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The 2026 State of Charitable Giving in Canada

How Canadians Decide Who Gets Their Dollars and Why It Matters for the Sector



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From Participation Metrics to Decision Mechanics

Public data tells us **what** is happening. This study explains **why**.

What Public Reporting Shows (The Environment)

Participation rates have declined over time, even as total dollars remain relatively stable.

Source: Canada

The sector is increasingly reliant on older & higher-income donors.

Source: CAF Canada

Cost-of-living pressures are influencing donation behaviour.

Source: Charity Village

Online and recurring formats are growing.

Source: CanadaHelps

These metrics describe the state of giving; they **do not explain the decision**.

What this Study Examines (The Human Layer)

1

Why barriers to giving are structural, not situational, and what that means for acquisition.

2

Why emotional giving is an acquisition channel with untapped retention potential.

3

Why the sector's emotional playbook is losing effectiveness and what replaces it.

4

Why cause hierarchy is steep and navigable...if you know the rules.

5

Why Gen Z and Boomers are hesitating differently and why one message can't solve both.

This is not a report on how much Canadians give;
it is a study on **how Canadians decide where and how to give**.

The study was fielded in both English and French among a representative sample of n=1,000 Canadians 18+ from December 15-23, 2025, with a survey length of 27 minutes.

Five Core Truths Shaping Charitable Giving in 2026

Five structural dynamics are reshaping the Canadian charitable landscape. Together, they define a new competitive reality; one where earning a donor's dollar requires more than a compelling cause.

EXECUTION LENS

Generational Dynamics

Gen Z is credibility-sensitive. Boomers are saturation-sensitive. One campaign. Two calibrated executions.

STRATEGIC OPPORTUNITIES

Emotional Giving

35% acquired through emotion.
60%+ would give again.
Most organizations have no post-moment pathway to capture it.

Proximity Creates Priority

Top causes are local and hold a 5:1 advantage over distant or abstract ones. Proximity is a perception – and perceptions can be engineered.

MARKET CONDITIONS

Affordability & Scrutiny

Rising costs shrunk the pie. Rising skepticism is deciding how it gets sliced.

Fatigue & Saturation

The guilt-based playbook is losing returns. Credibility and proof are the new currency.



1. Affordability Scrutiny is Reshaping Giving

Just over half of Canadians (53%) donated in the past year, and even among those who did, the mood has shifted.

- Rising costs have reduced how much most Canadians feel they can give.
- Uncertainty about where money goes is eroding confidence across both donors and non-donors.
- Most donors expect to give the same or less in the year ahead, not more.

What This Means:

The sector isn't losing donors. It's losing the benefit of the doubt.

When budgets get tight, giving stops being automatic and starts being intentional. People are getting choosier, not because they care less, but because every dollar feels more consequential. And here's what makes this particularly important: among donors whose giving has already been reduced by cost pressures, 61% also report heightened worry about how donations are spent.

For organizations, that's the real challenge. Donors aren't asking whether to give, but who has earned it.



2. Emotional Giving Is a Scalable Acquisition Channel With Retention Potential

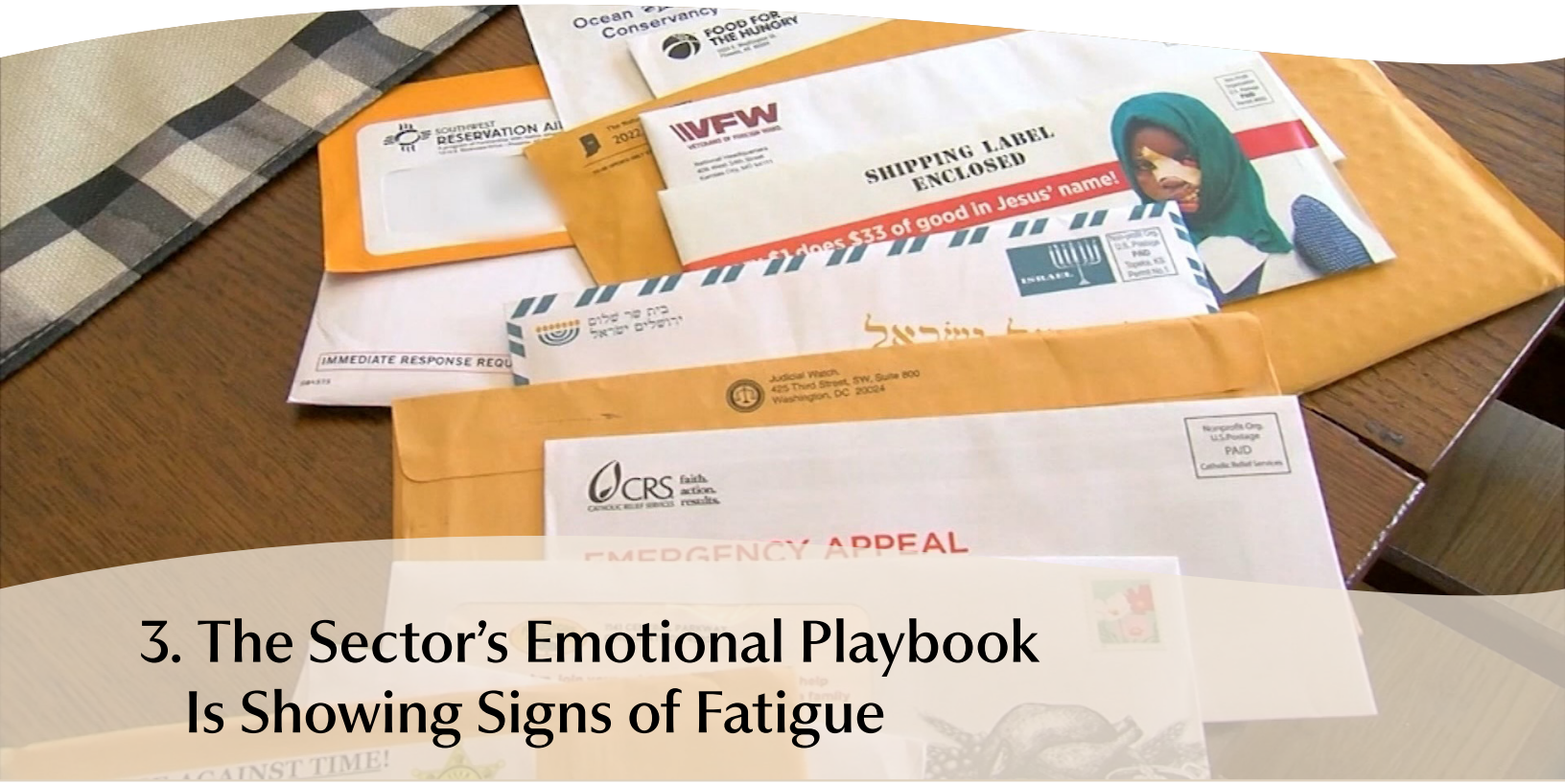
One in three Canadians (35%) say they've donated in direct response to something that moved them: a crisis, a story, a moment that made giving feel urgent and personal. Among those donors, **more than 60% say they'd give to that same cause again.**

- Emotional giving isn't impulsive; it's a structured entry point into the donor relationship.
- The triggers that convert most reliably: environmental events, local tragedies, and social justice issues.
- The repeat giving signal is strongest precisely where emotional resonance is highest.

What This Means:

When someone gives because something genuinely moved them, they're not just making a transaction. They're signaling alignment with a cause, and that's one of the hardest things to manufacture through a regular campaign. 35% of donors came through an emotional moment. Cause alignment already exists. The question is what you do next.

The organizations that win this aren't necessarily the ones with the biggest platforms or the most dramatic stories. They're the ones with a plan for the 72 hours after the donation: the thank you that feels personal, the impact update that proves the gift mattered, the gentle ask that says "you're part of this now." That's how a spike becomes a relationship.



3. The Sector's Emotional Playbook Is Showing Signs of Fatigue

57% of Canadians are tired of emotional or guilt-based appeals. Donors and non-donors feel it equally, but non-donors feel it more intensely, with 28% of non-donors strongly agreeing compared to 22% of donors.

- Feeling asked everywhere and not knowing where money goes are the top two barriers for donors and non-donors alike.
- Emotion still activates. Without proof of impact, it reads as manipulation vs. invitation.
- Donors need fewer, better asks. Non-donors need proof before the ask. These are not the same problem.

What This Means:

There's a growing sense among Canadians that charitable appeals all sound the same. The urgency feels familiar. The guilt feels routine. When everything feels urgent, nothing does.

What makes this particularly interesting is that donors and non-donors are fatigued by different things. Donors are overwhelmed by volume: too many organizations, too many asks, too little differentiation between them. Non-donors are paralyzed by doubt: they want to give but can't figure out who deserves it. One-size-fits-all appeals underperform on both fronts simultaneously.

The path forward isn't abandoning emotional storytelling. It's pairing it with something that makes it credible. Urgency plus transparent proof of impact is a considerably stronger combination than urgency alone. Organizations that lead with evidence and follow with story are finding the approach resonates.



