



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

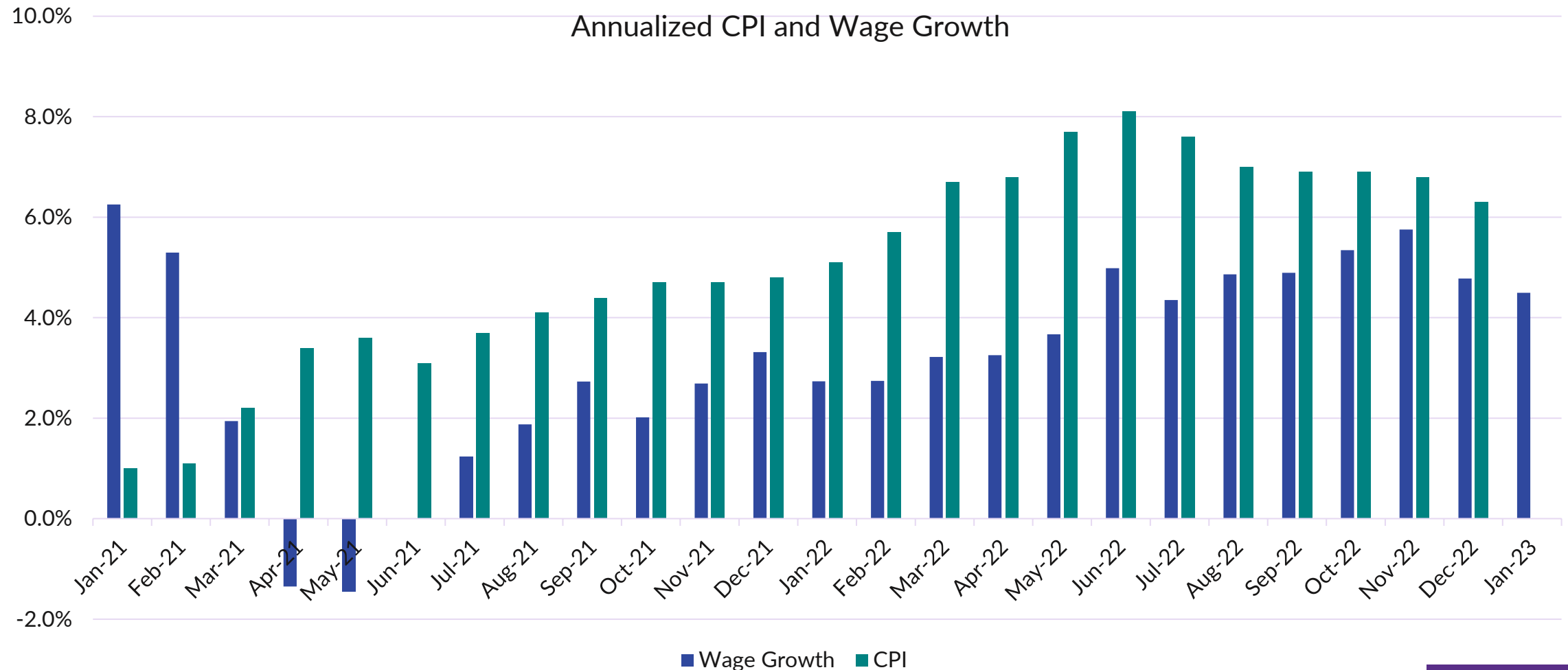
- Canadian Economic Overview
- WealthScapes – State of the Nation
- What are Fundraisers to Do?
- Questions

Canadian Households Feeling the Effects of a Changing Economy



The Economic Landscape In Canada

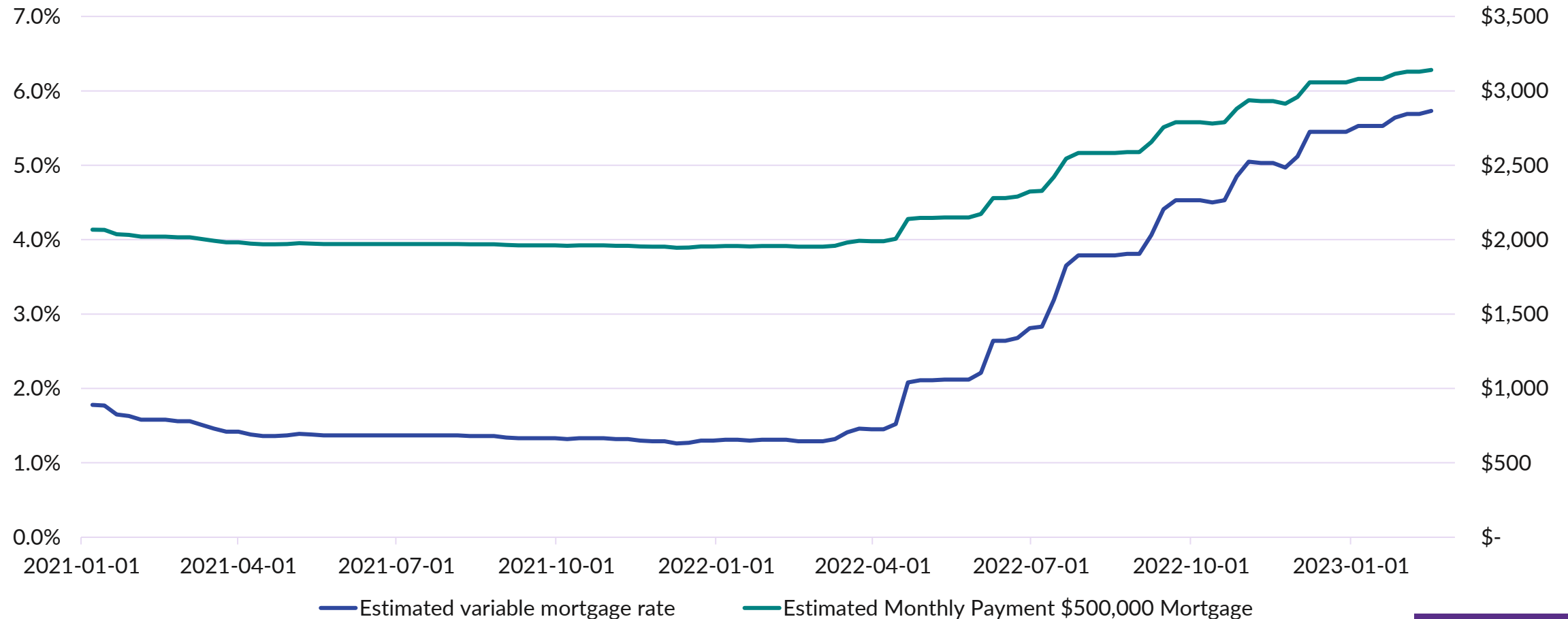
Rising inflation and lagging wage growth



The Economic Landscape In Canada

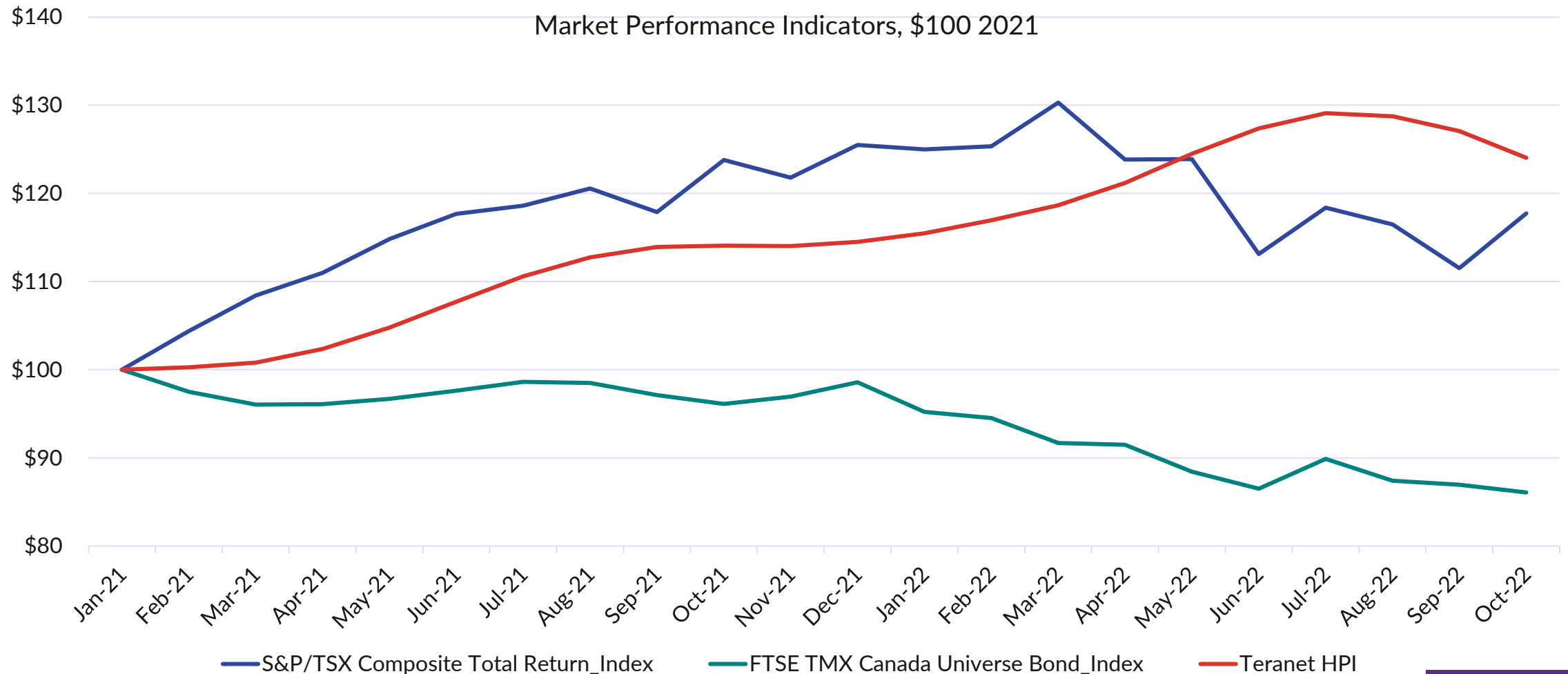
Central bank raises rates leading to steeply increasing borrowing costs

Variable Mortgage Rates and Servicing Costs



The Economic Landscape In Canada

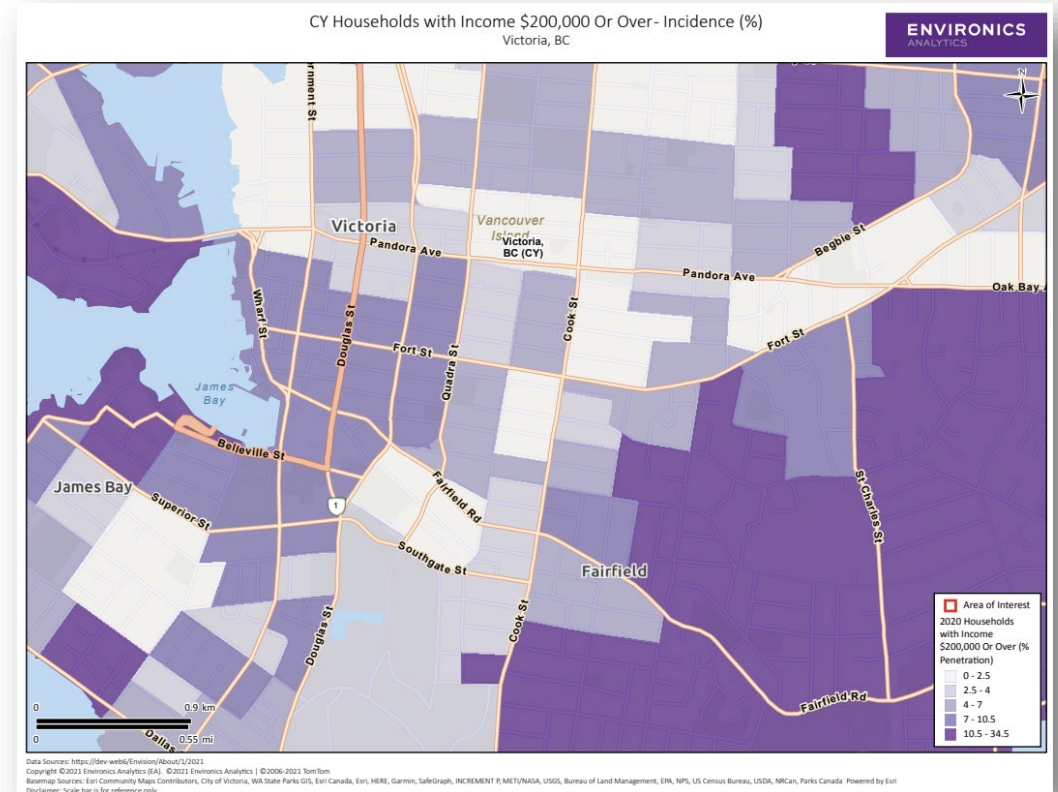
Rising rates and geopolitical events impact markets



