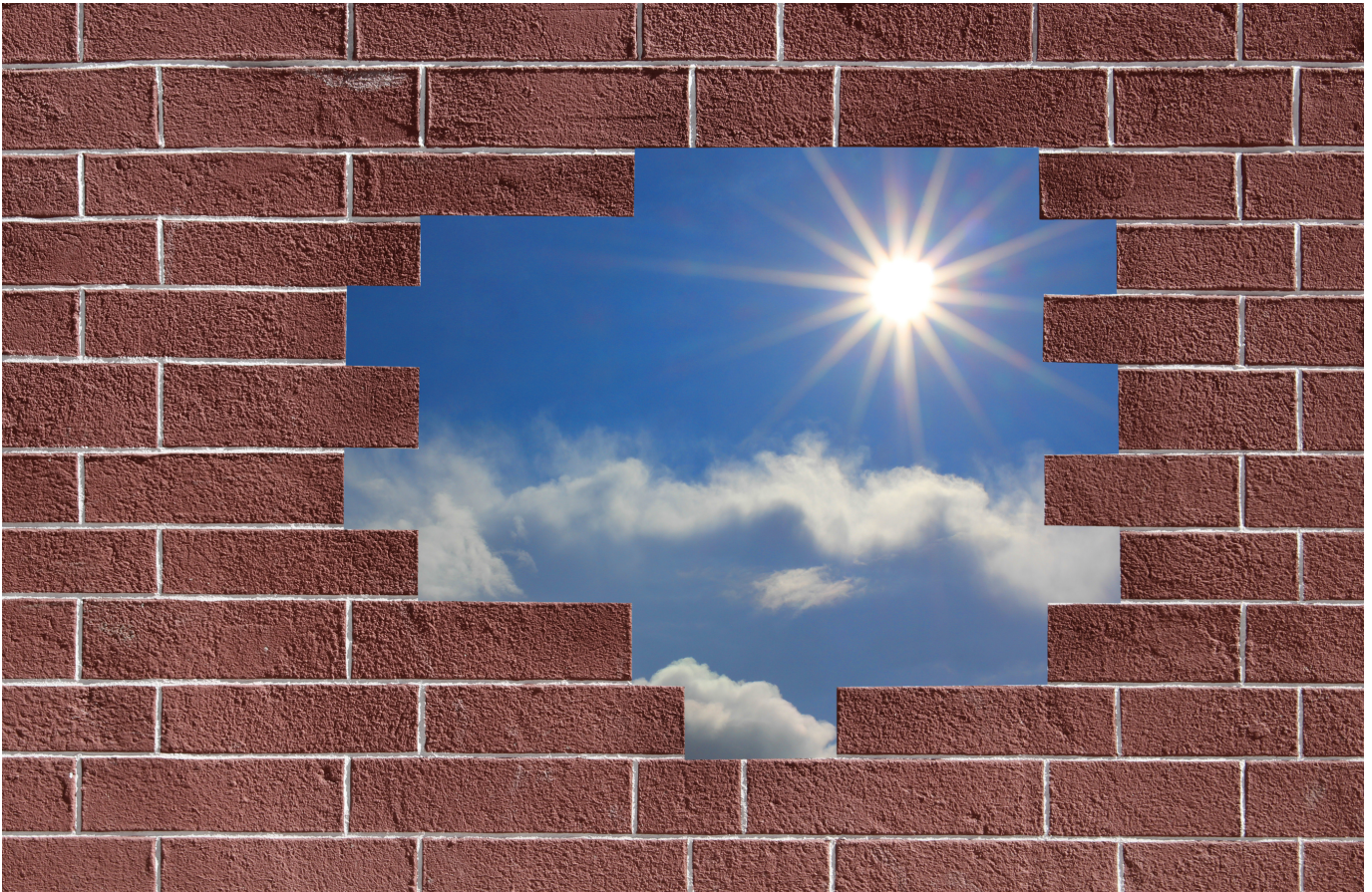# Breaking down barriers

Tackling the stigma surrounding individuals approaching charities for support

Hannah Page
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www.aco.uk.net   @acobenevolence

CONTENTS

EXECUTIVE SUMMARY

As the umbrella body for charities that provide support to individuals (also known as benevolent funds), we are aware of concerns amongst our members of the stigma that exists when it comes to people approaching charities for support, and the potential barriers that may exist for applying for financial or wellbeing support from a benevolent fund.

Therefore, we decided to undertake research into the prevalence of this issue and to find out what benevolent charities considered were the main barriers to individuals approaching their funds for support, and to also share learnings of how charities were already working to tackle some of these barriers.

Below we summarise our key findings from surveying 37 benevolent charities on what they consider are the key barriers to individuals approaching benevolent charities for support and practical measures that charities can put in place to tackle stigma and break down these barriers.

WHAT ARE THE MAIN BARRIERS TO SUPPORT AND CAUSES OF STIGMA?

The main barriers highlighted by respondents for individuals approaching a benevolent charity for support were:

- **Emotional/psychological barriers** - including embarrassment, shame, maintaining a reputation, pride, denial of problems and the belief someone should be self-reliant etc.

- **The application process** - a complicated, lengthy and cumbersome application process for accessing urgent support that could be off-putting for applicants was flagged as a key barrier to accessing support by 16% of respondents and a slight barrier by 54%.

- **Awareness and eligibility misconceptions** - not knowing benevolent funds exist, the variety of support they provide and remit for who might be eligible for help. 35% of respondents stated eligibility misconceptions were a very prominent barrier to accessing support and 32% stated it was a slight barrier.

GROUPS FACING THE GREATEST STIGMA/BARRIERS APPLYING FOR SUPPORT

We asked respondents whether there were any groups of individuals they find it particularly difficult to reach and encourage to seek support from charities. Charities surveyed highlighted the below groups as the most challenging to reach:

- **Older age groups** - 53% of respondents stated they found it difficult to encourage older age groups to seek support from their charity. Retirees and those that have left their industries were reported by occupational benevolent funds in particular as being difficult to reach and make aware of the support offered by their benevolent fund. This may be because they are no longer attending industry events or may not be receiving industry communications where the benevolent fund would be promoting its services. They are also less likely to be actively using social media where charities will be promoting their funds, and may also in general be less likely to want to be asking for help.

- **Men** - 22% of respondents stated they found it particularly difficult to encourage men to seek support from their charity. Charities highlighted men may feel more embarrassment/shame in seeking financial help as they may feel like they should be self-reliant due to the perception that they are expected to be the breadwinners. Charities also stated they found it particularly difficult to encourage men to talk about mental health problems and come forward for wellbeing support.

- **Ethnic minority groups** - 19% of respondents said they had difficulties reaching individuals from ethnic minority backgrounds, with charities flagging potential cultural and language barriers, plus not successfully publicising their support for these communities, as a reason why it might be more difficult for charities to reach these groups.

- **Professionals** - those currently employed in industries, or recently made redundant, can be particularly difficult to encourage to seek support from their benevolent funds due to a sense of pride/embarrassment or believing that support is only for the neediest. Concerns about the charity's close connection with their professional body could also deter applicants, as they may worry others in the profession may find out they have sort help and if this could impact their careers.

