Making Inclusion
a Reality

Chartered
Insurance
Institute

Standards. Professionalism. Trust.

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Foreword

The Chartered Insurance Institute (CII) Professionalism in practice

As the premier professional body for the insurance and financial planning professions, the CII promotes higher standards of integrity, technical competence and business capability.

With over 127,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to these sectors.

Success in CII qualifications is universally recognised as evidence of knowledge and understanding. Membership of the CII signals a desire to develop broad professional capability and subscribe to the standards associated with professional status.

The CII works with businesses to develop bespoke, company-wide solutions that ensure competitive advantage by enhancing employees' technical and professional competence.

Individually, CII's members are able to drive their personal development and maintain their professional standing through an unrivalled range of learning services and by adhering to the CII's Code of Ethics.

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disability confident EMPLOYER | DiBA | INVESTORS IN PEOPLE | Gold

Keywords

What is equality?
Equality means "the same as each other" – i.e. everyone is equal.

What is diversity?
Diversity means difference – i.e. different protected characteristics and different ways of thinking being represented.

What is inclusion?
Inclusion is when everyone is included, irrespective of their diversity.

What is inclusive leadership?
Inclusive leadership is when leaders behave in a way that makes their teams feel included, irrespective of their background.

Engage · Involve · Diversity · Inclusion · Communicate · Inspire

Introduction

"Big things have small beginnings"

Prometheus

The central purpose of the CII is to build trust in insurance. Success depends upon our being relevant, modern and diverse – both in how we work and how the profession works.

We should all be familiar with the concept of equality and its benefits. Practitioners who embrace diversity do so, not just because it is the right thing to do, but because of the positive impact on our businesses, the sector as a whole and society in general. Drawing on a broad spectrum of views and experiences supports decision making and those professions committed to fairness do well in terms of recruitment and retention.

Equality and diversity should not be seen as a compliance exercise, mere box ticking. It should be second nature. Making it so is not difficult and we are here to help you make it happen.

Sian Fisher
Chief Executive Officer

As the professional standards body for insurance it is our role to work with you to develop the profession, to meet the needs of today's consumers and businesses and those of the future.

The business case for diversity and inclusion is clear to us all. Business leaders are putting more focus on diversity and inclusion now that tangible benefits are more quantifiable. In a recent study by PwC, 79% of international business leaders agreed that enhanced customer satisfaction was a core outcome from a diverse and inclusive workforce, with 85% believing it enhanced business performance[1], and yet we have a way to go in our profession in utilising the diverse thinking and creativity that is out there.

There are many ways we can all make a difference as we continue to embrace diversity and value inclusion. I hope you find this a useful source of inspiration to make a difference.

Tali Shlomo
People Engagement Director

People with disabilities

A disability is a health condition that has a substantial and long term (12 months+) impact on an individual's ability to undertake every day activities. This can refer to an individual's functioning, including physical, sensory, cognitive and intellectual impairments, and mental illness.
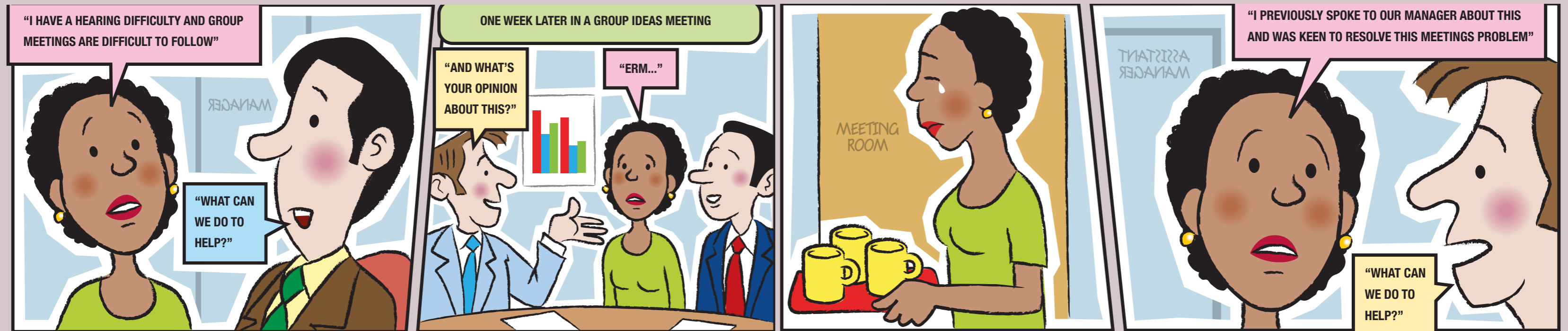
Is it easy to see someone's disability? Will it always be visible?

Learning statement/outcome:

Identify barriers that people with disabilities face and how good practice can make a positive difference. Seek consent to share a disclosure of a disability and any resulting arrangements that may be agreed to assist a person with a disability.

People with disabilities - continued

In the UK Wales had the highest percentage of disabled people (26%) whereas the London region had the lowest (14%). This is the equivalent to 1.2 million disabled people in the London area.[2]

People with disabilities in and out of work

For October–December 2018 (the most recent quarter for which data is available at time of publication) amongst people in Great Britain aged 16–64…[3]

84.6% of those who stated they **did not have a disability** were economically active. Of these **3.3% were unemployed.**

56.3% of those who stated they **had a disability** were economically active. Of these, **8.5% were unemployed.**

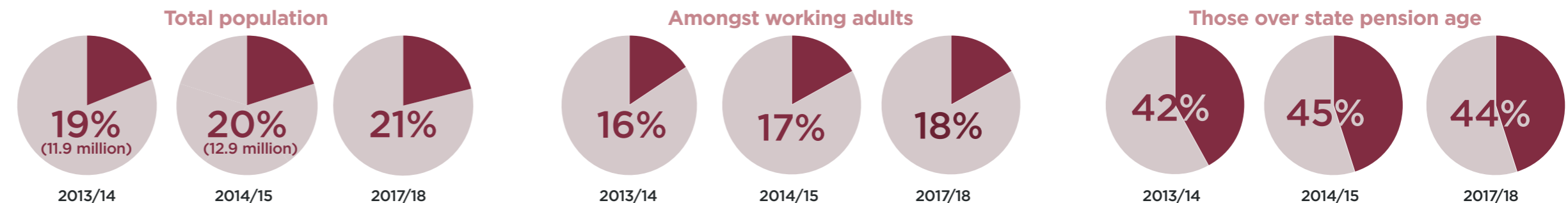### Most commonly reported disabilities[5]
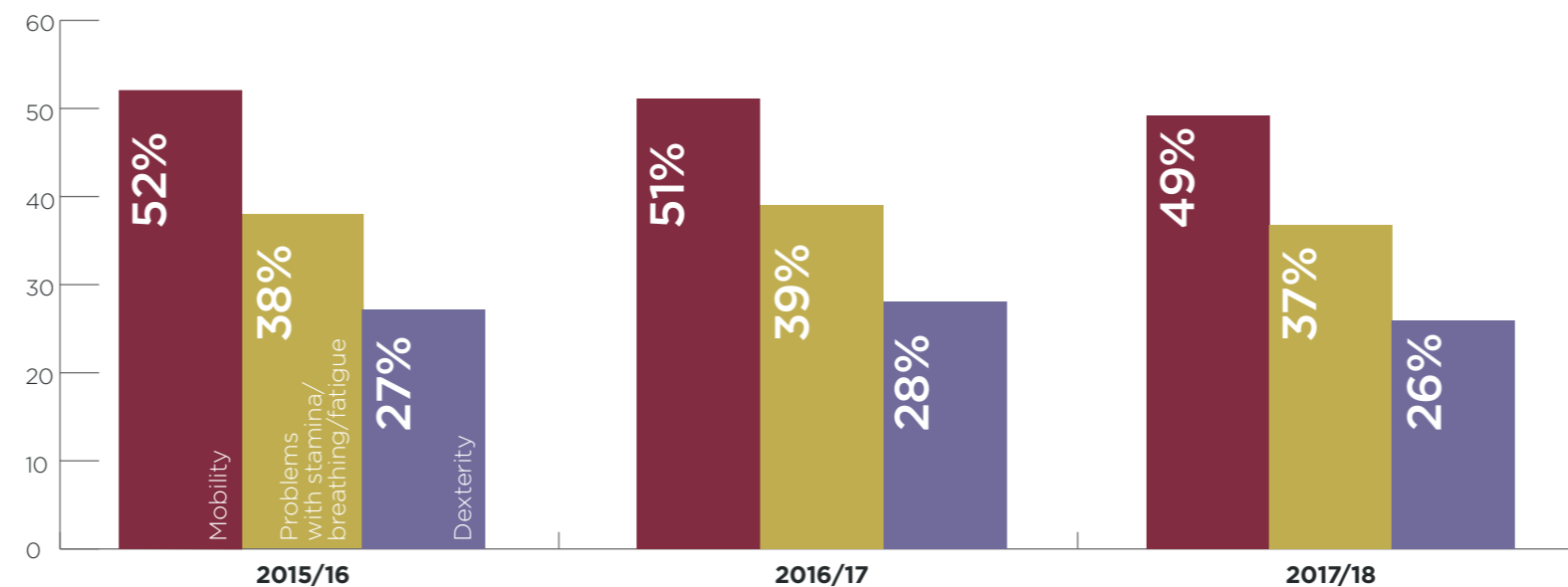
The most commonly reported impairments in the three years 2015/16, 2016/17 and 2017/18 related to mobility, dexterity, and stamina/breathing/fatigue.*

*Some people will experience and report more than one type of impairment.

