Anyone can be vulnerable

Project 02. Fundraising and vulnerability

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The original brief
Everyone has a right to be part of a key attribute of our society – giving to charities. Equally, no one should feel pressurised into giving and this is especially true at times of vulnerability. This project will propose updated guidance and recommendations for rigorous best practice in this crucial area, where fundraisers must be seen to be caring, sensitive and above suspicion or concern.

For senior management and trustee boards, this project will:
- Help them make important strategic decisions on how the organisation will deal with vulnerable people. This may include:
a: Having a vulnerable person policy in place. Once in place, organisations should ensure that all of their fundraisers and suppliers are aware of its contents.
b: Operational decisions, such as cut off times for outbound phone calls and door to door fundraising i.e. not in the hours of darkness during winter months.
c: Making sure monitoring procedures are in place to ensure compliance against the policy.
d: Having a data policy on how to record and use information on potentially vulnerable people. Note, it should not be assumed to always exclude all vulnerable people. Please see the body guidance for further details.
- Show them why it is important for fundraisers to consider non-financial opportunities for vulnerable people, so they can support your charity in other ways.
- Show why donor choice should be an integral part of your fundraising and that communications aren’t always asks. There should be ‘thank you’s’ and feedback on previous gifts included in your organisation’s communications plan.

For donors, this project will:
- Make them know they have a clear choice on how and when they are contacted.
- Ensure they do not feel overwhelmed by donation requests.
- Make it clear where they can find the charity’s vulnerable person’s policy on the website or how they can request a copy.
- Make it clear how to get in touch with a charity via their preferred method.
- Give reassurance to the families, friends and carers of vulnerable people that charities will respect the wishes of those who are vulnerable. It will be easy for them to amend or stop communications if required.

The Issues

'People do not like to say "no".' It is an unintended consequence of increased fundraising activity over time: people who have been generous in giving have become increasingly targeted, both by now defunct data sharing practices and by organisations looking to make the most of the contact data they hold.

As the media highlighted in 2015—and as research for this project confirmed—this has in itself created a form of vulnerability, as supporters have felt overwhelmed by the amount of information and number of requests they receive.

In addition, the life stage and financial circumstances of many of these donors means their ability to effectively manage their giving without encountering emotional or monetary challenges—which are often intertwined—presents a further problem.

What is 'being vulnerable'?

We can add to this an understandable difficulty in defining 'vulnerability'. For some, it may be an enduring health condition, such as dementia, which can affect decision-making; for others, it may be a recent event, such as bereavement, divorce or even a windfall, which temporarily alters the way they respond to the world around them. Let us not forget too that any one of us can be vulnerable in any number of ways at any time—including front line charity staff who work closely with beneficiaries and supporters every day, understanding and helping to address others' difficulties but potentially taking on some of their stress.

Because the idea of vulnerability is so open to interpretation, then, how do we strike the balance between looking out for our supporters and inadvertently making decisions which, though designed to protect them, effectively remove their right to choose? Most obviously, in order to avoid stereotyping or being patronising in how we manage our communications, we need the ability to understand more at an individual supporter level.

Is the bottom line really the bottom line?

Amongst the internal conundrums that came out during the project workshops was that the need for charities to effectively measure success and drive activity possibly over-emphasises the importance of income alone. It seems obvious, but maybe our need to maximise impact for our causes and beneficiaries means that the time and money required to invest in supporter relationship management is not our top priority.

A knock-on effect of that could be how we brief, manage and reward suppliers (see CDE project 21 – *Working with suppliers*), such as telephone or face-to-face fundraisers, who may be looking at throughput of sign-ups rather than quality of the interaction (one example shared was of a call agent who was criticised for taking too long on a call that 'only got a £3 a month direct debit'. A few months later the charity learned that the supporter was so impressed by the caring tone and time taken on the call that they donated a six-figure sum following a property sale!).

A final, but significant common thought, was how we can each feel equipped to identify and manage issues of vulnerability, as opposed to knowing there is a policy on a shelf or in a folder somewhere. Clearly certain jobs are more acutely aware, but if 'any supporter at any time' needs to be considered, then it needs to be everyone's business to work to the same goals and standards.