4. Proximity Creates Priority

Cause preferences are not evenly distributed. There is a substantial gap between the highest- and lowest-ranked causes.

Reducing poverty and hunger, children's hospitals, and disease research consistently rise to the top. These issues are widely perceived as immediate, visible, and national or local in scope. Causes perceived as geographically distant or more abstract rank significantly lower. The gap between them isn't small: top causes are prioritized five times more often than bottom-tier causes.

- Issues that feel immediate, visible, and close to home hold a structural advantage in the giving hierarchy.
- That hierarchy is consistent across generations and provinces: proximity wins.
- If your cause doesn't feel close to home, you have to make it feel close to home.

What This Means:

Giving follows a clear pecking order, and where your organization sits in that order has real strategic implications worth understanding.

For organizations whose causes are already proximate, like food banks, children's hospitals, and local healthcare, the question isn't how to get on the donor's radar. It's how to stay at the top of a crowded list of causes that all feel equally close to home and equally deserving of support.

For organizations whose missions feel further from everyday life, the data raises an honest question worth exploring. It isn't that Canadians don't care about climate, refugees, or international development. What the hierarchy suggests is that when donors face tradeoffs, causes that feel tangible and immediate tend to win out. The opportunity is in closing the perceptual gap between a donor's dollar and a visible outcome.

Proximity is a perception. And perceptions can be engineered.



5. Generational Differences Reflect Different Trust & Fatigue Dynamics

Generational divergence in charitable giving goes deeper than channel preference. Gen Z and Boomers aren't just engaging differently. They're hesitating for fundamentally different reasons.

- Gen Z is credibility-sensitive: nearly half strongly agree charities must show clearer proof of impact before they'll commit.
- Boomers are saturation-sensitive: they're more likely to feel over-asked, overwhelmed by volume, and concerned about administrative overhead.
- The barriers are different in kind, not just degree. One message cannot speak to both.

What This Means:

Understanding why each generation hesitates matters as much as understanding how they give. For younger donors, the primary obstacle isn't indifference but skepticism. They want to see evidence that an organization is legitimate, that their dollar will do what it's promised to do, and that the cause is worth prioritizing over competing demands on their attention and generosity.

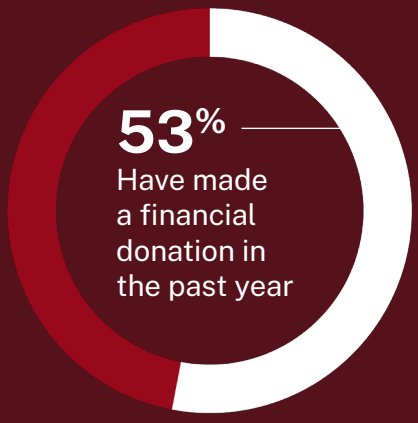
For older donors, the dynamic is different. Boomers give at higher rates than any other cohort, but they're also the most likely to feel overwhelmed by the sheer volume of asks coming at them. What they're responding to, based on what the data shows, is clarity and respect for their attention rather than more frequent or more urgent appeals.

For organizations navigating both realities, the practical implication isn't necessarily two separate campaigns. It's one coherent message about impact and transparency, expressed in ways that speak to what each audience most needs to hear. Today's giving is concentrated among older donors. Tomorrow's depends on building genuine trust with a younger cohort that is engaged but not yet converted.

The Landscape – State of Giving

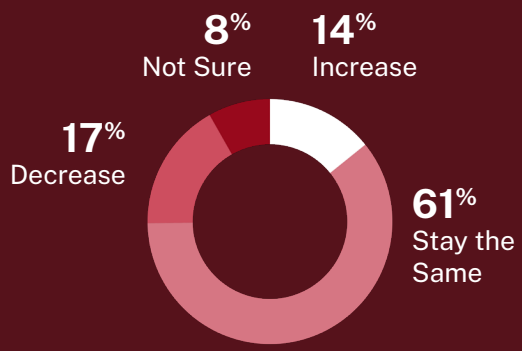
Giving is stable, but the evaluation bar is higher. While 53% of Canadians donated in the past year, rising costs are significantly impacting how much they are able to donate.

ENGAGEMENT:



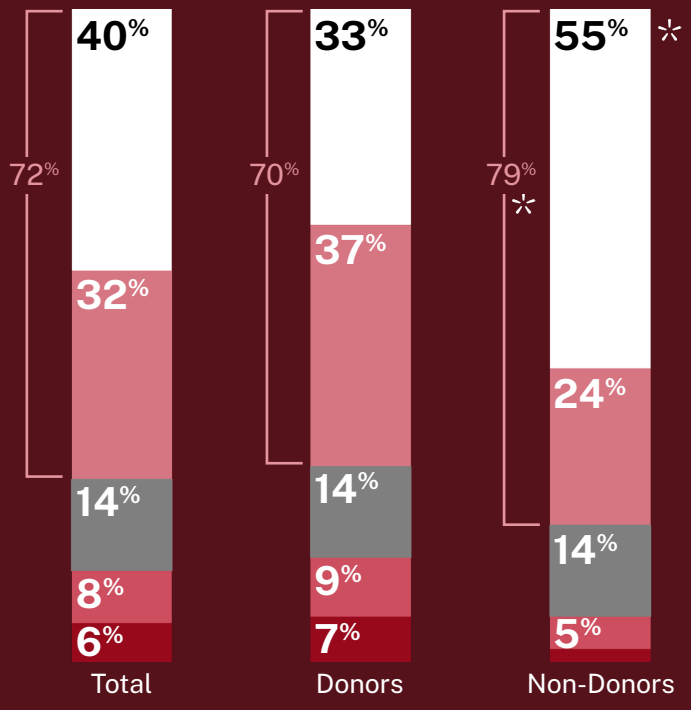
- Only **1 in 7** donors expect to give more in the year ahead.

SCRUTINY: Future Charitable Giving in Next 12 Months (Donors)



- Cost of living is squeezing donors and non-donors alike, and non-donors feel it hardest.

CONSTRAINT: Rising costs of living have reduced how much I can donate



The sector isn't facing a participation collapse —

It's facing a recalibration, with economic pressures particularly impacting non-donors. Between these three factors (Engagement, Constraint & Scrutiny), these forces raise the threshold for earning support.

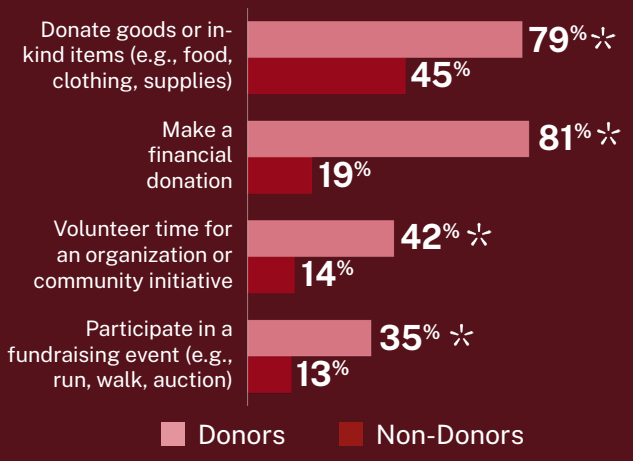
Donors = made a financial donation in the past 12 months
Non-Donors = no financial donation in the past 12 months
✳ = statistically significant difference

The Landscape – State of Giving

Canadians want to consolidate, but fragmentation pressures are real. 81% would rather support a few causes they really care about than many. Yet nearly 40% of donors are spreading the same dollars across more causes than before.

- Getting them to open their wallets is a different ask entirely. Non-donors aren't checked out; nearly half would donate goods.

% who definitely/probably would engage in the following in next 12 months

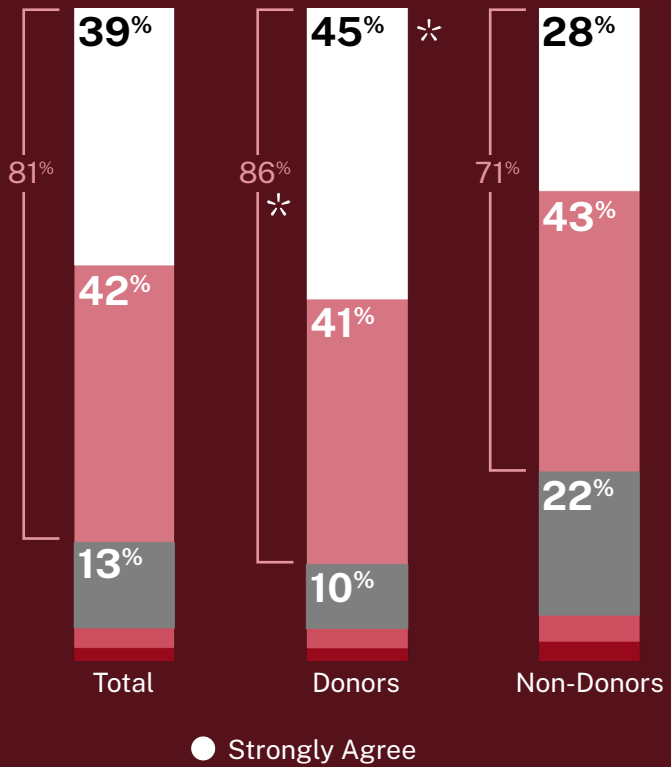


Nearly 4 in 10 donors are spreading the same dollars across more causes than before. The pie isn't growing; it's being sliced thinner.

