The Pensions Advisory Service

EQUALITY IMPACT ASSESSMENT
BACK CATALOGUE

Introduction

The Pensions Advisory Service has carried out an equality impact assessment (EIA) on existing policies and procedures. This is to ensure that these policies meet the requirements of the:

- Race Equality Duty
- Disability Equality Duty
- Gender Equality Duty

The assessment process is carried out to help make sure that:

- The Pensions Advisory Services’ strategies, policies and services are free from discrimination;
- Due regard is given to equality (specifically disability, gender, race and age) in decision making and subsequent processes; and
- Opportunities for promoting equality are identified.

The Pensions Advisory Service has carried out equality impact assessments (EIAs) on all functions, policies and services that were in place prior to December 2006 - the ‘back catalogue’.

In identifying the key functions, policies and services we looked at our business functions and objectives as below:

Our Business functions are to:

- resolve problems an individual is experiencing with a private pension provider;
- give information and guidance on all pension matters, including generic information on state pensions;
- Bring to the attention of government departments, the public and the pensions industry areas of concern about the delivery of pensions.

Our objectives are to:

- provide information and guidance to members of the public;
- deliver an effective dispute resolution role;
- increase the public’s awareness and usage of our services;
- communicate our capabilities to policy makers and opinion formers;
- help improve service standards within the industry through highlighting areas of concern arising out of our experiences to the pension providers; and
- Maintain our high standard voluntary service.

To meet our objectives the following areas have been identified as key and are covered by this equality impact assessment. Some of our policies mirror those of our lead
Department (Department for Work and Pensions) and as such we have not completed an assessment for them. DWP equality link.

This equality impact assessment covers our services (helpline, written casework, workplace and communities and leaflets and publications), recruitment and employment and procurement.

Queries on any of the assessments:

Email: mandeep.sokhi@pensionsadvisoryservice.org.uk

RETROSPECTIVE EQUALITY IMPACT ASSESSMENTS

OUR PEOPLE POLICIES

The Pensions Advisory Service Human Resources policy meets all the legislative requirements relating to flexible working, unpaid parental and dependency leave, adoption leave and pay and maternity and paternity leave.

- Employment Act 2002
- Employment Relations Act 2004

In respect of adoption and maternity pay the provisions of The Pensions Advisory Service – go further than the legislative requirements.

Staff with over 26 weeks continuous service will be entitled, whilst on adoption or maternity leave, to 14 weeks full pay followed by 25 weeks at the lower of 90% of average weekly earnings or £123.06. Compared with the statutory 6 weeks at 90% of average weekly earnings followed by the lower of 90% of average weekly earnings or £124.06.

Next Steps

The Pensions Advisory Service is reviewing the flexible working policy. If agreed then all staff can be considered for flexible working rather than restricting this facility to those groups covered under the legislation.

Historically The Pensions Advisory Service complied with legislative requirements and did not consult staff prior to implementing staff policies. In the future it has been agreed that consultation will take place before implementation of any changes. For the review of the flexible working policy a representative working group will be established to consider options before recommendations are made to the relevant committee.

Recruitment and Employment

Purpose and aim(s) of the recruitment and employment policies and procedures

The aim of the recruitment policy is to provide employees, job seekers, line managers and interviewers with a clear understanding of the recruitment process. The policy provides information on how The Pensions Advisory Service will take account of
legislation and associated codes of practice when recruiting and selecting new employees. Areas covered include purpose of job descriptions and person specifications, advertising, dealing with applications, references and other checks and training and development.

The guidance for selection and interviewing provide a detailed step-by-step guide for line managers and interviewers on how to draw up job descriptions, personal specifications, what to include in adverts and where to advertise, information to provide to applicants, shortlisting, arranging and carrying out interviews and notifying successful and unsuccessful candidates.

The Equality and Diversity policy and the Employment Equality (Age) regulations policy ensure that all employees, job applicants and those involved in the recruitment process are made fully aware of our commitment to equality of opportunity.

Involvement and engagement

- These policies were developed in consultation with the Director of Administration and HR Team Leader and were approved by the Executive Committee. Advisory Conciliation and Arbitration Service guidance and equality legislation were consulted during the drafting of these policies.

