Intersections and Innovations

Change for Canada's Voluntary and Nonprofit Sector

The Muttart Foundation

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Acknowledgements

For far too long, Canada has lacked a comprehensive resource examining Canada's charitable sector. That has now ended.

The Muttart Foundation has spent many years focusing on building the capacity of charities in this country. The publication of this collection is another contribution to that effort. By understanding more about itself, the sector can continue to develop and find new ways to serve Canadians and those in need outside our nation.

The authors of these essays bring different perspectives on the role and inner workings of Canada's charities. Collectively, they bring an unprecedented insight into the work of organizations whose diversity is exceeded only by their desire to serve.

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The work of all of these individuals has come together in this resource which we dedicate to all of those in, or interested in, Canada's charitable sector.

Malcolm Burrows, President

Bob Wyatt, Executive Director

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Part II Navigating a Changing Environment

The Funding Environment

Chapter 10

Giving and Fundraising Trends

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Giving and fundraising are two sides of the philanthropic coin. For both, it is a time of upheaval and tremendous social change driven by demographic, economic, legislative, and technological factors. Taking their interdependence as a starting point, this chapter assesses the implications of change for both giving and fundraising in Canada, considering different approaches to giving, new ways of raising funds, and new constituents participating in philanthropy. In some cases, these changes are creating challenges and uncertainty, while in others they are unearthing new potential. The very nature and pace of these changes impact charities differently and disproportionately, based on their mission, capacity, and profile, at a time when donors have increased expectations of charities and want them to do more with less (AFP Foundation for Philanthropy Canada & Ipsos, 2017). A major concern is that giving in Canada has at best flat-lined in recent years, with fewer donors giving more, but many households with capacity are giving much less than they could. As the philanthropic landscape changes, fundraisers and fundraising practices are responding and evolving, and donors are being more proactive than ever. Given all this, there remains a significant need and opportunity to grow philanthropy in Canada. The chapter concludes with a series of unanswered questions, the answers to which will define the future resilience of Canada's philanthropic capacity.

Philanthropy, Fundraising, and Canadian Charities

Fundraising has been described by pioneering fundraiser and author Hank Rosso as the "servant of philanthropy," acting as an enabler for the expression and practice of giving (Temple, Seiler, & Aldrich, 2011). Nearly all charities in Canada rely on fundraising to some degree to enable philanthropy. In 2014, fundraising generated more than $14 billion in tax-receipted and non-receipted gifts, representing 0.77% of GDP, placing Canada behind only the US and New Zealand (Lasby & Barr, 2018). Fundraising – also referred to as development, fund development, advancement, or resource mobilization – encompasses various methods and strategies. Indeed, from the volunteer-led charity barbecue for a small community youth centre to a sophisticated major gift program crafted by professionals within a large institution, fundraising in Canada unleashes philanthropy in support of charitable causes that strengthen the very fabric of our nation.

When making sector-wide comparisons of fundraising strategies, performance, and costs, we need to consider the contexts of fundraising mix, organizational scale, and disparities due to geography (urban/rural), mission attractiveness, and impact area (local/national/international). For example, the variation and mix of fundraising methods used by a charity depends in large part on the nature of their mission and constituent base, their size, and their staff/volunteer capacity and expertise. Returns on investment for fundraising methods tend to be higher for methods that result in fewer but larger gifts (such as major gift and legacy programs) and lower for labour-intensive methods such as events and product sales that result in large quantities of low-value gifts. Small and poorly resourced charities tend to engage more cost- and labour-intensive fundraising methods, often because of a lack of professional expertise, limited organizational capacity, and inability to make up-front investments. Ironically, these same charities tend to be the most reliant on fundraising overall, as they are less likely to receive government funding (Canada Helps, 2017)). Given that 80% of Canada's 85,000 charities have revenues of less than $500,000 and almost half have no paid staff (CRA, 2015–2016), it is not surprising that in 2016 the Canada Revenue Agency (CRA) reported that the top three most common fundraising methods were collection boxes or plates, fundraising events and galas, and product sales – among the most costly methods to raise funds (CRA, 2015–2016).

At the other end of the spectrum, medium to large organizations tend to have more comprehensive and professionalized fundraising strategies and benefit from scale and cost efficiencies. They are able to more easily attract and retain professional fundraisers, not to mention high-calibre volunteer leadership, which tends to be a precursor to major philanthropic investment. Such organizations have a definite fundraising advantage, where the top 1% of charitable organizations in Canada benefit from 60% of revenues (Emmett, 2016). This complexity and nuance serve as an important backdrop to the larger shifts influencing fundraising, many of which impact organizations in different ways, in some cases disproportionately.

Drivers of Change in Giving and Fundraising

Monumental shifts in Canada are transforming the landscape for philanthropy and fundraising, with four key drivers creating both challenges and opportunities. While not unique to Canada, these drivers require fundraisers and their organizations to think about fundraising more strategically, and to fundraise more skilfully, in order to flourish.

