

# Analysis of Philanthropic Capital Flow and Relevant Social Outcomes

2024 Research Report

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# Executive Summary

In 2023, the Definity Insurance Foundation partnered with Data for Good to perform the following analysis based on publicly available data:

1. Provide a picture of the **national landscape for philanthropic activity** undertaken by registered charities, including grantmaking by Foundations and charitable activities conducted by other registered charities.
2. Identify **areas of Canada** (provinces & territories, local regions) where there appears to have been **philanthropic under-investment** in 2021.
3. Overlay data on **outcomes of interest to the Foundation** (livable planet, healthy people, thriving communities) and BIPOC (Black, Indigenous, People of Colour) population distribution to further hone in on **target areas for the Foundation's grantmaking support**.

## Key insights from our analysis

### Disproportionate Impact of Large Charities and Foundations

- Charities outside the MUSH (municipalities, universities, school boards and hospitals) sector collectively spent \$31.5 billion on domestic charitable activities in 2021. 40% of this spend came from the largest 1% of charities.
- Foundations outside the MUSH sector collectively donated \$2.4 billion to domestic “qualified donees” in 2021. 46% of this spend came from the largest 1% of foundations.

### Geographic and Sectoral Disparities in Charitable Activities

- Most charitable activities and foundation grantmaking accrues to “Organizations Relieving Poverty,” “Faith-based Causes,” and “Community Resources.”
- Three provinces/territories are notably under-served in their charitable activities expenditures per person: Newfoundland & Labrador, Quebec, and Nunavut.
- Three provinces/territories are notably under-served in foundation gifts to qualified donees, per person: Newfoundland & Labrador, PEI, and Yukon.
- Rural areas are under-served: only 6% of charitable activities expenditure - and only 3% of foundations’ gifts to qualified donees - is attributable to organizations headquartered in rural areas, even though they represent 16% of Canada’s population.

### Intersection of Demographics and Regional Concerns

- BIPOC population proportion is highest in Nunavut and Northwest Territories, followed by British Columbia, Manitoba, and Ontario.
- Climate-related concerns (Livable Planet) are highest in Northwest Territories, Yukon, and PEI - and in northern areas of most other provinces.
- Health-related issues (Healthy People) risk is highest in Nunavut, Northwest Territories, and the Atlantic provinces.
- Thriving communities concerns are highest in Nunavut by far, followed by Newfoundland & Labrador and Manitoba - and in northern areas of many other provinces.
- There is intersectionality between BIPOC population centres and adverse outcomes: notably, we see higher-than-expected livable planet & thriving communities concerns in areas with high Black population, and we see much greater livable planet concerns in areas with high Indigenous population.

A map-based visualization of key insights can be found [here](#). ▼

## Data for Good's recommendation

Combining our insights on charitable activities under-penetration with BIPOC population distribution and Definity Insurance Foundation's outcomes of interest, we recommend the following provinces/territories & local regions within provinces/territories as primary areas of focus for the Foundation:

Provinces/Territories	Local Regions (in no particular order)
<p><b>Nunavut*</b>  <b>Newfoundland &amp; Labrador</b>  <b>Northwest Territories</b></p> <p>*Nunavut appears to be the most compelling target for Definity Insurance Foundation support when considering each province/territory as a whole</p>	<ul style="list-style-type: none"> <li>• Kivalliq &amp; Kitikmeot (Nunavut)</li> <li>• Divisions 2-4 &amp; 11 (Nfld &amp; Labrador)</li> <li>• Nord-du-Québec (Québec)</li> <li>• Divisions 17 &amp; 18 (Alberta)</li> <li>• Peel Region (Ontario)</li> <li>• Northern Saskatchewan (Saskatchewan)</li> <li>• Northeast &amp; Northern Manitoba (Manitoba)</li> <li>• Regions 2-4 (Northwest Territories)</li> </ul>

Separate from these insights, we have also identified significant opportunities to improve the **quality of publicly-disclosed charity financial information & charity mandate descriptions**, as described in the 'Assumptions & Constraints' section of the report. Closing these gaps would improve the ability of charities, foundations, and governments to understand Canada's philanthropic landscape and make investment decisions.

# Motivation

Definity Insurance Foundation is a national philanthropic organization that works with charitable partners across Canada to address barriers to good health, socio-economic opportunity, and climate-related challenges by supporting initiatives that focus on the roots and impacts of inequality.

The Foundation partners with intermediaries and funder & community collectives, prioritizing initiatives that are led by and work directly with Black, Indigenous, other racialized peoples, with an eye to including women and youth at the intersection of these identities.

## The Foundation has three funding priorities:

### **Healthy People**

The Foundation aims to increase the health and well-being of equity-deserving and Indigenous peoples and their communities. The Foundation drives toward solutions that consider the broad range of personal, social, economic, and environmental factors that determine individual and population health, in order to achieve more equitable health outcomes.

### **Thriving Communities**

The Foundation aims to reduce the effects of social and economic inequality, by advancing greater civic and social inclusion and more inclusive economic opportunities, especially for equity-deserving and Indigenous peoples and their communities.

### **Livable Planet**

The Foundation aims to build community resilience to the negative impacts of climate change. The Foundation is looking to support solutions that contribute to slowing the speed of climate change while supporting community-led adaptation, thereby leading the way to a more just and equitable future for everyone.

As a newly-established national philanthropic organization, Definity Insurance Foundation has been seeking data & information regarding under-funded & under-represented communities across Canada, with the goal of identifying and understanding the geographical areas and specific communities that have historically received inadequate investment and support. By leveraging this data, the Foundation's objective is to prioritize its funding efforts in a manner that not only addresses the specific needs & challenges faced by under-invested communities, but also aligns with its community investment framework.

The Foundation wants to gain a comprehensive understanding of the following:

- A) How capital is allocated - both through philanthropic funding and other means - to under-invested communities across Canada.
- B) Where there are gaps in funding. In turn, the Foundation will determine the key organizations and intermediaries in these areas that support its strategic funding priorities.
- C) Specific locations of these untapped communities across Canada

By accessing this data, the Foundation aims to establish connections and partnerships with organizations actively working with under-invested communities to address their needs and advance shared goals.

In 2023, Data for Good - Waterloo Region partnered with the Definity Insurance Foundation to support its understanding of these important questions, and to derive insights to guide the Foundation's grant-making activities in 2024 and beyond.

**Thank you** to the following people who contributed to this analysis:



Jeffrey Baer, Abhishek Goyal, Zuthan Sivakumaran, Shannon Torcato



Arti Freeman, Tamer Ibrahim, Dana Decent

With pre-processed data provided by:

Definity Insurance    2021 Statistics Canada census data  
capitalW            2021 T3010 Registered Charity Information Return data

With special thanks to Arlene Battishill

# Scope, Assumptions & Constraints

This report aims to:

- Provide a picture of the **national landscape for philanthropic activity** undertaken by registered charities, including grantmaking by Foundations and charitable activities conducted by other registered charities.
- Identify **areas of Canada** (provinces & territories, communities) where there appears to have been **philanthropic under-investment in 2021**.
- Overlay data on **outcomes of interest to the Foundation** (healthy people, thriving communities, livable planet) and BIPOC population distribution to further home in on **target areas for the Foundation's grantmaking support**.

To accomplish these goals, we have relied upon the following data sources:

## Philanthropic Activity & Capital Flow

Using the 2021 T3010 Registered Charity Information Return data - manually reviewed & modified by capitalW to improve accuracy - we have identified philanthropic grantmaking by Foundations, as well as charitable activities expenditures made by other Canadian registered charities.

Scope notes:

- MUSH sector charities have been removed to the best of our ability.
- Charities with unreasonable expenditure to revenue ratios (>10) have been removed from the dataset to reduce risk of data errors.
- Charities with primarily international service delivery have been removed to the best of our ability.
- We have reviewed the categorization of select charities' mandates to ensure accuracy

To normalize our provincial & territorial analysis based on cost of living, we have relied on the Cost of Living score from AreaVibes, based on 2020 Statistics Canada data.



### Healthy People

Using 2017-18 Statistics Canada Community Health Survey data and 2022 Household Food Insecurity Data from PROOF (supplemented by 2017-18 data for the territories), we have created a “healthy people composite score”: a community-level indicator of physical & mental health risk: e.g., perceived physical & mental health, obesity rates, sense of community belonging, life satisfaction, food insecurity, etc.

### Thriving Communities

Using 2021 Statistics Canada Census data, we have created a “thriving communities composite score”: a community-level indicator of socio-economic inequality: e.g., low-income households, lack of high school diploma, unemployment rate, etc.

### Livable Planet

Using the Canadian National Fire Database and Flood Susceptibility Index published by the Government of Canada, we have created a “livable planet composite score”: a community-level indicator of risk related to two key perils exacerbated by climate change: wildfire risk & flooding risk.

### BIPOC Population Distribution

Using 2021 Statistics of Canada Census data, we have created community-level indicators of Black, Indigenous, and other Persons of Colour populations. The 2021 Census is also our data source for total population by census division.

The following are key **assumptions & constraints** in the use & analysis of this data to achieve the objectives laid out in this report:

### Philanthropic Activity & Capital Flow

#### **It is impossible to get a complete picture of philanthropic activity & capital flow in Canada:**

- There is no single, national data source that reliably consolidates all recent Canadian philanthropic investment data. Non-profit contributions are notably lacking.
- The only reliable, consistent, national data source that provides a partial picture of this activity is the T3010 data submitted annually by registered charities.

#### **T3010 data is challenging to mine for consistent, community-level insights on charitable activities:**

- There are over 75,000 unique charities submitting T3010 forms to the Canada Revenue Agency. As such, data entry (such as the charity's categorization, and interpretation of its charitable activities expenditures) will not be consistent. The Canada Revenue Agency does not provide feedback to most charities on their submissions. The financial data provided in the T3010 submission may not reflect the charity's precise operations.
- capitalW has made best efforts to review & modify the T3010 data to improve its accuracy (through website review, conversations with charity employees, etc.), but the end result is still far from perfect.
- We have made best efforts to identify whether a charity primarily delivers services in Canada based on a field that each charity completes in the T3010 form. However, this is complicated by charities that have both Canadian & international activities, such as Mennonite Central Committee.
- We have made best efforts to identify whether a charity has national scope, provincial scope, or local/regional scope based on keywords in the charity's name.
- For charities that we believe are local/regional in their operations, we are using the postal code of the charity's headquarters to proxy their geographic impact. In some cases, these postal codes will not be at the centre of the charity's geographic impact.
- We have made best efforts to identify whether a charity belongs to the MUSH sector, and remove these charities from scope. However, there is no single field that identifies all such charities.

**A single year (2021) of T3010 data is used in the absence of a longer-duration dataset. Complete data for 2022 was not yet available at the time this report was authored.**

**There is no single, comprehensive identifier of foundations within the T3010 data given differences in interpretation & data entry. We considered a charity to be a foundation if it met at least one of the following conditions. There is no single, national data source that reliably consolidates all recent Canadian philanthropic investment data. Non-profit contributions are notably lacking.**

- Type of Organization (Description E) was self-identified as ‘Private Foundation’ or ‘Public Foundation’.
- Charity name includes the words “Foundation,” “Fondation”, “Council for the Arts,” “Conseil des Arts”, or “United Way”.
- CRA Sub-Category was self-identified as ‘Foundations,’ ‘Foundations Advancing Education,’ ‘Foundations Advancing Religions’ AND the charity made donation(s) to a donee in 2021.

**We have made best efforts to identify whether a foundation belongs to the MUSH sector, and remove these charities from scope. However, there is no single field that identifies all such foundations.**

**Not all foundations follow the direction provided by the CRA to report all grants/donations made to ‘qualified donees’ (i.e., other charities), which makes it complicated to understand all philanthropic capital flow from foundations to other organizations.**

### Healthy People

- While 2019-2020 Statistics Canada Community Health Survey data was available at the time this report was authored, it was not used due to concerns about COVID-19 pandemic-related anomalies.
- As the name suggests, this data is derived from a self-reported, voluntary community health survey.
- PROOF’s household food insecurity data (from the Canadian Income Survey) was not reported for the Territories in 2022. As such, older data (2017-18) for the Territories was normalized to allow comparability to the more recent data.
- Food insecurity data is not available for all communities in Canada. As such, provincial & territorial data has been used in our local analysis.
- Further assumptions & constraints related to usage of the PROOF data can be found in [their report](#).

### Thriving Communities

- Some data fields are self-reported from the 2021 Canadian Census.
- The COVID pandemic may have influenced some income & employment measures.

### Livable Planet

- Wildfire risk is assessed using historical wildfire data from 1946 to 2021. This data has not been adjusted to reflect differences in future wildfire conditions (e.g., driven by climate change).
- Flood risk is based on riverine flood susceptibility, derived using satellite data from 2011 to 2015 combined with historical flood maps (some of which date back to the 1970's). This data has not been adjusted to reflect differences in future flood conditions (e.g., driven by climate change).

### BIPOC Population Distribution

- All data is self-reported from the 2021 Canadian Census.
- For intersectional analysis involving areas with high Black or Indigenous population, we have performed this analysis using a threshold of at least 15% of the population living in the FSA identifying as Black or Indigenous, respectively.

# National Philanthropic Picture Charities & Foundations

## Charities (excluding Foundations)

In 2021, over 77,000 registered charities submitted T3010 forms to the Canadian Revenue Agency, declaring their mandate, revenue, and charitable expenditures - among other information.

**42,700** charities are of interest to the Definity Insurance Foundation. As based on our data cleansing, we believe they are non-MUSH, non-foundation charities delivering services primarily within Canada.

Here is a profile of these charities:

- They spent a total of **\$31.5 billion on charitable activities expenditures** in 2021
- The average charity has charitable activities expenditures of ~\$740,000. However, there is major inequality in the distribution of expenditures:

Charities Ranked by Charitable Activities Expenditure	Average Charitable Activities Expenditure	% of All In-Scope Charitable Activities Expenditure
Top 1%	\$29 million	40%
Top 10%	\$6 million	80%
Bottom 90%	\$160,000	20%

We have classified about 2,200 of these charities as national charities, whose operations span across multiple provinces or across Canada. Intuitively, national charities tend to be the largest organizations, with average charitable activities expenditures of ~\$1.6 million.

We have classified about 1,300 of these charities as provincial (or territorial) charities, whose operations span across a single province. Provincial charities also tend to be larger organizations, with average charitable activities expenditures of ~\$1.3 million.

## National Philanthropic Picture - Charities & Foundations

We have classified the remaining 39,200 of these charities as local charities, whose operations span across one primary municipality or region within a single province. Local charities tend to be smaller organizations, with average charitable activities expenditures of ~\$670,000.

Each registered charity submitting a T3010 is asked to assign itself one of 30 sub-categories as a high-level description of its sphere of operations. Below, we have profiled the 8 most common sub-categories:

Sub-Category	Number of Charities	Average Charitable Activities Expenditure	% of All In-Scope Expenditure	Examples
Faith-Based Causes*	20,600	\$230,000	15%	LDS Church Watch Tower Society
Organizations Relieving Poverty	8,000	\$1,820,000	46%	Family Service Toronto Food Banks of Quebec
Public Amenities	3,700	\$620,000	7%	Nature Conservancy Royal Ontario Museum
Community Resource	3,600	\$1,500,000	17%	YMCA of Greater Toronto Christian Horizons
Arts	1,800	\$610,000	3%	Royal Conservatory Shaw Festival Theatre
Education in the Arts	1,100	\$190,000	1%	Hot Docs Les 7 Doigts de la Main
Supportive Health Care	1,100	\$1,330,000	4%	Silvera for Seniors Ask Wellness Society

\*This includes charities with the categories of “Christianity” (many manually re-classified), “Support of Religion” (many manually re-classified), “Islam,” “Judaism,” and “Other Religions.”

