



## Less to Give: How affordability is impacting charitable giving in British Columbia

December 2016

### Highlights

- The percentage of British Columbians making charitable donations dropped 20% over the last five years to 59% in 2016 from 74% in 2011.
- Average annual donations dropped by 8% over the last three years to \$888 in 2016 from \$967 in 2013.
- One-third (32%) report donating less money today compared to three years ago. Of those, 82% attribute their reduced giving to financial factors like low income, debt and the higher cost of living.
- Seven in 10 report feeling they don't have much money to give to charitable organizations and almost half (46%) say their ability to make charitable donations has gotten worse over the past three years.
- British Columbians express concerns about the economy and their finances:
  - 81% say housing affordability in their area has gotten worse in the past three years
  - 69% say their family's income is falling behind the cost of living
  - 43% say their personal finances are worse than four years ago
  - 38% say housing affordability has made them less willing to donate over the last three years
- Despite this decline in charitable giving, 58% intend to maintain their commitment to the charities they care about and 40% say financially supporting charitable causes is a priority.
- In terms of giving in the next year, 6% plan to give more, roughly one-third plan to give the same (32%), one-third plan to give less (30%) and about one-third have not thought about it much (29%).
- 38% of British Columbians report volunteering for charities and not-for-profits, on average 50 hours per year.
- In contrast to the decline in financial giving, volunteer time has remained steadier over the past three years with 66% still volunteering the same amount or more.
- B.C. has more than 12,200 charities issuing tax receipts, which provide support across a variety of sectors.
- Government transfers are a significant source of funding to the charitable sector, accounting for 21% of revenue in the core charitable sector and 51% of revenue in the broader charitable sector that includes universities and hospitals.
- The report makes stop-gap recommendations for individuals, businesses and charities to help stabilize much needed donations and points to broader policy changes required to fund social services.

## The state of charitable giving

The Canadian charitable sector plays an important role in our society. Charities provide direct assistance and education to citizens through a wide array of services including food and shelter, and programs such as arts and recreation. Beyond direct programming and services, charities also help to create community by offering ways for individuals to aggregate their financial contributions and volunteer time to increase their collective impact.

B.C. currently has more than 12,208 charities issuing tax receipts: 10,635 of which are registered charities and 1,573 are private and public foundations.<sup>1</sup> According to most recent tax filing data, charities in B.C. provide support across a variety of sectors, but are predominantly active around social services and health care.<sup>2</sup>

It is a complicated funding mix that sustains the charitable sector, and decreases in any revenue stream can have significant impacts on charities' capacity to deliver services and programs.

For the "core" charitable sector (which excludes universities and hospitals), almost half of all revenue (45%) comes from the sale of goods and services. The remainder of funding comes from government transfers (21%), membership fees (17%), donations from individuals and businesses (13%) and investment income (4%). When you include universities and hospitals in the charitable sector, government transfers account for more than half (51%) of revenue.<sup>3</sup> Increasingly, many charities are establishing social enterprises as part of their work, to help meet their mission and diversify income streams.<sup>4</sup>

Government transfers are a significant source of funding to the charitable sector, and it's generally acknowledged that transfers have decreased since the 1990s. Imagine Canada best characterizes this change in a 2015 discussion paper<sup>5</sup> where it says: "since overall federal [government] spending is declining in relation to GDP, so is overall spending on social programs. The picture this paints is one of a Canada which is taking on a different character, one in which government will do less and charities will need to do more." Tracking the precise decrease, however, is challenging, as transfers are done through various departments and programs and are not earmarked specifically as charitable funding.

As a consequence of any decreases to government funding, charities generally become increasingly dependent on individual donations, as well as membership fees and investment income.

At the same time that charities require increased donations from individuals, personal finances in B.C. are under growing stress from the rising cost of living, in particular the increased cost of housing.

In Metro Vancouver the cost of home ownership increased by 63% between 2001 and 2014, while in the City of Vancouver the cost of home ownership rose by 211%.<sup>6</sup> During this same period salaries rose by only 36%.<sup>7</sup> Between 2011 and 2015, the average rent in Metro Vancouver rose by 11%.<sup>8</sup> During this same period B.C.'s median wage grew by just 7%,<sup>9</sup> far below the 23% average increase required to provide a "living wage."<sup>10</sup>

This growing gap between the rising cost of housing and wages has resulted in more families needing to access supports, including charitably-funded social services. For example, across B.C. foodbank usage is up 3% from 2015 and has risen 33% since 2008.<sup>11</sup>

The growing gap between actual incomes and the cost of living presents a real dilemma for British Columbians, both as individuals and as a society. With the soaring costs of housing and the lack of a universal and affordable childcare program for families, the province is facing numerous strains on its social safety system. Increasingly, individuals and families are relying more heavily on the programs and services delivered by charitable organizations.

