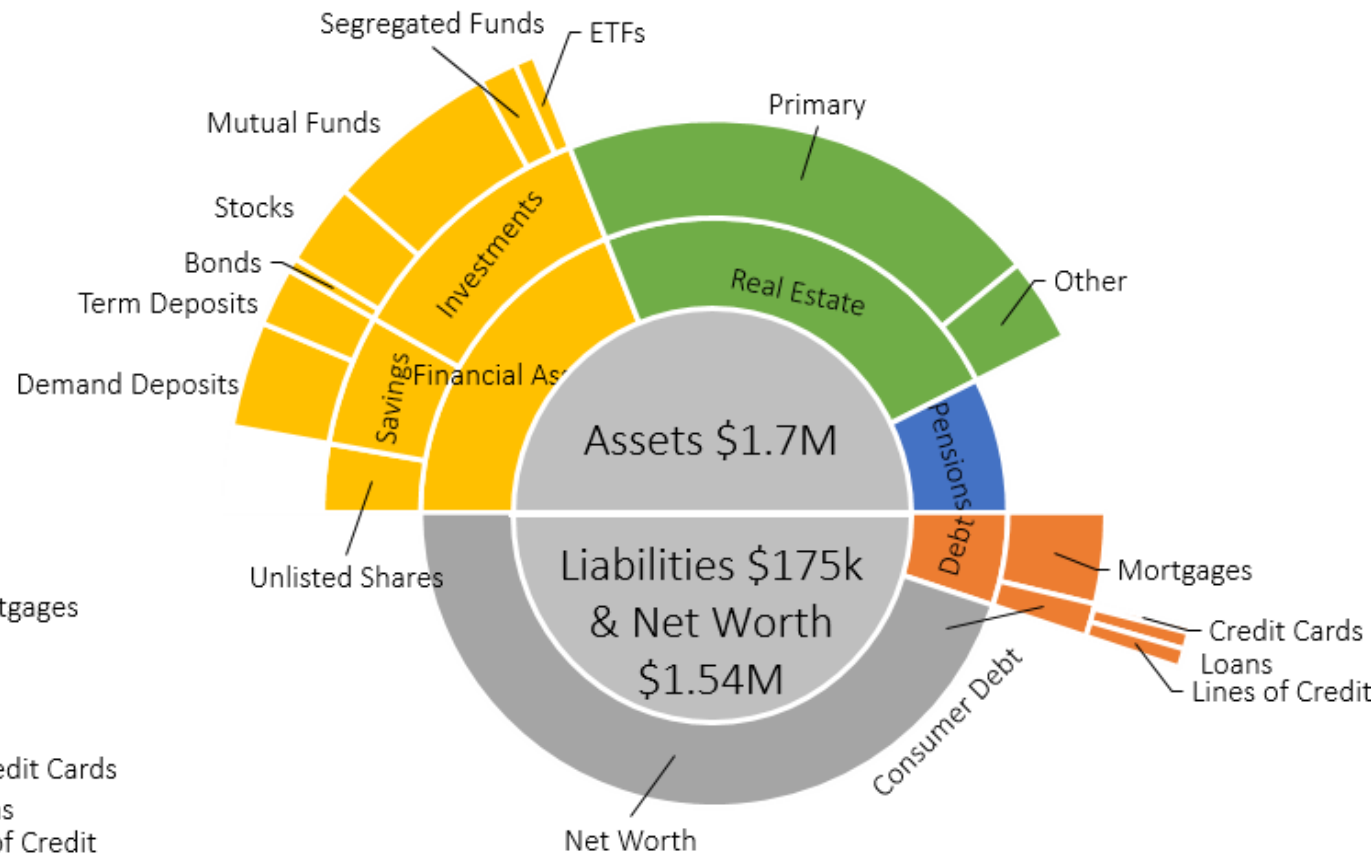


Demographic Differences in Household Wealth

Modern Suburbia (Disc Inc. \$73k)



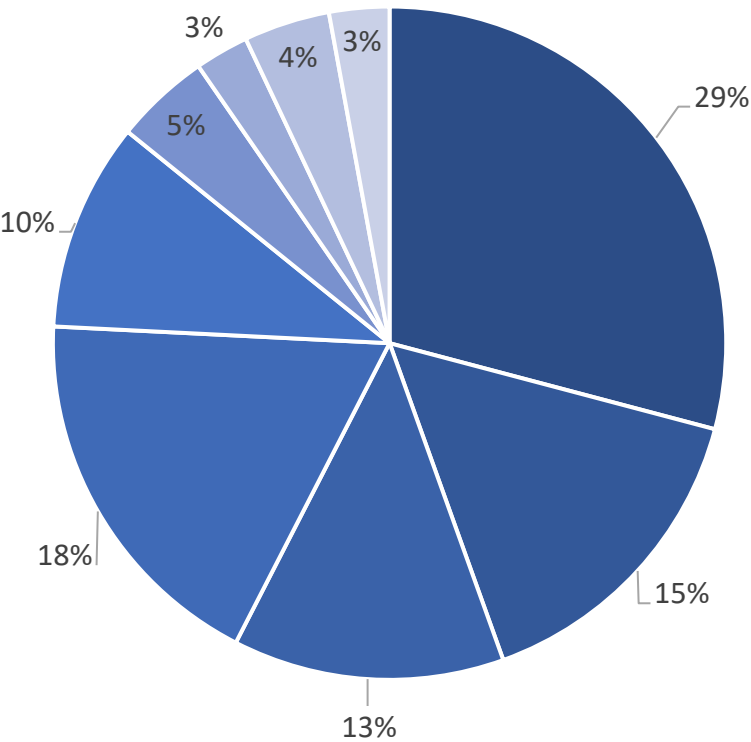
Scenic Retirement (Disc. Inc. \$67k)