39% of Donors are giving smaller amounts to more causes than before



Most Canadians would rather go deep with a few causes than spread themselves thin across many.



Donors are not leaving the system.

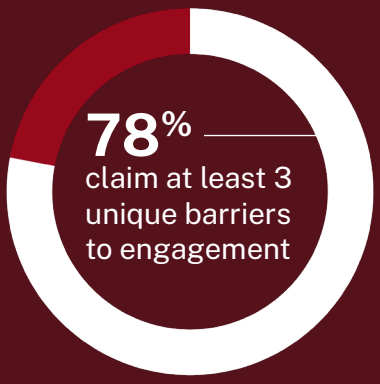
They are narrowing. The competitive frame has shifted from "give vs. not give" to "give to you vs. give to someone else" or splitting the same donor dollars across more organizations.

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The Landscape – State of Giving

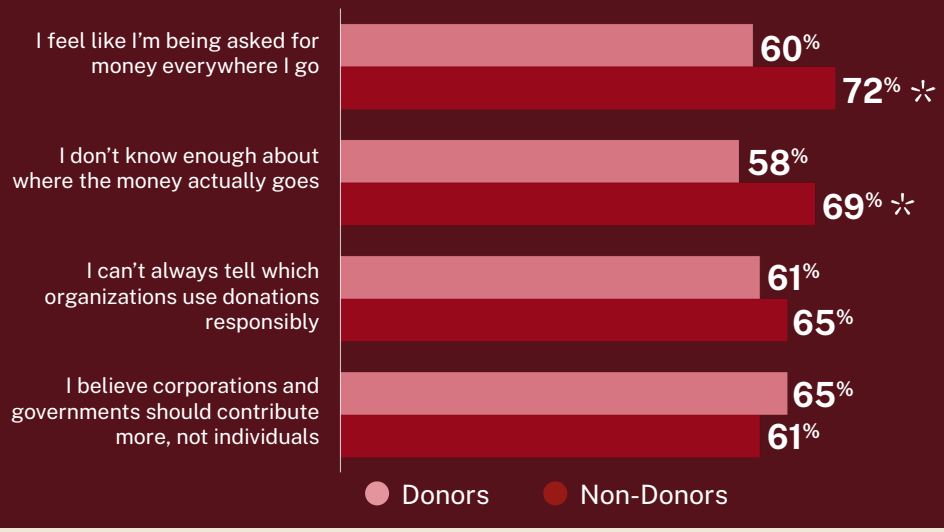
78% of Canadians are dealing with at least three barriers to giving simultaneously. This isn't a perception problem; it's a structural one.

OF BARRIERS IMPACTING ENGAGEMENT:



- The top barriers preventing engagement: feeling over-asked and not knowing where the money goes.

% who strongly/somewhat agree the following discourage them from engaging



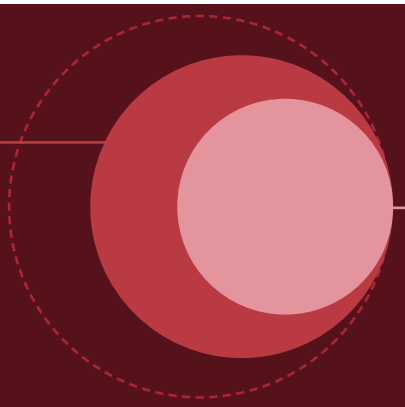
Barriers are not isolated.

Barriers don't operate in isolation - they stack. Organizations aren't just competing against donor fatigue or cost pressures or skepticism. They're competing against all three at once, in the same person, at the same moment they're deciding whether to give.

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Core Truth 1 – Affordability & Scrutiny

Affordability isn't just reducing giving: it's raising the bar for earning it. While nearly three-quarters of Canadians say rising costs are reducing how much they can give, they also closely evaluate who is receiving it.

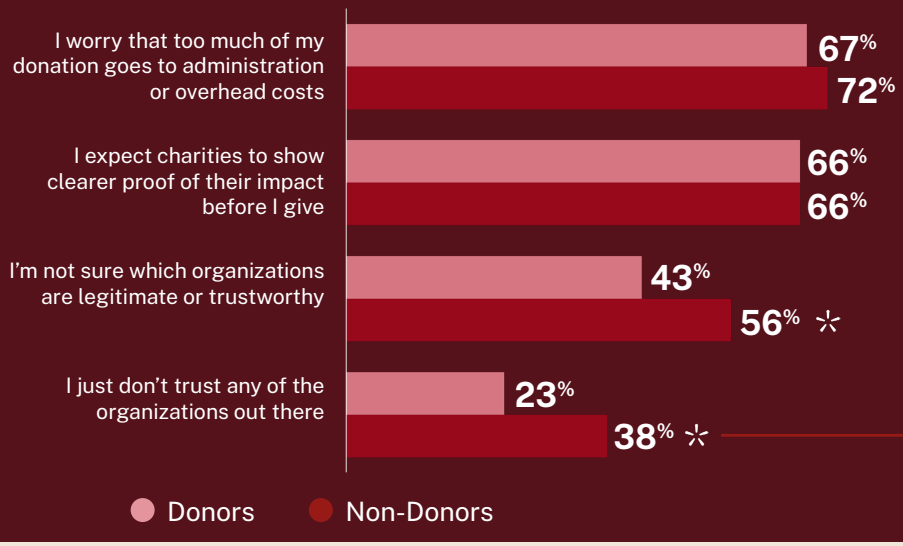


73% agree rising living costs have reduced how much they can donate

Among those impacted by rising costs, **61%** also strongly worry about admin overhead

- These aren't two separate groups of people. They're largely the same person experiencing a compounding squeeze.

- When budgets tighten, scrutiny intensifies. Donors and non-donors are both watching where the money goes.



38% of non-donors don't trust any organization. That's not a messaging problem. That's a sector-wide credibility challenge.

Rising costs shrunk the pie. Rising skepticism is deciding how it gets sliced.

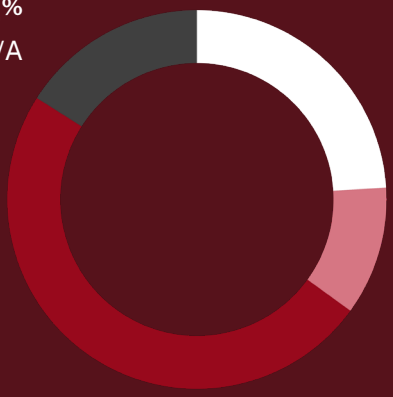
Organizations that can demonstrate impact efficiency have a structural advantage in a tighter market.

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Core Truth 2 – Emotional Giving

1 in 3 Canadians gave because something moved them. Most of them would do it again.

INCIDENCE OF EMOTIONAL GIVING:

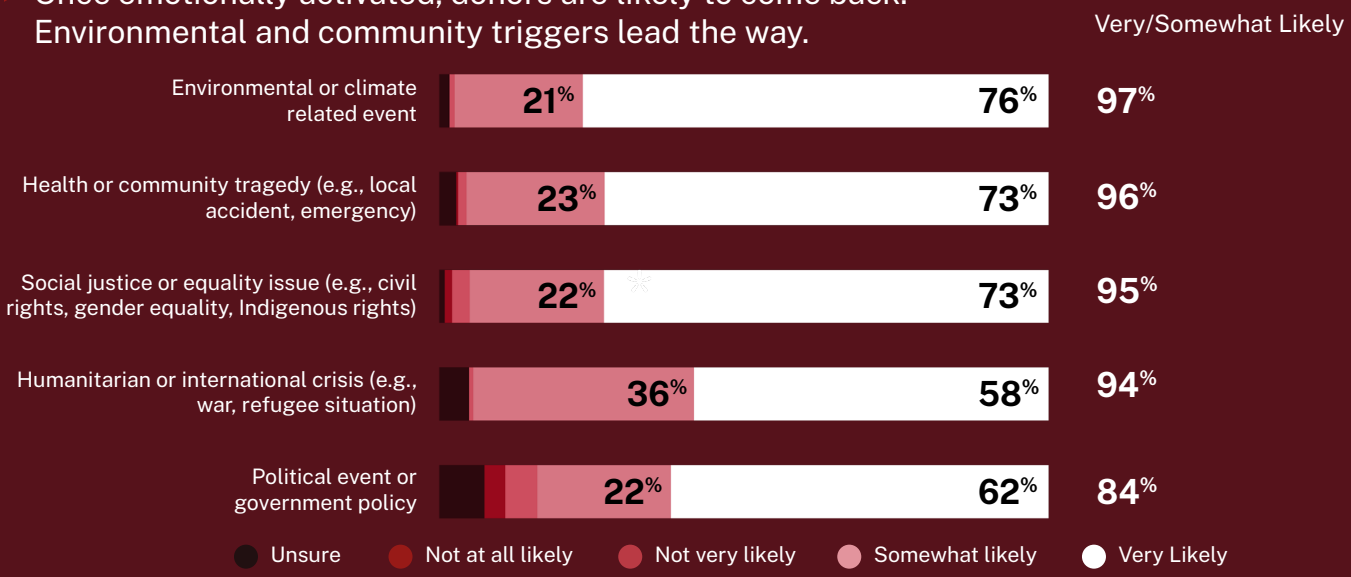


35%

- This is not a niche behaviour. This is one-third of the country responding to something that felt urgent & real.