While charities provide good short-term solutions to emerging problems, they are not an appropriate solution to meet ongoing, systemic needs in community. British Columbians would be best served by systemic solutions to the issues of income inequality, provision of universal access to robust social programs, and plans to build inclusive and affordable housing in our communities. But in the absence of long-term fixes, there remains a persistent need for the temporary fixes that charities and not-for-profits provide.

This context creates a growing dilemma for charities. As the need for services increases and government support for the charitable sector decreases, individuals find themselves less capable of sustaining their charitable financial commitments, much less expanding them to fill the growing gap.

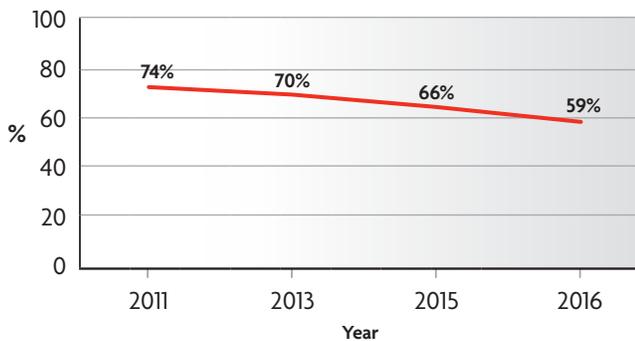
## Donations on the decline in B.C.

In the context of decreasing charitable funding and increasing affordability challenges in B.C., Vancity commissioned Strategic Communications<sup>12</sup> to conduct a survey in November 2016 to explore trends in charitable and not-for-profit giving and the impact of affordability.<sup>13</sup>

The survey of 800 British Columbians found that the majority of British Columbians (59%) have donated money to charities and not-for-profits in the past 12 months. Compared with the results of past surveys on giving, the recent figure represents a 20% decrease over the last five years (Figure 1).<sup>14, 15, 16</sup>

This is consistent with the evidence of declining charitable donations as indicated in Statistics Canada tax filing data between 2010 and 2014, which showed a 2% drop in the amount of donations made to charities nationally.<sup>17</sup>

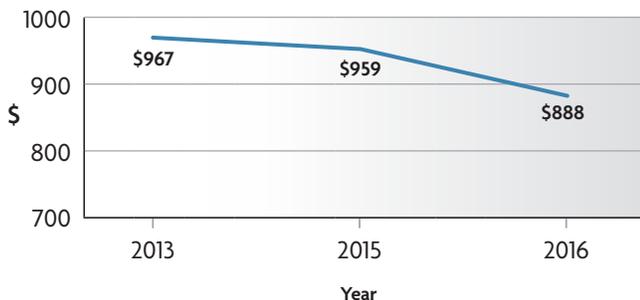
**Figure 1 – Percentage of British Columbians that donated money in the last 12 months**



Source: Association of Fundraising Professionals *What Donors Want Report* (2011, 2013 and 2015) and Vancity survey examining trends in charitable giving (November 2016).

The average annual amount British Columbians report giving has declined 8% over the last three years, from \$967 in 2013, to \$888 in 2016, with the largest drop occurring from 2015 to 2016 (Figure 2).<sup>18, 19</sup>

**Figure 2 – British Columbian’s average annual giving**



Source: Association of Fundraising Professionals *What Donors Want Report* (2013 and 2015) and Vancity poll examining trends in charitable giving (November 2016).

The average number of charities individuals gave to remained relatively stable over the last five years, hovering between three and four (average in 2016 is 3.8).<sup>20, 21, 22</sup> Forty-six per cent report giving to the same charities year over year, while nearly three out of four of those who donate “have an idea of which charitable organizations (they) will give to each year.”