- Since November 2008, the HR section has been monitoring the profiles of employees, Board Members and candidates invited to an interview within The Pensions Advisory Service. This will help us in assessing how effective our policies are, whether there are any negative impacts on any groups of people and what areas need to be addressed in the recruitment process.

- Employees profile – includes all grades and departments

<table>
<thead>
<tr>
<th>Category</th>
<th>Results (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>62</td>
</tr>
<tr>
<td>Female</td>
<td>38</td>
</tr>
<tr>
<td><strong>Disabled</strong></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>3</td>
</tr>
<tr>
<td>No</td>
<td>97</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>18-24</td>
<td>5</td>
</tr>
<tr>
<td>25-29</td>
<td>13</td>
</tr>
<tr>
<td>30-34</td>
<td>13</td>
</tr>
<tr>
<td>35-39</td>
<td>15</td>
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<td>40-44</td>
<td>8</td>
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<tr>
<td>45-49</td>
<td>15</td>
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<tr>
<td>50-54</td>
<td>13</td>
</tr>
<tr>
<td>55-59</td>
<td>5</td>
</tr>
<tr>
<td>60+</td>
<td>13</td>
</tr>
<tr>
<td><strong>Ethnic origin</strong></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>74</td>
</tr>
<tr>
<td>Asian</td>
<td>10</td>
</tr>
<tr>
<td>Black</td>
<td>13</td>
</tr>
<tr>
<td>Chinese</td>
<td>0</td>
</tr>
<tr>
<td>Mixed Ethnic</td>
<td>3</td>
</tr>
<tr>
<td>Any other Ethnic</td>
<td>0</td>
</tr>
</tbody>
</table>
• Board profile – The profile of the current Board is 83% male and 17% female. However, the current Board will be standing down at 30 June 2010 and a new Board will be recruited through open competition.

• Profile of candidates invited to interview for admin and technical posts

<table>
<thead>
<tr>
<th>Category</th>
<th>Results (%) Admin posts</th>
<th>Results (%) Technical posts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>21</td>
<td>67</td>
</tr>
<tr>
<td>Female</td>
<td>79</td>
<td>33</td>
</tr>
<tr>
<td>Disabled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>11</td>
<td>0</td>
</tr>
<tr>
<td>No</td>
<td>89</td>
<td>100</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16-25</td>
<td>42</td>
<td>0</td>
</tr>
<tr>
<td>26-35</td>
<td>42</td>
<td>21</td>
</tr>
<tr>
<td>36-45</td>
<td>5</td>
<td>37</td>
</tr>
<tr>
<td>46-55</td>
<td>11</td>
<td>29</td>
</tr>
<tr>
<td>56-65</td>
<td>0</td>
<td>13</td>
</tr>
<tr>
<td>66+</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Ethnic origin</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>37</td>
<td>88</td>
</tr>
<tr>
<td>Asian</td>
<td>31</td>
<td>9</td>
</tr>
<tr>
<td>Black</td>
<td>27</td>
<td>0</td>
</tr>
<tr>
<td>Chinese</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Mixed Ethnic</td>
<td>0</td>
<td>3</td>
</tr>
</tbody>
</table>

Equality impact of the recruitment and employment policies and procedures

• The figures on the employees which make up the current profile of the staffing within The Pensions Advisory Service shows that there is a significant imbalance between females and males employed and a disproportionately low percentage of disabled employees. There is, however a good mix of people from different ethnic groups and ages working within The Pensions Advisory Service. The issues around gender and disability will be addressed in future recruitment exercises (see Next Steps below)

• The statistics on the Board show that there is a considerable disparity between the number of females and males appointed to the Board, no representation from any ethnic groups or any members with a disability. These equality issues will be addressed when we recruit new board members in 2010.

• The statistics on candidates invited to interviews shows that we interview people of all ages, gender and ethnicity. There is however low representation of disabled people invited to interviews for the technical posts. (See Next Steps below)

• A range of advertising methods are used by The Pensions Advisory Service including Jobcentre services, specialist pension magazines, local and national press, website and Internet. There is currently no data held on the number of applicants that apply for vacancies through each of the channels.

