



Positive about disability

Introduction

Every business must provide its customers with the goods and services that they require. However, businesses have wider responsibilities not just to their customers but also to their employees and other **stakeholders**. This case study examines how Lloyds TSB has taken a positive approach in meeting its responsibilities to any employee who has a **disability**. The case study shows that developing good positive working practices that deal with disability benefits both employers and employees.

Lloyds TSB has a long history within the banking sector. Originally formed in 1765 as Lloyds Bank, it merged with the Cheltenham & Gloucester Building Society in 1995 and later that year, merged with the TSB Group plc to form Lloyds TSB Bank plc. The business got larger in 2000 when this new group took over Scottish Widows. Lloyds TSB has recently grown through a further **acquisition**. By acquiring HBOS (Halifax/Bank of Scotland) plc, the Lloyds Banking Group has become the largest **retail bank** in the UK. Around half of all people in the UK (30 million) now bank with the Lloyds Banking Group. The group has the largest branch network of any UK bank and 140,000 staff. The acquisition also means that the new group has a broader range of expertise with multiple brands under its banner. It is a more diverse business, with stronger market presence in areas such as mortgages, insurance, finance and investments.

Lloyds TSB strives to create an inclusive working environment in which all employees can reach their full potential. This is known as providing **equal opportunities**. In the area of disability, this means removing any barriers that restrict a disabled person from being able to work effectively and encouraging development opportunities for them. Disability is usually portrayed as a visible or physical impairment but a person's disability is not always visible, e.g. diabetes, dyslexia, epilepsy, cancer and asthma. Lloyds TSB has put in place a programme of activity that makes adjustments in the workplace so that disabled people can continue to be effective in their roles.

The Lloyds TSB disability strategy has proved to be very effective and has won numerous awards.

Employment processes and legislation

Discrimination is a prejudice towards a particular group. Where discrimination occurs in the workplace, individuals are treated less favourably. In an ideal world, legislation to counter discrimination would not be necessary. Many businesses take their responsibilities very seriously. In a competitive business environment, organisations like to be viewed in a positive way. Treating employees unfairly could damage the reputation and, ultimately, the sales of a business.

To ensure that all organisations meet their responsibilities, governments have introduced legislation through **Acts of Parliament**. These laws are designed to protect employees against discrimination on the grounds of race, gender, disability, sexual orientation, religion or age at work.

- The Race Relations Act 1976 protects individuals from unfair treatment on the grounds of race.
- The Sex Discrimination Act 1975 aims to ensure that men and women are treated equally in the workplace.
- A more recent piece of legislation is the Age Discrimination Act 2006. This makes it illegal to discriminate against individuals simply on the basis of their age.



CURRICULUM TOPICS

- Employment legislation
- Disability
- Recruitment and development
- HR strategy

GLOSSARY

Stakeholders: individuals and organisations that have a vested interest in a business (such as shareholders and employees) or are affected by its activities (such as customers and local communities).

Disability: the Disability Discrimination Act states that someone has a disability if they have 'a physical or mental impairment which has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities'.

Acquisition: the purchase of one business by another through buying shares or assets.

Retail bank: a bank situated on the high street that provides services for consumers.

Equal opportunities: the principle of treating all people the same, and not discriminating against someone on the basis of their sex, race, religion, etc.

Discrimination: negative behaviour towards a group based upon their age, gender, race or disability.

Acts of Parliament: legislation passed by Parliament to create laws.



GLOSSARY

Inclusive: including all individuals by taking into account their views and thoughts.



The Disability Discrimination Act 1995 was introduced to remove the discrimination faced by many disabled people at work (or in looking for work). The Act states that somebody has a disability if he or she has ‘a physical or mental impairment, which has a long-term or substantial adverse effect on their ability to carry out normal day-to-day activities’.

The Act places a duty on organisations to make ‘reasonable adjustments’ to accommodate disability on an individual basis. For example, this might require a business to install a ramp for wheelchair access or to provide software for employees with visual impairments so that text in a computer file is read out as well as displayed on screen.