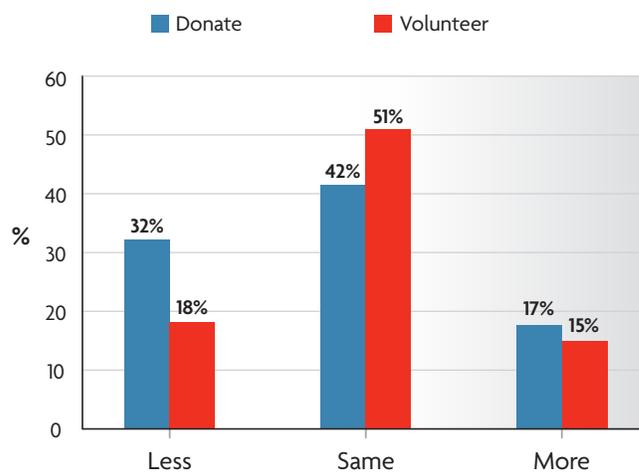
When asked directly how their giving had changed over the last three years, 32% of respondents report giving less money now. Of those, 82% cited economic factors like fixed or low income, the increased cost of living and the state of the economy.

In contrast to the decline in monetary donations, respondents report little or no net change in volunteer commitments. In the survey, 66% report volunteering more or the same amount of time now as they had in the last three years, while only 18% report volunteering less (Figure 3).

In the survey, 38% of respondents indicated having volunteered for charities and not-for-profits within the last 12 months. Volunteers donated an average of 50 hours of their time, though the number of hours varied significantly between individuals: one-third report donating between 10 and 49 hours whereas 22% report donating more than 200 hours in the past year.

Reasons for giving less volunteer time included being too busy, having less time, work commitments, health issues, and getting older. Those who report giving less time to volunteer activities are more likely to report having lower household income.

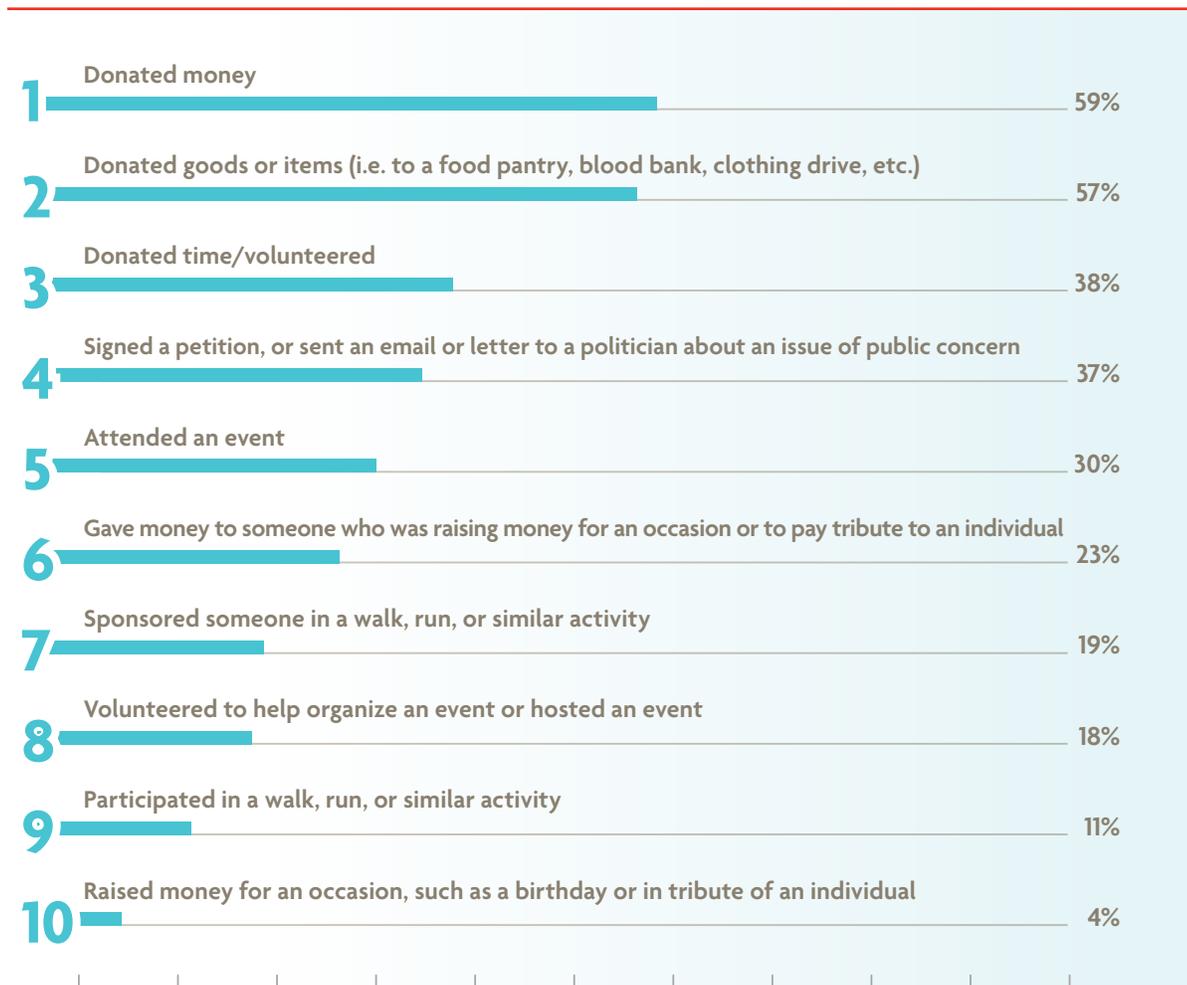
**Figure 3 – How has the amount you donate to or volunteer with charities and not-for-profit organizations changed over the last three years?**