• The Pensions Advisory Service adverts are non-discriminatory and we welcome applications from everyone. As the technical posts recruit from within the pensions
industry it is difficult to address the equality issues by advertising through other methods in order to attract candidates from particular groups.

- Assessment of candidates is done against set criteria which reflect the job description and person specification. An individual’s skills, knowledge and experience are evaluated against this criterion.

**Conclusion**

This assessment has identified that some groups are under-represented although our policies do not unlawfully discriminate against these groups. All vacancies are open to all people and are advertised in a variety of media to ensure that we do not discriminate against any groups of people.

The Pensions Advisory Service will need to further monitor the various advertising methods used and the shortlisting of applicants in order to promote equality of opportunity in the areas identified above.

**Next steps**

The Pensions Advisory Service’s Human Resources team will engage with relevant line managers when a recruitment exercise is expected. The advertising methods used will be evaluated and refresher training on equality issues will be provided to line managers and the interview panel.

Due to financial constraints The Pensions Advisory Service will not be able to use specialist advertising magazines or particular advertising modes to target specific groups of people.

**OUR CUSTOMER POLICIES**

**Promoting and accessing our services**

**Customer Helpline**

**Purpose and aim(s) of the helpline service**

The aim of the helpline is to provide information and guidance to members of the public. It is operated by a number of pension specialists and volunteer advisers. The helpline is in operation from 9am to 5pm Monday to Friday. At all other times calls are diverted to an answer phone for customers to leave a message.

There is the general Helpline number which is accessible to all people seeking information and guidance on private pensions, tracing pensions, state pension and resolving disputes with pension providers. We also have a dedicated Women’s Helpline. The purpose of this helpline was to meet a significant demand for targeted help and to provide women with information and guidance on retirement planning.

The helpline is also used by our network of volunteer advisers to speak to technical specialists to seek further clarification on pension matters.
We do not currently provide a textphone, but customers can contact us by email and/or post. We are looking to install a textphone in 2010. (See Next Steps below)

Involvement and engagement

- All employees and volunteers who operate the helpline have received system training. Employees have also attended refresher courses on call handling in order to deal with calls from distressed customers appropriately. Employees are consulted about the types of enquiries received on the helpline and any necessary training needs they have in order to handle such enquiries. All employees are provided with information regarding our equality and diversity policy to ensure a professional and non discriminatory service is provided to customers of all ages, gender, race and those with disabilities.

- The Women’s Helpline was initially intended to run for a maximum of six weeks but due to demand the line will now be open on a permanent basis. In the course of February and March we received over 9,000 telephone enquiries on the special helpline. The purpose of running the Women’s helpline was to address a significant demand for targeted help. Women generally have lower pensions than men because of lower lifetime pay and career breaks due to caring responsibilities. Also, a number of important changes to the state pension scheme which would affect both when women could draw their pension and how it would be calculated. Calls received by our general helpline suggested a widespread lack of knowledge and understanding of these changes and other rights and options available to women.

- Surveys carried out in 2007 revealed that many women were not saving for their retirement and also a lack of awareness of the important changes being introduced to the state pension scheme, which would affect both when women could draw their pension and how it would be calculated.

- A survey was conducted shortly after the helpline had been instituted to collect some basic information on which groups were using the service. The results demonstrated that less than 5% of callers were under the age of 46. This suggested a lack of interest amongst younger people on pension issues. Previous research suggests that it is only when people get to within ten years of retirement that they take a more active interest in pensions.

- The number of customers calling the General Helpline and the Women’s Helpline in the last two years is shown below:

<table>
<thead>
<tr>
<th></th>
<th>2007/08</th>
<th>2008/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>All calls to general helpline and Women’s helpline</td>
<td>61,935</td>
<td>76,239</td>
</tr>
<tr>
<td>All calls to Women’s helpline</td>
<td>6,283</td>
<td>9,990</td>
</tr>
<tr>
<td>% of total calls to helpline</td>
<td>10.14%</td>
<td>13.10%</td>
</tr>
</tbody>
</table>

- In order to collect more information on the users of the general helpline we introduced a monitoring form in November 2008. This form was sent to all callers who requested our publications. This was to assist in building a profile of the age,
ethnicity, gender and disabilities of callers to the helpline. Unfortunately, the response rate was too low to allow us to compile any significant data on the range of customer using this service. Thus we do not have, at this time, usable data on the customers who use the helpline broken down by disability, age or ethnicity.

