

# Charitable Eligibility Policy

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## Our charitable purposes

Help Musicians provides a lifetime of support to musicians, when they need it most.

Musicians provide an invaluable service to society. However, all too often, in order to create and perform the music we love, musicians have to make significant personal sacrifices of financial security and peace of mind, and even of their health. Help Musicians was started more than a hundred years ago in recognition of both the unique contribution musicians make to society and the unique struggles they can face, and to provide a safety net to those who give their lives to music.

Our charitable purposes reflect this history and our values and they are **to relieve financial hardship and poverty, and to promote education amongst musicians**. It is a legal requirement that we provide support in line with these purposes. To ensure that we do, we focus our support on musicians who rely on music income for their living and who are therefore at risk of hardship if that income falls or stops.

Our supporters donate to our charity because they believe in these purposes. To maintain their trust and generosity, we must use their funds to deliver maximum charitable impact as they would reasonably expect us to.

Like arts funders, we care deeply about musicians and the music they create. However, unlike arts funders who may focus primarily on musicians' creativity, as a charity focussed on addressing musicians' financial hardship, we consider financial need and music career first and foremost.

### About our eligibility guidelines

Our eligibility criteria set out which musicians may access different elements of our services. **We are not in a position to financially support every musician in the UK**. This is because we must ensure we have the resources for those who rely on music for their living and therefore, should that income be lost or threatened, would face hardship. If we supported all musicians, including those who make most of their income outside of music, or those who don't rely on income from music at all for their living, this could be to the detriment of those who do rely on their music income for their living and who need us most.

Our criteria ensure:

1. We spend charitable funds in line with our supporters' expectations given our publicly stated charitable mission: to be there for those who have served us all through music and rely on music for their living.
2. We are able to both support individual musicians in hardship now and also keep adequate funds aside to help musicians who rely on music for their living in times of shared difficulty. For example, during the COVID-19 pandemic, we distributed more than £20 million of emergency funding to thousands of musicians at risk.

We endeavour to keep our criteria up to date with the changing reality of musicians' income and careers and as far as possible we seek to base our eligibility criteria on data so that decision making is fair, non-discriminatory and objective.

We are committed to equality of opportunity, we oppose all forms of unlawful discrimination and we value diversity and inclusion. We welcome applications from all eligible individuals regardless of disability, gender

reassignment, pregnancy, maternity, race, religion, belief, sex or sexual orientation. These are known as "protected characteristics". We want to ensure that everyone who applies to and interacts with Help Musicians is treated with dignity and respect.

Our current criteria is primarily informed by our Musicians Census. This survey of almost 6,000 musicians conducted with the Musicians Union in 2023 is the largest and most up to date data set we have on musicians' income and careers. Each year we review our eligibility criteria in light of relevant data, like the Census and welfare benefits data, and we consider feedback from musicians and our support teams about the criteria. We propose any changes to our Executive and Board who are accountable for ensuring we use charitable funds to deliver maximum impact for those we seek to serve.

### **Services open to all musicians**

Recognising that it can take some years before an individual can rely on income from music for a living, we provide a number of services that are accessible to musicians earning any level of income from music. These are services which are low cost for the charity to provide, to ensure we protect our funds for our charitable purposes supporting those who make their living from music. These include online training sessions, networking events and career advice sessions, as well as online information and resources.

### **Core eligibility**

This eligibility applies to all services, except those that are open to all. You should be:

- Aged 18 or over;
- Have the legal right to live and work in the UK; and
- A current resident in UK at the time of your application.

