

## Equal Opportunities & Diversity Policy

<b>Approved by</b>	Talking Money Board of Trustees -
<b>Last Reviewed and Approved by Trustees</b>	8 <sup>th</sup> March 2017
<b>Owner</b>	Talking Money Chief Executive
<b>Last reviewed and/or updated by Owner</b>	March 2017
<b>Frequency of Review</b>	Annually
<b>Distribution</b>	Talking Money – all staff
<b>File Location</b>	Z/Policies & Procedures

<b>Version</b>	<b>Date</b>	<b>Updated By</b>	<b>Comments</b>
1.0	March 2016	Chief Executive	Next review March 2017
1.1	March 2017	Chief Executive	Minor amendments - Next review March 2018

### **Introduction**

Talking Money is committed to eliminating unlawful discrimination, harassment and victimisation, and to promoting equality of opportunity and diversity within our policies, practices and procedures. Talking Money actively opposes oppressive and discriminatory practices which affect people's legal rights and social welfare, with particular reference to the groups listed below.

We are also committed to fostering good relations between people and to promoting and achieving equality and diversity within the organisation. This applies to our professional dealings with clients, staff, volunteers, trustees, and third parties.

We shall treat everyone with the same attention, courtesy and respect regardless of:

- (a) sex (including marital status, gender reassignment, pregnancy, maternity and paternity);
- (b) sexual orientation (including civil partnership status);
- (c) race or racial group (including colour, nationality and ethnic or national origins);
- (d) religion or belief;
- (e) age;
- (f) caring responsibility;
- (g) disability;
- (h) class;
- (i) immigration status;
- (j) trade union membership or non-membership; and
- (k) part time or fixed term workers

### **Definitions**

For the purposes of this policy the term 'client' is taken to refer to anyone who receives advice from Talking Money.

## **Legislation**

We will take all reasonable steps to ensure that we and our staff do not unlawfully discriminate under:

- (a) the Equal Pay Act 1970;
- (b) Equality Act 2010
- (c) the Employment Rights Act 1996;
- (d) the Human Rights Act 1998;
- (e) the Work and Families Act 2006;
- (f) any other relevant legislation in force from time to time relating to discrimination in employment and the provision of goods, facilities or services.

## **Meeting Clients' Needs**

### **(a) General statement**

Talking Money is dedicated to helping people in financial hardship improve their lives by tackling financial problems. We achieve this through the provision of four key welfare advice services: debt advice, financial education, energy advice and income maximisation. While our face-to-face services are delivered in Bristol and the surrounding areas, our telephone and on-line advice is available throughout England.

### **(b) Identifying clients' needs**

Talking Money is committed to meeting the diverse needs of clients. We will take steps to identify the needs of clients in our community and develop policies and procedures setting out how we will meet those needs and ensure that the services we provide are accessible to all. We will take account, in particular, the needs of clients with a disability and clients who are unable to communicate effectively in English. We will consider whether particular groups are predominant within our client base and devise appropriate policies to meet their needs: including men and women; carers; children; the elderly; members of religious groups; ethnic groups or nationalities; and lesbian, gay or transgender people.

We offer services face to face, over the phone and on-line. Our office is fully wheelchair accessible, with a ramp and an electronically-operated push pad for the door, a reduced height section of the reception desk, disabled toilet facilities and a lift. Home visits can sometimes be offered for those unable to reach our offices. Some of our leaflets and signs are available in Polish and Somali (reflective of the communities that most often use our services). We also have Polish speaking staff available for appointments in some services. We subscribe to 'Language Line' for telephone interpretation and can arrange interpreters through Bristol City Council. For clients who are hard of hearing we can arrange for sign language interpreters, lip speakers, or note takers for appointments or other communication support to be available through 'Action on Hearing Loss.' There is also a digital hearing loop available in reception. Service dogs are welcome. Information about how to access our services is kept up to date on our website under 'Contact Us' in order for clients with additional access needs to plan how to best utilise our services.

## **Dealings with third parties**

### **(a) General statement**

Talking Money will not unlawfully discriminate in dealings with third parties. This applies to dealings with other community service providers and general procurement.

## **Employment**

### **(a) General statement**

As an employer, Talking Money will treat all employees and job applicants equally and fairly and not unlawfully discriminate against them. This applies equally to voluntary positions and anyone undertaking work experience with us. This will, for example, include arrangements for recruitment and selection, terms and conditions of employment, access to training opportunities, access to promotion and transfers, grievance and disciplinary processes, demotions, selection for redundancies, dress code, references, bonus schemes, work allocation and any other employment related activities.

