

## customer-service *equality standard*

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### introduction

As a public-service provider, a statutory body and an employer, the Financial Ombudsman Service is fully committed to the fair and equal treatment of everyone we deal with.

We see diversity as an asset that helps deliver our vision of a service that meets the needs of all our users and stakeholders – irrespective, for example, of gender, age, disability, sexual orientation, race, religion, belief, or socio-economic background.

Our [equality and diversity policy](#) sets out our key aims and commitments to our staff, our customers and our stakeholders. To help us to meet these aims and commitments, we have drawn up this *equality standard*.

Our *equality standard* should help us identify any barriers that may prevent *potential* customers from accessing our service, as well as any aspects of our service that may work to the detriment of those customers who are *already* using us. The *equality standard* also helps underpin our aim of building a workplace culture that actively champions the principle of respect for everyone.

This *equality standard* has been produced with the help of *Equality Works*, a leading UK-wide consultancy specialising in equalities and organisational development. The *equality standard* is designed to help us deliver excellent customer service for all our users. It is framed under the four assessment areas of:

- leadership and strategy
- access and inclusion
- service delivery
- recruitment, procurement and workforce diversity

In each area, we have set out the key statements which describe our approach. To support these key statements, we describe the standards we will work towards to monitor our progress. We also describe the information and evidence we will draw together, to show our progress towards these standards. We have already made a positive start in many areas to meet the key statements and standards we describe.

In drawing up our [equality and diversity policy](#), we have taken into account the work we also carry out as part of our commitment to [accessibility](#) and [outreach](#).

We recognise that further work will be required to ensure our approach remains up to date and relevant to the changing needs of our users and stakeholders. So we have established an *action plan* for 2010 to 2012 (available on our website) in which we describe the key actions we plan to take, to support this *equality standard* and our wider *equality and diversity policy*.

### leadership and strategy

- Our board, executive and senior team share our approach to equality and diversity and champion equality and inclusion both generally and by example.
- Our approach will be delivered through our strategy for “embedding” equality and inclusion across and within all our key services and functions.

	the standard	evidence
<b>leadership</b>	<ol style="list-style-type: none"> <li>1. Within a context of continuous service improvement, the board and executive have agreed a clear policy for improving customer-service experience across the six “equality strands” and other disadvantaged groups.</li> <li>2. This policy is promoted by the board and the executive and shared throughout the organisation.</li> <li>3. Our policy is communicated clearly both across the service and externally with key partners and stakeholders.</li> </ol>	<ol style="list-style-type: none"> <li>1. There is a published <a href="#">policy</a> for improving the experience of customers from all backgrounds.</li> <li>2. All directors can articulate the policy and how it relates to their areas of responsibility.</li> <li>3. Publications and material for external audiences <i>as well as</i> internal policy documents make reference to our equality and diversity policy, as and when appropriate.</li> </ol>

	<p>4. Senior managers actively champion equality and inclusion issues within their own areas.</p> <p>5. The role of leaders within the organisation is supported by appropriate training and resources, including equality and diversity training.</p>	<p>4. All members of the executive and senior managers are actively involved in the communication of our equality strategy within their areas of responsibility, and their actions demonstrate that commitment.</p> <p>5. Evidence that executive members and senior managers have received equality and diversity training.</p>
<b>strategy</b>	<p>1. There is a published equality strategy for improving the customer-service experience across the six “equality strands” and other disadvantaged groups, at each stage of the ombudsman service process.</p> <p>2. Equality objectives are aligned to core organisational functions and customer service areas.</p> <p>3. The service, for ease of monitoring and comparison, has adopted the six “equality strands”.</p> <p>4. Business planning and review processes take account of current and future equality priorities.</p> <p>5. The service has established a programme for carrying out relevant equality impact assessments when developing new policies or services, or when revising existing ones.</p> <p>6. The service has adopted the social model of disability in relation to its accessibility and service standards.</p>	<p>1. Customer service and equality strategy-documents and action plans on improving the customer experience across the six “equality strands” and other disadvantaged groups; documented reviews of the strategy and/or action plans to meet current legislation.</p> <p>2. Evidence of the governance structure for “embedding” equality. Evidence of how structures / processes align equality aims and objectives with service delivery and other relevant organisational priorities.</p> <p>3. All internal strategy documents refer to the six “equality strands” where appropriate.</p> <p>4. Copies of business plans with reference to equality, where appropriate and relevant.</p> <p>5. The framework for carrying out relevant equality impact assessments is understood across the organisation. Key staff are trained in how to undertake an equality impact assessment and understand how this fits with current business-planning and review processes.</p> <p>6. The equality strategy incorporates the service’s commitment to the social model of disability in its service delivery standards.</p>