Demographics

The demographics of Canada are changing in ways that impact fundraising and giving. The Canadian population is aging. Because of lower fertility rates and higher life expectancy, one in two Canadians are 40.6 years of age or older; the median age in Canada has increased by 10 years since 1984, and this aging trajectory is expected to continue (Statistics Canada, 2017a). These mostly baby boomers (born between 1946 and 1964) and civics (born before 1945) account for almost 75% of total donations in Canada, and they tend to give significantly larger gifts to more charities than their Generation X (1965 to 1980) and Generation Y (1981 to 1995) counterparts (Lasby & Barr, 2018). This longevity and generosity makes older donors increasingly more important to charitable giving in Canada than younger donors.

In addition to population aging, there are significant changes to family structure and life. Fewer people are marrying, or do so later in life, and a decreasing number of families in Canada have children, about 57% in 2001 down to 51% in 2016. This matters because research indicates that married people give more to charity than single people, and couples with children traditionally give more than individuals or couples without children (Einolf, Curran, & Brown, 2018; The Giving Report, 2017). Certainly, the very definition of family has expanded to include same-sex marriages, lone-parent families, blended families, and multigenerational family units. While Canadian data specific on giving from these non-traditional families are limited, these changes have implications for how fundraisers approach individuals and families and the context from which donors make decisions about their giving.

Adding to these demographic shifts, Canada is also increasingly diverse. In 2017, about 22% of the population was foreign born, up from 15.6% in 1986 (Statistics Canada, 2017b). Increased immigration (in particular from Asian, African, and Middle Eastern countries), almost as much as birth rate, has helped grow Canada's population to more than 37 million. The scale of this diversity has led to the recognition of a kaleidoscope of philanthropic cultures, values, and practices in Canada.

The Economy

Canada has enjoyed strong economic performance, which has generated wealth for many individuals, businesses, and governments and helped to grow the nonprofit sector (Emmett, 2016). Slower economic growth is forecast for the long-term, which will have significant implications for the sector, and for fundraising and philanthropy. Intuitively, one might think that when people have more income, they give more, and when they have less, they give less. But there is more to the story. In spite of a robust economy, fundraising has barely recovered from the financial crisis of 2009. Considering inflation, overall giving has been stagnant since 2010 (CanadaHelps, 2017).

While the number of high-income families (those making more than $150,000 per year) has increased by 8% to 10%, and the number of these families who give has also increased, their average gift size has declined from 2006 to 2015 (Canada Helps, 2017). This tells us that at the highest income levels, giving has not kept pace with increased income. Fortunately, the number of low-income families in Canada has declined, but giving by these families has also declined, and the incomes of middle-income earners have flatlined. Clearly, not everyone has reaped the benefits of growth equally (Emmett, 2016).

Legislation and Regulation

Evolution in the legislative and regulatory environment has impacted fundraising dramatically. Whether one is in favour of or against the evolution we have witnessed, fundraising practices have evolved in response. Given what is happening in other jurisdictions such as the US, the UK, and Australia, where charities are also extensively regulated and charitable tax incentives are under scrutiny or being reduced, it is fair to say the fundraising community in Canada has a watchful eye on future legislative and regulatory directions.

In recent years, regulation that affects fundraising has been driven both by responses to specific and well-publicized charity abuses and by larger societal concerns about personal privacy and the use of technology. Canada's regulator, the Charities Directorate of the CRA, has demonstrated a greater commitment to enforcement among charities and has invested more resources in this area. In particular, the CRA has focused on charitable tax receipting in light of major tax-abuse schemes that used charitable organizations as a front. These scams have been estimated to total more than $7 billion in tax credits and deductions since 2006 (Alini, 2018). In 2009, CRA disseminated its initial version of its Fundraising Guidance. Presented as a clarification of charitable requirements already on the books, the Fundraising Guidance provided more explicit and useful direction on CRA's definition of fundraising, determinations on fundraising versus public education, and fundraising cost allocations. For the first time, CRA included a table about fundraising costs, suggesting that costs over 35% would generate a red flag for further inquiry (CRA, 2012). Concerned about the potential message to donors and, given there is no sector-wide agreement on how fundraising costs are calculated and a diversity of factors can influence fundraising costs, many in the sector pushed back, resulting in more nuanced language used on CRA's website about fundraising costs.

Tax incentives for charitable giving in Canada are among the most generous globally, and fundraising has had some great wins, including the elimination of capital gains on gifts of publicly traded securities in 2006. However, the 2015 proposal to eliminate capital gains on private shares, and the first-time donor's super credit introduced in 2014 (but claimed by very few) were both eliminated in the 2017 federal budget (Curry, 2015). While a wholesale clawback of charitable incentives is not anticipated in the short-term, seemingly small changes can have significant consequences, as we saw in the US under Trump's 2017 tax plan, which requires fewer people to itemize their tax returns, resulting in reduced incentives for charitable giving and a significant drop in giving in 2019 (Giving USA, 2019).