Source: Vancity poll examining trends in charitable giving (November 2016).

This drop in reported giving is mirrored in tax filings. Among tax filers nationwide, the percentage claiming a charitable donation has fallen from 26% in 1997 to 21% in 2014. In B.C., the decrease was from 24% to 20% over the same time period.<sup>23, 24</sup>

Figure 4 – Top 10 ways British Columbians give



Source: Vancity poll examining trends in charitable giving (November 2016)

Survey respondents in B.C. reported giving in a variety of ways. The top 10 types of giving are presented in Figure 4 (respondents could select all statements that were true for them):

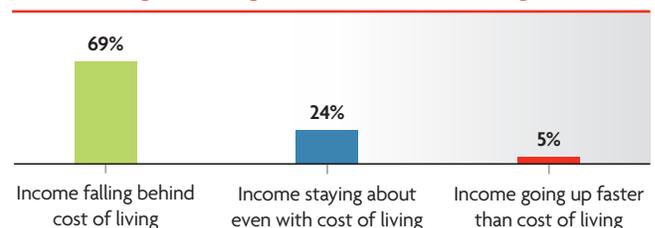
The responses summarized in Figure 4 reflect three main types of donors and volunteers who participate in charitable giving and supporting events.<sup>25</sup>

- “Traditional donors” give time and money (54%).
- “Social givers” participate in structured social activities, such as fundraising walks or events (27%).
- “Clicktavists” participate online through petitions or sharing links (17%).

## Affordability impacts giving

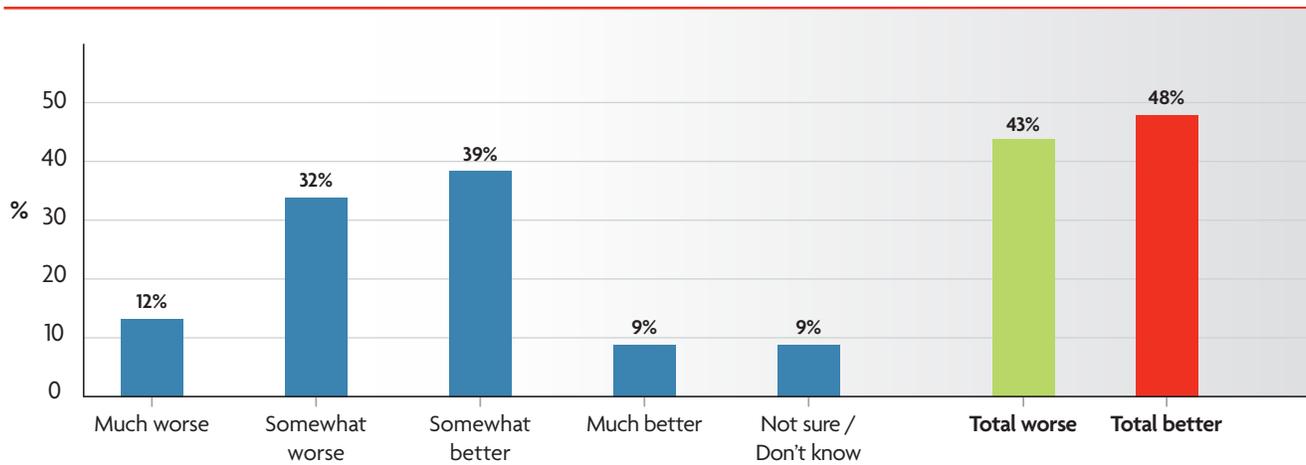
Donors report that affordability, in terms of the cost of living and state of the economy, is an important driver of their decrease in giving. Overall, respondents paint a negative picture of both their current economic situation and their expectations for the near future. The vast majority of respondents (69%) report that their income is falling behind the cost of living (Figure 5).