Equality impact of the helpline service

• The helpline is promoted via our website, leaflets, publications, workplace presentations and adverts in specialist pension magazines. Therefore all groups of people are made aware of the service we offer.

• The helpline service is only available in English, but there are a small number of helpline employees who can speak to customers in Hindi or Punjabi if required. However, any customers can write in with their enquiry in any language and we will respond to them in their preferred language, through the translation service provided by Language Line Services.

• Some disabled users will not be able to access the helpline as there is no text phone facility for those with hearing or speech impairments. However, they can contact us by other means, i.e. post, email, fax, website. As mentioned above we are planning to install a textphone in 2010 (see Next Steps below).

• The Women’s helpline is still in operation and women of all ages and race can continue to use this specialist line to address specific enquiries relating to issues pertaining to women’s pension provision.

Conclusion

Once the textphone has been installed there will be no negative impact or discrimination towards any group of people. The helpline service is promoted via a variety of different channels so all groups can be made aware of the service we offer, e.g. website, leaflets, the Workplace and Communities Service.

Apart from the information we hold on the Women’s helpline we do not have specific data on users of the helpline broken down into disability, ethnicity or age and therefore we cannot evaluate what proportion of these groups of people currently use the service.

Next steps

Our IT department are looking to provide a textphone facility for disabled users to access the helpline by summer 2010. Adequate training will be provided to employees on handling such calls.

We will continue to send out monitoring surveys to users of the helpline and collate any data to build a profile of customers by age, gender, race and disability.

Any further issues relating to women’s pension provision that needs public attention will be promoted as required, assuming the necessary funding is available.
**Printed Material**

**Purpose and aim(s) of the printed material**

The aim of the printed material is to provide information and guidance to members of the public. It is also to be used as a supplement when responding to helpline and written enquiries and complaints from members of the public. The various leaflets have been designed to provide specific information in response to enquiries and information on changes to pension's regulations.

The leaflets are also distributed at Workplace Employee meetings and events and conferences the organisation attends.

**Involvement and engagement**

- All of our technical printed material is written by fully qualified pension specialists. However, feedback from some users and from our experience we have found that some of the leaflets are too technical for most people to understand. Upon re-printing of the leaflets we will make use of the services of the Plain Language Commission to ensure that the material is jargon-free and easy to read. All printed material is available as hard copies or can be downloaded from our website.

- Customers can request any of our leaflets in large print, Braille or Welsh. We have not received to date any request for our leaflets or publications in any other language.

- Copies of The Pensions Advisory Service leaflets are also distributed to libraries, voluntary organisations and pension providers.

- New leaflets are usually produced in response to a demand from the public, or if it has been identified that there is no readily available information on a specific topic. We do not seek feedback on what groups of people think of our leaflets, in terms of contents, design and layout or usefulness. We do, however, use the services of the Plain Language Commission to ensure our leaflets are jargon-free and easy to understand.

- We do not hold any data on the different groups of people who use our leaflets, broken down by age, gender, race or disability.

**Equality impact of printed material**

- All our printed material is available in large print, Braille and Welsh. We do not produce them in any other language. Any request for a leaflet in another language will be sympathetically considered.

- Our leaflets are promoted on our website and handed out at all public events The Pensions Advisory Service attends. Any new leaflets produced are sent to our volunteer advisers so they are fully aware of what information is available and can pass this on to complainants.
• Any pension topic that has received some media attention and has resulted in The Pensions Advisory Service developing a new leaflet to be distributed to key stakeholders and/or MPs to pass onto their respective constituents.

Conclusion

There are no negative impacts or discrimination towards any group of people who request any of our printed material other than their lack of availability in languages other than English and Welsh. We shall be discussing with the Department for Work and Pensions the need to supply material in other languages (see Next Steps below). The leaflets are promoted via our website and handed out when The Pensions Advisory Service attends public events.