Taking these principle issues on board, and in an attempt to give some food for thought as well as a practical check-list for those organising campaigns, as well as for those authorising them, there follows a digest of the key principles raised by contributors to the project and some suggested actions. These pretend to be neither exhaustive nor proscriptive—fundraising is a vast and diverse discipline with many nuances that those closest will be best able to manage for themselves—but they came up time and again in conversation. It is hoped these will lead to more respectful, universal and effective relationships with supporters.

The Principles

Throughout the project, a lot of reference was made to existing guidelines within the sector and elsewhere that have sought to address issues of vulnerability. Some of these—the British Banking Association guidelines, for instance—have been written with specific audiences or professions in mind, and include input from the sector. Rather than reproduce those, here are some abiding principles that could directly improve donors' experience.

It is not just about people who are vulnerable!

All of our donors deserve respectful, timely and appropriate contact with us. As other projects for the Commission for the Donor Experience (Commission) demonstrate (in particular CDE project 13 - *Giving donors choices and managing preferences*), there is room for improvement on a number of fronts. We may well not know that someone is in vulnerable circumstances and so should be making sure that nothing we do might confuse, compromise or mislead anyone.

Believe in donor choice

People give to charity for many reasons—too many for us to reasonably list and tick off as part of our relationship with an individual. We need to make choice part of our conversations: to clearly demonstrate that what a supporter tells us about how or why they give will make a difference to how and why we continue to contact them.

Also, unless we have a reason to believe otherwise, people who we know to be in a vulnerable state still have the right to make decisions and that must be respected. One person we spoke to was the carer for a person with dementia who said, 'John can make his own mind up. It doesn't matter if you or I think he makes an odd or bad choice.' What we have to do is support our supporters, giving them adequate time, information and the clear opportunity to choose.

Get to know our supporters

Following on from the data capture element above, the better we know the people who donate, the better able we are to understand the issues or challenges that give rise to vulnerability.

Are there particular parts of the population who support our charity? How do we record information about our supporters that might help make communications more appropriate (indeed, can you record it?)? There is no set in stone way of dealing with this sort of data capture and due attention must be given to its sensitive nature. Where specific policy decisions may be made dependent on a supporter's needs, there is a clear interest to gather and store relevant data, always using a method that does not compromise privacy. (fundraising-compliance-forum@googlegroups.com has been debating this.)

It is also worth considering whether our supporters are also our beneficiaries and whether that status has any bearing on our approach to relationship management. We heard a powerful story of a gentleman in a hospice who was adamant that being a patient there did not stop him fundraising for them, but it was somehow hard for their fundraising team to know how to deal with that in an honest, yet ethical way.

Wear our supporters' shoes

What is it like to receive fundraising communications from us? When writing copy or putting together imagery (see CDE project 1 – *The use and misue of language)*, to what extent do we consider the feelings of the supporter, or prospective supporter, beyond motivating them to give? There is a common sense that a disclaimer will do the trick but it is often at the end of the copy, after the signature, and it will be too late by then.

Also, thinking about people finding it hard to refuse, how co-ordinated are the various communications that a person may receive? As part of the project, a survey was run with supporters, beneficiaries and a representative sample of the public. The survey is available from the Commission website and could be a useful tool for any charity looking to understand the effect of its fundraising activity beyond the response rates.

The project research found that a substantial minority of supporters in older age brackets genuinely loved to hear from their favourite charities but found it hard to resist donating when they did, ultimately feeling overwhelmed (which is not a comfortable word for us to hear). If a person is isolated and likes letters through the door, should every one of those be asking for something in return?

In further focus group research for the Commission, it has become even more apparent that it is the impact of donations that matters most to donors. How many of our 'thank you' communications talk about the charity in general and fundraising activities at the expense of drawing a clear line from donor to beneficiary? (This is straying into the experience project a little, but we should remember it is usually requests that make donors feel overwhelmed, not thank yous!)