Figure 5 – Do you think your family’s income is going up faster than the cost of living, staying about even with the cost of living, or falling behind the cost of living?



Source: Vancity poll examining trends in charitable giving (November 2016).

**Figure 6 – Do you feel your personal finances are better or worse than they were four years ago?**



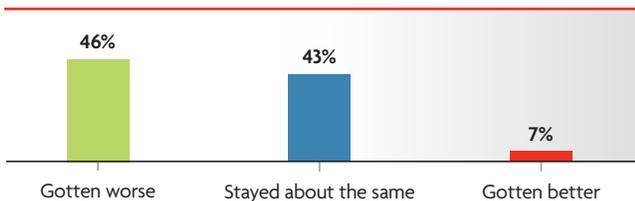
Source: Vancity poll examining trends in charitable giving (November 2016)

When asked if their personal finances are better or worse than four years ago, 43% reported that their personal finances are worse, with 12% indicating their personal finances are “much worse” (Figure 6).

Seven in 10 respondents report feeling they don't have much money to give to charitable organizations and more than half (52%) feel they don't have much time to give to charitable organizations. This sense of not having much money or time to give was true across all subgroups.

In this context of increasingly challenged personal finances, 46% say their ability to make charitable contributions has gotten worse, whereas 43% report it has stayed the same. Just 7% reported their ability to make charitable donations has gotten better (Figure 7).

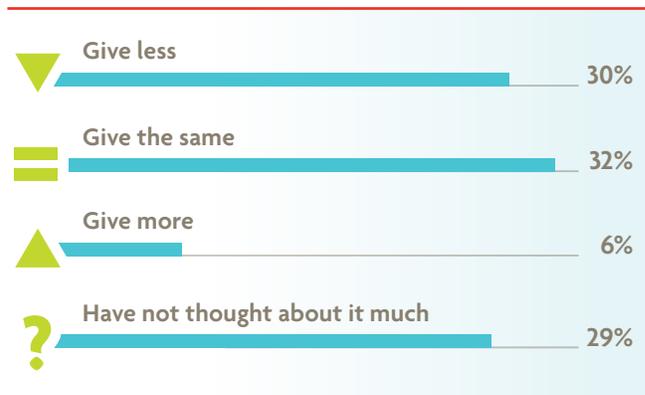
**Figure 7 – How has your ability to make charitable contributions to organizations of your choosing changed in the past three years?**



Source: Vancity poll examining trends in charitable giving (November 2016).

When asked about anticipated giving patterns in the coming year, 6% plan to give more while roughly one-third of respondents indicated they plan to give the same (32%), one-third plan to give less (30%) and nearly one-third have not thought about it much (29%) (Figure 8).

**Figure 8 – In the next year, will you most likely:**



Source: Vancity poll examining trends in charitable giving (November 2016).

## Housing affordability and giving less

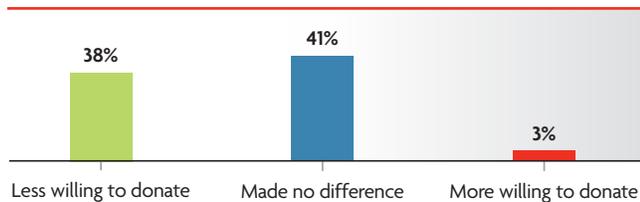
When asked to indicate their most important provincial issue, healthcare ranked first (18%) followed by housing (15%), economy (13%) and environment/climate (13%). Housing is the most important issue to those in Vancouver (23%), for tenants (24%), for those 18 to 44 years of age (23%) and for those with children in the household (24%).

Overall, 81% of respondents report that the affordability of housing in their area has gotten worse in the past three years. Half (51%) report their ability to save for the future has gotten worse and half (49%) report their ability to afford non-essentials has gotten worse in the past three years.

British Columbians are facing financial challenges arising from a variety of sources, including the cost of housing. This is occurring across all demographics, although it is most acutely felt by those on fixed or lower incomes. The rising cost of living – especially in housing – and an expectation that incomes will not keep pace with rising costs, dampens current capacity and future plans to give.