## access and inclusion

- We review, and amend where appropriate, our policies and practices in relation to the accessibility of our service. Wherever practicable, we will remove any barriers to potential customers accessing and engaging with the ombudsman service.
- We design our services to meet the needs of a diverse range of existing and potential customers. And we keep up to date with how our service impacts on customers – and the changing needs of our users and potential users.

	the standard	evidence
<b>access</b>	<ol style="list-style-type: none"> <li>1. All customer-facing communication is in clear English. Information about the service is provided to potential and existing customers in a range of languages and other formats, including Braille, large print, audio tape <i>etc</i>, as and when appropriate.</li> <li>2. The service has adopted “content accessibility” guidelines, to ensure its website is as accessible as possible to all potential customers.</li> <li>3. The service uses imagery and language that challenges stereotypes and promotes equality</li> <li>4. Reasonable adjustments are made in the way potential customers access the service, covering disability and other personal factors.</li> <li>5. Relevant staff have been trained in equality issues relating to service accessibility.</li> </ol>	<ol style="list-style-type: none"> <li>1. Copies of publications, information and factsheets in different languages, as well as evidence of disability-specific material.</li> <li>2. Appropriate and widely-accepted accessibility guidelines – such as the RNIB’s “<i>See it Right Guidelines</i>” – have been adopted.</li> <li>3. Examples of appropriate images and language in the service’s internal and external-facing material.</li> <li>4. Evidence of examples of reasonable adjustments in customer service policies, standards, practices and processes.</li> <li>5. Examples of equality training programmes, including (but not limited to) disability awareness sessions.</li> </ol>

<p><b>inclusion</b></p>	<ol style="list-style-type: none"> <li>1. Equality data is used to inform awareness-raising activities about the service.</li> <li>2. Awareness-raising and communications focus on potential customers who have been identified as being under-represented.</li> <li>3. Where monitoring data identifies levels of under-representation among potential customers, the service, in partnership with others, has developed a number of outreach activities targeting communities.</li> <li>4. The service has developed appropriate working groups to share information, identify good practice and develop joint projects – to address any barriers in relation to access or inclusion for the six “equality strands” and other relevant groups.</li> </ol>	<ol style="list-style-type: none"> <li>1. Evidence of how equality data-monitoring has informed a range of awareness-raising programmes or projects.</li> <li>2. Strategies showing evidence of improvements that are made to customer-engagement processes and service take-up rates.</li> <li>3. Evidence of focused awareness-raising campaigns or evidence of awareness-raising material that is placed in specific community publications <i>etc.</i></li> <li>4. Reports and project documents outline the projects developed with groups that are under-represented in the customer base.</li> <li>5. There is documented evidence of the way in which the service has successfully met a range of equality objectives by working with appropriate community groups.</li> </ol>
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**service delivery**

- Our service delivers fair outcomes for all – irrespective, for example, of gender, age, disability, sexual orientation, race, religion, belief, or socio-economic background. We ensure that the way we operate our service does not unfairly disadvantage or discriminate against any group or individual.

	<b>the standard</b>	<b>evidence</b>
<b>service delivery</b>	<ol style="list-style-type: none"> <li>1. Equality impact assessments are carried out at all key stages of the service delivery process.</li> <li>2. Customer satisfaction is monitored across the six “equality strands” and socio-economic groups. Information is analysed for trends and patterns.</li> <li>3. Trends and patterns are monitored within the adjudication and decision processes for potential bias.</li> <li>4. Relevant staff receive appropriate equality awareness training as it relates to their areas of work.</li> <li>5. The service ensures that all customers have equal access to its complaints procedure (<i>ie</i> complaints about the service) and monitors for trends across the six “equality strands” and other disadvantaged groups.</li> <li>6. Customer-service requirements relating to equality and diversity are monitored through the quality assurance framework.</li> </ol>	<ol style="list-style-type: none"> <li>1. Copies of equality impact assessments and action plans – to address any adverse impacts.</li> <li>2. Reports highlighting trends or patterns from equality monitoring-data.</li> <li>3. Reports highlighting trends or patterns from equality data as it relates to the adjudication process.</li> <li>4. Examples of equality-training programmes for relevant staff and managers</li> <li>5. Examples of communication materials. Data covering the levels of customer satisfaction through surveys and other monitoring and review processes, highlighting specific complaints about the service across the six “equality strands” and other disadvantaged groups.</li> <li>6. The quality assurance framework explicitly includes monitoring of equality and diversity-related service requirements.</li> </ol>

**recruitment and workforce diversity**

- Our people have the skills, confidence and resources required to meet the diverse needs of all our service’s users and stakeholders – reflecting both the diversity of the financial services industry *and* the consumers we work with, as well as reflecting the diversity of central London’s workforce
- We attract and recruit high-calibre applicants at all levels from a wide pool and a broad range of backgrounds. And our recruitment, development and training practices support our equality and diversity policy.
- We ensure that any external providers or consultants understand the responsibility for following our equality and diversity policy.

