

Oakville Generosity Report

A Generosity Profile on local giving trends by the OCF









The relationship between community and generosity is one that is deeply ingrained across Oakville, and it's a relationship that the Oakville Community Foundation knows well.

This is an area we intend to lean into because we understand its importance. We know the type of impact that generosity can have on a community. In fact, it's difficult to identify many places that haven't been built thanks to the generosity of community members. From cultural, arts, health, education and recreational facilities, to the places where our local charities operate to improve the lives of our neighbours.

Generosity builds community.

In The Foundation's 2011 Vital Signs Report Perspectives, 31% of Oakville tax filers reported a charitable gift between 2007-2009. However, even then, there was cause for concern that the number of people making charitable donations was growing stagnant.

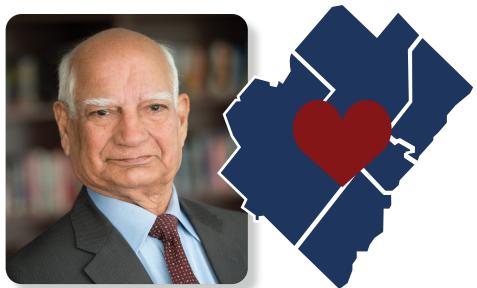
OAKVILLE: A GENEROSITY PROFILE

The number of people who have historically been able, and willing, to donate has increasingly become fewer. Faced with less disposable income and increasing costs for basic necessities, those who are able to give are being relied on to give **more**. As you'll see in this report, the proportion of Oakville tax filers claiming donation tax receipts has decreased from nearly one-third to just over one-fifth, 15-years-later.

Despite this drop in donors, Oakville's charitable generosity has always performed at a high level, even when compared to national, provincial and regional averages. The value of donations in our community has outpaced our size.

This report will look at generosity and giving trends in Oakville from 2020-2023.





Throughout this report you will see photos of some of the generous residents we are fortunate to work with.

Please note: the data captured in this report comes from the Statistics Canada Tax Filer information which only captures the person in a household who claims a charitable tax receipt on their income tax return. This report only captures monetary generosity to CRA-registered charitable organizations. This data does not capture dollars given to crowdfunding campaigns or directly to people in need.

There are lots of other ways to be generous, including volunteering your time and sharing your talents with others. The Foundation intends to lean into further explorations of generosity in the future.

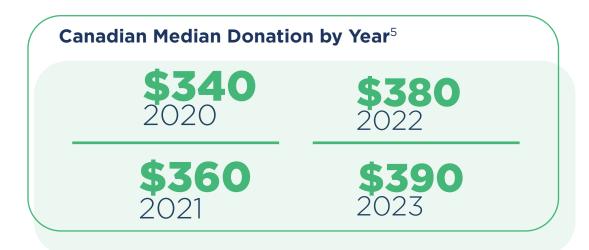
National Giving Trends

In 2023, the number of donors, the median charitable donation and the value of all charitable donations increased significantly across the country. This was the strongest year of giving in more than a decade.

For the first time since 2010, the number of donors increased year-over-year to more than 5 million. In total, they contributed over \$12.7 billion to charity, the highest amount ever recorded, and a \$1.35 billion increase over the previous year.²

The median donation also continued to rise steadily over the past four years to \$390.





² Statistics Canada, Charitable Donors 2023. (2025).

³ Statistics Canada. Table 11-10-0002-01 Tax filers with charitable donations by sex and age

⁴ Statistics Canada. Table 11-10-0002-01 Tax filers with charitable donations by sex and age

⁵ Statistics Canada. Table 11-10-0002-01 Tax filers with charitable donations by sex and age

Oakville's Generosity by the Numbers

In 2023, Oakville accounted for just 0.6% of Canada's tax filers, yet donors contributed nearly 1% of all national charitable donations with \$115 million to registered charities.

Following a two-year spike in donations, \$115 million is a 4.9% decrease from the previous year (\$121 million) and an 8% decrease from 2021 (\$125 million). This spike may have been a result of the COVID-19 pandemic, where nationally, in 2021, Canada saw a record high donation amount from the fewest number of donors.⁶

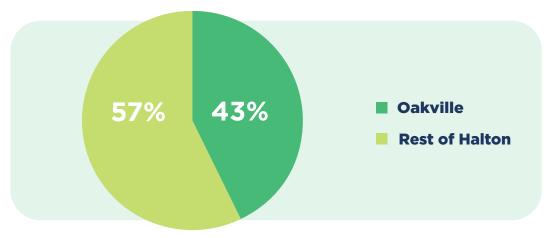
Oakville and Halton Donations by Year⁷



PC: Lion's Foundation of Canada Dog Guides

Oakville's donations made up 43% of all donations made in Halton Region in 2023 and 3.8% of all donations in the Greater Toronto Area.⁸ Over the last four years, this proportion has continued to decrease. In 2020, Oakville's donations made up 48% of all donations in Halton Region.