When asked directly, “How has the affordability of housing affected your willingness to make donations to charities and not-for-profit organizations over the last three years?”, 38% indicate that it has made them either much or somewhat less willing. Only 3% indicate that housing affordability has made them willing to donate more (Figure 9).

**Figure 9 – How has the affordability of housing affected your willingness to make donations to charities and not-for-profit organizations over the last three years?**



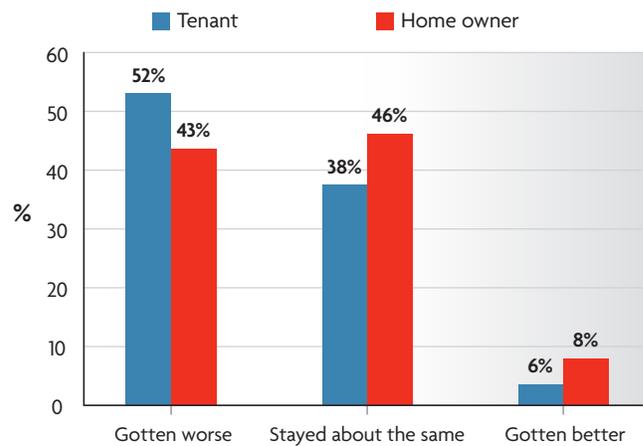
Source: Vancity poll examining trends in charitable giving (November 2016).

## Tenants hit harder

A staggering 89% of tenants in B.C. report that the affordability of housing in their area has gotten worse, compared to 76% of homeowners. Three out of four tenants feel their incomes are falling behind the cost of living. Half of tenants report their personal finances are somewhat worse or much worse than four years ago. The rate of tenants who report that their personal finances have gotten much worse is higher than the B.C. average.

To an even greater degree than homeowners, tenants report a decline in giving. When asked if their ability to make charitable contributions has gotten better, gotten worse or stayed the same, tenants are almost 21% more likely to say their ability to give has gotten much worse (Figure 10).

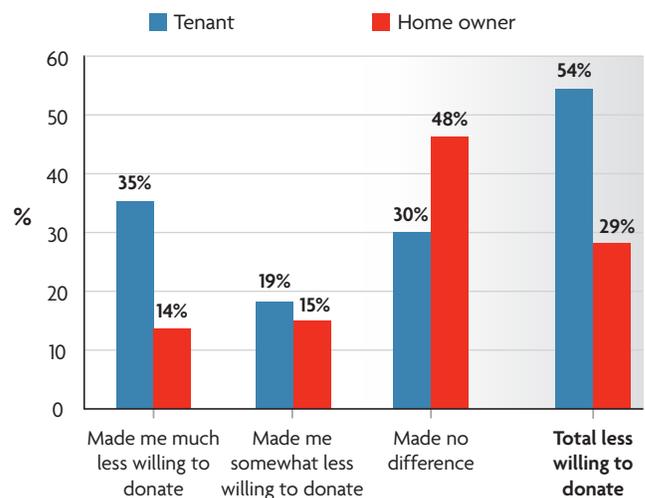
**Figure 10 – How has your ability to make charitable contributions to organizations of your choosing changed in the past three years?**



Source: Vancity poll examining trends in charitable giving (November 2016).

More so than homeowners, tenants report housing affordability negatively impacting their ability to donate. Thirty-five per cent (35%) of tenants report the cost of housing made them much less willing to donate compared to only 14% of homeowners. A much higher rate of homeowners report housing costs made no difference (48% compared with 30% of tenants) (Figure 11).

**Figure 11 – How has the affordability of housing affected your willingness to make donations to charities and not-for-profit organizations over the last three years?**



Source: Vancity poll examining trends in charitable giving (November 2016).

Figure 12 – How well do these statements describe your current situation? (% that reported pretty well to perfect)



Source: Vancity poll examining trends in charitable giving (November 2016).

## Continued willingness to give

A high note of the survey results is that despite facing many financial obstacles to giving, individual willingness to give is still strong. Those who give have a strong relationship with their charities of choice and know them well: 58% report a well-established commitment to the charities they care about and 63% report they actively research how an organization spends its money before donating. They feel it is a priority to financially support their charities of choice (40%) and volunteer time to those charities (37%) (Figure 12).