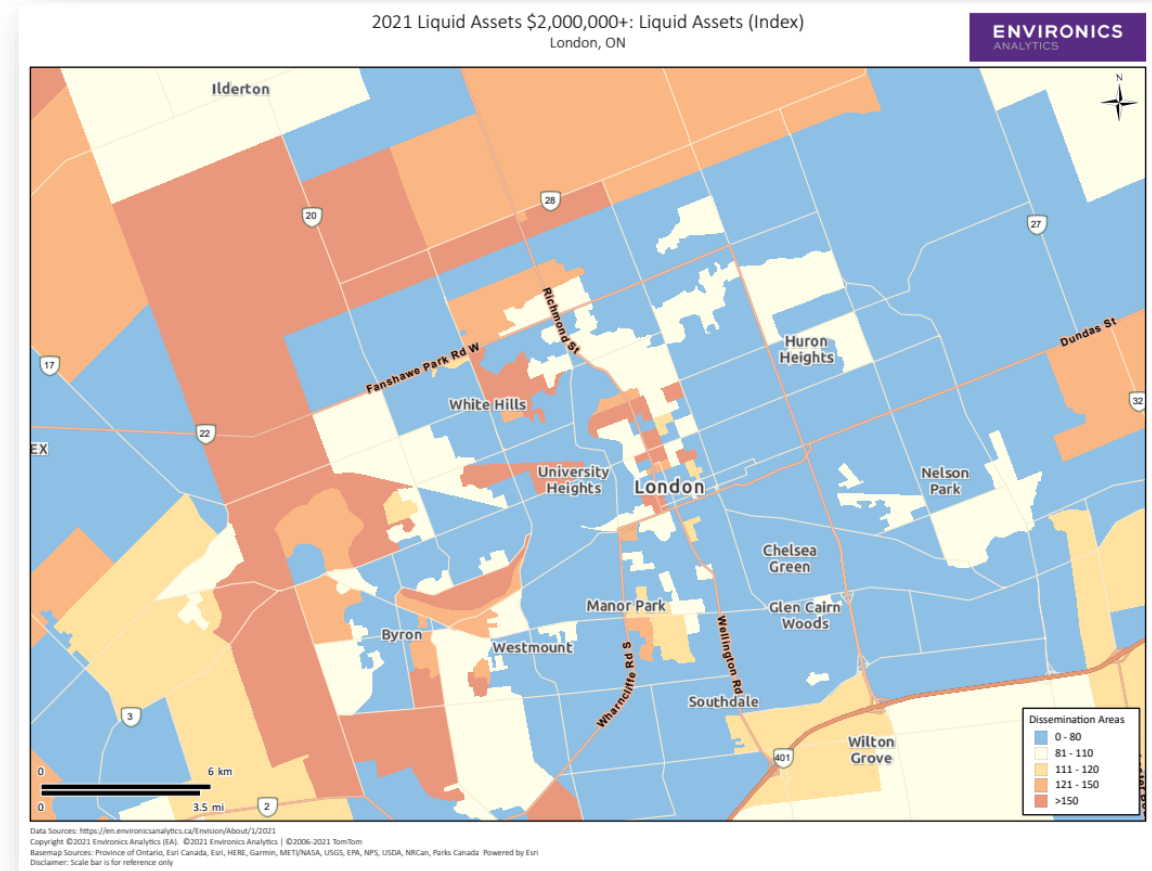
Environics Wealth Products Designed To Give Key Insights to Your Organization



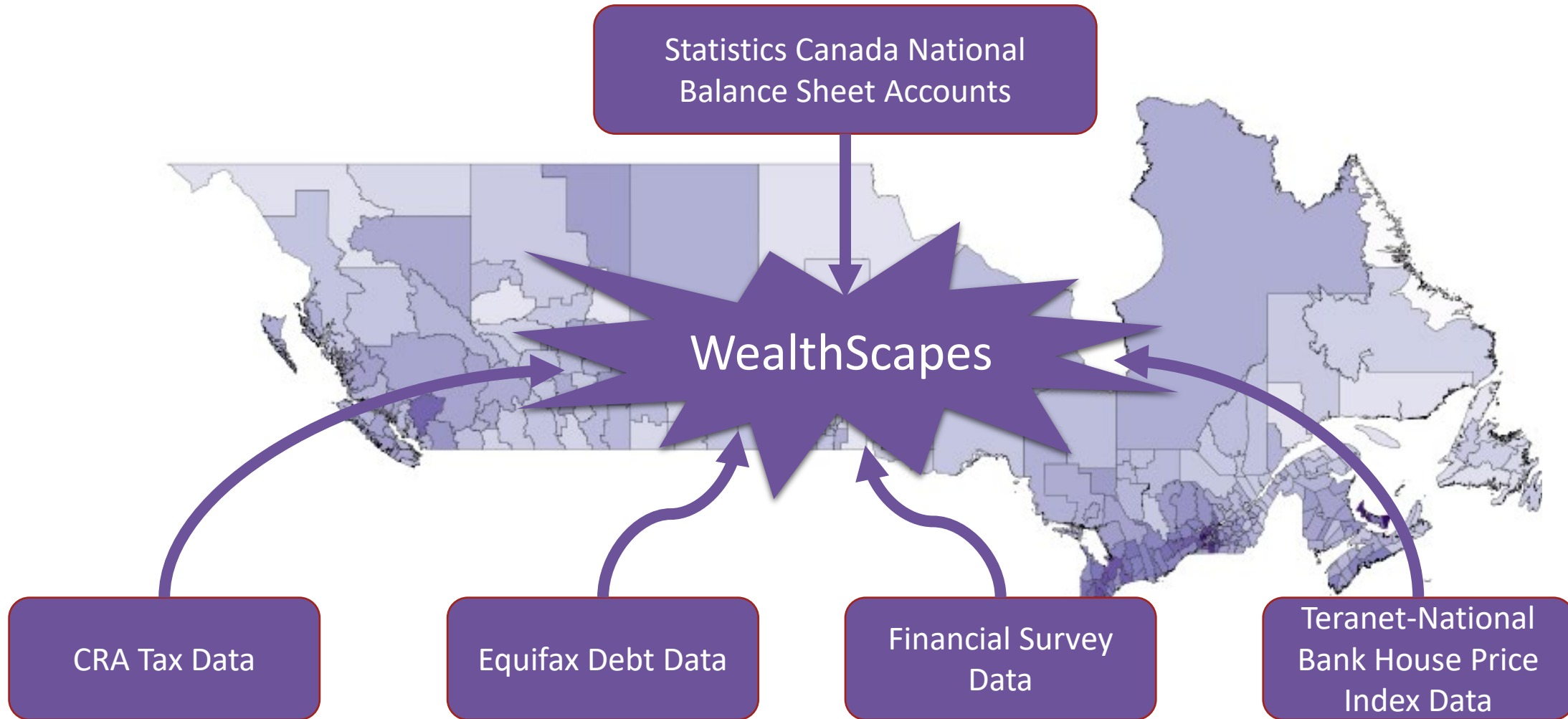
- WealthScapes is the most comprehensive database available on the assets, liabilities and income levels of Canadians
- Completely rebuilt for 2021 using a new methodology that allows for easier integration for new data sources, increases stability in our micro estimates, and improves the alignment of 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



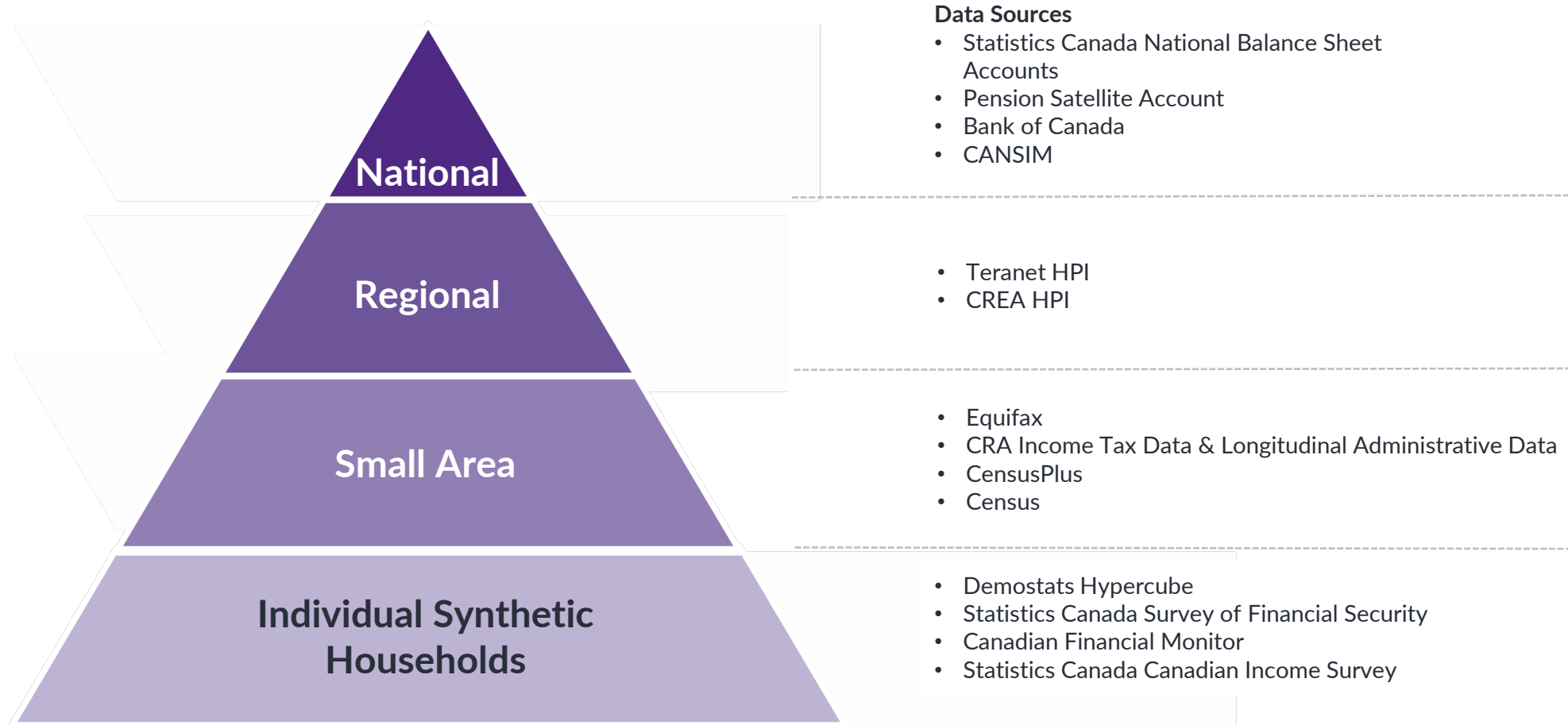
- LiquidAssets measures the distribution of households by liquid asset holdings and further classifies the distribution by maintainer age or household income.
- Provides a detailed view of the liquid asset value of Canadian households as well as their overall financial position down to the dissemination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



From Disparate Data to WealthScapes



WealthScapes - Built on Top of DemoStats



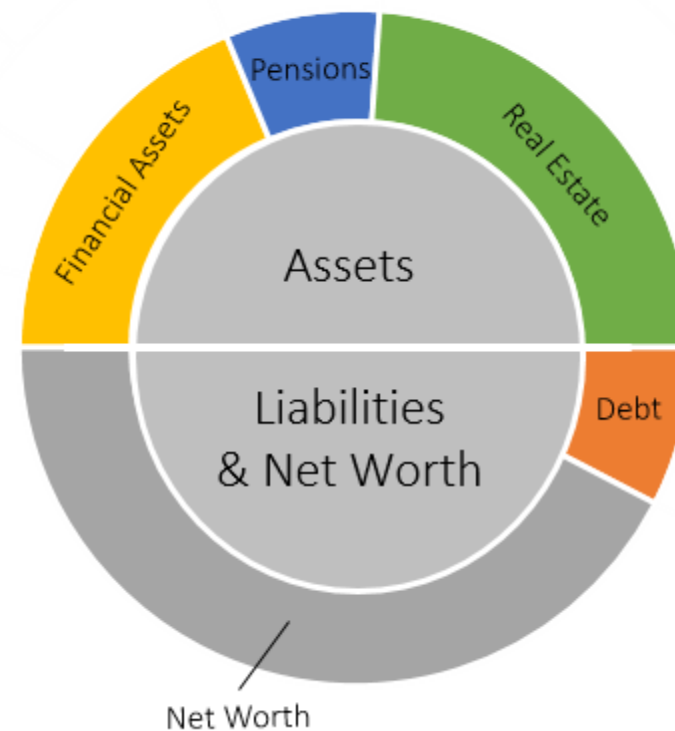
Using WealthScapes To Understand the Balance Sheet of Canadian Households



Six Dimensions of Household Wealth

Canadian Households Average Assets, Debts and Net Worth

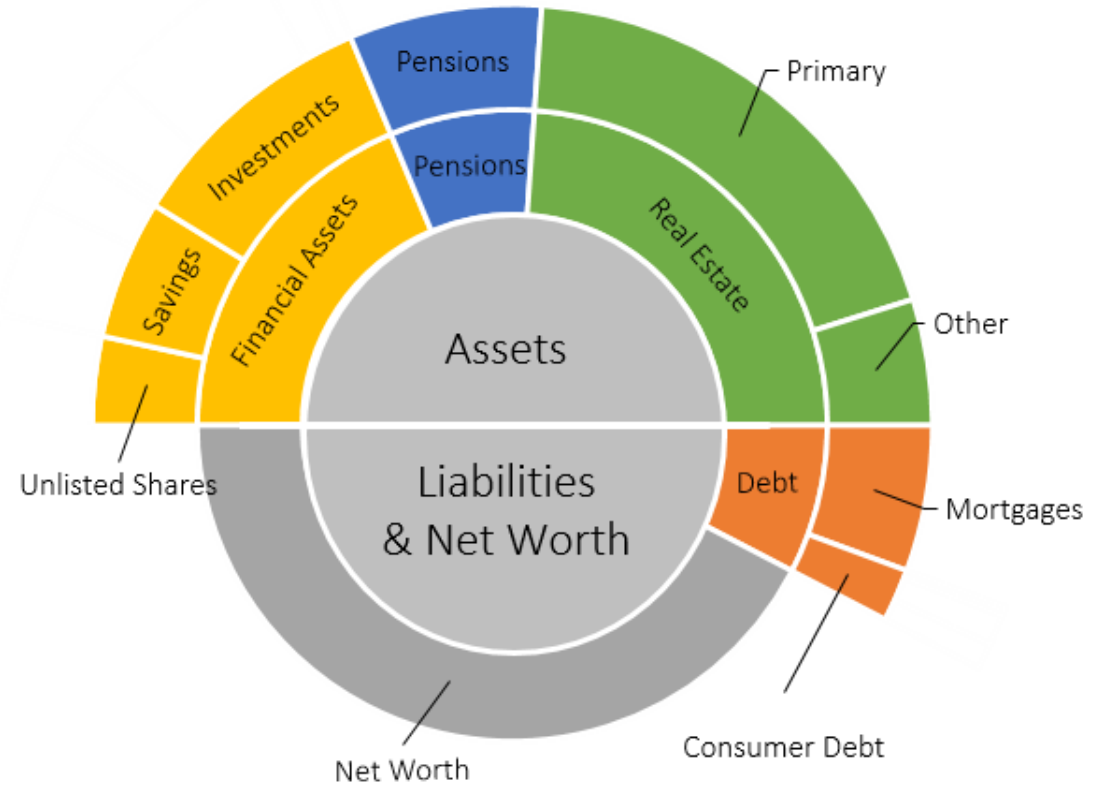
Financial Assets	\$	435,045
Pensions	\$	172,456
Real Estate	\$	555,294
Debt	\$	177,257
Net Worth	\$	985,538