Base: **Total (n=1,000)**

- Once emotionally activated, donors are likely to come back. Environmental and community triggers lead the way.



Base: **Donated because felt angry, frustrated, inspired, or moved by something that happened**

Emotion is not a one-time spike.

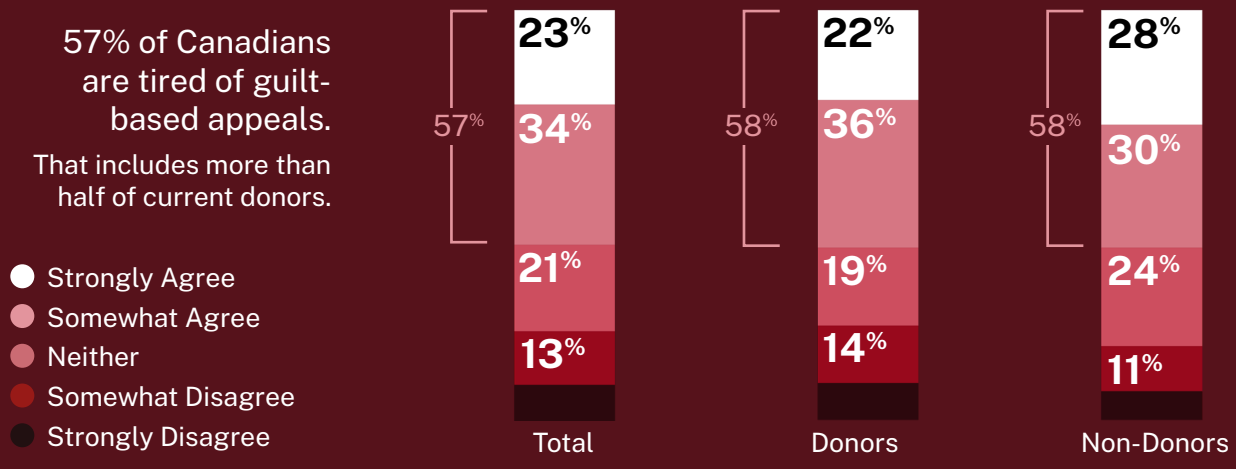
It is an acquisition channel with measurable conversion potential. The strategic question is not whether to activate during emotional moments, but how to design stewardship that converts empathy into sustained support.

Core Truth 3 – Fatigue & Saturation

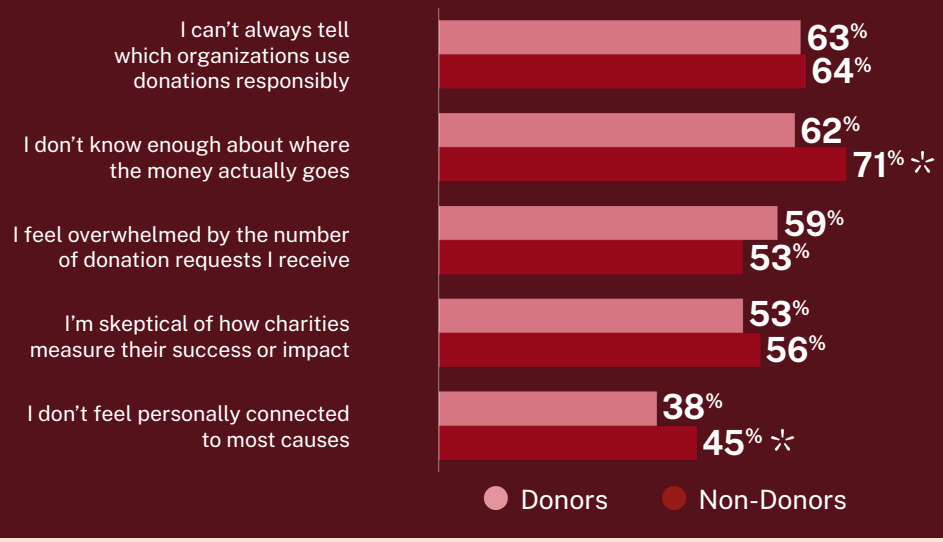
But the emotional playbook is showing signs of fatigue. 57% of Canadians are tired of emotional or guilt-based appeals, with non-donors feeling this most starkly (28% strongly agree).

57% of Canadians are tired of guilt-based appeals.

That includes more than half of current donors.



- The fatigue runs deeper than the ask. Transparency and accountability are what Canadians actually want.



Emotion still activates.

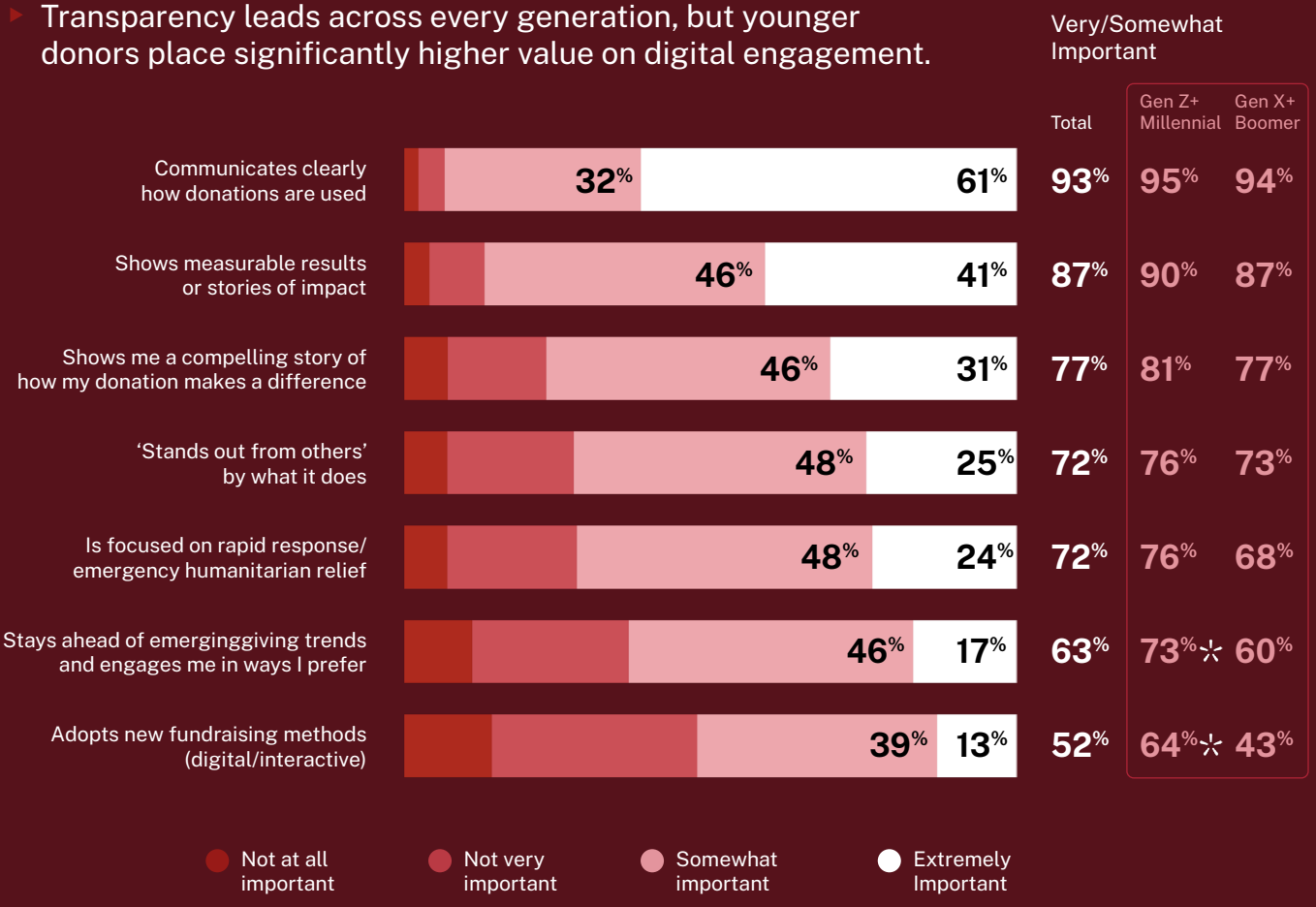
But when every appeal leads with urgency, it stops feeling urgent. The opportunity isn't to abandon emotional storytelling. It's to pair it with something that makes it feel earned: clarity about where the money goes, evidence that it worked, and a reason to believe this organization specifically is worth trusting.