Relative to other types of legislation, charities have not been immune. For example, in 2004, the federal Personal Information Protection and Electronic Documents Act (PIPEDA) was introduced. While PIPEDA standards do not strictly apply to fundraising (as fundraising is not deemed to be "commercial activity"), the buying, selling, or renting of donor lists (a not uncommon fundraising practice) is defined as commercial activity, and charities require donor consent for this. Many charities have formally adopted and adhere to the 10 PIPEDA principles across their fundraising practices, but at the time of its introduction PIPEDA was a game-changer for many fundraisers accustomed to capturing names and contact information without consent so as to build donor files, and to sharing such information within and outside their organizations. Today, the fundraising profession has stepped up and integrated the standards into their practices and strategies. PIPEDA was followed by legislation in many provinces to safeguard personal health information, which primarily impacted fundraising practices in hospital foundations and community healthcare environments. Bill C-37, which in 2006 amended the Telecommunications Act with the intent of protecting people from unwanted telemarketing, constrained the use of fundraising through phone solicitations. In 2015, Canada's Anti-Spam Legislation (CASL) came into effect, limiting the sending of commercial email messages without consent (although thankfully, fundraising appeals were exempt). Most recently, in 2018, the European Union introduced the General Data Protection Regulation (GDPR) to mandate heightened data-protection practices for all organizations that either operate or have stakeholders in the European Union, which many charities in Canada may.

This environment has made building and engaging a donor base much more challenging than it used to be, especially for new charities that do not benefit from long-established donor files. Yet it represents a new landscape of public expectations about transparency, privacy, and data protection to which fundraising has had to adapt and demonstrate leadership. While some argue these changes have inherently disadvantaged charities in securing the financial resources they so desperately need, others believe these changes are inevitable and encourage charities and fundraisers to be more respectful of donors and prospective donors and more strategic and targeted in their fundraising approaches. Either way, the sector has benefited from representative bodies such as Imagine Canada and the Association of Fundraising Professionals (AFP), among others, which have played active roles in helping to shape and inform regulation and legislation relative to the impact on fundraising so as to minimize unintended negative consequences for the nonprofit sector.

New Technologies and Social Media

The explosion of technology and social media has left no part of society untouched, with its rapid uptake across all segments of the population. Industries are emerging, transforming, or disappearing as technology reshapes ways of working, communicating, selling, and buying – changing the very nature of how business is done, as Marina Glogovac explores in her chapter. Widespread access to broadband and digital devices, the powerful role of social influencers, and the prolific generation of data raise important considerations for charities. Indeed, in fundraising, technology is changing how charities communicate, ask, report, and engage. For donors, technology is offering new avenues to research causes, give, track impact, and connect with like-minded givers. Without a significant embrace of these changes, as we explore in the next section, many charities will be left behind.

Giving Is Changing

Traditionally, “giving” in Canada has been understood as making a tax-receiptable donation to a registered charity for an intended purpose. Increasingly, a wider view of what “giving” and being “philanthropic” are has been evident with the embrace of additional ways to make a difference and advance social development and impact. From crowdfunding (to which contributions are usually not tax-receiptable and which often go directly to individuals rather than charities), to market vehicles such as impact investing and social finance, entrepreneurial incubation, and even remittances by diaspora communities – all are often categorized together as “doing good.” Even cause-related marketing, corporate social responsibility (CSR), and environmental sustainability and governance (ESG) programs have grown as corporate charitable programs have diminished, broadening the understanding of corporate social commitments from simply making charitable donations. In all these cases, the focus is on a goal, and not the vehicle to achieve it.

On one hand, a diverse range of strategies and vehicles for people and companies to do good is important and heartening and recognizes that intractable issues need to be tackled from multiple directions. On the other hand, this shift raises a host of concerns about the future for charities, which rely on more traditional forms of giving. At a time when we have seen a decline in the overall number of philanthropic donors, we must ask whether these alternate ways of giving are supplanting traditional philanthropic giving. For instance, there is a sizable body of research indicating that “giving” by purchasing a product (coined “consumptive philanthropy”), for example, negatively impacts the likelihood of future donations to a charity (Eikenberry, 2009). The backbone of social capacity, charities in Canada need strong infrastructure and community support to deliver on their social mandates. Bridging the divide between traditional philanthropy and new forms of doing good will be a key challenge for the charitable sector in the years ahead.

Canadian Donors and the Concentration of Giving

Giving is easier than ever before. With the stroke of a key one can find a cause, make a gift, receive a tax receipt, and get an impact report in minutes. Platforms like CanadaHelps.org and Benevity.com offer donors value-added resources to support their philanthropic research and decision-making, and give charities the opportunity to connect with new donors online. Yet, astoundingly, the total number of donors has been declining for the past decade (Canada Helps, 2018; Lasby & Barr, 2018).

Why are fewer Canadians giving? A major reason is that they are not asked. A decreasing number of Canadians indicate they have been asked to give (53% in 2015, down from 70% in 2011) (AFP Foundation for Philanthropy Canada & Ipsos, 2015); a declining percentage say they are approached “too often” (AFP Foundation for Philanthropy Canada & Ipsos, 2017); and some groups (notably younger people under 35 and new Canadians) say they would give more if they were asked more (Lasby & Barr, 2018). Are charities just not asking enough or in the right ways? Are we seeing the effects of more restrictive fundraising legislation? Further, a full 60% of non-donors (up from 45% since 2013) said they just could not afford to donate, reflecting an overall decline in donations from lower- and middle-income Canadians (AFP Foundation for Philanthropy Canada & Ipsos, 2017; Canada Helps, 2017). Charities must reflect on the ways in which they are communicating with and soliciting current and prospective constituents, to ensure they offer robust opportunities to give and get involved. Fundraisers are well served to maintain organizational relationships with older donors and consider generational profiles to better understand the needs and interests of each generational group in order to engage more people with relevant, customized cultivation and fundraising strategies.