Six Dimensions of Household Wealth

Canadian Households Average Assets, Debts and Net Worth

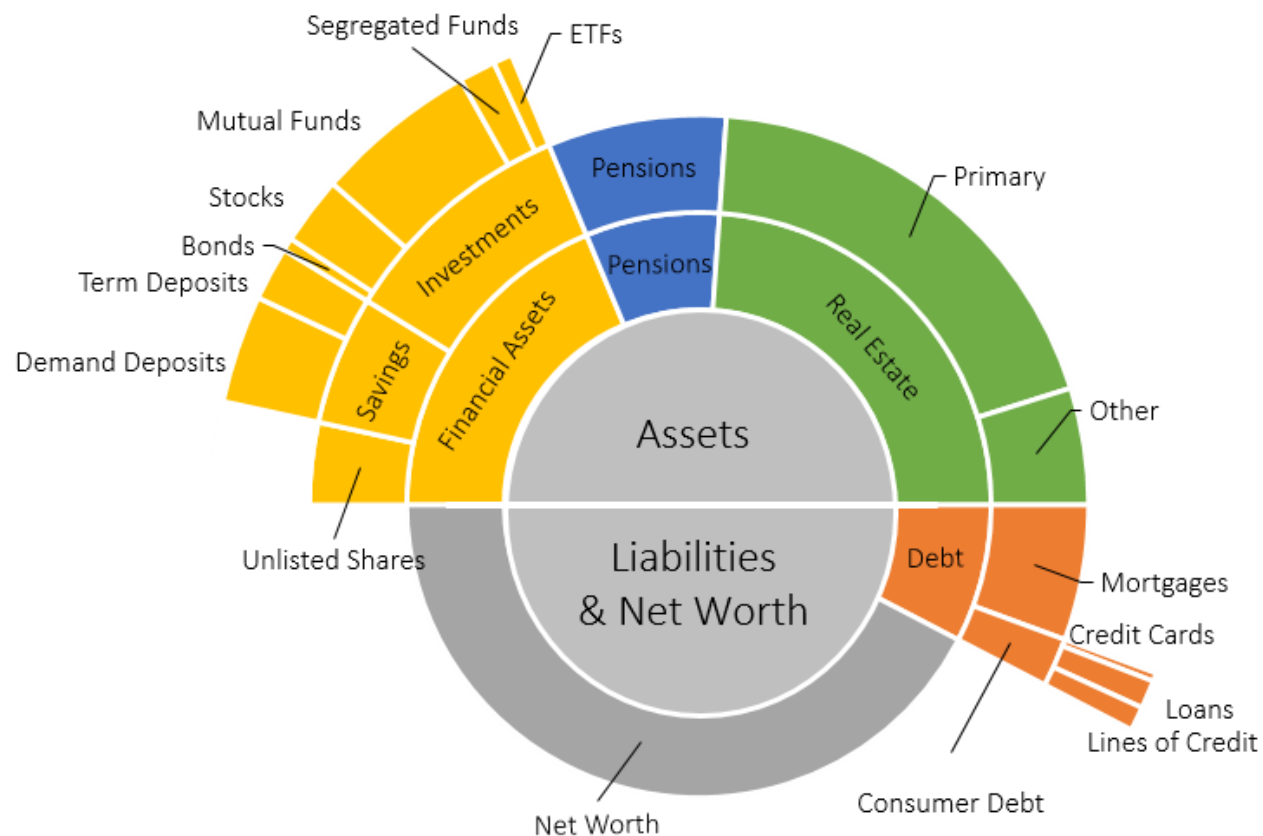
Financial Assets	\$	435,045
Unlisted Shares	\$	79,228
Savings	\$	124,711
Investments	\$	231,106
Pensions	\$	172,456
Real Estate	\$	555,294
Primary	\$	442,627
Other	\$	112,667
Debt	\$	177,257
Mortgages	\$	130,318
Consumer Debt	\$	46,939
Net Worth	\$	985,538



Six Dimensions of Household Wealth

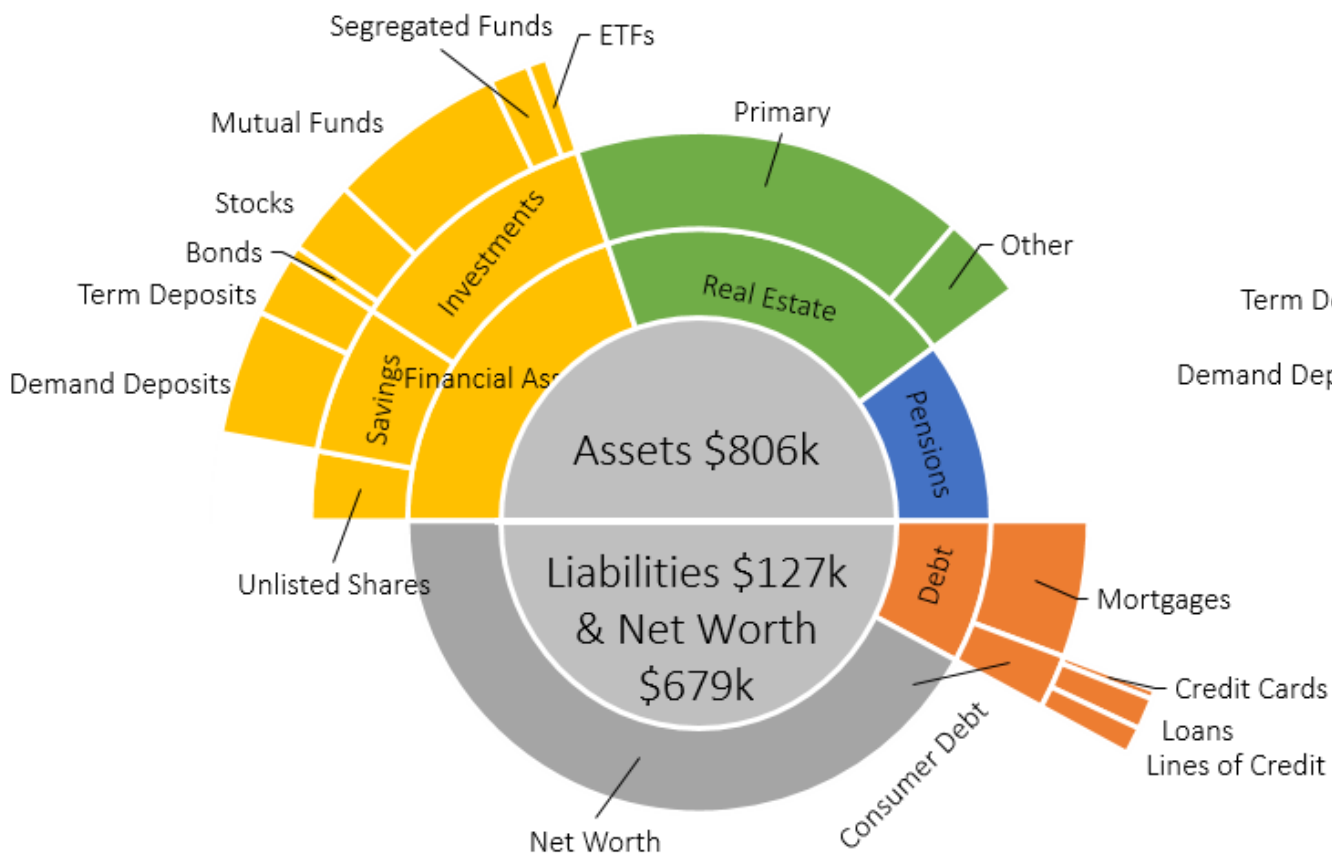
Canadian Households Average Assets, Debts and Net Worth

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

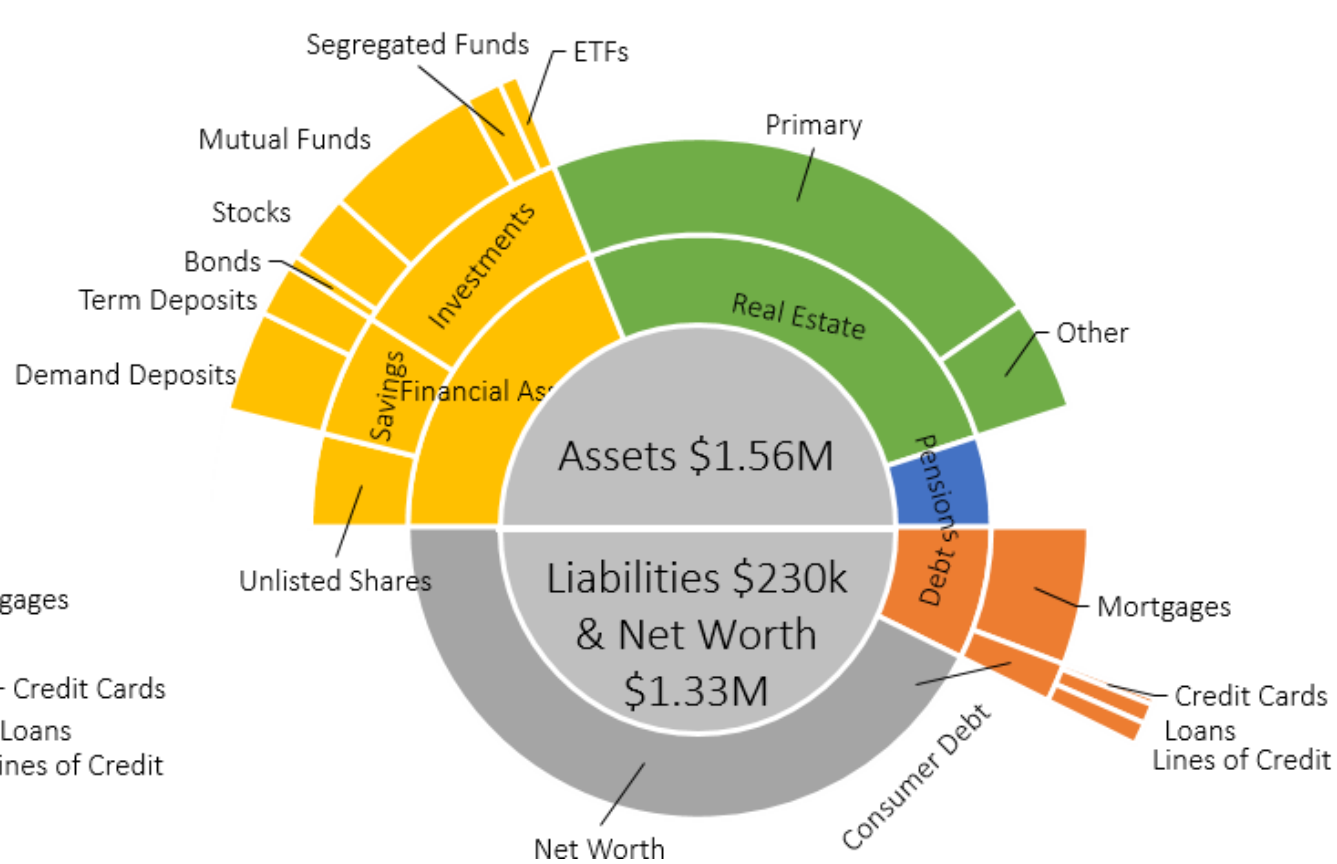


Regional Differences in Household Wealth

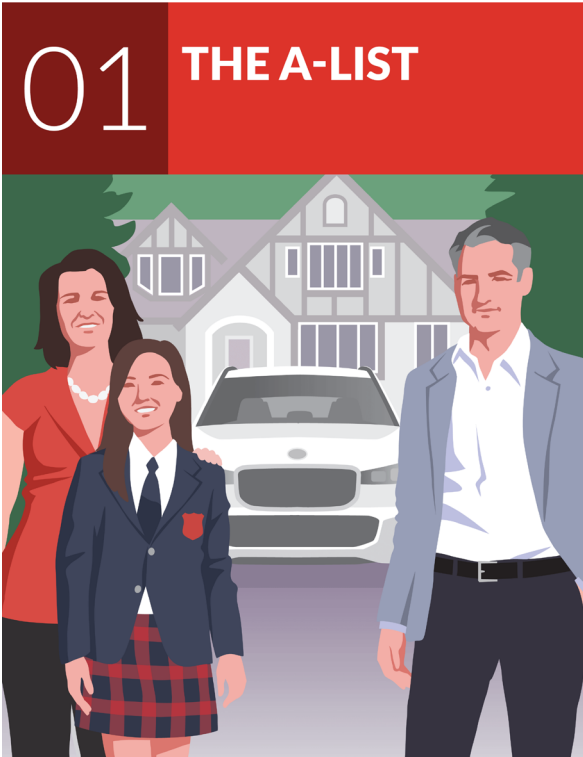
QC (Disc Inc. \$53k)



BC (Disc. Inc. \$63k)