POTENTIAL SOLUTIONS

We asked charities to share some of the main ways they have already looked to tackle stigma and break down the barriers listed above amongst potential beneficiaries who might be hesitant to approach their charity for support. Below are some of the main recommendations:

- **Consider the language used by charities** - the complicated and archaic language commonly used by our sector can de-humanise the process of applying for support and create barriers for individuals approaching benevolent charities. Words such as "benevolent fund", "charity" and "beneficiary" were highlighted as being potentially problematic, with charities suggesting alternatives be used - although these words have their uses when talking to funders, the press, referral agents or other partners to let them know about the work we do and how they can support.

  Charities suggested clear, non-judgemental and jargon-free language used in all communications with potential beneficiaries was important to encourage those that might be hesitant in approaching charities to come forward.

- **Offer anonymous support** - anonymising the process for people applying for and accessing support (and letting potential beneficiaries know this) can help encourage those that are embarrassed or feel ashamed approaching charities for help to come forward. This can include anonymising applications when received before they are shared with any decision-makers or allowing individuals to access certain types of support, such as mental health or wellbeing support, on their own and completely anonymously such as offering self-serve support via a website, app, chatbot or offering an anonymous helpline.

- **Use case studies/individuals' stories** - sharing a variety of case studies/stories normalises the process of approaching a charity and lets individuals know they are not alone in needing help. They can also help raise awareness of your charity and the different ways it supports individuals.

  Using a range of different case studies could help reduce stigma and be used to tackle misconceptions/myths about benevolent funds such as going to a benevolent fund is only for the neediest, or that you need to be unemployed or receiving benefits to apply, etc. by showing a range of individuals in different circumstances that have been successfully aided by your charity.

- **Providing support with the application process** - with difficulties completing the application process flagged highly amongst charities as being a key barrier to individuals approaching charities for support, providing assistance to those completing their applications such as via a chatbot or having someone available by telephone that can help guide individuals through the process and answer any questions is important.

- **Making changes to the application process** - simplifying the application process to get emergency support to individuals quicker. This could include asking less questions on application forms, requiring less evidence to be submitted to apply for support (or accepting proof of benefit entitlement as evidence of need) or allowing decisions to be made on applications for support by grants teams in-house or by decision-makers by video call.

  Introducing an online application system and eligibility checker can also improve the speed and efficiency in which support can be given, but charities must keep digital exclusion in mind and still offer support for those completing applications online and paper-based applications for those that cannot use or access online systems. Having a good warm referral/signposting system in place for those that are not eligible for support from your charity can help ensure someone is not passed from pillar-to-post and can get the support they need.

- **Have a strategy in place to raise awareness of your charity -** With many charities stating lack of awareness that their charity exists as one of the largest barriers to individuals accessing support, knowing methods to improve your charity's awareness amongst your key target beneficiary groups and having a strategy in place is important.

  This could include making full use of your charity's website, email marketing campaigns and social media profiles to raise awareness of your fund and how it can support individuals. For occupational charities, working with your connected professional body/association, industry press and working with local partners/referrers could be a good way to reach those within your industry.

Please read our full report below for a more detailed look at the responses from our research into the key barriers for individuals approaching charities for support, case studies from charities and for more detail on how your charity can look to tackle the stigma that exists amongst individuals hesitant to approach a benevolent charity for support.

INTRODUCTION

Throughout the Covid-19 pandemic, and looking beyond, the support offered by the benevolent charity sector has been needed now more than ever.

As more people face job losses, redundancies and financial difficulties as a result of the economic impacts of the pandemic, benevolent charities can provide a lifeline for those struggling by offering financial and wellbeing support services.

However, as the umbrella body representing benevolent charities, we are aware of our members' concerns about the potential barriers that may still exist for individuals approaching and applying for support from a benevolent charity, and the possible stigma that exists when it comes to asking a charity for help.

Even more concerning were the charities who said individuals mention they may turn to credit, payday loans, or even gambling, before approaching a charity as a last resort in desperate need of support.

With the government's Job Retention (furlough) scheme planned to end in September 2021, charities are unfortunately anticipating a large influx of individuals needing support as more people sadly face job losses. This may mean there are more people looking for support, some of whom may not have needed help before and will not be aware of the benevolent charities they can turn to. It is therefore important charities look to tackle any stigma and break down as many barriers as possible to individuals approaching them for support before this time.

In response, we have produced this report to share the experiences and feedback of different ACO charity members. We surveyed 37 benevolent charities who are members of ACO to ask their thoughts and opinions on why any potential stigma surrounding asking charities for help may exist and what they thought were the main barriers for individuals approaching charities. We also asked what practical solutions these charities had already put in place to feature as case studies throughout this report to share different ways charities are already tackling stigma and breaking down barriers amongst their different beneficiary groups.

We want to thank all our member charities who contributed to this report, either through responding to our survey, providing case studies, and sharing their learnings with us.

# WHAT ARE THE MAIN BARRIERS TO SUPPORT AND CAUSES OF STIGMA?

Below we shall discuss the main barriers highlighted by respondents in our research as being a potentially significant reason as to why individuals may be hesitant to approach charities for support at the earliest instance.

Emotional and psychological barriers

Embarrassment, shame, maintaining reputation, pride, denial of problems and belief in self-reliance were all flagged highly amongst respondents as a very prominent or partial barrier to individuals approaching charities for support.

What do you think are the main barriers preventing individuals from reaching out to your charity?

Answered: 37   Skipped: 0
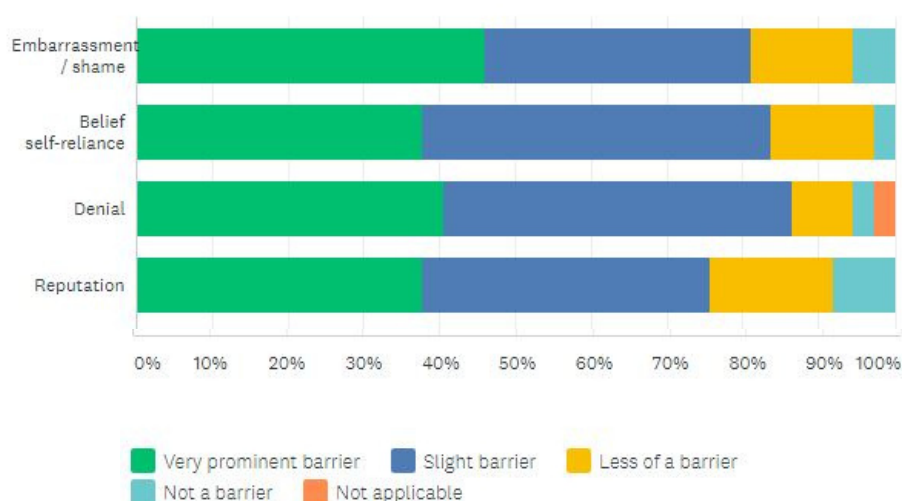
In asking why individuals might feel this way, respondents commented individuals may feel intimidated or embarrassed approaching a charity for support as they may worry they will need to discuss and share personal information on what has led to their situation, including needing to share intimate or sensitive details about their lives, or have concerns about what will be revealed to those at the charity when evidence (such as bank statements) are sent to apply for support.

Others flagged that, particularly amongst those who have not needed support before, individuals do not want to be seen as a "charity case" and may not want to admit they need help as it is like admitting they have failed in some way.

One charity shared an example of where they had individuals they supported not wanting delivery vans seen near their home, so organised an alternate way to get items to them, taking a flexible approach to try and accommodate the client's preferences so that they would accept support from them. This shows the surprising lengths people will go to avoid being seen as being helped by a charity.