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✳ = statistically significant difference

What Canadians Actually Want from Charities

Canadians want to know where their money goes above everything else. Younger donors also want to be met where they are. These aren't competing priorities.

- Transparency leads across every generation, but younger donors place significantly higher value on digital engagement.



Base: **Total (n=1,000)**

The hierarchy here is clear: fundamentals before innovation.

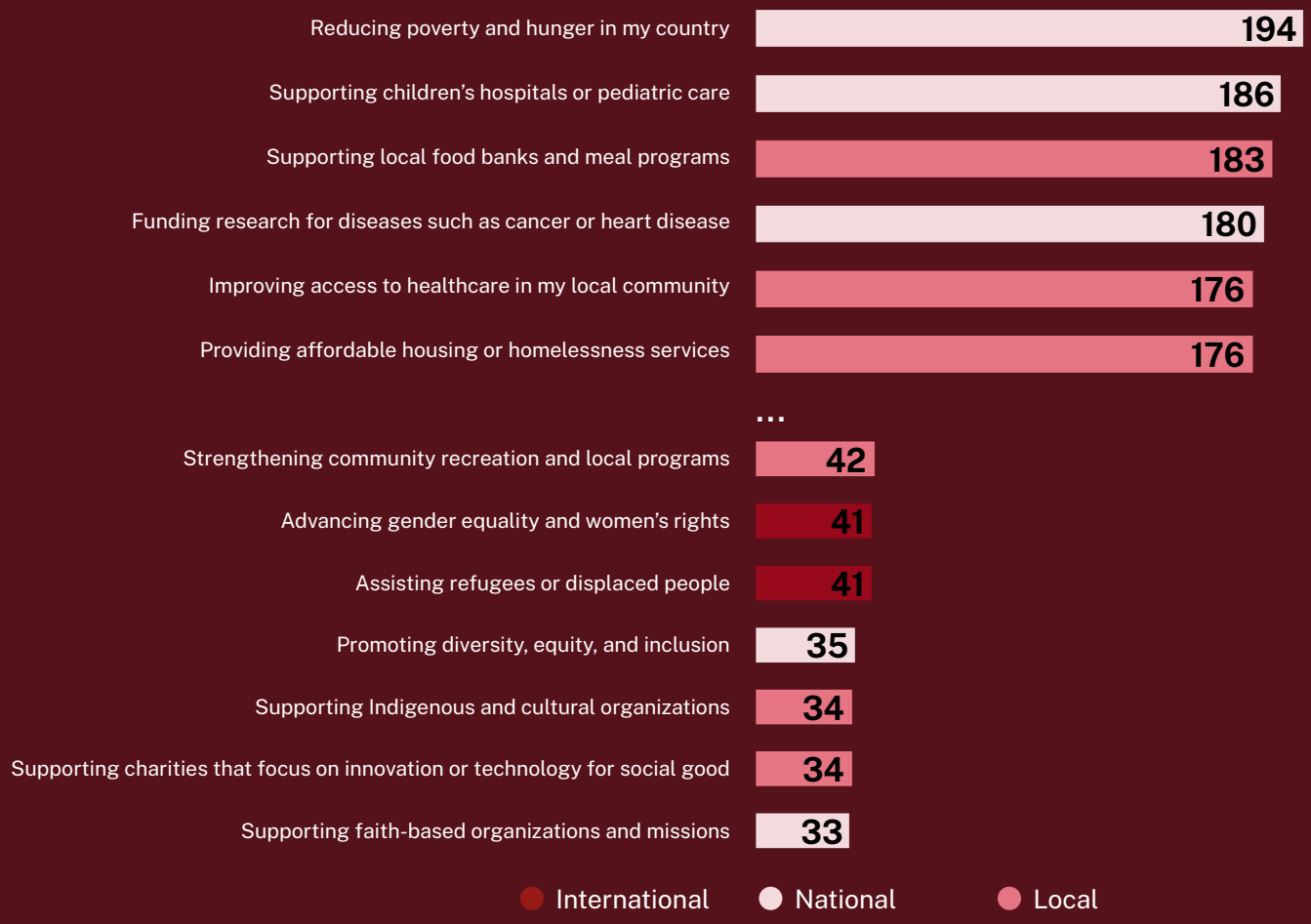
Clarity, proof, and trust are table stakes across every generation and every donor segment. Where younger Canadians diverge is in how they want to be reached and engaged, not in what they need to see before they'll commit. For organizations with limited budgets, the priority is clear: get the fundamentals right first and then meet younger donors where they already are.

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* = statistically significant difference

Core Truth 4 – Proximity Creates Priority

Giving follows a clear hierarchy – and proximity wins. Causes perceived as close, concrete, and local hold a 5:1 advantage over abstract or distant causes.

- Top causes are chosen five times more often than bottom tier causes. The gap isn't gradual. It's a cliff.



Base: **Total (n=1,000)**

Based on forced-choice tradeoffs (MaxDiff): top causes are prioritized ~5x more often than bottom-tier causes

The hierarchy is steep.

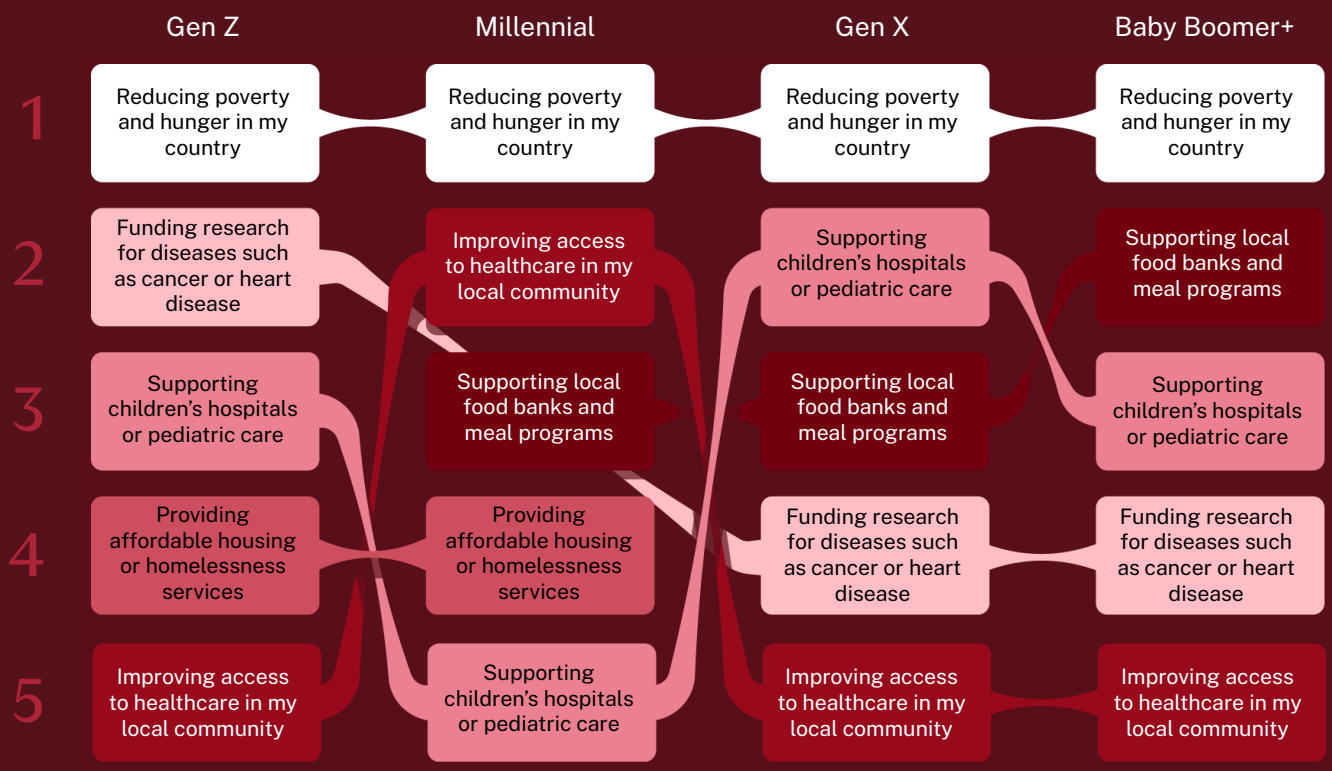
Issues that feel tangible, nearby, and directly connected to communities hold a real structural advantage. For causes that feel more distant, the opportunity is in finding the local expression of a global mission.

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Core Truth 4 – Proximity Creates Priority

Reducing poverty ranks number one across every generation and every province.
But the rest of the top five tells a more nuanced story.

- One cause unites every generation. Everything below it is up for grabs. The shared priorities give organizations a universal anchor. The divergence below is where generational strategy gets interesting.



Universality at the top masks meaningful divergence below.