	<b>the standard</b>	<b>evidence</b>
<b>recruitment and procurement</b>	<ol style="list-style-type: none"> <li>1. Equality is a central theme of our recruitment strategy. The strategy strives to ensure that any unnecessary requirements that might block access to talent should be removed.</li> <li>2. Information is collected about staff satisfaction levels, including biennial satisfaction surveys, “exit” interviews, annual appraisals <i>etc.</i></li> <li>3. Customised job descriptions and personnel specifications are prepared for each job vacancy or promotion opportunity.</li> <li>4. Managers involved in recruitment are trained to ensure they recruit the best candidate and do not discriminate in the decision-making process.</li> </ol>	<ol style="list-style-type: none"> <li>1. A recruitment strategy that is an inclusive document, based on the use of monitoring-data and intelligent information about the potential barriers that may be experienced by people from disadvantaged groups. Completed equality impact assessments identifying any potential bias or actual barriers.</li> <li>2. Copies of surveys, reports from “exit” interviews and other relevant documents.</li> <li>3. Examples of job descriptions and personnel specifications that include job-related criteria. Documented evidence that job descriptions have been scrutinised to ensure they are free from any direct or indirect discrimination.</li> <li>4. Copies of training material and details of courses attended.</li> </ol>

	<ol style="list-style-type: none"> <li>5. The service adopts a responsible procurement strategy in line with its wider equality and diversity policy.</li> <li>6. The service actively works with its outsourcing partners to ensure they apply equality and diversity policies and procedures that are consistent with its own.</li> </ol>	<ol style="list-style-type: none"> <li>5. The service has a well-developed procurement strategy that requires consultants/providers to demonstrate good practice.</li> <li>6. Contractual arrangements are in place to require appropriate policies and procedures. Actual policies and procedures are reviewed periodically.</li> </ol>
<b>workforce diversity</b>	<ol style="list-style-type: none"> <li>1. A range of measures have been implemented to create a culture in which staff feel valued – and are confident in discussing issues of equality as it relates to employees or customers.</li> <li>2. Staff are informed and aware when discussing equality issues.</li> <li>3. Staff are aware of the types of “reasonable adjustments” that should be made for disabled customers.</li> <li>4. There are forums or working groups in place where staff can contribute to the continuous service-improvement agenda.</li> </ol>	<ol style="list-style-type: none"> <li>1. Staff survey results demonstrate a culture in which staff feel confident with issues of equality.</li> <li>2. Evidence of programmes that support staff in dealing with a diverse range of customers, linked to a customer-service improvement agenda.</li> <li>3. Policies and procedures that provide guidance to staff on reasonable adjustments and show evidence of staff being trained in how to use these.</li> <li>4. Copies of terms of reference for forums or working groups, and copies of governance structures, demonstrating a clear linkage to the service improvement and customer experience agendas.</li> </ol>

## **glossary and explanation of terms**

### **equality**

For the purpose of this document, we have adopted the definition of equality as defined in the *Equality Review 2007*: “An equal society protects and promotes equal, real freedom and substantive opportunity to live in the ways people value and would choose, so that everyone can flourish. An equal society recognises people’s different needs, situations and goals, and removes the barriers that limit what people can do and can be.”

### **the six “equality strands”**

For the purpose of this document, the six “equality strands” cover, race, gender, disability, religion or belief, sexual orientation and age.

### **the social model of disability**

While recognising that individual differences lead to limitations or impairments, the social model of disability focuses on the institutional barriers and negative social attitudes that lead to the exclusion of people with physical or mental limitations or impairments.

### **equality impact assessments (“EqIAs”)**

A requirement of the public equality duties, an equality impact assessment is an assessment tool for identifying the potential positive (or negative) impact of an organisation’s policies, services and functions on its customers and staff. It is designed to help develop the delivery of an excellent service.

### **monitoring and equality data**

Having access to robust data is vital, if organisations are to strive towards delivering an excellent service. Collecting data through monitoring across the six “equality strands” will help the service to measure and assess its achievements, as well as prioritise future activities.

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