Application process
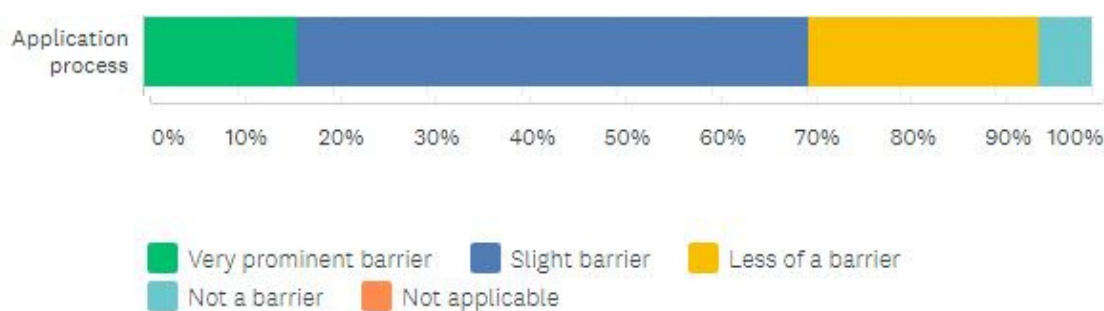
The application process for support, and misconceptions about whether an individual is eligible for support from that charity, were also flagged highly by respondents as a very prominent or slight barrier to individuals accessing support.

Several charities responded that a perception that the application process is cumbersome, time-consuming or daunting may be a key barrier for individuals applying for support (particularly in emergencies when support might be needed quickly). This included applicants having to fill out too much paperwork or needing to supply lots of different pieces of evidence in order to apply.

As part of our research, we asked charities why individuals may turn to loans or gambling first before applying for support from a benevolent charity. Several charities commented the main reason might be it was seen as easier than to carry out the process of searching for a charity, filling out application forms, gathering supporting evidence and waiting for a decision to be made on a grant application.

Charities also mentioned individuals might be worried they will be asked to do things first such as apply for all benefits eligible for or asked to undertake counselling before being given financial support, and therefore turning to gambling or loans was seen as a "quick fix" for financial difficulties.

Awareness and eligibility misconceptions

A large number of charities commented a lack of awareness that benevolent charities exist, and how they can help individuals, as being one of the key barriers to individuals being able to approach these charities for support.

It can be challenging to reach certain groups to let potential beneficiaries know the charity is there for them. For example, this is particularly the case within occupational funds, where it might be easier to reach current members and professionals through their employers or industry publications etc., but is much harder to raise awareness amongst retirees and those who have left their industry.

Some respondents also highlighted that myths about benevolent funds can be a barrier to individuals accessing support. This includes some individuals believing grants have to be paid back, or a perception that grants are hard to access and people believing the success rate for applying is low which could lead to many individuals not wanting to spend the time applying.
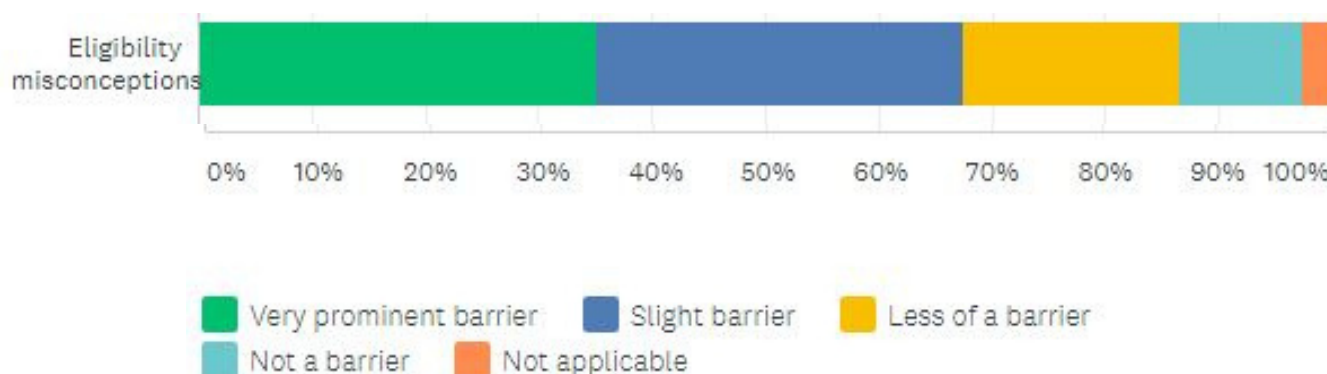
Similarly, many respondents also flagged misconceptions from individuals not knowing they were eligible for support as a key barrier. This could include an applicant not realising something such as family members being also eligible to apply for support, or believing support was only available for the neediest and not for someone in their circumstances (e.g. thinking support is only available for those out of work and/or claiming benefits, but not for those in-work who are struggling).

A few respondents also commented that GDPR requirements were hindering charities' ability to promote their funds to their intended audiences to build awareness. This is particularly the case for charities that work with a linked professional body or association, where the linked body might be wary about sharing contact details of their members with the charity for fear of breaching GDPR requirements - although there are arguments this should be covered by the "legitimate interest" basis for processing personal data.

POTENTIAL SOLUTIONS

As well as asking charities what they believed were the main barriers to seeking support, we asked respondents to give examples of how they already tackle some of these barriers within their own charities.

Below is a summary of some of the main practices charities have put in place to try to reduce any potential stigma around approaching their charity for support and to break down possible barriers.

Does your charity do any of the following to reduce barriers to approaching you for support?

Answered: 36   Skipped: 1
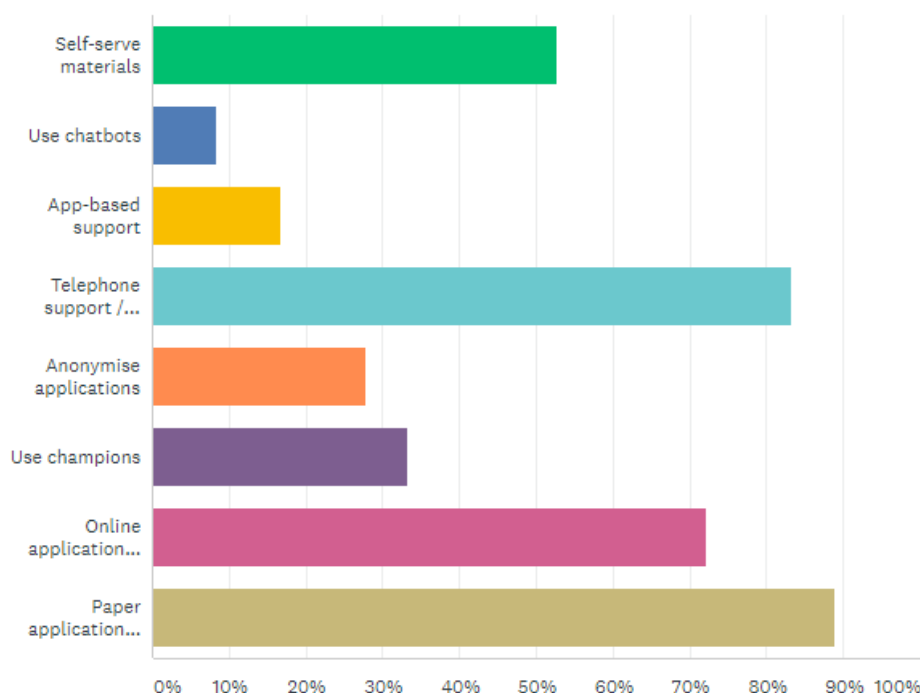
Language used by charities

Although respondents showed uncertainty when asked whether they thought the language the charity sector uses (including words highlighted to us as being potentially controversial such as 'charity', 'benevolent fund' and 'beneficiary') could be a barrier to individuals seeking support from a charity and increasing any stigma (with 30% saying language is problematic, 22% not problematic and 49% unsure), several charities shared interesting thoughts as to why the language we use could be potentially problematic.