## Foundations

We identified ~10,600 active, non-MUSH, domestically-focused foundations from the 2021 T3010 registered charity submission data, based on the definition in the “Scope, Assumptions and Constraints” section of this report. A full list of these foundations can be found [here](#).

Collectively, these foundations were responsible for:

- \$3.4 billion in charitable activities expenditures
- \$7.8 billion in gifts to “qualified donees” - per the [Government of Canada](#), these are “organizations that can issue official donation receipts for gifts they receive from individuals and corporations.” About 90% of qualified donees are registered charities.

While some foundations, like the various local United Way chapters, do indeed directly provide services to the communities they serve (as quantified by charitable activities expenditures), our review of the T3010 data indicates significant inconsistency in how foundations have chosen to report their philanthropic activities. For example, the Canada Council for the Arts gave out grants to more than 2,100 organizations, yet none of these grants were itemized in Form T1236 (“Qualified donees worksheet/ Amounts provided to other organizations”). Rather, they reported \$423 million in charitable activities expenditures, and \$0 in gifts to qualified donees.

The lack of itemization by large grant-making foundations like the Canada Council for the Arts, Province of Ontario Council for the Arts, and RBC Foundation makes it impossible to fully understand all philanthropic capital flow from foundations. Still other organizations, like The Sprott Foundation and Amant Foundation, have reported identical charitable activities expenditures & total gifts to qualified donees, raising the likelihood of double-counting of their contributions. Still other organizations reported significantly higher gifts to qualified donees in aggregate on the T3010 compared to the sum of their itemized contributions

The remainder of our foundations analysis will focus on philanthropic capital flow as measured by foundations’ gifts to non-MUSH, domestically-focused qualified donees itemized in Form T1236:

- There are 7,160 non-MUSH, domestically-focused foundations that self-reported least \$1 of gifts to qualified donees in 2021 based on the T3010 data (main form), for a total of \$7.8 billion in gifts.
- However, only \$7.0 billion (across 6,500 foundations) is itemized in Form T1236.
- Some of these gifts were made to qualified donees operating in the MUSH sector and/or primarily operating internationally, even if the foundation’s primary mandate was non-MUSH and domestically focused. Also, some of these gifts were made to other foundations (which we don’t want to double count).

## National Philanthropic Picture - Charities & Foundations

- Removing these gifts (and excluding gifts made by 'Foundations' that operate as online giving platforms, such as CanadaHelps and the Canadian Online Giving Foundation) leaves \$2.4 billion in gifts to non-MUSH, non-foundation, domestically-focused qualified donees across 4,980 non-MUSH, domestically-focused foundations.

Here is a profile of these foundations:

- The average foundation made gifts to 15 qualified donees in 2021, totalling \$471,000. However, there is major inequality in foundations' funding:

Foundations Ranked by Total Gifts to Qualified Donees	Average # of Gifts to Qualified Donees	Average \$ Gifts to Qualified Donees	% of All In-Scope Gifts to Qualified Donees
Top 1%	505	\$22 million	46%
Top 10%	99	\$4.1 million	84%
Bottom 90%	6	\$85,000	16%

- While we will focus our provincial & territorial analysis on the capital flowing from foundations to donees, it is worth noting that (large) Canadian foundations are disproportionately headquartered in Ontario, with 45% of the in-scope foundations (and 50% of all gifts made by these foundations) coming from Ontario-based foundations, whereas Ontario represents only 38% of the Canadian population.
- In contrast, there is an under-representation of foundations headquartered in Quebec (16% of in-scope foundations and 18% of gifts, vs. 23% of the Canadian population) and the Atlantic provinces (5% of in-scope foundations and 2% of gifts, vs. 7% of the Canadian population).



Unfortunately, we have found the categorization of foundations by T3010 mandate to be unreliable, as 75% of foundations categorized themselves as supporting ‘Humanitarian assistance (outside of Canada)’, despite this not aligning with the description of their work.

Rather, we can instead analyze the most common categorizations of qualified donees to better understand the types of charities to which philanthropic capital is flowing. In the table below, we have excluded those donees whose categorization is unknown (due to not being a registered charity, or due to bad data). Results are similar to the most active charities as measured by charitable activities expenditure:

Sub-Category	Number of Qualified Donees	Average Gifts Received	% All In-Scope Gifts
Faith-Based Causes	6,600	\$41,000	13%
Organizations Relieving Poverty	5,800	\$143,000	39%
Community Resource	2,300	\$123,000	14%
Public Amenities	1,900	\$94,000	8%
Arts	1,200	\$94,000	5%

We have classified about 2,900 of the qualified donees as national donees, whose operations span across multiple provinces or across Canada. Intuitively, national donees tend to be the recipients of more gifts, with average gifts received of ~\$184,000.

We have classified about 1,100 of these qualified donees as provincial (or territorial) donees, whose operations span across a single province. Provincial donees also tend to be recipients of more gifts, with average gifts received of ~\$106,000.

We have classified the remaining 24,200 of these qualified donees as local donees, whose operations span across one primary municipality or region within a single province. Local donees tend to be recipients of fewer/smaller gifts, with average gifts received of \$74,000.

## Online Charitable Giving Platforms

As noted above, we have excluded online charitable giving platforms from our analysis of foundations, as they reflect the donations of individuals across Canada to causes of their choice, and they do not directly provide community services. We will briefly summarize key insights from online charitable giving platform activity in this section.

The four largest online charitable giving platforms (CanadaHelps, Canadian Online Giving Foundation, CHIMP, and PayPal Giving Fund Canada) together disbursed almost \$650 million to over 40,000 qualified donees in 2021. Here are key insights related to these donations:

- Only ~10% of donations went to MUSH charities.
- 51% of donations went to charities headquartered in Ontario (substantially higher than the 38% of the Canadian population that lives in Ontario), and 21% of donations went to charities headquartered in BC (vs. 14% of Canadian population).
- On the other hand, only 6% of donations went to charities headquartered in Quebec (vs. 23% of Canadian population).
- The distribution of non-MUSH donations by category is still led by “Organizations Relieving Poverty” (36%). Compared to foundations, however, we see more donations towards “Faith-Based Causes” (28%) and “Animal Welfare” (5%).

# Charity & Foundation Insights

## Provincial & Territorial

### Charities (excluding Foundations)

For the purposes of provincial & territorial analysis, we will now narrow our scope to focus only on the 40,500 non-MUSH charities (\$28.0 billion of charitable activities expenditure in 2021) classified as ‘Provincial’ or ‘Local’ in their activities. We will also normalize our analysis based on the population of each province, so that we can identify which provinces are under-served using the metric of charitable activities expenditure per person.

Using the table below, we can see that there are three provinces & territories that are notably under-served in their charitable activities expenditures per person when we adjust for provincial differences in cost of living: **Newfoundland & Labrador, Quebec, and Nunavut:**

Province	% of Canadian Population	% Charitable Activities Expenditure	Charitable Activities Expenditure Per Person	Charitable Activities Expenditure per Person-Normalized for Cost of Living
Manitoba	3.6%	5.3%	\$1,102	\$1,328
Northwest Territories	0.11%	0.16%	\$1,064	\$995
Saskatchewan	3.1%	3.5%	\$876	\$942
New Brunswick	2.1%	2.1%	\$744	\$865
Nova Scotia	2.6%	2.6%	\$746	\$811
Ontario	38.5%	43.9%	\$864	\$778
British Columbia	13.5%	16.2%	\$906	\$736
Alberta	11.5%	10.9%	\$717	\$717
Yukon	0.11%	0.10%	\$694	\$716
PEI	0.42%	0.32%	\$572	\$643
Nunavut	0.10%	0.09%	\$662	\$581
Quebec	23.0%	14.1%	\$464	\$566
Newfoundland & Labrador	1.4%	0.8%	\$461	\$542
<b>Average</b>			<b>\$757</b>	<b>\$757</b>

#### Legend



Here is a breakdown of in-scope charitable activities expenditure by T3010 sub-category:

Province	Organizations Relieving Poverty	Community Resource	Faith-Based Causes	Public Amenities	Supportive Health Care	Arts
Manitoba	48%	22%	14%	7%	3%	2%
Northwest Territories	25%	53%	18%	2%	0%	0%
Saskatchewan	50%	17%	15%	7%	6%	3%
New Brunswick	48%	13%	16%	4%	5%	2%
Nova Scotia	49%	17%	10%	9%	8%	1%
Ontario	53%	15%	15%	6%	5%	2%
British Columbia	41%	22%	16%	7%	4%	3%
Alberta	42%	17%	16%	12%	3%	3%
Yukon	24%	21%	11%	17%	1%	3%
PEI	39%	25%	18%	6%	0%	5%
Nunavut	8%	60%	0%	7%	0%	1%
Quebec	45%	20%	10%	10%	3%	7%
Newfoundland & Labrador	50%	13%	21%	10%	2%	2%
<b>Total Canada</b>	<b>48%</b>	<b>18%</b>	<b>15%</b>	<b>7%</b>	<b>4%</b>	<b>3%</b>

## Legend



## Foundations

For the purposes of provincial & territorial analysis, we will now narrow our scope to focus only on the 23,500 non-MUSH qualified donees (\$1.9 billion of gifts received from foundations in 2021) classified as 'Provincial' or 'Local' in their activities whose province/territory is identified in either Form T1236 or the main T3010 data. We will also normalize our analysis based on the population of each province/territory, so that we can identify which provinces are under-served using the metric of gifts to qualified donees per person.

Using the table below, we can see that there are three provinces & territories that are notably under-served in gifts from foundations to qualified donees per person: **Yukon, PEI, and Newfoundland & Labrador** (which also emerged in the bottom three in our analysis of charitable activities expenditures per person). This applies regardless of whether we adjust for provincial/territorial differences in cost of living.

Province	% of Canadian Population	% of Gifts from Foundations to Qualified Donees	Gifts to Qualified Donees per Person	Gifts to Qualified Donees per Person - Normalized for Cost of Living
Nunavut	0.10%	0.13%	\$65	\$57
British Columbia	14%	16%	\$61	\$49
Ontario	38%	43%	\$56	\$51
Alberta	12%	13%	\$55	\$55
Manitoba	3.6%	3.7%	\$51	\$62
Northwest Territories	0.11%	0.09%	\$42	\$39
Quebec	23%	19%	\$42	\$51
New Brunswick	2.1%	1.5%	\$37	\$43
Saskatchewan	3.1%	1.8%	\$30	\$32
Nova Scotia	2.6%	1.5%	\$30	\$32
Yukon	0.11%	0.05%	\$21	\$22
PEI	0.42%	0.17%	\$21	\$23
Newfoundland & Labrador	1.4%	0.42%	\$15	\$18
<b>Total</b>			<b>\$51</b>	<b>\$51</b>

### Legend



## BIPOC Population Distribution & Outcomes of Interest to Definity Insurance Foundation

The following table provides a provincial & territorial perspective on how BIPOC population, susceptibility to climate concerns (wildfire and flood), population health, and socio-economic indicators are distributed in Canada - in line with Definity Insurance Foundation’s funding priorities. The latter metrics have been summarized through “livable planet”, “healthy people,” and “thriving community” composite scores - where higher scores indicate better outcomes or outlooks.

Province / Territory	Population	BIPOC Population	Livable Planet Composite Score	Healthy People Composite Score	Thriving Communities Composite Score
British Columbia	5,001,000	40%	75%	73%	81%
Alberta	4,263,000	34%	92%	71%	81%
Saskatchewan	1,133,000	31%	83%	70%	81%
Manitoba	1,342,000	40%	71%	70%	80%
Ontario	14,224,000	37%	82%	71%	81%
Quebec	8,502,000	19%	78%	71%	83%
New Brunswick	776,000	10%	84%	68%	81%
Nova Scotia	969,000	15%	70%	69%	81%
Prince Edward Island	154,000	12%	66%	70%	82%
Newfoundland & Labrador	511,000	13%	76%	69%	80%
Yukon	40,000	35%	59%	72%	85%
Northwest Territories	41,000	62%	59%	67%	81%
Newfoundland & Labrador	37,000	89%	89%	62%	71%
<b>Total</b>	<b>36,993,000</b>	<b>31%</b>	<b>81%</b>	<b>71%</b>	<b>81%</b>

### Legend



A map-based visualization of key provincial, territorial, and local insights can be found [here](#).

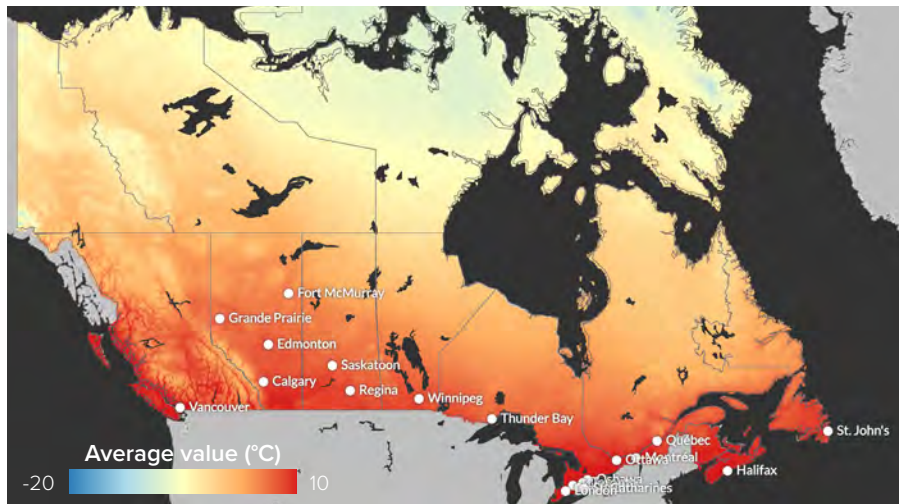
Here is a breakdown of BIPOC population in each province/territory:

Province / Territory	BIPOC Population	Black	Indigenous	Non-Black Racialized
British Columbia	40%	1%	6%	33%
Alberta	34%	4%	7%	23%
Saskatchewan	31%	2%	17%	12%
Manitoba	40%	4%	18%	19%
Ontario	37%	5%	3%	29%
Quebec	19%	5%	2%	11%
New Brunswick	10%	2%	4%	4%
Nova Scotia	15%	3%	5%	7%
Prince Edward Island	12%	1%	2%	8%
Newfoundland & Labrador	13%	1%	9%	3%
Yukon	35%	1%	22%	11%
Northwest Territories	62%	3%	50%	10%
Nunavut	89%	2%	86%	2%
<b>Average</b>	<b>31%</b>	<b>4%</b>	<b>5%</b>	<b>22%</b>

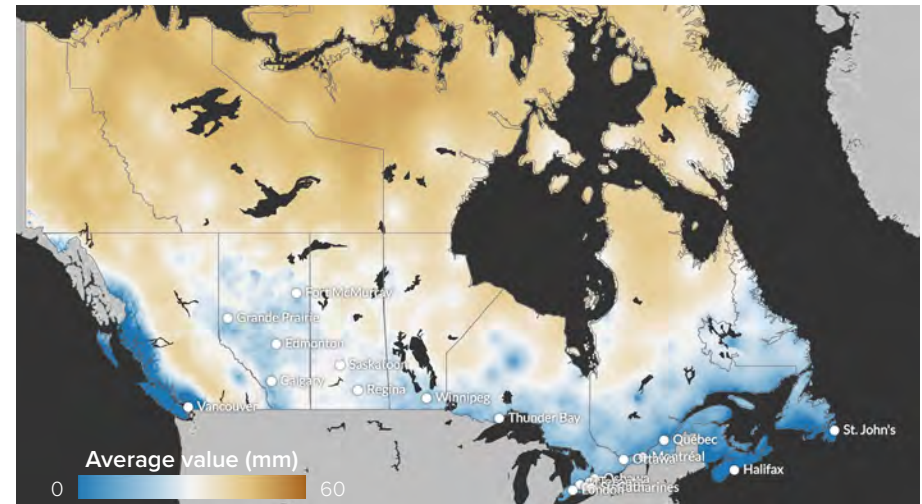
Note: our livable planet composite score considers historical susceptibility to wildfires & flooding, without consideration of the impact of climate change. It is important to note that the impact of climate change is expected to vary considerably across Canada, with northern Canada in general experiencing the most significant impacts (temperature, precipitation). We have included two maps below from Climate Atlas to illustrate:

We will drill deeper into these insights as we profile each province/territory in the subsequent sections.