## Recommendations

As the demand for charitable services is going up, the source of funding is shifting away from government onto individuals, and the number of individuals able to give is declining. The following recommendations look at what individuals, businesses, charities and government can do in face of declining donations.

### Individuals

- **Budget for donations.** Set an annual giving budget and stick to it. There are different approaches to choosing how much to give – philosopher and ethicist Peter Singer suggests a public standard minimum of giving 1% of your annual income to charity in his book *The Life You Can Save*. As another example, some faiths teach about tithing (giving a tenth of one's income) or some people may give another set percentage of their income.
- **Be consistent.** If you donate regularly to specific charities, try to keep it up. If you have to cut back on your donations, let the charity know that you still support them and will try to return to previous levels in the future.
- **Go monthly.** Consider changing an annual donation to a monthly one. A monthly donation may be more manageable, and your charity would have reliable monthly income.
- **Give in other ways.** Giving financially is not the only way to support a charity and its mission. Consider other ways such as volunteering, donating goods, writing letters to politicians, signing petitions and promoting the charity through your social network.
- **Review your current giving.** Ensure you're supporting causes that are meaningful to you and reallocate your giving to more closely align with your values and ideals, if needed.
- **Learn how your money is spent.** Are the charities you support using their resources effectively to make an impact and meet their mission? Read their annual reports and financial statements. Look for charities that clearly disclose their overhead and fundraising costs, and pick ones that have reasonable costs.
- **Claim your tax credits.** You can claim charitable donations on your income tax return to reduce your taxes owed. There are two charitable tax credit rates (federal and provincial) and any eligible amount you give above \$200 qualifies you for a higher rate.<sup>26</sup> First-time donors that qualify can get an extra federal tax credit of 25% (called the first-time donor's super credit).
- **Pay forward a windfall.** If you receive a windfall, like an inheritance, lottery winnings or capital gains, consider paying some or all of it forward to a charity you support. It's new money to you, so you're less likely to miss it, plus it can help offset your income tax.

- **Plan ahead.** Put a provision in your will to leave something for a charity you support. These gifts, sometimes called planned or legacy gifts, can include assets like real estate, mutual funds and securities or insurance. Let your chosen charity know you've named them in your will.

## Businesses

- **Connect with community.** Engage with the communities you serve to understand their needs and the underlying systemic issues impacting them, then use that knowledge to guide your business decisions and philanthropic activities.
- **Support healthier communities.** Businesses can contribute to healthier communities and help address the social services gap in various ways, such as paying a living wage and joining the call for a legislated B.C. poverty reduction plan.
- **Build meaningful partnerships.** Work with not-for-profit organizations that align with your vision and values, and are creating a positive impact in the communities they serve. You can support them in different ways, such as providing strategic sponsorships and grants, buying from their social enterprises, offering technical support, offering meeting space, acting as a convener and advocating for policy changes.
- **Offer a volunteer program.** Create a program that encourages employees to volunteer with organizations that align with your business's vision and values. Consider giving them time off to volunteer or offering rewards.
- **Offer an employee giving program.** Businesses can encourage their employees' philanthropy through giving programs like matching gifts and automatic payroll deductions.

## Charities

- **Provide options.** Clearly articulate non-financial ways that people can contribute to your organization, like volunteer opportunities and advocacy work.
- **Be understanding.** If donors have to cut back on their financial giving, thank them for their support and let them know the other ways that they can support your mission.
- **Deepen relationships.** Continue strengthening relationships with your regular donors.
- **Look for strategic partnerships.** Co-operation and partnership are essential, so try to find like-minded partners that can help achieve your charity's goals.

- **Participate in advocacy and policy development.** Look for opportunities to participate in policy development – not only on issues important to you, but also on issues where you share concerns with others in your community, including issues important to the business community.

Beyond encouraging donations by individuals and businesses, there are larger issues with the social services system that need to be addressed by government at a broader policy level. Specific policy recommendations are beyond the scope of this report. Overall, government should work to ensure that social services are properly funded and accessible to those in need, as well as work to close the income equality gap.

## Methodology

Stratcom fielded a survey from November 7 to 13, 2016, using an online proprietary panel. The results are based on a provincial sample of 800 completed surveys. The data is statistically weighted to match the gender and age composition of British Columbia as per the 2011 census. Margin of error calculations do not apply to online methodologies, but a probability sample of this size would yield a margin of error of +/- 3.5, 19 times out of 20. That margin would be higher for sub-groups.