### **(b) Recruitment and selection**

- i. Talking Money recognises the benefits of having a diverse workforce and will take steps to ensure that:
- ii. we recruit from the widest pool of qualified candidates practicable;
- iii. employment opportunities are open and accessible to all on the basis of their individual qualities and personal merit;
- iv. where appropriate, positive action measures are taken to attract applications from all sections of society and especially from those groups which are underrepresented in the workforce;
- v. selection criteria and processes do not unlawfully discriminate on the grounds of sex (including marital status, gender reassignment, pregnancy, maternity and paternity), sexual orientation (including civil partnership status), religion or belief, age or disability; other than in those instances where Talking Money is exercising permitted positive action or a permitted exemption;
- vi. wherever appropriate and necessary, lawful exemptions (genuine occupational requirements) will be used to recruit suitable staff to meet the special needs of particular groups;
- vii. all recruitment agencies acting for Talking Money are aware of requirements not to discriminate and to act accordingly.

### **(c) Conditions of service**

Talking Money will treat all employees equally and create a working environment which is free from unlawful discrimination and which respects the diverse backgrounds and beliefs of employees. Terms and conditions of service for employees will comply with anti-discrimination legislation. The provision of benefits such as flexible working hours, maternity and other leave arrangements, performance appraisal systems, dress code, bonus schemes and any other conditions of employment will not unlawfully discriminate against any employee on the grounds of their age; gender; marital status; race; religion or belief; sexual orientation; trade union membership or non membership; part time or fixed term workers, or on the grounds of disability.

Where appropriate and necessary, Talking Money will endeavour to provide appropriate facilities and conditions of service which take into account the specific needs of employees which arise from their ethnic or cultural background; gender; responsibilities as carers; disability; religion or belief or sexual orientation.

#### **(d) Promotion and career development**

Promotion within Talking Money will be made without reference to any of the forbidden grounds and will be based solely on merit. The selection criteria and processes for recruitment and promotion will be kept under review to ensure that there is no unjustifiably discriminatory impact on any particular group. While positive action measures may be taken in accordance with relevant anti-discrimination legislation to encourage applications from under-represented groups, appointments to all jobs will be based solely on merit. All employees will have equal access to training and other career development opportunities appropriate to their experience and abilities. However, Talking Money will take appropriate positive action measures (as permitted by the anti-discrimination legislation) to provide special training and support for groups which are under-represented in the workforce and encourage them to take up training and career development opportunities.

#### **(e) Working with other organisations**

All those who act on Talking Money's behalf will be informed of this equality and diversity policy and will be expected to pay due regard to it when conducting business on Talking Money's behalf. In all its dealings, including those with partners, any consortium members, suppliers, sub-contractors and recruitment agencies, Talking Money will seek to promote the principles of equality and diversity.

### **Implementing the policy**

#### **(a) Responsibility**

Ultimate responsibility for implementing the policy rests with the Chief Executive. The day to day operation of the policy will be the responsibility of Talking Money managers and staff. All employees, volunteers and Trustees of Talking Money are expected to pay due regard to the provisions of this policy and are responsible for ensuring compliance with it when undertaking their jobs or representing Talking Money.

Acts of unlawful discrimination on any of the forbidden grounds by employees will result in disciplinary action. Failure to comply with this policy will result in Talking Money's managers and/or Trustees considering the appropriate remedial action, including helping individuals to learn how to apply the policy effectively. Application of the disciplinary procedure may be considered where appropriate. The policy applies to all who are employed in Talking Money and to all Trustees.

#### **(b) Complaints of discrimination**

Talking Money will treat seriously all complaints of unlawful discrimination on any of the forbidden grounds made by employees, volunteers, Trustees, clients, barristers or other third parties and will take action where appropriate.

All complaints will be investigated in accordance with Talking Money's grievance or complaints procedure and the complainant will be informed of the outcome.

We will also monitor the number and outcome of complaints of discrimination made by staff, clients, volunteers, Trustees, barristers, and other third parties.

#### **(c) Monitoring**

1. Talking Money will monitor and record equal opportunities information about staff on the basis of age, gender, ethnicity, and disability.

2. Where it is possible to do so, and where doing so will not cause offence or discomfort to those whom it is intended to protect, we will monitor the sexual orientation and religion or belief of staff, so as to ensure that they are not being discriminated against in terms of the opportunities or benefits available to them. We are aware that individuals may choose not to disclose their sexual orientation or religion or belief and that care will be taken to avoid inadvertent discrimination in such cases.
3. We will store equal opportunities data as confidential personal data and restrict access to this information. Equal opportunities information will be used for exclusively for the purposes of equal opportunities monitoring and have no bearing on opportunities or benefits.

Talking Money will monitor all elements of:

- i. recruitment and selection process;
- ii. promotion and transfer;
- iii. training (all training opportunities not restricted to equality and diversity training);
- iv. terms and conditions of employment;
- v. take up of benefits (work life balance policies e.g. flexible working requests)
- vi. grievance and disciplinary procedures;
- vii. resignations, redundancies, and dismissals.

**(d) Review**

Talking Money will review the operation of this policy annually (or more regularly if we identify any non-compliance or problem concerning equality and diversity issues with clients or personnel). We will take remedial action if we discover non-compliance under this policy or barriers to equal opportunities.

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Last updated by the Chief Executive and reviewed by the Senior Management Team: March 2017

Reviewed and approved by Talking Money's Board of Trustees: 8<sup>th</sup> March 2017