[Change in Mean Temperature by 2051-2080, “More” Climate Change Scenario](#)



[Change in Max 1-Day Precipitation by 2051-2080, “More” Climate Change Scenario](#)





# Newfoundland and Labrador

There were 651 charities operating in Newfoundland and Labrador in 2021, with total spending on charitable activities amounting to \$236 million.

Interestingly, while Newfoundland and Labrador has more provincial & local charities per capita (1.3 per 1,000 people) than the average Canadian province or territory (1.1 per 1,000 people), the average charity size is much smaller than elsewhere in Canada, with the average charity having \$361,000 in activities expenditures versus the \$690,000 Canadian average. This is the primary driver of Newfoundland and Labrador’s charitable activities expenditure per person of \$461, the lowest in Canada. While Newfoundland and Labrador has 15% lower cost of living than the national average, we still see the same ranking after adjusting for this difference.



Our classification of Newfoundland’s charities also reveals a much lower proportion of local charities (79%) compared to the Canadian average (94%). And despite more provincial charities - which on average in other provinces, are almost twice as large

Charities	651	Spend	\$236 M	Fdn Gifts	\$7.8 M
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Total spending on charitable activities vs. Foundation Gifts (2021)

as local charities - Newfoundland’s provincial charities only have average charitable activities expenditures of \$364,000 in line with its local charities.




Newfoundland’s rural population also appears to be disproportionately under-served by local charities in the province, with only 12% of local charitable activities expenditure associated with rural charities, compared to the 43% of Newfoundland residents who live in rural areas.

21% of Newfoundland’s charitable activities expenditure comes from faith-based charities (vs. the national average of 15%; these charities also tend to be smaller), while only 13% comes from charities classified as “Community Resource” (vs. the national average of 18%; these charities tend to be larger).

Newfoundland also ranks last amongst all Canadian provinces & territories in foundations’ gifts to qualified donees per person (whether in absolute terms or adjusted for cost of living) at \$15 per capita, with only \$7.8 million in total gifts. This is driven by a small average gift amount of \$30,000, compared to the national average of \$80,000. The largest donors were Community Food Centres Canada, United Way of Newfoundland and Labrador, and Ronald McDonald House Charities Canada.

In addition to very low charitable & foundation support, some aspects of Newfoundland and Labrador’s demographics are aligned with Definity Insurance Foundation’s funding priorities: a sizable Indigenous population, susceptibility to climate change, and a high unemployment rate.

*\* It is fair to assume that charities received other sources of funding commensurate with their total spend*

Metric	Canada	NL	Commentary
BIPOC population	31%	13%	9% of NL's population is Indigenous, almost twice the Canadian average. However, NL has only 4% non-Black racialized people (vs. 26% nationally).
 "Livable planet" composite score	81%	76%	NL has more wildfire risk, but less flood risk, than the rest of Canada.
 "Healthy people" composite score	71%	69%	NL residents have the highest level of food insecurity of all Canadian provinces, with 23% of households estimated as food insecure. NL also has low rates of fruit & vegetable consumption and physical activity, contributing to significantly higher obesity than the rest of Canada. This is somewhat offset by extremely low levels of perceived stress and a higher sense of community belonging.
 "Thriving communities" composite score	81%	80%	NL has the highest unemployment rate of all provinces & territories, and lower levels of education. This is mostly offset by lower levels of spending on housing.

## Québec

Québec is the third largest province as measured by total charitable activities expenditure (correspondingly, it is also the third largest province by population in Canada) with over 7,500 provincial & local charities spending almost \$4 billion on charitable activities in 2021.

However, while Québec makes up 23% of the Canadian population, only 19% of provincial & local charities operate in the province, and these charities tend to be smaller than average, with average charitable activities expenditures of \$523,000 - 25% smaller than the national average of \$690,000. These are the primary drivers of Québec's charitable activities expenditure per person of \$464, third lowest in Canada (with the same ranking even after adjusting for Québec's 18% lower cost of living than the national average).



According to 2023's "[Generosity Index](#)" analysis by the Fraser Institute, residents of Québec rank 10th out of the 13 provinces & territories in terms of the percentage of aggregate personal income donated to charity (0.26%). While Québécois rank third in

Charities

7,500

Spend

\$4 B

Fdn Gifts

\$357 M

Total spending on charitable activities vs. Foundation Gifts (2021)

the percentage of tax filers donating to charity (18%), the average annual charitable donation per person ranks last (\$1,026) - "less than half the national average of \$2,377."

In an editorial published in [The Montrealer](#) in 2021, Sam Watts, the CEO of Welcome Hall Mission (Québec's 11th largest charity), offered this rationale: "In most parts of North America many services related to health, education and the arts are largely funded by generous grants, donations and bequests. There is an expectation in Québec, and particularly among Montrealers, that our Federal and Provincial governments ought to provide significant funding to cover the costs of education, culture and social services."

Québec also has the [highest personal income tax rate](#) in Canada, contributing to this expectation of government-offered services, and also reducing discretionary income available for charitable donations.




Mr. Watts also described another root cause of lower charitable activities in Québec: the decline of religious affiliation among Québécois: "Many people are surprised to learn that Québec went from being one of the most religious parts of North America to one of the most secular between 1960 and 1980. In the past, a donation to the synagogue or church served to fund a number of social services. In other provinces and states these social services were typically managed by government agencies. Since charitable donations to religious institutions represent over 35% of all charitable gifts, it is logical Québec's overall charitable donations in the 21st century would be very low when compared to other parts of North America."

This is indeed borne out by the 2021 T3010 data: only 10% of Québec’s charitable activities expenditures come from faith-based charities, compared to 15% in the rest of Canada. On the other hand, Québec has the highest proportion of charitable activities related to “Arts” at 7% (vs. national average of 3%).

Québec ranked in the middle of Canadian provinces & territories in foundations’ gifts to qualified donees per person, at \$42.

The largest donors were Centraide du Grand Montréal, Jewish Community Foundation of Montreal, and Fondation Lucie et André Chagnon.

While charitable activities are lacking, Québec as a whole does not rank highly among Canadian provinces & territories in terms of either BIPOC population or its needs vis-a-vis the Definity Insurance Foundation’s funding priorities.

Metric	Canada	Québec	Commentary
BIPOC population	31%	19%	Only 2% of Québec’s population is Indigenous, and only 11% are non-Black racialized. Both of these metrics are roughly half the national average.
 “Livable planet” composite score	81%	78%	Québec has above-average susceptibility to flooding.
 “Healthy people” composite score	71%	71%	While Québécois report lower sense of community belonging and higher levels of perceived stress, this is offset by the lowest level of food insecurity in Canada, as well as higher life satisfaction and lower obesity rates compared to the rest of Canada.
 “Thriving communities” composite score	81%	83%	Québécois spend less of their income on housing and have higher post-secondary education & employment rates compared to the rest of Canada.

## Nunavut

Only 22 territorial & local charities were operating in Nunavut in 2021, spending a total of \$24 million on charitable activities: both figures by far the lowest of all Canadian provinces & territories. While 1 in every 1,000 Canadians lives in Nunavut, only 1 in every ~2,000 Canadian provincial/territorial & local charities are operating in the province - the lowest rate in Canada. As a result, Nunavut's charitable activities expenditure per person of \$662 ranks fourth-lowest in Canada. This result looks even starker (\$542 per person) when we adjust for Nunavut's high cost of living (14% higher than the national average). The charitable landscape is also more fragile, considering the concentration of charitable activities expenditure among four large charities.

According to 2023's "[Generosity Index](#)" analysis by the Fraser Institute, residents of Nunavut rank last out of all provinces & territories in terms of the percentage of tax filers donating to charity (5%) and the percentage of aggregate personal income donated to charity (0.15%).



Charities	22	Spend	\$24 M	Fdn Gifts	\$2.4 M
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Total spending on charitable activities vs. Foundation Gifts (2021)

Most of the charitable activities expenditure in Nunavut is concentrated among charities categorized as a "Community Resource," notably including the Ilisaqsivik Society, Pulaarvik Kablu Friendship Centre, and YWCA Agvik Nunavut. Compared to other provinces and territories, Nunavut is lacking in "Organizations Relieving Poverty" (only two such charities operate in Nunavut, contributing 8% of the territory's charitable activities expenditure, compared to 48% in the average province or territory) and faith-based charities (only five such charities operate in Nunavut, contributing only 0.3% of the territory's charitable activities expenditure, compared to 15% in the average province or territory).

Nunavut's charitable landscape is small enough for us to manually extend this analysis over a longer-time horizon, using 2018-2021 T3010 data, to validate whether the low charitable activities expenditure per person observed in 2021 is an anomaly, or part of a larger trend. We indeed observe low levels of charitable activities expenditures per person across this 4-year period.

Nunavut's charities did receive their fair share of gifts from foundations in 2021, with \$2.4 million in gifts received across 12 provincial & local charities, enough for Nunavut to rank highest of all provinces & territories (and second highest when normalizing for cost of living) at \$65 in gifts to qualified donees per person. The largest donors were the Arctic Inspiration Prize Charitable Trust, Community Food Centres Canada and the Pathy Family Foundation.

Nunavut is a primary area of focus for the Definity Insurance Foundation, given its population demographics, health outcomes, and socio-economic inequality indicators:

Metric	Canada	Nunavut	Commentary
BIPOC population	31%	89%	86% of Nunavut’s population is Indigenous.
 “Livable planet” composite score	81%	89%	Nunavut has relatively low wildfire & flood risk - although these risks are expected to grow with climate change, given that Nunavut’s average temperature and maximum 1-day precipitation may increase more than any other province/territory.
 “Healthy people” composite score	71%	62%	Food insecurity in Nunavut is off the charts compared to other provinces & territories, with 57% of households estimated as food insecure in 2017-18. Nunavut residents also report higher rates of obesity among adults & youth, and lower perceived mental health - partially offset by a strong sense of community belonging and lower perceived life stress.  <i>Note: mistrust of the Canadian health care system + distance to medical professionals are likely two contributing factors to these outcomes.</i>
 “Thriving communities” composite score	81%	71%	Nunavut has lower levels of high-school completion & post-secondary education (possibly because of cultural differences), employment, food security, and affordable housing.

## Prince Edward Island

Charities

290

Spend

\$88 M

Fdn Gifts

\$3.2 M

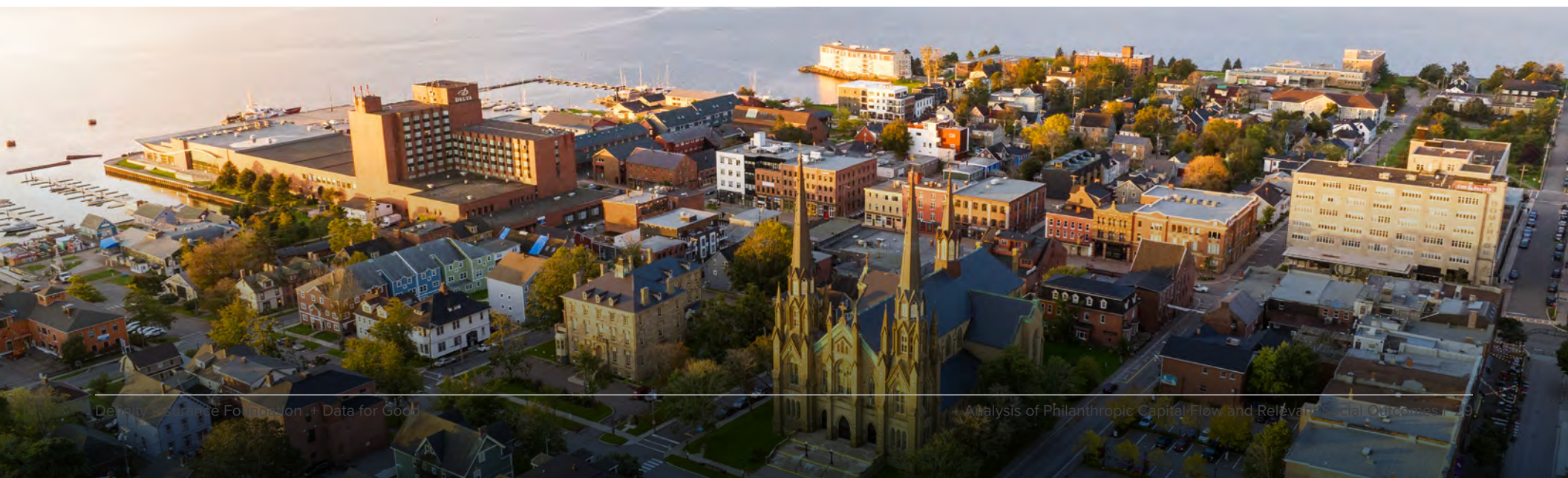
Total spending on charitable activities vs. Foundation Gifts (2021)

There were 290 charities operating in PEI in 2021, with total spending on charitable activities amounting to \$88 million.




Interestingly, while PEI has more provincial & local charities per capita (1.9 per 1,000 people) than the average Canadian province or territory (1.1 per 1,000 people), the average charity size is much smaller than elsewhere in Canada, with the average charity having \$305,000 in activities expenditures (lowest in Canada) versus the \$690,000 national average. This is the primary driver of PEI's charitable activities expenditure per person of \$572, fourth lowest in Canada. While PEI has 11% lower cost of living than the national average, we still see the same ranking after adjusting for this difference.

One of the root causes of PEI's small average charity size is that PEI has relatively little charitable activity coming from "Organizations Relieving Poverty," which tend to be the largest charitable organizations.

PEI also ranks second last amongst all Canadian provinces & territories in foundations' gifts to qualified donees per person at \$21 per capita, with only \$3.2 million in total gifts. This is again driven by a small average gift amount of \$23,000, compared to the national average of \$80,000. Donees headquartered in rural areas also received only 7% of gifts, even though 51% of PEI's population lives in rural areas. The largest donors were Sapientia Care Inc., United Way of Prince Edward Island, and The Joan and Regis Duffy Foundation.



One aspect of PEI’s demographics is aligned with Definity Insurance Foundation’s funding priorities: susceptibility to natural disasters & climate change.

Metric	Canada	PEI	Commentary
BIPOC population	31%	12%	PEI has lower-than-average proportions of Black, Indigenous, and non-Black racialized people.
 “Livable planet” composite score	81%	66%	PEI has more wildfire risk and flood risk than the rest of Canada. Coastal flood risk will be exacerbated further by the impacts of climate change, with PEI’s shoreline quickly eroding.
 “Healthy people” composite score	71%	70%	PEI has high rates of adult obesity and food insecurity and low levels of adult & youth physical activity, mostly offset by extremely low levels of perceived life stress and a high sense of community belonging.
 “Thriving communities” composite score	81%	82%	PEI residents spend less of their income on housing compared to the average Canadian.



# Yukon

There were 72 charities operating in Yukon in 2021, with total spending on charitable activities amounting to \$28 million.

Interestingly, while Yukon has more territorial & local charities per capita (1.8 per 1,000 people) than the average Canadian province or territory (1.1 per 1,000 people), the average charity size is much smaller than elsewhere in Canada, with the average charity having \$388,000 in activities expenditures versus the \$690,000 national average. This is the primary driver of Yukon’s charitable activities expenditure per person of \$694, fifth lowest in Canada (same after adjusting for Yukon’s middling cost of living).