Oakville Donations as part of Halton, 2023⁹



The median donation in Oakville is considerably high at \$550 and has been consistently increasing since 2020. It's higher than the median donation in Halton (\$500), the Greater Toronto Area (\$510) and in Ontario (\$490).

Oakville Median Donations by Year¹⁰

\$500 \$540 \$540 \$550 2020 2023

Median Donations in 2023 by Place¹¹

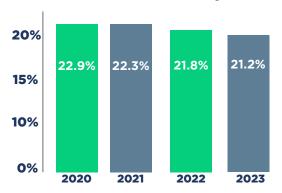


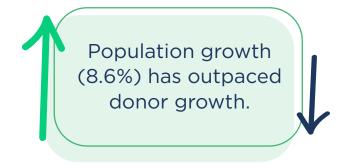
Who is giving?

Participation Rates

In 2023, more than 36,000 Oakville tax filers made a donation for a participation rate of 21%, a year-over-year slight decline since 2020.

Oakville Donor Participation by Year¹²

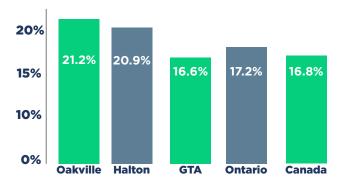




In 2021, Oakville ranked as the 25th largest municipality in Canada, growing 10.3% from 2016-2021.¹³ While there has been an 8.6% increase in tax filers from 2020-2023, there was only a 0.4% increase in charitable donors.

The giving pattern in Oakville mirrors long-term national trends that have been evolving for decades, with the percentage of Canadians claiming charitable donations falling from about 28% in 1985 to just 16.8% in 2023. 1415

Regional Donor Participation, 2023





PC: Kerr Street Mission

Oakville's donor participation levels continue to exceed regional, provincial and national averages and have done so consistently since 2020.

¹² Statistics Canada. Table CD-01, Charitable Donors: Summary (2025)

¹³ Statistics Canada. Table 3 Canada's fastest growing and decreasing municipalities from 2016 to 2021

¹⁴ Imagine Canada. 30 Years of Giving in Canada, 2018.

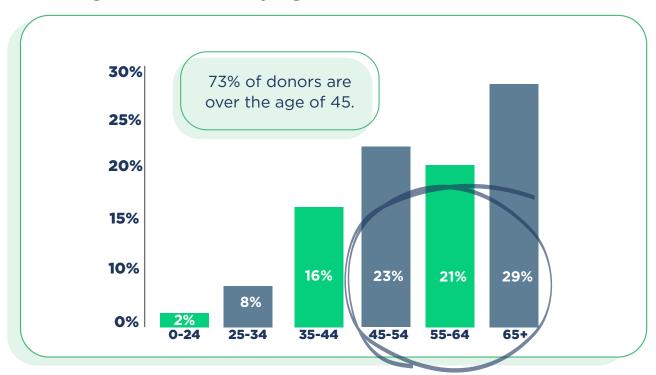
¹⁵ Imagine Canada. A Tipping Balance? Preliminary Data on 2023 Charitable Donations (2025)

Narrowing Donor Pool

Oakville's donor base is dominated by residents over 45-years-old (73%), with the average age of a donor being 55. Nearly 1 in 3 donors are 65+, while only 10% of donors are under the age of 35.

More than 50% of working age Canadians (35-54) have indicated that fears of a recession due to economic uncertainty and tightening of personal budgets means they will cut back on charitable donations. However, 72% have indicated that they would prioritize domestic causes over international ones.¹⁶

Percentage of Donations by Age in Oakville¹⁷









PC: Front Line Outreach

OAKVILLE: A GENEROSITY PROFILE

Oakville donors over 65 also contribute the largest average gifts, with \$4,560 in 2023, a 12.9% decrease from 2022 (\$5,240). Similarly, in 2023, Canadians 65+ accounted for 35% of all donors and 50% of all donated dollars.¹⁸

Older adults (65+) in Halton have historically had a higher median income than the Ontario average. In 2015, 8% of older adults in Halton made over \$100,000 compared to 5% of older adults throughout Ontario.¹⁹

Average Gift Size by Age in Oakville, 2023²⁰

\$690	\$2,570
0-24	45-54
\$1,030	\$3,320
25-34	55-64
\$2,850	\$4,560
35-44	65+

Average Gift by 65+ by Region (2023)²¹



¹⁸ Canada Helps. Giving Report 2025. (2025)

¹⁹ Oakville Community Foundation. Living Your Best Life: A Report on the Vitality of Older Adults in Our Community. (2021)

Income Breakdown

Charitable giving is trending towards high-income earners. In 2023, 66% of Oakville's donors earned more than \$80,000, a continuous steady rise since 2020. This group of donors also contributed 85% of all donations. Over the years, the proportion of high-income donors has been on a consistent upward trend.