Other adjustments could include changing an employee’s working hours, providing software to read Braille or installing chairs that provide extra support for those with back problems. Lloyds TSB has made adjustments of this type for around 4,000 of its staff.

Such adjustments can make a huge difference to an employee’s work experience. Ruth works at Lloyds TSB in Manchester and has been blind since birth. Lloyds TSB has provided Ruth with JAWS software (Job Access With Speech). ‘Initially, it took a bit of getting used to but now I wouldn’t be without it. JAWS enables me to work independently and be fully effective in my role and as part of the team. The support of colleagues and management has also been invaluable.’

Lloyds TSB’s approach is to be positive about disability and strive to make Lloyds TSB a ‘great place to work’ for disabled employees. It is not just about meeting its legal obligations. It has gone beyond the requirements of legislation in order to meet the specific employment needs of each disabled employee. In doing this, Lloyds TSB is looking to create an **inclusive** work environment where their disabled employees have the same access to development opportunities as their non-disabled colleagues. Whilst there is still a lot of work to be done in this area, what has been achieved so far is helping to create a work environment that supports and helps all disabled staff.



What is disability?

The word disability is very broad in meaning. There are many types of disability. Hearing impairments are the most common disability in the UK.

Key Facts

- Around 16% of working age adults in the UK have a disability.
- Around 1% of the working age population uses a wheelchair.
- Only 50% of disabled adults are in employment. By comparison, 87% of non-disabled adults have jobs.
- Only 17% of disabled people are born with a disability.
- 100,000 people acquire some form of disability each year.

There are several models of disability: medical, charitable, social. Each model influences the approach an organisation might take to issues of disability. The traditional model is a medical model, viewing disability as an illness. The charitable model suggests people with disabilities ‘need help’.

Lloyds TSB promotes the social model of disability. This model is based on the idea that it is society not disability that creates barriers for disabled people. Through the reasonable adjustment programme, Lloyds TSB has created an environment in which disabled people are given the necessary tools and assistance to work effectively. This means that all employees with or without disabilities can be productive in the workplace.

To demonstrate its commitment to disability, Lloyds TSB supports wider disability initiatives, such as the RNID's Louder than Words charter (a best practice charter for organisations striving to achieve excellent levels of service and accessibility for hearing impaired people).

The Lloyds TSB Foundations support disability charities such as Disability Information & Support based in Blackpool, by providing a large grant to support the charity's work in offering advice to disabled people in the North West. Lloyds TSB Foundations also supports Changing Faces, a charity that helps children, young people and adults who have facial and body disfigurements.

Recruitment and development

One of an organisation's most valuable resources is its employees. **Recruitment** is the process of searching for and appointing new employees. The age profile of the UK population has changed in recent years. There are fewer school and college leavers, which are traditional sources of labour. According to the Disability Rights Commission, there are around one million disabled people who are not in paid employment and would like to work. It does not make business sense for companies to ignore this source of potential recruits.

Research shows that in general, disabled people stay in jobs longer. They also have a strong commitment to work and loyalty to their employer. Research also shows it makes good business sense to keep a disabled employee at work rather than incur additional costs of training someone new. Often adjusting a workplace for disabled employees or customers can bring benefits for others such as improved **ergonomics** like wider doorways and lifts.

Lloyds TSB wants its employees to represent the whole community. At Lloyds TSB, every job applicant has a fair chance in recruitment. This is regardless of disability. Lloyds TSB offers a guaranteed interview to disabled candidates who meet the minimum criteria for a job. This provides them with a chance to discuss their skills face-to-face.

Once in post, Lloyds TSB ensures that employees with disabilities have the same opportunities for career progression as their non-disabled colleagues.

Lloyds TSB runs a **Personal Development Programme** for disabled staff, which is a four-day residential course. Participants are asked to think about how disability affects their attitude to life, not just work and how they project themselves to family, friends and colleagues. For many delegates it has been a life changing experience.