One of the root causes of Yukon’s small average charity size is that Yukon has relatively little charitable activity coming from “Organizations Relieving Poverty,” which tend to be the largest charitable organizations. Yukon is also under-represented by

Charities	72	Spend	\$28 M	Fdn Gifts	\$844 K
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Total spending on charitable activities vs. Foundation Gifts (2021)

“Faith-Based Causes,” aligned with Yukon’s position as the most secular province or territory in Canada per the [2021 Canadian Census](#).

Compared to other provinces & territories, Yukon lacks local charitable activities, with only 66% of Yukon’s charitable activities expenditures coming from local charities, compared to 94% nationally.

Yukon also ranks third last amongst all Canadian provinces & territories in foundations’ gifts to qualified donees per person at \$21 per capita, with only \$844,000 in total gifts. This is again driven by a small average gift amount of \$21,000, compared to the national average of \$80,000, with “Faith-Based Causes” under-represented among qualified donees. Donees headquartered in urban areas received only 63% of gifts, even though 77% of Yukon’s population lives in urban areas, making Yukon the only province or territory in Canada where urban gifting is disproportionately lower. Similar to the insight above, only 51% of gifts were received by local donees (lowest in Canada), compared to 94% nationally. The largest donors were Community Foundations of Canada, Canadian Women’s Foundation, and United Way Society of The Yukon.

In addition to low charitable & foundation support, some aspects of Yukon’s demographics are aligned with Definity Insurance Foundation’s funding priorities: a large Indigenous population and susceptibility to natural disasters & climate change.

Metric	Canada	Yukon	Commentary
BIPOC population	31%	35%	22% of Yukon residents identify as Indigenous, third highest in Canada behind the other territories.
 “Livable planet” composite score	81%	59%	Yukon has extremely high levels of wildfire risk, which will only be further exacerbated by the disproportionate impacts of climate change in Northern Canada.
 “Healthy people” composite score	71%	72%	While Yukon residents have high obesity and food insecurity rates and report lower perceived levels of physical & mental health, this is offset by low levels of perceived life stress, high fruit & vegetable consumption, and strong sense of community belonging.
 “Thriving communities” composite score	81%	85%	Yukon achieved the highest score of all provinces & territories, thanks to a low poverty rate, high employment rate, and high educational attainment.

# Alberta

There were over 4,300 charities operating in Alberta in 2021, with total spending on charitable activities amounting to \$3.1 billion.

Alberta’s charities are roughly average in terms of their per capita prevalence (1.0 per 1,000 people - slightly below the Canadian average of 1.1 per 1,000) and size (average charitable activities expenditures of \$704,000). As a result, Alberta ranks 8th among Canadian provinces & territories with charitable activities expenditure per person of \$717 - the same after adjusting for Alberta’s average cost of living.



The mandates of Alberta’s charities are also quite typical, with a slightly lower concentration of charitable activities expenditure accruing to “Organizations Relieving Poverty” (42% vs. national average of 48%), and a higher concentration accruing to “Public




Charities	4,300	Spend	\$3.1 B	Fdn Gifts	\$230 M
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Total spending on charitable activities vs. Foundation Gifts (2021)

Amenities” (12% vs. national average of 7%). What distinguishes Alberta is the consolidation of its provincial charities: in spite of having only 10 provincial charities, Alberta has three of the 15 largest provincial charities in Canada: McMan Youth, Family & Community Services Association; Wood’s Homes; and Rehoboth Christian Ministries Association.

Alberta ranks fourth among Canadian provinces & territories (third when adjusted for cost of living) in foundations’ gifts to qualified donees per person at \$55 per capita, with over \$230 million in total gifts. This is attributable to a higher average gift size of \$96,000 vs. the national average of \$80,000, driven by gifts to “Organizations Relieving Poverty” (48% of gifts, vs. national average of 39%). Only 2% of gifts were made to qualified donees headquartered in rural Alberta, compared to 14% of the Alberta population that lives in rural areas. The largest Alberta donors are the Calgary Homeless Foundation, Shock Trauma Air Rescue Service Foundation, and The Calgary Foundation.

In addition to reasonable levels of charitable & foundation support, Alberta’s demographics do not make the province as a whole an extremely compelling target for Definity Insurance Foundation’s funding:

Metric	Canada	Alberta	Commentary
BIPOC population	31%	34%	23% of Alberta residents identify as non-Black racialized, third highest among provinces & territories.
 “Livable planet” composite score	81%	92%	In recent years, Alberta has been a centre of catastrophic weather activity - with large hailstorms, flooding, and wildfire impacting hundreds of thousands of Albertans - in spite of average lower historical susceptibility to wildfire risk & low susceptibility to flood risk.
 “Healthy people” composite score	71%	71%	Albertans report high rates of physical activity, offset by higher-than-average perceived health concerns.
 “Thriving communities” composite score	81%	81%	Alberta is roughly average in all components of this score.

## British Columbia

There were almost 5,900 charities operating in British Columbia in 2021, with total spending on charitable activities amounting to over \$4.5 billion.

There are more provincial & local charities operating in British Columbia per capita (1.2 per 1,000 people) vs. the national average (1.1 per 1,000 people), and the average charitable activities expenditure (at \$769,000) is above-average (\$690,000). Netting this out, British Columbia ranks 3rd among Canadian provinces & territories with charitable activities expenditure per person of \$906, but drops to 7th when adjusted for BC's very high cost of living (23% above average, the highest in Canada).

BC's charitable activities expenditure skews towards "Community Resource" charities (22%, vs. 18% nationally) and away from "Organizations Relieving Poverty" (41%, vs. 48% nationally).

Charities

599

Spend

\$4.5 B

Fdn Gifts




\$400 M

Total spending on charitable activities vs. Foundation Gifts (2021)

British Columbia ranks 2nd among Canadian provinces & territories (6th when adjusted for cost of living) in foundations' gifts to qualified donees per person at \$61 per capita, with over \$300 million in total gifts, driven by an above-average number of gifts received per capita. Gifts skew towards "Faith-based Causes" and away from "Organizations Relieving Poverty." The largest BC donors are Vancouver Foundation, United Way British Columbia, and Youth with a Mission Foundation.



As a whole, British Columbia is aligned with some aspects of Definity Insurance Foundation’s funding priorities: its high BIPOC population, and significant climate risks:

Metric	Canada	BC	Commentary
BIPOC population	31%	40%	British Columbia has the highest non-Black racialized population proportion in Canada (33%, vs. national average of 22%).
 “Livable planet” composite score	81%	75%	British Columbia has very high levels of wildfire risk in populated areas.
 “Healthy people” composite score	71%	73%	British Columbia has low levels of obesity, food insecurity, and perceived life stress, supported by above-average physical activity.
 “Thriving communities” composite score	81%	81%	British Columbia’s high employment rate is offset by Canada’s highest housing prices.

# Ontario

There were over 14,000 charities operating in Ontario in 2021, with total spending on charitable activities amounting to \$12 billion - both figures easily the highest in Canada. Ontario is also home to the three largest local charities in Canada: Family Service Toronto, YMCA of Greater Toronto, and St. Joseph's Care Group, each with well over \$100 million of charitable activities expenditures.



While there are fewer provincial & local charities operating in Ontario per capita (1.0 per 1000 people) than the national

Charities	14,000	Spend	\$12 B	Fdn Gifts	\$800 M
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Total spending on charitable activities vs. Foundation Gifts (2021)

average, the average charity tends to be larger (\$864,000 in average charitable activities expenditures, vs. national average of \$690,000). Netting this out, Ontario ranks 5th among Canadian provinces & territories with charitable activities expenditure per person of \$864, or 6th when adjusted for Ontario's high cost of living (11% above average).

Ontario over-indexes on charities with a mandate of "Organizations Relieving Poverty" (53% of charitable activities expenditure, vs. national average of 48%) and under-indexes on charities with a mandate of "Community Resource" (15%, vs. national average of 18%).

Ontario ranks 3rd among Canadian provinces & territories (5th when adjusted for cost of living) in foundations' gifts to qualified donees per person at \$56 per capita, with over \$800 million in total gifts, driven by both an above-average proportion of gifts & gift size. The largest Ontario donors are United Way of Greater Toronto, United Jewish Appeal of Greater Toronto, and Private Giving Foundation.

As a whole, the only aspect of Ontario’s demographics aligned with Definity Insurance Foundation’s funding priorities is its high BIPOC population proportion:

Metric	Canada	Ontario	Commentary
BIPOC population	31%	37%	Ontario has the second-highest proportion of non-Black racialized people in Canada (29% vs. national average of 22%).
 “Livable planet” composite score	81%	82%	Ontario has low levels of wildfire risk (relative to population centres), offset by slightly-elevated flooding risk.
 “Healthy people” composite score	71%	71%	Most health scores are in line with the national average, with higher-than-average perceived life stress.
 “Thriving communities” composite score	81%	81%	Ontario’s high levels of housing unaffordability are offset by higher-than-average educational attainment.



## Nova Scotia

There were almost 1,800 charities operating in Nova Scotia in 2021, with total spending on charitable activities amounting to \$723 million.

Like in the other Atlantic provinces, there are more provincial & local charities operating in Nova Scotia per capita (1.8 per 1,000 people) than the national average (1.1 per 1,000 people); however, each charity tends to be smaller (\$408,000 in average charitable expenditures, vs. national average of \$690,000). Netting this out, Nova Scotia ranks 6th among Canadian provinces & territories with charitable activities expenditure per person of \$746. When adjusted for the province's low cost of living (8% below average), Nova Scotia ranks 5th.



Nova Scotia over-indexes on charities with a mandate of “Supportive Health Care” (8% of charitable activities expenditure, vs. 4% national average) and under-indexes on “Faith-Based Causes” (10% vs. 15% national average).

Charities

1,800

Spend

\$723 M

Fdn Gifts




\$29 M

Total spending on charitable activities vs. Foundation Gifts (2021)

Notably, Nova Scotia is the only Canadian province where the proportion of local charitable activities expenditure attributable to rural-headquartered charities (30%) is equal to the proportion of the population living in rural areas. In total, Nova Scotia's rural charities spent \$192 million on activities in 2021, ahead of much larger provinces like Alberta. Nova Scotia's rural communities further benefit from the activities of Nova Scotia's provincial charities, which together contribute 11% of Nova Scotia's charitable activities expenditure, higher than the national average of 6%.

Nova Scotia ranks 10th among Canadian provinces & territories (same when adjusted for cost of living) in foundations' gifts to qualified donees per person at \$30 per capita, with only \$29 million in total gifts, driven by a low average gift size of \$35,000 vs. the national average of \$80,000. Local donees are notably under-represented in gift giving, with only 63% of gifts going to local donees (vs. the national average of 94%). The largest Nova Scotia donors are Elizabeth Foundation, Community Food Centres Canada, and Steps on Arthur Foundation.

Some aspects of Nova Scotia’s demographics are aligned with Definity Insurance Foundation’s funding priorities: vulnerability to extreme weather & lower population health.

Metric	Canada	NS	Commentary
BIPOC population	31%	15%	Nova Scotia has notable under-representation among Non-Black racialized people (7% vs. national average of 22%).
 “Livable planet” composite score	81%	70%	Nova Scotia has above-average susceptibility to both wildfires and flooding, with both perils to be exacerbated by the impacts of climate change.
 “Healthy people” composite score	71%	69%	Nova Scotia reports high levels of obesity and food insecurity and low fruit & vegetable consumption, somewhat offset by low perceived life stress and strong sense of community belonging.
 “Thriving communities” composite score	81%	81%	Nova Scotia’s strong housing affordability is somewhat offset by a lower employment rate.

## New Brunswick

There were over 1,300 charities operating in New Brunswick in 2021, with total spending on charitable activities amounting to \$577 million.

Like in the other Atlantic provinces, there are more provincial & local charities operating in New Brunswick per capita (1.7 per 1,000 people) than the national average (1.1 per 1,000 people); however, each charity tends to be smaller (\$442,000 in average charitable expenditures, vs. national average of \$690,000). Netting this out, New Brunswick ranks 7th among Canadian provinces & territories with charitable activities expenditure per person of \$744. When adjusted for the province's low cost of living (14% below average), New Brunswick actually cracks the top four.






Charities	1,300	Spend	\$577 M	Fdn Gifts	\$29 M
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Total spending on charitable activities vs. Foundation Gifts (2021)

While the mandates of New Brunswick's charities are quite typical (apart from low activity accruing to "Community Resource" charities), it is notable that only 2% of New Brunswick's charitable activities expenditures come from provincial charities (compared to the national average of 6%), with only ~50 small provincial charities serving the province.

New Brunswick ranks 8th among Canadian provinces & territories (7th when adjusted for cost of living) in foundations' gifts to qualified donees per person at \$37 per capita, with \$29 million in total gifts, driven by a low average gift size of \$49,000 vs. the national average of \$80,000. The largest New Brunswick donors are the United Way Serving Saint John, Kings and Charlotte; United Way Central N.B.; and the Canadian Women's Foundation.

In addition to reasonable levels of charitable & foundation support, New Brunswick’s demographics do not make the province as a whole an extremely compelling target for Definity Insurance Foundation’s funding:

Metric	Canada	NB	Commentary
BIPOC population	31%	10%	New Brunswick has the lowest BIPOC population proportion in Canada, with notable under-representation among non-Black racialized people (4% vs. national average of 22%).
 “Livable planet” composite score	81%	84%	While New Brunswick has moderately high susceptibility to wildfire, this is offset by lower-than-average susceptibility to flooding.
 “Healthy people” composite score	71%	68%	New Brunswick residents report high levels of food insecurity and lower levels of perceived physical & mental health - driven by high obesity and low physical activity- somewhat offset by low perceived life stress.
 “Thriving communities” composite score	81%	81%	New Brunswick’s strong housing affordability is offset by low educational attainment.

## Saskatchewan

There were over 2,000 charities operating in Saskatchewan in 2021, with total spending on charitable activities amounting to almost \$1 billion.

There are ample provincial & local charities operating in Saskatchewan per capita (1.9 per 1,000 people), which more than offsets the smaller average charity size (\$472,000 in average charitable activities expenditures, vs. national average of \$690,000). Netting this out, Saskatchewan ranks 4th among Canadian provinces & territories with charitable activities expenditure per person of \$876, or 3rd when adjusted for Saskatchewan's low cost of living (7% below average).






Charities	2,000	Spend	\$1 B	Fdn Gifts	\$34 M
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Total spending on charitable activities vs. Foundation Gifts (2021)

The mandates of Saskatchewan's charities are quite typical. Like Alberta, what distinguishes Saskatchewan is the consolidation of its provincial charities: in spite of having only five provincial charities, Saskatchewan has 2 of the 8 largest provincial charities in Canada: Ranch Ehrlo Society and Saskatchewan Association of Rehabilitation Centres.

Saskatchewan ranks 9th among Canadian provinces & territories (same when adjusted for cost of living) in foundations' gifts to qualified donees per person at \$30 per capita, with \$34 million in total gifts, driven by a low average gift size of \$33,000 (vs. national average of \$80,000). Gifts skew towards "Community Resource" charities (30%, vs. national average of 15%) and "Arts" (10%, vs. national average of 4%). Almost 100% of gifts were received by local donees. The largest Saskatchewan donors are Lily Street Foundation, Food Banks of Saskatchewan, and Saskatoon Community Foundation.

In addition to high levels of charitable support, Saskatchewan’s demographics are not particularly aligned with Definity Insurance Foundation’s funding priorities:

Metric	Canada	SK	Commentary
<b>BIPOC population</b>	31%	31%	Saskatchewan is second among provinces (fifth including territories) in its Indigenous population proportion (17%, vs. national average of 5%).
 <b>“Livable planet” composite score</b>	81%	83%	High levels of wildfire risk in populated areas are more than offset by low levels of flooding risk.
 <b>“Healthy people” composite score</b>	71%	70%	High levels of adult obesity and food insecurity are mostly offset by very low perceived life stress and strong sense of community belonging.
 <b>“Thriving communities” composite score</b>	81%	81%	Saskatchewan’s strong housing affordability is offset by low levels of educational attainment.