High Income Donors (\$80k) and Proportion of Total Donations²²



Just over 70% of households in Oakville have a median income of more than \$80,000, meaning this is one of the largest income demographics in the community.

The proportion of donors making less than \$60,000 has continued to decrease year-over-year by 8% from 2020 to 2023. This may be because Oakville has the highest living wage requirement in Ontario (\$26/per hour) and frequently tops housing prices, leaving less disposable income Nationally, donations from this same donor demographic have decreased significantly (57% to 17%) from 1997 to 2021.²³

Proportion of Donors Making Less Than \$60k²⁴

28% 2020 **26%** 2021

24% 2022

20% 2023

²² Statistics Canada. Table CD-03, Charitable Donors: Income Groups (2025)

²³ Imagine Canada. A Tipping Balance? Trends in charitable donations 1997-2022. (2025)

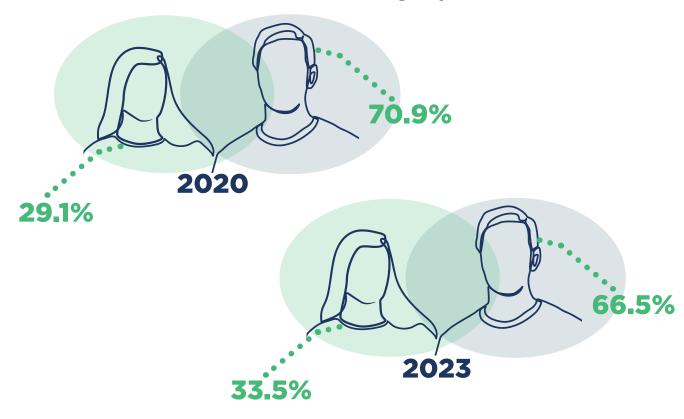
²⁴ Statistics Canada. Table CD-03, Charitable Donors: Income Groups (2025)

Gender Disparities

In 2023, men accounted for 54% of Oakville's donors and gave 66.5% of the total donation volume. Men also contribute a higher median donation size, \$630, compared to \$500 by women.

The wage gap in Halton Region is fairly pronounced, with men making \$31,000 more than women, on average. Less than 14% of women make over \$100,000 compared to 26% of men.²⁵ However, women's share of donation volume is slowly growing.

Men and Women Donation Volume Percentage by Year²⁶



National trends indicate that women tend to give more often, but men give more in total donation volume.²⁷ Women are also often the primary decision-makers in charitable giving, though their donations may be claimed strategically, for tax-purposes, under a male partner's name.²⁸

²⁵ Community Development Halton. Our Halton: Women. (2023)

²⁶ Statistics Canada. Table CD-02, Charitable Donors: Age and sex (2025)

²⁷ Charitable Impact. Do women give more to charity? It depends how you look at it. (2021)

²⁸ Women's Philanthropy Institute. Womengive 2021, How Households Make Giving Decisions.

Looking Ahead

Projections for 2024 numbers are, so far, leaning positively. CanadaHelps reports that they saw a 10% increase in donations throughout the year, though they recognize that this increase may have been the result of a move to online giving with the Canada Post strike.²⁹

We will also see differences with the adjusted deadline of the 2024 Charitable Donations Tax Credit to February 28, 2025.³⁰ For the first time, a single year will be counted as 14 months instead of 12.



²⁹ Canada Helps. Giving Report 2025. (2025) 30 Imagine Canada. Answers to charities' questions about the 2024 Charitable Donations Tax Credit extension. (2025)

Creating a Culture of Generosity

It is so important that, together, we continue to build a culture of giving to support our community.

With a total of \$115 million donated in 2023, making up nearly 1% of all donations across the country, it's undeniable that Oakville is a generous community.

By fostering a sense of community and placing importance on supporting charitable causes, it provides the opportunity to build up charitable giving from all demographics, including those who may appear underrepresented.

The Oakville Community Foundation offers many opportunities to participate in charitable giving, including the fall giving campaign GIVEOakville and the Community Education Awards Hub, a home for local scholarships, bursaries and education awards. To find out more information, <u>start here</u> or contact us at giving@theocf.org.



PC: ErinOakKids

Fundholders pictured:

Christopher Lockwood
Alexander & Bernice DeMaio
Terry & Carol Budd
Ann Marie & Andrew Tyrrell
Louise & Brian Brownlee
Abdul Chaudhry
Kirby Alguire & Lora Yoshida-Alguire
Larry & Gerry Wilson
Frank Lochan & Adrian Coote
Sean & Hazel Peel

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Sponsors









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Their multi-year support of local research provides the OCF with the ability to undertake this important work for the community.