PRIZM Profiles



01 THE A-LIST

U1 URBAN ELITE **M1** OLDER FAMILIES & EMPTY NESTS

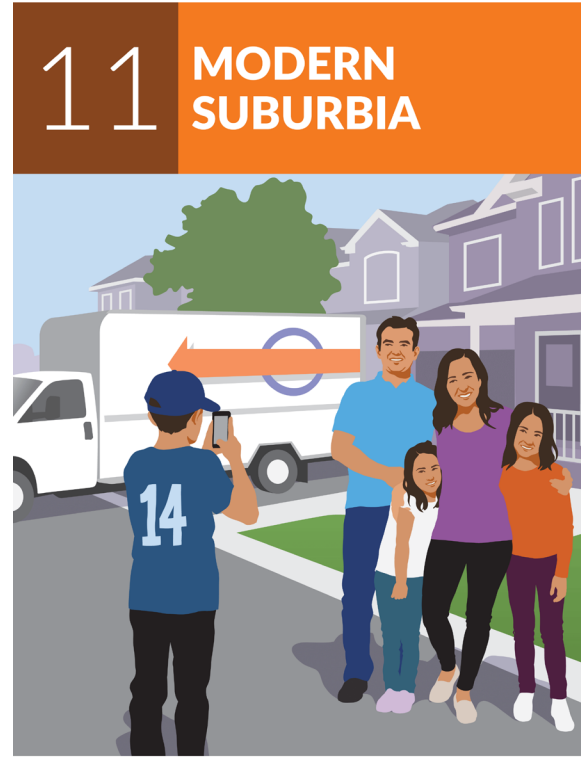
Very wealthy cosmopolitan families and couples



67 JUST GETTING BY

U5 YOUNGER URBAN MIX **Y2** YOUNGER SINGLES & COUPLES

Younger, low-income city singles and families



11 MODERN SUBURBIA

S2 HIGH-INCOME SUBURBAN DIVERSITY **Y3** YOUNG FAMILIES

Multi-ethnic younger and middle-aged suburbanites



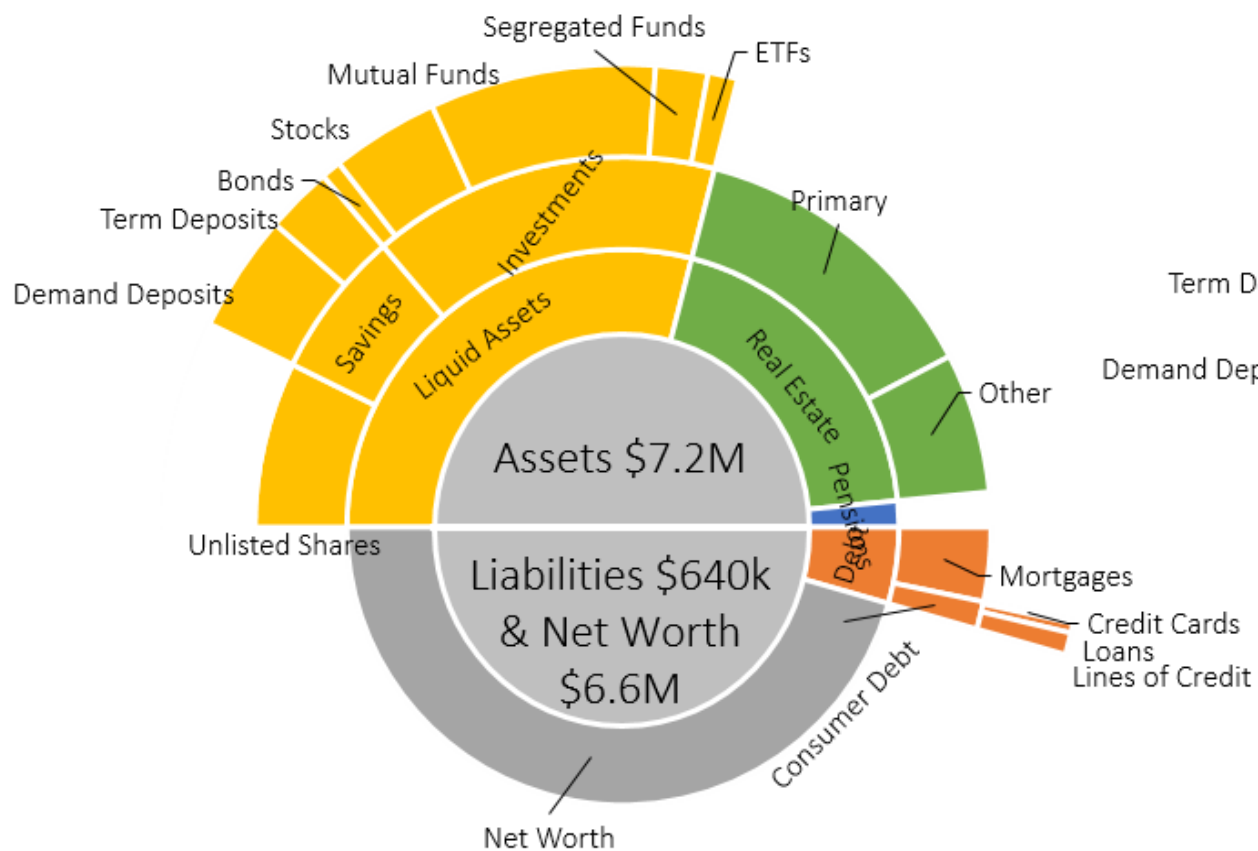
21 SCENIC RETIREMENT

S6 OLDER SUBURBAN **M2** MATURE SINGLES & COUPLES

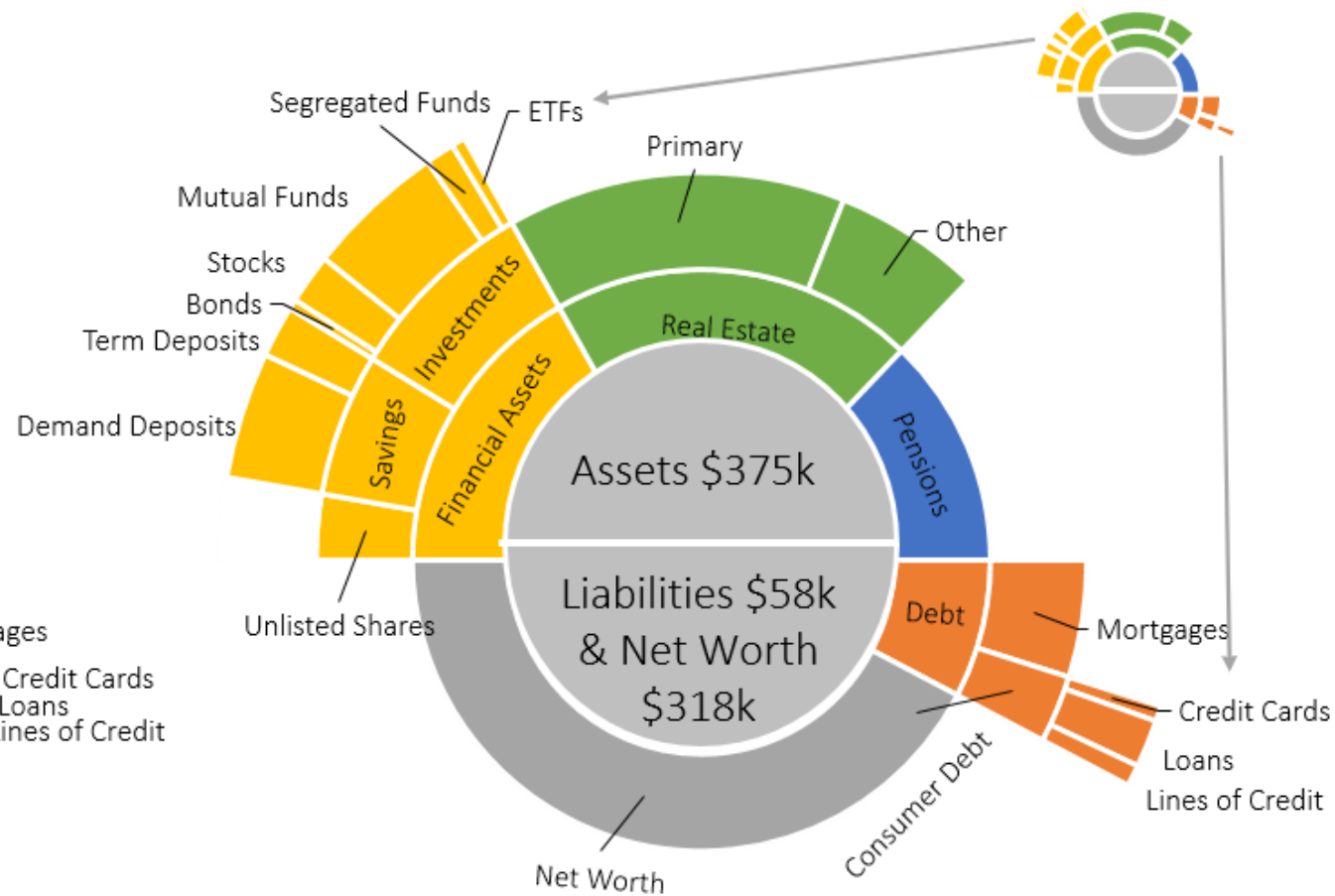
Older middle-income suburbanites

Demographic Differences in Household Wealth

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

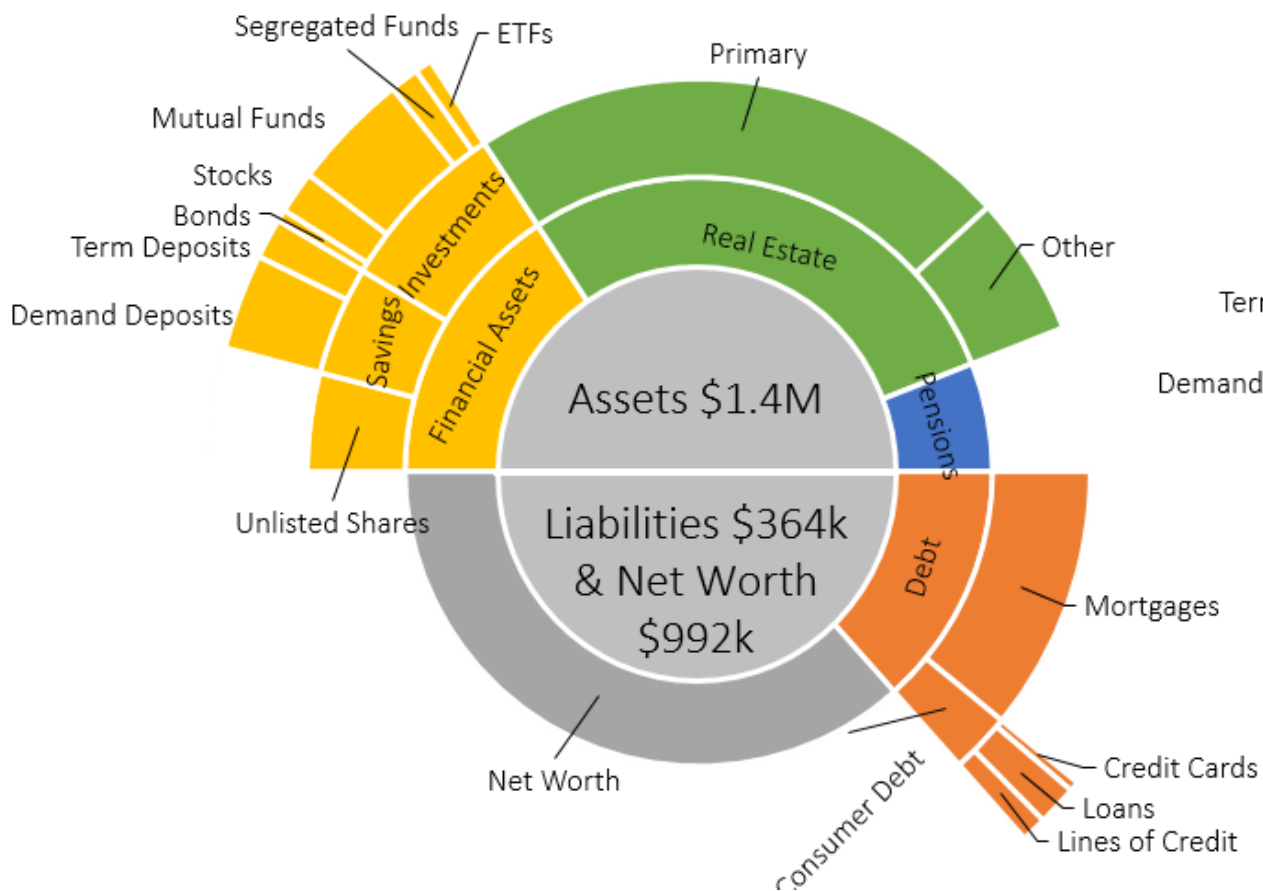


Just Getting By (Disc. Inc. \$31k)