When the language used by charities is archaic, or "old school philanthropic language", as one respondent put it, it can act as a barrier to individuals finding charities accessible and approachable, leading to a feeling that a charity might be out of touch with the problems of ordinary individuals and not sympathetic, and contribute to the problem of stigma.

Some respondents also pointed out using outdated terms could potentially alienate younger beneficiaries from coming forward, who may not know what a "benevolent fund" means. At the same time, it has always been difficult to think of another term that describes accurately what our sector does.

Do you think the language our sector uses (e.g. charity, benevolent fund, beneficiary) is unhelpful when it comes to encouraging individuals to seek support?

Answered: 37   Skipped: 0
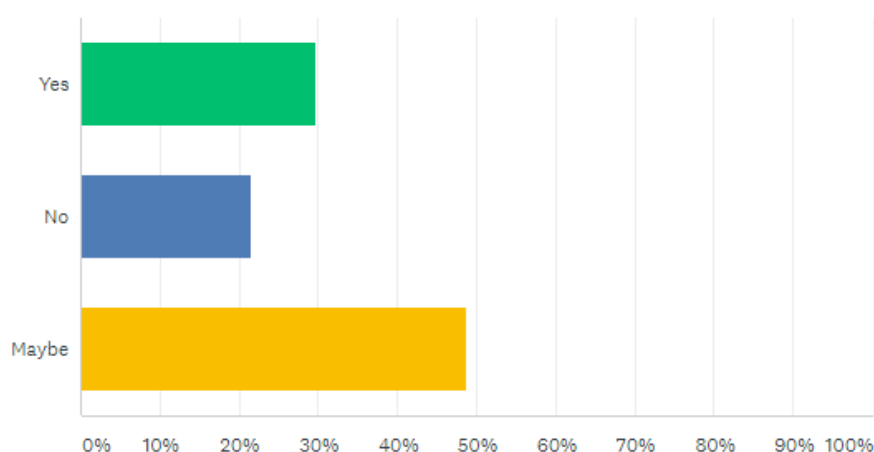
Our research also revealed a fairly even split between those that find using the word "charity" problematic (particularly when communicating with beneficiaries) and those that think we should embrace the term in certain circumstances.

There were concerns raised that using the word "charity" could create a misconception that in someone talking to a charity at some point in the future it is going to cost them money and they will be asked for a donation or to give something back. The word "charity" could also lead to negative connotations and someone not wanting to approach a fund due to being seen as a "charity case" - which conjures up negative images of begging/handouts which could contribute to a loss of self-esteem.

However, some charities commented the word 'charity' can still be useful in certain contexts - particularly when speaking with donors, funders, the press or referral agents, for example, so they understand what your organisation does and to encourage them to support you.

> *'Charity' is a legal term, we should embrace it - it is useful. Yes, our other general terms (benevolent fund, beneficiary) are Dickensian. I take my lead from other benevolent funds who have made huge strides in their branding and comms work to use approachable language, typography and imagery - that is what the individual sees. This is this is the best way to approach the whole language issue.*
>
> *I think if you seek to hide what you do by using euphemisms or unclear terms, it's creating another barrier. THAT is unhelpful. If you apply to the Receptionists Benevolent Fund, The Receptionists' Charity or Helping Receptionists - it's the same. In fact, I'd argue that the first two more clearly state that there is financial support available, otherwise generic terms like 'help' or 'support' could mean union representation, CPD, training, peer chat group etc. anything. In the same way, if I talk in general terms about our 'beneficiaries' that is fine e.g. in a trustee report. However, calling someone a beneficiary could make them feel uncomfortable and some I know would have no idea what I meant. I would most likely call a beneficiary a 'grants client'.*

Using the word "beneficiary" to refer to the individuals coming to a charity for support was also highlighted by several respondents as being potentially problematic. Instead, several charities reported having moved away from this term in their communications - instead using phrases such as "the people we serve", "individuals we support" or even just simply as their "client" or "service user". Benevolent funds connected to a professional/membership body might refer to the individuals they support as "members" rather than "beneficiaries".

In particular, charities reported finding success in combatting this barrier to individuals approaching them for support by using accessible, jargon-free language on their website and in all their communications to potential beneficiaries.

Remaining friendly, professional and non-judgemental in all communications (verbal and written) with beneficiaries was highlighted by several respondents as important to encourage those that might be hesitant in approaching charities due to some of the psychological reasons highlighted above e.g. embarrassment, pride, shame etc, to come forward. As one respondent put it, *"explaining that this charity was set up to be a support, and is certainly not a judge."*

Charities responded by stating using wording similar to "everyone occasionally needs help" or "it's a leg up, not a hand out" in communications such as on their website, social media or email communications could help those that might feel embarrassment or shame in approaching a charity by making it seem perfectly normal to come to them. Benevolent funds of membership/professional bodies also commented that wording the support available from the fund as a "member benefit" instead can also help alleviate any concerns or embarrassment about approaching their benevolent fund for support.

Even the word "grant" can be problematic for those that don't know what a grant is or involves, for example some individuals may think it is money that needs to be paid back, with some charities preferring to use the term 'financial support' instead.

> *We think carefully about the language we use and try to make it informal & friendly, avoiding use of words such as charity, benevolence etc (although not always possible). In social media posting we endeavour to message 'inclusively' making sure we are talking to 'everyone', 'all'. We engage with our regions to promote ourselves as membership benefit rather than for 'needy' people. Our case histories (website, social media, email campaigns) endeavour to emphasise how easy it is to apply, how approachable we are, how we are there for everyone.*
>
> *We publicise that this is a 'member benefit' and that members pay for it as part of their membership fee. Our details are also on the back of our membership cards now too.*

If you are concerned about whether the language your charity is using in its communications is potentially creating a barrier, you could seek feedback from existing beneficiaries about the language you are using and whether they find this accessible or off-putting.

Some charities, such as Turn2us, have started using a co-production process when designing new services - working closely with beneficiaries themselves to ensure services are as accessible as possible (including in the language used). You can find out more about their co-production process and access their co-production framework at
 www.turn2us.org.uk/Working-With-Us/Co-production-and-involvement-at-Turn2Us

Case study: Smallwood Trust

What's in a name?

Over the years, several long-established benevolent funds have removed the word "benevolent fund" and other archaic language from their charity's name to attract more beneficiaries. We spoke to ACO member The Smallwood Trust about the impact of their name change in 2017.

The Smallwood Trust was previously called the Society for the Assistance of Ladies in Reduced Circumstances since our formation in 1886. We changed our name to the Smallwood Trust in 2017 to reflect a more modern approach while still honouring the heritage of the charity and our founder, Edith Smallwood. The re-branding was part of a wider transformational strategy to increase and make our grant-making more accessible. We added our mission statement "enabling women to be financially resilient" to the strapline on our new logo to communicate a clearer message about the outcomes we aimed to achieve.