We have a set of core financial rules which help us ensure the musicians we support cannot access the support they have sought from us from anywhere else and do face, or are at risk of, financial hardship:

1. **Savings:** you do not have access to savings and/or investments of over £10,000 including all bank and building society accounts, shares, ISAs and investments, etc., excluding any money saved for allowable exceptions as follows:
  - a) money set aside for known tax liabilities due within the next 12 months where you can provide proof of the tax amount due - in this case we will exclude savings up to the amount of your tax liabilities from the £10,000 savings limit;
  - b) money for the purchase of a new main home for you to live in where you can provide a memorandum of sale and where not providing the requested support at this time will leave you in financial hardship or essential structural maintenance on your home where you can provide evidence of your need, a quote and proof that work will start within 6 months – in this case we will exclude savings up to the cost of the purchase or works from the £10,000 savings limit;
  - c) money to purchase essential medical or care equipment where you can provide evidence of your need, proof of cost and proof that it will be paid for within the next 6 months – in this case we will exclude savings up to the cost of the equipment from the £10,000 savings limit

- d) up to £15,000 savings for care home fees - if you are actively seeking a care home placement to begin within 24 months of applying and can provide a personalised care home fees statement (maximum £25,000 savings in total)
- e) up to £15,000 savings for parental or carer leave - if you are due to take a care break from work within the next six months (maximum £25,000 savings total).

2. **Second property:** you do not own a second property (including any left as inheritance to dependents).
3. **Other income and capital:** In the last 12 months you haven't received and in the next 12 months you will not receive any income above £3,000 **per year per source** from: Trust Funds, dividends, inheritance, tax refund, other charities, friends, family or a Pension Fund

Additionally, if you apply for a grant-based service, you will need a UK bank account to receive the grant payment(s).

### **Further eligibility criteria**

In addition to our core criteria, we have further criteria for different groups of musicians. This criteria enables us to provide proportion support targeted to the needs of different groups, so we can deliver the greatest impact for all the musicians we support.

### **Eligibility for working musicians**

Most musicians we support apply as working musicians by which we mean a substantial proportion of their living comes from their music work. Until 2024, we defined this within our health and welfare support as musicians who made 50% or more of their income from music. We reduced it in 2024 to 40% as the Musicians Census showed that fewer working musicians make 50% or more of their income from music. For parity across our range of services, this eligibility also applies to career development support to ensure that we are consistently meeting our charitable objects and in a context of increasing applications, able to prioritise those who need us most in all areas of services.

This means our current eligibility for working musicians is **musicians who have earnt at least 40% of their income from music in the last 24 months before application** – this income must have been earnt since the age of 18 so the earliest age a musician can apply for our working musician support is age 20. Full time students (in any discipline including music) are also excluded from applying as a working musician.

To demonstrate this eligibility has been met, working musicians will need to provide documented evidence of at least £5,000 of eligible income from music work, from a consecutive 12-month period within the 24 months before application.

### **Eligibility for student musicians**

Help Musicians provides support for pathways into earning for musicians through support for formal music education, and we also provide support for eligible music students to access health care where injury or illness is preventing study. Students must be in full time music education to be eligible, with different course eligibility requirements for different areas of support detailed on our website.

### **Eligibility for retired musicians**

Help Musicians has supported musicians in retirement since we started more than one hundred years ago. We believe that being a musician is a unique and special career and one which you never really retire from. Being a musician is part of your identity, and your social circles often revolve around your work, making it difficult to step away, increasing loss of identity and social isolation later in life which then increases the risk of poor mental wellbeing and makes the need to adapt to new ways of connecting even more imperative. We also know that musicians pay a high price for a career in music: a lifetime of financial insecurity and physical demand means that when musicians slow down their music work, they often have little savings and limited or no pension. For these reasons, support for musicians in retirement continues to be an important and valued part of what we do.

Our retired musicians' criteria applies to musicians who have stopped or reduced their income from music significantly, and as a result their pension(s) is their primary source of income. Older musicians who continue to earn income from music such that their pension is not their primary source of income continue to be entitled to apply as a working musician and there is no upper age limit on our support for working musicians.

Musicians can apply as a retired musician if:

- You are aged 66 or older;
- You have stopped or reduced your income from music and now your pension(s) is your primary source or regular income;
- Before reducing your work in music, you worked for at least five consecutive years in music during your career, earning at least 40% of your income from music during that time; and
- You meet all of our other financial criteria.