## Northwest Territories

There were 56 territorial & local charities operating in the Northwest Territories in 2021, with total spending on charitable activities amounting to \$44 million.

There are more territorial & local charities operating in Northwest Territories per capita (1.4 per 1,000 people) vs. the national average (1.1 per 1,000 people), and the average charitable activities expenditure (at \$781,000) is above-average (\$690,000). Netting this out, Northwest Territories ranks 2nd among Canadian provinces & territories with charitable activities expenditure per person of \$1,064 - the same rank when adjusted for this territory's high cost of living (7% above average).






Charities	56	Spend	\$44 M	Total gifts	\$2 M
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Total spending on charitable activities vs. Foundation Gifts (2021)

The majority of Northwest Territories' charitable activities come from charities classified as "Community Resource" (53%, vs. national average of 18%), at the expense of "Organizations Relieving Poverty" (25%, vs. national average of 48%). There is a major lack of local charitable activity headquartered in rural communities, which represent only 10% of all expenditures (in spite of 49% of the population living in rural areas).

Northwest Territories ranks 7th among Canadian provinces & territories (8th when adjusted for cost of living) in foundations' gifts to qualified donees per person at \$42 per capita, with less than \$2 million in total gifts. Gifts skew towards "Community Resource" charities and away from "Organizations Relieving Poverty." The largest territorial donors are United Way of Northwest Territories, Community Food Centres Canada, and Children's Aid Foundation of Canada.

If not for its high levels of charitable activity, Northwest Territories would otherwise be well aligned with Definity Insurance Foundation’s funding priorities given its high Indigenous population, significant climate risk, and low population health:

Metric	Canada	NWT	Commentary
<b>BIPOC population</b>	31%	62%	Northwest Territories has the second-highest Indigenous population proportion in Canada (50% vs. national average of 5%).
 <b>“Livable planet” composite score</b>	81%	59%	Northwest Territories has extremely high levels of wildfire risk in populated areas.
 <b>“Healthy people” composite score</b>	71%	67%	Northwest Territories has high levels of food insecurity and low levels of perceived physical & mental health - driven by very high adult & youth obesity - somewhat offset by strong sense of community belonging & low perceived life stress.
 <b>“Thriving communities” composite score</b>	81%	81%	Northwest Territories has lower levels of high-school completion & post-secondary education (possibly because of cultural differences), offset by low spending on housing as a percentage of income.



## Manitoba

There were over 2,300 charities operating in Manitoba in 2021, with total spending on charitable activities amounting to almost \$1.5 billion.

There are ample provincial & local charities operating in Manitoba per capita (1.7 per 1,000 people, vs. national average of 1.1 per 1,000), with the average charity size (\$637,000 in average charitable activities expenditures) slightly lower than the national average (\$690,000). Netting this out, Manitoba ranks 1st among Canadian provinces & territories with charitable activities expenditure per person of \$1,102, and remains 1st (by a longshot) when adjusted for Manitoba's very low cost of living (17% below average).






Charities	2,300	Spend	\$1.5 B	Total gifts	\$70 M
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Total spending on charitable activities vs. Foundation Gifts (2021)

The mandates of Manitoba's charities are quite typical, with a slightly higher than average concentration of "Community Resource" charities, and more provincial charities (197 - almost as many as BC at 239, in spite of having 1/4 of the population) than the average province or territory.

Manitoba ranks 5th among Canadian provinces & territories (but 1st when adjusted for cost of living) in foundations' gifts to qualified donees per person at \$51 per capita, with almost \$70 million in total gifts. Gifts skew towards "Public Amenities" charities (18%, vs. national average of 9%) and "Faith-Based Causes" (20%, vs. national average of 13%). Only 6% of gifts were received by rural donees, in spite of 26% of Manitoba's population living in rural areas. Similar to our insight re: Manitoba's charities, gifts skew towards provincial donees (23%, vs. 6% national average). The largest Manitoba donors are United Way of Winnipeg, Abundance Canada, and Richardson Foundation.

Very high levels of charitable & foundation support notwithstanding, some aspects of Manitoba’s population demographics (Indigenous population, climate risks) are aligned with Definity Insurance Foundation’s funding priorities:

Metric	Canada	Manitoba	Commentary
<b>BIPOC population</b>	31%	40%	Manitoba is first among provinces (fourth including territories) in its Indigenous population proportion (18%, vs. national average of 5%).
 <b>“Livable planet” Composite score</b>	81%	71%	Manitoba has high levels of wildfire & flooding risk in populated areas.
 <b>“Healthy people” composite score</b>	71%	70%	Manitoba’s high levels of obesity are mostly offset by low perceived life stress.
 <b>“Thriving communities” composite score</b>	81%	80%	Manitoba’s low levels of educational attainment are mostly offset by strong housing affordability.

# Charity & Foundation Insights - Local

## Charities (excluding Foundations)

Our local analysis aims to identify regions within each province & territory with low average charitable activities expenditure per person, with specific emphasis on such areas that also have a higher proportion of BIPOC population and adverse outcomes from a livable planet, healthy people, and/or thriving communities perspective.

On average, we observe that - in areas with adverse outcomes - there is higher spending on charitable activities per person. This is welcome, as it means that charities are - at least to some extent - focusing on the communities that require more assistance. However, there are many regions in Canada where this is not the case.

To understand charitable activities expenditure per person at the local level, we have considered all such expenditures associated with non-MUSH charities that we have identified as 'Local,' removing those charities identified as 'Provincial' or 'National.' As mentioned earlier, this focuses attention on 39,200 local charities across Canada, totalling \$26 billion in charitable activities expenditures. We have made the assumption that all local charities headquartered within the same census division serve the full population of that census division, and we have performed our analysis of charitable activities expenditure per person at the census division level.

Full census division data used in this analysis can be found here. ▼

Broadly, we see that only 6% of charitable activities expenditures is attributable to charities headquartered in rural areas, vs. the remaining 94% attributable to charities headquartered in urban areas. This compares unfavourably to 16% of the Canadian population that lives in rural areas.

## Foundations

Similarly, to understand gifts to qualified donees per person at the local level, we have considered all gifts associated with non-MUSH donees that we have identified as 'Local,' removing those donees identified as 'Provincial' or 'National.' As mentioned earlier, this focuses attention on 24,200 local donees across Canada, who received gifts of \$1.8 billion from in-scope foundations. We have made the assumption that all local donees headquartered within the same census division serve the full population of that census division, and we have performed our analysis of gifts to qualified donees per person at the census division level.

Broadly, we see that only 3% of gifts are attributable to donees headquartered in rural areas, vs. the remaining 97% attributable to donees headquartered in urban areas.

We have not analyzed foundation gifting patterns at the local level to identify under-funded areas, as the amount of granting to local donees (\$1.8 billion) pales in comparison to the activities expenditures of local charities (\$26 billion), which makes it difficult to draw meaningful insights at the local level. Instead, for the focal regions that we have identified in our local analysis below, we have overlaid information on foundation gifts to charities within the region.



## BIPOC Population Distribution & Outcomes of Interest to Definity Insurance Foundation - Intersectional Analysis

We performed analysis to understand whether BIPOC population centres are more likely to experience adverse livable planet, healthy people, or thriving communities outcomes than would otherwise be expected. This analysis was performed at the FSA level, where an FSA with at least 15% of the population identifying as Black or Indigenous was considered a 'High Black Population' or 'High Indigenous Population' FSA (correspondingly: 10-15% for Medium Population, and less than 10% for Low Population).

When performing this analysis, we recognize the importance of controlling for a confounding factor: the association between Black population centres and urban areas in Canada, and the association between Indigenous population centres and rural areas in Canada. All else equal, we see less favourable outcomes in rural areas, and more favourable outcomes in urban areas.

FSA Category	Black Population %	Indigenous Population %	Average Livable Planet Score	Average Healthy People Score	Average Thriving Communities Score
Rural	1%	16%	78%	70%	80%
Urban	4%	4%	80%	71%	82%

With this association in mind, we observe the following key insights:

1. We see lower-than-expected **livable planet & thriving communities** scores in areas with high Black population.

Black Population Proportion	Average Livable Planet Score	Average Healthy People Score	Average Thriving Communities Score
High	77%	71%	78%
Medium	78%	71%	80%
Low	80%	71%	82%

This is in spite of the fact that in urban areas - which are the main Black population centres in Canada - we generally see higher livable planet & thriving communities scores.

This effect is consistent across provinces with major Black population centres.

2. We see much lower livable planet scores in areas with high Indigenous population.

Indigenous Population Proportion	Average Livable Planet Score	Average Healthy People Score	Average Thriving Communities Score
High	74%	70%	79%
Medium	79%	70%	81%
Low	81%	71%	82%

This effect is consistent across provinces, although particularly notable in Alberta & Saskatchewan, driven by wildfire risk in the northern areas of each province where many Indigenous people live.

While thriving communities scores are generally lower in areas with high Indigenous population, a contributing factor is the fact that Indigenous population centres are typically located in rural areas in Canada, with some exceptions.

## Local Analysis by Province & Territory

### Nunavut

The Government of Canada has divided Nunavut into three census divisions (regions), as described [here](#): the Qikiqtalluk Region of northern Nunavut (XOA - which includes the capital, Iqaluit), the Kitikmeot Region of southwestern Nunavut (equivalent to FSA X0B), and the Kivalliq Region of southeastern Nunavut (XOC).




There are only 12 local charities operating within Nunavut, spending \$12 million on charitable activities to serve a population of 37,000 people, for an average of \$321 per person - lowest in Canada, even unadjusted for cost of living.



We observe the following local charitable activities expenditures per person:

Region	Local Charitable Activities Expenditure per Person	Commentary
<b>Qikiqtalluk</b>	\$335	Iqaluit - with more than double the population of any other Nunavut municipality - attracts the most charitable attention, with five local charities based in Iqaluit alone, including Nunavut's largest charity, the Ilisaqsivik Society (\$6M in charitable activities expenditure).
<b>Kivalliq</b>	\$314	Only one major local charity - Pulaarvik Kablu Friendship Centre - services this region of 11,000 people.
<b>Kitikmeot</b>	\$292	The least populated region of Nunavut (6,500 people) is serviced by two sizable local charities.

While all areas of Nunavut are under-served by charities, have high Indigenous populations, and experience health & socio-economic challenges, Kivalliq and Kitikmeot in particular are primary areas of focus for the Definity Insurance Foundation:

Metric	Canada	Nunavut	Kivalliq & Kitikmeot	Commentary
<b>BIPOC population</b>	31%	89%	94%	92% of Kivalliq's & Kitikmeot's population is Indigenous.
 <b>"Livable planet" composite score</b>	81%	89%	89%	Kivalliq has a moderate level of wildfire risk. Both regions have low flood risk compared to the rest of Canada.
 <b>"Healthy people" composite score</b>	71%	62%	61%	Kivalliq & Kitikmeot residents report higher rates of obesity among adults & youth, and lower perceived mental health - partially offset by a strong sense of community belonging and lower perceived life stress. In addition, Nunavut as a whole has by far the highest food insecurity rates in Canada.
 <b>"Thriving communities" composite score</b>	81%	71%	69%	Kivalliq & Kitikmeot have very low levels of high-school completion, post-secondary education (possibly attributable to cultural differences), and employment.



## Local Analysis by Province &amp; Territory

## Québec

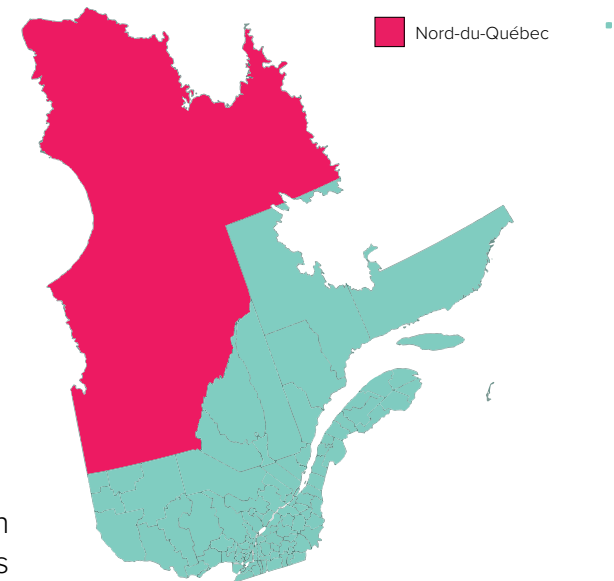
Statistics Canada divides Québec - the second most populated province in Canada - into 98 census divisions. Within Québec in 2021, there were 7,400 local charities spending \$3.6 billion on charitable activities.

The average local charitable activities expenditure per person in Québec is \$423 - second lowest in Canada. Montreal, with a population of 2 million (24% of Québec's population), attracts 47% of all local charitable expenditure.




For our analysis, we will hone in on five regions with a) local charitable activities expenditure per person of below \$200; and b) BIPOC population above 10%.

Region	Local Charitable Activities Expenditure per Person	Commentary
La Tuque	\$176	This large, rural census division northwest of Québec City has a population of 18,000.
Minganie-Le Golfe-du-Saint-Laurent	\$163	This sparsely-populated census division in far-east Québec - mostly accessible by boat or plane - has a population of 10,000.
Nord-du-Québec	\$149	This sparsely-populated census division spanning Northern Québec has a population of just over 45,000 across half of Québec's total land area. While 30 local charities serve this region, most are very small, with average charitable activities expenditures of \$227,000. This results in only 0.2% of local charitable activities expenditures serving 0.5% of Québec's population.
Les Collines-de-l'Outaouais	\$145	This rural census division surrounding Gatineau has a population of 55,000.
Outskirts of Montreal*: Vaudreuil-Soulanges, Les Moulins, Thérèse-De Blainville, Deux-Montagnes, L'Assomption, Roussillon, Mirabel	\$116	With a total population of 975,000 (11% of the total population of Quebec), these seven suburban census divisions surrounding Greater Montreal represent only 3% of local charitable activities expenditures.  *It is possible that our method of aggregating the T3010 data is masking charitable activities in this area funded by charities headquartered in Montreal. However, it appears that most large Montreal-based local charities do not provide services outside the Greater Montreal area.

\*Outskirts of Montreal



Focusing in on Nord-du-Québec, we identify this enormous, sparsely-populated northern region as a primary area of focus for the Definity Insurance Foundation, given its population demographics, climate risks, and socio-economic inequality indicators:

Metric	Canada	QC	Nord- du-QC	Commentary
BIPOC population	31%	19%	56%	54% of Nord-du-Québec’s population is Indigenous, including both sizable First Nations and Inuit communities.
 “Livable planet” composite score	81%	78%	68%	Nord-du-Québec has very high wildfire risk, which we expect to increase further given the disproportionate impacts of climate change on northern Canada.
 “Healthy people” composite score	71%	71%	74%	Nord-du-Québec residents report higher adult obesity and lower adult & youth physical activity than the average Canadian, more than offset by low levels of life stress.
 “Thriving communities” composite score	81%	83%	77%	Nord-du-Québec has low levels of high-school completion & post-secondary education (possibly attributable to cultural differences), somewhat offset by affordable housing & a high employment rate.