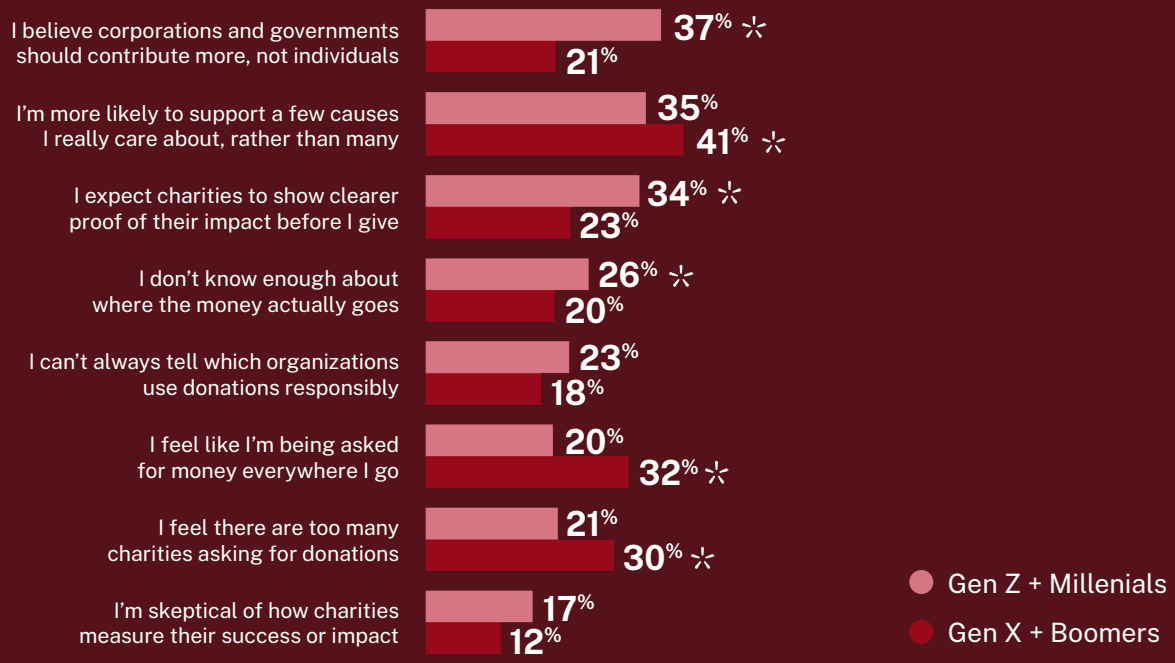
Cause strategy should anchor on shared priorities for broad campaigns but calibrate supporting themes by audience.

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Core Truth 5 – Generational Dynamics

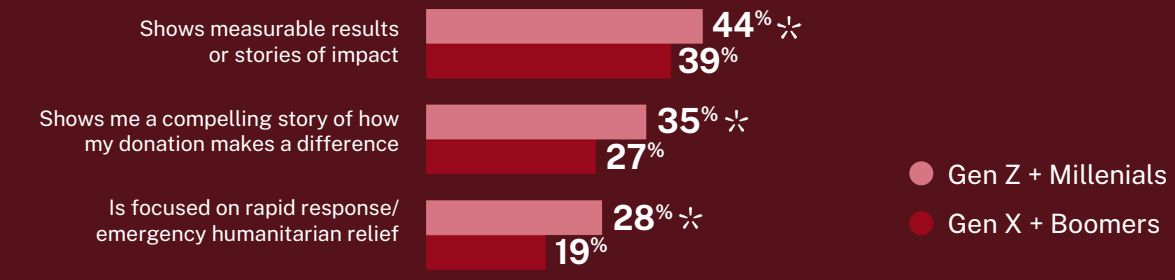
Generations aren't just engaging differently – they're hesitating differently. Gen Z is credibility-sensitive. Boomers are saturation-sensitive. The barriers are different in kind, not just degree.

Gen Z wants proof. Boomers want fewer asks.



Where the generations do agree:

Measurable results and compelling impact stories matter to everyone. Gen Z/Millennials just need them more.



One message cannot address both dynamics.

Younger donors need credibility signals before they commit. Older donors need clarity and respect for their attention. The good news is that these aren't mutually exclusive. An organization that leads with transparent proof of impact is speaking to both audiences at once, just through different channels and with different emphasis.

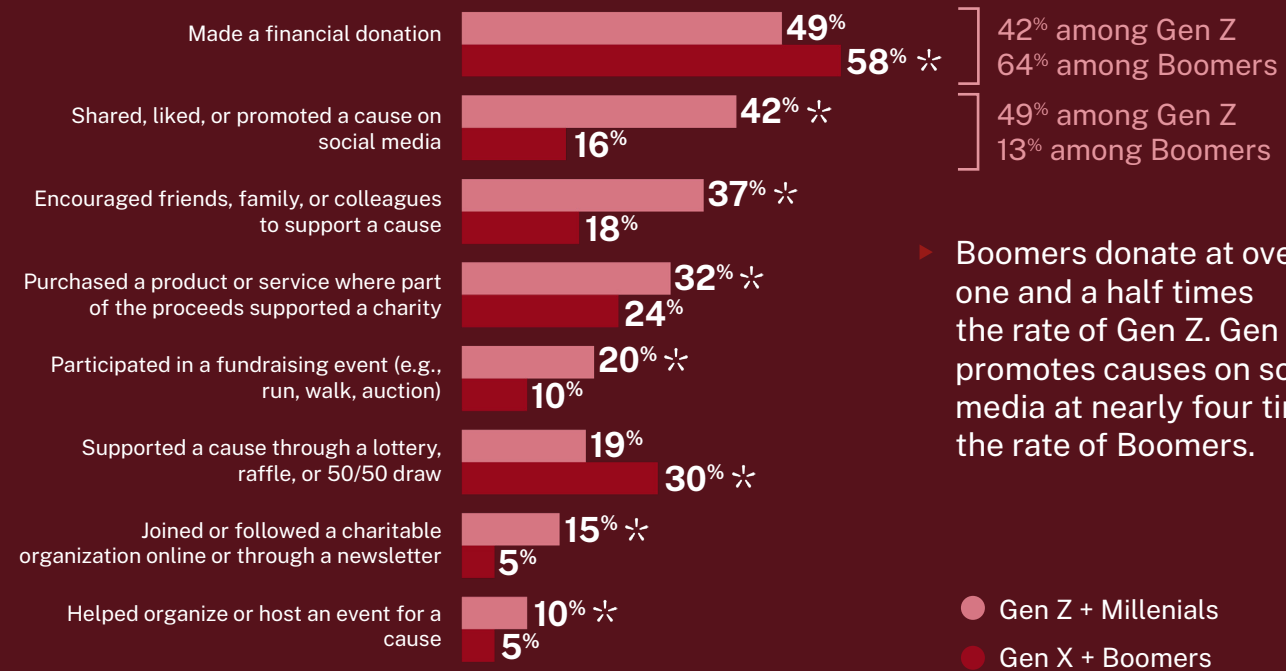
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Core Truth 5 – Generational Dynamics

Engagement patterns diverge dramatically by generation. Gen Z engages at four times the rate of Boomers. Boomers donate at one and a half times the rate of Gen Z. Engagement and giving are not the same thing.

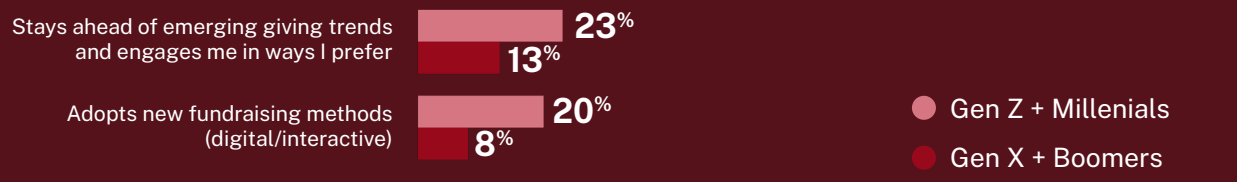
- Engagement looks very different depending on generation.

Past 12 Month Engagement



- Boomers donate at over one and a half times the rate of Gen Z. Gen Z promotes causes on social media at nearly four times the rate of Boomers.

Means of Communication (% extremely important)



Today's revenue is concentrated among older donors.