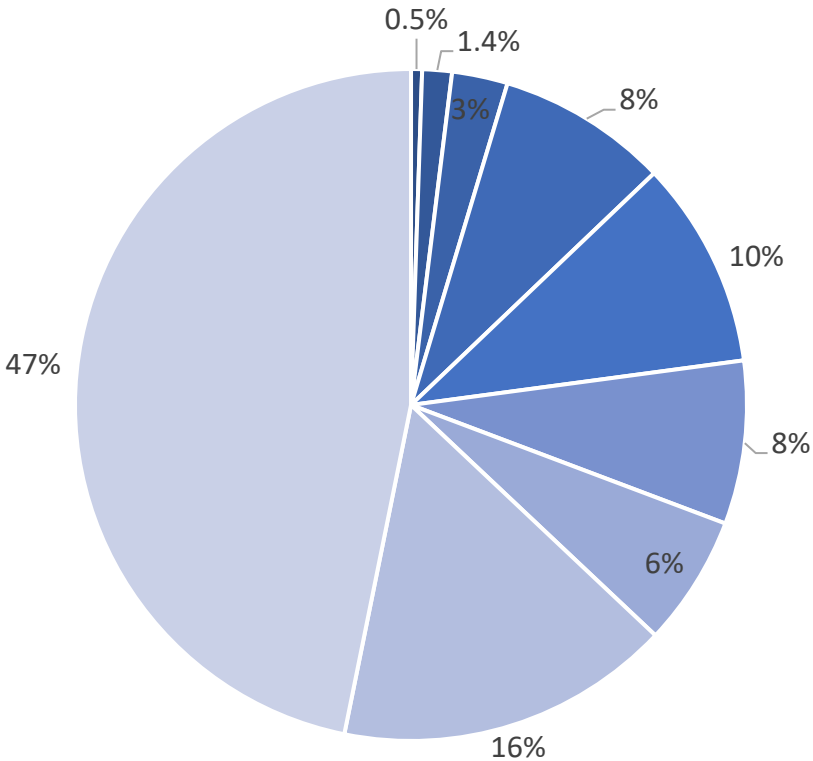
Distribution of Liquid Assets

Liquid Assets per Household

Percent of Households



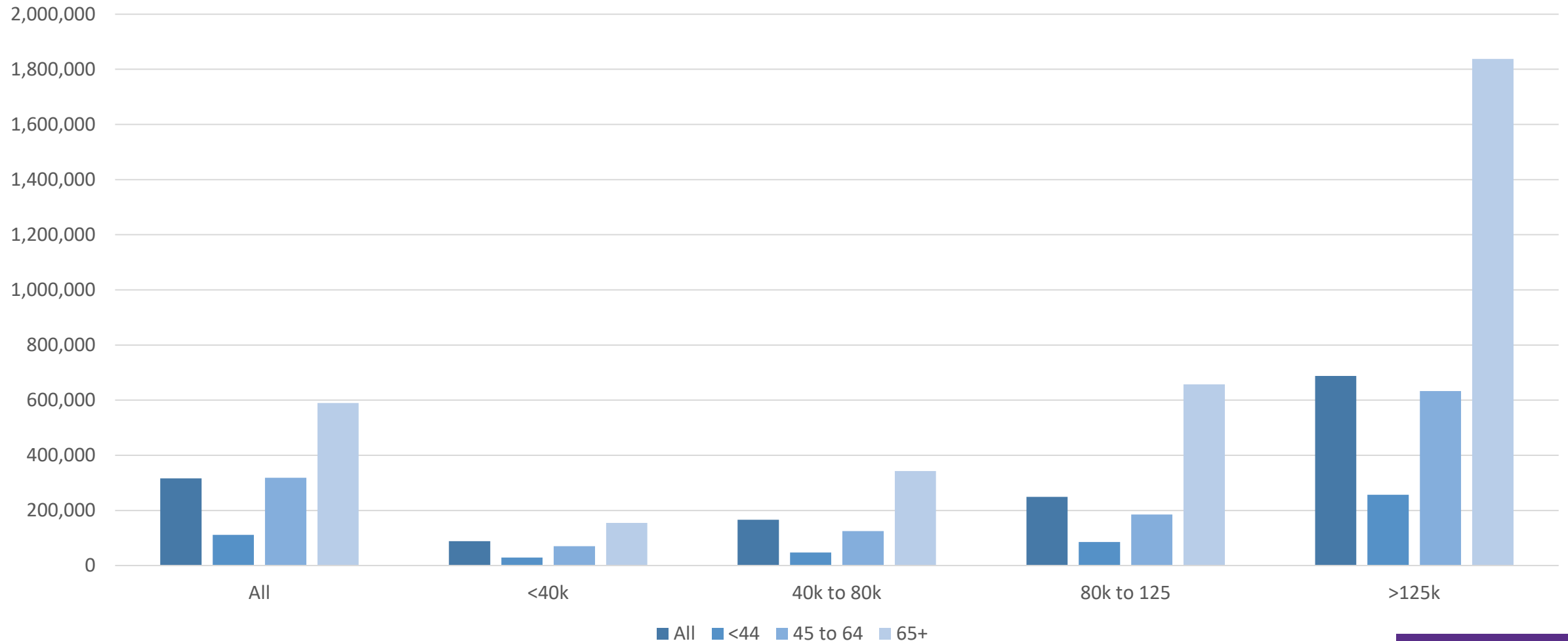
Total Liquid Assets Held



<\$20k \$20k to \$50k \$50k to \$100k \$100k to \$250k \$250k to \$500k \$500k to \$750k \$750k to \$1M \$1M to \$2M >\$2M