Look at the long-term return

Let us be honest, even in an unregulated world it is far better to keep supporters than to have to go out to encourage new ones. Whatever model of acquisition is being used, it will be the long-term, loyal supporters who provide the sustainable income and all research shows that happy people remain loyal.

A number of charities have shown that by asking less frequently, thanking more and demonstrating the impact of gifts, we can retain more supporters and engage them in a wider range of activities with the charity (see project 4 – *Thank you and welcome*). This is demonstrated through, for instance, frequent engagement from financial supporters in campaigning, volunteering or helping to raise awareness, and when they do this they are more likely to repeat or increase their financial support.

Whilst diversifying supporter journeys with a mixed bag of opportunities early on may reduce shorter term fundraising conversion to a second gift, the longer term advantage of having engaged supporters with a greater understanding of the organisation's work, and who are known to be predisposed to donating too, should result in longer, more profitable relationships (see CDE project 5 – *The supporter's journey)*. Measuring fundraising performance by relative lifetime value could prove to be a more sustainable indicator of success.

Ask yourself, 'What can I control'?

There are ways of working or activities carried out for the best reasons that could unintentionally create a vulnerable feeling or situation. One example we heard a number of times was of door-to-door campaigns that aim to catch people at home and, therefore, sometimes mean calling after dark, when a stranger at the door may make anyone ill at ease. Training can deal with this incident but could it be prevented?

All of our marketing materials can be controlled too, such as outer envelopes or the use of see-through packaging. Where our logo may be an obvious, proudly worn part of our branding, is empathy with your cause something all supporters want to be publicly known? For most organisations and supporters, it may not be an issue, but for political, campaigning or certain health causes, it may be that plain packaging works best for the receiver, in case being identified as a supporter could lead to a difficult conversation or position for them.

There is also the consideration of how creative and compelling copy-writing or images lead to content that crosses the line between articulating need and causing a feeling of guilt *(*see CDE project 6 – *The use and misuse of emotion)*. We want supporters to empathise with our cause and make the choice to give, not feel they are making things worse if they cannot act or donate.

It probably goes without saying, but quantity and frequency figure here too!

Consider the training needs of staff and volunteers

By making everyone in the organisation alert to the potential of speaking to someone in a vulnerable position, we can equip them to spot possible issues and effectively handle them.

It is also important to encourage staff and volunteers to share stories and experiences, as part of their own emotional resilience as well as discovering more about supporters. One organisation talked about how they encourage all staff to listen into calls to their helpline on a regular basis, to bring them closer to the cause and to learn from the helpline team how to manage conversations empathetically.

If an organisation has a service delivery element, the front-line staff ought to know how to talk about fundraising as well so that donor choice and ethics are managed respectfully and that the whole organisation operates as one. There is nothing like a charity not being able or willing to take a donation to damage a reputation!

Having a policy is not enough

Lastly, bear in mind that every organisation, charity and agency that has come under criticism in recent times for failing donors has had a policy on vulnerability. What has not been apparent is how that runs through the organisation, or how adherence is monitored or even measured. Management needs to be clear that respect for donors' wishes is at the heart of fundraising, so that listening, hearing and acting on potential issues becomes part of relationship management.

We ought to have compliance monitoring that passes the ‘show me test’. That could be embedded training on vulnerability within induction programmes or a proactive data capture process on our CRM. It should not simply be a case of pointing to the document on the policy shelf.

The Actions

As well as outlining the more strategic questions above, we wanted to suggest some tactical solutions or food for thought that might be practical to start implementing straight away. Of course, some charities are already doing some or maybe even all of these, and one size does not fit all, but there will always be the chance to improve.

Ask your stakeholders what they think

As mentioned above, as part of the project we ran some research with supporters and beneficiaries of two charities (Age UK and Alzheimer's Society) as well as a representative sample of the general population, asking their experience of fundraising and attitudes towards it. A précis of the results and the questions themselves can be downloaded from the Commission's website but could this be helpful for you if you have a defined supporter group who may be vulnerable?