We do not have data available broken down by disability status, ethnicity, gender or age of people who request our leaflets. We also do not seek feedback on what individuals or groups of people think of our leaflets in terms of contents, design and layout or usefulness.

Next steps

We will consider, in conjunction with the Department for Work and Pensions, whether there is a need for leaflets to be provided in other languages.

We will continue to have our leaflets proof-read by the Plain Language Commission so that they are easy to read and understand.

Workplace and Communities Services

Purpose and aim(s) of the Workplace and Communities Service

The aim of the Workplace and Communities Service is to provide information to individuals on how best they can plan for their retirement and bring to their attention key issues relating to retirement.

The service is run by three Workplace Team pension specialists. They are supported in this function by around 100 volunteer advisers based around the UK.

Once approval has been obtained from the employer, Members of the Workplace Team or a volunteer adviser will give a talk to a group in the workplace. Talks are also given to community groups, voluntary organisations and any other group that might benefit from our service.

Another element of this service is the PENpals initiative. The PENpal volunteer service provides the individual, via a one day introduction course, a basic understanding of the issues leading up to retirement and the world of pensions. They will then be the first port of call for enquiries concerning pensions for their colleagues.
Involvement and engagement

- Employees working within the Workplace Team have been selected based on the specific skills required to run this service. They bring with them the knowledge, skills and experience they have gained from working within the pensions industry.

- Volunteer advisers have been selected from within the pensions industry based on their skills, knowledge and experience of pensions. All those who give presentations are provided with regular training run by the Workplace Team through workshops. This enables them to keep up to date with any changes in pensions. Advisers are encouraged to share their experiences with other volunteer advisers.

- The service is promoted via our website, leaflets and through attendance at exhibitions such as the Chartered Institute of Personnel and Development annual conference, Local Government Pension Managers conference, Kent County Council Older Workers Event and Fab @ 50 exhibition.

- Through consultation with employers, presentations are tailored to best suit the needs of the audience. Depending on the target audience specific information regarding pension provision and retirement affecting the particular group will be built into the presentation i.e. women groups.

- Having worked with a number of disability organisations such as Mencap, Skillnet Group and Royal Society of Deaf, our presentations are designed to be flexible to cater for specific needs of an audience with disabilities.

- At the end of each presentation, feedback is obtained from attendees including gathering data on the user by age and gender. The feedback on all users has not yet been compiled in an accessible format to show a breakdown by specific categories.

- The Workplace Team have engaged with community groups and voluntary organisations in order to reach specific groups of people.

- Presentations have taken place in various regions and information via mailshots has been sent to areas to raise awareness where presentations have not yet taken place.

Equality impact of the Workplace and Communities Service

- The service is promoted via our website, leaflets and through attendance at various exhibitions to reach as wide an audience as possible.

- Through engagement with local voluntary organisations and community groups the team have been able to target specific groups of people who may not have access to information on pensions and retirement planning, thereby promoting equality of opportunity.

- Presentations are tailored for specific groups of people i.e. women and disabled people. Supporting literature is available in large print, Braille and Welsh upon
request. To date there has been no request for this to be available in other languages but any such requests would be positively received.

- Anyone within the pensions industry who has the right skills, knowledge and experience in pensions can apply to be a volunteer adviser. An information pack and application form is available in hard copy or downloadable from our website.

- Anyone in employment or from an organisation who has the right skills, knowledge and experience can apply to become a PENpal volunteer. Further information on this can be obtained via the helpline or emailing the Workplace and Communities Service.

Conclusion

In carrying out this assessment, it has been identified that there are no negative impacts or discrimination towards any group of people accessing this service. The WP&C service is open and available to all through a variety of channels to ensure as many people as possible are made aware of the services we can provide.

A range of employers and organisations to date have taken advantage of this free service and we have received positive feedback on providing information in this way.

Data has been collated on the specific users of the service broken down by age and gender. However, this has not been compiled in an accessible format for monitoring. The team will consider revising the feedback form to incorporate details of ethnic group and disability.

Next steps

If there is a demand for our literature to be provided in other languages, then funds permitting, these will be made available upon request.