Liquid Assets By Age

Liquid Assets per Household

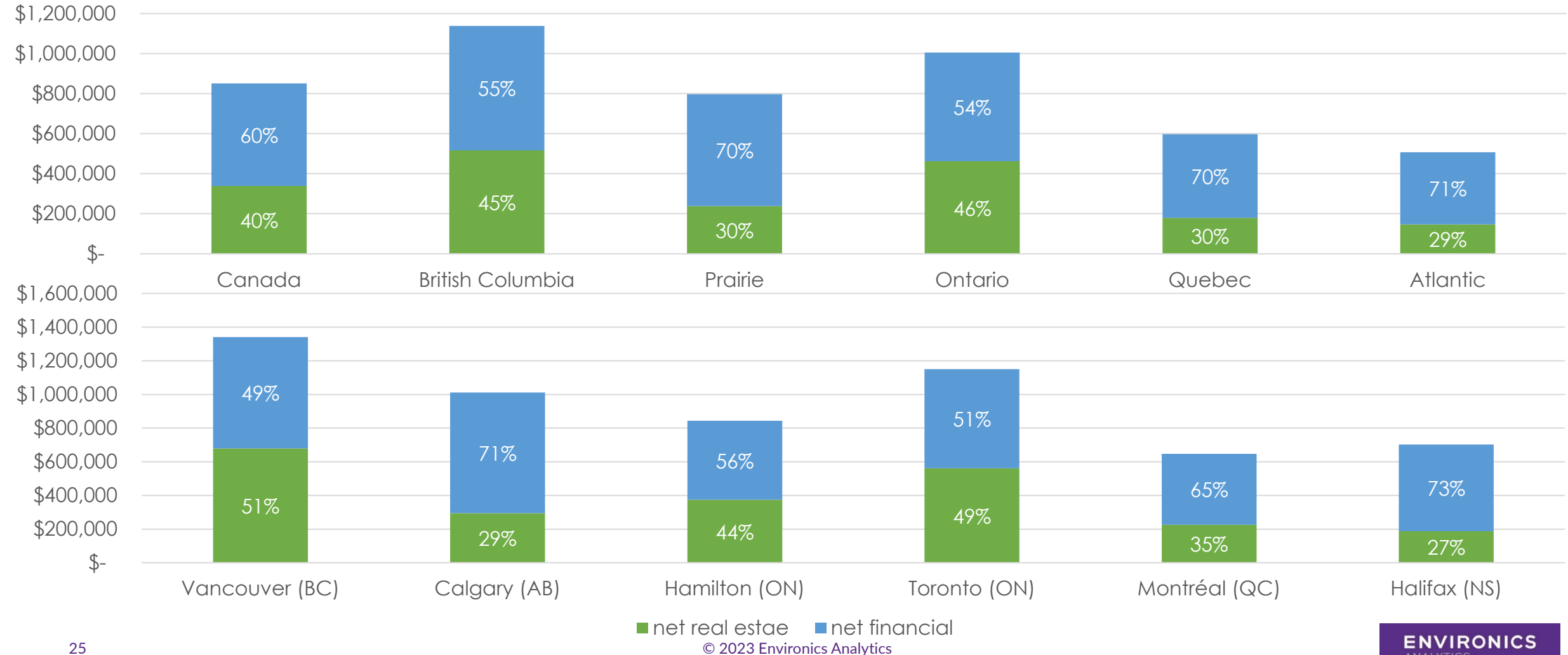


Net Worth By Region

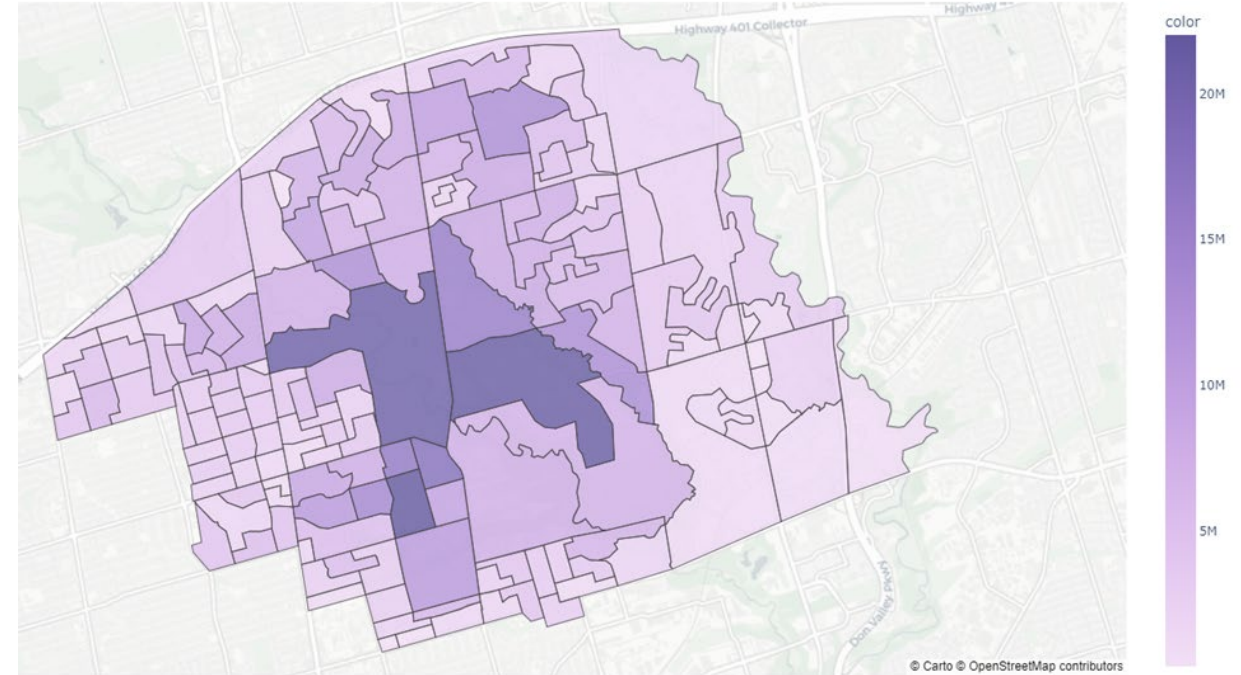
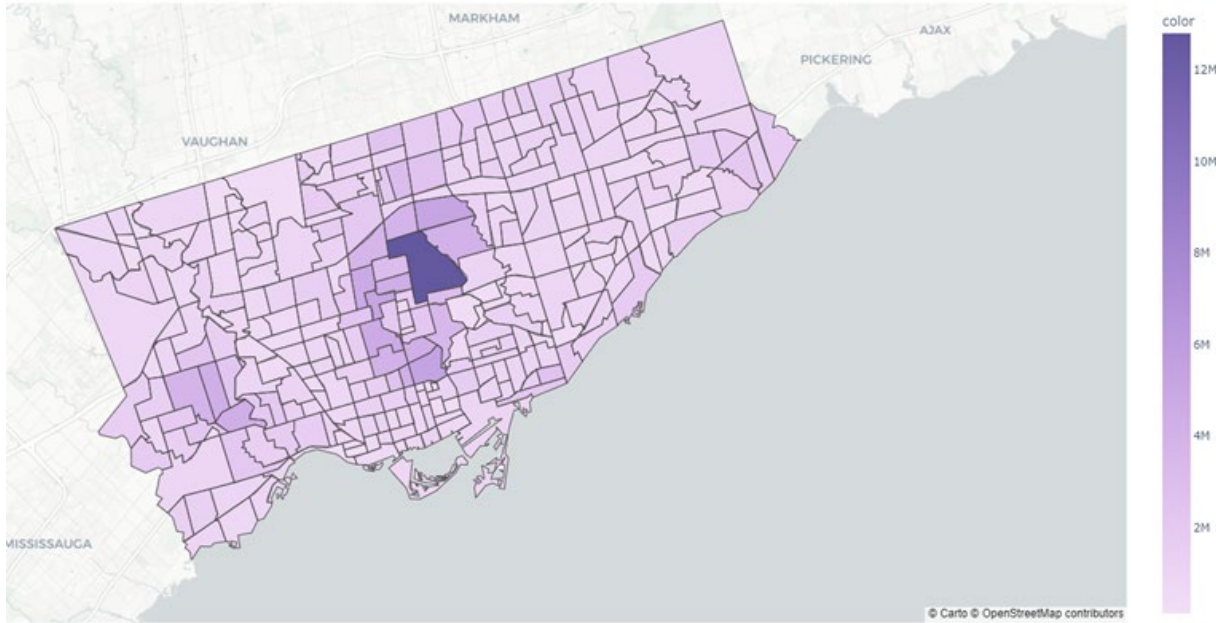


Net Worth Snapshot 2022

Canadian Household Assets, Debts and Net Worth

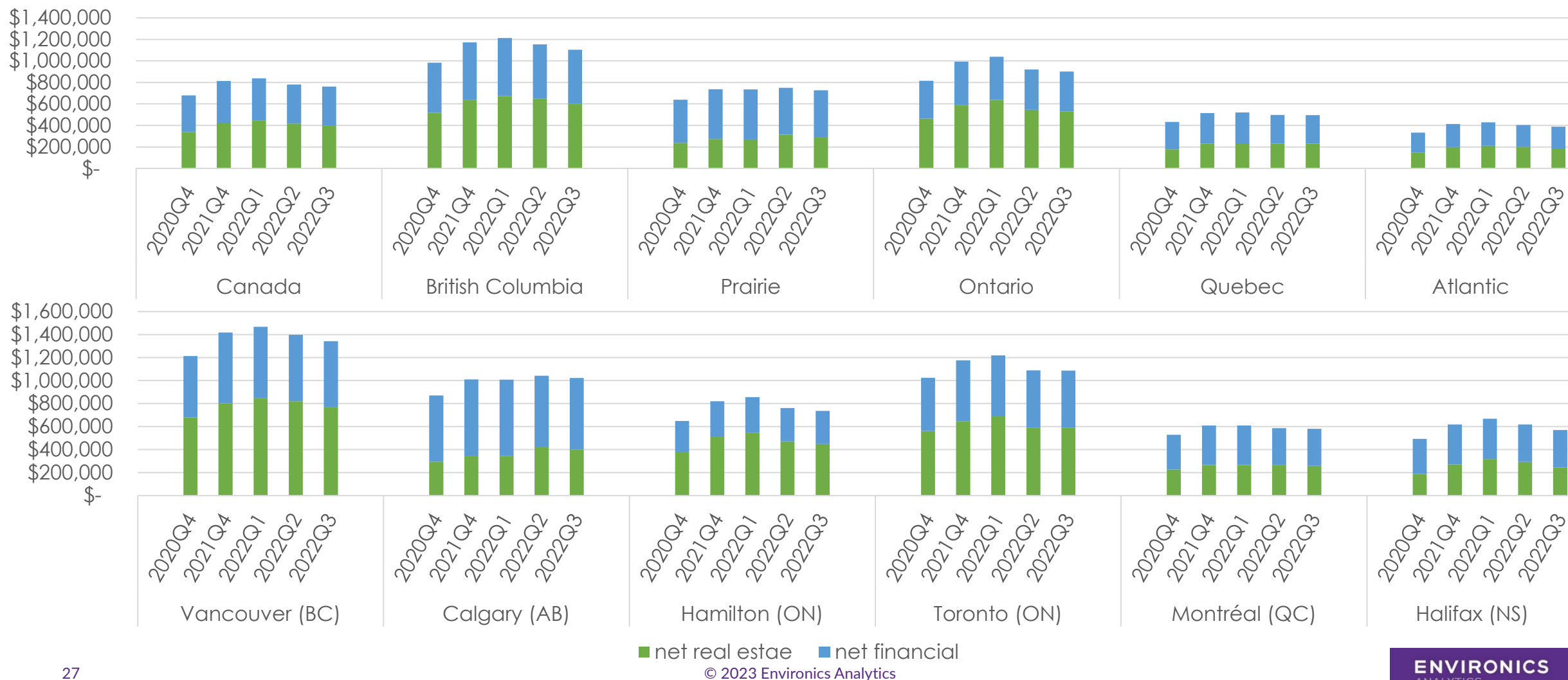


Variability of Net Worth Within Regions



Net Worth Trend (Excluding Pension)

