

Disability in the workplace

Supporting your approach
to employee wellbeing

By the side of business



LLOYDS BANK

Supporting the wellbeing of Britain's businesses



Awareness of disability as a key priority for society has grown and the UK Government demonstrated this in November 2019 by creating a new Disability Unit as part of the new Equalities Hub in the Cabinet Office.

Supporting employees to work regardless of their needs is naturally an ethical responsibility for any business but it also makes good commercial sense. One study found that 87% of consumers agreed that they would prefer to give their business to companies that hire people with disabilities.⁽¹⁾

Small or medium-sized enterprises (SMEs) account for 60% of all employment in the UK but research shows that many are not confident about disability in the workplace.⁽²⁾

Not all conditions are readily visible, therefore it's very likely that all businesses, including SMEs, are employing more disabled people than they realise. It's important that businesses feel equipped to support their employees' needs to ensure they can fulfil their potential and bring the greatest benefits to the business.

Benefits for businesses and employees

Supporting employees with disabilities and long-term health conditions can bring benefits for staff, business, society at large and the UK economy.

SMEs are more likely than large organisations to be serving a local customer base that will include many disabled people. Mirroring this diversity can help your organisation to better understand the needs of your whole customer base when developing products or services.

Recruitment and retention of employees can be very competitive. Encouraging applications from disabled people, enables your business to increase the

number of high-quality applicants available and bring additional skills to the business, such as thinking in a different way.

In addition, the benefits of retaining an experienced, skilled employee who has acquired an impairment are usually much greater than recruiting and training new staff. It's also better for the individual. This is particularly relevant in the world where 83% of people are not born with their disability.

More broadly, the engagement and productivity of all employees improves when employers demonstrate they treat all employees fairly.⁽³⁾

Experience and research has shown us that whilst disabled employees may need some adjustments to enable them to be effective, employing disabled people also brings a wealth of benefits including a different perspective, problem solving abilities and insights into effectively serving disabled customers. When supported effectively, it's also shown that disabled employees tend to have less absence and remain with their employer for much longer than a non-disabled employee, retaining talent in your business. As a Disability Confident Leader organisation, we wanted to share some of the good practice you can use in your business.

Our 'Disability in the Workplace' guide, developed in collaboration with the Business Disability Forum, provides insights into how supporting your employees with a disability can benefit your business and the tools available to do this.



David Oldfield

Group Director for Commercial Banking and Group Executive Sponsor for Disability, Lloyds Banking Group



As part of our commitment to Helping Britain Prosper, we have worked in partnership with the Business Disability Forum to create this guide. It draws on our own experiences to look at why disability matters for businesses and provides some helpful tools and insights you can use to create a more robust environment for your workforce and support employees with disabilities.

1. Beyer and Beyer (2017). Reputation and customer reaction benefits
2. <https://www.reedinpartnership.co.uk/admin/resources/reed-in-partnership-increasing-disability-confidence-in-smes.pdf>
3. Disability Confident Scheme: Summary findings from a survey of participating employers, Department for Work and Pensions 2018.

Foreword



SMEs are the lifeblood of our communities. They represent 99% of all private businesses and, in the UK, employ an estimated 60% of the workforce – that's 16.6 million people.

Many SMEs are family run businesses. Many will have a longstanding workforce that they want to not just retain but look after; naturally embracing working differently and supporting their employees to work in a way that meets their needs and lifestyles, whether that is juggling childcare or managing a disability. Indeed, SMEs often have the flexibility and agility that larger businesses may not; the ability to take someone on for a work trial rather than insisting on an application through the corporate portal, for example. Many will already be "disability confident" but not recognise themselves as such, or indeed recognise the language around disability that larger organisations are familiar with.

But many will not have an HR specialist, let alone a Diversity & Inclusion team and may not know where to turn when something comes up that is out of their comfort zone – for example, when a member of their team acquires a disability.