The name change was a relatively simple process which was made at the same time as the launch of our new website. We consulted with staff, trustees and a selection of beneficiaries on the name change and logo. While there is always differences of opinion and preferences in relation to names and logos, the name change and logo we eventually chose had unanimous appeal amongst the stakeholders.

It is difficult to say in isolation the impact of the name change alone as it was part of the wider transformational change. What we can say is over the last 4 years we have increased our annual grant-making from £600k to £4.5 million, attracted a diverse board of trustees and staff, significantly expanded our networks and attracted a substantial amount of external funding to enable us to support more women - 19,000 in 2020 across all programmes - and the name change and re-brand has been a component part of that development.

Offering anonymous support

Offering applicants an anonymous process of accessing support can also combat any potential stigma around approaching a charity and can help counter some of the potential barriers individuals may experience in doing so such as pride or embarrassment.

This could include anonymising applications once received before they are passed on to a decision-maker, committee or charity board, and communicating clearly with the applicant that this will occur before they make their application.

This may be particularly important within occupational benevolent funds - especially if closely linked to the profession and if they feature members of the profession amongst decision-makers. Individuals may feel concerned if they know decision-markers personally, or if they are senior members in their profession, that it could impact their future career prospects (or simply harm their sense of pride) if it was discovered they had approached the profession's charity for support. Therefore, reassurances about anonymity can help combat this.

Some charities who did not typically offer anonymity did mention they would consider doing so if the applicant mentioned they knew a board member or decision-maker, when the charity would ask the applicant whether they would prefer to keep their application anonymous in those circumstances. One charity also mentioned they had made the decision to remove the word 'charity' from their application forms and promotional materials to make them more discrete if seen by a colleague on an individual's desk, for example.

Offering self-serve support materials available to access anonymously through a charity's website, hub or app can also be an effective way to give support to individuals without them needing to feel embarrassed. In our research, over half of respondents (52.78%) reported having such self-serve materials available for beneficiaries, while 16.67% had app support.

This is, in particular, a good approach when offering mental health/wellbeing support, where unfortunately a more prominent stigma still exists and individuals may be particularly embarrassed approaching a charity directly for this type of support, but are likely to be happy to access help themselves anonymously via a website or app.

A few charities surveyed also mentioned they were able to reassure beneficiaries with concerns about anonymity and whether their details might be shared by providing every applicant with a copy of the charity's privacy policy when they applied to clearly illustrate how their data will be used, and also remind people that due to GDPR they will not share any information without the applicant's consent.

Case study: iprovision

Offering anonymous mental health support

For more than 50 years, iprovision has been supporting past and present members of the Chartered Institute of Public Relations, and is the only benevolent fund serving the PR industry. Covid-19 accelerated iprovision's plans to introduce a helpline for those struggling with mental health issues, as well as comprehensive resources available online and to download – all with the benefit of total confidentiality.

"The iprovision Mental Health Hotline was an idea we had been kicking around with the CIPR for some time," said iprovision chair Tony Bradley.*"It was apparent that mental health issues were either the root cause, or a symptom, of the difficulties facing an increasing number of requests for our help.*

"The hotline and the accompanying online resources are easy to access, and avoid applicants being embarrassed or even feeling stigmatised when voicing their concerns around personal issues. It operates in conjunction with Health Assured and was funded by the benevolent fund for the first year.

"We have just agreed to underwrite it for a second year, and I'm reminded of something I heard at an ACO annual conference where one of the speakers said that sometimes it's more effective to pay for railings at the edge of a cliff than fund ambulances at the bottom. It's an analogy that's stuck with me and made our decision an easy one."

In year one, the iprovision Mental Health Hotline's online portal received 260 hits, with ten individuals making calls to the service – two seeking advice and eight receiving counselling. Low mood was the most common issue, followed by work-related stress and redundancy concerns. The biggest number of website hits, by far, occurred in January '21.

"These are not huge numbers," added Tony Bradley. *"But given the fairly small size of the PR community we serve, they are significant. Hopefully a bit of support, and a few words of advice from an experienced BACP-accredited counsellor at an early stage, can help stop some issues developing into something much more serious."*

Using case studies / individual stories

Sharing case studies, stories and feedback from individuals supported through a charity's regular communications (on the website, email marketing or social media) can be an effective way to normalise the process of approaching a charity and let individuals know they are not alone in needing help and should not feel ashamed needing assistance. They can also be a great tool to raise awareness of your charity and how it helps individuals, and be used to emphasise that is is easy to apply for support, and how approachable and helpful the charity will be for someone looking at applying.

Giving a range of examples of different types of individuals and family members supported could help reduce stigma and be used to tackle misconceptions such as going to a benevolent fund is only for the neediest etc. by showing a range of individuals in different circumstances that have been successfully aided by the charity.

Case studies and stories can also be a fantastic tool for myth-busting about benevolent charities, such as having a range of stories available countering various misconceptions including that you need to be unemployed to apply, you need to be claiming benefits or that family members of those connected with the fund cannot be helped.

It can also be helpful to refer to experiences shared by individuals as their "stories" rather than "case studies", as there are some who have commented that the word "case study" can be dehumanising for the individual that has bravely offered to share their experiences with you to help support your charity.

Case study: ICE Benevolent Fund

Myth-busting benevolent funds

We spoke to ACO member the ICE Benevolent Fund about the work they have done to encourage civil engineers and their families to approach them for support by actively tackling myths about benevolent funds.

To try and encourage more people to approach our Ben Fund for help, we tried to anticipate what our members might be thinking when they were uncertain about applying to us. We tried to think of all the reasons an ICE member would NOT make contact with us (e.g, might think that the support doesn't apply to them or that they hadn't been a member for long enough, or that we didn't help family members etc). When we had a list of these possible reasons, we then put in place a myth-busting message which we put on the news pages on our website and ran a series of messages on social media highlighting each 'myth' on this list across social media. Find out more here.

We also wanted to convey a positive picture of how the Ben Fund can work to improve lives, so we put together a film. The idea behind this was to show a young couple struggling with a terminal illness, but maintaining a positive approach and showcasing the practical interventions that the Ben Fund can help with to improve life. See the film here

The idea behind this also was to make our members feel that if Stuart and Jade were brave and proactive enough to come to us for support then they could also make that step. The film clearly demonstrates the difference that one call to our office can make and we wanted to show that applying to the Ben Fund is, in fact, not onerous and that we actually want to help.

We did have concerns that this video campaign would be difficult to launch as it is 10 minutes long. This is a big ask of an audience, so we tried to frame it in the context of 'Take 10 for Ben' (Ben Fund), inviting people to 'pop the kettle on' and settle in for the video which was couched in the terms of a 'mini documentary'. This prepared people, and it had a much better engagement rate, we believe, than had we not mentally prepared people.

The impact: We helped more people than ever last year (214 new beneficiaries last year applying for direct interventions). We had 192 in 2019. Total number supported 305 (2019: 269). How much of this can be attributed to this myth busting exercise is unclear, but it was just one of the tools that we used last year to think about how we can break down barriers and meet the challenge of ICE members not realising that the Ben Fund was there for them.

Supporting with the application process

Ensuring someone at your charity is on hand and available by telephone/email to address any concerns an applicant may have about applying for support, to give guidance with eligibility requirements and to offer help when completing applications is an important way to reduce stigma and barriers to accessing support. Several charities surveyed mentioned they had volunteers available by telephone to help individuals complete applications when needed.