Canadian Household Assets, Debts and Net Worth

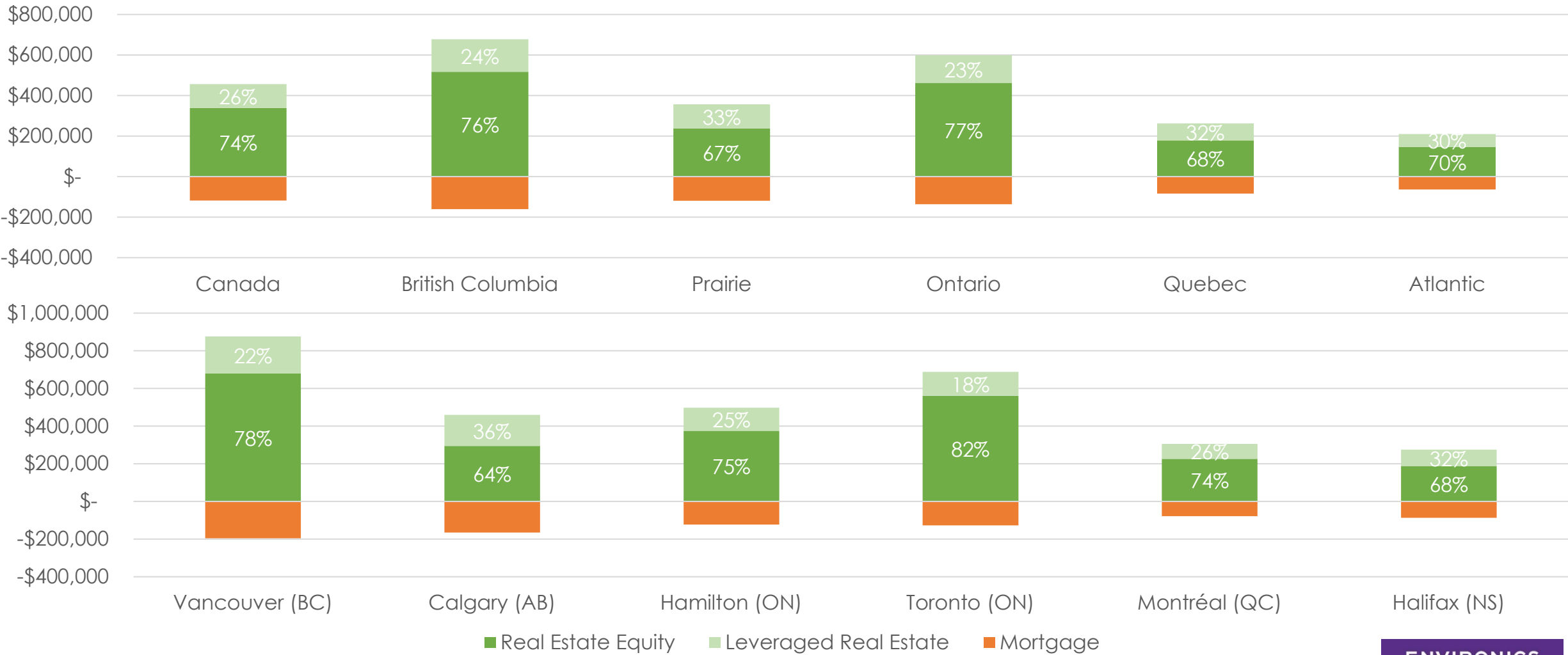


Real Estate & Mortgage Debt

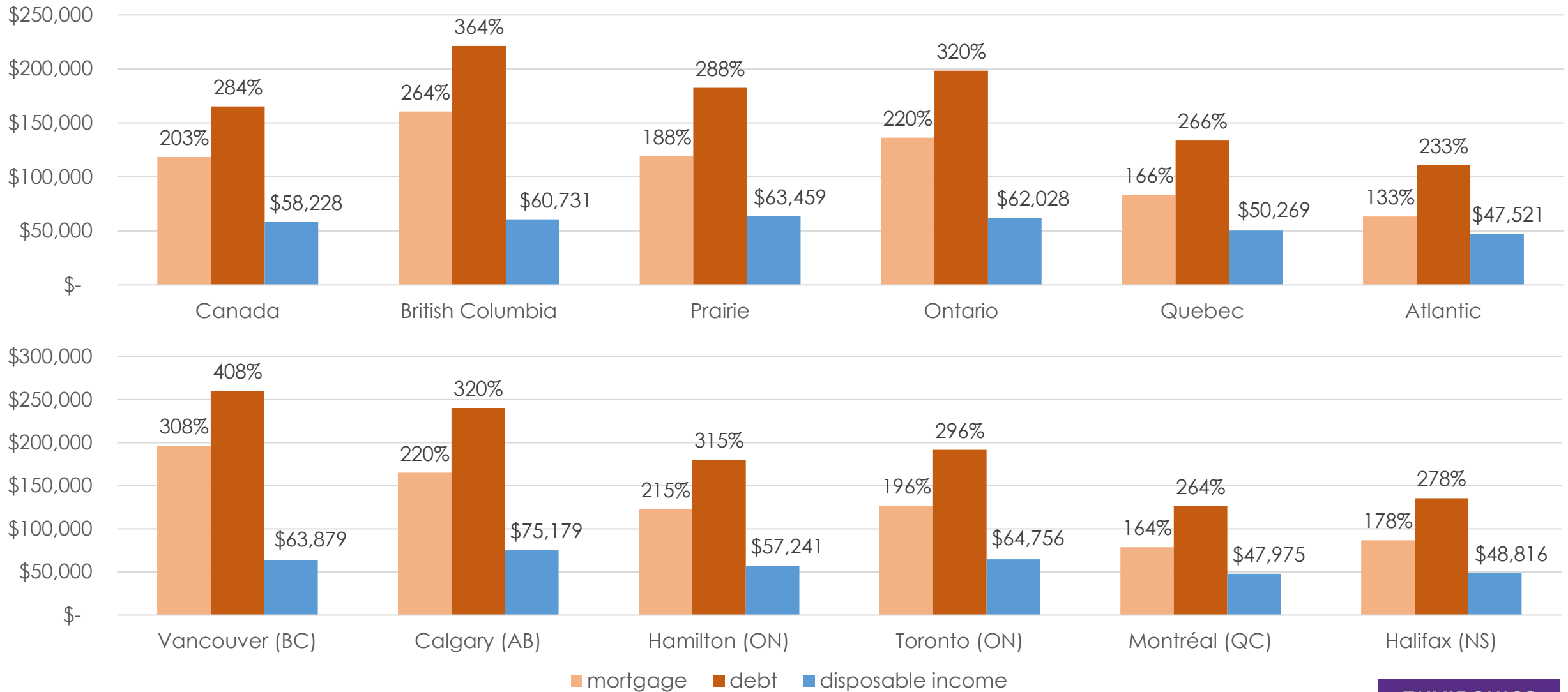