"For every quarter for which comparable data is available (since April 2016), the unemployment rate amongst economically active people with disabilities has been at least 4.7% higher than that among those without disabilities." [6]

Percentage of the UK population experiencing disability[4]

Total population

19% (11.9 million) — 2013/14
20% (12.9 million) — 2014/15
21% — 2017/18

Amongst working adults

16% — 2013/14
17% — 2014/15
18% — 2017/18

Those over state pension age

42% — 2013/14
45% — 2014/15
44% — 2017/18

Gender

Unconscious bias refers to a form of bias that happens outside of our control, triggered by our brain making quick judgments and assessments of people and situations. Unconscious bias is primarily influenced by our background, cultural environment and personal experiences. Sometimes we can jump to conclusions, for example, based on whether someone is a man or a woman. Furthermore, an individual's gender identity can sometimes differ from the biological sex identified at birth. This has been given the umbrella term Trans.
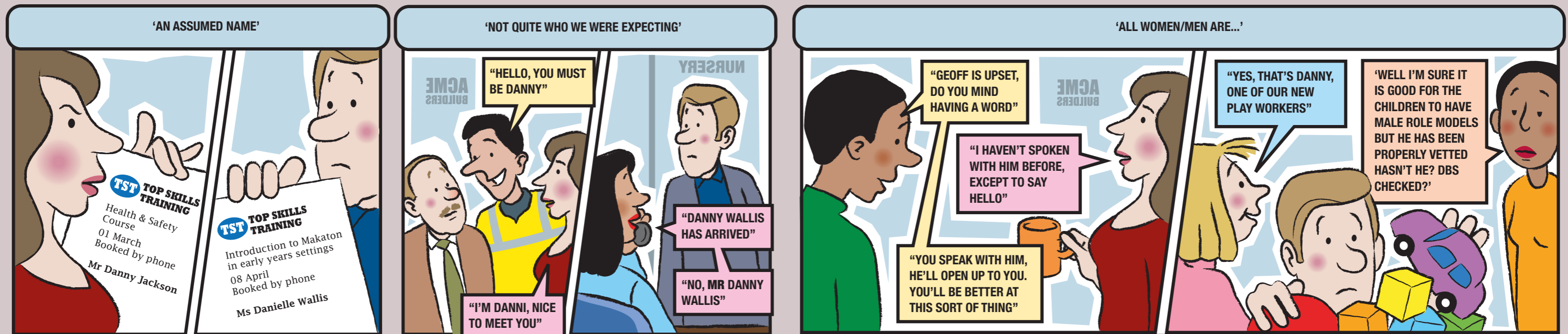
How would you feel if someone made an assumption about your gender and it influenced the way they engaged with you?

Learning statement/outcome:

Unconscious bias at work can influence decisions in recruitment, promotion, staff development, recognition and our relationships at work which can lead to a less inclusive working environment. It is important that we recognise our own biases and how we can apply them positively to create an inclusive place for all.

Gender - continued

Male/female dominated occupations

In the third quarter of 2018:

3.536 million people in employment were classified as managers, directors or senior officials; of these 2.295 million (53%) were men and 1.241 million (46.9%) were women.

2.070 million process, plant & machine operatives were made up of 1.824 million men (88.1%) and 247,000 women (11.8%).
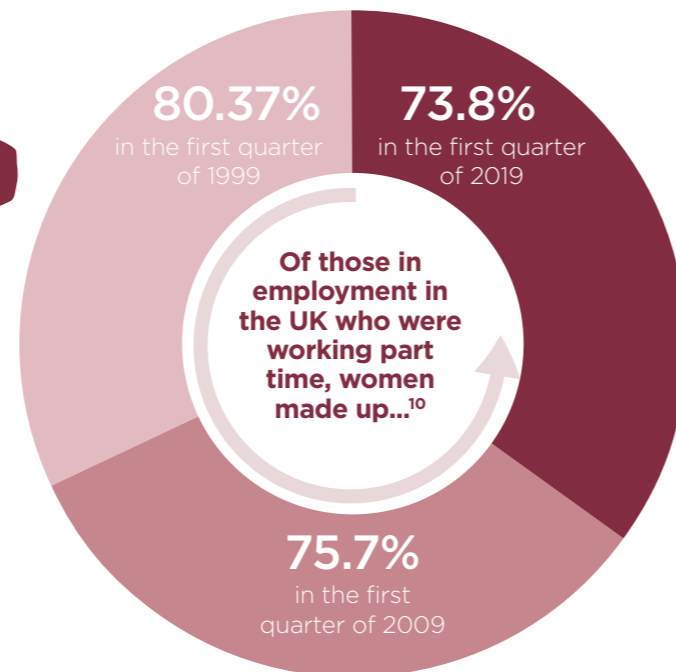
Of the 2.934 million people working in caring, leisure & other services, 552,000 were men (18.8%) and 2.382 million were women (81.2%).[7, 8]
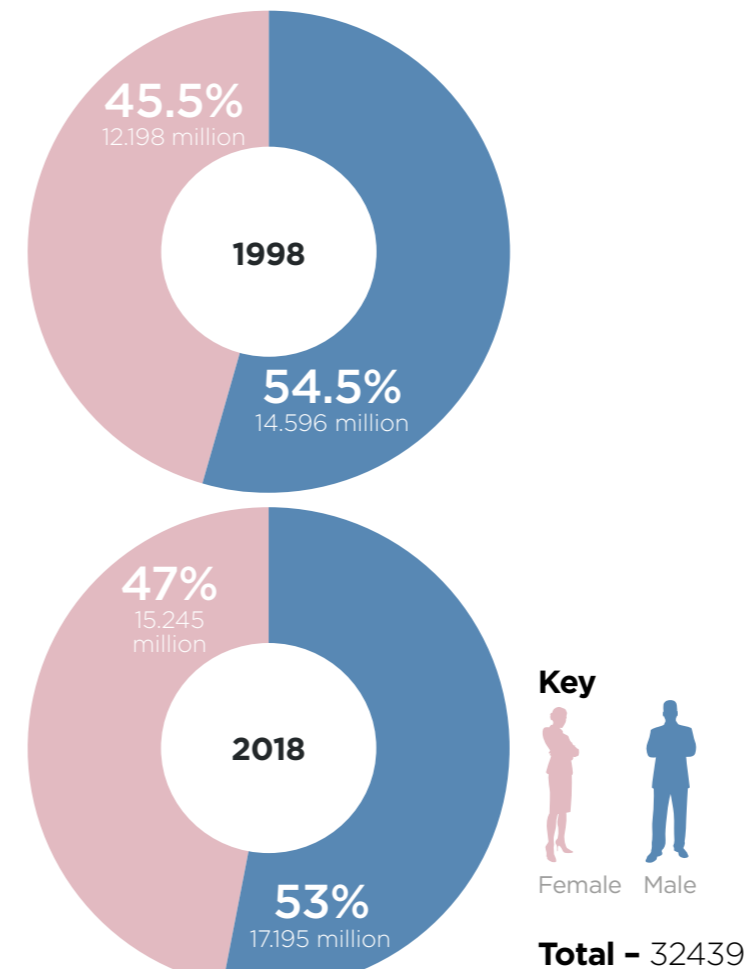
Women are under-represented in senior business leadership...

From March, 2019, there are now 5 female CEOs either in post of incoming, leading or set to lead FTSE 100 firms.[9]

...and over-represented in the part time workforce

80.37% in the first quarter of 1999

73.8% in the first quarter of 2019

75.7% in the first quarter of 2009

Of those in employment in the UK who were working part time, women made up...[10]

Male/female proportion of the UK workforce[11]

1998
45.5% 12.198 million
54.5% 14.596 million

2018
47% 15.245 million
53% 17.195 million

Key
Female   Male

Total – 32439

Based on October–December 2018. The female employment rate was 71.4%.

71.4%

80.3%

2018

Definitions

Sex – Assigned to a person on the basis of primary sex characteristics and reproductive functions. Sometimes the terms 'sex' and 'gender' are interchanged to mean 'male' or 'female'.

Gender – Often expressed in terms of masculinity and femininity, gender is largely culturally determined and is assumed from the sex assigned at birth.

Non-binary – An umbrella term for people whose gender identity doesn't sit comfortably with 'man' or 'woman'. Non-binary identities as defined by Stonewall **www.stonewall.org. uk/help-advice/glossary-terms** are varied and can include people who identify with some aspects of binary identities, while others reject them entirely.

Sexual orientation

Sexual orientation is a person's often-enduring pattern of emotional, romantic and/or sexual attractions to another person. It also refers to an individual's sense of personal and social identity based on those attractions, related behaviours and membership in a community of others who share those attractions and behaviours.
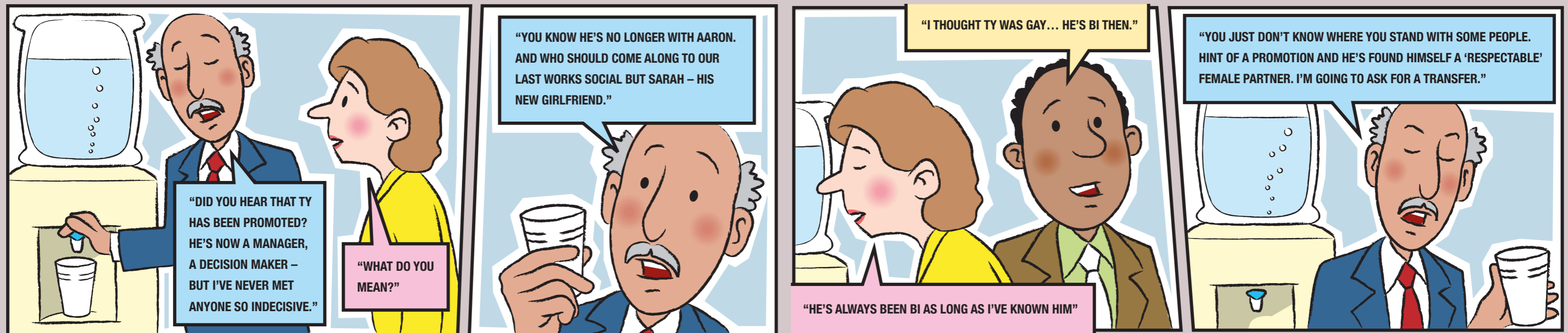
Should someone's sexual orientation have any bearing on their job or how their colleagues behave towards them?