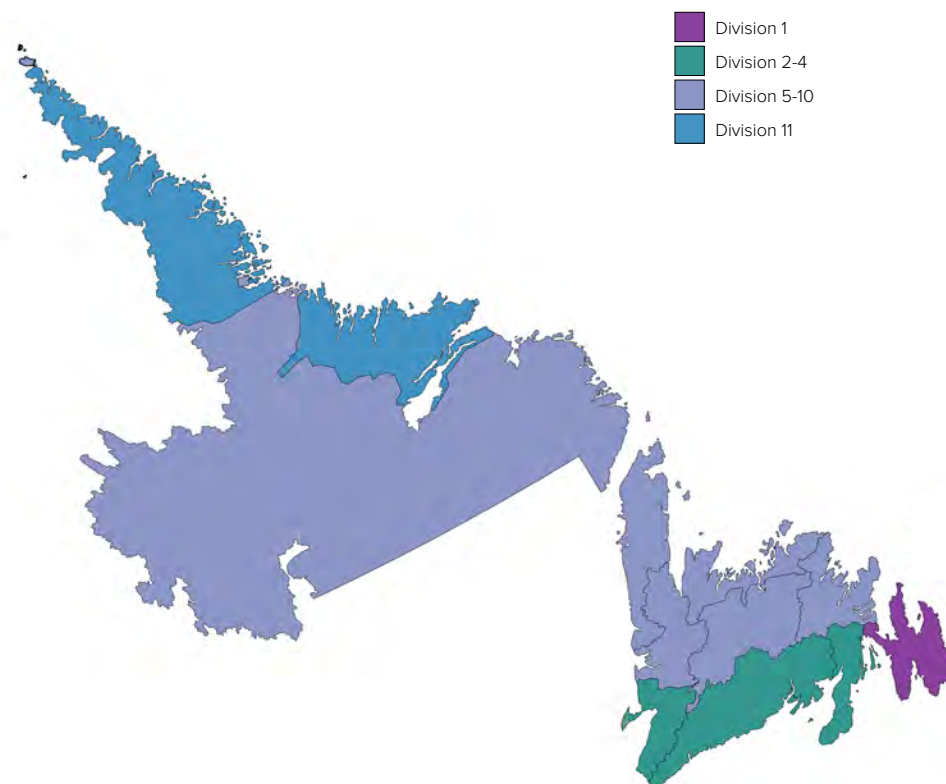
Local Analysis by Province & Territory

# Newfoundland and Labrador

The province of Newfoundland and Labrador is divided into 11 census divisions, numbered from 1 to 11. Division No. 1, containing the capital of St. John’s, is the most populated, with over 53% of the province’s population of 510,000 living here.

In 2021, the 517 local charities in Newfoundland and Labrador spent \$187 million on charitable activities. Although 45% of these charities were headquartered in rural areas, only 12% of the total expenditures were in rural areas (compared with 43% of the provincial population that resides in rural areas). This is because the average rural charity in Newfoundland and Labrador is very small, with average charitable expenditures of only \$99,000.




We will take these insights a step further in our analysis of four groups of census divisions: Division 1 (St. John’s + the Avalon Peninsula), Divisions 2-4 (southern Newfoundland), Divisions 5-10 (northern Newfoundland + most of Labrador), and Division 11 (Nunatsiavut in northern Labrador).






Region	Local Charitable Activities Expenditure per Person	Commentary
<b>Division 1</b>	\$575	This primarily urban census division - with 53% of the provincial population - attracted 84% of NL’s local charitable activities expenditure, with the bulk of charities headquartered in St. John’s.
<b>Dvision 5-10</b>	\$145	Approximately 184,000 people live in this region, with Corner Brook being the only major city. Despite having 36% of the provincial population, only 14% of NL’s local charitable activities expenditures comes from charities headquartered in this region.

Region	Local Charitable Activities Expenditure per Person	Commentary
Division 2-4	\$71	This region is largely rural. With a total population of 53,000, Divisions 2-4 are primarily served by small faith-based charities. Despite having 10% of the provincial population, only 2% of NL's local charitable activities expenditures comes from the ~40 small local charities (average expenditures of \$92,000) headquartered in this region.
Division 11	\$0	Nunatsiavut - the autonomous area of Labrador claimed by the Inuit - is a sparsely-populated region of 2,300 people, serviced by no local charities.

Focusing in on Divisions 2-4 and Division 11, we identify these regions of Newfoundland as primary areas of focus for the Definity Insurance Foundation, given their population demographics, livable planet risks, health outcomes, and socio-economic inequality indicators:

Metric	Canada	NL	Div. 2-4	Commentary
BIPOC population	31%	13%	24%	23% of the population of Divisions 2-4 identifies as Indigenous, with particular concentration in Division 4 (southwest).
 "Livable planet" composite score	81%	76%	74%	Wildfire risk is particularly high in Division 2 (southeast).
 "Healthy people" composite score	71%	69%	70%	This region experiences high-levels of youth + adult obesity, offset by low levels of life stress & strong sense of community belonging.
 "Thriving communities" composite score	81%	80%	76%	This region has low-levels of high-school & post-secondary education & employment, offset by low housing costs.

Metric	Canada	NL	Div. 11	Commentary
BIPOC population	31%	13%	70%	66% of the population of Nunatsiavut identifies as Indigenous, the second highest proportion outside of the Territories.
 "Livable planet" composite score	81%	76%	78%	Nunatsiavut has a high level of wildfire risk.
 "Healthy people" composite score	71%	69%	66%	Nunatsiavut residents report low perceived physical & mental health driven by high levels of adult & youth obesity and low levels of physical activity, somewhat offset by low levels of life stress & strong sense of community belonging. Additionally, while food insecurity data is not available at the local level, Newfoundland has the highest food insecurity rate of any Canadian province.
 "Thriving communities" composite score	81%	80%	81%	Nunatsiavut has low levels of high-school completion & post-secondary education (possibly attributable to cultural differences) and employment, offset by affordable housing.

Local Analysis by Province & Territory

# Prince Edward Island

PEI is divided into three census divisions: Kings County representing the eastern region, Queens County representing the central region, and Prince County in the western region. Queens County is the most populated and contains the provincial capital, Charlottetown.




The 289 local charities in the province spend about \$88 million to serve the 154,000 people living in PEI. Here are our key insights regarding local charitable expenditures in PEI:



■ Prince  
■ Queen  
■ Kings

Region	Local Charitable Activities Expenditure per Person	Commentary
Queens County	\$656	This is the most populated region in PEI (58% of the population) and attracts about two-thirds of all local charitable activities. Charlottetown – with 25% of PEI’s population – is the headquarters of almost all this activity, including four of PEI’s five largest charities.
Prince County	\$491	This western region of PEI contains 30% of the provincial population, but attracts only 26% of the total local charitable activities expenditures. The largest charities in Prince County are headquartered in PEI’s second largest city, Summerside.
Kings County	\$368	This rural region of 18,000 people is serviced by only ~63 charities, with average charitable activities expenditure of only \$107,000. Despite Kings containing 12% of PEI’s population, these charities contribute only 8% of PEI’s local charitable activities expenditures.

Focusing in on Kings County, we identify this region of eastern PEI as a potential area of focus for the Definity Insurance Foundation: although it has a low BIPOC population proportion, Kings County has significant livable planet risks and poor health outcomes:

Metric	Canada	PEI	Kings	Commentary
<b>BIPOC population</b>	31%	12%	56%	Below-average proportions of Black, Indigenous & Non-Black Racialized people.
 <b>“Livable planet” composite score</b>	81%	6%	65%	Kings County is particularly susceptible to flooding (coastal, inland & storm surge).
 <b>“Healthy people” composite score</b>	71%	70%	70%	This region experiences high levels of adult obesity and low levels of physical activity, offset by very low levels of life stress & strong sense of community belonging.
 <b>“Thriving communities” composite score</b>	81%	82%	83%	This region has low housing costs, somewhat offset by low levels of post-secondary education.

## Local Analysis by Province &amp; Territory

## Yukon

The Government of Canada considers the entire territory of Yukon as a single census division. Given the sizable land area and the spread of population, we will consider FSA-level insights. Yukon is divided into three FSAs: the urban FSA Y1A containing the capital Whitehorse - Yukon's only city - and two mostly-rural FSAs (Y0A in the south-east, Y0B everywhere else).

There are 46 local charities located in Yukon, spending \$18 million in charitable activities to serve the 40,000 people living there.




We identify the following insights in local charitable activities expenditures per person:



Region	Local Charitable Activities Expenditure per Person	Commentary
Y1A	\$499	With almost 80% of Yukon's population, this region attracts the majority of local charitable spending.
Y0B	\$271	This rural region – with 18% of Yukon's population – receives only 12% of Yukon's local charitable activities expenditures from 13 charities, with most activity centred in the town of Dawson City. "Organizations Relieving Poverty" are the primary drivers of charitable expenditures in this region, with most coming from a single charity: Dawson Shelter Society.
Y0A	\$27	This sparsely-populated rural area – with a population of only 1,657 (4% of Yukon) – is serviced by only one small faith-based charity.



We identify FSAs Y0A and Y0B (total population of just over 9,000) as potential areas of focus for the Definity Insurance Foundation, given their demographics and livable planet risks:

Metric	Canada	YT	Y0A & Y0B	Commentary
<b>BIPOC population</b>	31%	35%	46%	42% of the population in these regions is Indigenous.
 <b>“Livable planet” composite score</b>	81%	59%	66%	These regions are highly vulnerable to wildfire and the impacts of climate change.
 <b>“Healthy people” composite score</b>	71%	72%	71%	Residents report higher obesity and lower perceived physical & mental health, which are offset by lower stress levels, higher physical activity, and a greater sense of belonging to the community.
 <b>“Thriving communities” composite score</b>	81%	85%	81%	These regions have lower educational attainment (possibly because of cultural differences) and lower employment. This is partially offset by lower housing costs.

Local Analysis by Province & Territory

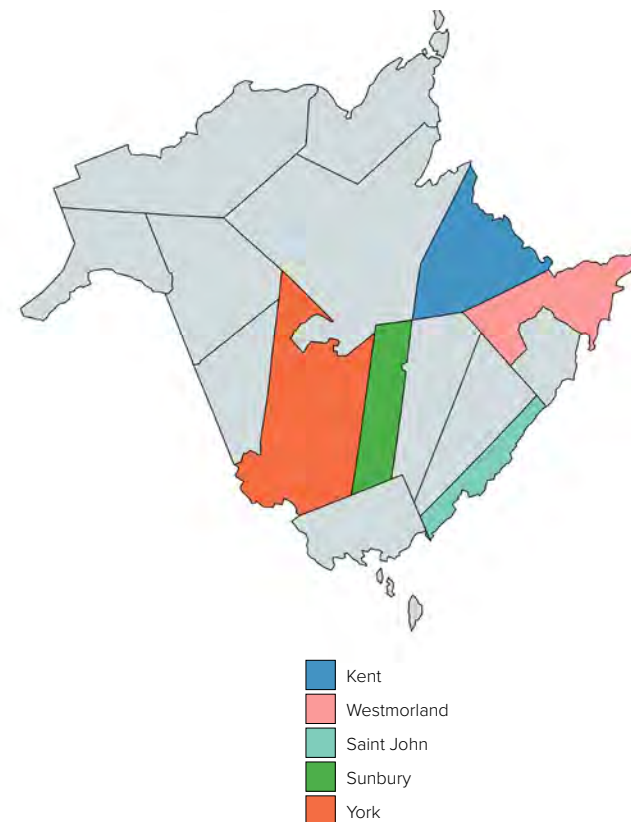
# New Brunswick

With a total population of 776,000, New Brunswick is divided into 15 census divisions (counties). It receives total charitable activities expenditures of about \$565 million from ~1,250 local charities.

Like most other provinces, we see local charitable activities concentrated in the main urban population centres:




- 21% of the population lives in the largest census division of Westmorland County (including the province’s largest city, Moncton), which receives 26% of the province’s local charitable activities expenditures.
- 14% of the population lives in the census division of York County (including the third largest city, Fredericton), which also receives 14% of the province’s local charitable activities expenditures.
- 10% of the population lives in the census division of Saint John County (including the second largest city, Saint John), which receives 20% of the province’s local charitable activities expenditures.

On the other hand, we have identified two rural counties where charitable activities expenditure is relatively lacking:



Region	Local Charitable Activities Expenditure per Person	Commentary
Sunbury	\$319	This rural county with a population of 28,000 received only 2% of the province’s local charitable activities expenditures, despite having 4% of the population. Most funds went towards “Organizations Relieving Poverty.”
Kent	\$269	This rural county with a population of 32,000 received only 2% of the province’s local charitable activities expenditures, despite having 4% of the population. Most funds went towards “Organizations Relieving Poverty.”

Of these two regions, we identify Kent County as a potential area of focus for the Definity Insurance Foundation, given its population demographics, health outcomes, and socio-economic inequality indicators:

Metric	Canada	NB	Kent	Commentary
<b>BIPOC population</b>	31%	10%	15%	Kent County has the highest Indigenous population proportion in New Brunswick, with 13% of the population identifying as Indigenous.
 <b>“Livable planet” composite score</b>	81%	84%	86%	Kent County has low levels of wildfire risk & flood risk.
 <b>“Healthy people” composite score</b>	71%	68%	66%	Kent County ranks in the bottom 10% of all Canadian counties in terms of population health. This county experiences high-levels of youth + adult obesity, low levels of physical activity, and poor perceived mental health, partially offset by low levels of life stress. As a whole, New Brunswick also experiences high levels of food insecurity.
 <b>“Thriving communities” composite score</b>	81%	81%	77%	This region has low levels of high-school & post-secondary education & employment, offset by low housing costs.

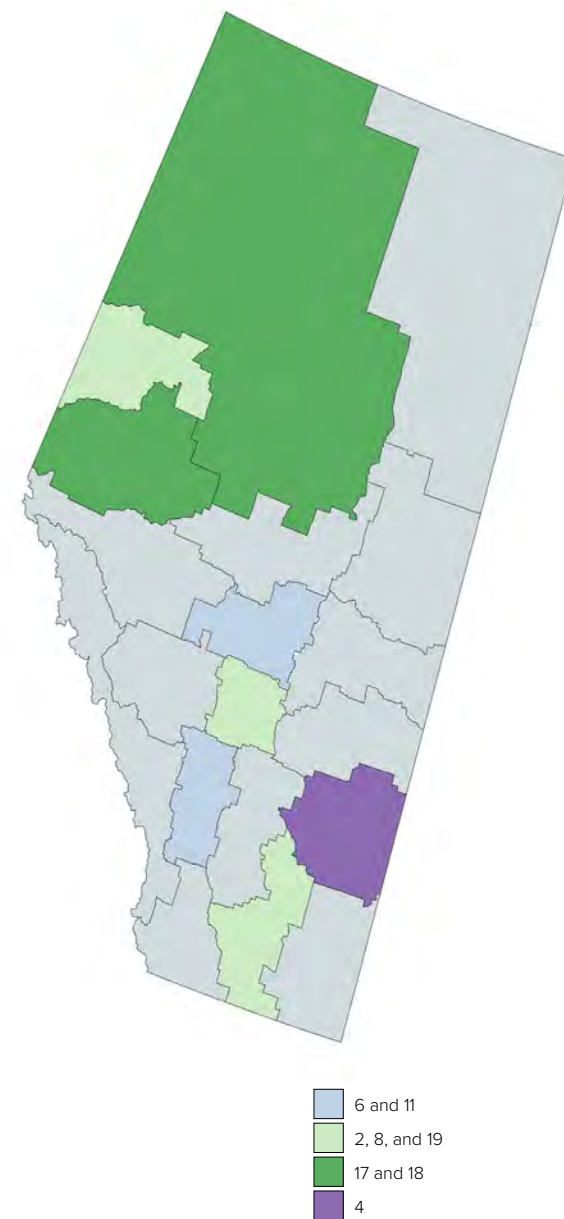
Local Analysis by Province & Territory

# Alberta

With a population of 4.3 million, Alberta is divided into 19 census divisions, numbered from 1 to 19. Alberta receives \$2.9 billion in charitable activities expenditures from 4,300 local charities, with average local charitable activities expenditures of \$685 per person.




Divisions No. 6 and 11 contain Alberta’s two most populous cities of Calgary and Edmonton, representing 71% of the provincial population and 78% of total charitable activities expenditures. The other three populous, urban census divisions (Nos. 2, 8, and 19; containing the cities of Lethbridge, Red Deer, and Grande Prairie, respectively) are also reasonably well-funded.