Recognising that many older musicians who apply under this criteria may not have easy access to evidence of their music work, due to length of time since they undertook this work, or lack of digital evidence available to them from the work, we provide supported access routes for retired musicians, with alternative evidence options available for those musicians as needed.

The support we will provide to each individual retired musician takes into account the length of your career in music, the portion of your income from music across that career in music and your current financial circumstances.

### **Eligibility for early career musicians**

The Musicians Census shows it can take around 5 years or more for those musicians who make 100% of their income from music to do so. We recognise that we can have a valuable impact by supporting musicians early on in their career to overcome early barriers to earning and that by doing so we can help them set up a financially viable career in music. This is in line with our charitable purpose to address hardship by removing financial barriers to a career in music from those musicians who face them early on, and prevent poverty by helping musicians work towards a sustainable income. Based on data from the Census we use three years as a timeframe for musicians who want to make their career in music to progress to achieving 40% of income and we ask that within that time, to be eligible, musicians show they have earned £500 from eligible work in music in the last 12 months before applying so we can see what musicians are starting to earn and that they are making a committed effort towards a career in music.

## Adjusted eligibility for disabled musicians

Help Musicians recognise the barriers many disabled musicians face to earning income from music and therefore we have adjusted our eligibility criteria for working musicians who have a health condition or impairment which impacts their ability to make a living from music.

Musicians Census data indicates that it takes disabled musicians longer to build up their income from music than non-disabled musicians, and that disabled musicians earn less at each career stage compared to non-disabled musicians. For this reason we have made the following adjustments to our career and income eligibility criteria for musicians who can demonstrate their health condition or impairment directly impacts their ability to make a living from music (and that they meet all other criteria):

- we have increased our early career support from three to five years and reduced the requirement to £250 earnt from music in last 12 months; and
- reduced our income level from music for working musicians from 40% to 20% and the income evidence requirement from £5,000 to £2,500 earnt within a 12 month consecutive period in the last 24 months.

To assess musicians under this adjusted criteria we have a dedicated application form with enhanced access assistance. Musicians applying under this adjusted criteria will need to show their health condition/impairment impacts their ability to earn an income from music and also that they meet all other criteria including that they can demonstrate a track record of creating and performing music at a high level of skill. To demonstrate the impact of their health condition or impairment, musicians will be asked to select at least one of the following which applies to you and upload at least one document to verify your selections:

- I am in receipt of disability benefits
- I hold a Disabled Persons Railcard
- I hold an Access Card
- I am registered blind or partially sighted
- I have a Hynt card
- I receive an Access to Work Grant
- I have an assistance dog registered with an Assistance Dogs UK Provider
- I have an Access Rider that clearly articulates an access requirement and need
- I have an impairment which has a long-term affect on my ability to perform day-to-day activities

Additionally, you will be asked to provide a brief explanation of how your health condition/impairment has led to a loss of income and work from music.

Musicians who are eligible under these adjusted criteria will be able to access the same services as all other musicians in the same group i.e. early career service or working musician service.

**If there are any other adjustments you believe we should reasonably make for you as part of the eligibility criteria due to a disability, please contact us.**

## Adjusted eligibility for parents and carers

If you need to take a break (by which we mean reducing or entirely stopping income generating music work) from music due to parental or carer leave, you may still be able to apply for support from us, even if that break means you don't meet our eligibility criteria right now, providing that you met our eligibility criteria before you started your break.

For early career musicians in your first three years of music, where you are not yet earning 40% of your income or more from music, you can still apply under our early career criteria if:

- Your break is between 3 months and two years in length;
- Your break didn't end more than 12 months ago; and
- In the 12 months before the break you earnt at least £500 from music.