Fewer Donors, Giving More

What about those donors who are giving? In 2018, the AFP Foundation – Canada released *What Canadian Donors Want 2017*, which paints a picture of increasingly engaged and savvy donors (AFP Foundation for Philanthropy Canada & Ipsos, 2017). They are generous, giving an average of $772 per year, and plan to continue giving, and almost 70% give to two or more charities. A large majority are proactive in their giving, seek out information about the charities they wish to support, and are increasingly focused on effectiveness and impact. Trust in charities has increased 4% since 2013 (AFP Foundation for Philanthropy Canada & Ipsos, 2017), even as donors expect accountability and transparency and want to know how their giving has made a difference.

But are Canadians who are able and giving, giving "enough"? Imagine Canada's Personal Philanthropy Project (Benoit, 2017) explored this question by conducting interviews with donors who had given a minimum of $500 the previous year, had incomes of $200,000 or greater, and had investable assets of $500,000 or more. They found that the average annual giving of these donors was a modest $2,694. Canadians earning $50,000 or less donate, on average as a percentage of their income, 2.29% to charity. This contrasts with 2.02% for those earning $800,000 per year. It's only at the $900,000 and above income level that giving increases to 2.55% and greater. Strategies to encourage those with philanthropic capacity to give more are desperately needed.

There are some donors who give significantly more. We know that 10% of donors give 64% of total donations in Canada (Lasby & Barr, 2018), and multimillion-dollar gifts are increasingly common in major cities across Canada, such as the anonymous $100 million gift to the Centre for Addiction & Mental Health in Toronto in 2018. Driven by exponential growth in wealth mirrored in the US, this remarkable giving has led some to describe the current time as a "gilded age of philanthropy" (Callahan, 2017). As much as large-scale philanthropic investment is welcome, it demands some reflection within the sector. Gifts of this magnitude often come with clearly articulated, or at least silently acknowledged, donor expectations (English & Lidsky, 2015), beholding mostly large and complex institutions to a small subset of influencers. While good intentions are the norm, such power and influence are best managed in a context of good governance, appropriate oversight, and rigorous gift-acceptance policies to safeguard the independence and well-being of the charity.

Navigating the anticipated continuing concentration of giving in Canada will be a significant opportunity and challenge for fundraising and for charities of all sizes. Certainly, large and well-resourced institutions are well positioned to access and manage large philanthropic gifts, most commonly directed to hospital foundations and universities. It is the smaller organizations and those that tend to address causes such as human welfare or social justice that may find themselves on the sidelines of such transformational investment at a time when the needs they are tackling are great (Picco, 2016). It also raises a host of moral and ethical questions about power, influence, and social inequity – issues many charities tackle in their work to make Canada a more just, inclusive, and healthy place to live. Martin Luther King Jr. said, "Philanthropy is commendable, but it must not cause the philanthropist to overlook the circumstances of economic injustice which make philanthropy necessary" (King, 2010). As Simone Joyaux notes, fundraisers face a moral dilemma of advancing philanthropy while not being instruments of the status quo (Ahern & Joyaux, 2008). Indeed, charitable leaders, fundraisers, and philanthropists have a shared responsibility to acknowledge these complexities and navigate them with moral determination and courage.

Increasing Wealth and Philanthropy

Canadians in the highest income bracket have experienced greater gains since 1999 than any of the other income brackets. This increasing concentration of wealth raises myriad social and structural questions yet also represents an important opportunity for philanthropy in Canada. Who are the wealthy in Canada? The long-established wealth, traditionally generated in resource, agricultural, and transportation industries, has since flowed down and across multiple family generations and branches, many of which have long-established foundations and traditions of giving. The newer wealth has come from a generation of titans and entrepreneurs, mostly in technology and finance. They tend to be younger, some with young families, and may be new to traditional philanthropy with a desire to push the boundaries. Wealth is also coming to many Canadians in the often-referenced intergenerational wealth transfer. Indeed, it's estimated that an astounding $750 billion will be inherited by Canadians in the next 10 years (CIBC Economics, 2016).

Reflecting this growth in wealth, high-net-worth and ultra-high-net-worth individuals and families are looking for structures to best manage and focus their philanthropy. In fact, there are more new private foundations in Canada than ever before, with 35% of all Canadian foundations having been established since 2000 (Philanthropic Foundations Canada, 2017). Mirroring the US, there is also an increased use in Canada of donor-advised funds (DAFs), which collectively hold an estimated $3.2 billion in assets (Strategic Insight, 2018). While community foundations in Canada are home to about $1.7 billion of these assets, DAFs are often established by commercial financial institutions and wealth-management firms. Unlike private foundations, which require a range of public disclosures, DAFs offer greater privacy and flexibility to donors. While it is hoped these structures help philanthropists give thoughtfully and effectively, DAFs limit transparency on the degree and nature of charitable support in Canada, which is an issue of critical importance to a sector focused on the common good. This context of increased wealth and vehicles to support philanthropy also sees fundraisers increasingly dealing with intermediaries and gatekeepers: foundation staff, family offices, wealth managers, and philanthropy advisors. Navigating this new dance may increasingly redefine a profession focused on being the relational bridge between donor and charity.