Real Estate Snapshot, 2022

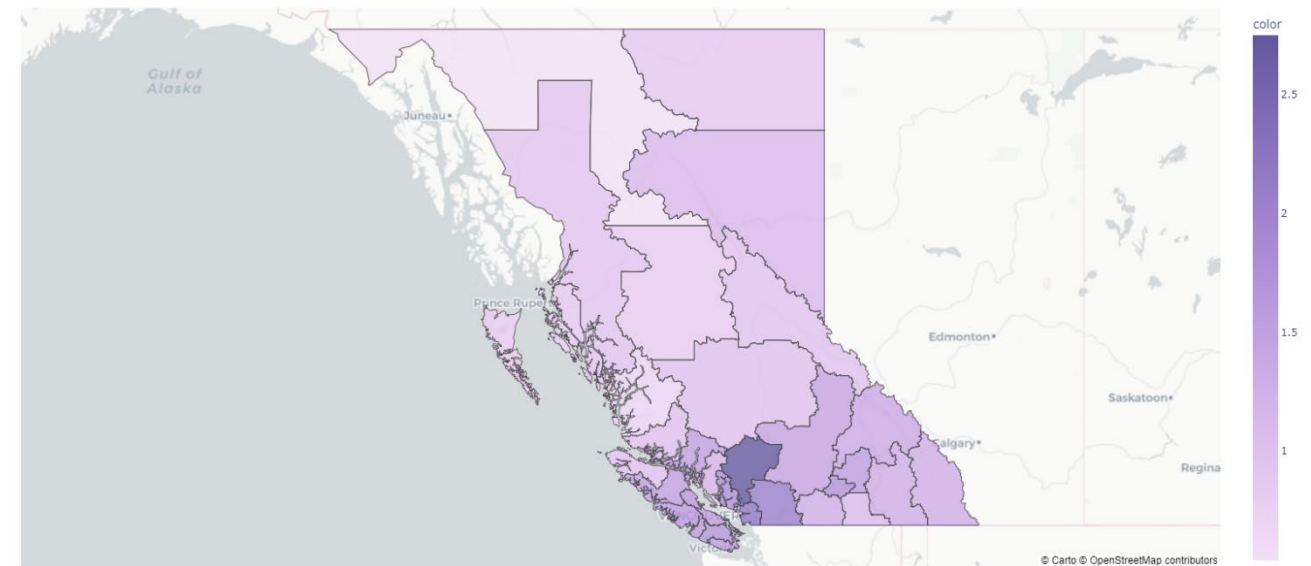
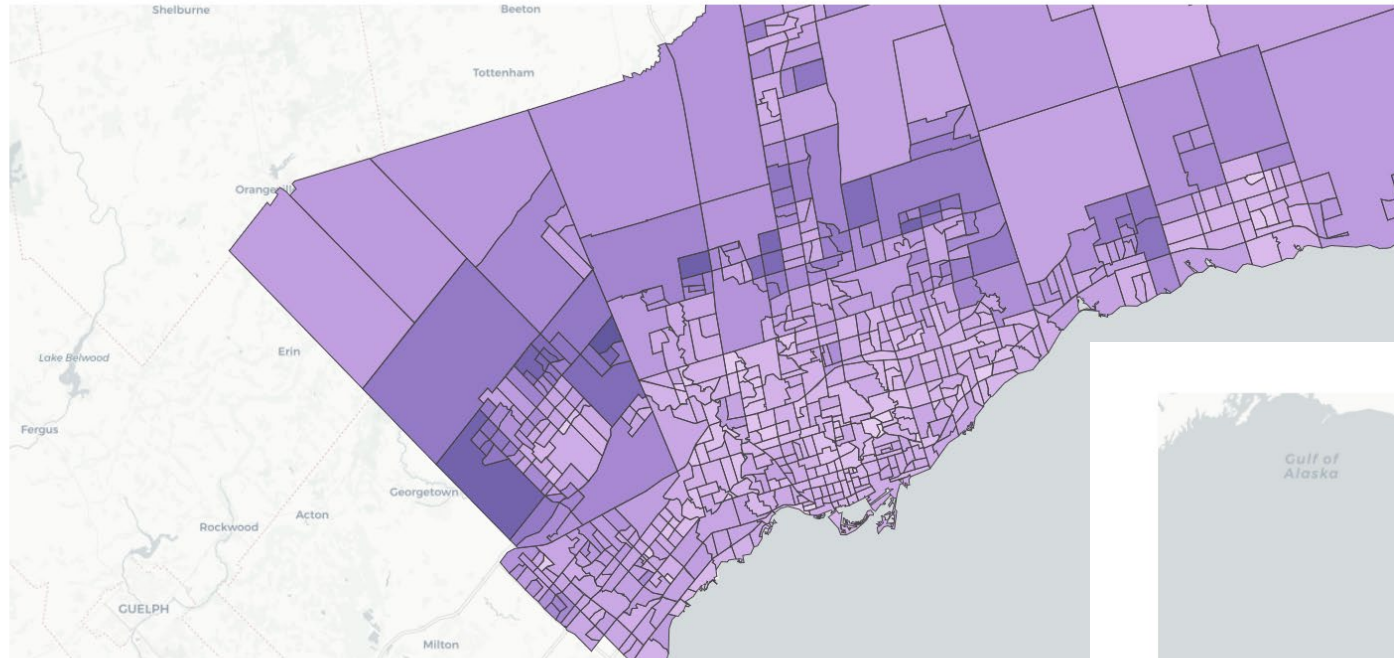
Canadian Household Assets, Debts and Net Worth