Are you asking donors how they feel about fundraising in general, as well as why they support your charity? How are the responses turned into action within your organisation? Would you be happy to share research with others so that we build a picture of the true voice of charity supporters? A product of the Commission could be a regular 'state of the nation' piece of research amongst charity supporters, for instance.

Review your data capture and management

Whenever you interact with supporters, are you able to capture and store information that includes reports of what your organisation would define as vulnerability, and might you have associated KPIs that include spotting and acting on any issues that arise?

Also, look at your feedback loop for preferences, so that when things are altered it has an immediate effect on how you communicate. There is no point in logging on one system that a person does not want to receive 'phone calls if you are running campaign selections from a different database!

If someone has let you know something about their circumstances, how are you flagging it? Would it be straightforward for someone using the front end of your CRM to see critical information? One telecoms operator has a 'blue flag' system that marks customers' records, so that anyone in the organisation—call centre staff, engineers, etc.—can adjust their approach accordingly.

Is there support that you can offer?

We spoke with a major utilities supplier that has made a considerable investment in enhancing its CRM to provide advice to customers that goes way beyond their immediate relationship. If a person is flagged as having difficulty in paying a bill, for instance, the system allows the team to help guide the customer to support services or statutory benefits to which they are entitled but may not be using.

Encouraging your staff, volunteers and agencies to take that holistic view is not only 'the right thing to do', but it demonstrates the commitment and care that defines our sector. It is what we should be known for and tells a story more enduring and powerful than a sensational headline.

Is there support that can be given other than financial?

Fundraising campaigns always need a financial return first, but the majority of people are not going to give (no matter how good the 'ask' is!). So how do you leave your supporters feeling good about not being able to donate?

Make sure that everyone fundraising for you knows about other activities in which the charity is involved. It may be signing up to an online campaign; perhaps even volunteering some time; or something as simple as telling a friend about your work. Most supporters give money if they can, but if your values are clear and opportunities are explained, they will give in other ways too.

Work with suppliers and agencies to understand your supporters' voice

See CDE project 21 – *Working with suppliers*.

As well as regular income reports, get third-party fundraisers to record and interpret what they hear from your supporters. Every contact with your charity is an opportunity for stewardship, so encourage fundraisers to go 'off script' and have proper, personalised conversations. Find out what supporters think about your work, your brand and your values.

If someone is not able to donate, but has taken the time to listen or read about your work, make sure the last thing they hear at that point is along the lines of: 'Thank you. I hope you're as excited as we are about the difference that we're making together.'

Think about any incentives you are sending to supporters

See CDE project 11b – *Direct mail* and CDE project 11d – *Community fundraising*.

If you are using incentives in mail packs, to what extent are they engaging and in line with your purpose? Is there any element of producing even a slight guilty feeling that results in a donation?

There is clearly a difference between offering something in return for effort—T-shirts for race competitors, for instance, which also work for brand awareness—and sending out address labels or pens in acquisition mailings, but what is the emotional effect on the donor of receiving an incentivised pack? The answer is most likely one of guilt or compulsion to give, and is not that creating vulnerability?

Make it easy for supporters to contact you

See CDE project 16 – *A distinctive service culture*.

Is the contact information on all of your literature, website, emails and other materials the best for the audience? Does it go straight to the person most likely to be able to help or might they have to be passed around the organisation to get the right response?

If someone is distressed or concerned, they want to be able to communicate with the right person as quickly as possible. Try to make your supporter care team the first number or address that they see. Make sure your process for responding—office hours, voicemail or response times—can cope too!

THE COMMISSION ON THE DONOR EXPERIENCE

Brush up your policy

Just as having a policy is not the end, making sure that your policy is bespoke to the needs, issues and capabilities of your organisation is vital. Whilst principles may be universal, there may be specific activities or rules that apply to your organisation

For instance, following research with beneficiaries, Alzheimer's Society decided not to make fundraising telephone calls to supporters they knew to have dementia. Those supporters would still receive fundraising appeals and updates about the organisation, but the lesson was that people with dementia felt less able to understand information and less comfortable making decisions on the phone—and it could cause unnecessary stress.