Learning statement/outcome:

Take steps to better understand people whose sexual orientation differs from your own, be an ally by challenging inappropriate 'gossip' or 'banter' when you're in a position to do so.

Sexual orientation - continued

It is hard to determine how many people in the UK or Great Britain identify as lesbian, gay or bisexual (LGB) but by all estimates they remain in the minority. It may be the case that instances of lesbian, gay or bisexual identities are under reported in official statistics.

In 2017, it is estimated that 1.1 million were from LGBT community.[13]
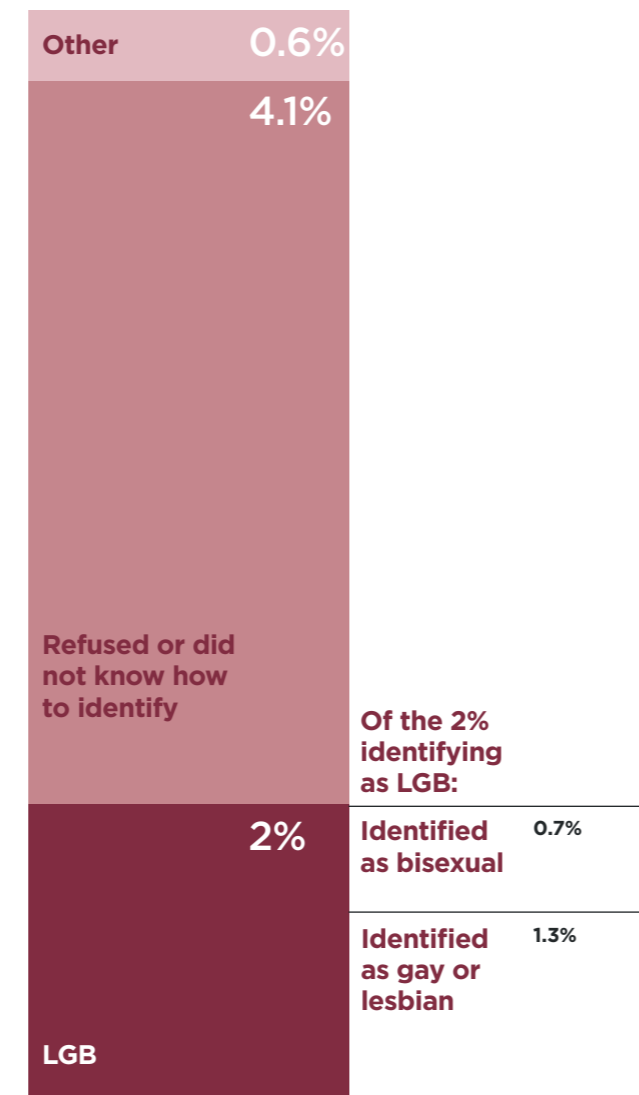
Did You Know...

Most commonly **sexual orientation** is described as being of men to women or women to men (**heterosexual, straight**), of men to men or women to women (**homosexual, gay, lesbian**), or by men or women to both men and women (**bisexual**) but there are other orientations and terms in use to describe them...
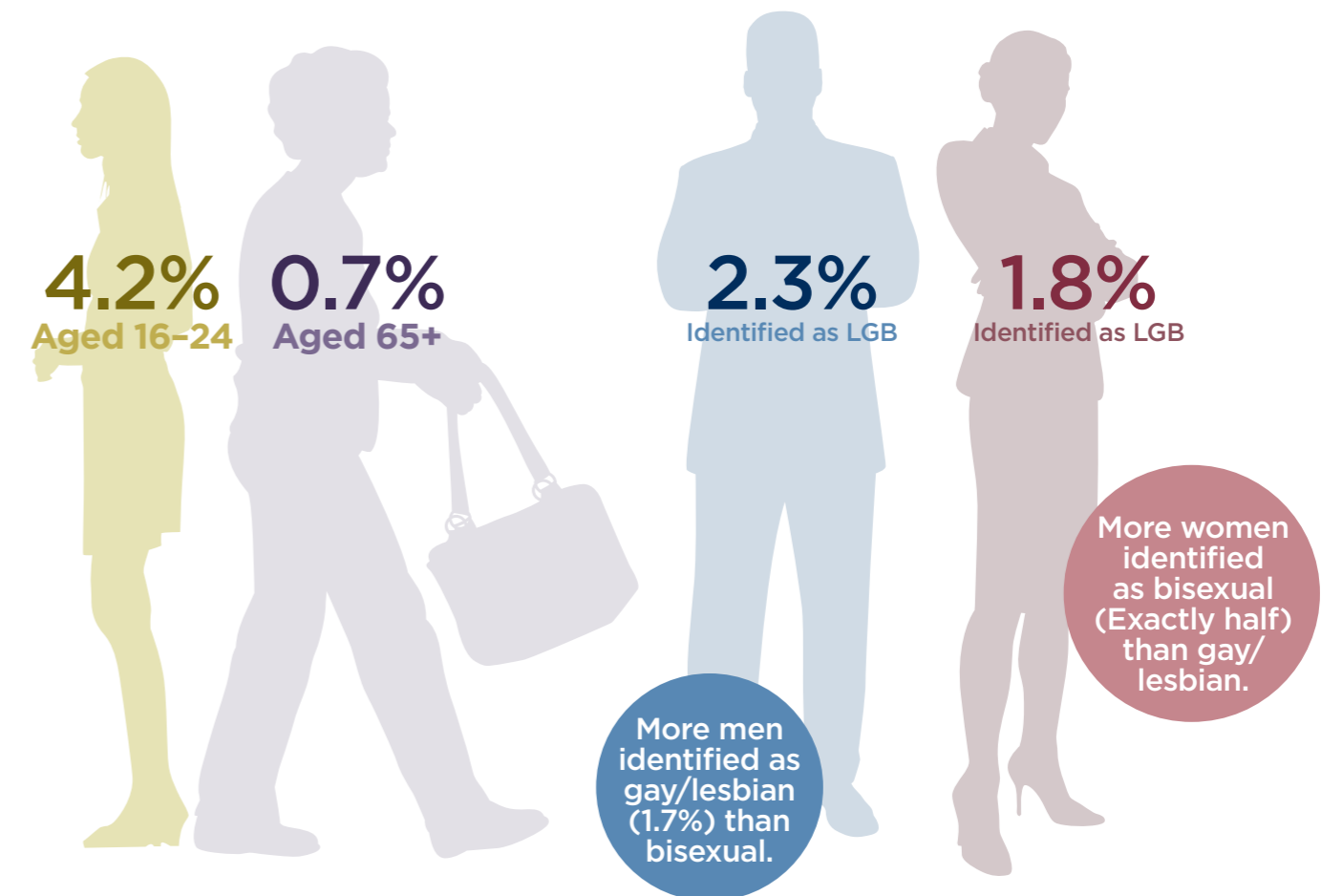
Pansexual or **Pan** – refers to a person whose romantic and/or sexual attraction towards others is not limited by sex or gender.- www.stonewall.org.uk/help-advice/glossary-terms

Asexual describes someone who has no sexual feelings towards others, though they may still experience romantic and/or other forms of attraction and love.

Percentage of UK population aged 16 and over in 2017 identifying as...[14]

- Other 0.6%
- 4.1%
- Refused or did not know how to identify
- LGB 2%
- Of the 2% identifying as LGB:
  - Identified as bisexual 0.7%
  - Identified as gay or lesbian 1.3%

A larger percentage of younger age groups identified as LGB[15]

4.2% Aged 16–24

0.7% Aged 65+

2.3% Identified as LGB

More men identified as gay/lesbian (1.7%) than bisexual.

1.8% Identified as LGB

More women identified as bisexual (Exactly half) than gay/lesbian.

Only half of lesbian, gay and bi people (46 per cent) and trans people (47 per cent) feel able to be open about their sexual orientation or gender identity to everyone in their family.[16]

Transgender people

Transgender is an umbrella term referring to people whose gender identity differs from the social expectations for the biological sex identified at birth.

It can be difficult for people who are not transgender to imagine what being transgender feels like. Imagine what it would be like if the gender that others identified you as was not the one you felt yourself to be?