One charity stated an initial telephone call is conducted with each applicant with one of their grants assistants so that any worries or misconceptions about applying for support can be addressed at an early stage. Speaking to someone in person in a friendly and non-judgemental way early on can be a great way to put individuals at ease about the process.

Treating applicants with respect was also flagged as important to address stigma and emotional barriers. Several charities surveyed mentioned this could be shown by offering cash grants to beneficiaries to manage and spend as needed and give individuals financial autonomy, instead of gifts/vouchers which may convey a belief that beneficiaries cannot manage their own finances.

Making changes to the application process

Our research showed that a significant proportion of charities surveyed thought the application process was a barrier to people accessing support, with 70% reporting it to be either a very prominent barrier or slight barrier.

To get support more efficiently to those most in need, who might be put off applying for urgent support if a charity had a lengthy or cumbersome application process, some charities have looked to simplify the process of applying for certain types of support. For example, during the Covid-19 pandemic many benevolent charities streamlined their application process for their emergency Covid grants to get one-off emergency grants to individuals in desperate financial need as quickly as possible.

This may involve, for example, requiring applicants to need to supply less evidence and paperwork to apply, or taking evidence that someone has managed to successfully apply for welfare benefits as evidence of their need. Charities also managed to speed up the decision-making process for emergency grants during the pandemic by allowing decisions to be made by their committee/board via more frequent video meetings - where previously decisions may have been only made at set diarised in-person meetings - or by allowing grants teams to make decisions where previously they may only have been done by Boards/committees.

Many charities who were not already offering online applications introduced these during the Covid-19 pandemic in response to charities' increased need for home working and to enable individuals to apply for emergency support during the crisis quicker and more efficiently - with our research now showing 72% of charity respondents offering online applications.

Ensuring your charity's eligibility criteria are communicated clearly on your website and application forms is also important to avoid any confusion over eligibility when people start the process. Some charities have implemented eligibility checkers on their websites to enable people to check if they might be eligible to apply before filling out an application.

Having a good warm referral/signposting process can also help ensure someone gets the support they need if they are not eligible for support from your charity. Several charities surveyed mentioning individuals could be put off applying for support if they are felt like they are being pushed from pillar-to-post without getting the support they need, so having a good process in place could help prevent this.

Considering Digital Exclusion

It is important to remember as organisations become increasingly digital that not everyone has access to the internet, particularly those who are facing financial hardship. Some people may rely solely on mobile phones and not have access to a PC/laptop, some will rely on libraries for internet access, while some may not be able to get online at all.

It is therefore important that charities have a working phone line that is being answered for those with no access to the internet who made need advice or support when completing application forms. It is also important for benevolent charities to have paper-based forms that can be posted available for those that cannot access them online (with 89% of survey respondents reported having them available).

While accessible to most and quicker to complete - online applications can still be daunting to less tech-savvy people due to the lack of human support and interaction. To tackle this, charities can let online applicants clearly know on their website that there is a number someone can call and someone available to help guide that person on the application process should they need it. Resource allowing, charities could also use online chatbots that appear on application pages to offer help and connect an applicant with additional support should they need it.

Building awareness

With so many charities responding to our survey saying lack of awareness that their charity exists is one of the largest barriers to individuals accessing support, knowing ways to improve your charity's awareness amongst key beneficiary groups and having a strategy in place is important to prevent this being a barrier.

Some methods other charities are using to try to improve awareness amongst potential beneficiaries include:

- Using social media, email marketing and your website to demonstrate the different ways your charity can support individuals and families, and share different case studies to illustrate this.
- Work with your industry bodies to get them to help promote your fund and include articles in industry publications.
- Attending road shows, industry events and going into workplaces to talk about the work of your charity.
- Setting up a social media community for your beneficiaries.

- Keeping in touch with existing beneficiaries and maintaining that relationship.
- Using mailouts or a physical newsletter to keep in touch with those who have left the profession.
- Re-branding your charity to be more reflective of your key beneficiary groups and to help you discuss/publicise your organisation's work.
- Using volunteers as ambassadors or champions within your industry to promote and raise awareness of your charity.
- Using Google Ads and registering your charity to receive a free Google Ad grant to help promote your charity.
- Running free webinars for those in your industry.
- Working with local or national referral partners and press to let them know your charity is there to support people.
- Reaching out to employees of companies that have gone under.
- Posting on local community group social media pages and websites.

For more details on different ways to raise awareness of your charity amongst potential beneficiaries you can download ACO's tip sheet on Connecting with Beneficiaries.

Case study: Clergy Support Trust

The impact of a re-brand

The Clergy Support Trust provides support to Anglican clergy (serving and retired), those in training and their families in the UK & Ireland. Founded in 1655, the Trust was renamed in 2019 after being previously known as Sons and Friends of the Clergy. It was given a new name to reflect the Anglican church of today and to encourage more people to come forward for help.

The decision was taken after carrying out research with potential beneficiaries and other interested parties. With the help of our supplier IE Design, we carried out 16 in-depth interviews with key stakeholders, and an open survey of over 1,200 people. Crucially we needed to avoid the word charity, as the research found this would deter clergy from coming forward. The visual identity was also given a complete overhaul with a focus on welcoming language, such as 'how can we help?', and inclusive imagery to show the diversity of people supported.

Alongside the rebranding, the grants scheme was given a complete overhaul, taking advantage of a new charitable object meaning we can focus on promoting good health we were able to add more preventative services. New emergency grants for smaller needs, with a quick turnaround, and wellbeing grants for holidays encouraged new applications. A simpler application process significantly improved word-of-mouth referrals. Changing our 'book grant' for those training for the priesthood to an e-book library subscription with 1,100+ titles helped highlight our work with these potential beneficiaries.

Since the rebrand, we have also added an 0800 number, made more use of online forms and added an eligibility calculator, so people can check for themselves if we can help.

Services such as online therapy for insomnia and poor sleep have also been a key part in how we can help. Most importantly, in 2019 we saw a 35% rise in grants to 1,608; 2020 saw 2,407 and 2021 already looks set to exceed 3,000. So, we are reaching more people with more support options.

We have also been blessed to have received awards for our branding, most recently Bronze for 'Best Naming Strategy' and Silver for 'Best Visual Identity by a charity, NGO or not-for-profit' at the branding industry Transform Magazine Awards 2021. But most of all our beneficiaries have endorsed the changes telling us, "It does what it says on the tin", and female clergy in particular have thanked us for the new more inclusive name.

Case study: The Charity for Civil Servants

Using champions to build awareness

We spoke to ACO member The Charity for Civil Servants about how they use Champions to promote their charity within their industry:

"I don't need help but my colleague does..." isn't a new phrase at the Charity. Although true for some, often it's an assumed correlation between the severity of a situation and worthiness for help.

Our research - "The Covid-Effect" - confirms it still, with "it wasn't bad enough" cited as the main reason not to ask for help. Yet the spectrum of help available from the Charity is vast. We support current, former and retired civil servants throughout their lives - real-life people with real-life challenges. It's not only worst-case scenario.

That's where the Champions come in. Each volunteer a current civil servant; they advocate on a peer-level with colleagues. They transform people's connection with the Charity from a faceless organisation to a familiar and more approachable face of a friend or colleague.