Remember, this is not about blanket policies applying to all supporters. It is responding to the specific needs of those whose known personal circumstances demand consideration.

Involve everyone. Give staff, volunteers and third parties clear guidelines

There are so many touchpoints for charities, but for supporters it is one entity, so how can you think and feel like that? Make sure service delivery staff are aware of the needs for fundraising and vice versa, and encourage one to look out for the other.

There is a wonderful story of a person who was injured in a road accident and treated by air ambulance crew. Although they lost a leg in the incident, they wanted to help the air ambulance. The paramedic was able to arrange for the person to begin working as a speaker at fundraising events. Importantly, this was also a part of the healing process for the patient whose recovery from this traumatic injury was bettered by finding new purpose.

What are the best stories for your organisation, the ones that never fail to inspire? Does everyone know them?

Think quality, not quantity

See CDE project 16 – *A distinctive service culture*.

Use your feedback or complaints handling process to identify any root causes that are specifically around areas of vulnerability, from frequency or type of communication to the font size in mail or on the website to understanding the way the charity spends its money.

Are you able to allocate time to going through verbatim feedback and draw significant conclusions (how often do phrases like 'I give to so many charities and so I need to stop. Sorry.', come up?)? Are you able to run some short tactical pieces of research with people who stop their direct debits?

Look at fundraising targets for acquisition and retention, and consider how you are measuring the benefits of long-term support. What sort of behaviour is being encouraged to get to those targets? If there is too much emphasis on the volume of supporters rather than overall lifetime value, and is that in the best interest?

Make a donation

Lastly, be a supporter. Go online and hit 'donate now', call the number on your website, text the latest short code… and see what happens. Keep a record of what happens and when, and compare it not only to your own processes but also to your own expectations of good service. If anything fails to match up, change it!

Bear in mind the quality of the experience and keep playing the role of donor. How much do you feel your organisation has taken into account what it knows about you to personalise your journey? If you did not already know what an amazing organisation it is, would you consider donating your money to it?

The Last Word

Vulnerability, then, is not a state of mind or a health condition. At any time anyone could be feeling some kind of vulnerability, and so we need to make sure that we are talking with our supporters to understand what they need from us and that we are able to act on it.

There may be some unavoidable practical issues at various levels, but we need to guard against unintended consequences, such as being so acutely aware of potential vulnerability that we make decisions on behalf of our supporters and deny them the right to make their own.

As with all of the Commission projects, the key is in building relationships. Nobody wants to create a social environment where a charity supporter could face the choice between making a donation or turning on the heating on a cold night. As long as we listen, learn and act with the best intention of enjoying a mutually beneficial, enduring relationship, we will not.

We should not be scared of listening to what supporters tell us and tweaking what we do if that is what they want, but without the voice of donors being heard throughout our fundraising we risk creating vulnerability. Each charity will, and should, take its own approach, but we have to be clear that there is a collective responsibility to make every individual enthused about giving—not to our organisation but to charity in general—and that means each of us treating each of them as an individual, with respect to their needs above our own.

As well as each organisation ensuring positive action to identify and deal with supporters' vulnerability, we need to be sure that our codes of practice within the sector are fit for purpose and will adequately protect all parties. The risk of 'overprotection' of supporters through regulation would be catastrophic for beneficiaries but the Fundraising Regulator needs to be assured, and be able to give assurance, that any future headlines are the result of isolated incidents rather than endemic practice. We need to have an action plan for when things go wrong; a culture that accepts that, from time to time, they will; and a sector-wide commitment to trying to ensure that they do not.

Finally, there is no suggestion whatsoever that the sector does not take issues of supporter vulnerability seriously. Relationships are vitally important to everyone involved. It is the prioritisation of systems and monitoring compliance that is less clear; this is especially and increasingly the case when it comes to providing maximum return on fundraising investment to the charities' beneficiaries. By focussing on fundamental elements, some of which we hope are highlighted here, we should have respectful relationships with donors as a matter of course and only have to answer criticism by exception to the rule.