Learning statement/outcome:

Identify barriers and challenges transgender and gender non-conforming people face and reflect on ways to make them feel welcomed and included.
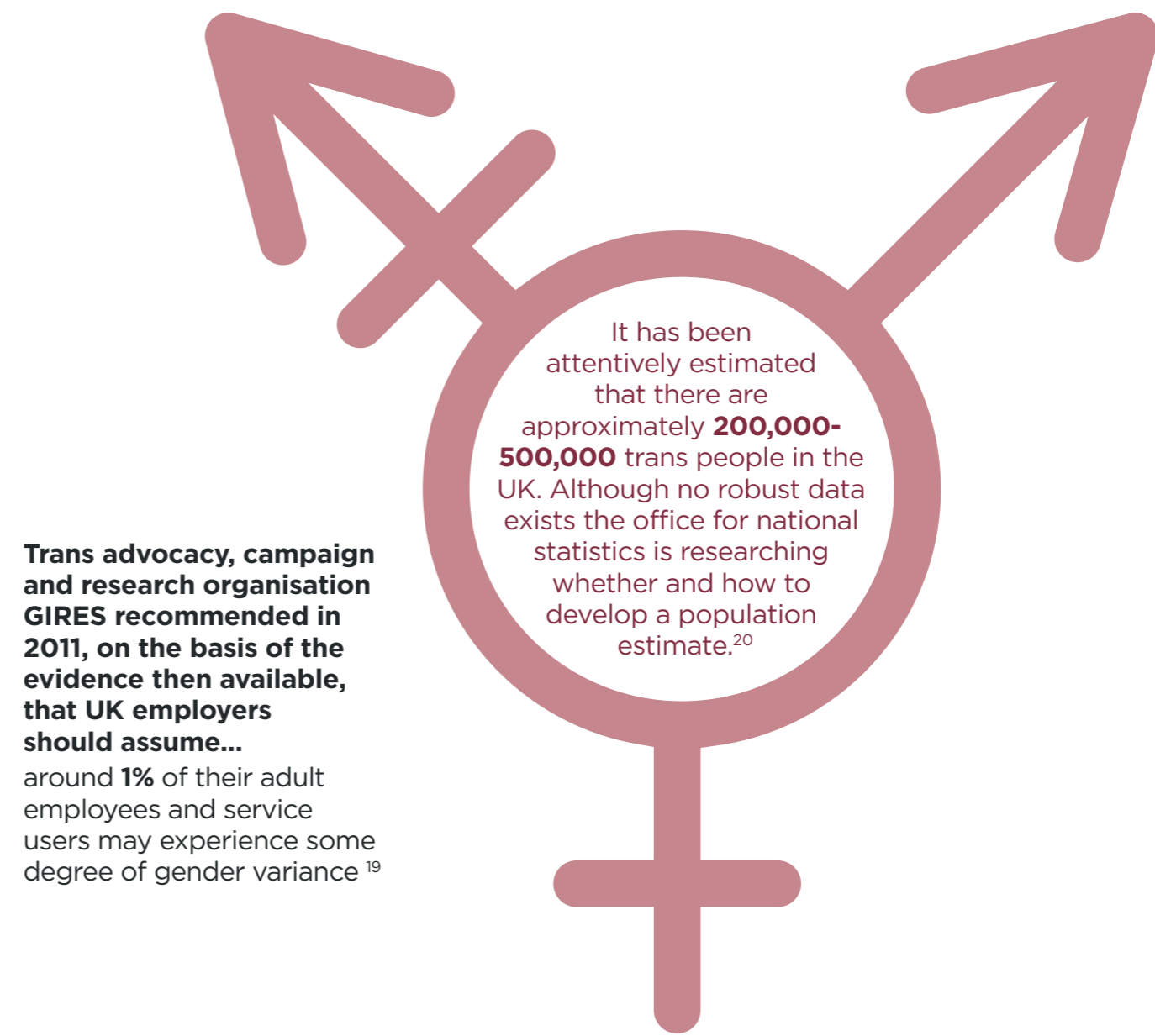
Transgender people - continued

The terms Transgender, Trans and Gender Variance have broad and shifting definitions. Legal protection is also relatively broad. At the present time there is no one agreed estimate of the total number or likely prevalence of gender variant adults in the UK, however, campaigners suggest this may be around 1%; so far only a small number of people have applied to have a new gender legally recognised.

Someone is not required to undergo gender reassignment surgery in order to be afforded the protection of the Equality Act.[17]

For example, someone who is living their life as a person of the opposite sex to that which they were assigned at birth, whether or not undergoing medical treatment, is covered.

"Between the 2005–06 and 2014–15 financial years (inclusive) a total of 3,906 full Gender Recognition Certificates (GRCs) were issued in the UK by the Gender Recognition Panel.[20] A GRC enables the holder to have their new gender legally recognised and to take on the accompanying rights and responsibilities of their acquired gender. In 2017/2018, an additional 354 GRC's were granted. Of these 219 were men and 135 were women."

'Transgender'

Trans people may describe themselves using one or more of a wide variety of terms, including (but not limited to) transgender, transsexual, gender-queer (GQ), gender-fluid, non-binary, gender-variant, crossdresser, genderless, agender, nongender, third gender, two-spirit, bi-gender, trans man, trans woman, trans masculine, trans feminine and neutrois. Terminology continues to evolve rapidly.[18]

Trans advocacy, campaign and research organisation GIRES recommended in 2011, on the basis of the evidence then available, that UK employers should assume...
around **1%** of their adult employees and service users may experience some degree of gender variance [19]

It has been attentively estimated that there are approximately **200,000-500,000** trans people in the UK. Although no robust data exists the office for national statistics is researching whether and how to develop a population estimate.[20]

Mental health

Mental health is the mental and emotional state in which we feel able to cope with the normal stresses of everyday life. Mental ill-health can range from feeling 'a bit down' to common disorders such as anxiety, depression and, in limited cases, to severe mental illnesses such as bipolar disorder or schizophrenia.
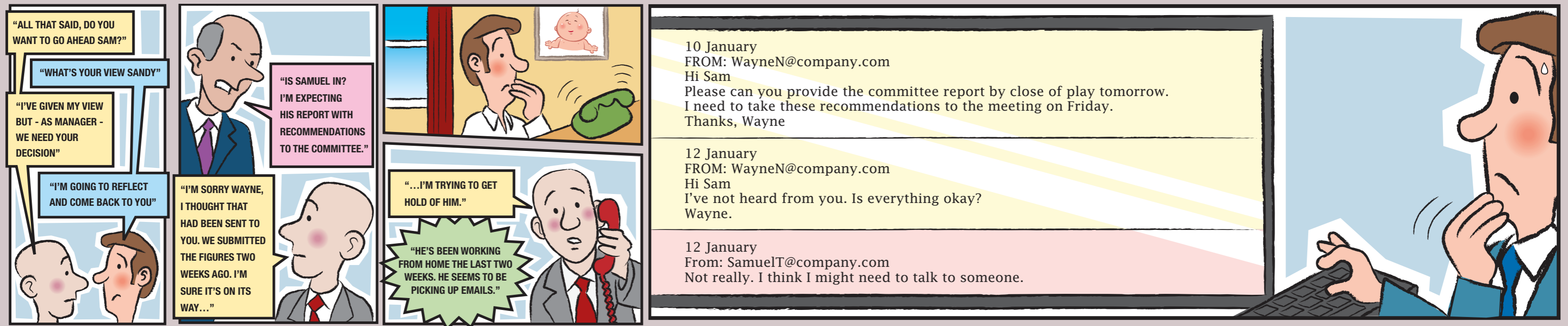
What would you do to help a work colleague affected by stress, anxiety or depression? How would you know that they were potentially affected?

Learning statement/outcome:

Take the time to understand how mental health problems affect, and are affected by, work and how we can best support people with mental ill health.

Mental health - continued

How common are common mental health problems? In 2014, it was estimated that one adult in six (17.0%) had a 'Common Mental Disorder' (such as depression and generalised anxiety).[21]

20.7%
One in five women

In 2014, of all men and women aged 16–64, it was women aged 16–24 who were the most likely to report they were experiencing symptoms of a common mental disorder.[22]

13.2%
One in eight men
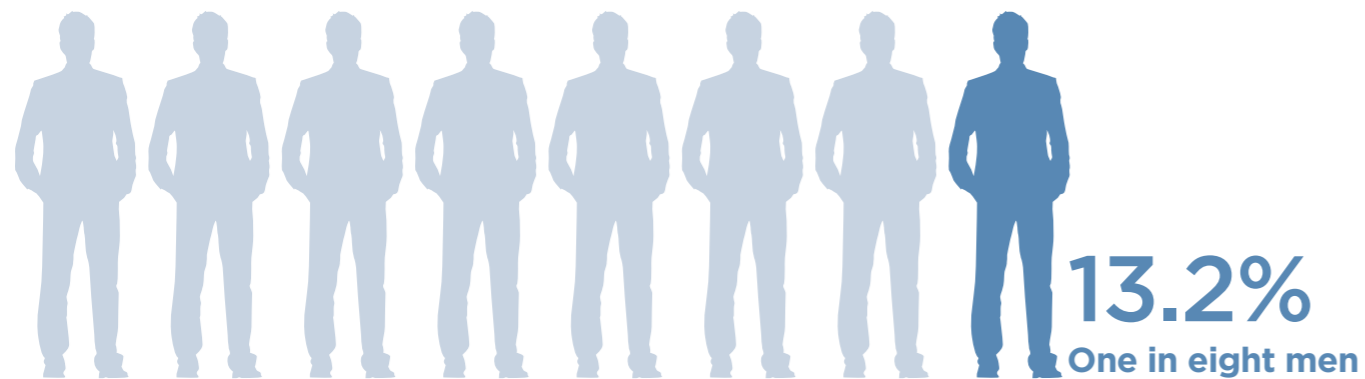
In 2017, the number of recorded suicides has decreased to 5,821 in the UK. (This includes data those aged 10 and over).[23]

25%
were women

75%
were men

There has been a steady increase in the proportion of people across different occupations that have reported mental health conditions. This may be due the efforts made to raise awareness around mental health in workplaces[24]

Proportion of adults with a mental illness by major occupation group, UK, May–July 2012–17

	2012	2013	2014	2015	2016	2017
Managers, Directors & Senior Officials	3.7 %	4.6%	4.5%	5.8%	5.9%	6.4%
Professional Occupations	4.2%	5.1%	5.1%	6.3%	7.2%	9%
Associate Professional & Technical Occupations	4.3%	5.6%	6.9%	7.7%	9.1%	10.5%
Administrative And Secretarial Occupations	2.7%	7.3%	7.7%	7.7%	10.8%	11.8%
Skilled Trades Occupations	1.3%	1.9%	2.1%	8.8%	2.3%	2.8%
Caring, Leisure And Other Service Occupations	3.3%	4.2%	4.8%	6.2%	12.7%	14.2%
Sales And Customer Service Occupations	5.7%	8%	10%	10.2%	11.3%	12.7%
Process, Plant And Machine Operatives	2.%	1.9%	2.5%	2.5%	2.6%	2.6%
Elementary Occupations	6.5%	7%	9.6%	9.4%	10.2%	12.5%
Overall total	4.8%	6%	7%	7.8%	8.8%	10.2 %