One Lloyds TSB employee, Bev, attended a workshop recently. 'The course taught me how to come to terms with my impairment but more importantly, it helped me to focus on the positives of my disability and concentrate on the things I can do rather than the things I can't.' Bev takes regular medication and has to visit hospital every 8 weeks for treatment. Whilst her disability is not visible, it will always impact on her life.

This programme has helped to promote and retain valuable staff. It has also helped to change the **culture** and the way in which Lloyds TSB operates.

Through membership of the Lloyds TSB's disabled employee network, ACCESS, disabled people can share information and receive support on day-to-day issues that affect them.



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GLOSSARY

Recruitment: the process of looking for and engaging new employees for an organisation.

Ergonomics: physical design of the workplace to meet business requirements and the needs of employees.

Personal development programme: a training programme focused upon the needs of each individual.

Culture: typical (or shared) attitudes, beliefs and values. Can apply to a society, a group of people or an organisation.



Lloyds TSB



GLOSSARY

Line managers: staff with responsibility for others within the workplace.

Customer service: techniques to provide support and help for customers. Good customer service contributes toward longer lasting business relationships.

Differentiate: the process by which a business stands out from its competitors by making elements of its image or product range distinctive.

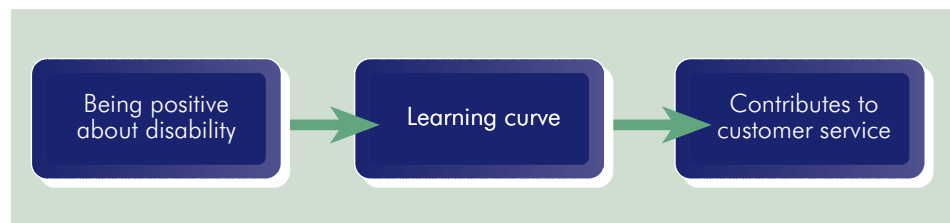
Lloyds TSB's approach to disability is to involve all employees. The company has produced guides for all staff, including a brochure *Positive About Disability* and a Disability Resource Toolkit. **Line managers** receive training so that they can provide help, advice and support to disabled people within the workplace. Lloyds TSB is supporting disabled athletes through its partnership with the British Paralympic Association and the London 2012 Paralympic Games. Staff within the company have been contributing their ideas to the sponsorship programme.

Strategic benefits

Greater understanding of disability provides benefits for Lloyds TSB:

- Lloyds TSB benefits by retaining staff and keeping their skills within the organisation.
- Having clear policies and values helps to improve the image of the business.
- It contributes to retaining existing customers as well as attracting new ones.

It also makes the business attractive as a place to work. This helps the company achieve its objectives and targets. For example, it enables the bank to provide better **customer service**. By developing a positive approach to employees who are disabled, the bank adopts an equally positive approach to customers who are disabled. These measures all help Lloyds TSB to **differentiate** its activities in the financial services sector.



To achieve these benefits Lloyds TSB has had to make changes. It has put in place many reasonable adjustments for employees with disabilities. The approach has also helped Lloyds TSB to focus on new developments for customers. This has enabled it to:

- improve its training in customer service for disabled customers
- provide literature in different formats such as large print, CD and Braille
- change the layout of branches, cashpoints and service desks to make sure that they are accessible to wheelchair users.

Conclusion

Lloyds TSB's approach to disability is to tackle many of the barriers that disabled individuals face within the workplace. This case study identifies some of the benefits that this has brought to the business. It has helped the organisation to look more broadly at the labour market. It has also helped the company to recruit individuals so that its workforce more closely represents the whole population. Being positive about disability over the longer term has enabled Lloyds TSB to draw upon a wider pool of talent with a range of experience and skills.

Questions

1. Using an example, describe what is meant by discrimination.
2. Explain the purpose of the Disability Discrimination Act.
3. Analyse how Lloyds TSB's actions to be positive and improve the workplace for its employees could impact upon customer service.
4. Evaluate the longer-term significance of being positive about disability for Lloyds TSB.



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