Champions are tasked simply to signpost - make colleagues aware of how to access the help available. They don't need to go into detail, just offer a quick "why not see if the Charity can help?". The basic nature of the role ensures initial interactions with the Charity are quick and simple, encouraging them to approach us.

We actively encourage Champions to access the help available - normalising it by recommending with experience. Our range of digital tools has proven the most effective route; offering high-quality content and services directly. If they do need to make an application form for financial help, debt advice or wellbeing support, it won't seem so intimidating after this.

Hosting virtual Coffee Mornings also allows us the Charity to set an informal yet safe tone. It allows a space to learn more about the Charity but importantly, share personal stories with each other. Champions have told us that connecting in such an intimate way, regularly, has positively affected how they encourage their peers to ask for support.

GROUPS FACING THE GREATEST STIGMA/BARRIERS APPLYING FOR SUPPORT

As part of our research, we asked charities whether there were any particular groups of individuals they find it difficult to reach and encourage to seek early support.

We will address why people highlighted certain groups as particularly problematic for a charity to encourage to apply for support and examples of how charities are already trying to address this below.

Are there any groups you find particularly difficult to encourage to seek support?

Answered: 32   Skipped: 5
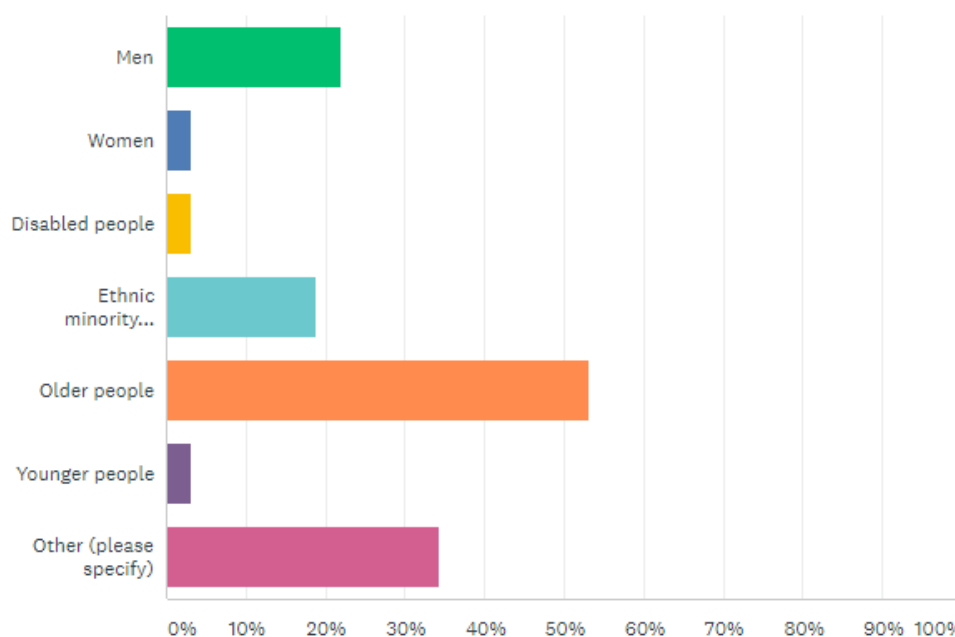
Other groups not highlighted above respondents flagged as particularly difficult for their charities to reach included:

- Retirees and those that had left their industry;
- Those living in rural areas;
- Those with care needs;
- People overseas;
- Family members;
- Domestic violence victims.

Age

As you can see above, by far the largest group of individuals benevolent charities are concerned about reaching are Older People, with 53% of respondents saying they had difficulties in reaching this group.

Occupational benevolent funds, in particular, expressed concerns about reaching older beneficiaries and retirees who had left the industry, who would not be receiving regular communications from the industry or seeing industry publications which a fund may use to promote its services.

Older people may also be less likely to use the internet or social media, so therefore miss out on any promotion a charity may do there. Where working-age professionals will be aware of the fund and know its social media profiles, or attend the charity's frequent webinars and presentations, older retirees may no longer be on the charity's mailing lists or use social media so lose that connection.

Several charities also remarked that the older generation may be a group who find it harder to ask for help when they need it. They may feel more of a sense of pride or face more embarrassment/shame, feeling that they should not be needing support and preferring to be seen as helping rather than needing to be helped.

To tackle reaching older people/retirees, some charities mentioned they had approached firms in their industry to see if they could let ex-employees know about the benevolent fund in their pensions literature. Some charities also send mailouts/letters to former members/employees to reach more people from this group.

Particularly during the Covid-19 pandemic, charities were keen to explore ways to keep in touch with older beneficiaries when they could no longer visit them in person or hold in-person events or befriending services such as coffee mornings. Instead, some charities stated at the start of the pandemic they actively telephoned older or vulnerable beneficiaries to check how they were or if they needed support. Some respondents also said they ran virtual coffee mornings over video calls or set up Facebook communities for retirees to stay connected, and supported their older beneficiaries to join such services.

A few charities also mentioned they had set up focus groups/user groups for pensioners and retirees to help understand this group better in terms of how best to reach them, their needs and what the charity could do to help.

Younger people

Despite only 3% of respondents staying they find it difficult getting younger people to seek support (perhaps as younger people are likely still connected with an industry or are using emails/social media to see promotion from charities) some charities in the comments flagged they may have concerns about younger people knowing benevolent funds exist and that they can be approached for support.

When considering whether to help younger beneficiaries, some charities mentioned concerns had been expressed by decision makers that if you help young people it could encourage dependence or reliance on the charity for life. However, others raised that by helping someone at the start of their career it could instead create a supporter and champion for the charity for life.

For example, ACO member the Journalists' Charity recently established a First Jobs Fund as a grant to specifically help new starters at the beginning of their careers in journalism. The scheme is aimed at supporting young journalists to start new roles, who are often burdened by high levels of student debt and face an increasing cost of living, especially where many journalism roles are in London. The fund offers financial assistance to cover the cost of relocation, accommodation, transport, and equipment that is often needed in order to accept a first job.

You can find out more about the Journalists' Charity's First Jobs Fund here.

Gender

The second largest group flagged as difficult to encourage to seek support are Men, with 22% of respondents stating they had challenges with this group. In the comments, several charities mentioned this may be as traditionally men have been seen as less willing to admit vulnerabilities and talk about their mental health or financial difficulties. They may feel more embarrassment/shame in seeking help and feel like they should be self-reliant due to the perception that they are expected to be the breadwinners.

In recent years several ACO members have run campaigns around encouraging men who are struggling to seek mental health/wellbeing support as soon as possible. For example, the IET's charity Foothold ran a campaign called Keep Talking in 2020 specifically focused on encouraging men to talk more openly about mental health difficulties, and to seek support if they need it.

Although only 3% of respondents mentioned they found it difficult to encourage women to seek support, in the comments charities mentioned that they found reaching women in rural areas to be particularly problematic, as well as women who were victims of domestic violence who may be afraid to seek support from a charity in case their abusers found out.

Case study: LionHeart

Men, and asking for help

To coincide with Men's Mental Health Week 2021, ACO member LionHeart (who support RICS professionals and their families) revealed how they have been supporting men in their community.

Despite a challenging 18 months and the impact the Covid lockdowns and all the uncertainty will have had on many people's mental health, men remain far less likely to seek help for issues like stress, anxiety and depression - and proportionately much more likely to die by suicide - than women. There are some definite signs that the stigma among men and the issue of mental health is on the change though, especially as more high-profile men have begun to share their own experiences publicly.