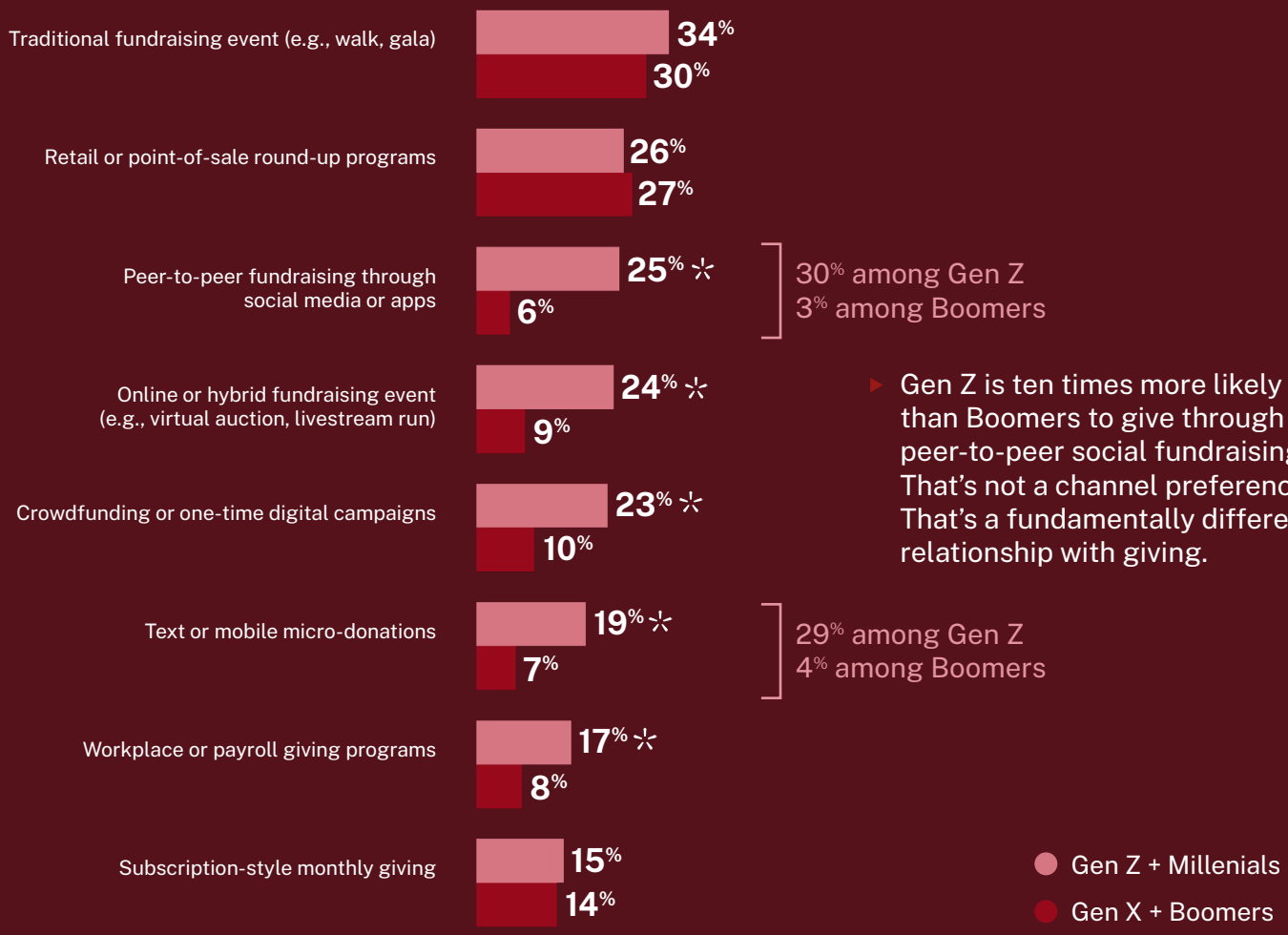
Tomorrow's pipeline depends on converting Gen Z's engagement energy into financial commitment. The bridge is proof-forward messaging delivered through digital-native channels.

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Core Truth 5 – Generational Dynamics

Gen Z is the sector's future, but conversion requires a different playbook. Gen Z are 10x more likely than Boomers to say they'd give via peer-to-peer social fundraising (30% vs. 3%).

- Traditional fundraising still leads across every age group. But the digital channel gap between generations is too wide to ignore.



- Gen Z is ten times more likely than Boomers to give through peer-to-peer social fundraising. That's not a channel preference. That's a fundamentally different relationship with giving.

Traditional fundraising and point of sale programs remain the most broadly accessible channels across every generation.

The additional investment needed is in digital and peer-driven formats that will bring younger donors in before the current donor base ages out. This isn't about replacing what works. It's about building what's next alongside it.

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Opportunities for Acquisition

There are signs that non-donors are potentially open to engagement.

35% **are genuinely unsure whether they'll give or not.** That's not a no. That's a maybe worth pursuing.

#1 barrier is informational, not attitudinal:

73% **say they don't know where the money goes.** That's the single most addressable barrier in this entire study.

46% **would rather give time or goods than money.** They aren't opposed to generosity. They're opposed to financial giving as it's currently structured.

28% **would give if they saw a clear need outside the holiday season.** A quarter of non-donors are reachable year-round if the right moment presents itself.

71% **would rather support a few causes they really care about than many.** There's a cause out there for them. They just haven't found the right organization yet.

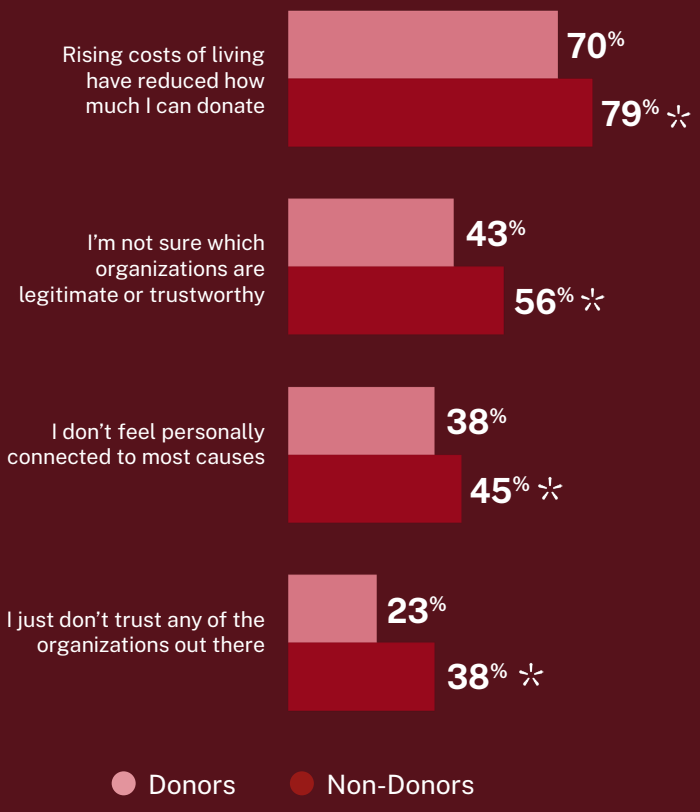
- The barrier for most non-donors is informational, not attitudinal. They aren't opposed to giving. They're unconvinced. That's a meaningfully different problem to solve, and a more solvable one.

Opportunities for Acquisition

Non-donors are harder to reach. But the data tells us exactly where the door is open.

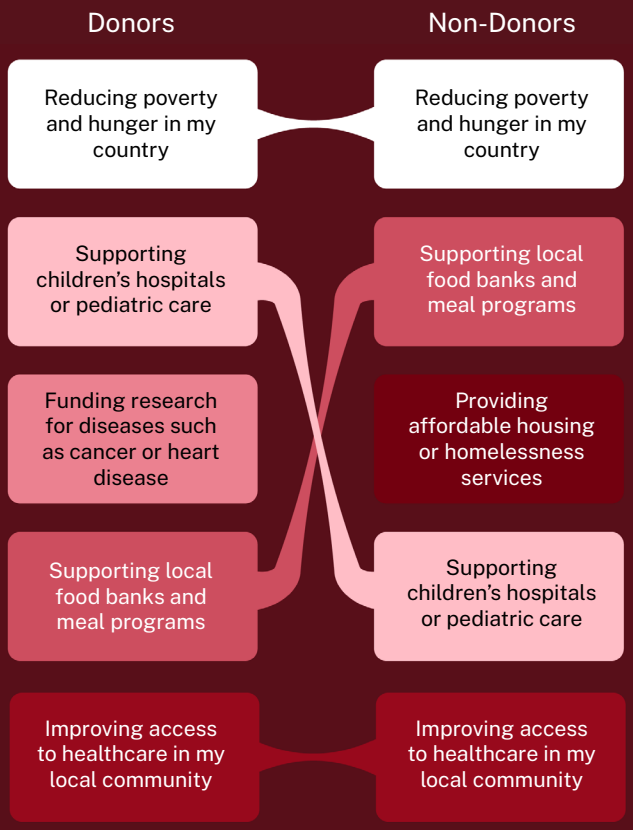
The trust gap between donors and non-donors is significant.

Cost of living is hitting non-donors hardest.



Where donor and non-donor priorities diverge:

Food banks and affordable housing resonate more strongly with non-donors.



Non-donors aren't indifferent to giving; they are disconnected from it.

The causes they care most about, local food security and affordable housing, are concrete, visible, and close to home. For organizations operating in those spaces, that's a genuine point of entry. For others, it's a signal worth paying attention to when thinking about how to frame local relevance.

Donors = made a financial donation in the past 12 months
Non-Donors = no financial donation in the past 12 months
⁎ = statistically significant difference



Strategic Implications: From Insight to Action

What this means for charitable organizations navigating 2026 and beyond



The Trust Deficit is the Sector's Central Strategic Challenge

The data is unambiguous about what closes it.