On the other hand, we see two main regions of Alberta with low charitable activities expenditures per person:



Region	Local Charitable Activities Expenditure per Person	Commentary
Divisions No. 17 & 18	\$193	These rural, sparsely-populated census divisions in northern Alberta contain 75,000 people - or almost 2% of Alberta’s population - yet receive only 0.5% of local charitable activities expenditures.
Division No. 4	\$112	This rural census division in southeast Alberta contains 9,000 people - or about 0.2% of Alberta’s population - yet receives only 0.04% of local charitable activities expenditures.

Within these regions, we identify Divisions No. 17 & 18 as a primary areas of focus for the Definity Insurance Foundation given their population demographics, livable planet risks, health outcomes, and socio-economic inequality indicators:

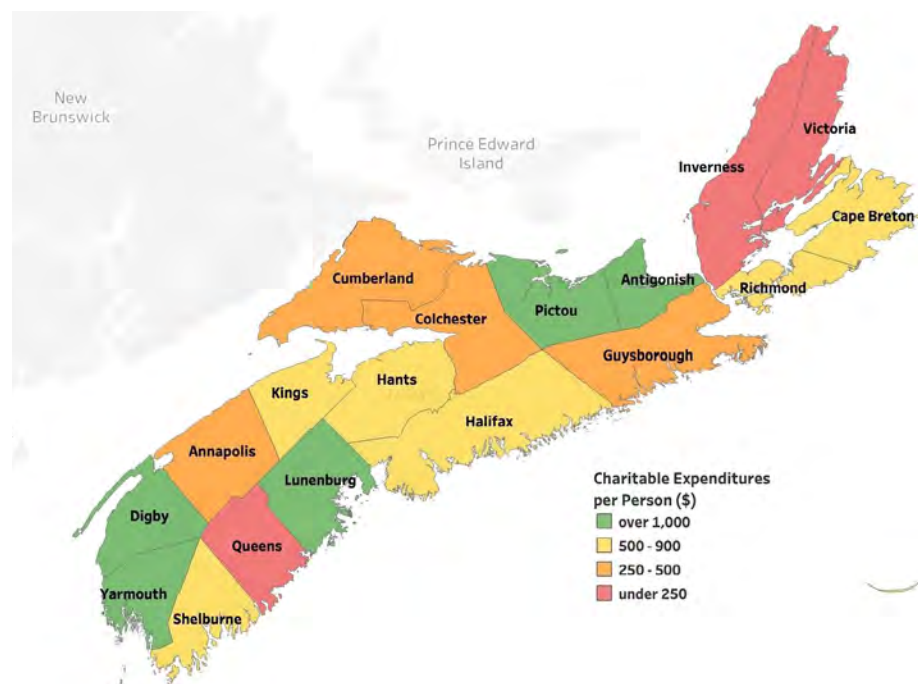
Metric	Canada	Alberta	Div. 17-18	Commentary
<b>BIPOC population</b>	31%	34%	28%	Divisions 17 & 18 have among the highest Indigenous population proportions (24%) in Alberta.
 <b>“Livable planet” composite score</b>	81%	91%	67%	Divisions 17 & 18 have some of the highest levels of wildfire risk in Canada. Division 17 also contains one of Northern Alberta’s <u>most utilized fire evacuation hubs</u> , the town of High Level.
 <b>“Healthy people” composite score</b>	71%	71%	70%	Divisions 17 & 18 experience high levels of adult & youth obesity, contributing to lower perceived physical health, somewhat offset by low levels of perceived life stress.
 <b>“Thriving communities” composite score</b>	81%	81%	76%	Divisions 17 & 18 rank in the bottom 10% of Canadian census divisions in both high-school graduation rate and post-secondary education (possibly attributable to cultural differences), somewhat offset by affordable housing.

Local Analysis by Province & Territory

# Nova Scotia




The province of Nova Scotia is divided into 18 counties that also act as census divisions. There are 1,693 local charities – spending over \$643 million – that cater to a population of 969,000 people. On average, local charities spend \$664 per person in Nova Scotia.

Based on the charitable expenditures, these counties can be categorized into four groups (as shown in the map to the right). Here are our key insights regarding the local charitable activities expenditures per person in Nova Scotia:



Region	Local Charitable Activities Expenditure per Person	Commentary
Antigonish, Digby, Lunenburg, Pictou & Yarmouth	\$1,130	These five counties – with 16% of the provincial population – attract over 27% of the local charitable expenditures.
Cape Breton, Halifax, Hants, Kings, Richmond, Shelburne	\$625	Containing the two most populated counties of Nova Scotia (Halifax & Cape Breton), this group receives 65% of the entire local charitable spending, roughly proportional to the population therein.
Annapolis, Colchester, Cumberland, Guysborough	\$393	Despite having 11% of the provincial population, this mostly-rural group attracts only 7% of the local charitable expenditures.
Inverness, Queens, & Victoria	\$208	These rural counties - with 4% of Nova Scotia's population - attract less than 1% of the local charitable expenditures.

Focusing in on the county of Queens given its outcome scores, we identify this county, with a total population of 10,500, as a potential area of focus for the Definity Insurance Foundation, given its livable planet risks & adverse health outcomes - in spite of a low BIPOC population:

Metric	Canada	NS	Queens	Commentary
<b>BIPOC population</b>	31%	15%	9%	Indigenous people account for 7% of the population in Queens County.
 <b>“Livable planet” composite score</b>	81%	70%	69%	Queens has both above-average wildfire risk & flood risk (due to sea-level rise & storm surge).
 <b>“Healthy people” composite score</b>	71%	69%	68%	Queens residents report lower perceived physical & mental health - exacerbated by high adult & youth obesity rates - somewhat offset by low perceived life stress & strong sense of community belonging. Nova Scotia as a whole also experiences high rates of food insecurity.
 <b>“Thriving communities” composite score</b>	81%	81%	80%	Queens has lower educational attainment and a higher unemployment rate, partially offset by lower housing costs.

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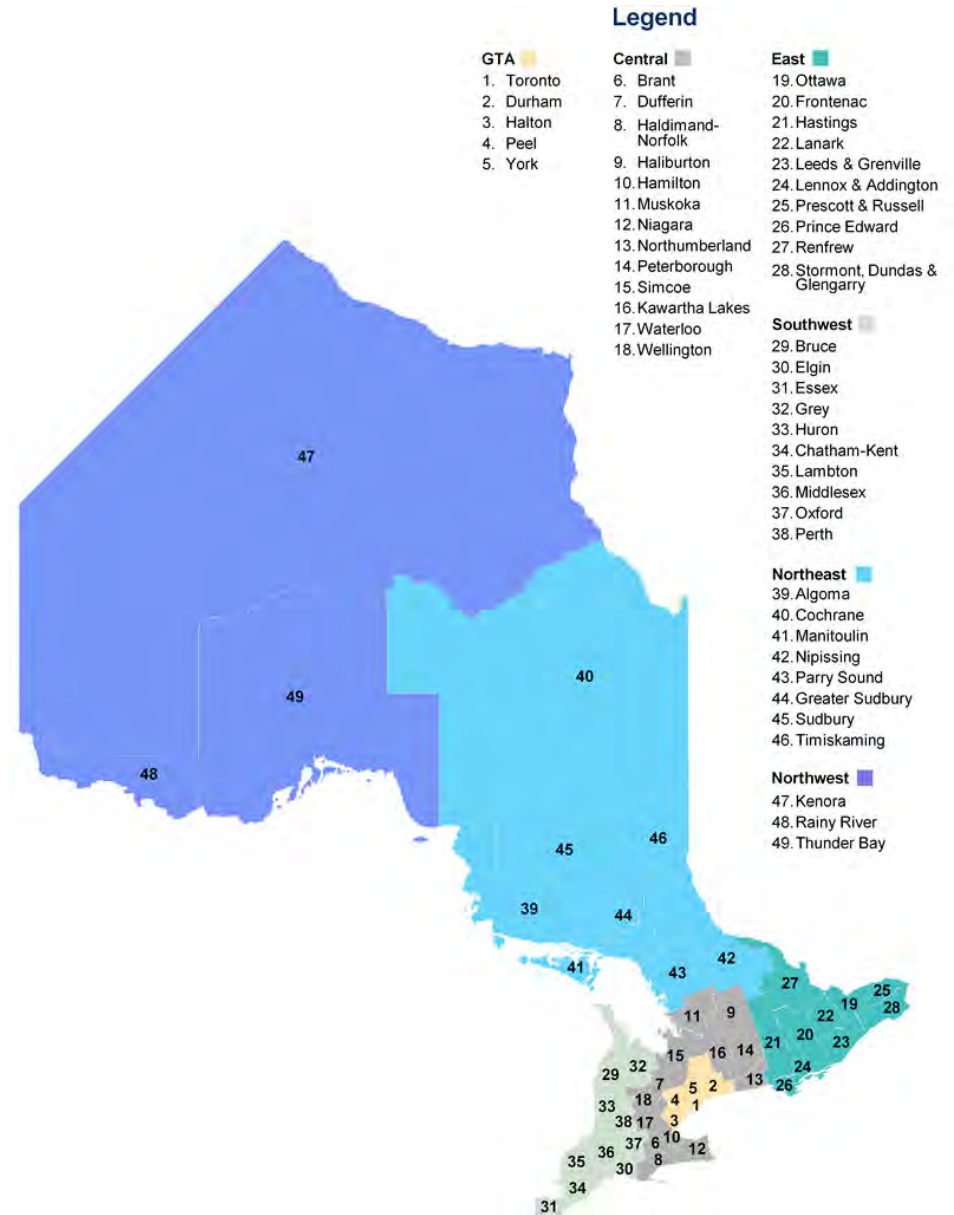
# Ontario

Ontario’s 14.2 million residents are divided into 49 census divisions, ranging from the very large (Toronto, Peel Region, York Region, Ottawa - each with population over 1 million) to the very small (Manitoulin, Rainy River).

Collectively, there are almost 14,000 local charities serving Ontario, with total charitable activities expenditures of almost \$12 billion, or a very robust \$829 per person.

Interestingly, the top four Ontario census divisions as ranked by local charitable activities expenditures per person are all in Northern Ontario: Kenora, Manitoulin, Thunder Bay, and Nipissing - the opposite of what we generally observe in most provinces in Central & Western Canada. Thunder Bay and Kenora benefit from the presence of the 3th and 7th largest local charities in Canada: St. Joseph’s Care Group and Tikinagan Child and Family Services, respectively.

Toronto, with 20% of Ontario’s population, attracts 31% of all local charitable activities expenditure, including the two largest local non-MUSH charities in Canada: Family Service Toronto and YMCA of Greater Toronto.








Most of the Ontario census divisions with the lowest charitable activities expenditures per person are found in the rural portions of central, southwestern, and eastern Ontario. We highlight several of these counties, plus Peel Region, in the subsequent analysis:

Census Division	Local Charitable Activities Expenditure per Person	Commentary
Peel	\$356	Peel Region - which contains almost 1.5 million people, including the major cities of Brampton and Mississauga - receives only 4% of Ontario's local charitable activities expenditure, despite containing over 10% of the provincial population.  <i>Note: we observe that some large charities headquartered in Toronto - such as YMCA of Greater Toronto and Cota - also serve Peel Region. So it is likely that we are under-estimating charitable activities in Peel Region.</i>
Lennox & Addington	\$253	This rural county in eastern Ontario contains 45,000 people (or 0.3% of Ontario's population), yet receives only 0.1% of local charitable activities expenditures.
Bruce & Dufferin	\$251	These two nearby rural, central Ontario counties containing 140,000 people (or 1% of Ontario's population) receive only 0.3% of local charitable activities expenditures.
Sudbury	\$69	Not to be confused with the city of Sudbury (officially called "Grand Sudbury / Greater Sudbury"), this sparsely-populated Northern Ontario district of 22,000 people contains 0.2% of Ontario's population, yet receives less than 0.1% of Ontario's local charitable activities expenditures.

Of these census divisions, we identify Peel Region as a primary area of focus for the Definity Insurance Foundation given its population demographics, health outcomes, and socio-economic inequality & vulnerability indicators:

Metric	Canada	Ontario	Peel	Commentary
<b>BIPOC population</b>	31%	37%	69%	Peel has the highest proportion of non-Black racialized people in Canada at 59% of its population (including Canada’s largest South Asian community). Additionally, 9.5% of Peel residents identify as Black, fourth highest in Canada.  Put another way, of the 11.6 million BIPOC Canadians in 2021, over 1 million (or 9%) lived in Peel.
 <b>“Livable planet” composite score</b>	81%	82%	80%	While Peel has virtually no wildfire risk, it has above-average flood risk.
 <b>“Healthy people” composite score</b>	71%	71%	69%	Peel residents report very high life stress, low levels of youth & adult physical activity, and an overweight population.  Housing affordability is a major challenge in Peel, which also features a lower-than-average employment rate.
 <b>“Thriving communities” composite score</b>	81%	81%	80%	Peel housed over 100,000 recent immigrants (landing in Canada in the past five years) in 2021, or 8% of Canada’s total recent immigrants. Recent immigrants are among <u>Canada’s most vulnerable populations</u> .

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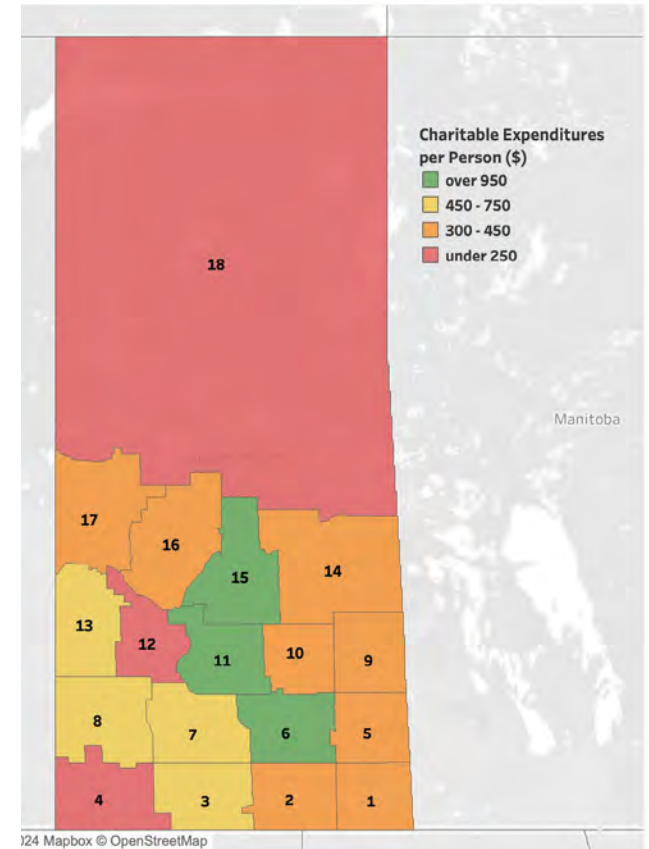
# Saskatchewan

With a population of 1.1 million, Saskatchewan is divided into 18 census divisions that are numbered from 1 to 18.

In total, there are almost 2,100 local charities in Saskatchewan, spending \$874 million in charitable activities. This amounts to a robust \$772 per person.




Like in most other provinces & territories, Saskatchewan’s urban areas - Regina in Division 6, Saskatoon in Division 11, and Prince Albert in Division 15 - are relatively well-supported by charitable activities, with almost 80% of charitable activities expenditures occurring in the three census divisions containing these cities, which house 61% of Saskatchewan’s population.

The picture looks starkly different in less populated areas of Saskatchewan. We will highlight two regions of the province:



Region	Local Charitable Activities Expenditure per Person	Commentary
<b>Northern Saskatchewan: Division 18</b>	\$212	This sparsely-populated census division makes up roughly half of Saskatchewan’s total land area, despite containing only 3% of the population (36,000 people). It receives less than 1% of Saskatchewan’s local charitable activities expenditures.
<b>Rural southern Saskatchewan: Divisions No. 4 and 12</b>	\$195	These rural census divisions contain 3% of the provincial population, yet receive only 1% of local charitable activities expenditures.