This bifurcation of the economy has contributed to fundraisers increasingly focused on securing major gifts – donations at the top gift levels, sometimes at the expense of gaining new donors at the lower levels or nurturing mid-range gifts from those who may well have the capacity to give more over time. While a seemingly practical approach, it may not be the solution. First, fundraising theory is based on the classic fund-development pyramid, where a broad base of donors are engaged through annual fund strategies (events, direct response, etc.), and prospects are identified and cultivated up the pyramid for major and legacy gifts through strategies that increase their involvement and commitment to the organization (Wyman, 2011: 15). An imbalanced focus on one section of the pyramid causes long-term atrophy of a healthy fund-development program. We are seeing a decline in giving of middle-income donors who give mid-range gifts: is this shift in emphasis to the top of the pyramid a contributing factor? Second, smaller organizations are often challenged to attract major donors and philanthropic investments, and with Canada's wealth concentrated in large urban centres, charities outside these regions face the same barrier. What will be left for them?

The Changing Faces of Philanthropy

Long the domain of older white men – those who held much of Canada's wealth – philanthropy's profile is slowly, but extensively, changing. The new philanthropists' motivations for giving are not unlike traditional philanthropists', perhaps with more nuance and focus. For some of these new and non-traditional donors, philanthropy is a form of activism (Schnall, 2018). Through their giving they are demonstrating and modelling that everyone has a role to play, and they are opening up new philanthropic communities for the sector.

First, it's been noted that women philanthropists in Canada are coming into their own – financially and philanthropically. With wealth from greater participation in the work force (and in more senior positions) as well as from inheritance (from parents or partners), women have great capacity to give and are more likely to donate and to volunteer than men. A study on women's philanthropy in Canada commissioned by TD Bank (TD Bank & Investor Economics, 2017) found that, in total, women's incomes grew from $421 billion in 2010 to $489 billion in 2015 and that an estimated 350,000 women have the capacity and desire to make a major gift to charity. With particular interest in supporting causes focused on education, social justice, and vulnerable youth, women tend to view assets for giving as family assets, so they welcome the participation of other family members in decision-making (TD Bank & Investor Economics, 2014). They seek to build relationships with charities over the long-term and prioritize communication and due diligence before making gifts, so charities need to listen to them and give them opportunities to volunteer in leadership and demonstrate how their support matters.

Second, ethno-cultural donors and donors from diaspora communities are increasing, as Canada's ethno-cultural makeup continues to evolve. While data in Canada on giving broken down by race or cultural group is limited, engaging non-white high-net-worth and ultra-high-net-worth business leaders and entrepreneurs has become the holy grail for many institutions, particularly large ones that are able to offer the profile and networking that can come with large-scale philanthropy (Mehta, 2016). For diaspora philanthropists, giving in Canada that bridges with their homeland is particularly meaningful. People not born in Canada or who are non-citizens give less than Canadian-born citizens (Lasby & Barr, 2018), but data suggests there is future potential for giving if they are asked and appropriately engaged. It goes without saying that "non-white" may not mean someone from away. Indeed, many racial and cultural groups have contributed to the fabric of Canada for more than a century, and continue to do so. Yet the sector has not done a great job over the years of being inclusive and ensuring that all voices have been able to participate, lead, and give, to its detriment.

There are indications that fundraisers are responding to this new Canada. For example, the

Association of Fundraising Professionals' (AFP) award-winning Inclusive Giving Project focused on understanding the philanthropic traditions and interests of 12 diverse cultural, sexual orientation, and gender communities in Ontario. The program has evolved into the Fellowship in Inclusion and Philanthropy, to nurture inclusive leadership within the fundraising profession. By encouraging a more diverse fundraising profession, developing greater cultural competence, and providing tools to connect with donors from a range of philanthropic traditions, the profession is harnessing the broad spirit of philanthropy to build a stronger Canada.

Third, in place of an individual philanthropist, philanthropic families are increasingly coming together to give collectively. They may give through a family foundation, DAF, or just a family giving budget and may be multigenerational, multibranch, and reflect the diversity of Canadian family structures (Hale, 2019). In the past, family members may have been less engaged, with the patriarch (most commonly) making key decisions and being the most visible in philanthropy. Through succession and generational dynamics, many are looking to engage more collaborative approaches, where philanthropic interests around the family table are being reflected in giving priorities and strategies (Hale, 2019). For these families, philanthropy is also often viewed as a tool for financial, civic, and moral education of children and young adults.

Philanthropy Support and Education

Where do the philanthropically inclined turn for philanthropic advice, support, and education? This, too, is changing, with a modest but growing support system involving a growing need and role for content experts and advisors. In recent research of the Canadian landscape, Michael Alberg-Seberich (2018) identified six clusters of this ecosystem, including philanthropy content and impact advisory firms and consultants; nonprofits such as community foundations and philanthropic intermediaries; fundraising entities such as CanadaHelps, Benevity and fundraising associations; banking and financial advisors, including foundations providing DAFs; charity law experts; and management consulting and accounting firms. Navigating this shallow web can be complex and challenging, yet the increasing number of fundraisers working and communicating with philanthropy advisors and intermediaries suggests that philanthropists are proactively seeking out the help they desire.