Labour Force Survey, May–July

According to Mind, it has been estimated that 1 in 4 people in the UK will experience a mental health problem each year. (Mind, 2019. available at www.mind.org.uk/information-support/types-of-mental-health-problems/statistics-and-facts-about-mental-health/how-common-are-mental-health-problems/#one)

Different generations

Today's workforce is decidedly multi-generational. It is comprised of five generations – Maturists, Baby Boomers, Generation X, Generation Y (or Millennials), and a smattering of Generation Z – whose life experiences have left indelible marks on their values and work preferences.
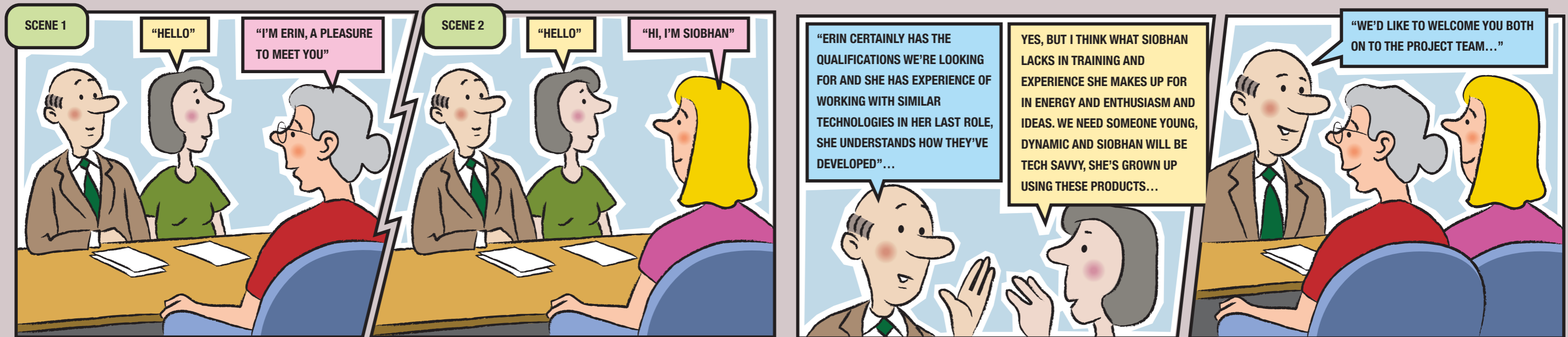
Imagine if you were overlooked for an opportunity because someone made an assumption about your suitability based purely on when you were born?
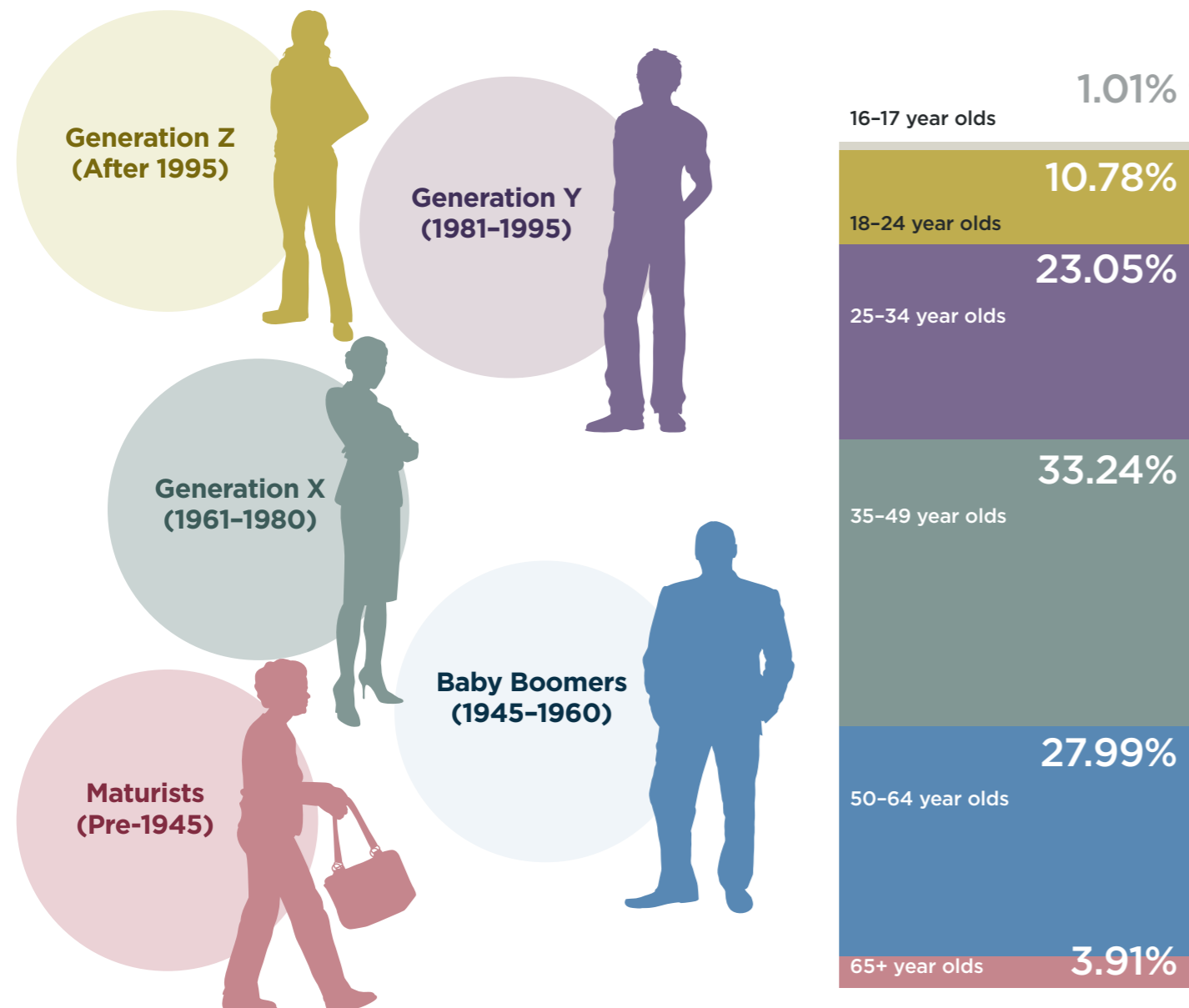
Learning statement/outcome:

It's important to understand that generational differences will influence the actual and perceived behaviours of each generational group. Understanding some of the wants and desires of each group, as well as your own unconscious bias, will help you develop strategies to maintain the right balance and the right approach.

Different generations - continued

An aging population? As of July 2017, the population in the UK is getting older with 18% aged 65 and overand 2.4% aged 85 and over.[25]

Of those in employment in the UK in December 2018–February 2019:[26]

Generation Z (After 1995)

Generation Y (1981–1995)

Generation X (1961–1980)

Maturists (Pre-1945)

Baby Boomers (1945–1960)

16–17 year olds — 1.01%

18–24 year olds — 10.78%

25–34 year olds — 23.05%

35–49 year olds — 33.24%

50–64 year olds — 27.99%

65+ year olds — 3.91%

A snapshot of recent changes

	2005	2015
Median age of UK population[27]	38.7	40.0
Of those in employment in the UK[28, 29, 30]	Approximately 579,000 or 2% were aged 65+. Approximately 4.12 million or 14.6% were aged 16–24.	Approximately 1.18 million or 3.8% were aged 65+. Approximately 3.94 million or 12.6% were aged 16–24.
Percentage of older and younger people in the UK in employment[31, 32]	Approximately 6.3% of those aged 65+. Approximately 59.5% of those aged 16–24.	Approximately 10.5% of those aged 65+. Approximately 54.2% of those aged 16–24.
Percentage of younger people who were in full time education and employment[33]	Approximately 36.8% of those aged 16–24.	Approximately 29.1% of those aged 16–24.
Percentage of younger people who were NEET (not in employment education or training)[34]	13.75% of 16–24 year olds (mean average across the year).	12.25% of 16–24 year olds (mean average across the year).

Carers

A carer is anyone who provides unpaid care, for a friend or family member who, due to illness, disability, mental ill health or an addiction, cannot cope without their support.

Do you think it would be fair if someone was excluded from an opportunity because they care for an elderly relative outside of their normal working day?

Learning statement/outcome:

Understanding the experiences of carers allows you to appreciate the various skills, qualities, and attributes that carers have and how these can benefit our workplace. An awareness of the factors that may help or hinder carers who are working, and how we can best support them, is also important.