The data on the users of the service will be compiled in a spreadsheet for monitoring purposes within the next 6 months. The feedback forms will include further equality monitoring questions from April 2010.

Written Casework Service

Purpose and aim(s) of the written casework service

The aim of the written casework service is to provide information and guidance to members of the public on all pension matters and to assist them in resolving any problems an individual might be experiencing with their private pension provider.

The service’s mission statement is; “to be the centre of excellence for the provision to members of the public, of a broad range of free information and guidance on pension matters and to help resolve pension complaints and disputes”.

Sustained by a nationwide network of highly experienced pension professional volunteer advisers, who are supported by London based pension technical and
administrative staff, the service is provided via a helpline, written advice, mediation and employee meetings.

**Involvement and engagement**

- Training opportunities are available to all technical employees handling enquiries from the public. Some employees also deliver training via workshops to volunteer advisers.

- Advertising for volunteer advisers is done mainly through specialist pension magazines. However, The Pensions Advisory Service does advertise for volunteers at pension shows and conferences, on The Pensions Advisory Service website and through relationship presentations. As we recruit volunteers from the pensions industry it is difficult to target specific groups of people. We do not hold data on our volunteer advisers by disability, gender, age or ethnicity. However, anyone with the right skills, knowledge and experience of pensions can apply to be a volunteer. The time allocated to dealing with cases is the choice of the individual and they can work from home or their place of work. For the period 1 April to 30 March 09 we recruited 24 advisers. From 1 April 09 to date we have recruited 15 advisers. Volunteer advisers are selected based on their skills, experience and knowledge of pensions. Upon appointment as an adviser they are taken through an induction process and provided with an induction pack which contains the adviser code of practice, role description and guidance on handling enquiries and complaints.

- Advisers also have the opportunity to attend workshops which are based in different regions so to allow all advisers access to training and development. Advisers are expected to attend at least half of all workshops in a two year period. We do hold a record of the advisers that attend a workshop but we do not follow up on advisers who have not attended a workshop.

- The service is promoted via the helpline, website, leaflets and publications, attendance at exhibitions and conferences, Workplace and Communities presentations and volunteer advisers. Therefore a range of methods are used to target different groups of people. Individuals can write in, email or fax their enquiry. Monitoring of the number of written enquiries we receive has shown that the demand for this service has increased in the area of information and guidance.

- We do not have data on all the users who contact us broken down by gender, age, disability or ethnicity. However, since November 2008 we began sending out a monitoring form along with our monthly satisfaction survey to individuals who have contacted us for information, guidance or required assistance in resolving a complaint. The results broken down by gender, age, disability and ethnic group can be seen below.

<table>
<thead>
<tr>
<th>Category</th>
<th>Results (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>59</td>
</tr>
<tr>
<td>Female</td>
<td>41</td>
</tr>
<tr>
<td>Disabled</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>23</td>
</tr>
<tr>
<td>No</td>
<td>77</td>
</tr>
<tr>
<td>Age</td>
<td></td>
</tr>
<tr>
<td>18-24</td>
<td>0</td>
</tr>
</tbody>
</table>
• All pension providers have to provide our contact details to their scheme members. Therefore different groups of people with a pension are also aware of our service.

**Equality impact of the Written Casework Service**

• The service is promoted via the helpline, website, leaflets and publications, attendance at exhibitions and conferences, Workplace and Communities presentations and volunteer advisers. Therefore we are able to target all groups of people.

• Monitoring of users shows that both men and women access our service as well as those with disabilities. The majority of enquiries are from those reaching retirement or those in retirement age and a significant proportion of them are from a white background. We have a low representation of users from different ethnic backgrounds and those aged 18-39.

• Although we do not advertise that our service is available in different languages we have received enquiries from individuals whose first language is not English. The Pensions Advisory Service has in place an outsourced translation facility whereby we can respond to individuals in their preferred language. We are also able to respond to those with disabilities by providing correspondence in Braille or large print.

• Our volunteer advisers are recruited from within the pensions industry and we do not hold data on advisers by gender, age, ethnicity or disability. All advisers have the same training and development opportunities and can raise any issues or difficulties they have via their Regional Organiser.