96%

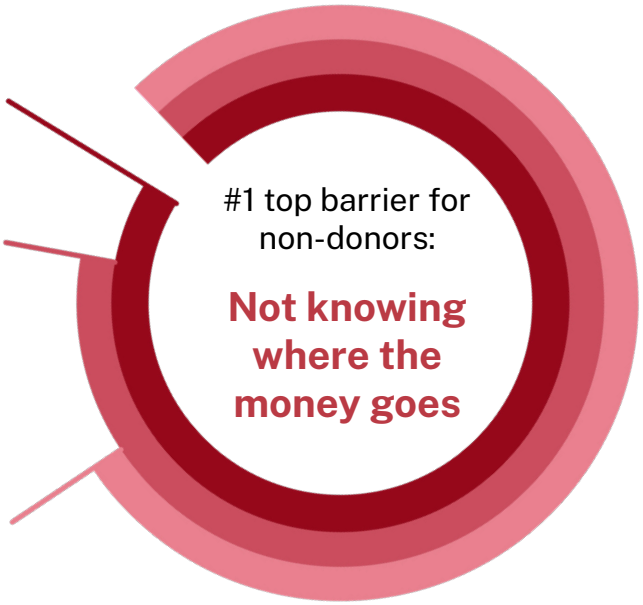
say clearly communicating how donations are used is extremely or very important. That's not a preference. That's a prerequisite.

90%

want measurable results or stories of impact. Telling a good story is no longer enough on its own.

78%

report three or more barriers to giving simultaneously. The challenge isn't one thing. It's everything at once.



Organizations that can show their work and not just tell their story will hold structural advantage.

Impact reporting is no longer a nice-to-have; it is the cost of entry.



Differentiation is no longer optional

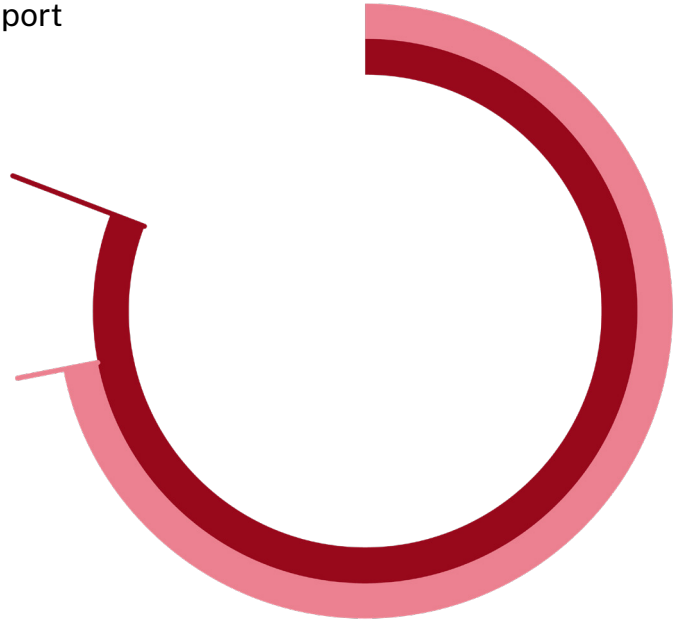
In a consolidating market where donors support fewer causes, standing out is survival.

81%

of Canadians are narrowing their giving to fewer causes. The question every organization needs to answer is why they make the short list.

72%

agree it is important for a charitable organization to **stand out from others** by what it does.



The lifetime relationship is broad. The active giving is concentrated.

3.5 average # of ways Canadians have engaged with charitable organizations in the p12m.

5.4 average # of charitable organizations Canadians have ever supported.

Saying "we do good work" is no longer enough on its own.

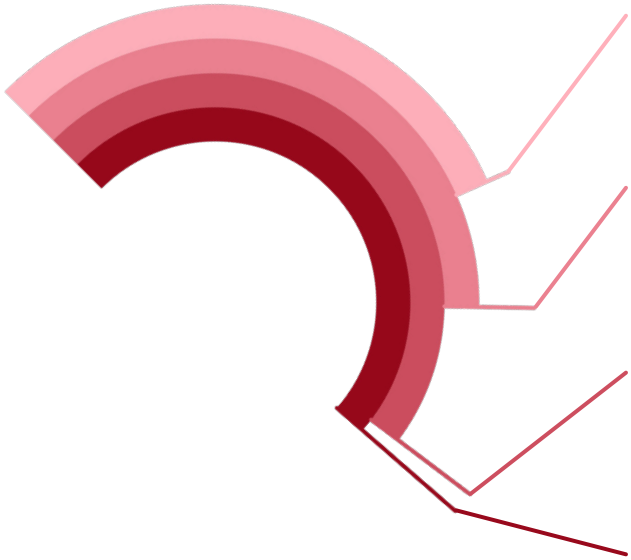
In a market where donors are actively narrowing their giving, organizations need to make a specific, compelling case for why they deserve a place on an increasingly short list. Not just why the cause matters. Why this organization, doing this work, in this way.



Rethinking the engagement calendar

Half of Canadians associate giving with the holidays. The other half are waiting for a reason that has nothing to do with the calendar.

The holiday season is a reliable moment. The data suggests it isn't the only one.



31%
would give more often throughout the year if charities made it more convenient to do so.

38%
would give more often if they saw a need outside of the holiday season.

48%
prefer to donate in response to specific events rather than seasonality.

49%
associate giving with the spirit of the holidays.

Over-reliance on Q4 creates revenue fragility.

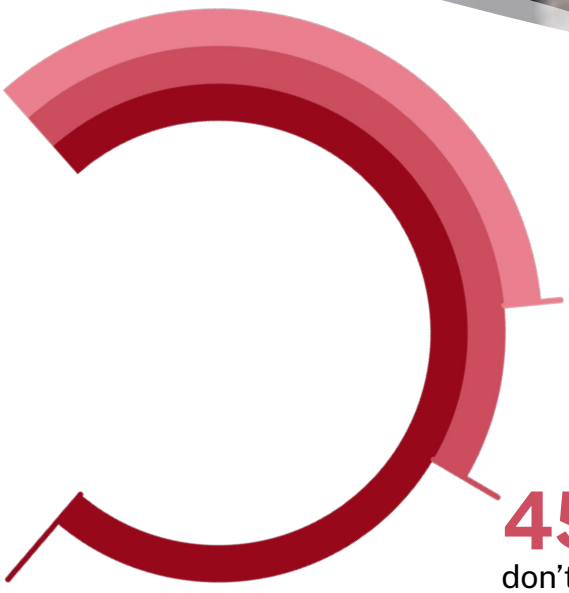
Organizations that can establish year-round relevance through recurring giving, ongoing impact updates, and non-seasonal moments through convenient giving channels will reduce concentration risk and build more resilient donor relationships.



Expanding the donor base

The barriers here aren't emotional. They're informational and structural. That distinction matters.

Non-donors are more likely than donors to feel **supporting local food banks & meal programs** and **providing affordable housing** are important causes to support.



35%
not sure/don't know if they will give

45%
don't feel personally connected to most causes

73%
unsure where funds go

This segment won't be moved by better storytelling or more emotional appeals.

The path to this segment isn't a better story. It's radical transparency paired with lower barriers to entry: goods, time, and micro-donations before financial commitment. For most organizations, deepening relationships with existing donors will deliver more in the near term than converting non-donors. For organizations whose work connects directly to local food security and affordable housing, and who can show clearly where the money goes, there's a real opening worth pursuing.



Six Actions for 2026 & Beyond

The findings point to a clear agenda. The first two are table stakes for every organization. The remaining four depend on where you sit in the landscape.

1. Lead with proof, not just emotion.

96% want to know where their money goes. 57% are tired of guilt-based appeals. Lead with evidence, follow with story.

2. Make the case for you, not just your cause.

81% of donors are narrowing their giving. Make the case for why you specifically deserve a place on a shorter list.

3. Build generational bridges with 1 campaign, not 2 budgets.

Gen Z needs credibility signals. Boomers need fewer asks. One message about impact and transparency, expressed differently across channels, can speak to both.

4. Turn emotional moments into lasting relationships.

35% of donors were acquired through an emotional moment and more than 60% would give again. The question is whether you have a plan for the 72 hours after that first gift.

5. If your cause doesn't feel close to home, make it feel close to home.

Proximity is the single biggest structural advantage in giving. For causes that feel distant, find the local expression of your broader mission.

6. Invest in non-donors selectively and with the right offer.

35% of non-donors are persuadable but won't be moved by better storytelling. Lead with radical transparency, offer non-financial entry points, and focus on causes they already prioritize.



Closing Thought...

The sector isn't in crisis. But it is at an inflection point.

Canadians haven't stopped caring about the causes that matter to them. They've raised the bar for the organizations asking for their support. That's actually good news for organizations willing to meet them where they are: with transparency, with proof, and with a clear answer to the question every donor is now asking.

Not **"Should I give?"** but **"Why you?"**



Who we are...

Flesh & Bone is a **full-spectrum custom market research, insights, and strategic consultancy** co-founded by leaders with more than 50 years of shared experience guiding global brands.

Our mission is simple: **ensure the consumer's voice is authentically heard, wisely interpreted, and transformed into strategic direction for brands ready to create meaningful impact.** We combine human experience, cultural context, and interpretive wisdom at every step of the research journey.

We **lead with substance** and specialize in interpretive insight, translating lived experience into strategic clarity.

We translate real voices into clear, culturally grounded strategy that connects and endures.

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