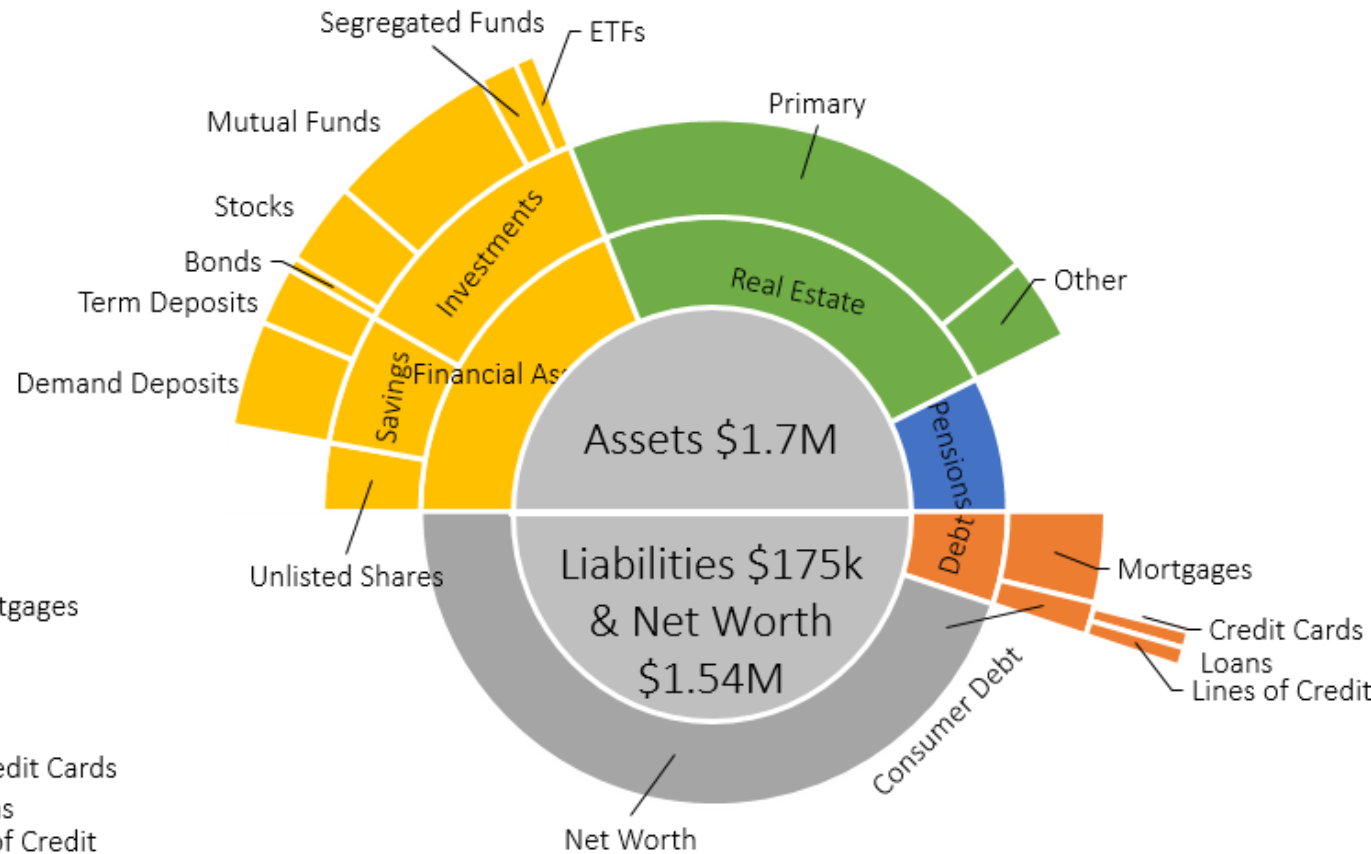


Demographic Differences in Household Wealth

Modern Suburbia (Disc Inc. \$73k)



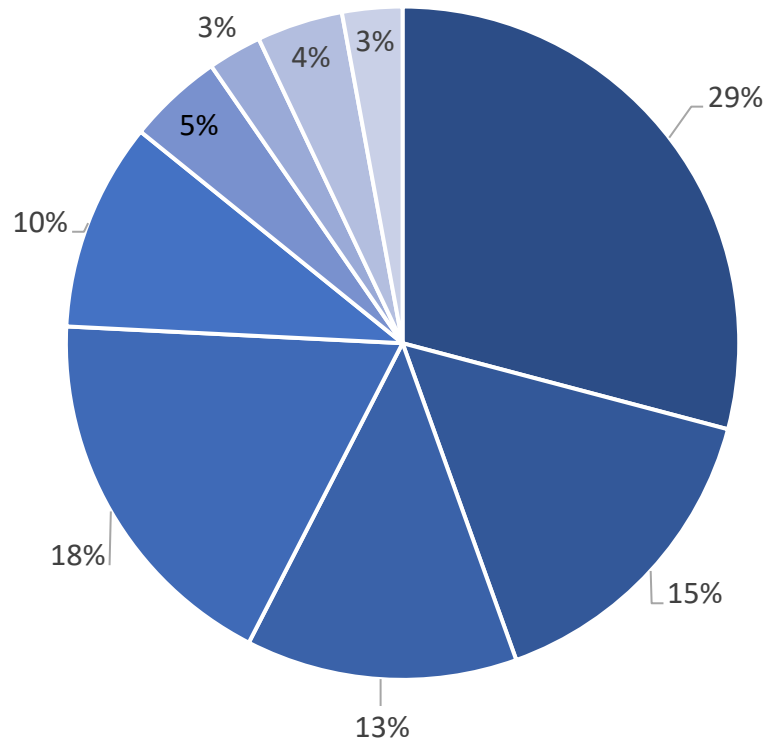
Scenic Retirement (Disc. Inc. \$67k)