Debt To Disposable Income, 2022

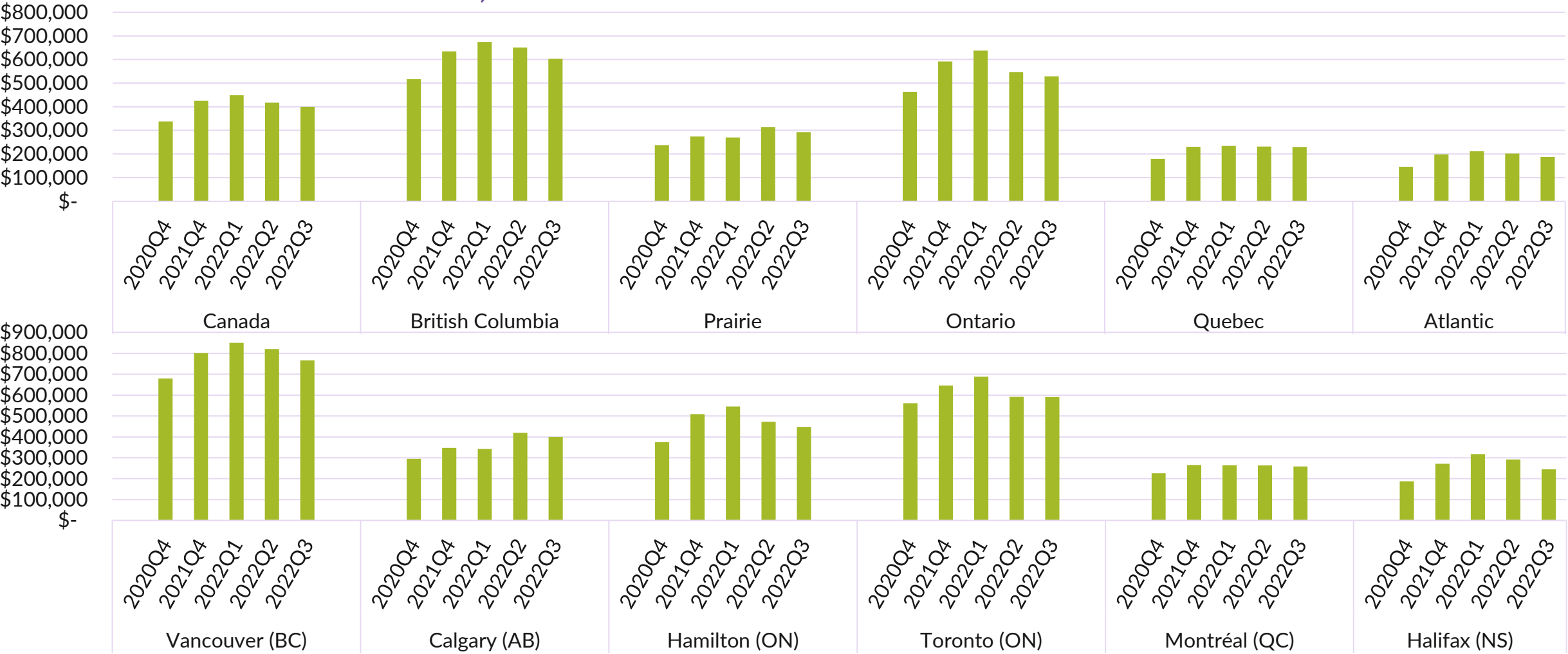


Regional Maps of Mortgage to Disposable Income, 2022



Real Estate Trend

Canadian Household Assets, Debts and Net Worth

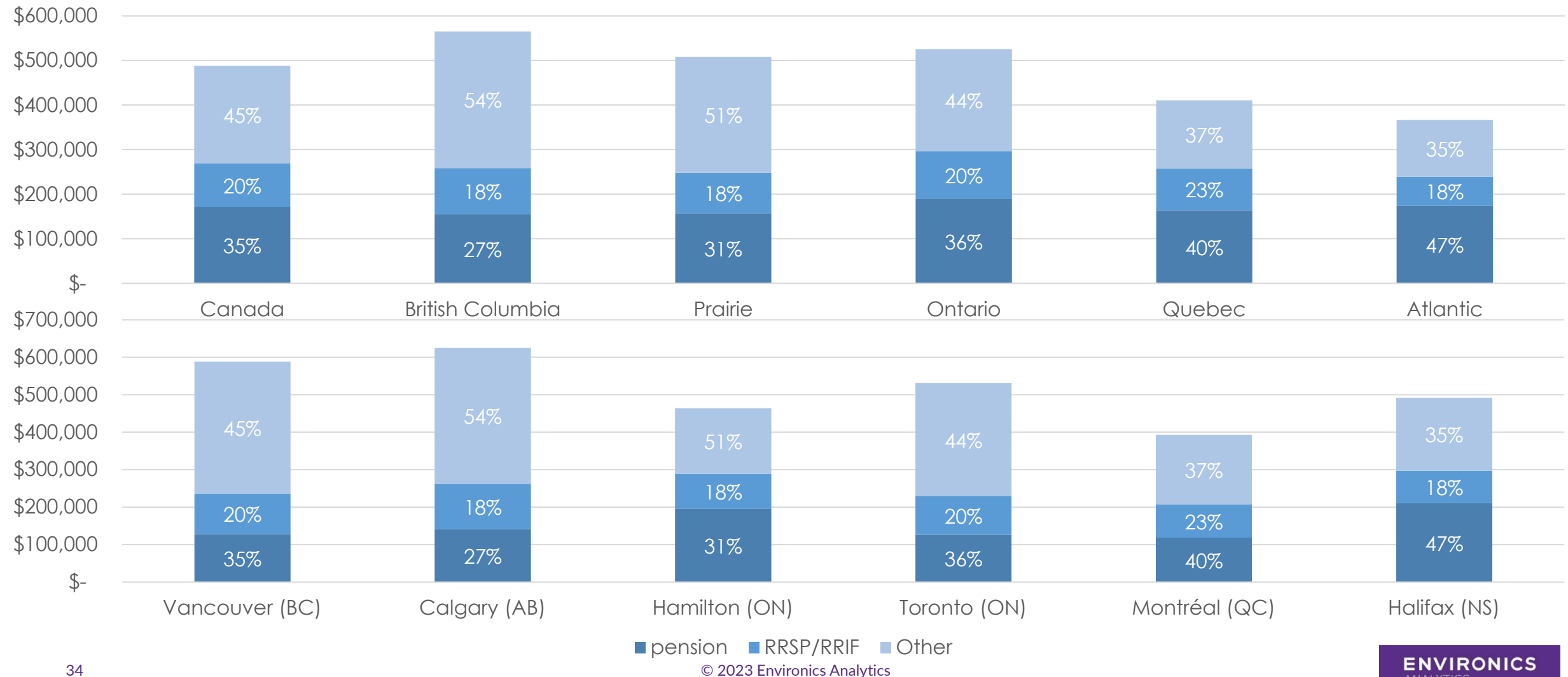


Financial Assets and Consumer Debt



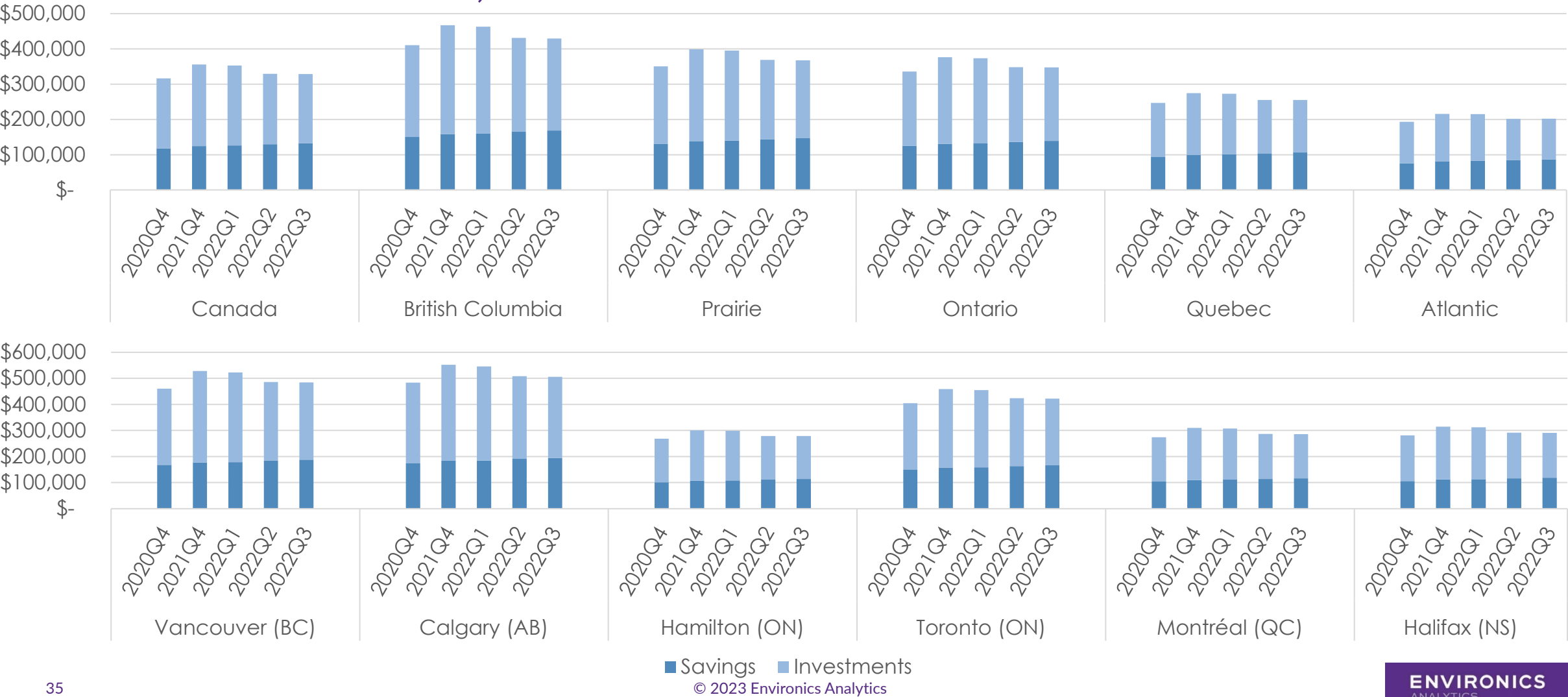
Financial Assets Snapshot, 2022

Canadian Household Assets, Debts and Net Worth



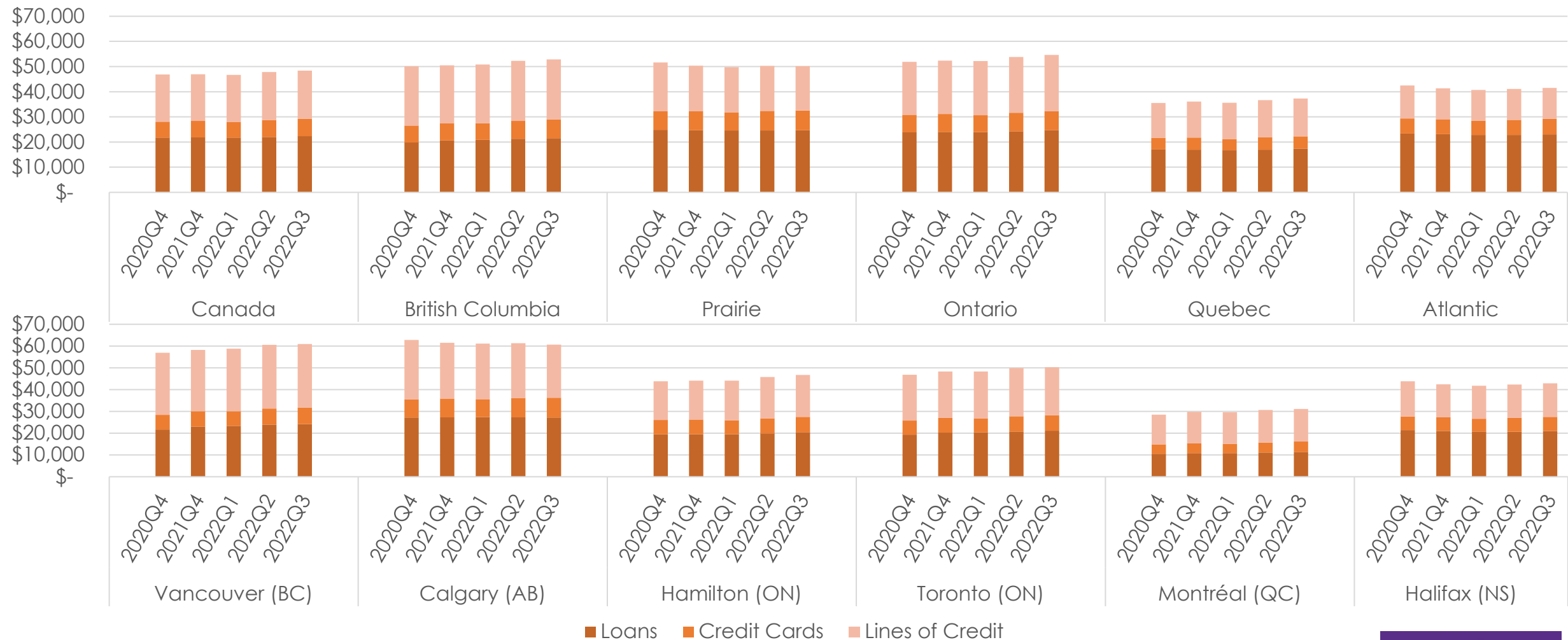
Liquid Assets Trend

Canadian Household Assets, Debts and Net Worth



Consumer Debt Trend

Canadian Household Assets, Debts and Net Worth



What are Fundraisers to Do in This Economic Climate?





Know your
donors!



The figure displays 67 lifestyle cards arranged in a grid. Each card features a colorful illustration of people in various settings, a title, a PRIZM segment, and a brief description of the lifestyle.

Card Number	Lifestyle Title	PRIZM Segment	Description
01	THE A LISTS	U1	High income, high education, high status
02	WEALTHY & WISE	U1	High income, high education, high status
03	ASPIRATIONALS	F1	High income, high education, high status
04	TURBO BURGERS	S1	High income, high education, high status
05	BEST-CLASS FAMILIES	S1	High income, high education, high status
06	DOWNTOWN VIBE	U1	High income, high education, high status
07	NATURE & SECURE	F1	High income, high education, high status
08	MULTICULTURALISM	S2	High income, high education, high status
09	BOOMER BLISS	S1	High income, high education, high status
10	ASIAN ACHIEVEMENT	F2	High income, high education, high status
11	MODERN BUILDING	S2	High income, high education, high status
12	EAT, PLAY, LOVE	U3	High income, high education, high status
13	VIE DE RÊVE	S4	High income, high education, high status
14	KICK BACK COUNTRY	R1	High income, high education, high status
15	SOUTH ASIAN ASPIRE	U4	High income, high education, high status
16	SAVY SENIORS	U2	High income, high education, high status
17	ASIAN AVENUES	U4	High income, high education, high status
18	MULTICULTURAL CORNERS	F1	High income, high education, high status
19	BARELY THERE	S3	High income, high education, high status
20	NEW ASIAN INSIGHTS	F2	High income, high education, high status
21	ACTIVE RETIREMENT	S6	High income, high education, high status
22	INDIEVILLE	U3	High income, high education, high status
23	MID-CITY MELLOW	U2	High income, high education, high status
24	SUBURBAN FAMILIES	S3	High income, high education, high status
25	SUBURBAN SPORTS	S3	High income, high education, high status
26	COUNTRY TRADITIONS	R1	High income, high education, high status