For working musicians who have earnt 40% or more of your income from music for at least 24 months, you can still apply under our working musicians criteria if:

- Your break is between 3 months and two years in length;
- Your break didn't end more than 12 months ago; and
- In the 24 months before the break you earnt at least 40% of your total annual income from music

You will need to evidence both the cause of your break from music work, and that you met our eligibility criteria before your break started.

#### **Adjusted eligibility for illness and injury related breaks from music work**

If you need to take a break (by which we mean reducing or entirely stopping income generating music work) from music due to injury or illness, you may still be able to apply for support from us, even if that break means you don't meet our eligibility criteria right now, providing that you met our eligibility criteria before you started your break.

For early career musicians in your first three years of music, where you are not yet earning 40% of your income or more from music, you can still apply under our early career criteria if:

- Your break is between 3 months and two years in length;
- Your break didn't end more than 12 months ago; and
- In the 12 months before the break you earnt at least £500 from music.

For working musicians who have earnt 40% or more of your income from music for at least 24 months, you can still apply under our working musicians criteria if:

- Your break is between 3 months and two years in length;
- Your break didn't end more than 12 months ago; and
- In the 24 months before the break you earnt at least 40% of your total annual income from music.

You will need to evidence both the cause of your break from music work, and that you met our eligibility criteria before your break started.

## How do we assess what % of a musician's income is from music?

When calculating what % of your income has come from music we consider your **non-music income** to include:

- All income earnt from work outside of music whether employed or self-employed;
- Income from Universal Credit (excluding some elements- see below); and
- Income from other sources including inheritance and Trust Funds, tax refund, Pension Fund, support from other charities, support from family and friends- where this support exceeds £3,000 per year per source.

You will become ineligible for support if when all of the above is taken into account it means your music income is less than 40% of your total income in each 12 month period.

When counting what of your income from music is eligible, we include any work that requires demonstration of a high level of music skill and we have a list of approved eligible music work which your income must have come from to count towards your eligibility. This list is reviewed annually to ensure it is up to date with musicians' careers today. Eligible music work is currently defined as:

Income from creating and performing music:

- Publishing and/or recording royalties
- Streaming and/or digital downloads
- Sync licensing/deals of your music/music you worked on
- Sales of hard copies (vinyl, CDs etc.) of your music or music you worked on
- Commissions for music libraries
- Publishing/recording/distribution deals
- Producing someone else's music
- Session gigs - live or studio
- Live performances and rehearsals– solo or part of a group
- Conducting, arranging or directing music
- DJing live or on the radio
- Sponsorship deals on basis of your music/artist brand
- Music-centred social media income such as TikTok live music performances, ad revenue on music channels- general social channel income is not eligible
- Teaching music – at any level
- Delivering music therapy

Income from music engineering work:

- Live sound engineering
- Production and recording engineering income
- Mixing engineers
- Mastering engineers

Income from musically skilled instrument work:

- Instrument and gear technician
- Piano tuning

## How do we treat disability and health related benefits when assessing income and eligibility?

Health-related benefits provide essential financial assistance to individuals experiencing long-term health issues and/or disabilities that are impacting their ability to work. These benefits aim to assist with the additional costs that are associated with having such health issues. Benefits within this category include: Personal Independence Payment (PIP), Disability Living Allowance (DLA), Attendance Allowance (AA) and Employment and Support Allowance (ESA). Additionally, ex-military personnel may receive instead payment via the War Pension or Armed Forces Compensation Scheme and this would also apply where it relates to a health condition or impairment.

**We do not include any health-related benefit within the annual income calculations.**

This is because such benefits ensure individuals with health-issues and/or disabilities can gain access to services and support to address specific health needs and requirements. It is well reported that disabled people have higher costs associated with daily living. Including these benefits as income would not provide a fair representation of the applicant's financial situation, therefore we recommend they are excluded from the calculations.

**Universal Credit** is a benefit that assists recipients with living costs. It is calculated and paid monthly and changes depending on the amount of additional income the recipient receives. Universal Credit has gradually phased in throughout the UK as a replacement for Housing Benefit, Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA). Universal Credit is considered as income for the purpose of the annual income calculation with the following exceptions:

- any limited capacity to work element is excluded; and
- child element and childcare are excluded.