Looking ahead, there is both need and opportunity to deepen this support structure. In the research conducted by TD Bank on women's philanthropy (TD Bank & Investor Economics, 2014), participants cited as a challenge the lack of a place, space, or resource for peer-based independent advice about philanthropy. The increasing number of DAFs sponsored by the private sector also raises questions about the capacity of private sector institutions to effectively support the philanthropic needs of clients beyond the provision of a charitable vehicle (Hale, 2019). In response to this vacuum, some Canadian women philanthropists have joined US-based Women Moving Millions, which encourages and supports women to direct their philanthropic power to causes centred on women and girls. Many more philanthropists have sought out established philanthropy education programs in the US and Europe such as The Philanthropy Workshop. Alberg-Seberich (2018) envisions a future in Canada with more domestic resources, including a robust training institute and accreditation program for philanthropy advisors. One example of this emergence: the Canadian Association of Gift Planners (CAGP) has recently partnered to launch the Master Financial Advisor – Philanthropy (MFA.P) designation to support professional financial advisors to effectively address the strategic philanthropy goals of their clients.

Fundraising Is Changing

These unprecedented changes in the external environment and in giving are influencing the practices of fundraising. While the total number of charities in Canada has remained stable in recent years (McRae, 2018), charities are experiencing budget pressures and thus the need for greater philanthropic investment, requiring them to find new donors and increase the giving value of the donors they already have. There are four key trends that demonstrate how fundraising is responding to these challenges.

Deploying New Technologies

As noted, technological innovation has not only transformed much of society but has provided myriad vehicles for charities to reach and communicate – in real time – with their constituents as well as with audiences previously unavailable to them. Technology has also made giving easier than ever before and enhanced organizational capacity and efficiency. While the total number of individual donors decreased 0.9% per year from 2011 to 2015, the number of online donors increased 12% per year (CanadaHelps, 2017). On the CanadaHelps platform alone, online giving increased by 22.5% per year from 2006 to 2015 (CanadaHelps, 2018). From websites that communicate an organization's mission and impact, and accept donations, to event registration and auction software, online giving platforms and related technology have become critical to fundraising. For example, virtual reality is being used by international development charities to "bring" donors to refugee camps as a way of giving life to the critical work on the ground. Facebook, LinkedIn, and other networking sites are tremendous tools many charities can use to engage in two-way communication about their work and leverage peer networks of their "friends" for events, campaigns, and advocacy initiatives. Crowdfunding sites tap into people's desire to respond to a pressing need or emergency. While gifts to crowdfunding campaigns are a popular way to "give back" and "help," they typically are not directed to registered charities and thus are not tax-receiptable; indeed, 25% to 30% of crowdfunded dollars go to individuals rather than charities (Hall, Mendez, & Masterson, 2017).

The pace of technological integration in fundraising raises some important considerations for giving and the nonprofit sector. Engaging technology results in valuable data that charities can use to advance their missions, but they must do so in accordance with legislation and broader concerns about privacy and use of personal information. Older donors engage online almost as much as younger ones (CanadaHelps, 2018; Blackbaud & HJC, 2013), but nonprofits need to ensure the technology they embrace is accessible and meets the needs and interests of differing donor segments. In addition, there remains a digital divide in the charitable sector that reflects a similar reality in the broader community. Because of cost and lack of knowledge or human resources, some charities have only a modest online presence and may have difficulty even keeping a website or Facebook page up to date. The risk for these charities of being left behind is significant.

Cultivating Communities of Interest and Identity-Based Fundraising

In response to Canada's diversity, the desire to be inclusive, and the need to tap into new donor audiences, fundraisers are developing specific strategies around communities of interest and identity. Be it women, families, LGBTQ people, ethno-cultural groups, or diaspora communities, targeted cultivation efforts and campaigns to involve traditionally overlooked prospects are creating tremendous opportunities for charities in Canada. While some of these groups have tended to be less involved philanthropically (AFP Foundation for Philanthropy Canada & Ipsos, 2017; Lasby & Barr, 2018), other data suggest that these engagement strategies are not in vain.

When undertaking more targeted approaches in fundraising, charities must consider a number of organizational factors in order to be credible and authentic and avoid tokenism or exploitation. Is the strategy of outreach and "inclusion" being driven primarily by revenue or does the organization truly value inclusion? How diverse is the organization's senior leadership, board, and fundraising team? What internal changes does the organization need to make for new supporters to feel part of its community? No one wants to be wanted only for their money. Each donor brings passion, skill, connections, and, in many cases, rich philanthropic traditions, from which our sector can benefit.