27	DISCOTEQUE NOUVELLE	F2	High income, high education, high status
28	LATE LIFE	U5	High income, high education, high status
29	BEST THOUGHTS	S4	High income, high education, high status
30	SOUTH ASIAN SOCIETY	F3	High income, high education, high status
31	METRO MIXING POT	F3	High income, high education, high status
32	DIVERSE & DETERMINED	F3	High income, high education, high status
33	NEW COUNTRY	R1	High income, high education, high status
34	FAMILIES THROUPO	S4	High income, high education, high status
35	BE DYNAMIQUE	S7	High income, high education, high status
36	MIDDLE-CLASS MIDDIM	U2	High income, high education, high status
37	KEEP ON TRACKING	T1	High income, high education, high status
38	STRESSED IN SUBURBAN	S5	High income, high education, high status
39	EVOLUTION MARIAGE	U6	High income, high education, high status
40	LES ÉRIEUNES	U3	High income, high education, high status
41	DOWN TO EARTH	R2	High income, high education, high status
42	BIEN-ÊTRE TRANQUILLES	S7	High income, high education, high status
43	HAPPY MEDIUM	S5	High income, high education, high status
44	UN GRAND CNU	U6	High income, high education, high status
45	LOW-LANE LURES	S6	High income, high education, high status
46	OUTRANGLING BOUTIQUE	R3	High income, high education, high status
47	SOCIAL NETWORKERS	U3	High income, high education, high status
48	AGRI-BIZ	R2	High income, high education, high status
49	BACKCOUNTRY BOOMERS	R2	High income, high education, high status
50	COUNTRY WESTERN	R2	High income, high education, high status
51	ON THEIR OWN AGAIN	U2	High income, high education, high status
52	FRIENDS & RICHES	U5	High income, high education, high status
53	SILVER PLAYS	S6	High income, high education, high status
54	VEAU VILLAGE	R3	High income, high education, high status
55	ENJOYABLE MULTICULTURELS	U3	High income, high education, high status
56	BOUNCE MULTICULTURELS	U6	High income, high education, high status
57	JUGGLING ACTS	U5	High income, high education, high status
58	OLD TOWN ROMANS	T1	High income, high education, high status
59	MAVIE SIMPLE	S7	High income, high education, high status
60	VALLÉE VILLAGES	U5	High income, high education, high status
61	CAME FROM AWAY	U3	High income, high education, high status
62	SUBURBAN ROLINGERS	S6	High income, high education, high status
63	AMANTS DE LA NATURE	R3	High income, high education, high status
64	METRO MOVIES	U4	High income, high education, high status
65	FIRES & TRADITIONNELLES	U6	High income, high education, high status
66	INDIGENOUS FAMILIES	T1	High income, high education, high status
67	JUST GETTING BY	U5	High income, high education, high status