We see all too often that disability is parked into the "too difficult" box and that time and time again, people are so worried about saying the wrong thing, that they say nothing. Saying nothing may mean that an adjustment that could make all the difference to a disabled employee isn't made. At best, this could mean that a talented employee is unable to perform to the best of their ability; at worst, that they lose their job completely, taking their skills, knowledge and organisational memory with them.

I am delighted that Lloyds Bank have created this guide, with our support for all its small business customers to show that disability really doesn't have to be difficult, and that simple solutions – the kind of things that many small businesses are naturally putting in place every day – are often all you need.

Diane Lightfoot
CEO, Business
Disability Forum



What do we mean by 'disability'?

- The Equality Act 2010 defines a disabled person as “an individual who has a physical or mental impairment, which has a substantial and long-term adverse effect on a person’s ability to carry out normal day-to-day activities”. Long-term is defined as lasting for or likely to last for at least 12 months and substantial is defined as more than a minor effect.
- The Equality Act 2010, Disability Discrimination Act 1995 in Northern Ireland and other legislation in offshore locations protects disabled people from discrimination and places obligations on employers and service providers.
- A disability or impairment can be:
 - Physical, mental, intellectual, or sensory
 - Visible - one that another can see based on the disabled persons appearance and/or behaviour
 - Non-visible/hidden - disabilities that are not immediately apparent such as a long-term health condition, mental health condition, fatigue, chronic pain and diabetes.
- Many people would not define themselves as disabled based on the legal definition and therefore many organisations base their experience on an approach known as the social model of disability.* This approach argues people are disabled by barriers in society and focuses on removing those barriers. As a business you need to (a) identify barriers, and (b) remove them wherever possible.
- Best practice is to take an employee’s word that they have a disability as you are not qualified to diagnose. A GP or medical professionals may provide useful insight into the best support you can offer if needed.

*<https://www.scope.org.uk/about-us/social-model-of-disability/>

Why disability in the workplace matters to business



1 in 5

In the UK, 1 in 5 people are reported to have a disability. In reality though, it’s likely to be higher than this.⁽⁴⁾



£249 billion

The spending power of disabled people and their families.⁽⁵⁾



£100 billion

The annual combined costs from worklessness and sickness absence.⁽⁶⁾



141.4 million

Working days that are lost to sickness absence each year.⁽⁷⁾



75%

Three quarters of disabled people have left a shop or business because of poor disability awareness or understanding.⁽⁸⁾



48%

of disabled people have worried about sharing information about their impairment or condition with their employer.⁽⁸⁾

4. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/791271/family-resources-survey-2017-18.pdf

5. <https://purpletuesday.org.uk>

6. <https://www.gov.uk/government/publications/health-matters-health-and-work/health-matters-health-and-work>

7. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/labourproductivity/articles/sicknessabsenceinthelabourmarket/2018>

8. <https://www.papworthtrust.org.uk/about-us/publications/papworth-trust-disability-facts-and-figures-2018.pdf>

How can you support employees with a disability or long-term health condition?



Considerations

An important duty in the Equality Act, is to make reasonable adjustments. This is about bringing equality for disabled people and making adjustments to remove barriers.

Equality of opportunity for disabled employees is encouraged and positive relationships are promoted between employees with a disability and those without.

Have an inclusive recruitment and retention process.

Make the most of the additional skills someone with a disability brings to your business.

Promote effective people management through line managers and supervisors.

Consider each stage of the employee lifecycle and take steps to ensure disabled employees can enter, develop and advance within an organisation.

Employees who care for someone with a disability also have some protections under the Equality Act.

Making it Work for Business

This duty applies if you are told of a disability by your employee or if you reasonably suspect they have a disability and require adjustments. All the information in this guide will encourage your employee to be open and for you to meet this duty. Refer to the 'Making Adjustments' and 'Access to work' sections for more detail.

Encourage open conversations about disability and the support available. Let your employees know this is important to your business and promote an open culture.

This can ensure you get a diverse range of applicants and talent to grow your business – Refer to 'Recruitment' section for more detail.