Some Universal Credit recipients with disabilities will be excluded from the benefits cap. Where a musician with disability receives benefits alongside their paid or unpaid music work, we will only include the standard capped Universal Income amount within our calculations.

### **Evidencing eligibility**

It is vital we can demonstrate to supporters and auditors (in line with our obligations under charity law) that we are using our funds in appropriate ways, and this requires that we collect evidence that musicians meet the eligibility criteria for the support they are seeking.

This section sets out how we approach this and further detail can be found in the application guidelines for individual support services on the Help Musicians website.

- **Financial rules:** to assess whether the rules around savings, property ownership and other forms of income are met, the last month's bank statements for all accounts (current, savings etc.) are requested for all support which includes a direct grant
- **Income evidence:** to show earning requirements are met, documented evidence of a proportion of income is required (amounts are defined in eligibility criteria outlined above) – this evidence must be dated within the relevant time frame (last 24 months for working musicians, last 12 months for early career musicians), and show the name of the applicant, and be from eligible music work - as defined above.

- **Wellbeing support levels:** for higher value support requests for health and hardship related lists, up to three months of bank statements may be requested to support the full financial assessment and to enable us to offer the best support possible, taking into account your current financial circumstances.
- **Evidencing a career in music:** Alongside income, we seek evidence of a consistent career in music from all musicians who apply for any support, demonstrating creating and performing music at a high level of skill. This is assessed through the application process and supplementary evidence as follows:

1 Self-declared career information	Information from the application form concerning: <ul style="list-style-type: none"> <li>• Length of time in music</li> <li>• All forms of eligible music income earnt from in relevant eligibility period</li> <li>• Membership of professional bodies</li> <li>• Business relationships in music e.g. manager, lawyer etc.</li> <li>• Percentage of your total annual income has come from your work in music over relevant eligibility period</li> </ul>
2 Narrative of music income in eligibility period	Musicians are asked to provide description of how you made income over the eligibility period
3 Pre eligibility period music career information	Musicians are asked to provide key highlights from before the 24-month period showing your longer-term career profile.
5 Digital verification	Musicians are asked to provide links to more information about your music work and career so we can build an understanding of your work in music.

### Support for musicians who cannot evidence they meet the eligibility criteria

To ensure we work within our charitable objects and are transparent, fair and non-discriminatory, we apply our eligibility guidelines consistently. However, we have a structured route for musicians who cannot demonstrate their eligibility within our application process to be considered for eligibility through an eligibility interview with a suitably trained member of our team. This route is used in cases where musicians can't evidence they meet eligibility in the ways defined in this policy and within our application guidelines, for example due to disability or for older musicians who undertook most of their career before digital evidence was available.

### What we do and do not support

Our charitable purposes are to prevent and relieve financial hardship and poverty for musicians. It is a legal requirement that we provide support in line with these purposes. To ensure that we do, we focus our support on musicians who rely on music income for their living and who are therefore at risk of hardship if that income falls or stops.

In line with our charitable objects we support:

- Health and injury that have caused loss of income from music and where treatment is needed to return to earning income from music- including associated welfare costs where hardship has been caused by health and injury and the loss of music income resulting from this
- Career development projects where the proposed activity will directly lead to sustaining existing paid work in music, growing existing income streams or diversifying income streams

We do not support:

- Any musicians that we cannot assess to be performing at a high level of skill as demonstrated by your music career background and income evidence
- Music projects that are primarily for social impact benefit or awareness raising
- Music projects that are primarily for personal or mental wellbeing purposes
- Music education and development outside of our postgraduate funding programme and skills applications with Fast Track
- Any music activity that doesn't directly link to sustaining and growing in music income to reduce future risk of hardship

### How we assess career development applications

Our career development support is intended to support musicians who rely on music income for their living to grow and sustain their income. A life in music frequently requires re-training and new projects. Without these opportunities, some musicians can struggle to keep making money from music as factors like music technology, and music distribution change. It's vital therefore that working musicians can keep their skills and output relevant to the music community in the UK today so they can keep making a living from music. If they can't, there is a risk they will have to seek work outside of music, or live with reducing income despite their experience and expertise.