Carers - continued

In 2015 there were an estimated 6.5 million carers in the UK.[35] The Carers Trust suggests that three in five people in the UK will be carers at some point in their lives.[36]
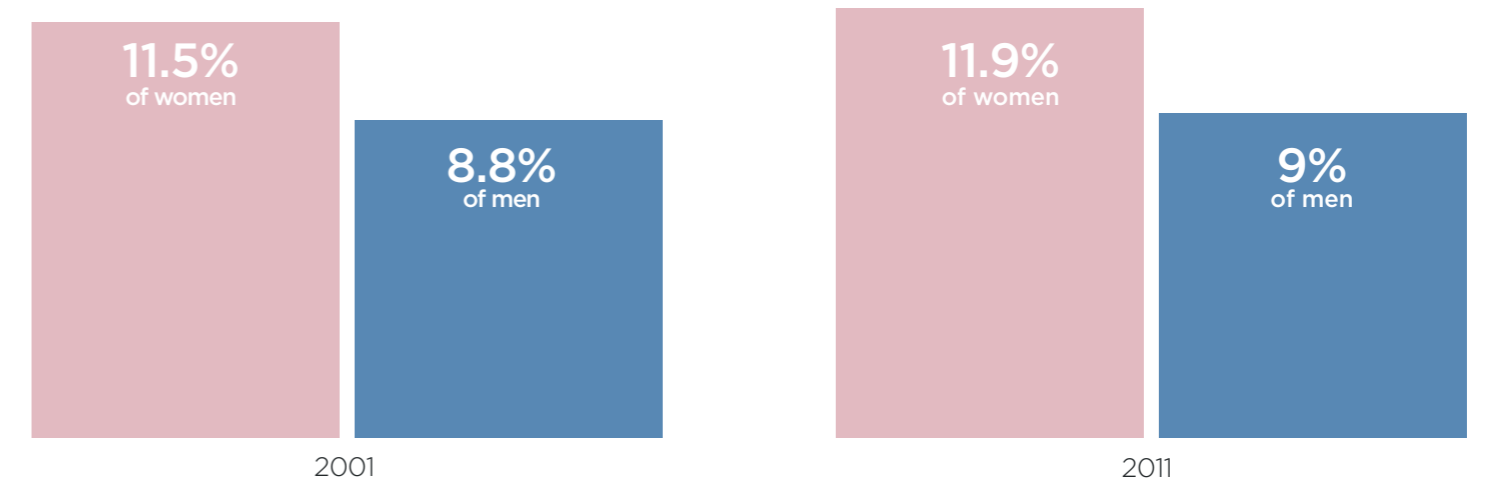
Did you know?

- 1 in 8 adults (around 6.5 million people) are carers[37]
- Carers save the economy £132 billion per year, an average of £19,336 per carer[37]
- People providing high levels of care are twice as likely to be permanently sick or disabled[37]
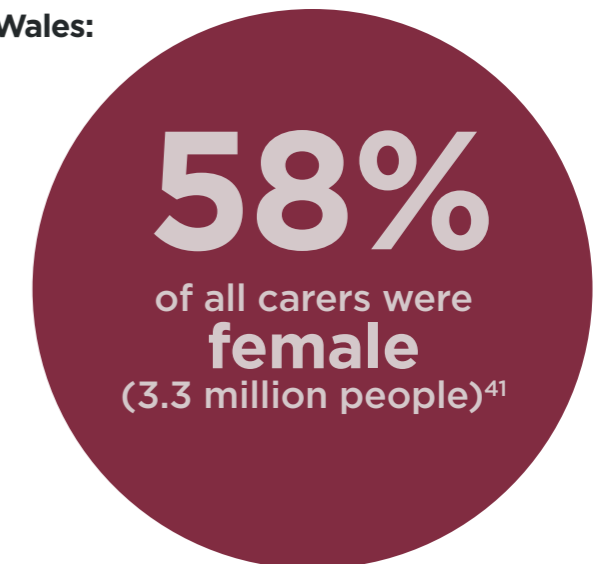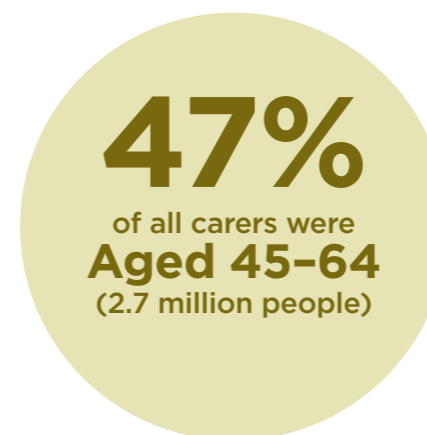- People aged in their 50s and 60s are most likely to provide informal care.[38]

Carers in employment in 2011:[39]

Category	Women	Men
Full time	15.3%	11%
Part time	17.8%	13.8%
Unemployed	12.1%	9.9%
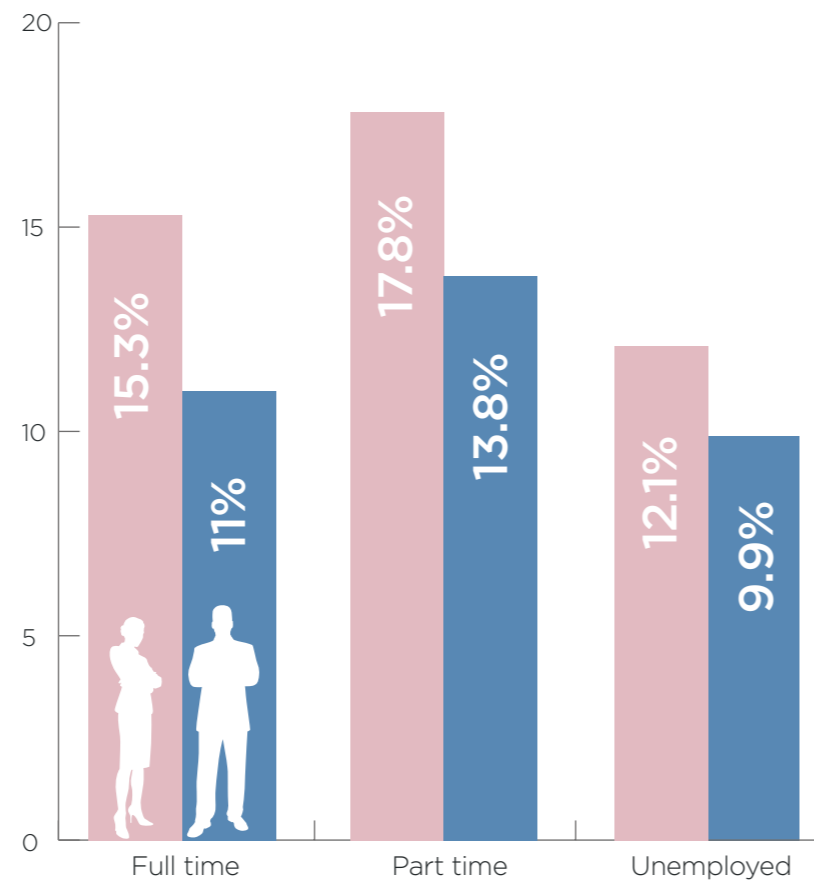
In England and Wales there has been an increase in the percentage of the total population providing care.[40]

2001: 11.5% of women, 8.8% of men

2011: 11.9% of women, 9% of men

Who cares? The 2011 census revealed that in England and Wales:

47% of all carers were **Aged 45–64** (2.7 million people)

58% of all carers were **female** (3.3 million people)[41]

People with minority ethnic backgrounds

Black and Minority Ethnic (BME) or Black, Asian and Minority Ethnic (BAME) is terminology often used to indicate people of non-white descent. However, the UK is home to people from a wide range of ethnic backgrounds, including a number of white minority ethnic groups.

How would you feel if your cultural customs and values were disregarded and ignored?
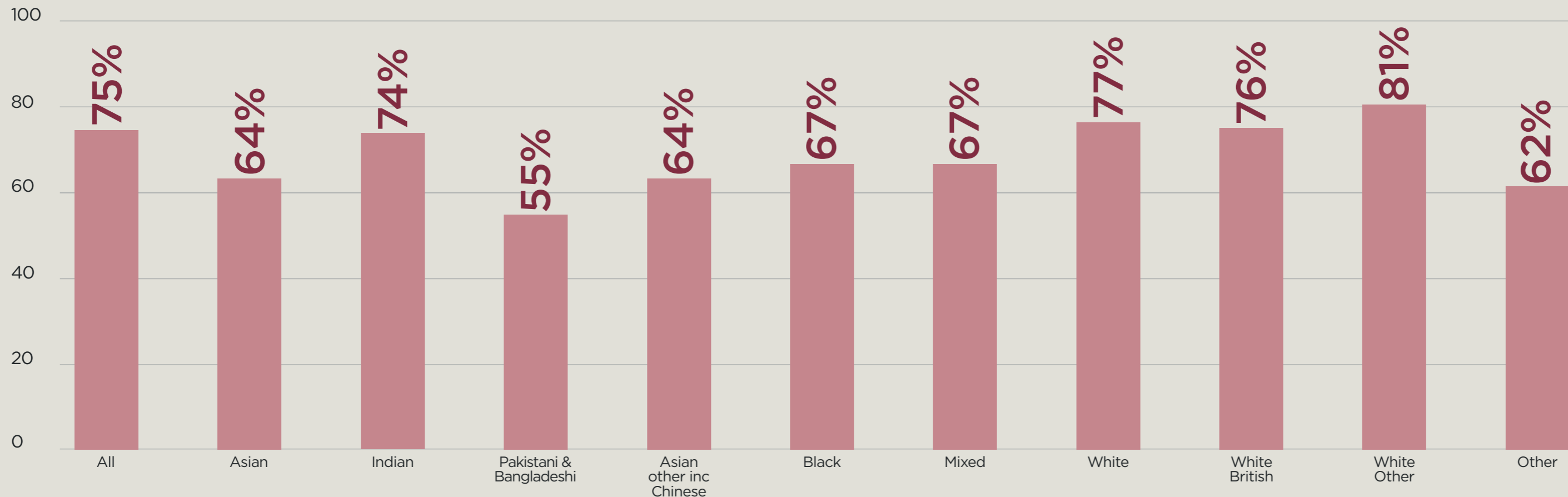
Learning statement/outcome:

People come from a broad range of backgrounds and may have different customs and values. We should be sensitive and respectful towards such differences and understand what constitutes acceptable and unacceptable behaviours and terminology. Certain words have the potential to cause offence, we need to avoid situations where a 'joke' or banter causes offence or upset. From a business perspective, understanding what matters to people outside your own cultural background will help you do business better.