Net Worth Reminder



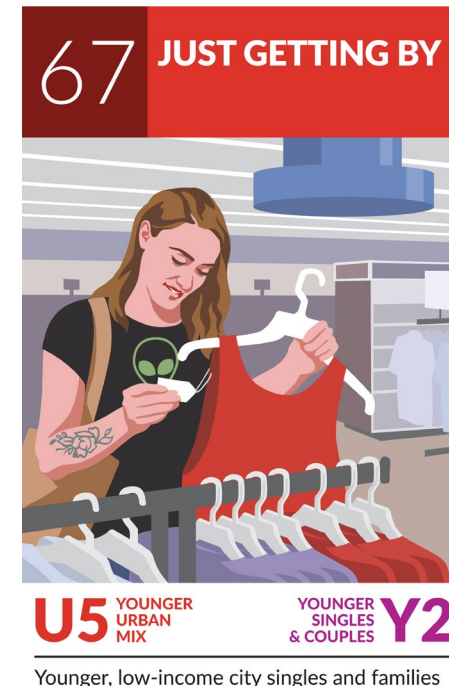
\$6,600,000.00



\$992,000

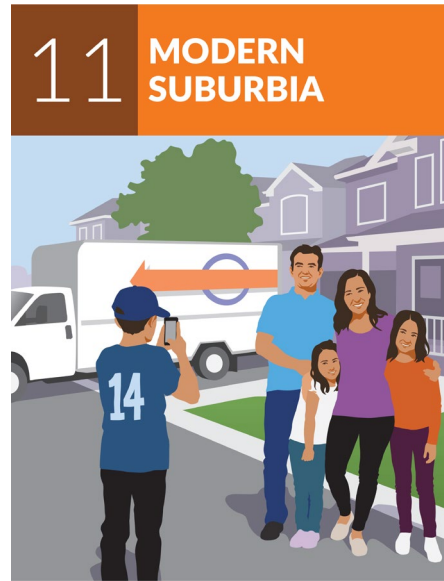


\$1,540,000



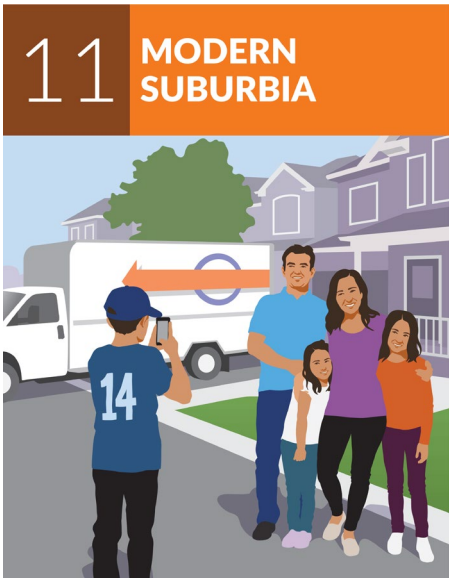
\$318,000

Key Demographics

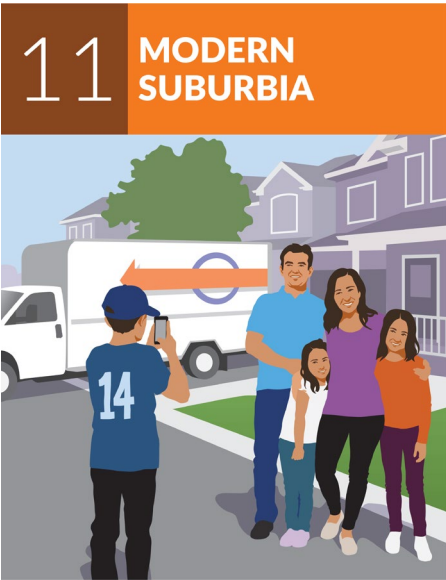
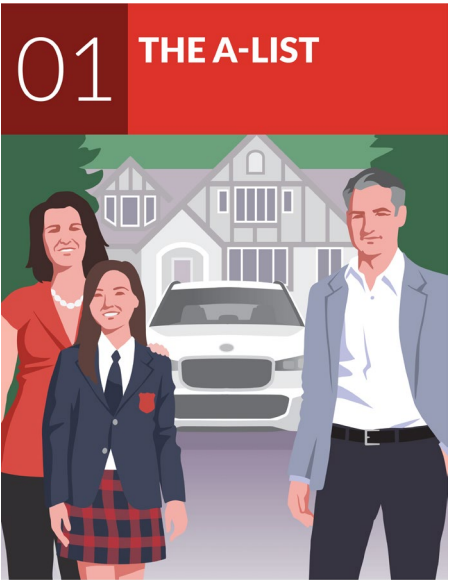


Age	55+	35 - 54	65+	<45
Avg. HH Income	\$524,299	\$142,708	111,580	\$64,792
Home	Own	Own	Own	Rent
Life Stage	Established Families	Younger Families	Retirees	Singles

Media Preferences



Giving Behaviours



Avg. Annual Give

\$12,486

\$869

\$1,030

\$360

Org of Choice

Health

Religion

Social Services

Social Services

Channel

Sponsorship

Place of Worship

Mail

Shopping Center

Motivation

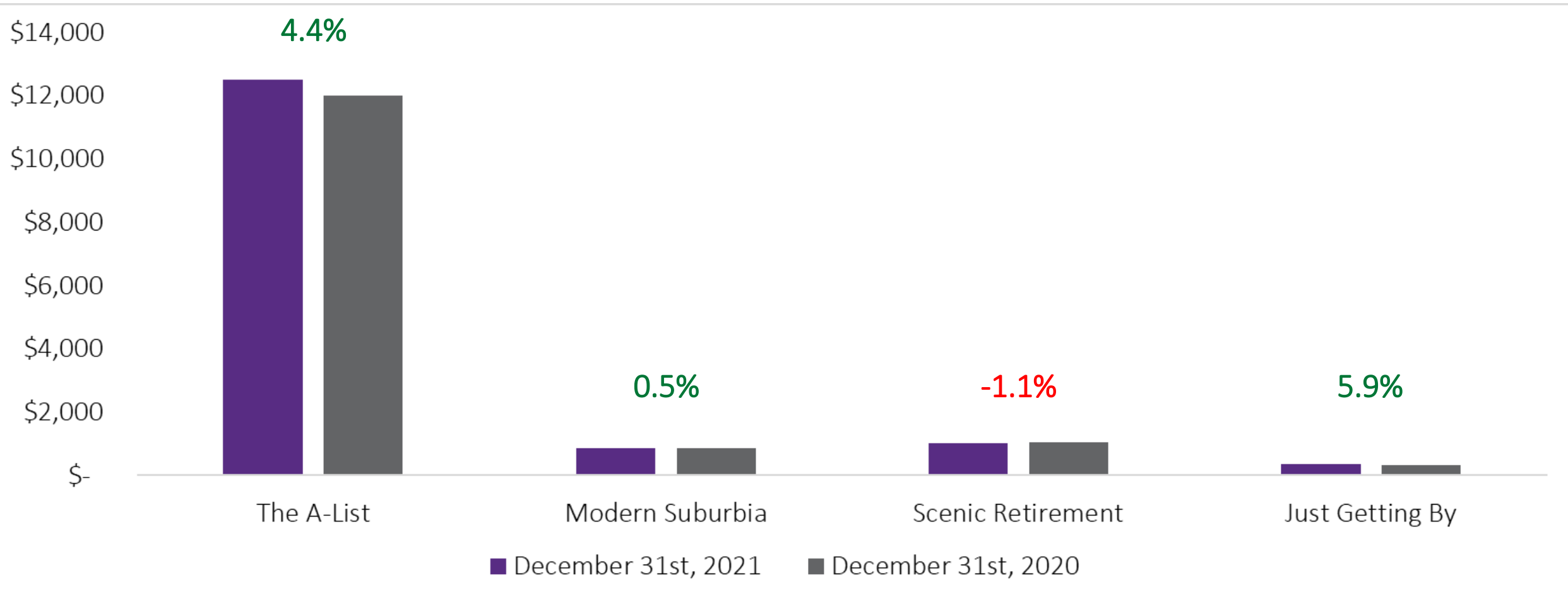
Cause

Community

Tax Credit

Compassion

YOY Giving Comparison



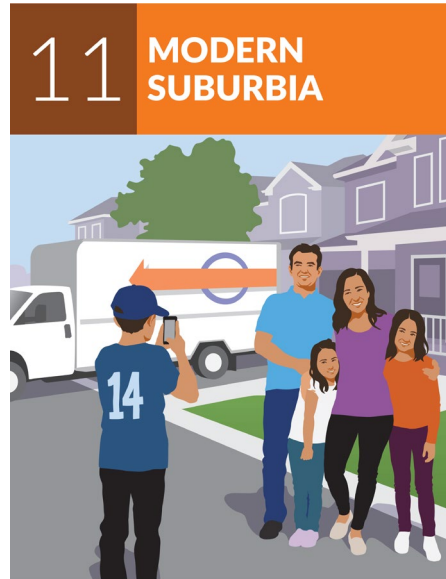
Social Values



Personal Control

Cultural Sampling

Legacy



Pursuit of
Originality

Personal Optimism

Importance of
Price



Legacy

Duty

Utilitarian
Consumerism



Financial Concern

Ethical
Consumerism

Importance of
Price

Bringing it All Together

- People are still giving!
- Apply what we learned throughout the pandemic – embrace your supporters
- Leverage data to be nimble and efficient in these tumultuous economic times

Thank You



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