Retention Is King

Acquisition of new donors is increasingly challenging, and charities can no longer rely on what had already been modest response rates from traditional acquisition methods. This is a significant challenge for small and new organizations, which do not benefit from a deep donor file. For all charities, donor retention has become even more critical. The Fundraising Effectiveness Project (AFP, 2017b) found that for every 100 donors gained, charities lost 99, and for every $100 raised in new gifts, charities in Canada lost $95 through gift attrition. Charities are losing donors faster than they can gain them. This has put strategies to retain donors – especially those who have made their first gift to a charity – front and centre. The need to be more creative in attracting and retaining donors is also one factor in the growing professionalization of fundraisers.

Professionalizing Fundraising

As enabling agents, fundraisers are at the fulcrum of fundraising and philanthropy. They have a critical role in the philanthropic ecology of Canada and represent a large and increasingly professionalized community. While there are no consolidated data on the total number of fundraisers, AFP (the largest professional association globally) alone boasts 3,500 members across the country. In addition to AFP, the fundraising community in Canada is also supported by the Association for Healthcare Philanthropy (AHP), the Canadian Association of Gift Planners (CAGP), the Association of Professional Researchers for Advancement (APRA), the Council for Advancement and Support of Education (CASE), and other regional and local associations. Fundraisers are not required to belong to an association, but these professional bodies have been central to the development of professional fundraising over the last 30 years. Professional associations continue to provide codes of conduct and ethical practice standards, professional development opportunities, networking, and advocacy on issues impacting fundraising. They also contribute to an increasingly global network of professional colleagues quick to share cultural insights and leading practices, through international conferences, online sharing platforms, and practitioner research.

Fundraisers at Work

Fundraising professionals are an important, and distinctive, component of the philanthropic and nonprofit sector. A 2018 sample of Canadian fundraisers, conducted as part of AFP's annual Compensation & Benefits Survey of their members across North America (AFP, 2018) shows that Canadian fundraisers are overwhelming female (82%) and Caucasian (89%) (see Breeze, 2017 on the UK; Shaker et al., 2019 on the US). While men are only 18% of the sample, they earn 31% more than women and often hold the most senior roles. Canadian fundraisers are also highly educated, with 31% having done post-graduate work or completed a graduate degree, and the average salary is $85,588. At these salary levels, which increase based on track record and tenure, the ability to attract and retain a professional fundraiser is a luxury for many organizations.

Turnover and quality of work life of fundraisers remain critical issues for the profession. In both 2007 and 2016, 48% of Canadian fundraisers surveyed had been with their current employer for two years or less (AFP, 2008; 2017a). In a US study (Bell & Cornelius, 2013), it was found that as many as 57% of fundraisers anticipated leaving their current employer in the next year or two, declining to 38% for more well-resourced organizations with revenues over $10 million. The strong market for experienced fundraisers contributes to these statistics but so too do stress, unrealistic expectations, and organizational leadership not supportive of philanthropy. In the wake of the #MeToo movement, women fundraisers have also shared their own stories of harassment in the workplace, including by donors and prospective supporters (Sandoval, 2018). As in many other industries and professions, harassment and abuse of fundraisers is an issue that charities need to address with clear policy and decisive action.

Even as the profession continues to emerge and evolve, the fundraising community has not yet fully anticipated how advances in technologies such as artificial intelligence and robotics will affect the profession and how fundraising is practised. Given that in most nonprofits the fundraising function is both a cost and revenue centre, it could be prime for cost-reducing technological adaptation, although implications of this on donor relationships may hang in the balance.

Fundraising Certification and Education

Certification for fundraising is provided globally by the US-based CFRE International. The Certified Fund Raising Executive credential is a practice-based credential that assesses candidates with a minimum three years of experience against the articulated body of professional knowledge, with a requirement to recertify every five years. CFRE was established as a way, in part, to validate the profession in its early years, stave off mandatory licensure, and bring some cohesion to an otherwise anecdotal body of practice (Hale, 2011). Independent from the CFRE, AFP offers an advanced leadership credential, the Advanced Certified Fundraising Executive (ACFRE) for professionals with more than 10 years of experience (and does not require recertification). There are currently 900 CFREs and only nine ACFREs in Canada.

Access to fundraising education in Canada has evolved significantly as the profession has emerged. While there are many nonprofit management certificate programs, there are fewer programs specific to fundraising. In 1983, the pioneering Humber College Fundraising Management program in Toronto grew out of a partnership with what was then the Canadian Centre for Philanthropy, now Imagine Canada (The Founding of the Canadian Centre for Philanthropy, 2000). Today, Humber College is joined by eight to 10 other institutions, mainly community colleges, offering certificate or diploma programs across the country. In 2013, Carleton University launched a Master of Philanthropy and Nonprofit Leadership (MPNL) degree (the first, and still only, of its kind in Canada), whose fundraising courses can earn credits toward the CFRE. This program emerged in part from early work done by Canada Advancing Philanthropy (CAP), a group of senior fundraising leaders, many of whom had to go to the US to seek advanced fundraising education. These leaders felt not only that there should be a Canadian alternative but that the future of Canada's philanthropic sector required the innovation and scholarship that academia can nurture. Since its founding, the Carleton program has been oversubscribed, an indication of a significant demand for graduate-level education and scholarship.

Trends to Watch

As giving and fundraising evolve, there are several emerging trends to watch that are shaping how donors give and to whom, with significant implications for fundraising.