Know your employees, use their insight to develop your business.

Train and support line managers to engage with employees about their needs and exploring adjustments required - Refer to 'Making Adjustments' and 'How can I take action for my business' sections for more detail.

Build processes that make this business as usual activity and then it will work without major separate activity. The information in this guide will support you to do this.

One best practice example is to consider flexible working for them as an adjustment.

We have actively embraced disability for our colleagues. Here's how:

Have an inclusive recruitment and retention process

For both internal and external recruitment, we offer an interview to anyone who has disclosed a disability and matches the required skills for the role. This gives applicants the reassurance that their disability won't preclude them from this process.

Make Reasonable Adjustments

This is an important legal duty to remove barriers for our colleagues.

We have been recognised for our workplace adjustments process and shared our best practice.

Provide Tools and Resources

To support conversations across our Group we regularly share case studies from leaders and colleagues who hope that their experiences can inspire others to seek support.

We fully utilise our colleague network and provide training and information for line managers and colleagues.

A little support goes a long way

Kendall Akhurst, a Lloyds Bank employee, shares his experience of how he manages his disability, which is visible and non-visible. How his mindset has changed since his life changing injury and how he uses his experience to support Access, our colleague network, encouraging others to learn more about the range of conditions and the benefits that people with disabilities, either acquired or born with, bring to an organisation.

Early days

In 2000, I had just started a new job with a bank in New Zealand (NZ), was in great physical condition and enjoyed playing rugby. During one game a tackle changed things for ever. The technical term for my injury is 'C5 incomplete Quadriplegic'.

Despite only working at the NZ bank for three months before my injury, whilst I was in hospital my manager assured me my job would be there for as long as it took for me to get back to work. Accident Compensation Corporation rented me a computer to use at home while I was recovering, so I could work on my

keyboard skills typing left-handed. I used to be right-handed, but what most people don't notice is that my right hand doesn't work.

Adjustments and benefits

Whilst being recruited by Lloyds Bank, a call was set up beforehand to understand what adjustments might be needed. Since starting, I have been offered Assistive Technology (Dragon) and use a fixed desk, at little/no cost to the bank.

Disability has proved no obstacle to my career, and I've progressed through several amazing roles. I believe the bank

gets something in return too – since my injury, my mindset has changed. Before that, sport was my number one focus. Now work has become my focus, including sharing my experience and travelling for Access meetings, something someone previously assumed that I wouldn't be able to do.

Supporting an employee who has/acquires a disability means you get tenacity, loyalty and a strong work ethic as they've gone through the process of working hard to minimise its impact on their lives.



My message for any line manager considering hiring a person with a disability: Hire them.



Kendall Akhurst,
Lloyds Bank employee

How can I take action for my business?



Making Adjustments

A reasonable, or workplace, adjustment is put in place to reduce or remove a barrier an employee experiences in the workplace because of their disability. All organisations are required to make these for their disabled employees and customers.

'Reasonable' isn't defined by the Equality Act but is defined in case law and depends on a variety of factors such as the size of the employer, the type of organisation and the resources available to the organisation and should be assessed case-by-case.

Most workplace adjustments incur minimal or no cost. However, where adjustments are costly, there is support available for you and your employee through Access to Work.

What's 'reasonable' will depend on each situation. The employer needs to consider carefully:

- Will the adjustment remove or reduce the disadvantage for the person with the disability?
- Is the adjustment practical for you to implement with no negative impacts on your other employees' health and safety?

- Do you have resources to fund the adjustment and have other funding sources been considered?
- Will implementing the adjustment be effective in supporting your employee or is the benefit likely to make low or no improvement?

If an adjustment is not reasonable then an employer can decline it, although we recommend you get advice if you are unsure. Refer to the How can I take action for my business section for more information and sources of support.