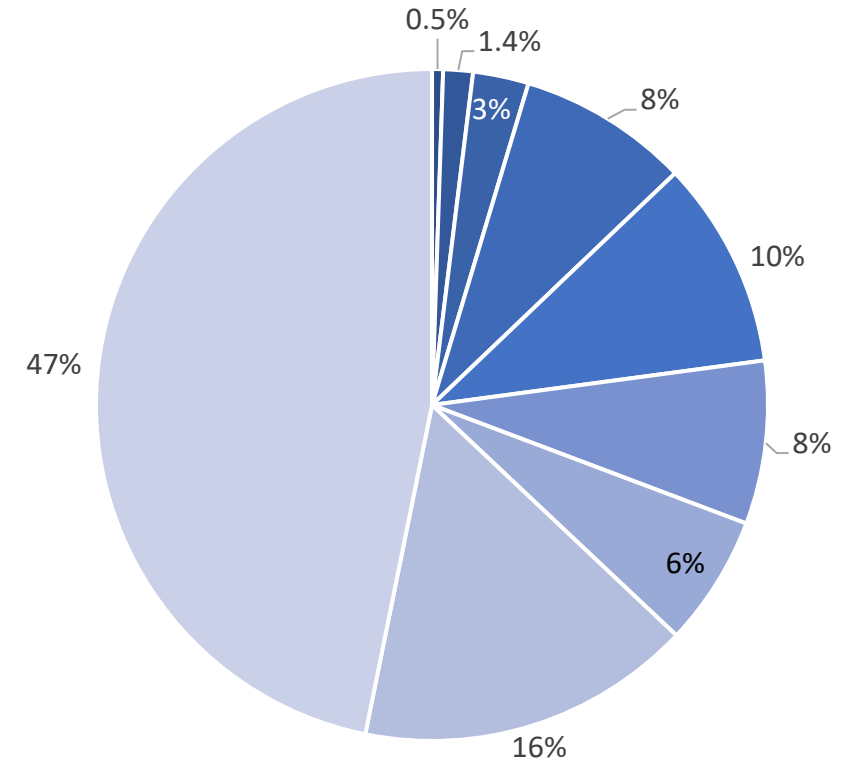
Distribution of Liquid Assets

Liquid Assets per Household

Percent of Households



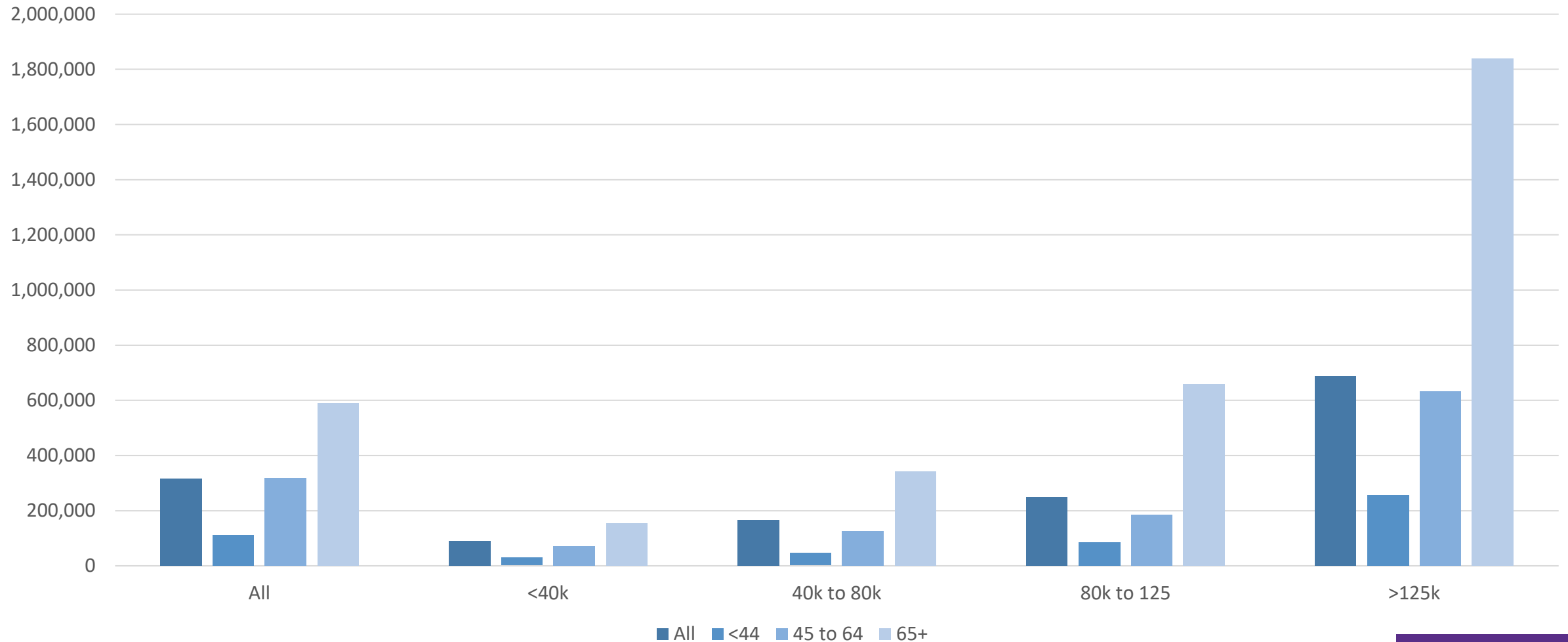
Total Liquid Assets Held



■ <\$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

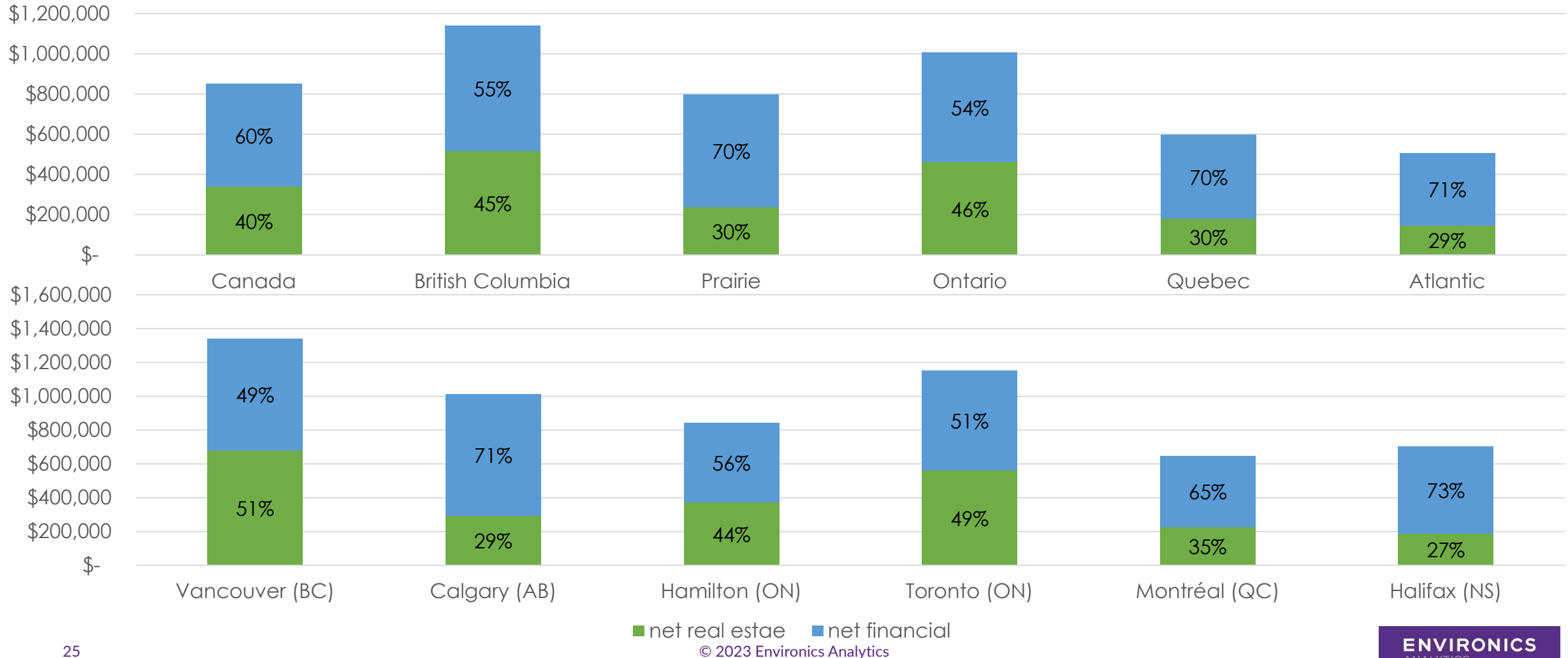


Net Worth By Region

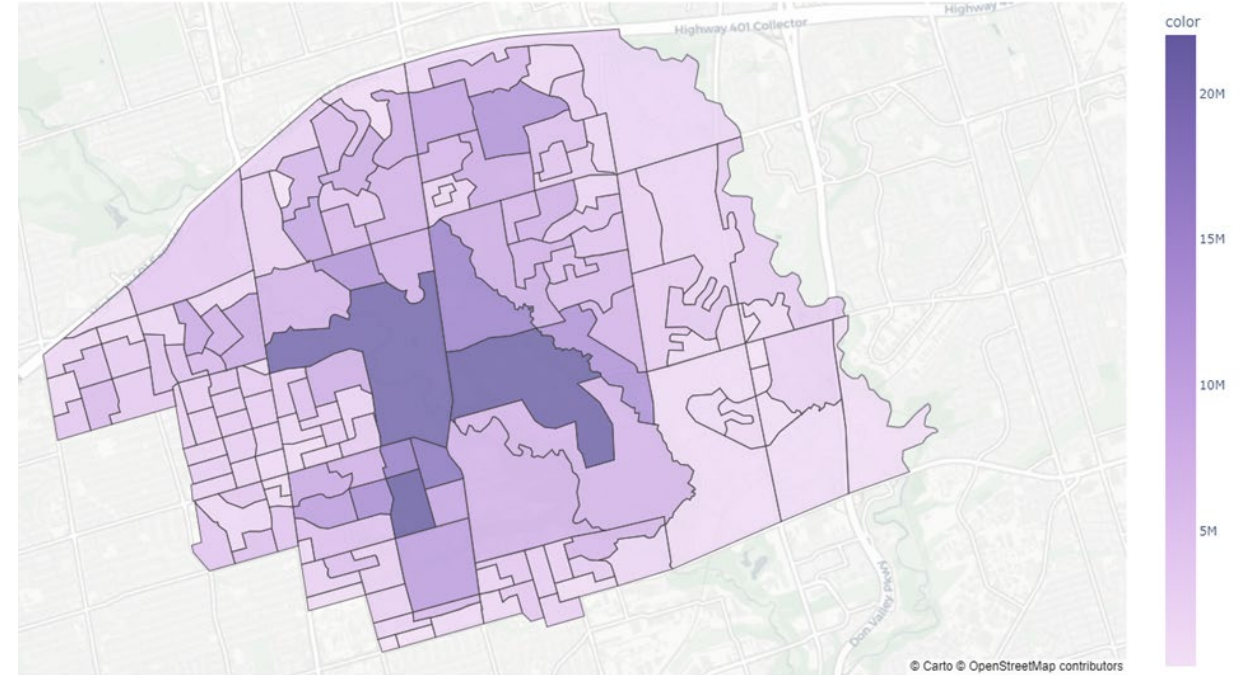
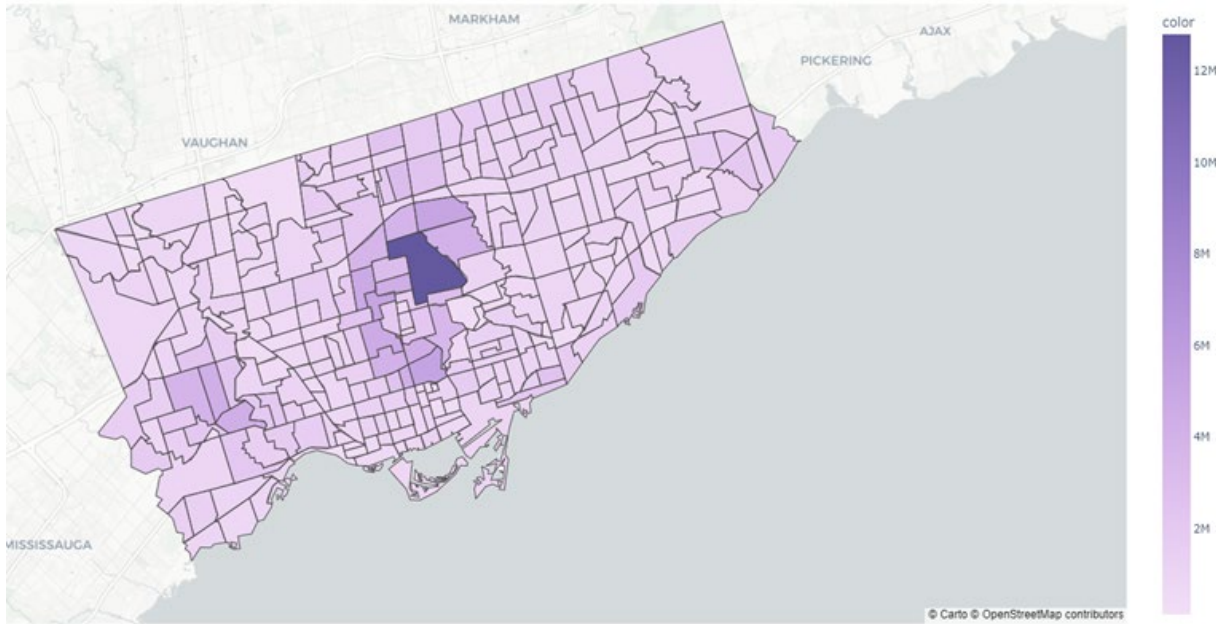


Net Worth Snapshot 2022

Canadian Household Assets, Debts and Net Worth

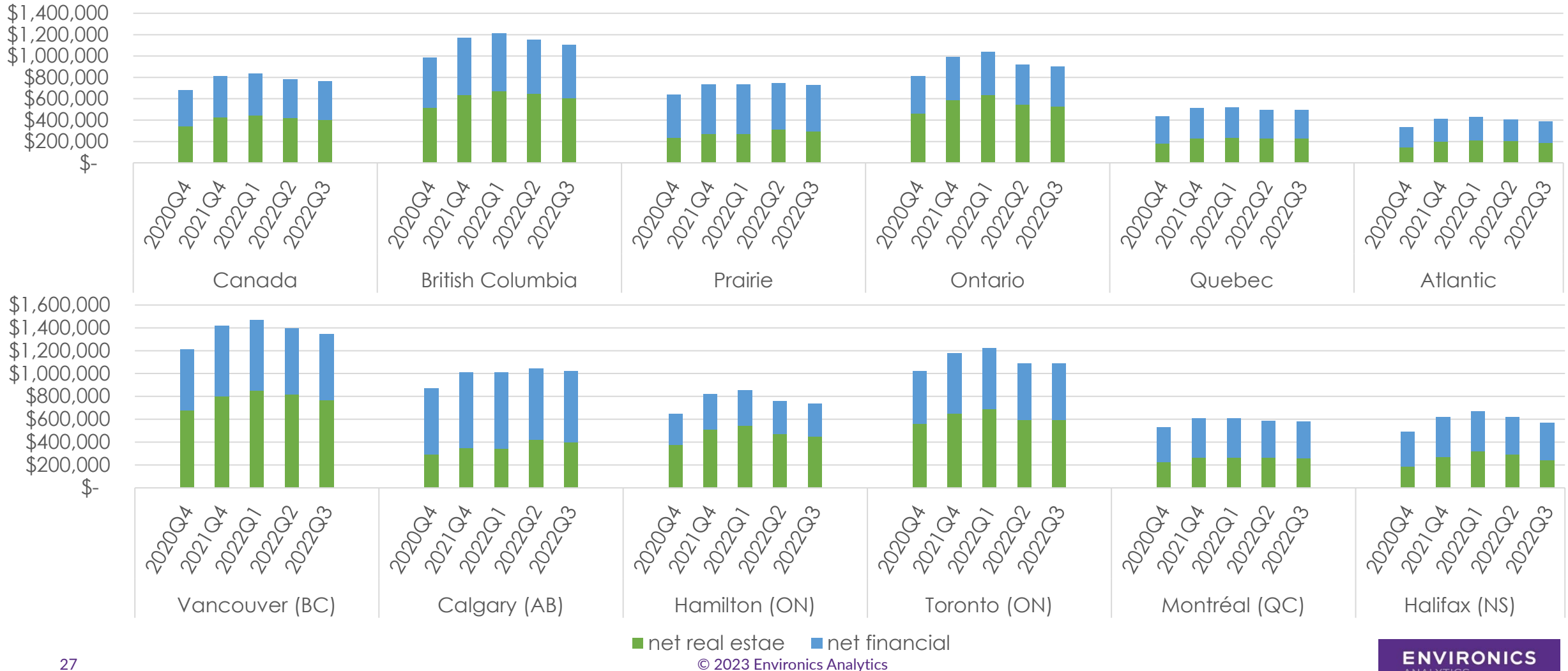


Variability of Net Worth Within Regions



Net Worth Trend (Excluding Pension)