Giving Strategically and Collaboratively

Donors give, most often, to make a difference, create an identified change, or solve a problem. Impact is the degree of difference or change made. Donors are increasingly impact-focused, and this orientation is leading them to be more strategic and collaborative in their giving (Philanthropic Foundations Canada, 2017). Engaged philanthropists want to meet with and hear from a range of stakeholders to help define the issues and develop approaches to tackle these in a multi-pronged fashion. One approach to collaboration is for multiple donors to pool and focus their resources into a common initiative. Giving circles support such collaboration and shared learning, may have a loose or formal structure, and may comprise a handful of individuals or hundreds. For example, the 100 Women Who Care giving circles have subsequently morphed across the country into 100 Men, 100 People, and 100 Girls circles. Meetings may happen monthly, quarterly, or annually, in-person or virtually, and focus on identifying and selecting grantee organizations while learning about giving and the nonprofit sector. There is little information on giving circles in Canada, but in the US the number of giving circles tripled from 2007 to 2016, including circles based on gender or other forms of identity and those that tend to grant to local causes (Giving Circles Research Group, 2017). Another approach is for a donor to fund a collaboration of change-makers. A 2014 example is the $130 million gift from the Rogers family to establish the Ted Rogers Centre for Heart Research (Hutchins, 2014). The largest gift in Canada's history leveraged an additional $139 million in matched funds and was divided between the Hospital for Sick Children, the University Health Network, and the University of Toronto – representing a consortium of scientists and researchers to study heart-disease prevention and treatment.

Giving to Advance Reconciliation

Indigenous issues are increasingly on the radar since the 2015 Truth and Reconciliation Commission (TRC) report and the Missing & Murdered Indigenous Women and Girls inquiry, which gave Canadians greater insight into the history and legacy of the abuse and oppression of Indigenous people in Canada. Such recognition should be compounded by the significant, ongoing infrastructure issues (from clean water to food security and housing) faced by many Indigenous communities across the country. In response to the historic opportunity of the TRC report, the philanthropic community's Declaration of Action encourages donors and funders to commit resources to reconciliation; The Circle on Philanthropy and Aboriginal Peoples in Canada serves as a resource for philanthropic organizations looking to give to and collaborate with Indigenous Peoples. It is anticipated that more Canadians will respond philanthropically, but to date the response could be assessed as somewhat disappointing.

Giving while Living

There is increasing interest among philanthropists in making their philanthropic impact while they are living, rather than waiting until after their death for their resources to be harnessed for good through a bequest. This has been driven in part by decades of low interest rates and a move to more strategic impact-oriented giving. These givers, especially women givers, want to see and enjoy the results of what their giving makes possible (TD Bank & Investor Economics, 2014). In the foundation community, there has been debate for some time as to the merits and drawbacks of operating in perpetuity versus having a spend-down strategy or operating on a flow-through basis. Certainly, there are a variety of factors involved in this decision, including philanthropic objectives, family considerations, and taxation. In spite of the growing debate about the value and ethics of perpetuity, currently only 25% of foundations use a flow-through model rather than permanent endowment (Philanthropic Foundations Canada, 2017). This practice will likely increase as philanthropists look for the ability to be nimble and adjust strategy as to how they deploy their philanthropic dollars over time. This would be good news for those across the nonprofit sector who have called for philanthropists to give now to tackle entrenched issues and challenges, as well as to better leverage endowed assets for good.

Conclusion

Change is notoriously difficult to navigate, yet it has the potential to usher in a tremendous amount of good. Nevertheless, the potential for the philanthropic sector to plunge into paralysis in response to the dynamic forces currently impacting giving and fundraising is very real, particularly for small and resource-limited organizations. Yet there is considerable evidence that fundraisers, charities, and philanthropists are responding positively and evolving their practices and are generating new ways of giving and investing, raising funds, engaging constituents, and assessing impact that will take root and flourish in the years to come.

Some critical questions remain unanswered. How can we increase philanthropy in Canada? Is a future with more donors who give more possible? Will traditional philanthropy be supplanted by other forms of "giving" or "investing"? Will Generation Y and millennials emerge to ultimately match the giving levels of their boomer and civic parents and grandparents? Will charities more effectively engage with and make room for a greater diversity of fundraising staff, leadership volunteers, and donors? What legislative and regulatory changes might strengthen the charitable sector rather than impede it? How will the sector's digital divide be addressed? What impact will new technologies such as artificial intelligence and robotics have on fundraising and giving? What kinds of platforms will be created to better support donors and philanthropic families in their giving? Will philanthropy play a significant role in reconciliation? How we answer these questions may determine the future resilience of Canada's philanthropic capacity.

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Biography

Sharilyn Hale, Watermark Philanthropic Counsel

Dr. Sharilyn Hale helps those who give, give well. As president of Watermark Philanthropic Counsel, she enables philanthropists and their families to unearth and achieve their philanthropic goals and helps social-purpose organizations deepen their performance, drawing on expertise in philanthropic strategy, family engagement, organizational development, and governance. An author and educator with a career spent in the charitable space, Sharilyn's doctoral research focused on governance and family philanthropy in Canada, and she continues to study the giving of generous people.