LionHeart's own statistics have shown a huge leap in the number of male surveyors accessing our counselling service. In fact, over the last six years, the number of men taking up counselling with us has risen by an incredible 2900%. Overall, we have seen a 265% increase in men calling LionHeart in relation to their mental health, including stress, over the last six years, with 2020 being the biggest number ever.

LionHeart counsellor Mark Hodson says: "The positive is that because of the work of organisations like ours and others, and a greater focus on mental health in mainstream media, attitudes to seeking support are definitely changing. However, even with these positive campaigns, asking for help with your mental health can still be a huge hurdle to overcome and our clients frequently say that they feel like needing support is a sign of weakness. Of course, this can be true for both genders, but particularly men, who often struggle with the conflict of having to appear 'strong' and be the dependable ones.

"There can be a huge number of reasons that men may feel this way - it can be down to self-expectation or the perceived expectations of others. Sometimes it can be how someone was raised, and I have had clients say to me that they put off talking or asking for help because they believed their own male role models would not have done so, therefore unfortunately for them to reach out for help themselves was a real last resort."

It is hoped that by continuing to focus on the subject of male mental health through weeks like Men's Health Week, asking for help will continue to be more normalised and that fewer men will wait until they hit that rock bottom before they seek support.

Ethnicity

Encouraging individuals from ethnic minority backgrounds was flagged in our research as the third most common group that charities struggle to encourage to seek support, with 19% of respondents saying they had difficulties reaching this group.

Several charities flagged concerns in the comments as to whether their support was reaching ethnic minority groups and a diverse audience. Charities flagged potential cultural and language barriers as being a reason why it might be more difficult for charities to reach these groups and advertise their support - and for not successfully publicising their support for these communities.

Charities are increasingly looking to do work to ensure their support is reaching groups from different backgrounds. As an example, ACO member The Film & Television Charity has recently undertaken work to commit themselves to being an anti-racist organisation and ensure support is readily accessible to specifically Black, Asian and minority ethnic people in their industry. This included creating a Black, Asian and Minority Ethnic Community Grants Scheme in September 2020. You can find out more about their work here.

Several charities also flagged that they found the Association of Charitable Foundations' guidance on grant-giving and Equity, Diversity and Inclusion useful - which can be found here.

Professionals

Additional challenges were flagged in our research by occupational charities working with currently employed professionals when it came to encouraging them to seek help from their benevolent fund, with 13% of occupational charities stating people in their profession are very hesitant to seek support and 65% saying they are slightly hesitant.

Several occupational charities surveyed from traditionally affluent and professional industries (e.g. bankers or accountants) commented it was particularly difficult for those in their industries to admit they need support due to a sense of pride and feeling as if they should be self-reliant and that help is only for the neediest - particularly amongst those who are currently employed yet struggling or those that had been recently made redundant.

Several charities working in industries that are primarily care givers e.g. doctors and nurses, also flagged that whereas they like to be associated with providing the help and support they often don't like to ask for it themselves.

Charities responded this can be countered by working closely with the profession and having a united message across the industry that there is no shame in needing charitable support.

Are individuals within your profession particularly hesitant about seeking support from their industry charity?

Answered: 23   Skipped: 14
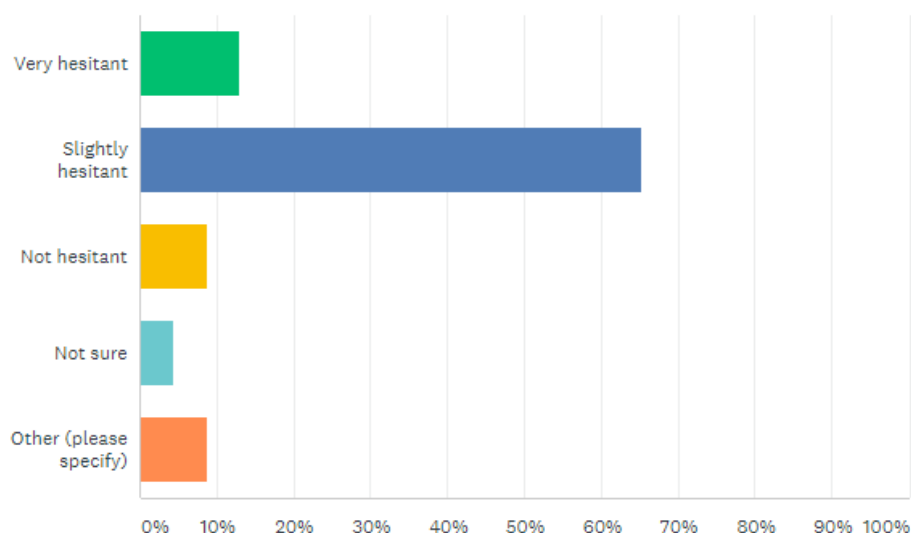
As addressed earlier in the report, potential beneficiaries of occupational benevolent funds may also be concerned by the charity's close connection with their profession, and worry that others in the profession may find out they have sort help and how this might impact on their careers. It is therefore important for occupational charities to promote themselves as working separately and independently from their professional body to offer confidential support.

You can find out more about the opportunities and challenges for occupational charities working closely with their professional associations in ACO's report 'Benevolent funds and their professional associations: Seizing opportunities and mitigating risks'

The impact of Covid-19

A comment on the impact of the Covid-19 pandemic on any stigma when it comes to approaching charities for support.

It was encouraging to see that the majority of respondents (62%) felt that the pandemic has had a positive impact on reducing the stigma of individuals asking for support. This may be due to the feeling that more people than in any recent time have felt the impacts of this pandemic and that "we are all in this together", whether that is financial struggles due to industries being unable to operate and more people facing income loss or redundancies, or more people needing mental health support to cope with the impact of lockdowns. In some ways, the pandemic has caused the need to seek assistance to become more noramlised.

CONCLUSION

It is clear there are a number of reasons why stigma exists when it comes to individuals approaching a charity for support - and why people often leave it until the last resort to ask a charity for help.

There are a number of barriers that charities need to break down in order to reduce this stigma, including how to reach those that might be embarrassed or ashamed to approach a charity for assistance, how to address any concerns beneficiaries may have about the application process - which is often perceived as complicated and cumbersome - and how to improve awareness amongst potential beneficiaries that benevolent funds exist and can help individuals with a range of services.

We can also see there are certain groups of individuals which charities believe may feel more stigma when it comes to approaching charities for support and charities may find different barriers and challenges in terms of reaching - including older people and retirees, professionals, men (particularly when it comes to mental health support) and those from ethnic minority backgrounds.

However, it is encouraging to see from all the examples and case studies shared with us in creating this report that benevolent charities are already making good strides when it comes to tackling stigma and breaking down barriers amongst their own potential beneficiaries and communities. We hope that by sharing some of the practical measures charities have already put in place to address this it will help others looking to address these challenges within their own organisations.

ABOUT ACO

The Association of Charitable Organisations (ACO) is the UK umbrella body for benevolent funds and charities that provide financial and welfare support to individuals in need. We encourage collaboration and best practice in the charity sector through the sharing of knowledge and resources.

For more details or queries relating to this toolkit, please contact ACO:

Telephone: 020 7255 4480
Email: info@aco.uk.net
Web: www.aco.uk.net
@ACObenevolence