Canadian Household Assets, Debts and Net Worth

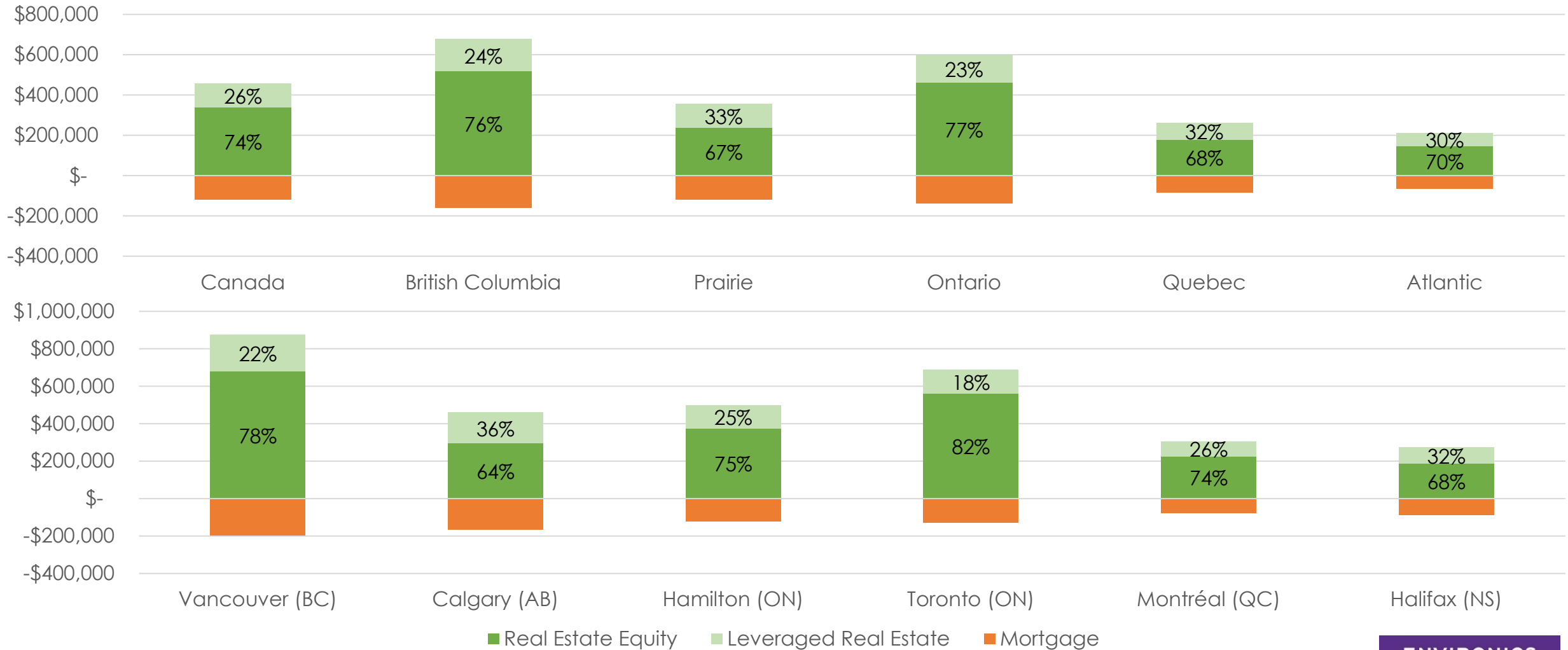


Real Estate & Mortgage Debt

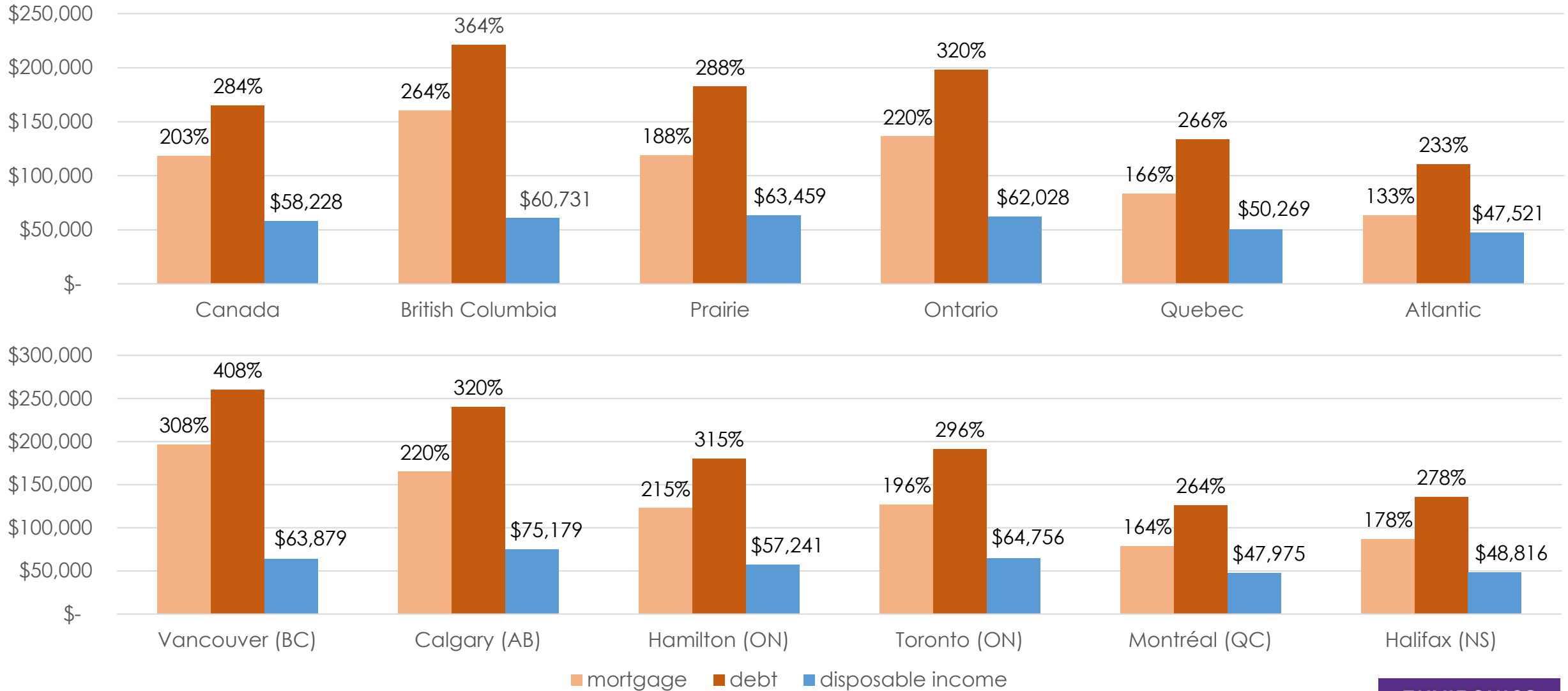


Real Estate Snapshot, 2022

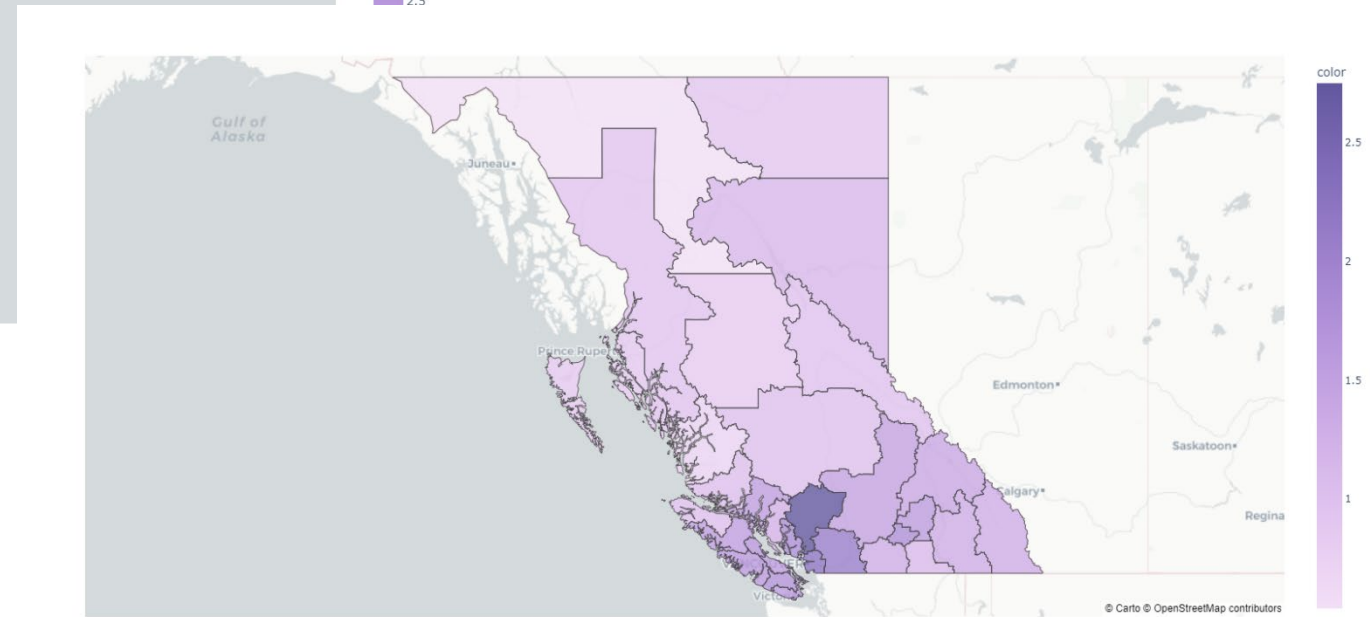
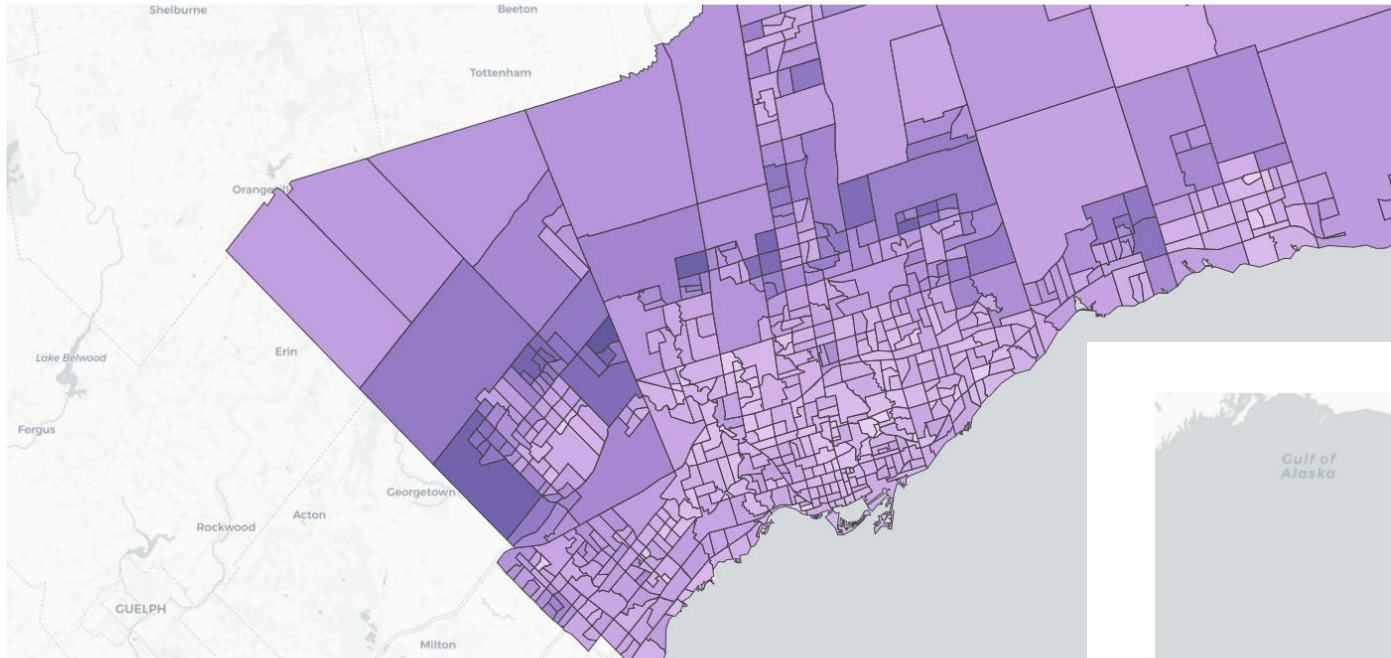
Canadian Household Assets, Debts and Net Worth