People with minority ethnic backgrounds - continued

In 2017, the total working age population (people aged 16 to 64 years) in England, Wales and Scotland was just under 40 million – of those, just over 34 million people were White, and nearly 6 million people were from all other ethnic groups combined[42]

Percentage of people aged 16-64 years in employment within each ethnic group.
Location: Engalnd, Wales and Scotland. Time period: 2017. Source: Annual Population Survey on NOMIS | Ethnicity Facts and Figures GOV.UK

Ethnic group	Percentage
All	75%
Asian	64%
Indian	74%
Pakistani & Bangladeshi	55%
Asian other inc Chinese	64%
Black	67%
Mixed	67%
White	77%
White British	76%
White Other	81%
Other	62%

Religion and Belief

Did you know that as well as protecting people who practice different religions against discrimination, the Equality Act 2010 offers protection to those who have no religion. And it also covers those who hold a philosophical belief – that is a belief that satisfies certain tests set out in case law[43] – broadly beliefs that are genuinely held, concern substantial aspects of life, that are worthy of respect in a democratic society and are not incompatible with others' fundamental rights.
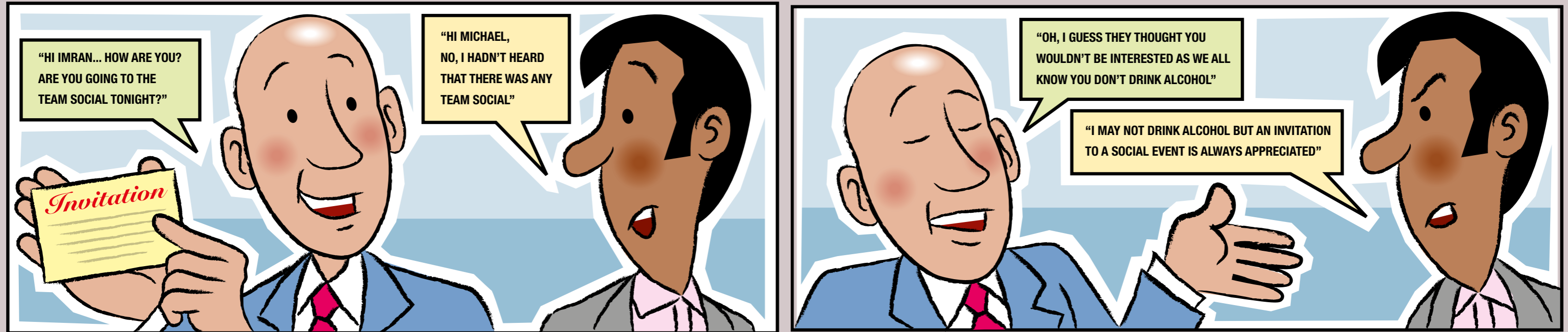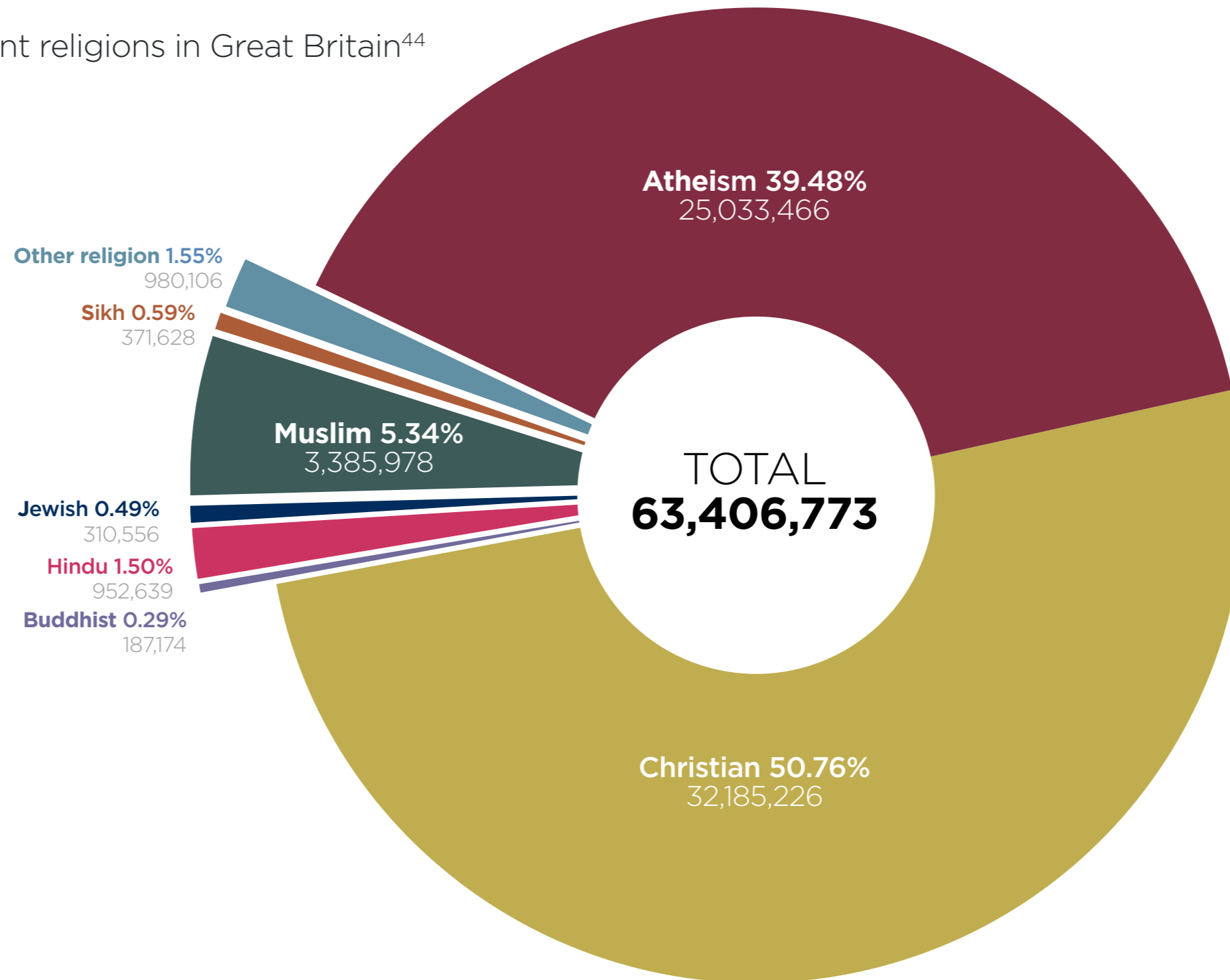
How would you feel if your religious beliefs led to you being excluded?

Learning statement/outcome:

People have a broad range of religious and philosophical beliefs and may have different customs and values. We should be sensitive and respectful towards such differences and understand what constitutes acceptable and unacceptable behaviour and terminology. Certain words have the potential to cause offence, we need to avoid situations where a 'joke' or banter causes offence or upset. From a business perspective, understanding what matters to people who have different beliefs will help you do business better.

Religion and Belief - continued

Number of people of different religions in Great Britain[44]

Atheism 39.48%
25,033,466

Other religion 1.55%
980,106

Sikh 0.59%
371,628

Muslim 5.34%
3,385,978

Jewish 0.49%
310,556

Hindu 1.50%
952,639

Buddhist 0.29%
187,174

TOTAL
63,406,773

Christian 50.76%
32,185,226

References

[1] PwC, 2015. *Female millennials in financial services: Strategies for a new era of talent* [online] Available at: http://www.pwc.com/gx/en/industries/financial-services/publications/female-millenials.html [accessed 06 January 2017]

[2] DWP 2017 in Disability in the United Kingdom 2018: Facts and Figures [pdf]. Cambridge: Papworth Trust. Available at: www.papworthtrust.org.uk/about-us/publications/

[3] Office for National Statistics (ONS), 2019. A08: Labour market status of disabled people [Data Table]. ONS. Available at: www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/labourmarketstatusofdisabledpeoplea08

[4] Department for Work and Pensions (DWP), 2018. Family Resources Survey 2017/18 [pdf]. London: DWP. Available at: www.assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/791271/family-resources-survey-2017-18.pdf

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Further guidance

Equality and diversity guide

Full guide available at: http://www.cii.co.uk/23109

Summary

Benefits

- Promotes and contributes to organisational reputation
- Aids recruitment and retention
- Increases productivity
- Mitigates risk
- Ensures the insurance profession is demonstrating best practice.

Step-by-Step

Understand the business and social justice cases for equality and diversity

An effective understanding and management of equality and diversity can benefit firms in a host of different ways.

Understand the protected characteristics and the legal framework

The Equality Act 2010 protects individuals against discrimination because of their protected characteristics (of which there are nine) or other circumstances.

Develop an equality and diversity policy – including staff responsibilities

Developing your policy will help clarify the main issues and priorities for your organisation.

Undertake staff training

Training can take a number of forms and is a clear sign of an employer's commitment to embedding equality and diversity.

Undertake a diversity audit

Diversity audits help to identify the parts of your strategy that work well and those that need to be re-examined.

Keep on top of developments – legislation and best practice changes

Legislation and requirements are subject to change and so it is important to keep abreast of the latest developments.

Flexible working guide

Full guide available at: http://www.cii.co.uk/37497

Flexible working is far from a new phenomenon, though its profile and importance is on the rise. For decades many employers have provided part-time or job share opportunities, though very much set in the traditional '9 to 5' way of working. This has changed significantly over recent years as more flexible working options have emerged.