**Conclusion**

In carrying out this assessment no negative impacts or discrimination towards any group of people has been identified. The service is promoted via a means of different channels so to make all groups of people aware of the service we offer such as helpline, website, leaflets and publications and via exhibitions and conferences.
We have a small sample of the users of our services broken down by disability, ethnicity, gender and age and can therefore monitor what groups of people are not using our service and address any issues that have been identified, where practical.

Although a relatively low percentage of our customers are from different ethnic backgrounds, we are promoting equality by targeting community groups via our workplace presentations. To date we have arranged meetings with Asian and Afro-Caribbean groups and will be doing further meetings in the New Year.

Monitoring of volunteer advisers will be needed to ensure there is no discrimination in the recruitment of volunteers. As data on the advisers who do not attend training workshops is not recorded we are unable to monitor if any volunteers are disadvantaged by this.

**Next steps**

We will continue to promote our services via a range of channels and we will, where practical, continue to respond to individuals who write to us in a language other than English.

We will continue to send out monitoring forms and regularly monitor the data to identify any areas of concern and look to address any equality issues.

We will look into other methods of obtaining statistical data on our advisers to ensure that there are no negative impacts on, or discrimination against, any adviser.

**MONITORING AND REVIEW**

To help us monitor and improve our services, we will monitor feedback from our formal complaints procedures. Any issues raised relating to equality will be reviewed and addressed by the appropriate section managers.

The key areas where equality issues have been identified have been highlighted in an action plan. The Pensions Advisory Service will ensure that the issues are addressed by the target date. This will be monitored and reviewed by the HR Team Leader.
<table>
<thead>
<tr>
<th>Action plan</th>
<th>Impact</th>
<th>Action to take</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>HR Policy</td>
<td>▪ Not all staff can apply for flexible working patterns</td>
<td>▪ Consideration being given to changing policy to all staff to be considered for flexible working</td>
<td>Aug 2010</td>
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</table>
| Helpline                    | ▪ Not all disabled users can access the helpline                       | ▪ Introduce a textphone facility  
▪ Provide appropriate training for employees on how to use this facility                                                                   | Aug 2010 |
| Leaflets and publications   | ▪ Printed material not available in other languages therefore impacts those whose first language is not English  
▪ No consultation or involvement of customers in designing and producing leaflets                                                          | ▪ Provide details at the back of all leaflets that these are available in other languages  
▪ Gain feedback from customers in particular specific groups of people of the contents, usefulness and ease of understanding the leaflet  
▪ Discuss with DWP                                                                                                                              |          |
| Recruitment and employment | ▪ Not enough Jobseekers with disabilities and those from ethnic groups are being invited to interviews  
▪ There are currently no representatives of ethnic groups on the Board                                                                       | ▪ Review the advertising methods used in recruitment exercises and monitor the number of applications from each mode of advertising  
▪ Ensure line managers are given and following the guidelines on selection and interviewing  
▪ Consultancy handling Board recruitment to take into account equality duties.                                                                   | Immediate|
| Workplace and Communities Service | ▪ Data collated but not compiled in an accessible format to monitor users of the service by age and gender  
▪ Data not collated on users by ethnic group or disability                                                                                  | ▪ Include further monitoring questions into the feedback forms to gain information on ethnic group and disability.  
▪ Put together a spreadsheet to record user feedback and build a user profile in particular by gender, age, disability and ethnicity | Aug 2010 |
| Written enquiries and complaints | ▪ No monitoring data recorded for volunteer recruitment and training and development in order to identify any discrimination or disadvantage to individuals | ▪ Issue all new advisers a monitoring form to complete at the induction  
▪ Follow-up on advisers who have not attended workshops and review the reasons                                                                  | Immediate|
| Complaints policy           | ▪ Policy is not widely available to all groups of people               | ▪ Consider providing details of our complaints policy on leaflets on reprint                                                                   | Aug 2010 |
| Individuals can only write in with their complaint and therefore could impact on disabled users | Consider providing details of our complaints policy to customers whose case we are handling |
| Consider providing a contact number and email address for complaints |