Debt To Disposable Income, 2022

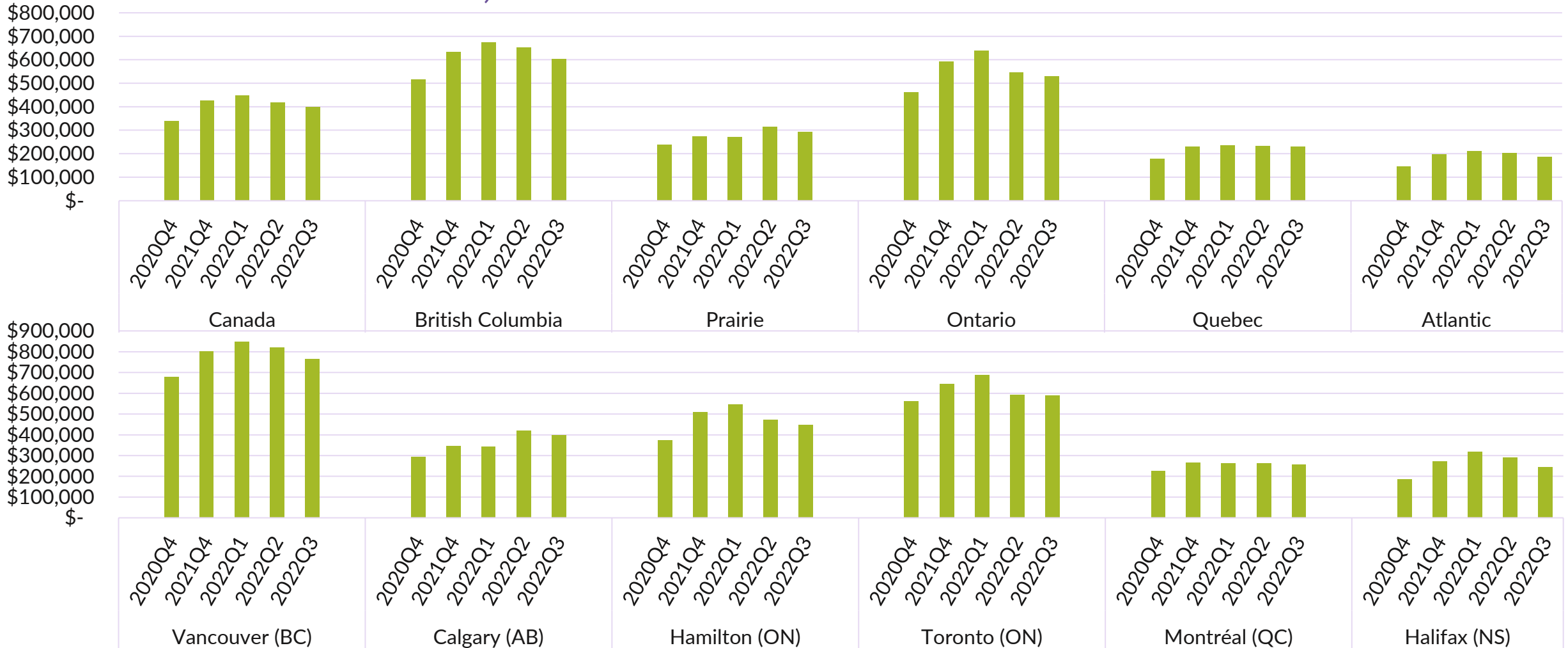


Regional Maps of Mortgage to Disposable Income, 2022



Real Estate Trend

Canadian Household Assets, Debts and Net Worth

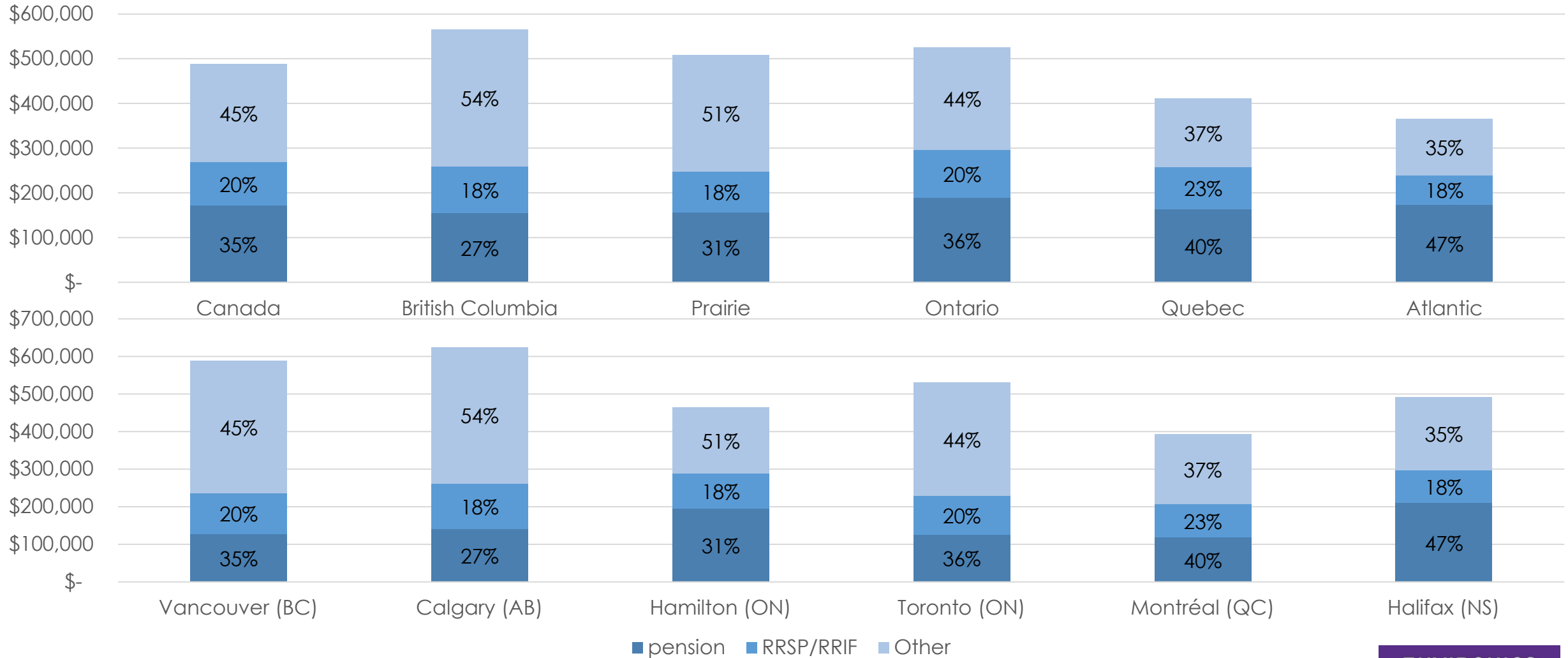


Financial Assets and Consumer Debt



Financial Assets Snapshot, 2022

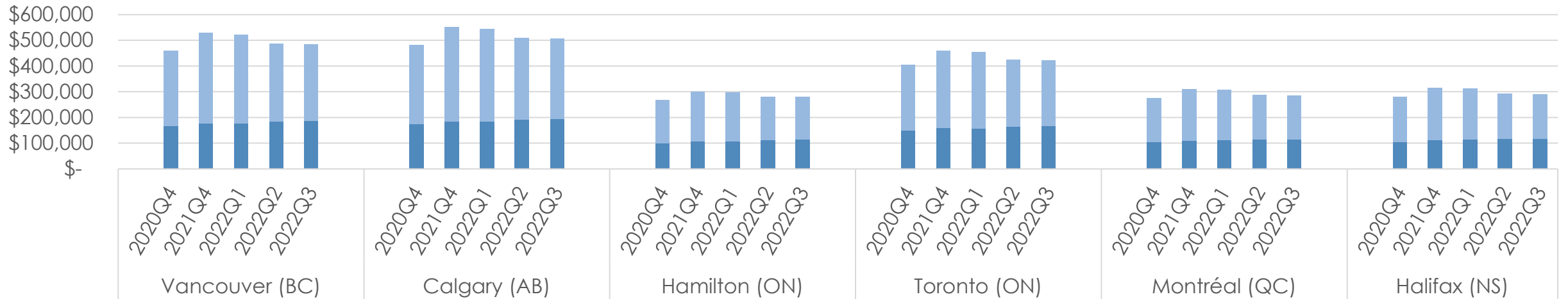
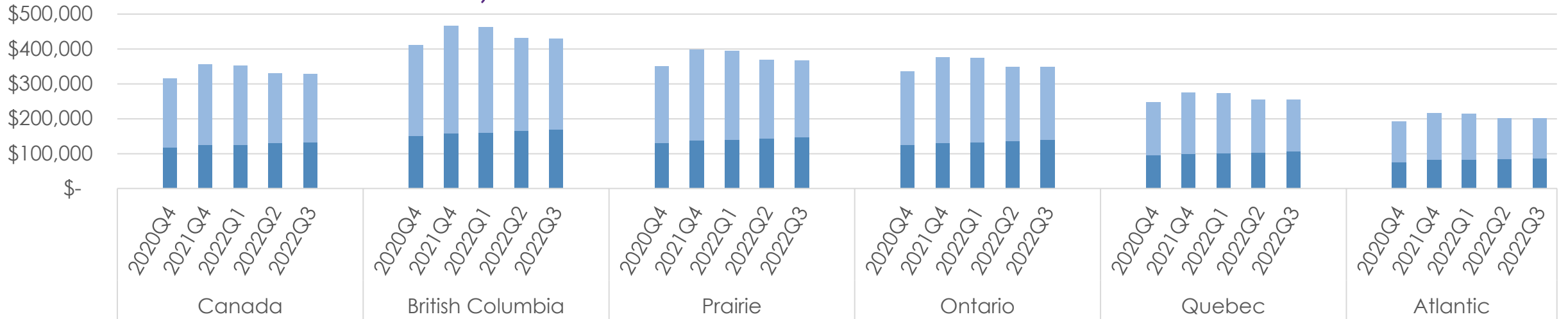
Canadian Household Assets, Debts and Net Worth



■ pension ■ RRSP/RRIF ■ Other
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Liquid Assets Trend

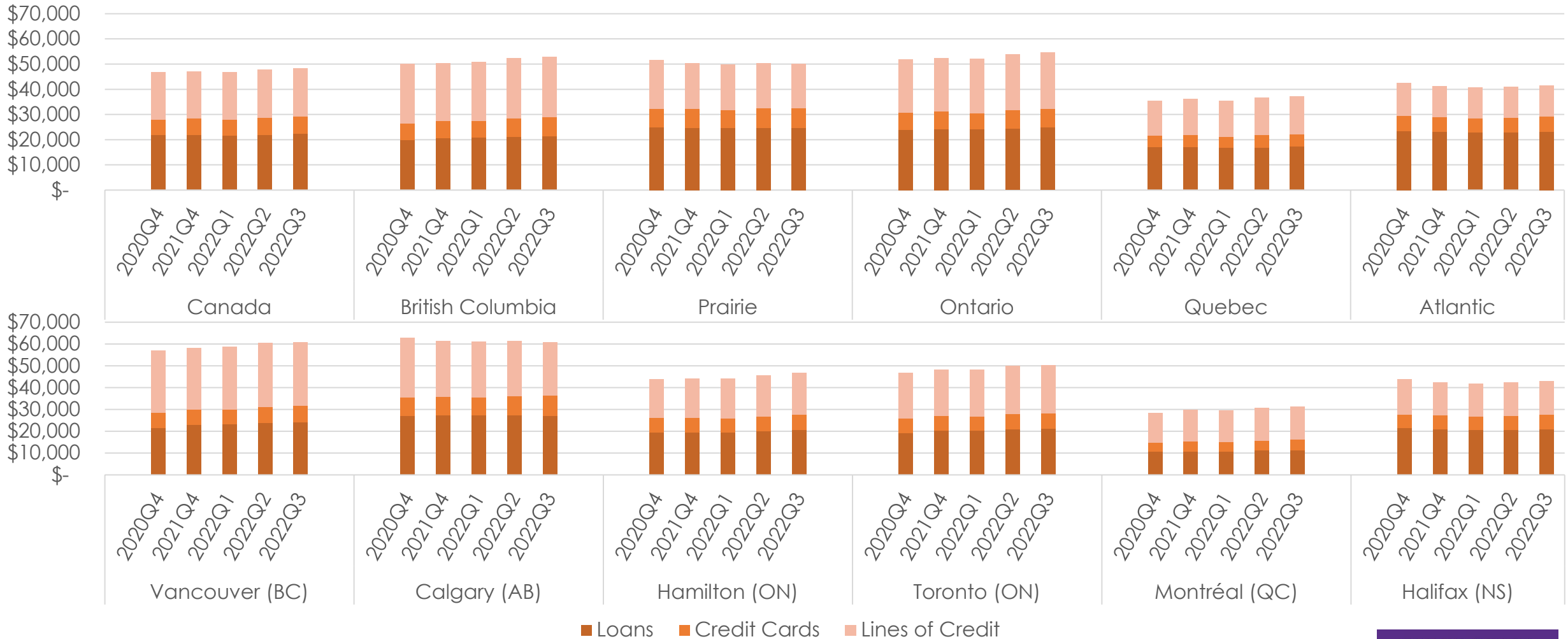
Canadian Household Assets, Debts and Net Worth



■ Savings ■ Investments
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Consumer Debt Trend

Canadian Household Assets, Debts and Net Worth



What are Fundraisers to Do in This Economic Climate?





Know your
donors!

Net Worth Reminder

01 THE A-LIST



U1 URBAN ELITE **M1** OLDER FAMILIES & EMPTY NESTS

Very wealthy cosmopolitan families and couples

\$6,600,000.00

11 MODERN SUBURBIA



S2 HIGH-INCOME SUBURBAN DIVERSITY **Y3** YOUNG FAMILIES

Multi-ethnic younger and middle-aged suburbanites

\$992,000

21 SCENIC RETIREMENT



S6 OLDER SUBURBAN **M2** MATURE SINGLES & COUPLES

Older middle-income suburbanites

\$1,540,000

67 JUST GETTING BY

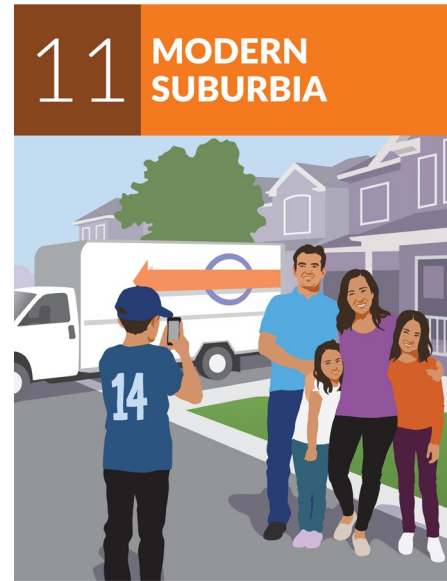


U5 YOUNGER URBAN MIX **Y2** YOUNGER SINGLES & COUPLES

Younger, low-income city singles and families

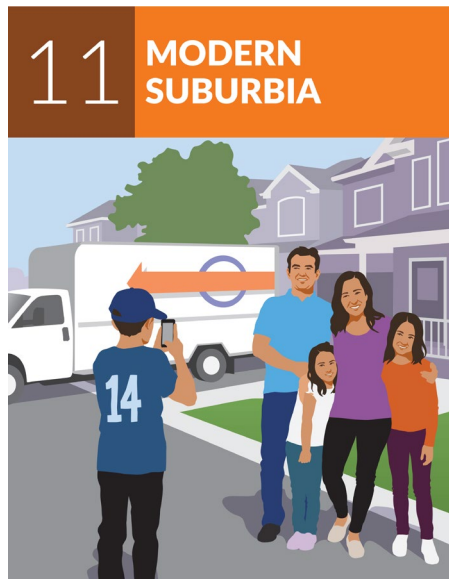
\$318,000

Key Demographics

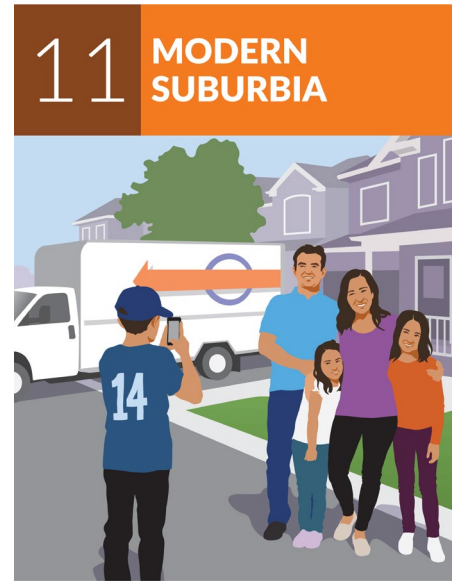


	01 THE A-LIST	11 MODERN SUBURBIA	21 SCENIC RETIREMENT	67 JUST GETTING BY
Age	55+	35 - 54	65+	<45
Avg. HH Income	\$524,299	\$142,708	111,580	\$64,792
Home	Own	Own	Own	Rent
Life Stage	Established Families	Younger Families	Retirees	Singles

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

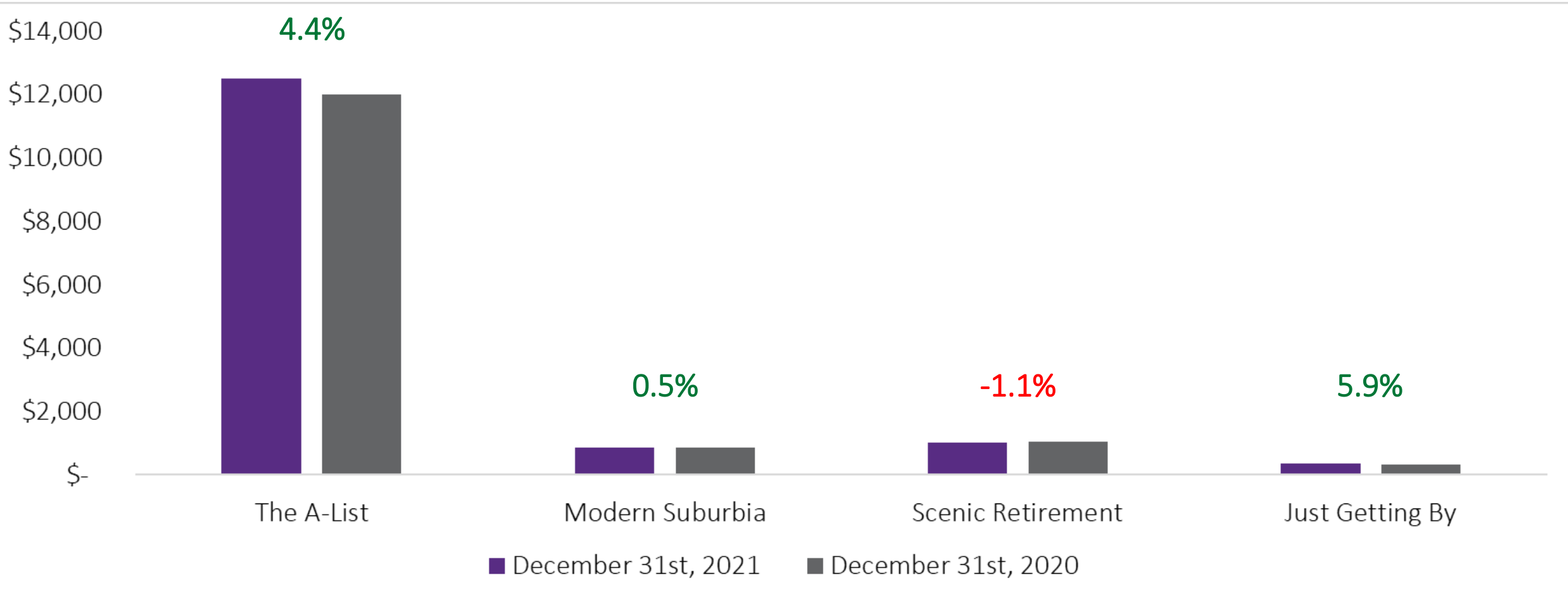
Cause

Community

Tax Credit

Compassion

YOY Giving Comparison



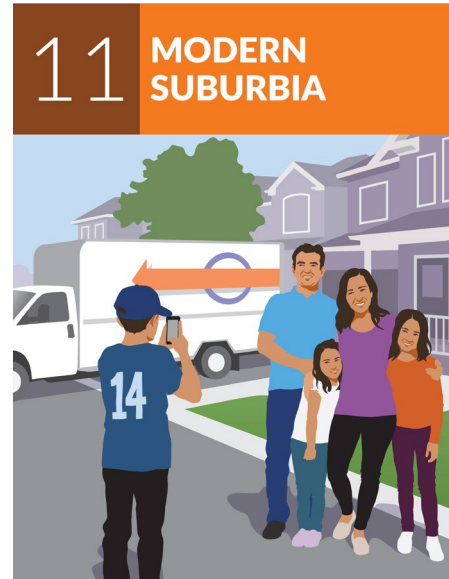
Social Values



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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The logo for Environics Analytics, featuring a stylized 'E' composed of concentric, overlapping yellow and gold rings. The text 'ENVIRONICS ANALYTICS' is centered within the rings.

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