New legal frameworks, attitudinal change and, above all, technological advancements have contributed to the rise in flexible working across our economy. The vast majority of employers offer some form of flexible arrangements (a survey by the Chartered Institute of Personnel and Development found that only 4% of firms questioned did not offer any type of flexibility). The benefits of a flexible approach to work are well documented and apply to employers, employees and UK plc as a whole.

All employees with 26 weeks of consecutive service are now able to request flexible working. The array of flexible working options can at first appear daunting if you are an employer, as can considering whether you have the capacity to offer flexibility, developing a policy and dealing with requests from employees. This short guide has been developed to help employers understand what flexible working means, the legal framework behind it and the benefits it can bring, as well as tips on developing your own flexible working policy.

All firms are different and what works for one company might not be appropriate for another, therefore this guide provides a high level introduction to the subject and provides a number of options and approaches to consider.

Key points

- Flexible working can benefit a business in a whole host of ways from increasing productivity to improving talent retention.
- It can help promote employee motivation and well being.
- Flexible working helps promote equality and diversity within the workforce.
- There is no one size fits all solution – only you as an employer can decide what will work for you and your employees.

Guidance notes to Equality Impact Assessments (EIA)

Equality is a shorthand term referring to the range of work aimed at ensuring the full and fair participation of marginalised or under-represented groups, where these groups may be excluded from full and fair participation as a result of discrimination and disadvantage, accidental or otherwise. This has a particular reference to the protected characteristics set out in the Equality Act 2010 which are age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation.

What is EIA?

An Equality Impact Assessment (EIA) is a tool aimed at improving policy development and implementation by ensuring that individuals and teams consider the likely impact of their work on different groups. It involves anticipating the effects of policies, procedures, and functions on different groups and making sure that any negative impacts are eliminated or minimised and opportunities for promoting and advancing equality, diversity and inclusion are maximised.

Why should we complete EIAs?

EIAs, although not a legal requirement, are an extremely useful mechanism for:

• preventing any potential discrimination before it occurs;
• ensuring that everything your organisation does is as inclusive as possible;
• providing a defence if a discrimination claim is made against your organisation.

When should we undertake an EIA?

They should be undertaken when any new activity, new type of event, procedure or policy is planned or when substantial changes are planned to current activities or procedures which could have an effect on stakeholders. The EIA should be undertaken before the new procedure, policy or activity or substantial changes take effect. There should be enough time to carry out any potential changes highlighted in the EIA.

What is a policy?

A policy is any practice, written document, guiding principle or procedure which sets out a course of action which an organisation adopts and implements. This includes any decision-making resulting in a change in practice.

What areas should the EIA cover?

EIAs should cover the nine protected characteristics in the Equality Act 2010.

These are as follows:

• Age
• Disability
• Gender reassignment
• Marriage and civil partnership
• Pregnancy and maternity
• Race
• Religion or belief
• Sex
• Sexual orientation

Northern Ireland has two extra protected characteristics: political opinion and people with dependants.

Completing an EIA – 7 point plan

1. When the need for an EIA has been identified the person responsible for the event, policy or procedure should complete an EIA. Where possible, at least two people, and ideally four to six people, should be involved in EIAs so that the viewpoint of more than one person is obtained. EIAs can be conducted by telephone.

2. The procedure, policy or activity should be considered against each of the Protected Characteristics in turn and any potential problems should be considered and noted. People involved should be prepared to think outside of the box.

3. Where a concern affects more than one or all protected characteristics, it should be noted in all sections to show that it has been reviewed under that particular characteristic.

4. Where possible, remedial actions should be identified. If it is not possible to find a solution to the problem, this should be noted on the EIA along with an explanation as to why it is not feasible.

5. A decision should be made about when the policy or procedure should be reviewed and this should be diarised.

6. The EIA should then be signed off by the relevant person and reviewer and filed.

7. The person responsible for the EIA should ensure all the remedial actions are carried out.

Types of Discrimination

Direct Discrimination

There are three different ways in which direct discrimination can occur. These are where a person is treated less favourably than another person because:

• of a protected characteristic e.g. a person is pregnant
• it is thought that the protected characteristic applies to them even if this is not actually the case (perceptive discrimination) e.g. a person is thought to be gay even though they are heterosexual
• they associate with someone to whom a characteristic applied (associative discrimination) i.e. the person is a carer for someone with a disability.

Indirect Discrimination

This happens where a policy or practice which affects everyone disadvantages a group who share a protected characteristic e.g. a uniform policy requires all female employees to wear a knee length skirt making no provision for those who may wish to cover their legs for reasons of their religion.

Victimisation

Victimisation is where a person is treated unfavourably because they have previously submitted or supported a complaint or raised a grievance related to a protected characteristic or because it is thought that they have done so i.e. a person submits a tribunal claim against a supermarket for discrimination and the supermarket deliberately delays delivering their customer orders as a result of this.

Harassment

Harassment is "unwanted conduct related to a relevant protected characteristic, which has the purpose or effect of violating an individual's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for that individual" e.g. touching a man or woman inappropriately.

Guidance notes to Equality Impact Assessments (EIA) - continued

The Protected Characteristics and issues to consider

Events

Access arrangements cover several protected characteristics. Think carefully about physical access to a venue and about sight lines, AV and acoustics and seating plans for example. It is also advisable to ask delegates to let you know in advance if they have any particular access or dietary requirements. You may wish to make a statement in your invitations or joining instructions to indicate your commitment to making the event open to all and asking that everyone attending do so in accordance with your organisation's equality and diversity policy.

Age

Age covers both younger and older people. Issues which EIAs may need to consider are:

- older people may be less inclined to use technology so may need simpler solutions to be made available
- younger people may have less life experience so may be less aware of certain issues
- age may mean that a person has disabilities but these can be dealt with under the "disability" protected characteristic.

People who care for elderly relatives are also protected under this protected characteristic.

Disability

A disability is a condition which lasts or is likely to last over one year and affects an individual's ability to carry out "day to day" activities. It includes reoccurring conditions and conditions as diverse as cancer, dyslexia, asthma and schizophrenia.

- People with mobility disabilities
- People with manual dexterity or other physical disabilities
- People with hearing impairments
- People with visual impairments
- People who are deaf (British Sign language users)
- People who are blind
- People with learning disabilities or other mental/cognitive impairments
- People with mental health conditions
- People with a communication difficulty such as Dyslexia
- People with a long-term health condition or illness such as cancer or HIV.

People who care for people with disabilities are also protected under this protected characteristic.

Because disabilities can vary so widely, careful consideration will need to be given to the specifics of each activity subject to an EIA. While care should be taken to remove obvious barriers to participation, it is also important to work with individuals with disabilities or caring for those with disabilities to understand their specific needs.

Gender reassignment

Gender reassignment covers a person who is proposing to undergo, is undergoing or has undergone gender reassignment (the process of changing physiological or other attributes of sex, therefore changing from male to female, or female to male to match the gender identity).

According to advice provided on the Equality and Human Rights Commission website as at May 2014, a person can choose whether they are defined as male or female. Therefore, at the current time, there does not appear to be any requirement to introduce any additional gender definitions to the "male" "female" ones normally used.

Issues which EIAs need to consider:

- Name/gender changes should be dealt with sensitively e.g. name/gender changes whilst booked onto an event
- Surgery may mean that it was not possible for an individual to meet certain requirements.

Marriage and civil partnership

People who are in civil partnerships should be treated the same as those who are married.

Issues which an EIA needs to consider are:

- Referring to partners rather than spouses or husbands and wives
- A person may, or may not, change their surname due to marriage, civil partnership or divorce. Name changes should be dealt with sensitively.

Pregnancy and maternity

Issues which EIAs should be aware of are:

- Arrangements may need to be made for a woman to breast feed during a work meeting e.g. short breaks and a private room can be arranged.

Guidance notes to Equality Impact Assessments (EIA) - continued

Race

Race includes all races. Race also refers to nationality and can include being English, Scottish, Welsh or Northern Irish.

Issues which EIAs should be aware of:

• English not being an individual's first language – everything should be written in plain English and translation may need to be available on request.

Religion or belief

This protected characteristic includes "no religion" and non-religious beliefs such as anti-fox-hunting, climate change, vegetarianism.

To be considered to be a belief, the belief must be in the public domain and the individual must be able to demonstrate that their belief affects the way they live.

Issues which an EIA should consider are:

• Arrangements to enable people to pray at particular times may need to be made.

Sex

Issues which an EIA may need to consider are:

• Women are generally more likely to have childcare arrangements which may need to be taken into consideration. However this is of equal significance if a man has childcare responsibilities.

Sexual orientation

Issues which an EIA may need to take into consideration are:

• Not holding events at religious venues where the religion concerned does not view some sexual orientations as acceptable.

Northern Ireland – political opinions and dependants

Northern Ireland has two additional protected characteristics. In reality, dependants would be dealt with in England and Wales by using one of the other protected characteristics. Political opinion would need to be considered e.g. in terms of ensuring that an event open to all did not take place solely in an area/venue which was known to have a high number of people with a certain political opinion.

Equality Impact Assessment Form

Project, procedure, practice event or activity:

Purpose of project, practice, event or activity:

Protected characteristic	Any Impact?	Remedial steps	Adjustments completed
Age			Yes ☐ No ☐ Date
Disability			Yes ☐ No ☐ Date
Marriage and civil partnerships			Yes ☐ No ☐ Date
Pregnancy and Maternity			Yes ☐ No ☐ Date

Protected characteristic	Any Impact?	Remedial steps	Adjustments completed
Race			Yes ☐ No ☐ Date
Religion or Belief			Yes ☐ No ☐ Date
Sex			Yes ☐ No ☐ Date
Sexual Orientation			Yes ☐ No ☐ Date
Transgender			Yes ☐ No ☐ Date

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