Types of Adjustments

Adjustments can often be put under two broad categories:

- Physical adjustments may include
 - providing assistive technologies/ software such as JAWS ("Job Access With Speech") computer screen reader program
 - ergonomic items such as a mouse, chair, keyboard
 - changes to the working environment
 - providing a fixed desk in a hot desk office
 - allowing a support worker
 - offering a parking space
 - providing a new chair.

- Non-physical adjustments may include
 - flexible working
 - additional or split break times
 - amending performance/absence expectations
 - changing working hours
 - additional training.

It's always best to speak to your employee and discuss the barriers they feel their disability creates and work with them to agree reasonable adjustments. Often non-physical adjustments will make a substantial improvement and cost your business nothing.

If you and your employee are unsure or disagree on adjustments, gaining advice is always best and we provide some useful contacts at the end of this guide.

Government research⁽⁹⁾ found that almost three-quarters of employers that had made adjustments for a disabled employee had found it easy or quite easy, with only 11% finding it difficult - a finding that did not vary significantly by the size of the organisation.

9. Beyer and Beyer (2017). Reputation and customer reaction benefits

Access to Work (AtW)

Access to Work is a Government scheme which exists to support or keep disabled people in work by providing employers with a grant to meet costs which go beyond reasonable adjustments.

There may be an employer contribution, but this depends on the adjustment and what is a reasonable expectation of the employer.

You must have already checked eligibility, discussed and considered adjustments before an employee applies for Access to Work.

How can AtW support?

- Funding specialist equipment in the workplace or supporting to adapt existing equipment to make it accessible.
- Providing a range of support workers (e.g. British Sign Language interpreters, job coach etc.).
- Travel to work and within work.
- The mental health support service which will support the employee to create a support plan and/or offer advice and guidance.
- Communication support at interviews (e.g. Deaf candidates using sign language or people with autism who require communication assistance etc.).



Find out more in the Employer's guide to Access to Work.

There are alternative schemes in operation for Northern Ireland, Isle of Man and Channel Islands.

What else can you do to increase knowledge and show your commitment?



The Disability Confident Scheme

This Government scheme supports employers to be more confident and knowledgeable about disability and is a unique opportunity to lead the way in your community, and you might just discover someone your business cannot do without.

You can find out more on the **Disability Confident website** or seek advice from your local Job Centre, who will be able to assist.



Recruitment

State clearly in job adverts that you welcome applications from all sections of the community and that you have an equal opportunities policy. Give applicants an opportunity to request adjustments on your application form. Ensure that applicants are asked if they need an adjustment to the interview process to allow them to be considered for the job.

You can find out more from **Evenbreak** who support employers who are positive about disability recruitment with guidance and posting jobs on their job boards

What support is available?

There is a wide range of support available to help businesses better understand the impact of wellbeing and how to ensure their employees have access to tools and information that can support their needs.

These include:



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For specific Guidance on Mental Health and supporting employees working from home refer to our Mental health in the Workplace Guide.

www.lloydsbank.com/business/resource-centre/business-guides/mental-health.html



The Business Disability Forum (BDF) is a not for profit membership organisation that offers information, support and advice on disability as it affects business. They provide members with pragmatic support by sharing expertise, advice and providing training and networking opportunities.

businessdisabilityforum.org.uk



FSB helps smaller businesses achieve their ambitions. FSB offers members a range of vital business services, including legal advice and protection, support and a powerful voice heard in government.

www.fsb.org.uk



Acas provides guidance, free, impartial advice on workplace rights, rules and best practice relating to disability related concerns you may have as an employer. They also offer training and help to resolve disputes.

acas.org.uk/reasonable-adjustments



For general information on a specific disability it's recommended to visit the website of the UK's leading charity for that condition. Scope is a good pan-disability charity for general information and support although their advice and helpline is for disabled people rather than businesses.

scope.org.uk



Work With Me is a growing community of businesses committed to thinking and acting differently about disability. The community is set up to allow members to share information, advice and insights in a safe, open and honest environment.

www.workwithme.support

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at lloydsbank.com/business/contactus

If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at: relayuk.bt.com/

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

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Telephone: **0207 626 1500.**