While Vancity commissioned this report, neither it nor Stratcom, who at Vancity's request, conducted the research of secondary sources referred to in the report is responsible for the accuracy of that secondary data or information.

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4. According to the 2013 *Canadian Social Enterprise Sector Survey*, BC had 744 confirmed social enterprises in that year. This is a dramatic increase from the 358 social enterprises confirmed in the 2012 report. See *Social Enterprise Sector Survey 2013*, (2013) [www.sess.ca/english/wp-content/uploads/2015/04/BC-Final-Report-2-1.pdf](http://www.sess.ca/english/wp-content/uploads/2015/04/BC-Final-Report-2-1.pdf) and *Social Enterprise Sector Survey 2012*, (2012) [www.sess.ca/english/wp-content/uploads/2014/04/BC-Report-April-17-rev.pdf](http://www.sess.ca/english/wp-content/uploads/2014/04/BC-Report-April-17-rev.pdf)
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10. Based on the Metro Vancouver Living Wage increasing from \$16.74 in 2008 to \$20.64 in 2016. Canadian Centre for Policy Alternatives, *Working for a Living Wage 2016* (2016) and Canadian Centre for Policy Alternatives, *Working for a Living Wage 2008* (2008).
11. Food Banks Canada, *Hunger Counts 2016* (Fall 2016) [www.foodbanksbc.com/wp-content/uploads/2016/11/2016-Hunger-Count.pdf](http://www.foodbanksbc.com/wp-content/uploads/2016/11/2016-Hunger-Count.pdf), pg.6
12. Strategic Communications Inc (Stratcom) is a full service opinion research, communications and fundraising firm with offices in Toronto, Vancouver, Edmonton, Ottawa and London UK, providing strategic, political and public affairs opinion polling since 1991.
13. Charities are organizations devoted to meeting the social, economic or religious needs of the community, for example addressing poverty, supporting seniors or protecting the environment. They are expressly not political and donations to them get tax receipts. Not-for-profits, which include charities, are legal structures that exist for goals other than producing profits for owners/shareholders. Donations to them do not get tax receipts unless they are charities. This survey asked about giving to both charities and not-for-profits, but tax record data is only relevant for charities.
14. Association of Fundraising Professionals, *AFP What Donors Want 2011*. Report number 11-045139-01-02 available from Association of Fundraising Professionals – Vancouver Chapter. Vancouver, B.C., 2011. Table 23.
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17. Statistics Canada. CANSIM Table 111-0001. *Summary of charitable donors – annual*. While tax data for charitable giving shows what is filed each year, not necessarily what was donated that year, tax reports of charitable donations by individuals show a steady decline.
18. Association of Fundraising Professionals, *AFP What Donors Want 2013*. Report number 13-010072-01 available from Association of Fundraising Professionals – Vancouver Chapter. Vancouver, B.C., 2013. Table 30.
19. Association of Fundraising Professionals, *AFP What Donors Want 2015*. Report code AFP WCDW Template v15 - August 31, 2016 available from Association of Fundraising Professionals – Vancouver Chapter. Vancouver, B.C., 2015. No data available for 2011.

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21. Association of Fundraising Professionals, *AFP What Donors Want 2013*. Report number 13-010072-01 available from Association of Fundraising Professionals – Vancouver Chapter. Vancouver, B.C., 2013. Table 29.
22. Association of Fundraising Professionals, *AFP What Donors Want 2015*. Report code AFP WCDW Template v15 - August 31, 2016 available from Association of Fundraising Professionals – Vancouver Chapter. Vancouver, B.C., 2015.
23. Statistics Canada. CANSIM Table 111-0001. *Summary of charitable donors – annual*.
24. The proportion of taxpayers claiming charitable donations is always much lower than the proportion of people reporting giving donations in surveys. There are a variety of reasons for this, including: 1) Donations to non-charities, small donations, donations through walkathons or at the check-out counter aren't reported on tax returns; 2) Sharing charitable donations between spouses and reporting them for a single taxpayer typically has tax advantages; 3) Receipted donations can be saved for up to six years and used at the time that's most advantageous to the taxpayer.
25. Note that the three types are not mutually exclusive but do show greater relationship within each type than between types.
26. For 2016, the federal charitable tax credit rate is 15% on the first \$200 and 29% on the amount over \$200. In B.C., the provincial charitable tax credit rate is 5.06% on the first \$200 and 14.70% on the amount over \$200.