Of these regions, we identify Northern Saskatchewan (Division No. 18) as a primary area of focus for the Definity Insurance Foundation given its population demographics, adverse physical health outcomes, and socio-economic inequality & vulnerability indicators:

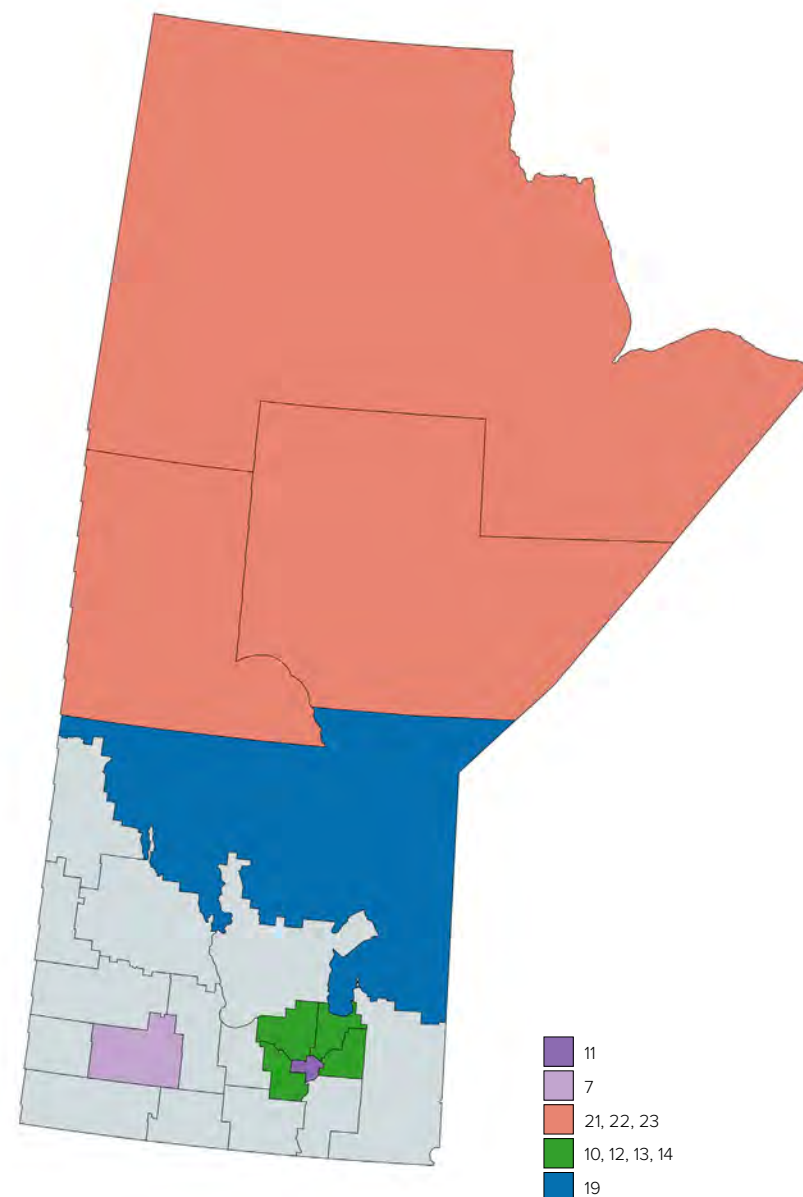
Metric	Canada	SK	Div. 18	Commentary
<b>BIPOC population</b>	31%	31%	50%	48% of Northern Saskatchewan's population identifies as Indigenous, spread across 32 distinct First Nations communities.
 <b>"Livable planet" composite score</b>	81%	83%	51%	Northern Saskatchewan has extreme levels of wildfire risk.
 <b>"Healthy people" composite score</b>	71%	70%	71%	Northern Saskatchewan residents report high adult obesity and low levels of physical activity and fruit & vegetable consumption - offset by strong sense of community belonging and very low life stress.
 <b>"Thriving communities" composite score</b>	81%	81%	77%	Northern Saskatchewan exhibits low levels of high-school graduation rate and post-secondary education (possibly attributable to cultural differences), somewhat offset by affordable housing.

## Local Analysis by Province &amp; Territory

## Manitoba

Manitoba's 1.3 million residents are divided into 23 census divisions, numbered from 1 to 23. Collectively, there are over 2,100 local charities serving the province, with a total of \$1.3 billion in local charitable activities expenditures, or just over \$1,000 per person - the highest of all Canadian provinces.




56% of the provincial population is housed in Division No. 11, which contains the capital (and only major city) of Winnipeg. Winnipeg - which, along with Edmonton, is one of only two cities in Canada to have above-average Black population proportion, Indigenous population proportion, and non-Black racialized population proportion - is exceptionally well-served by local charities, with charitable activities expenditures per person of \$1,303, representing 73% of all local charitable activities expenditures in Manitoba. We see a similar story in Division No. 7, home to Manitoba's second largest city, Brandon.



The picture looks starkly different in less populated areas of the province. We will highlight three regions of the province:

Region	Local Charitable Activities Expenditure per Person	Commentary
<b>Northern Manitoba: Divisions 21, 22, 23</b>	\$547	<p>From an absolute perspective, the sparsely-populated Northern Manitoba region is reasonably well-served by local charitable activities. Relative to the rest of Manitoba, however, charitable activities are lower, with 3% of local charitable activities expenditure compared to 5% of the provincial population (69,000 people).</p> <p>Note: the reasonable level of charitable activities expenditure per person is driven by a single charity whose expenditures exceed the total of all other charities providing services in the region: Kinosao Sipi Minisowin Agency, providing child &amp; family services to Indigenous families.</p>
<b>Ring around Winnipeg: Divisions No. 10, 12, 13, 14</b>	\$229	<p>This semi-rural region of 110,000 people (8% of Manitoba's population) receives only 2% of Manitoba's local charitable activities expenditures.</p>
<b>Northeast Manitoba: Division No. 19</b>	\$35	<p>This sparsely-populated region of 15,000 people is served by only six local, primarily faith-based charities. With 1% of the Manitoba population, this area receives less than 0.1% of the local charitable activities expenditure.</p>

Of these regions, we identify Northeast + Northern Manitoba (Divisions No. 19, 21, 22, and 23) as a primary area of focus for the Definity Insurance Foundation. Although local charitable activities expenditures are middling from an absolute perspective, this region has a very large BIPOC population, major climate risks, adverse physical health outcomes, and concerning socio-economic inequality indicators:

Metric	Canada	MB	Northern MB	Commentary
BIPOC population	31%	40%	66%	61% of the Northern Manitoba population identifies as Indigenous, among the highest concentration of Indigenous people outside of Nunavut & Northwest Territories.
 "Livable planet" composite score	81%	71%	54%	Northern Manitoba has extreme levels of wildfire risk, which will likely be further <u>exacerbated by climate change</u> .
 "Healthy people" composite score	71%	70%	71%	Northern Manitoba residents express low levels of perceived physical & mental health - driven by very high adult obesity rates and low levels of physical activity & fruit & vegetable consumption - offset by low perceived life stress and strong community belonging.
 "Thriving communities" composite score	81%	80%	75%	Northern Manitoba ranks in the bottom 5% of Canadian census divisions in both high-school graduation rate and post-secondary education (possibly attributable to cultural differences) and also exhibits a low employment rate, somewhat offset by affordable housing.

Local Analysis by Province & Territory

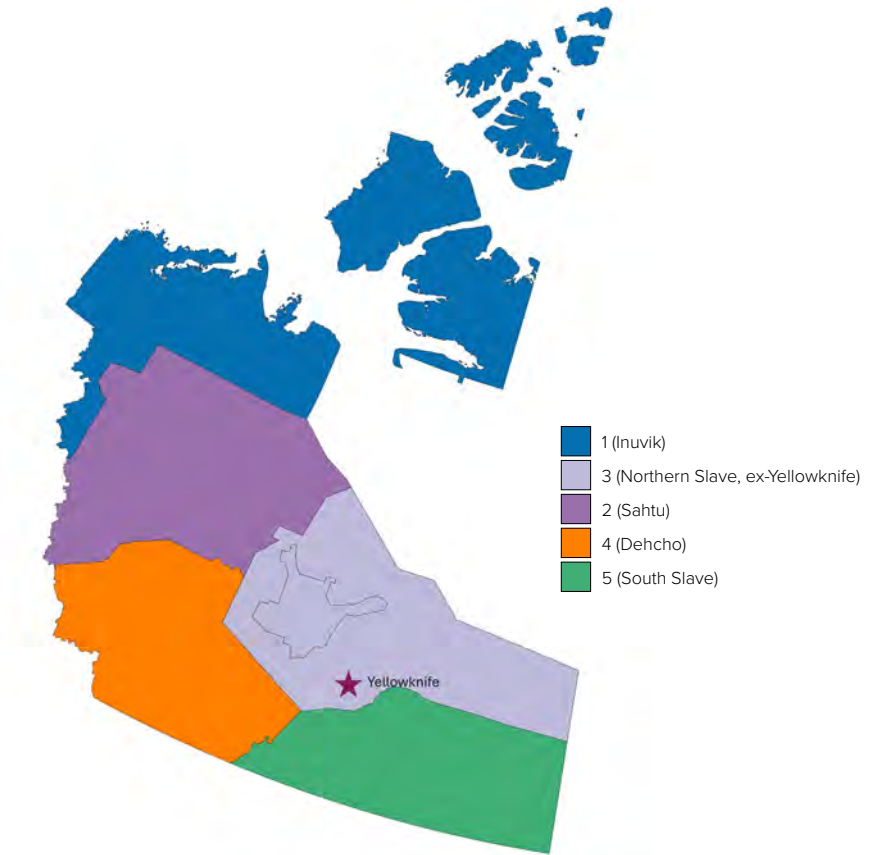
# Northwest Territories

In 2021, Northwest Territories had a total population of 41,000, divided into six census divisions (or regions). Local charitable activities expenditures across 54 local charities totalled \$43 million, for a robust \$1,046 per person - highest in Canada.

The only urban area in the Northwest Territories is Yellowknife (Region 6), which includes half of the territory’s population. Charities headquartered in Yellowknife contribute to 90% of local charitable activities expenditure in the territory.

Most of the remaining population resides in 23 other municipalities, which are dispersed across the other five regions, as shown in the map beside.




We will focus our analysis on the rural regions of the Northwest Territories:



Region	Local Charitable Activities Expenditure per Person	Commentary
<b>Region 1 (Inuvik) and Region 5 (South Slave)</b>	\$328	Aside from Yellowknife, these are the two most populated regions of the Northwest Territories, home to a total of 12,500 people. Despite containing 30% of the territorial population, charities headquartered in these regions contribute to only 10% of local charitable activities expenditures. Most charities are categorized as “Faith-Based Causes” or “Community Resources.”
<b>Regions 2 (Sahtu), 3 (North Slave, ex-Yellowknife), and 4 (Dehcho)</b>	\$11	The remaining population (7,800 people) are dispersed across these three regions in the centre of the Northwest Territories. Despite containing 19% of the territorial population, the three tiny, faith-based charities in these regions contribute to 0.2% of local charitable activities expenditures.



We identify Regions 2, 3, and 4 as primary areas of focus for the Definity Insurance Foundation, given the absence of local charities servicing these regions and their population demographics, climate risks, health concerns, and socio-economic indicators.

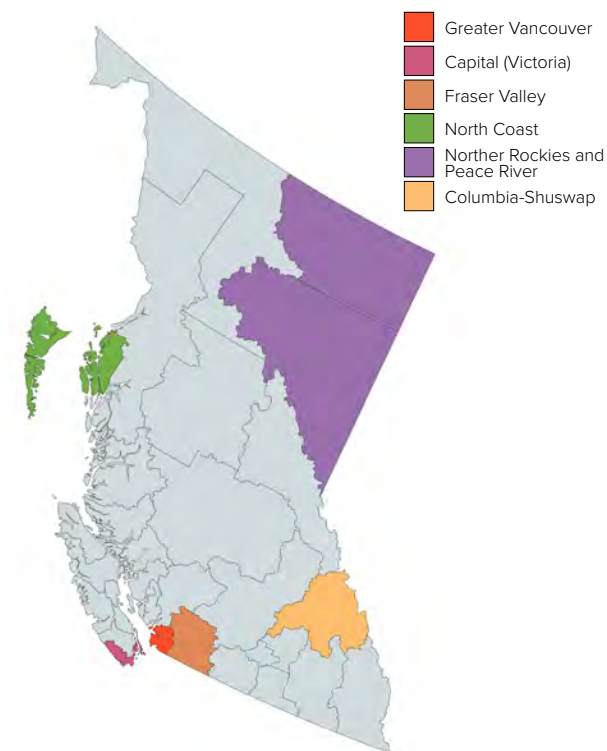
Metric	Canada	NT	Regions 2-4	Commentary
BIPOC population	31%	62%	71%	63% of the population in these regions identifies as Indigenous.
 "Livable planet" composite score	81%	59%	64%	These regions have extremely high levels of wildfire risk, which will be further <u>exacerbated by climate change</u> .
 "Healthy people" composite score	71%	67%	68%	Residents in these regions report among the lowest perceived physical & mental health in Canada, driven by high adult & youth obesity, somewhat offset by strong community belonging & low life stress. As a whole, Northwest Territories also has high levels of food insecurity.
 "Thriving communities" composite score	81%	81%	79%	Regions 2-4 exhibit low levels of high-school graduation and post-secondary education (possibly attributable to cultural differences), somewhat offset by affordable housing.

Local Analysis by Province & Territory

# British Columbia

British Columbia is Canada’s third largest province by size & population, with just over 5 million people living across the province, spread across 29 regional districts (census divisions). In 2021, British Columbia received \$4.2 billion in charitable expenditure from over 5,600 local charities, with an average local charitable expenditure of \$837 per person.




Greater Vancouver, with a population of 2.6 million (52% of population in BC) receives \$2.5 billion of local charitable activities expenditures (59% of the provincial total). Similarly, other semi-urban regional districts, like Capital (Victoria) and Fraser Valley, are also very well served by local charities.



While all regional districts of British Columbia have reasonably high local charitable activities expenditures, we will profile three areas that are relatively less-served:

Region	Local Charitable Activities Expenditure per Person	Commentary
North Coast	\$498	This mostly-rural district containing Haida Gwaii and Prince Rupert with a population of 18,000 (0.4% of the province) receives only 0.2% of local charitable activities expenditures.
Northeast BC: Northern Rockies + Peace River	\$467	The sparsely-populated northeast corner of BC contains 66,000 people (1.3% of BC’s population), yet only 0.7% of local charitable activities expenditures.
Columbia-Shuswap	\$351	This moderately populated region containing 1.14% of the total province population receives only 0.47% of the local charitable expenditure. This is largely contributed by Charities supporting ‘Relieving Poverty’ and ‘Public Amenities’.

We identify Northeast BC (Northern Rockies + Peace River) as a potential area of focus for the Definity Insurance Foundation given its Indigenous population, climate risks & health concerns:

Metric	Canada	BC	Northeast BC	Commentary
<b>BIPOC population</b>	31%	40%	28%	17% of the population within this region identifies as Indigenous.
 <b>“Livable planet” composite score</b>	81%	75%	72%	This region has very high levels of wildfire risk, which will be further exacerbated by climate change.
 <b>“Healthy people” composite score</b>	71%	73%	73%	Residents report high levels of adult & youth obesity, offset by high levels of physical activity and low levels of perceived life stress.
 <b>“Thriving communities” composite score</b>	81%	81%	80%	Northeast BC has low levels of high-school completion & post-secondary education, somewhat offset by affordable housing.



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