Our career development support is therefore assessed on the basis of our confidence that your proposed use of the support we can provide, whether a grant or non-grant support, will enable you to sustain or grow your income from music, based on your music career to date. The initiative should directly link to helping build a sustainable career (and therefore reduce the risk of poverty, in line with our charitable objects). Our internal team longlist applications based on our confidence in relation to:

1. **Career timing:** you have the right experience and track record at this time in your career to use this support for its intended impact and it is aligned to your immediate and long-term music career goals
2. **Opportunity alignment:** Taking into account the current music economy and trends, it's likely that our support and your planned use of it (whether a grant or other support) will help you sustain or grow income from music
3. **Activity viability:** For grant-based support, the plan, budget and collaborations proposed are likely to make the proposed project successful in achieving its aims and for non-grant based support, the support is likely to deliver what you hope to gain from it
4. **Career development:** you have a plan to use the support to develop your career skills and music networks that will be effective in expanding these to benefit you in the longer term

Successfully longlisted applications are sent to an external panel, who provide real-world music industry expertise on the likelihood of whether what you have proposed to use our support for fulfils our charitable goal to grow or sustain your income.

Our support always attracts more applications than we can afford to provide. When making final decisions, we support those musicians whose applications we have the highest confidence will be able to convert the support we provide to keep earning from music and therefore create a sustainable career.

### **How we assess wellbeing applications**

Our wellbeing support comprises support to access health care where health and injury that have caused loss of income from music and where treatment is needed to return to earning income from music-including associated welfare costs where hardship has been caused by health and injury and the loss of music income resulting from this.

When assessing applications we take into account:

**% of income from music:** as we exist to support financial hardship, the level of support we can provide is commensurate to the hardship a musician will face if they lose their income. Therefore we provide higher levels of support to working musicians who earn 75% or more of their income from music and a lower level of support to those who have earnt 40-75% of their income from music. Likewise, we provide a higher level of support to retired musicians who have worked longest within music and earnt the highest proportion of income from music.

**Individual financial need:** we consider the specific financial circumstances of all eligible applicant, especially in the case of higher cost requests for support, and take into account the overall financial situation and the other support available to the musician, such as welfare benefits, support from other charities that could help meet the need. Sometimes we will seek a musicians permission to make a referral or signpost to a third party where we are unable to meet all or some of their support needs.

**Impact on income from music:** we will not support any wellbeing application where the support sought does not directly relate to loss of income from music.

### Training for our assessment teams

All of our team members involved in the assessment of applications for support across all areas have received training in Equalities Laws and guidelines, and Help Musicians' own inclusion and accessible policies. They also receive training in accessible and inclusive training provision. Refresher training is provided every 12 months for all staff involved in assessments, with top up training and individual development support proactively provided for staff where we think this is required.

### **Appealing eligibility decisions**

Help Musicians are committed to providing a high-quality service to every musician who applies to us, regardless of protected characteristics. We want to ensure that you feel your application has been fairly considered and so we provide a right of appeal around every decision we make with regards to eligibility. If we have said you are not eligible for the support you have applied for, and you believe you are, you can make an appeal by following the steps in the [Appeals Policy which is on our website.](#)

### **What to do if you have a complaint**

This eligibility statement is regularly reviewed to ensure ongoing compliance and relevance to our objects. If you have a complaint in relation to your application or this statement, please contact

[complaint@helpmusicians.org.uk](mailto:complaint@helpmusicians.org.uk). We also welcome feedback from applicants and stakeholders on this statement to help us improve our services.

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